

Gabriola Housing Society

Vision For Paisley Place

Affordable, comfortable, secure rental housing for Gabriolans of all ages who have low to modest incomes.

Principles

1. Build healthy and efficient homes
2. Build homes near services and public transportation routes
3. Respect the natural settings and limits of the development sites
4. Provide affordable housing for a mix of Gabriolans to encourage a sense of community
5. Keep rents affordable with modest development and operational costs
6. Consider residents' living experience in site and building design

Key Messages

- Paisley Place recommended location for Affordable Housing
- Project design minimizes forest impact
- Water Licence reviewing: well can be used sustainability without an impact on neighbours and larger Gabriola Village area
- Principal impediment to providing affordable housing is cost: securing construction funding and operational financing to cover costs
- Proposed Housing Agreement ensures property is used for affordable housing in perpetuity and enables Gabriola Housing Society to be eligible for current BC Housing Community Housing Fund and other affordable housing funding programs

Paisley Place; within 500m of Village Core



Paisley Place



Community Information Meeting – December 10th 2020 – Gabriola Island

Updated Site Plan

- Modified clusters – pulled further east
- Reconfigured parking areas
- Central commons buildings (funding dependent)
- Fire department pull-in with water storage, standpipe to feed dry hydrants, FDC (for building sprinklers)
- Forest conservation at 55%
- Type 3 sewerage system in the south
- Water treatment and greywater treatment utility buildings



Water License

- Pump test with concurrent monitoring of adjacent wells, review of area well data and hydrogeology, monitoring of well levels to see rainfall impact
- Technical Review by FLNROD Water Authorizations received November 30, 2020
- Information from Review forms basis for issuing Water Licence
- 3.1 GPM is sustainable extraction level
 - Licence application for 0.18 L/s / 2.85 GPM (15,552 Litres per day)
- Extraction rate will have only negligible impact on neighbours, including school
 - Wells on properties to the west (Lochinvar, etc) have very limited to no geological connection to the Paisley Place well = no impact on yield, imperceptible interference
 - School well = approximately 1m drawdown impact (but well is 40+m deep), no impact on yield
- Gabriola Village area estimated to currently use 21% of available aquifer recharge; Paisley Place housing will only change use to 22%

Water Management Plan

- Plan for operational component of managing water resources: well water, rainwater, wastewater
- Water use
 - Up to 65 people using 160 L per day for indoor uses = 10,400 L
 - Greywater treatment and reuse = 3120
 - Available water per day = 18,672 L
 - 44% excess capacity with no irrigation
- 2 to 3 year landscape establishment period most critical; following establishment minimal irrigation needs
- Monitor use, monitor system, monitor project well and another well, monitor school well
- Water conservation to tenants
- Rainwater directed to forest areas, to infiltration raingardens and receiving area with no outlet (100% recharge to aquifer)
- Water treatment including filtration, UV and residual chlorine
- Water storage for potable water, for fire fighting and for greywater treatment

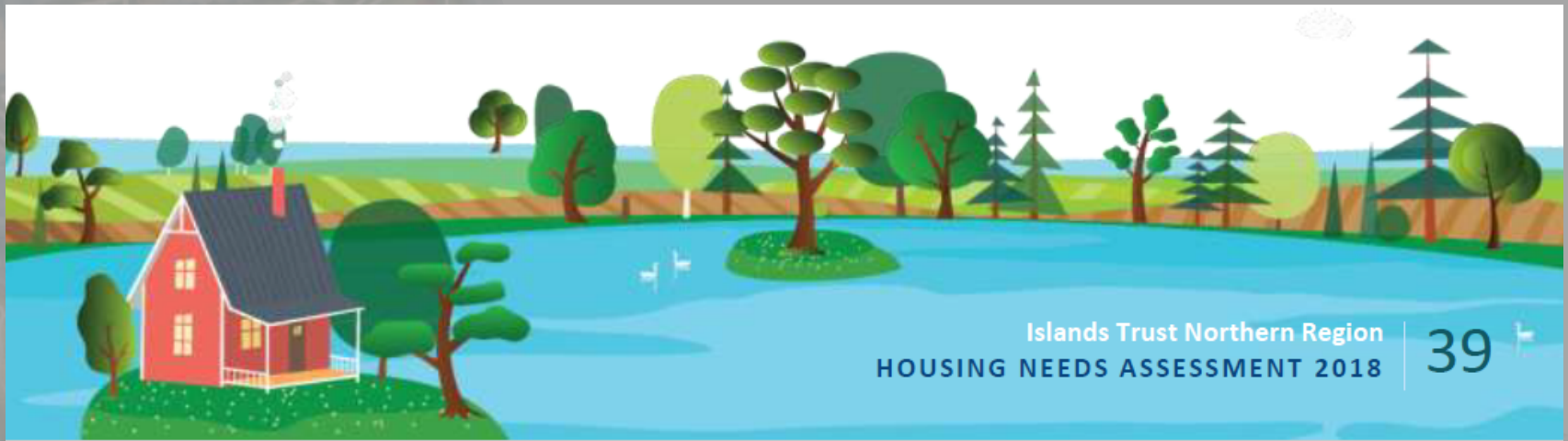
What is affordable housing?

Definition = housing that costs 30% of household gross income;
target for households with low to moderate incomes

Housing costs = monthly rent/mortgage plus basic utilities and
property tax (if you own)

Yearly Income	Monthly Income	Affordable Monthly Housing Costs
\$ 20,000	\$1,667	\$500
\$ 37,000	\$3,083	\$925
\$ 56,000	\$4,667	\$1400

Why



4.0 Gabriola Island Housing Needs

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Gabriola is the largest and most populated island of the Northern Region Islands Trust Region. Accessed by a vehicle ferry from downtown Nanaimo, there is potential for viable off island employment. This, along with the commercial development on the island and various institutional uses (school, library, etc.), provides significant employment on the island. Gabriola has the highest percentage of permanent residents of the islands of the Northern Region and the largest number of permanently occupied

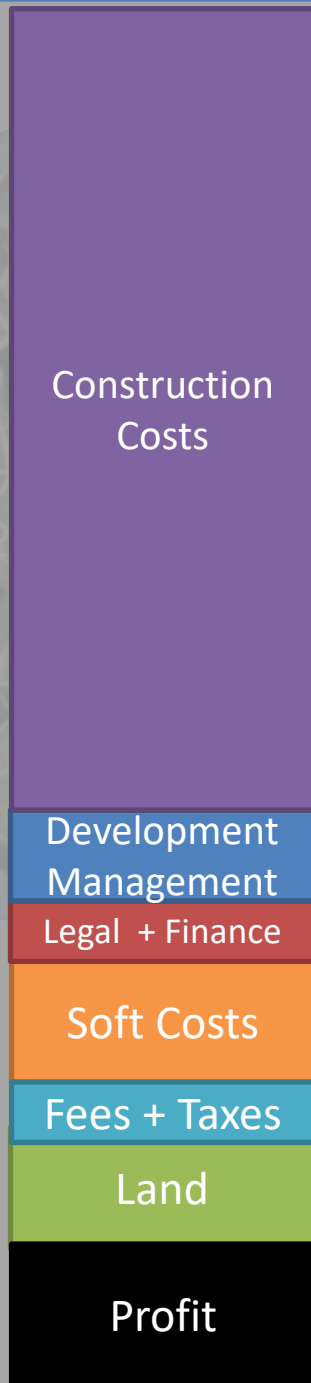
Why – Housing Needs Assessment

- 150 people per week use the food bank
- Unaffordable rental housing – 52% (190 households) pay more than 30% of income
- Renters: not adequate, suitable or affordable – 57.5% (210 households)

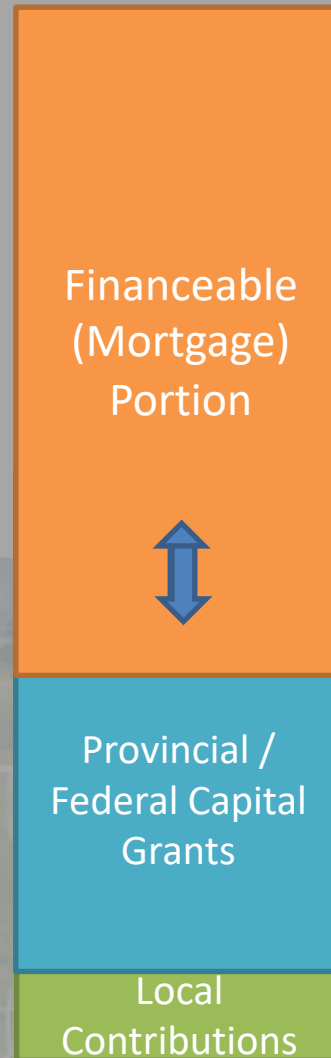
How

Affordable, comfortable, secure rental housing for Gabriolans of all ages who have low to modest incomes.

- Organisation with interest and capacity = GHS
- Acquire land – property donated!
- Determine feasibility
 - Location, servicing capacity, cost to develop, zoning
- Rezone ←
- Secure funding and financing (BC Housing / CMHC / private donation)
- Construct
- Operate for the long-term = money to operate, pay the mortgage and save for major repairs



NON-PROFIT
HOUSING
CAPITAL
(PROJECT)
COSTS



= Lower Rents
= Below market,
= more affordable rents

Principle Target Funding – BC Housing Community Housing Fund

	Studio	1 bedroom	2 bedrooms	3 bedrooms
Deep Subsidy (5 units) Example Incomes	\$ 12,700 and less	\$ 12,700 and less	\$ 20,600 and less	\$ 22,800 and less
Rent-Geared-Income (12 units) – Expected average Income	Average \$ 18,000	Average \$ 25,600	Average \$ 30,600	Average \$ 38,900
Housing Income Limit Maximum (2021)	\$37,000	\$37,000	\$47,500	\$ 56,000
Affordable “Market” Rents [Preliminary] – (7 units)	\$ 850	\$ 975	\$ 1200	\$ 1500
Affordable Income	\$ 34,000 and more	\$39,000 and more	\$ 48,000 and more	\$ 60,000 and more
Maximum Eligibility	\$ 74,150		\$113,040	

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Housing Agreement For Paisley Place

- Tool of Local Trust Committee to ensure affordable housing on this property only is for households with low to moderate income
- Zoning is only appropriate IF there is affordable housing commitment
- Affordability housing is providing community benefit
 - In other communities Housing Agreement also sometimes linked to financial support
- Gabriola Island OCP policy → Multi-family development **only if affordable housing**

Proposed Housing Agreement for Paisley Place

- Modification of Islands Trust template for an HA
- Defines priority tenants
 - Priority 1 → living or working on Gabriola, Snuneymuxw First Nation community member
 - Priority 2 → Recently hired, working for less than a year, previous resident, family connections
- Housing to be no more than 30% of income and affordable to households making no more than the Housing Income Limits (HILs) published yearly by BC Housing (17 units)
- Exception for Affordable Market units when approved by Affordable Housing Funder AND linked to delivery of units meeting the 30% and HILS requirements (7 units)

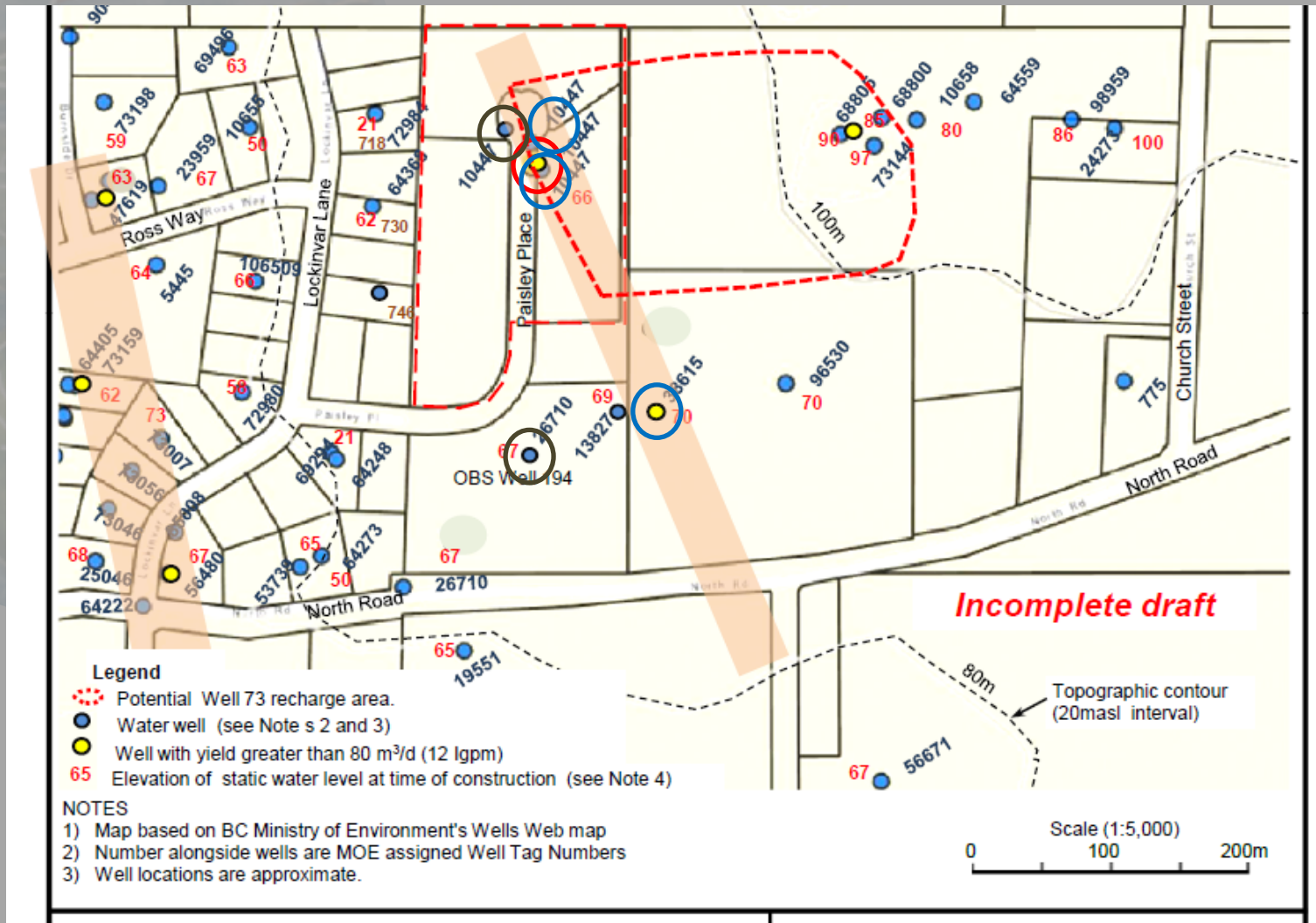
Proposed Substantive Revisions to Housing Agreement

1. Meet the Step 3 BC Energy Code (current BC Housing policy)
2. Provide Type 3 or equivalent sewerage system
3. Limit Affordable Market Units to 30% unless otherwise required by Affordable Housing Funder; need to provide notice to Islands Trust to see if Islands Trust or public might step in to assist (e.g. provide funding) to maintain 30% goal

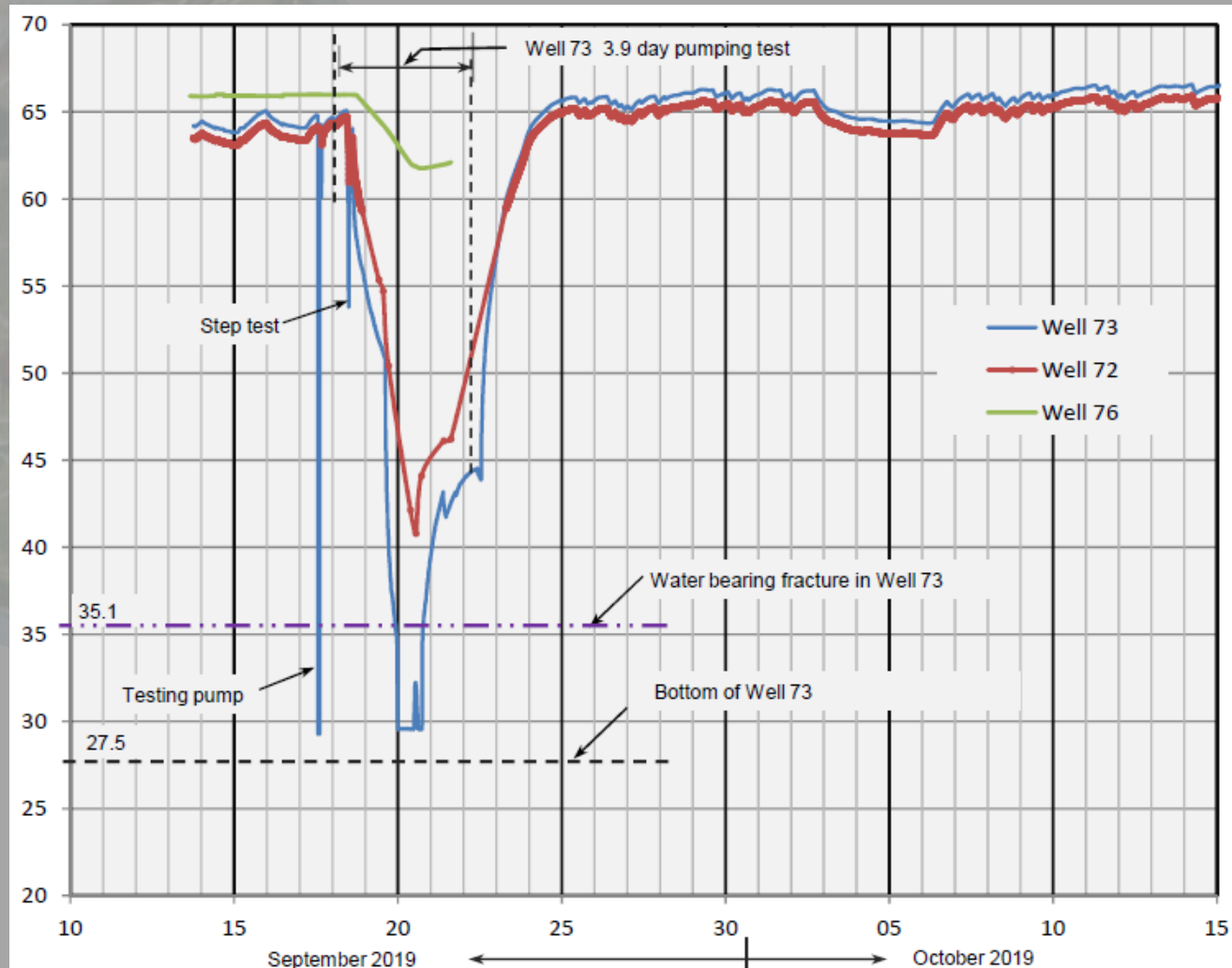
Conclusion

- Strong evidence of need
- Paisley Place recommended location
- Site can support proposed 24 units
- Design conserves over 50% of forest
- Water Licence technical reviewing:
 - Proposed extraction is sustainable
- GHS type of non-profit organisation required to deliver affordable housing
 - Successful rezoning important step
 - Securing funding and financing from BC Housing and CMHC critical to deliver substantially below-market (“affordable”) rental housing

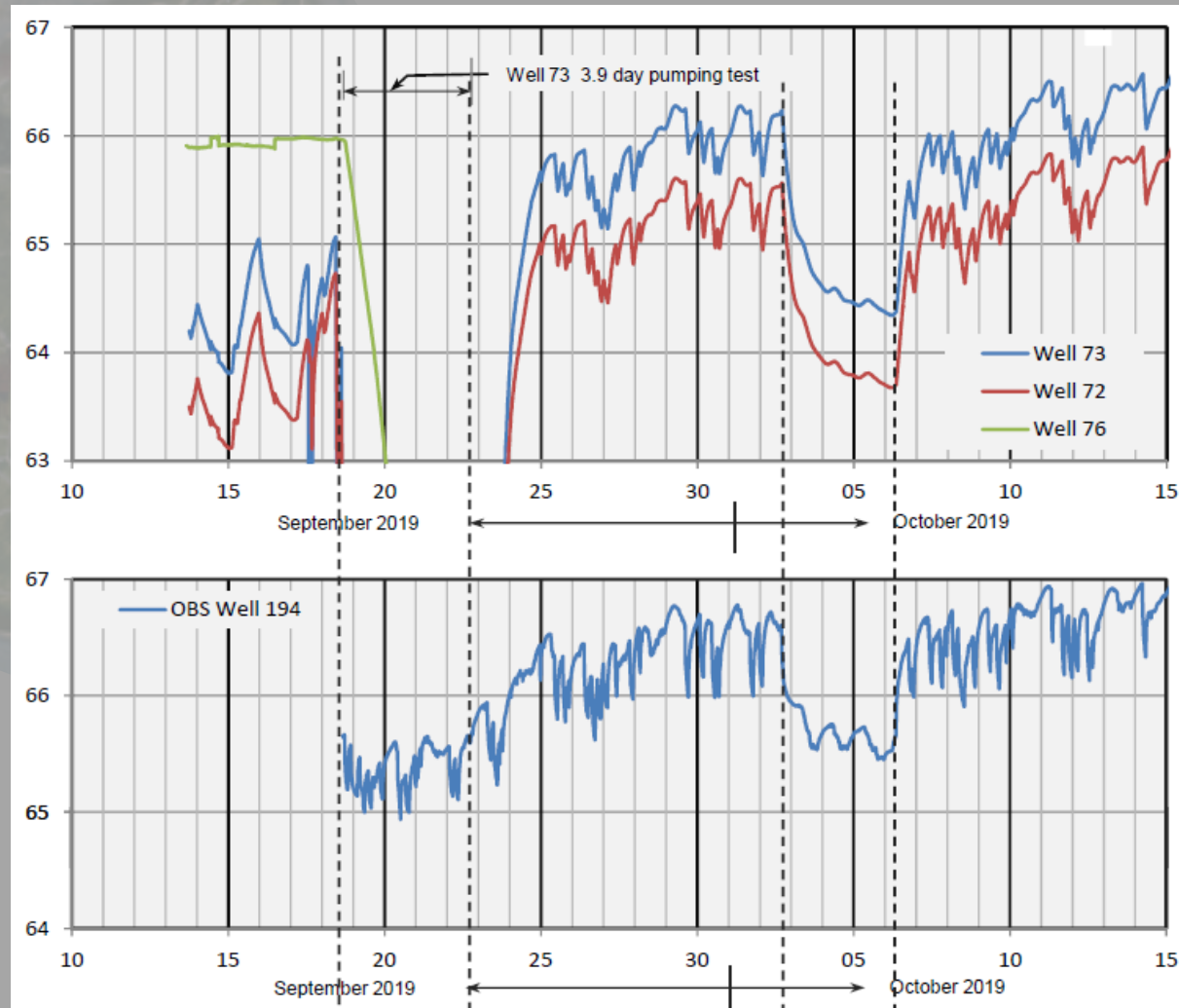
Water Supply - Aquifer



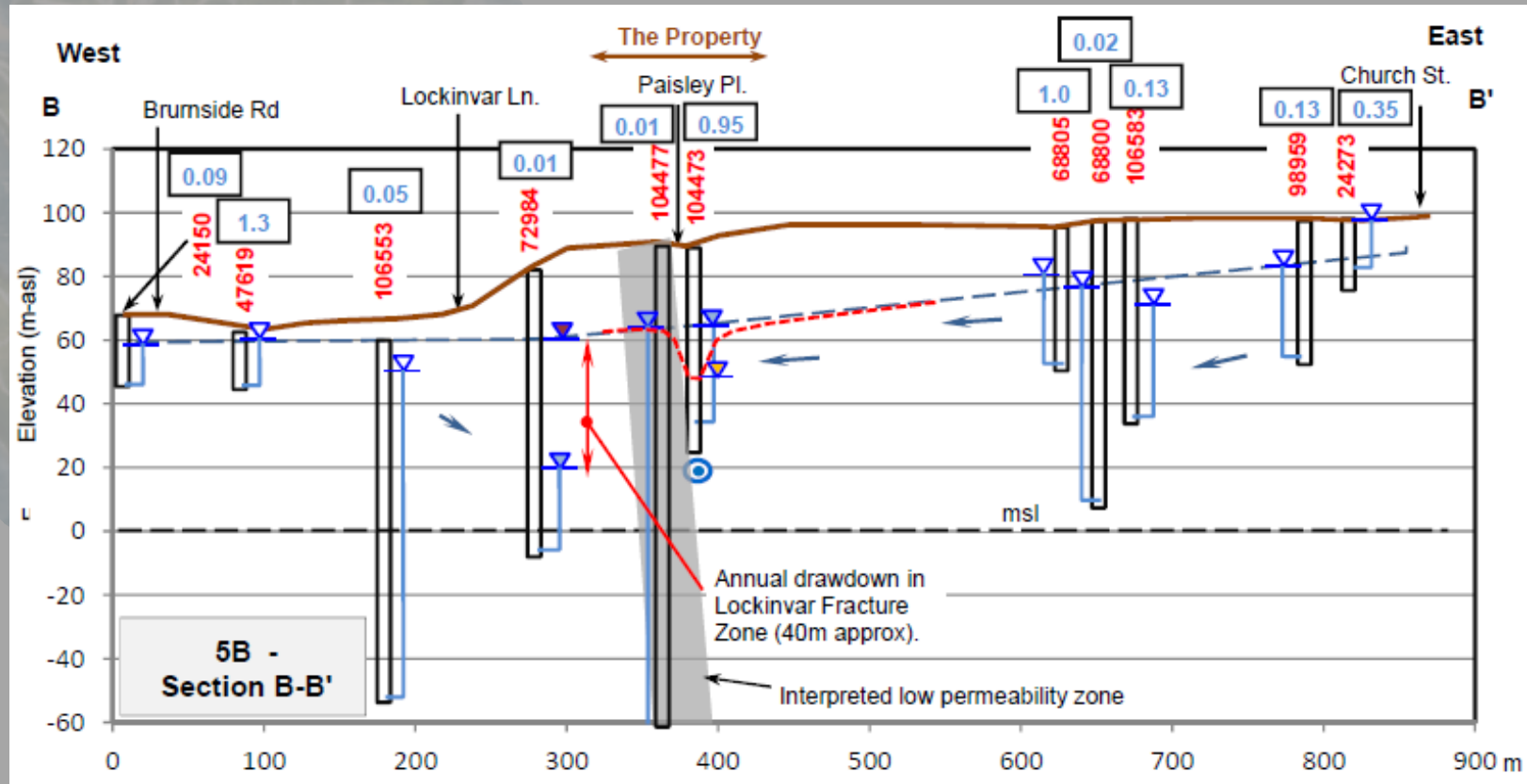
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