

***"Diverse Housing for a Diverse  
Community"***

**DRAFT**  
**Bowen Island Affordable Housing  
Strategy**  
**August 2007**

**Eberle Planning and Research**

## **Acknowledgements**

Members of the Bowen Community Housing Association were responsible for initiating and overseeing the Housing Needs Assessment and the draft Affordable Housing Strategy.

The Bowen Community Housing Association (BCHA) board members are:

- Sara Baker (President)
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- Tim Wake
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Project documents are available on the BCHA website [www.bowenhousing.org](http://www.bowenhousing.org)

# Executive Summary

This Bowen Island Affordable Housing Strategy is a response to the growing problem of unaffordable housing on Bowen Island. Concerned community members formed the Bowen Community Housing Association (BCHA) in 2006 with the aim of taking action to maintain the diversity of island lifestyles and residents. The Affordable Housing Strategy Committee (AHSC) consisting of BCHA members, municipal staff, Council liaison, and other community representatives, has developed this strategy with community input to facilitate the development of affordable housing on Bowen. The AHSC's goal is for the Bowen Island Municipal Council to adopt the strategy and proceed to implementation.

The BCHA retained Eberle Planning and Research to conduct a housing needs assessment and to assist with the development of an affordable housing strategy. The Housing Needs Assessment Study was completed in May 2007 and is included as Appendix C to this report. The study included a review of the housing situation on Bowen and interviews with key informants and concluded that there is a range of housing needs and gaps in the housing supply on Bowen.

With the completion of the needs assessment, the focus turned toward developing the broad directions for a housing strategy. Actions included a review of local policies and practices, a review of affordable housing strategies and approaches in other communities, and a working session with Affordable Housing Strategy Committee members. The result was a discussion paper describing "Directions for a Bowen Island Affordable Housing Strategy", included as part of Appendix A. This paper was presented at the Community Forum held June 24, 2007 where the views and comments of community members were solicited. This strategy reflects that feedback.

The strategy consists of six goals and nine actions, which together form a comprehensive approach to increase the supply of rental and ownership housing for low and moderate-income households, and for other households that are unable to find suitable housing.

## Goals

The goals reflect the needs of a range of population groups and the need for a variety of housing solutions.

1. Adequate supply of rental housing for low-income households.
2. Adequate supply of rental housing for people with special needs.
3. Affordable rental housing for moderate-income households.
4. Entry-level ownership housing for moderate-income families.
5. Diverse financing and housing options, and alternative ownership and tenure arrangements, for families, couples, singles, 'empty nesters' and seniors.
6. Suitable housing and support to enable seniors to age in place.

## **Actions**

The actions are inter-related, representing a concerted effort to focus energy on achieving all of the above goals.

1. Form a municipally-owned not-for-profit Bowen Island Housing Corporation (BIHC) to manage, acquire and, if necessary, build perpetually affordable rental and ownership housing on Bowen Island.
2. Obtain affordable housing through the rezoning process by BIM working with developers and through the use of municipal lands.
3. Complete legalization of secondary suites on Bowen.
4. Proceed with the second part of the recommendation of the Secondary Suites Task Force Report to legalize accessory buildings for residential purposes.
5. Obtain Council's commitment to adopting a proactive, ongoing affordable housing agenda.
6. Seek partnerships through the new proposed municipal housing corporation with government, business, community organizations, employers, residents and others to create affordable rental housing.
7. Amend the Official Community Plan to strengthen municipal support for affordable housing.
8. Introduce innovative building forms and techniques for affordable housing.
9. Educate the community about affordable housing needs and solutions.

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# Introduction

Bowen Island is a family-oriented community with a mix of lifestyles and strong community values. Rapid housing price increases in the last few years are raising concerns that Bowen is in danger of losing its valued diversity and becoming an island paradise accessible only to high-income groups. Long-time residents and newcomers alike are having difficulty finding housing at a price that they can afford. In addition, the business community is challenged to find and keep employees as a result of high housing costs. Many communities like Bowen find themselves in similar circumstances and are taking action to respond to this crisis.

This report describes a “made on Bowen Island” Affordable Housing Strategy. The strategy is based on the “Proposed Directions for a Bowen Island Affordable Housing Strategy” presented at the Community Forum held on June 24, 2007, and incorporates the comments and views expressed by participants.

## Background

Market trends over the past five years on Bowen Island, as well as elsewhere in the GVRD, Islands Trust, Howe Sound, the Fraser Valley, and the Sunshine Coast have dramatically altered the prospect of first time homebuyers, renters and others on limited or fixed incomes, and even with moderate incomes, for finding affordable housing.

The sequence of events that have led to the formulation of this Draft Affordable Housing Strategy for Bowen are described below:

- Rapidly rising ownership and rental housing costs force many off the island.
- Many concerned Bowen citizens gather monthly starting in October 2005 to share ideas and strategize.
- June 2006 Symposium “*Affordable Housing for a Diverse Community*” is attended by 120 people.
- Symposium<sup>1</sup> declaration and action plan are formulated.
- Bowen Community Housing Association is formed July 21, 2006.
- Funds are raised for an affordable housing needs study and strategy in January, 2007.
- Project outline for needs assessment is presented to Council by AHSC and consultant February, 2007.
- Needs assessment study is completed May, 2007 and presented to Council.
- “Directions for a Bowen Island Affordable Housing Strategy” is developed for community consultation.
- Community Forum is held on June 24, 2007.

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<sup>1</sup> “*Affordable Housing for a Diverse Community*” Symposium Report Proceedings and Outcomes, Bowen Community Housing Association, June 2006, [www.bowenhousing.org](http://www.bowenhousing.org)

## **Purpose**

The purpose of this affordable housing strategy is to guide the future actions of the Bowen community, including municipal council, in addressing affordable housing needs on Bowen Island. The aim is to present the strategy to Bowen Island Municipal Council for review and ultimately endorsement as Bowen's municipal affordable housing strategy.

## **Method**

The strategy was developed through a process initiated in January 2007 by the Bowen Community Housing Association (BCHA). The BCHA retained Eberle Planning and Research to conduct a housing needs assessment and to assist with the development of an affordable housing strategy. The work was guided by the BCHA's Affordable Housing Strategy Committee.

The needs assessment consisted of a review of the current housing situation, as well as interviews with local stakeholders who are knowledgeable about housing issues. The needs assessment was completed in May 2007 and provides background information and analysis on the current housing situation on Bowen Island.<sup>2</sup>

With the completion of the need assessment, the focus turned toward developing the broad directions for a housing strategy. Actions included a review of local policies and practices, a review of other affordable housing strategies and approaches, and a working session with Affordable Housing Strategy Committee members. The result was a discussion paper describing "Directions for a Bowen island Affordable Housing Strategy". This paper was presented at the Community Forum held June 24, 2007 where the views and comments of community members were solicited. This strategy reflects that feedback. Appendix A of this report contains a list of forum participants and a summary of the views and comments expressed at the forum.

In addition, the consultant and BCHA made presentations to Council at key steps, prior to commencing the needs assessment, following the needs assessment, and prior to commencing the development of the draft strategy. A presentation was also made to the Sustainable Framework Working Group. The BCHA has reported to the community on the process through articles and flyers.

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<sup>2</sup> Eberle Planning and Research. 2007. *Bowen Island Affordable Housing Needs Assessment*. For the Bowen Community Housing Association. It can be found at [www.bowenhousing.org](http://www.bowenhousing.org)

## Local Context

Although affordable housing is not solely a local government responsibility, local government sets the policies and by-laws that control residential development, and as such can play a role in either limiting or facilitating affordable housing.

Bowen Island Municipality (BIM) was formed in 1999 and is a member of the Islands Trust, which has an overarching mandate “to preserve and protect the trust area and its unique amenities and environment for the benefit of the residents of the trust area and of the province generally”. Development on Bowen is characterized as rural, on large lots with a small village area at Snug Cove. The housing stock is fairly homogenous, consisting predominantly of single-family dwellings. Despite this, until about five years ago, housing prices on Bowen were relatively affordable, although rental units have always been in short supply.

A number of related local or regional initiatives are underway that support the draft Affordable Housing Strategy. These initiatives include:

- The BIM Secondary Suites Task Force recommends the legalization of suites in all residential areas outside of Snug Cove subject to a number of conditions. A draft bylaw has been prepared, reviewed by Council, presented at a public information meeting, and referred to Islands Trust for comment. The report on the feedback from this process is expected in the fall of 2007.
- The Surplus Lands Working Group was appointed to determine preferred land uses for the Surplus Lands (39 acres of land owned by BIM), and to develop a corresponding strategy for land disposal, including the role for affordable housing. The group recommended that the 21.5-acre Site 1 could accommodate 95 residential units, consisting of 30 single-family homes, 40 townhouse/apartment units, and 25 rental housing units.<sup>3</sup> This plan would require an OCP amendment and re-zoning.
- Through the Sustainability Framework Working Group, BIM is developing a Sustainability Framework which will outline goals, strategies and success measures for integrating sustainability into the municipality’s day-to-day activities. Affordable housing is acknowledged as a key strategy for community sustainability. The objective is to ensure that the BIM’s decisions and actions best support its mission.
- The GVRD, of which Bowen Island is part, is developing a regional affordable housing strategy in response to region-wide housing affordability issues (see *Preliminary Draft Regional Affordable Housing Strategy*, June 2007). The strategy proposes that municipalities be required to develop Housing Action Plans with specific strategies for meeting established targets. The strategy also proposes the creation of a Regional Housing Trust Fund.<sup>4</sup>

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<sup>3</sup> Surplus Lands Working Group. May 2007. *Bowen Island’s Sustainable Future: A Strategy for the use and Disposition of Municipal Lands in Snug Cove*. Report to Municipal Council.

<sup>4</sup> [http://www.gvrd.bc.ca/growth/pdfs/RAHS\\_draft\\_Dec2006.pdf](http://www.gvrd.bc.ca/growth/pdfs/RAHS_draft_Dec2006.pdf)



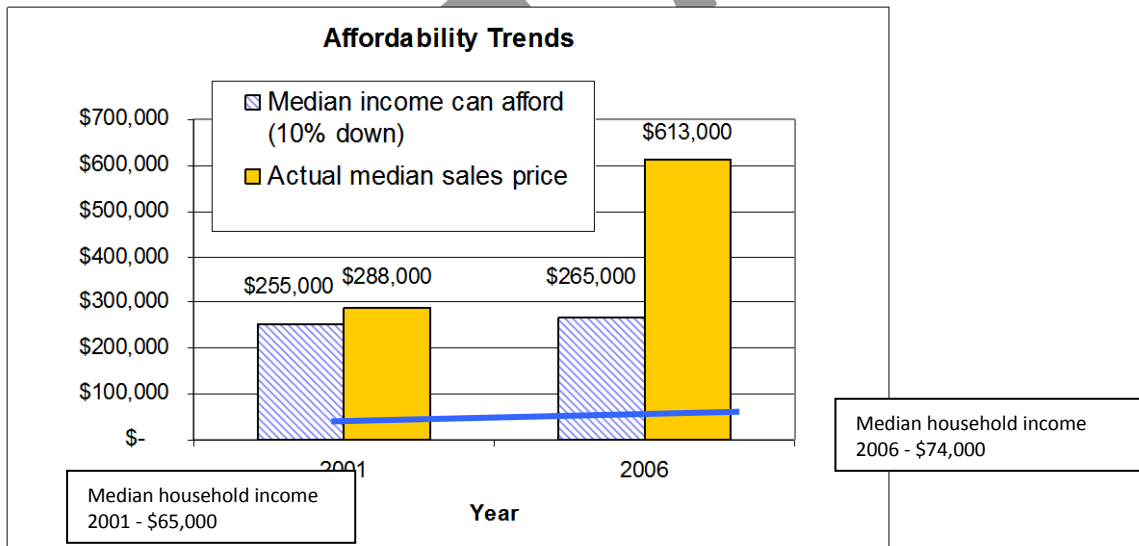
# The Needs

Quite simply there is a growing gap between what many island households and their families can afford to pay for housing and the ever increasing market prices for both rental and ownership. Some of the main findings include:

- Some low-income households are paying more than they can afford for their housing, and likely have to skimp on other expenses.
- House prices (median) increased by 80% between 2003 and 2006, from \$340,000 to \$613,000. There are few small affordable homes. Many young families cannot afford to buy a home on Bowen Island.
- A lack of rental housing makes it difficult for island businesses to hire and keep employees or for young people who grew up on Bowen to find a place and save for a down-payment.
- Empty nesters who wish to downsize from their family home are confronted with a lack of choice in housing form and tenure.
- Limited options are available to enable seniors to age in place with suitable housing and supports.

Can your children and grandchildren afford to live on Bowen Island?

The chart describes affordability trends between 2001 and 2006. It shows that the gap between what median income households can afford to pay for housing and market prices has widened considerably. In 2001 the gap was \$33,000. In 2006 it was \$348,000.

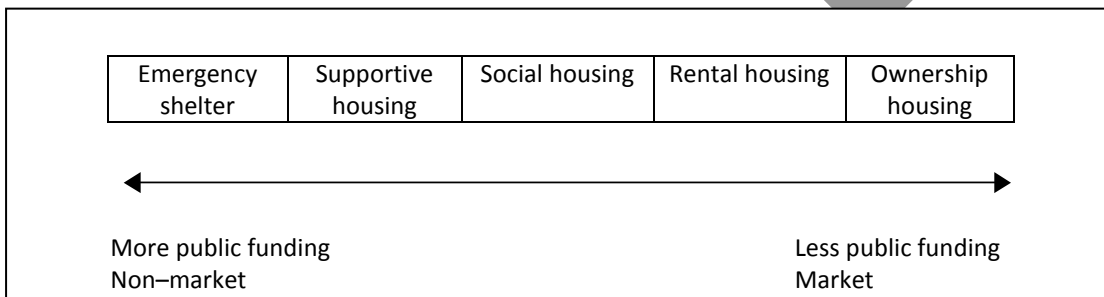


# The Gaps

Households of different ages and stages of their lives prefer different housing types and tenures. Economic and health circumstances also play a role in determining housing choices. Younger people tend to live in rental units, while families tend to live in ground-oriented homes that they own. These preferences change as people age. When grown children leave home, some empty nesters (age 50 -70 years) seek low maintenance living in smaller units, either through rental or condominium ownership. People age 65 and over continue this trend and, as their health needs change, may require housing with supports to allow them to age in place.

The housing continuum below describes the range of housing found in many communities. The continuum extends from emergency shelters for the homeless at one end to ownership housing at the other end. At one end are market housing solutions and at the other end are non-market housing types. Within each type of housing exist different housing forms, such as single family, townhouses and rowhouses, and apartment buildings. While not all aspects of the continuum need to be present within each community or municipality, the broader the choice, the greater the diversity of population that can be accommodated and that can then contribute to the vitality and sustainability of the community.

## Housing Continuum



There are gaps in the choice of housing available on Bowen, particularly in smaller homes, townhouses and rowhouses suitable for entry-level homeowners and empty nesters, as well as rental housing in general.

## The Vision

A vision statement describes what a community wants to be. It is a source of inspiration and expresses an ideal future. Residents of Bowen Island came together at the 2006 Symposium where they developed the following vision:

***A socially and economically diverse community supported by the provision of affordable housing.***

Achieving this vision will:

- Create a mixed income community
- Ensure that residents can afford to work and live on Bowen
- Ensure that children or people who grew up on Bowen are able to stay
- Maintain the vibrant arts community
- Help special needs populations to live affordably on Bowen
- Ensure empty nesters and seniors have suitable places to live as they age
- Help businesses obtain and retain employees

## Core Values

Core values are a set of beliefs that guide and shape action. The proposed core values build on those identified at the 2006 Affordable Housing Symposium:

- Inclusivity – a welcoming place for everyone
- Diversity – a full mix of occupations, interests, incomes, ages, and stages
- Community-based – home-grown solutions that fit Bowen Island
- Sustainability – choices mindful of the well-being of future generations
- Creativity – creative solutions and an environment that nourishes creativity
- Best practices – decisions based on seeking the best known or conceivable

Values specific to housing expressed at the forum included:

- High quality design to ensure compatibility with island design aesthetic.
- Affordable housing integrated with market housing, not segregated.
- Housing to remain affordable in perpetuity.
- Wide variety in housing types, sizes in tenures to support full social diversity.

## Definitions

**Affordable housing** - housing is considered affordable if it costs 30% or less of a household's gross income. On Bowen, rapidly escalating rental and ownership housing costs, combined with an acute lack of rental housing at any cost and predominance of large single-family homes, have affected the ability of low and moderate-income households to afford suitable housing. Many typical Bowen households cannot presently find suitable and affordable housing at market prices, including:

- The arts community
- Young families
- Working people including teachers, nurses, police, trades
- People working in the service or retail industry
- Youth who want to continue to live on Bowen
- Empty nesters who wish to move to a smaller home but stay on Bowen
- Seniors who want to age in place
- People with special needs such as mental illness, physical disability, etc.

The intention of this Affordable Housing Strategy is to help make living on Bowen an attainable dream for a diversity of households and families including those with low and moderate incomes.

**“Perpetually” affordable housing** - housing that is affordable *forever* not just for a period of time. For example, purchasers would buy a starter home at below market prices. When they wish to sell, they must do so at a price set by a formula determined at the outset, usually related to inflation. A legal mechanism is in place to ensure that the units are protected from market price increases, thereby ensuring that this housing remains an important community resource.

Other approaches include one-time affordability where the first purchaser of a new home might benefit from a discount on the selling price, but then can resell at market prices. Another option is time-limited affordability, for example, where a unit is rented at an affordable rate for 10 or 20 years and then can be rented at market prices.

Perpetual affordability ensures that the enormous amount of time, effort and resources that contribute to making housing affordable are not lost upon resale. The concept is integral to the vision of a sustainable diverse community because it ensures an ongoing capability to meet the community's housing needs. If affordable housing is systematically lost through exposure to market forces then continual replenishment will be necessary, requiring even more developable sites.

Many community forum participants liked the concept of perpetually affordable housing, and likened it to “housing as a nest, not a nest egg”. However, others wondered if homeowners would want to forego the potential increase in equity associated with market housing. The evidence in communities that have developed perpetually affordable housing (Whistler, Canmore) demonstrates strong demand for this type of housing. For prospective homeowners with lower incomes, it may prove to be the only path to home ownership. Perpetually affordable housing is a new concept that is not well understood, and that may not appeal to all. If adopted, education around this idea will be important.

# Goals

“If you don't know where you are going, any map will do.”

Lewis Carroll

Goals are statements of intended future results and they set the direction for future actions. The following specific goals for the Bowen Affordable Housing Strategy are proposed based upon the needs of specific groups of households identified in the *Needs Assessment* and the views expressed by forum participants.

Forum participants agreed with the goals presented, and suggested some refinements, in particular, that special needs housing be a separate goal. There was most support for affordable housing for low-income households, persons with special needs and seniors, and somewhat less support for affordable housing for moderate-income households and empty nesters.

**1. Adequate supply of rental housing for low-income households.**

Could be secondary suites, accessory dwellings or purpose built housing, usually at medium density, and often requiring ongoing senior government financial support to ensure affordability for low income households.

**2. Adequate supply of rental housing for people with special needs.**

Housing with accessibility features and/or with support services to enable persons with disabilities and/or mental illness or other special needs to live comfortably and affordably. May require ongoing senior government financial support for low income households.

**3. Affordable rental housing for moderate-income households.**

Purpose built rental housing stock suitable for individuals and families who cannot find suitable housing that does not exceed 30% of income, and who may be looking to save for a down-payment to purchase a modest home. This could be townhouse/rowhouse style, apartments above shops, live-work units or cooperative housing that would be available to rent at prices near or below market rents.

**4. Entry-level ownership housing for moderate-income families.**

The actual form, tenure, and type of housing that would meet this goal might include co-housing or a cooperative type development, as well as more traditional condominium or fee simple tenure townhouses or rowhouses. Small cottages would also be appropriate. Could be market housing given the right mix of dwelling size and type.

**5. Diverse financing and housing options, and alternative ownership and tenure arrangements, for families, couples, singles, 'empty nesters' and seniors.**

This goal refers to a lack of choice in the island housing stock. There needs to be broad range of housing choices, along with diverse financing options and alternative ownership and tenure arrangements for everyone – families, couples, singles, 'empty nesters' and seniors. In the case of older residents who want to downsize from larger homes, this lack of choice is not necessarily an affordability issue; there are simply no small or modest-sized, ground-oriented, well-located units suitable for 'empty nesters' on Bowen – these could be produced as market-based housing.

**6. Suitable housing and support to enable seniors to age in place.**

Smaller, well-located and possibly accessible housing as above, plus access to support services as needed. This could be an Abbeyfield model or other types of supportive housing, or independent housing with home support.

## Actions

Actions are the part of a strategy that maps out a route to achieve goals. After examining the current situation on Bowen, assessing housing needs, reviewing what communities in similar situations are doing to address their affordability issues, and seeking advice from housing professionals, the BCHA Affordable Housing Strategy Committee has identified the following steps to achieve the goals. These steps were presented to the Community Forum in a preliminary form on June 24, 2007.

Participants generally agreed with the directions put forward, and the text has been amended to reflect the comments received. Four significant amendments have been made. First, the proposal to start a housing waiting list immediately has been removed as a separate action, and suggested as a one of the first tasks of the Housing Corporation when it is formed. Second, there was confusion about what a housing reserve fund is and the need for it; as a result, this proposal has been removed, with a suggestion to consider whether a reserve fund is needed at a later date, likely when a municipal housing corporation has been established. Third, an action has been added to address concerns that some members of the community are unaware of or uninterested in the affordable housing question, illustrating the need for community education to ensure support for action. Fourth, an action has been added to support the introduction of innovative housing types.

The actions are inter-related and represent a concerted effort to focus energy on achieving all of the above goals. The provision of secondary suites alone will not address the problem, nor can the proposed Housing Corporation meet all the goals alone. There is not one solution but many, and the need for many organizations and individuals to be involved. Many of the actions here are targeted to the proposed new Housing Corporation and Bowen Island Municipality. However, where appropriate, other players are identified, particularly senior levels of government, developers and community organizations.

- 1. Form a municipally owned not-for-profit Bowen Island Housing Corporation (BIHC) to manage, acquire, and build, if necessary, perpetually affordable rental and ownership housing on Bowen Island.**

The market is producing housing at prices that moderate-income residents cannot afford to buy or rent. An organization with a single purpose such as a housing corporation has been shown to be successful in creating and managing perpetually affordable non-market housing in communities like Whistler, Canmore and elsewhere. A not for profit corporation can produce housing at less cost than a private developer.

The primary aim of the proposed corporation would be to facilitate and/or develop both affordable rental housing and entry-level ownership housing. The corporation would leverage affordable housing units through the development process or other means that might involve partners, maintain a waiting list of prospective buyers or tenants, and ensure that the list was managed in a fair and transparent manner. The BIHC would then manage these units as perpetually affordable housing using a housing agreement or other legal mechanism. An important task of the corporation would be to draft, implement and enforce legal agreements that restrict ownership to eligible persons, and control purchase and resale prices.

While other organizations, such as a community land trust or a non-profit society, can perform some or all of the same functions as a housing corporation, the housing corporation has proven to be the most successful model in Canada to date. The model benefits from strong links with municipal government, which is especially important in a small community, and is able to perform a range of functions from research and planning to developing and managing units. In addition, Bowen is in the enviable position of having the individual responsible for the successful Whistler Housing Corporation, Tim Wake, among its new residents.

Community land trusts for housing can also perform a variety of functions, but the philosophy of communal land ownership can prove a barrier to community acceptance of land trusts. Residents on Salt Spring Island, where there is a newly formed community land trust for housing, found they needed to spend a fair amount of time educating the local population about the concept and the philosophy of communal land ownership. Community land trusts for housing are common in the US, but they have a much more limited history in Canada.

The corporation would be wholly owned by the municipality, operate at arm's length from the municipality, and have a Board of Directors comprised of community members with diverse skills. The corporation would have a small staff directly engaged in all aspects of housing including researching, planning, building, operating, and managing affordable housing on behalf of Bowen residents. It would be accountable for having a current strategic plan to meet specific affordable housing objectives. The organization would ultimately become self-sustaining through revenue accruing from rental and sales of housing, but would require some funds in the start-up period. A detailed business plan/proposal for the start-up of the housing corporation is required to answer these questions, and to move the community further along the road to affordable housing. This plan should include identification of a source of start-up funding, as well as a workplan and timeline.

BIHC would also advocate with senior levels of government for tax measures, programs and funding to support the creation of more affordable housing on Bowen. This is particularly important with regard to housing for low-income households, which is no longer funded by senior levels of government and which municipal governments do not have the resources to fund.

Community forum participants supported the idea of a housing corporation, with the understanding that it would be run professionally, held accountable, and become self-sustaining in the long run. Participants had many questions about exactly how the corporation would work, including examples, the funding model, eligibility criteria, and process. They felt that strong and equitable selection criteria are crucial and priority should be given to long-time residents. One of the first tasks of the housing corporation would be to establish criteria and initiate a housing waiting list and to help identify more specifically the number and type of affordable housing units required.

**2. Obtain affordable housing through the rezoning process, by BIM working with developers, and through the use of municipal lands.**

Many communities have been successful in leveraging affordable housing as part of an amenity package negotiated through the rezoning process. The idea behind this is that the developer is permitted to build more units on a piece of property and in exchange, some portion of the value of the “bonus” or up-zoning is used to build affordable housing.

A number of developers on Bowen are interested in becoming part of the affordable housing solution, and have indeed put forward proposals to Council. The Cates Hill development includes some low end of market rental units that were obtained in this fashion. It is recommended that developers be encouraged to produce the affordable units, and that cash in lieu be accepted only in unique circumstances.

Municipal land can also play an important role in working with developers to create affordable housing. Combining donated land with density bonuses or up-zoning as described above is an effective way of achieving affordable housing. Bowen Island Municipality has title to 39 acres of “surplus lands” in and adjacent to Snug Cove. The acquisition of these lands represents an enormous opportunity to contribute to future affordable housing as well as other community amenities. The Surplus Lands Working Group has recommended that 25 units of affordable housing could be incorporated on the 21.5-acre Site 1 comprised of 95 units in total, and has stated that “multi-family housing is to be encouraged in the village core, specifically sites 2 and 3.”<sup>5</sup>

A way to ensure a level playing field for all developers would be to develop a municipal policy with affordable housing guidelines for both the municipality and developers to refer to when applying for or considering re-zoning. The guidelines would specify the municipality’s expectations with regard to affordable housing. For example, Langford requires one of every ten units in a rezoning to be affordable. The District of Central Saanich has a policy that residential rezonings will only be considered if specific types of affordable housing are part of the package. Locational criteria are also provided. Other municipalities require 20 or 25% of units in major projects, or in projects requiring rezoning to be affordable, rental or special needs. If 25% of all new units on Bowen were affordable, that would amount to about 7-8 units per year out of an average of approximately 30 housing starts per year.

The municipality could accept cash in-lieu of affordable units if a project is too small or the site inappropriate, although this solution is less desirable because the housing still needs to be built. The money could be set aside in a Housing Reserve Fund either established by the municipality (that can only be used for affordable housing) or as an account within the proposed GVRD Housing Trust Fund.<sup>6</sup> (Note that the GVRD is proposing a Regional Affordable Housing Trust Fund as part of its Affordable Housing Strategy.) Funds could then be allocated to affordable housing proposals as they come forward. However, it is anticipated that limited funds would be obtained in this way. It is recommended that the need for a Housing Reserve Fund be evaluated once the Housing Corporation is established.

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<sup>5</sup> Surplus Lands Working Group Report to Council, “Bowen Island’s Sustainable Future: A Strategy for the Use and Disposition of Municipal Lands in Snug Cove,” May 2007.

<sup>6</sup> Housing Trust Funds and Housing Reserve Funds are interchangeable terms.



### **3. Complete legalization of secondary suites on Bowen**

Secondary suites are an important component of an overall strategy to increase the supply and diversity of affordable housing, particularly in rural communities where there is little purpose built rental housing. Many secondary suites exist on Bowen Island and they provide much needed affordable rental housing. They also improve the affordability of home ownership.

Smart Growth BC endorses secondary suites as an environmentally sound approach to affordable housing because they use existing developed land more intensively. While there are some challenges associated with secondary suites, these can be addressed, for example by requiring on site parking, water meters, septic approval and fire and building inspection. Furthermore, legalization may not lead to a significant increase in supply, but it does set standards for health and safety that protect both the homeowner and the tenant. The reality is that very little changes once suites have been legalized. Most people do not want or need a secondary suite in their home and will not create one.

A Task Force set up by the Bowen Municipal Council to review secondary suites recommended legalization throughout Bowen. Legalization is consistent with OCP policies, which allow more than one dwelling per lot where affordable or rental housing is provided, and which aim to maintain overall *lot* density on the island.

More and more municipalities are permitting second suites in single-family neighbourhoods. The Village of Anmore permits secondary suites in all detached homes, and the resulting benefits have included improved affordability for homeowners and renters, a better mix of housing types, and a more diversified mix of residents in the community.

Community forum participants supported secondary suites legalization, and urged Council to take action without delay. However, participants were concerned that legalization may not increase the supply of suites. Incentives such as tax breaks or density bonuses were proposed as a means of encouraging more homeowners to develop secondary suites. Legalization should be the first step and the situation should be monitored to determine if incentives are needed and if they are effective in increasing supply.

### **4. Proceed with the second part of the recommendation of the Secondary Suites Task Force Report to legalize accessory buildings for residential purposes.**

Community forum participants supported the legalization of accessory dwellings on large lots, and the development of duplexes within proper design guidelines given their similarity to homes with secondary suites. Guest houses are becoming a fact of life on larger island lots, and in fact the small cottages they emulate are often similar to Bowen's old heritage cottages.

Accessory buildings on larger lots constitute infill housing and could be a source of additional affordable housing. Council should consider legalizing accessory dwellings for affordable housing without delay, following the legalization of secondary suites, as was recommended by the Secondary Suites Task Force.

### **5. Obtain Council's commitment to adopting a proactive, ongoing affordable housing agenda.**

Municipal councils have been active proponents in most communities that have been successful in introducing affordable housing. Councils in communities such as Whistler have taken the initiative to hold forums, seek outside guidance in how to address their residents' affordable housing challenges, and prepare supporting bylaws, policies and other mechanisms. If Bowen wishes to be a progressive municipality representing a healthy community in balance, it is essential that Council have affordable housing as an integral part of its operating agenda and actively seek solutions to reverse continuing gentrification of the island.

**6. Employ partnerships with government, business, community organizations, employers, residents and others to create affordable rental housing; these partnerships may be facilitated by the municipal housing corporation.**

Today, affordable housing is produced through creative partnerships with a variety of public and private organizations. No one agency or group is able to or willing to marshal the resources and expertise necessary to produce housing that is affordable. It is especially challenging to create housing that is affordable for very low-income households and housing with support services for persons with disabilities.

A typical low-income housing development may have contributions from four or five different partners such as non-profit organizations, provincial or federal governments, private foundations, and others. Senior levels of government expect partners to come to the table with land, cash or other in kind contributions before they will participate in affordable housing initiatives.

Murakami Gardens is a 27-unit housing development for low-income individuals and families under construction on Salt Spring Island. The development will be operated by Salt Spring Island Community Services, and will link residents to appropriate community, social and health services.

The project was made possible by partnerships between three levels of government (including the Provincial Homelessness Initiative), the Capital Regional District, the Murakami family, the Real Estate Foundation of B.C. and Salt Spring Island Community Services. Richard and Rose Murakami donated the land for the project as a tribute to their late parents, who were forced to leave their Salt Spring Island home in 1942, and were incarcerated in internment camps.

Various sectors of the Bowen community can contribute to the success of the strategy, including the Bowen Island Chamber of Commerce, the Bowen Community Housing Association, the Abbeyfield Society, and other community organizations. Employers might wish to purchase units to provide affordable housing for their staff. Residents might wish to donate land or cash to aid in the achievement of these goals. Once the BIHC is formed, the role of the BCHA could be to focus on supporting alternative community-based models of providing affordable housing such as co-housing and co-op housing, in addition to continuing their community education and fundraising roles.

Some government funding programs that should be examined include: the HRSDC Homeless Partnership Initiative (or its subsequent incarnation), BC Housing's Independent Living Program

(for seniors), and the Provincial Homelessness Initiative (which provides funding for supportive housing for persons with low incomes and special needs).<sup>7</sup>

Community forum participants agreed with the development of partnerships and hoped that the expertise of existing community and housing organizations could be tapped. A range of potential partners is envisioned including Abbeyfield, Habitat for Humanity and others as appropriate.

## **7. Amend the Official Community Plan to strengthen municipal support for affordable housing**

Official Community Plans provide the broad policy direction for development. The new Bowen Island Municipality inherited the 1995 OCP, which has since been amended several times, most significantly in 2000 and 2002. Dave Witty examined the Island OCP in 2006 from the perspective of affordable housing and determined that “the OCP has substantial policies that support affordable and special needs housing.”<sup>8</sup> *Section 3.1.4 Affordable, Rental and Special Needs Housing* in particular is quite comprehensive. However, he recommended a number of minor changes to ensure consistency, continuity and clarity. See Appendix B.

Forum participants expressed the view that the OCP presented some hurdles to affordable housing and that amendments in some key areas were required. Several minor OCP amendments and zoning bylaw changes may be required as part of the implementation of this affordable housing strategy. Where possible, these amendments have been identified under the relevant action.

Council should consider giving favourable consideration in a timely fashion to rezoning proposals requiring OCP amendments that are consistent with this strategy.

At the same time, it must be acknowledged that on Bowen, as in other communities, some residents have expressed their anxiety about increasing density and overstepping what some perceive as a “population cap” in the OCP. Other barriers or conditions that may preclude or delay amendments are, for example, concerns about septic systems or staff time to enforce regulation of second suites. These concerns need to be addressed, as do issues around community awareness (see action 7). Thus, there may be a benefit to a global affordable housing OCP amendment process, separate from bylaw amendments associated with specific development proposals, in order to provide the community with the opportunity to become fully informed about affordable housing issues, and to clear the path to meeting urgent community housing needs.

The adoption of the strategy described in this document as the Bowen Island Affordable Housing Strategy is a natural and practical first step towards facilitating the production of affordable housing on Bowen.

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<sup>7</sup> In some communities, the securing of funding from other levels of government for social housing is taken on not by the housing corporation but by other community non-profits (see Whistler, Canmore).

<sup>8</sup> Dave Witty. *Potential Draft Bowen Island OCP Amendment*. For BCHA. No date.

## 8. Introduce innovative building forms and techniques for affordable housing

One way to make housing more affordable is to reduce land and building costs by reducing the size of the units, reducing the amount or type of finishing, or by achieving efficiencies in the way housing is constructed and/or operated. Modular or factory built housing, floating homes and “grow” homes are examples of innovative alternatives that can reduce housing costs. Live work spaces and “rooming houses or lodges” were also identified as potential innovations.

Modular housing or manufactured housing reduces costs through economies of scale made possible by factory production. According to research sponsored by Canada Mortgage and Housing Corporation (CMHC) in 2006, “even with increased quality standards, a factory-built home still costs an estimated 18 per cent less per square metre to produce than an equivalent site-built home.”<sup>9</sup> Although often associated with mobile homes or trailer parks, modular or manufactured housing today has come a long way in terms of design, aesthetics and community acceptability. Consumer acceptance of factory-built homes is rising as a result of better design, higher quality, and improved aesthetic standards. Many manufacturers of these homes are increasingly favouring higher-end modular homes rather than traditional manufactured (or mobile) homes.

One such designer/manufacturer uses environmentally friendly materials and systems to build homes that are competitive with other equivalent high-end, high-performance, architecturally designed homes.<sup>10</sup> Other manufacturers focus more on affordability and less on modern design and “green” features. Like many municipalities in Canada, Bowen’s zoning by-law prohibits trailers and manufactured “home parks,” which are left undefined. This prohibition is likely in response to poor design and quality of early trailer homes and trailer parks. The zoning bylaw does not refer to modular housing per se. Some clarity around these definitions may be required.

Floating homes are another option that could be considered a natural fit in an island community like Bowen. The zoning by-law permits float houses (limited to 2% of marina berths) and live-aboards subject to sewage disposal. Floating homes can reduce housing costs because units are smaller and the land component is absent. A water lease is usually involved. While floating home prices are more affordable, water tenure has tended to be unstable. A new development is the strata water lot, which gives the floating homeowner more control over their water lot and tenure. There are many issues with floating homes; they should be considered along with other options.

Housing that can be sold in an unfinished form for completion by the purchaser is another option. The “grow home” is one example. The Grow Home is a three-storey townhouse that is 14 feet wide and contains approximately 1,000 square feet of space. The home begins with a small living room, dining room/kitchen, bathroom, and one or two small bedrooms on the second floor. At the time of purchase, the Grow Home’s upper floors are un-partitioned. As the homeowner’s need for space and financial resources increase, the homeowner can progressively complete the house. Avi Friedman and Witold Rybczynski of the Affordable Homes

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<sup>9</sup> CMHC. July 2006. Profile and Prospects of the Factory-built Housing Industry in Canada. Research Highlight.

<sup>10</sup> Michelle Kaufmann Designs MKD. [www.mkd-arc.com](http://www.mkd-arc.com)

Program in the School of Architecture at McGill University developed the Grow Home concept in 1990. The purpose of the Grow Home was to create a home that could be built for sale and be affordable to low-income households. Over 10,000 Grow Homes have been constructed throughout North America, 6,000 of which are in the Montréal area.

Cost savings can also be achieved in the operation of a home. Housing will be more affordable in the long run (and be more palatable from a community acceptance point of view) if affordable housing units meet the highest possible standards of energy efficiency and hence lower operating and maintenance costs. The production of less costly structures that are disproportionately expensive to operate would not be acceptable.

Introducing new building forms or techniques can be difficult and time consuming. Zoning by-law amendments will likely be required to permit options such as modular housing and grow homes. Such amendments would provide scope to property owners, builders and developers to explore innovative strategies for developing a variety of smaller housing units that enable a diverse population with a range of income levels to live on Bowen. If a proposal were to come forward to Council that required such an amendment, it should be carefully considered. Quality and design would be important considerations. A pilot project would be an ideal way to test some of these ideas.

## **9. Educate the community about affordable housing needs and solutions**

The BCHA has been successful in raising the level of community awareness around affordable housing issues on Bowen Island. Members have written letters and articles, organized meetings and forums, distributed brochures, and made Council presentations. However, forum participants recognize that many Island residents still may not be aware of the housing affordability issues facing some of their neighbours, or of the serious erosion of social diversity that results from gentrification as housing prices soar. Residents may also not understand how a lack of affordable housing could lead to unwelcome changes in island life, nor may they understand what actions can be taken to provide affordable housing. Enhancing awareness of the issues and possible solutions may help to minimize community resistance to specific proposals that come forward.

Ongoing community education is recommended as follows:

- Disseminate the message about the changing housing situation in the island, the erosion of social diversity, and the need for affordable housing
- Relate specific stories of individuals or families in need
- Promote the affordable housing strategy or specific components of it
- Describe success stories or examples of what other places have achieved (ie Murakami Gardens on Salt Spring Island).
- Use a pilot project to promote community awareness about the importance of affordable housing and some innovative means of attaining it
- Focus on the affordable aspects of the pilot project development, such as the design, the environmentally sustainable features, the tenure model and the purchase agreement terms.

Potential partners in the education program could include the BCHA, BIM and the proposed new Housing Corporation. Funding could be sought from sources like the VanCity Community Foundation, Real Estate Foundation, Vancouver Foundation and Bowen's developers.

Activities might include:

- Write letters to the editors of local publications.
- Distribute brochures and flyers.
- Engage speakers.
- Organize tours or a slide show of affordable housing projects elsewhere.
- Promote affordable housing at events such as Bowfest and Run for the Ferry.
- Distribute information about a pilot affordable housing project.

Suggested themes include:

- The proposed new housing corporation, examples of others, successes.
- Perpetually affordable housing: What does it mean and how does it work?
- The legalization and building code requirements of secondary suites.

## Other Recommendations

- a. BIM to consider obtaining further public input on the strategy as part of the action to build awareness and understanding of the affordable housing crisis facing Bowen Island. It could consider an online or mail drop survey.
- b. Distribute the strategy to BC Housing, Vancouver Coastal Health Authority, the Greater Vancouver Regional District, the Greater Vancouver Housing Corporation, Canada Mortgage and Housing Corporation and Smart Growth BC. BIM to arrange a meeting to present the strategy and request assistance in implementation.
- c. Revisit the Needs Assessment and Affordable Housing Strategy approximately every five years to ensure that affordable housing goals for Bowen continue to match current needs. This responsibility could be assigned to the Housing Corporation.
- d. BIM, or the municipal housing corporation once it is established, to connect with other affordable housing resources such as GVRD Policy and Planning housing staff and the Lower Mainland Network for Affordable Housing.
- e. BIM, or the municipal housing corporation once it is established, to establish a channel of communication with other communities at various stages of implementing affordable housing delivery strategies.

# Appendix A: Community Forum June 24, 2007

## Feedback Form Results

Goals	Agree	Disagree	DK/NA
Affordable rental housing for low-income households including persons with special needs.	29	0	
Affordable rental housing for moderate-income households.	28	1	
Entry-level ownership housing for moderate-income families.	26	3	
Diverse housing options to meet the needs of “empty nesters” and others.	28	1	
Suitable housing and support to enable seniors to age in place.	28	0	1

## Comments

- Special needs to be separate goal, as may not be low income
- Add entry-level ownership for low-income; i.e, modular housing or Habitat for Humanity
- Add alternate tenure arrangements
- Change empty nesters to “diverse groups”
- Clarify “others”
- Adding empty nesters and moderate inc home ownership broadens the agenda too widely
- All affordable housing must be well-designed
- Housing Corp best way to ensure above, esp 2 & 3
- Maintain affordability in perpetuity
- Investigate Habitat for Humanity

Actions	Agree	Disagree	Don't Know/ Not Applicable
1. Form municipal housing corporation.	25	1	3
2. Obtain affordable housing through development process.	29		
3. Create partnerships to develop affordable housing.	27	1	1
4. Legalize secondary suites.	28		1
5. Start municipal housing reserve fund.	26	2	1
6. Amend OCP to support housing innovations.	29		
7. Create waiting/interest list for affordable housing.	25	2	2

## Comments

### Action 1

- Want more info and examples of proposed Housing Corp
- Strong and equitable selection criteria will be crucial for Housing Corp – priority for long-time residents? In 5-6 yrs when first housing built, will there be any low-income earners left?
- Is Bowen large enough to support a Housing Corp – more bureaucracy?
- Bylaw ASAP to create BIHC, FCM provides funding to do this

### Action 4

- Allow duplexes where secondary suites allowed; same effect, and creates variety of housing
- Offer incentives to homeowners to build/create a legal suite
- Legalize secondary suites with controls- i.e., fire safety, access
- Barrier - people with suites will be reluctant to come forward if they think property tax will increase, or if upgrade requirements are onerous
- Legalizing suites probably won't make a difference in the number of suites; they are here already

### Action 6

- Action 6 is urgent

### Action 7

- Don't want to get hopes up when afford housing so far off
- Wait until Housing Corp created for waiting list

### Miscellaneous

- Offer financial counseling perhaps in partnership with the new credit union
- Denser housing closer to Cove
- Allow spot zoning for "duplexes" in existing SF zoned areas with design guidelines
- Reserve Fund may be part of proposed Housing Corporation
- Find good working examples of co-housing

## Overall Comments

### Density

- Need political will for density increase
- Need low rise medium density for affordable hsg and to minimize impact on environment
- Densify Cove, encourage smaller homes close by
- Allow additional density for rental, in addition to existing current max density
- Calculate allowable density differently – based on max floor space, not units



### **Diversity of housing types/forms/tenure**

- Need to think about other housing types/forms than SFD, i.e., build half a house, expand later, floating homes (this is an island!), modular housing can bring building costs down, artist live-work spaces
- Lodges for workers/young people where facilities are shared
- Provide choice – buy, rent, group housing, temporary, permanent
- Combine ages, incomes occupations, family types not segregate
- Explore affordable co-housing models with eco-development guidelines

### **Secondary Suites**

- Secondary suites approve now
- Need to allow accessory dwellings “granny flats” on properties of 2.5 acres or more, like secondary suites, allow sustainable development of already developed land

### **Educate community**

- Next steps - public meeting to educate community about eco-density
- Develop illustrative material for attractive Bowen style modular housing, prefab housing

### **How to**

- Lobby - Property transfer tax - % to local sale location
- If affordable housing so important, then Bowen Islanders should be willing to pay for through taxes
- Look for partners with experience rather than reinventing the wheel ie Habitat for Humanity

### **BIM role**

- BIM can help with enabling legislation and provide incentives, i.e., reduced fees, density bonuses for worthy projects that are well located
- Reduce/eliminate parking requirements as may be required

### **Miscellaneous**

- Concern about dependency on the system
- Not one way to achieve, need many different alternatives to be explored
- Continue to lobby at municipal level
- Focus on green, sustainable housing that is smaller and more affordable
- Need action now, not years more talk
- Ensure housing corporation is highly professional, accountable, uses best research, advice etc.
- Need workplan with timeline, objectives and strategy to make it happen

## Group Report Summary

Each group was asked to comment on some general questions, then asked to reflect on the proposed goals. Two specific actions were assigned to each group for their views/opinions.

### Group 1

#### Goals

- Full agreement on all 5 goals
- 3 – be explicit that it allows for a variety of housing forms
- 4 – empty nesters – not affordability issue, rather a supply issue
- Change to diverse housing options “and tenure arrangements”

#### Action 1- Housing Corporation

- No problem with housing corporation, but need to be very clear about accountability, structure
- Could municipality shut it down in the future if political winds changed?
- Costs? money to start up from FCM (50%)
- Must ensure legal structure assures accountability and effectiveness

#### Action 5 – Reserve Fund

- Why separate from housing corporation?
- Why wouldn't funds go to proposed housing corporation instead?
- How to ensure funds go to housing?
- Set aside land for corporation to have as asset

### Group 2

#### Goals

- Endorsed all goals, but separate special needs
- Perpetual affordability is important, what are the legal mechanisms?

#### Action 2 – Work with developers

- Encourage co-housing, what are barriers to co-housing,
- zoning won't easily allow outside of Cove,
- need examples of co-housing

#### Action 5 – Reserve Fund

- Perhaps set up as charitable organization rather than municipal housing reserve fund
- Get some land donated
- Campaign to encourage donations
- UBCM lobbying for property transfer tax proceeds to home community
- Idea - 1% sale of real estate could go to charitable organization
- Many ways to underwrite cost of housing, apply to “Green Fund”
- Idea of “homes as nests, rather than nest eggs”
- Offer financial counselling for investments other than real estate
- Paradox – how to ensure people move through, not stay forever in affordable housing?
- Continue pressure for second suites bylaw
- In surplus lands, affordable housing integrated with market, not warehoused

### **Group 3**

#### **Goals**

- Like goals generally
- Special needs should be separate goal
- Goals not necessarily commonly shared by all on island, many people probably don't think about or care, so need education to increase awareness
- Perpetually affordable housing is only answer in long run, many around table couldn't afford today's prices
- Housing continuum concept is good – i.e., need range of housing for: homeless (12 people on Bowen), people with physical disabilities, renters, homeowners

#### **Action 4 – Secondary Suites**

- Agreed let's get secondary suites done
- Supporters should go to meetings and speak in favour
- Accessory dwellings too, many people build anyway
- Add wording "in single family zones"
- Water meters take care of water use concerns
- Septic approval requirement takes care of septic concerns
- Do we need to reduce maximum build-out to accommodate secondary suites?
- What are barriers to legalizing? Homeowners won't report if they think property tax will go up and onerous building and fire and safety requirements
- Send out guidelines to homeowners describing what is acceptable for suite, so suite owners would know
- Most places would be grandfathered
- Only investigate upon complaint
- Could give tax breaks or density bonus for second suites

#### **Action 6 - OCP**

- Support amending OCP, see Dave Witty comments
- Some words in OCP are stumbling blocks
- Support for manufactured housing - Modular/manufactured? – trailers prohibited in OCP, but is manufactured housing allowed?

### **Group 4**

#### **Goals**

- Need separate goal for special needs housing
- Habitat for Humanity could provide some low-income ownership opportunities
- Must avoid segregation/isolation of afford housing
- Probable a good portion of the community not on the same page with respect to need for affordable housing, many who are indifferent
- May be changing but slowly doesn't affect them, need education
- Perpetually affordable housing good idea but concern that there will be poor buy-in, because people want to accumulate equity
- Instead Holland example, create medium density to increase supply

- Suites are part of answer, need incentives to create, i.e., tax rebate
- Also can duplex SFD
- Provide subsidies and incentives to create housing
- Need a better way to measure density (units per acre clumsy)

**Action 3 - Partnerships**

- Funding comes through partnerships
- Future development pays for affordable housing
- Local Habitat for Humanity part of solution
- Make sure new Housing Corporation really needed

**Action 6 -OCP**

- Yes needs updating
- Density transfer difficult
- Use amenity zoning
- Must happen now, can't wait 5-10 yrs
- Most urgent of all actions

**Forum Participants**

Fritz De Vries  
 Alison Morse  
 Wolfgang C. Duntz  
 Rondy Dike  
 David Hocking  
 Carol Cram  
 Alice Bernards  
 Jamie Shaw  
 Sara Baker  
 Robin Berger  
 Naomi Ho Serrano  
 Shelagh MacKinnon  
 Deborah Bramm  
 Morganne Keplar  
 Marilyn Harris  
 Roger McGillivray

Stephanie Legg  
 Mark Sager  
 Bruce Howlett  
 Eve Le Roy  
 Angela McCulloch  
 Julie Andres  
 Gordon Reid  
 Don Nicolson  
 Greg Saville  
 Peter Frinton  
 Cpl. Don Southern  
 James Glave  
 Kat Hayduk  
 Richard Best  
 Elizabeth Ballantyne  
 Tim Wake

*Note: This list represents only those participants who signed themselves in.*

# Diverse Housing for a Diverse Community:

## Proposed Directions for a Bowen Island Affordable Housing Strategy

*Community Forum Discussion Paper, June 2007*

Bowen Island has traditionally been a family-oriented community with a mix of lifestyles and strong community values. Rapid housing price increases in the last few years are raising concerns that Bowen is in danger of losing its valued diversity, becoming an unaffordable island paradise. Long-time residents, working people and newcomers alike are having difficulty finding housing at a price they can afford, and the business community is challenged to find and keep employees due to high housing costs. Many communities like Bowen find themselves in similar circumstances and are taking action to respond to this crisis. The GVRD is also developing a regional affordable housing strategy.

This discussion paper describes preliminary “directions” for a Bowen Island affordable housing strategy. It presents key background information on the affordable housing issue and puts forward some proposed directions for a strategy to address these needs. Please take time to read this material and respond to the questions on the last page. Your ideas and comments will be incorporated into the Affordable Housing Strategy report that will be presented to Council. WE VALUE YOUR FEEDBACK.

### How we got here

#### **What is the Bowen Community Housing Association (BCHA)?**

A not-for-profit society formed in 2006 by a group of Bowen citizens concerned about hard-working, long-time residents unable to find affordable housing. Hosted the 2006 Symposium. Advocated for legalization of secondary suites. Kept the affordable housing issue before Council, the Surplus Lands Working Group and the community. Steered the process to develop an affordable housing strategy for Bowen Island.

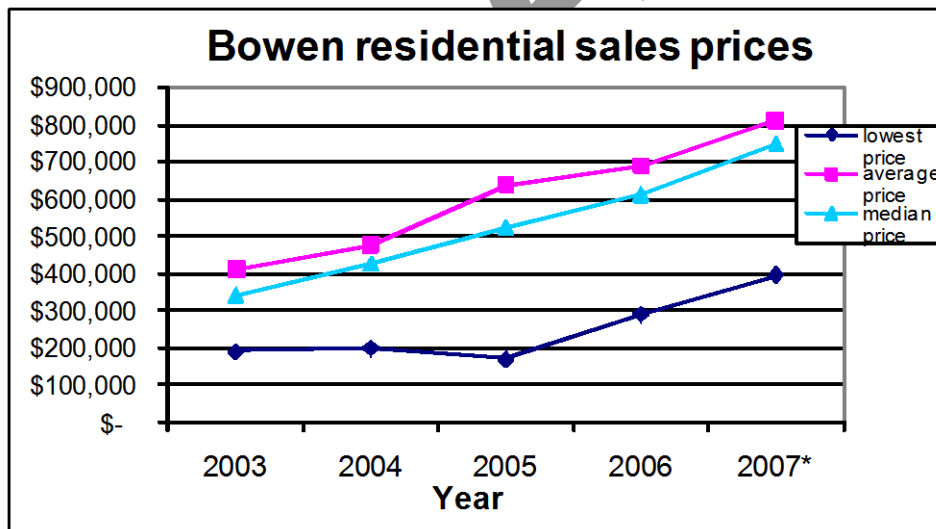
- Rapidly rising ownership and rental housing costs force many off the island.
- Many concerned Bowen citizens gather monthly to share ideas and strategize.
- June 2006 Symposium: *Affordable Housing for a Diverse Community* attended by 120 people.
- Symposium declaration and action plan 2006.
- Formation of Bowen Community Housing Association 2006 (BCHA).
- Funds raised for affordable housing needs study and strategy 2007.
- Needs assessment study completed May 2007.
- Preliminary directions for affordable housing strategy developed for community consultation.

## The Needs

Quite simply there is a growing gap between what many island households and their families can afford to pay for housing and ever increasing market prices, both rental and ownership. For example:

- Some low-income households are paying more than they can afford for their housing, and likely have to skimp on other expenses.
- House prices (median) increased by 80% between 2003 and 2006, from \$340,000 to \$613,000. There are few small affordable homes. Many young families cannot afford to buy a home on Bowen Island.
- A lack of rental housing makes it difficult for island businesses to hire and keep employees or for young people who grew up on Bowen to find a place and save for a downpayment.
- Empty nesters who wish to downsize from their family home are confronted with a lack of choice in housing form and tenure.
- Limited options are available to enable seniors to age in place with suitable housing and supports.

Will your children and grandchildren be able to afford to live on Bowen Island?



\*asking price

## The Gaps

Households of different ages and stages of their lives prefer different housing types and tenures. Economic circumstances also play a role in determining housing choices. Younger people tend to live in rental units, while families tend to live in ground-oriented homes that they own. This changes as we age. When children leave home, some empty nesters (age 65 to 80 years) seek low maintenance living in smaller units, either through rental or condominium ownership. People age 85 and over continue this trend.

There are gaps in the choice of housing available on Bowen, particularly in smaller, entry level ownership homes, townhouses and rowhouses suitable for empty nesters, as well as rental housing in general.

Median Household Income 2000	Annual Income	Can afford to pay / month	Qualifies for a home worth	
			10% down	25% down
All households	\$ 64,979	\$ 1,624	\$ 255,462	\$ 312,685
One person households	\$ 33,671	\$ 842	\$ 137,556	\$ 168,368
2 or more persons	\$ 74,236	\$ 1,856	\$ 294,765	\$ 360,792

## The Vision

A vision statement describes what a community wants to be. It is a source of inspiration and expresses an ideal future. The residents of Bowen Island came together at the 2006 Symposium where they developed the following vision:

**A socially and economically diverse community supported by the provision of affordable housing.**

Achieving this vision will:

- Create a mixed income community
- Ensure that residents can afford to work and live on Bowen
- Ensure that kids who grew up on Bowen are able to stay
- Maintain the vibrant arts community
- Help special needs populations to live affordably on Bowen
- Ensure empty nesters and seniors have a suitable place to live as they age
- Help businesses obtain and maintain employees

## Core Values

Core values are a set of beliefs that guide and shape action. The proposed core values build on those identified at the 2006 Affordable Housing Symposium:

- Inclusivity – a welcoming place for everyone
- Diversity – a full mix of occupations, interests, incomes, ages, stages
- Community-based – home-grown solutions fit our community
- Sustainability – choices mindful of the well-being of future generations
- Creativity – creative solutions and an environment that nourishes creativity
- Best practices – decisions based on seeking the best known or conceivable

## What We Mean by Affordable Housing

Housing is affordable if it costs 30% or less of a household's gross income. On Bowen, we are concerned about the effect of rapidly escalating rental and ownership housing costs on the ability of low and moderate-income households to afford suitable housing. We wish to ensure that all island residents can afford to live on Bowen.

In particular, we seek solutions for those households that cannot find suitable and affordable housing at market prices, such as:

- the arts community;
- young families;
- working people including teachers, nurses, police, trades;
- youth who want to continue to live on Bowen;
- empty nesters who wish to leave their family home;
- seniors who want to age in place;
- people with special needs such as mental illness, physical disability etc.

### **“Perpetually” affordable housing ...**

...is housing that is affordable forever not just for a period of time. For example, purchasers would buy entry-level ownership units at below market prices. When they wish to sell, they must do so at a price set by a formula determined at the outset, usually related to inflation. A legal mechanism would be put in place to ensure that the units are protected from market price increases thus ensuring that this housing remains an important community resource.

*Perpetually* affordable housing is desirable because it ensures that the enormous amount of time, effort and resources that contribute to making housing affordable today are not lost upon resale. Also, *perpetually* affordable housing is integral to the vision of a sustainable diverse community; we must plan to be always able to meet our community's housing needs.



## Goals

*"If you don't know where you are going, any map will do."*

*Lewis Carroll*

Goals are statements of intended future results and they set the direction for future actions. The following specific goals for the Bowen Affordable Housing Strategy are proposed based upon the needs identified in the *Needs Assessment*:

1. Adequate supply of rental housing for low-income families and individuals, including persons with special needs.
2. Affordable rental housing for moderate-income households.
3. Entry-level ownership housing for moderate-income families.
4. Diverse housing options to meet the needs of 'empty nesters' and others.
5. Suitable housing and support to enable seniors to age in place.

## Actions

Actions are the part of a strategy that map out a route to achieve goals. After looking at the current situation on Bowen, assessing housing needs, reviewing what communities in similar situations are doing to address their affordability issues, and seeking advice from housing professionals, the BCHA Affordable Housing Strategy Committee has identified the following steps to achieve the goals. They are presented here for discussion along with a brief rationale, to be more fully developed in the Affordable Housing Strategy report. Other ideas identified through the community consultation process will be incorporated into the strategy report.

It will be important to update the Needs Assessment periodically to ensure that affordable housing goals for Bowen continue to match current needs.

1. **Form a municipal not-for-profit Bowen Island Housing Corporation (BIHC) to manage and build perpetually affordable rental and ownership housing on Bowen Island.**

The market is producing housing at prices that moderate-income residents cannot afford to buy or rent. An organization with a single purpose such as a housing corporation has been shown to be successful in creating and managing perpetually affordable non-market housing in communities like Whistler, Canmore and elsewhere. A not for profit corporation can produce housing at less cost than a private developer.

The aim of the proposed corporation would be to facilitate and/or develop both affordable rental housing and entry-level ownership housing. It would leverage affordable housing units through the development process or other means that might involve partners. These units would then be managed by BIHC as perpetually affordable housing using a housing agreement or other mechanism. Thus an important task of the corporation would be to draft, implement and enforce legal agreements that restrict ownership to eligible persons, and control purchase and resale prices.

BIHC would also advocate with senior levels of government for tax measures, programs and funding to support the creation of more affordable housing on Bowen. This is particularly important with regard to subsidized or social housing, which is no longer funded by senior levels of government and which municipal governments do not have the resources to fund.

The corporation would be wholly owned by the municipality, operate at arms length from the municipality and have a Board of Directors comprised of community members with diverse skills. It would have a small staff directly engaged in all aspects of housing from researching, planning, building, operating, and managing affordable housing on behalf of Bowen residents. It would be accountable for having a current strategic plan to meet specific affordable housing objectives. The organization would ultimately become self-sustaining through revenue accruing from rental and sales of housing, but would require some start-up funds in the start-up period.

**2. Request that the municipality work with developers to obtain affordable housing through the rezoning process and through the use of municipal land.**

Many communities have been successful in leveraging affordable housing as part of an amenity package negotiated through the rezoning process. There are a number of developers on Bowen who are interested in becoming part of the affordable housing solution, and have indeed put forward proposals to Council. The Cates Hill development includes some low end of market rental units that were obtained in this fashion. Langford has obtained entry-level ownership housing this way. It is recommended that developers be encouraged to produce the affordable units, and that cash in lieu is only accepted in unique circumstances.

The municipality has title to 39 acres of “surplus lands” in and adjacent to Snug Cove. These lands represent an enormous opportunity to contribute to future affordable housing as well as other community amenities. The Surplus Lands Working Group has recommended that 25 units of affordable housing be incorporated on the 8.7 hectare Site 1. The remaining lands may have an affordable housing component as well.

A way to ensure that the playing field is level for all developers would be to develop affordable housing guidelines as part of amenity bonus provisions for both the municipality and developers to refer when applying for or approving re-zoning. If a project is too small, or the site inappropriate, then the proposed Housing Corporation could accept cash in-lieu of units, which could then be applied to future projects.

**3. Municipality to approve secondary suites in single-family areas outside Snug Cove.**

Secondary suites are an important component of an overall strategy to increase the supply and diversity of affordable housing. Many secondary suites exist on Bowen Island and they provide much needed rental housing. They also improve the affordability of home ownership.

Smart Growth BC endorses secondary suites as an environmentally sound approach to affordable housing because they use existing developed land more intensively. While there are some challenges associated with secondary suites, these can be addressed, for example by requiring on site parking, water meters, septic approval and fire and building inspection. Research has shown that secondary suites exist in similar proportions in all communities regardless of their legal status. Legalization may not lead to a significant increase in supply, but it does set standards for health and safety that protect both the homeowner and the tenant.

While currently not permitted on Bowen, a Task Force set up to review secondary suites recommended legalization in all residential neighbourhoods outside of Snug Cove. Legalization is consistent with OCP policies, which allow more than one dwelling per lot where affordable or rental housing is provided. More and more municipalities are permitting second suites in single-family neighbourhoods. The Village of Anmore permits secondary suites in all detached homes. There, the benefits have included improved affordability for homeowners and renters, a better mix of housing types, and a more diversified mix of residents in the community.

**4. Proposed new Housing Corporation to seek partnerships with government, business, community organizations, employers, residents and others to create affordable rental housing.**

Today, affordable housing is created through creative partnerships with a variety of public and private organizations, through a process called “stacking”. No one agency or group can marshal the resources and expertise necessary to produce housing that is affordable. It is especially challenging to create housing that is affordable for very low income households, as well as housing with supports for persons with disabilities. A typical housing development may have contributions from four or five different partners such as non-profit organizations, provincial or federal government, private foundations and others. Senior levels of government expect partners to come to the table with land, cash or other in kind contributions before they will participate in affordable housing initiatives.

Various sectors of the Bowen community can contribute to the success of the strategy, including the Bowen Island Chamber of Commerce, Bowen Community Housing Association, the Abbeyfield Society and other community organizations. The Bowen Community Housing Association could help form the proposed Housing Corporation and continue their community education role. Employers might wish to purchase units to provide affordable housing for their staff. Residents that might wish to donate resources (land or cash) to aid in the achievement of these goals.

Murakami Gardens is a 27-unit housing development under construction for low-income individuals and families on Saltspring Island. It will be operated by Salt Spring Island Community Services, and will link residents to appropriate community, social and health services.

The recent groundbreaking was made possible by partnerships between three levels of government, the Capital Regional District, the Murakami family, the Real Estate Foundation of B.C. and Salt Spring Island Community Services. Richard and Rose Murakami donated the land for the project as a tribute to their late parents, who were forced to leave their Salt Spring Island home in 1942, and were incarcerated in internment camps.

## 5. Create a municipal Housing Reserve Fund

Municipalities may establish “housing reserve funds” by bylaw to receive moneys earmarked for affordable housing and assist affordable housing projects financially. There are several such funds in BC, mainly in large municipalities with high housing costs, however many smaller communities are working to create them such as Tofino, Revelstoke and the Sunshine Coast. Funds may be obtained in several ways including donations of land or cash, cash in lieu payments by developers, and other potential sources. Funds generated could be used as seed money to contribute to various affordable housing projects being facilitated and/or managed by others, including for example, the proposed Bowen Island Housing Corporation. Note that the GVRD is proposing a Regional Affordable Housing Trust Fund to perform a similar function on a region-wide basis.

## 6. Amend Official Community Plan to enable affordable housing

Some of the strategies being followed in other communities to produce housing that is affordable are disallowed by our Official Community Plan (OCP). These include modular or manufactured houses, and housing that can sold in an unfinished form for completion by the purchaser. An amendment to the OCP could provide scope to property owners, builders and developers to explore innovative strategies for developing a variety of smaller housing units that enable a diverse population with a range of income levels to live on Bowen.

## 7. BCHA to initiate a Waiting List of expressions of interest in different types of affordable housing

An essential step in matching affordable housing to the needs is the creation of a waiting or interest list. Until there is a housing corporation (Action 1), the BCHA could begin immediately to collect, on a confidential basis, names of individuals and persons and the type of housing that they are seeking. This list could be transferred to the BIHC when it is formed, and accelerate the process of bringing affordable housing to Bowen.

## Next Steps

The consultant and the BCHA Affordable Housing Strategy Committee will refine the directions outlined here, incorporating your comments and ideas, into an Affordable Housing Strategy for Bowen Island for submission to Council in July.

## About BCHA

The BCHA board members are: Sara Baker (President), Richard Best, Robin Burger, Carol Cram, Deborah Kirby, Gordon Reid, Tim Wake.

The BCHA Affordable Housing Strategy Committee members are: Elizabeth Ballantyne (Chair), Sara Baker, Bruce Howlett, Morganne Keplar, Jason Smith (BIM Planner), Faye White (Abbeyfield), Tim Wake, Alison Morse (Council liaison).

# Appendix B: Potential OCP Amendment: Draft

*Draft*  
**Bowen Island**  
**Potential OCP Amendment**

**Affordable Housing**<sup>11</sup>

## Background

Bowen Island completed an intensive and comprehensive Official Community Plan (OCP) Bylaw review and adoption in the early to mid '90's. Since its original adoption as Bylaw 139 (more than 10 years ago), the OCP has had two major amendments: one in 2000 and one in 2002. The 2000 Amendment identified one item related to affordable housing that required action: "review of guest cabins or secondary dwellings of limited floor area on a property as a means to provide affordable housing." Subsequently, in the early 2000's, a Task Force examined that item and made recommendations to Council in 2003. The current Council is implementing the recommendations.

The 2002 Amendments included an item (Section 5) that added the following to Schedule "A", Section 3.1.4 Affordable Housing, Rental Housing, Special Needs Housing of the OCP:

Seniors' supportive housing should be located close to community services. For the purpose of OCP policy, such supportive housing for up to 24 residents, including staff, should be considered to be the same dwelling density as four dwellings (sic) units.

Senior supportive housing should be located adjacent to Bowen Court within the Snug Cove land use designation.

The preceding appears to have been written specifically for the Abbeyfield proposal.

Section 3.1.4 Affordable Housing, Rental Housing, Special Needs housing, of the OCP is quite comprehensive. Given the foregoing, it appears that Council and the community have taken a serious view of affordability related to seniors housing and secondary suites. Research of other municipalities, however, indicates that many have a much more holistic view of other forms of affordable and special needs housing, including the recognition of a diversity of special needs, and a range of affordability issues related to a diversity of groups.

Bowen Community Housing Association was formed in the summer of 2006 to address that broader notion of accessibility to a range of housing types and affordability.

## Proposed Amendments to Current OCP

The current OCP (including amendments 2000, 2002) includes some discussion of affordable housing. As noted above, there are limited references to affordable housing in the 2000 and 2002 OCP Amendments.

**Suggestion:** New definitions:

*Dwelling unit, affordable housing:* is a deed restricted and/or a rent controlled dwelling unit that is secured by a housing agreement registered in title, and may include special needs housing and seniors dwelling units.

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<sup>11</sup> Prepared by Dave Witty.

*Special needs housing* is housing that provides for the residential accommodation of an individual or individuals who require specific housing designs or services to enable them to live relatively independently or in a supported environment.

## **Principles:**

This is an important part of the OCP and sets out broader community expectations and guiding principles. There are no references to the notion of the intrinsic value of social and economic diversity in the existing Principles Section. Given that diversity has been an increasing theme of discussions related to quality of life on Bowen Island, it seems logical and essential that the maintenance of a socially and economically diverse community be promoted as a Principle of the OCP.

## **Suggestion:**

Principle One be modified to read as follows:

Maintenance of the intrinsic attraction, insular rural identity and sense of serenity of the island, *celebration and maintenance of a socially and economically diverse community*, and recognition of the desire of existing residents to be independent, self-reliant and able to exhibit local initiative and cooperation. (italised new wording)

## **Broad Objectives:**

Several Broad Objectives in the OCP address affordability by stating:

- To encourage maintenance of a population with varying income levels, lifestyles and age groups.
- To ensure that Bowen Island is a healthy community with residents working together to improve the quality of life.
- To provide for the basic needs of full time residents, seasonal residents and visitors.

**Suggestion:** no changes required

## **Section 3: Objective and Policies for Land Use**

### **3.1 Residential**

Residential Objectives: (do not currently address special needs housing)

**Suggestion:** add following new objectives:

- 6) to ensure that a variety of housing options are available;
- 7) to provide opportunity for non-profit special needs housing situations to meet the special needs associated with age, disability, and/or low or moderate income.
- 8) to ensure that the location and development of special needs housing is consistent with the general character of the Island and the neighbourhood.

## **Section 3: Residential Policies**

### **3.1.4: Affordable Housing, Rental housing, Special Needs Housing**

Background; this is a comprehensive section. Changes as noted above will confirm the importance of this policy section.

**Assuming a re-read for consistency, changes could include:**

**Suggestions:** add following new policies:

3.1.M Residential (and other?) designated parcels that have demonstrated ability to meet other objectives of the OCP and are capable of supplying necessary infrastructure, including but not limited to water supply, waste treatment and other health and environmental requirements, may be considered upon application for social housing designation and subsequent site specific rezoning and regulations. A development plan shall be required upon application for re-designation or rezoning that includes a detailed site plan and building concept drawings identifying scale, materials, form and elevations, projected densities, services, amenities and potential remedial measures to minimise effects upon the neighbourhood and natural environment.

3.1.N Affordable and special needs housing shall be of a scale and character that is compatible with the neighbourhood ambience and the natural environment.

## **Summary**

It appears that the OCP has substantial policies that support affordable and special needs housing. But, to ensure OCP consistency, it appears that some amendments are needed (such as Principles, and Residential Objectives and Policies) to ensure consistency, continuity and less ambiguity. Those suggestions and the specific proposals for Section 3.1.4 are not significant.

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# Appendix C: Needs Assessment

## Executive Summary<sup>12</sup>

House prices have climbed dramatically on Bowen Island in the last several years and this concerns community members who perceive that this will limit the ability of new and existing families to contribute to its vibrant community life. Some fear that the high cost of housing will forever change the resident mix on Bowen and threaten its diversity. This needs assessment reviewed housing demand and supply information and interviewed key informants to discover the local issues that illustrate the growing disparity between housing costs, both ownership and rental, and the incomes of local households.

### Issues

The housing needs assessment identified the following issues.

**High incomes are needed to purchase modest Bowen housing.** Household incomes of between \$85,000 and \$100,000 are now needed to buy entry-level housing and the typical non-waterfront single-family home respectively. While this only affects newcomers to the island, or those who currently rent, only the highest earning 41% of Bowen households could afford to buy these units today. Residents are already seeing a difference in the new Bowen homeowners. This suggests that Bowen's population may continue to shift towards those with higher incomes as housing changes hands, reducing the diversity of the island community that many value.

**Moderate-income earners cannot buy modest homes on Bowen today.** House prices are divorced from the moderate incomes earned by many island households. Over half (51%) of Bowen households, those earning moderate incomes of between \$20,000 and \$79,000 per year, could not afford to buy the typical starter or non-waterfront single family home today. This is not an issue for existing housed residents, but it is for those newcomers seeking to move to the island, renters, and family members of existing residents. The affordability challenge for moderate-income households is a region wide phenomenon. It is also affecting the ability of local businesses to find and retain employees.

**A few very low-income households face extreme affordability issues.** In 2001, 95 or 8% of island households were paying more than 30% of their income for shelter and could not afford the average priced rental units on Bowen. They would be spending money on shelter that they could otherwise spend on food or other necessities. These households are actually worse off than their counterparts on the mainland. On Bowen, core need households are primarily renters, families with children and self-employed persons. Some of these households will be individuals on fixed incomes like income assistance or disability pensions who may also have special needs associated with their disability.

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<sup>12</sup> Complete Needs Assessment Report can be found at [www.bowenhousing.org](http://www.bowenhousing.org)



**Limited housing options available to promote diversity.** The housing stock on Bowen Island consists predominantly of single-family dwellings, there is no market based medium density housing like townhouses or row houses and there is a limited supply of rental units. This seriously limits housing options for those with low or fixed incomes, renters, those who might wish to live on Bowen for awhile before buying, temporary workers, as well as empty nesters who wish to sell their family home and buy something smaller and suitable for their changing lifestyle. New rental housing construction is unlikely given rental market economics.

## **Priorities**

Based on this review, the following groups of individuals and households are identified as the priorities for affordable housing on Bowen Island. The focus is on low and moderate-income households. They are not presented in order of priority, as this is something that will be determined during the planning process for the Affordable Housing Strategy. Preliminary suggestions regarding the appropriate type of housing are made. Because senior levels of government are not likely to subsidize affordable housing, the focus is on smaller, market based medium density housing options as a way of achieving affordability.

### **Core need households**

This group consists of approximately 100 renter and owner households on fixed or very low incomes, and may include young families, single parents, self-employed individuals, artists, persons with disabilities and others. They need housing with rent geared to their income, whatever that may be, and this usually requires a deep subsidy. It could be low end of market rental housing with a rent supplement or social housing.

### **Renters**

Again this is a varied group, characterized as young families (perhaps saving for downpayment), service industry employees, persons with disabilities and perhaps some seniors with low to moderate incomes. In 2001, there were about 200 renter households on Bowen. Since construction of purpose built apartment rental housing is not likely, options for Bowen would be secondary suites or accessory dwellings, small cottages or townhouses/row houses. Some low end of market rental units would be appropriate, perhaps protected by covenants or housing agreements, since market rental prices are often too high.

### **Young families and moderate-income households**

Not traditionally viewed as a group that needs assistance in the housing market, this priority group is becoming more of a concern on Bowen and elsewhere. They typically earn moderate incomes, and may include young families, artists or others. Some options for this group would be houses with suites or accessory dwellings that would act as a mortgage helper or medium density market housing like townhouses or row houses which are the predominant housing choice of young families elsewhere in Greater Vancouver. Another option is smaller cottage style homes. There would need to be some protection from rising resale prices to preserve affordability over the longer term. At this time, the number of young family/moderate income households seeking affordable housing on Bowen is unknown. They likely comprise some of the

current renter households. It may be prudent to initiate a waiting list or application system that would help to gauge the size of this group.

### **Empty nesters**

Although not necessarily falling into the low or moderate-income category, empty nesters have significant unmet housing needs and could help to meet some of the priority needs. These households would like to purchase well-located medium density market housing like townhouses or row houses and they have the ability to pay for it. However, if these units contained a secondary suite or if the empty nester decided to rent their unit for a period, they could be a source of needed rental housing accommodation. Examples of market based townhouses with suites located at SFU and UBC might be worth investigating in the development of the Bowen Affordable Housing Strategy.

### **Next Steps**

The needs assessment will form the basis for the next step, which is the development of an affordable housing strategy for Bowen Island. Affordable Housing Committee members and interested members of the general public will consider these issues and priorities, and make recommendations concerning a Bowen Affordable Housing Strategy.

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## Glossary

**Abbeyfield housing** - Abbeyfield Houses offer supported housing for between 6 and 12 older people. They provide non-profit shared housing for older adults with private rooms, shared eating facilities and a live-in housekeeper.

**Assisted living** - Offers housing and some care services, such as eating, mobility, grooming, management of medication and valuables, nutrition, behaviour management and rehabilitative therapies, on site, usually on an as-needed basis. Assisted living is a form of care that takes place in a housing-type setting and is a term used by Independent Living BC.

**Canada Mortgage and Housing Corporation (CMHC)** – The federal government’s housing agency, with a mandate to help Canadians gain access to a choice of quality, affordable homes. It is a Crown corporation with a Board of Directors, reporting to Parliament. It provides seed funding, proposal development funding and mortgage insurance and undertakes research and facilitates partnerships for affordable housing.

**Care facilities** – facilities offering high levels of care to seniors and others needing 24-hour care. Licensed as community care facilities.

**Co-housing** - a form of housing where residents usually own their individual homes, which are clustered around a "common house" with shared amenities. These amenities may include a kitchen and dining room, children's playroom, workshops, guest rooms, home office support, arts and crafts area, laundry and more. Shared meals are often available at the common house for those who wish to participate.

**Co-operative housing** - a legal association formed for the purpose of providing homes to its members on a continuing basis. A co-op is different from other housing associations in its ownership structure and its commitment to cooperative principles. The housing form may vary.

**Independent Living BC (ILBC)** - A housing-for-health program for seniors and people with disabilities that require some care, but who do not need 24-hour facility care. Builds assisted living accommodation.

**Mobile home** – A single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation, such as blocks, posts or a prepared pad (which may be covered by a skirt).

**Modular housing** - a form of factory built housing in three-dimensional modules that are combined on-site to make one-, two- or three-storey homes. Typically, a bungalow will consist of two modules, while a two-storey home will use four or five, or more modules. The homes are set on full-perimeter foundations—a crawl space or full basement. Insulation, air/vapour barrier, plumbing, wiring, exterior siding and other construction details are largely completed in the factory. Interior work is usually well advanced, including drywall, trim, flooring, cabinets and

bathroom fixtures. Finishing the home on-site generally takes a couple of weeks, sometimes more, depending on the size, style and features of the home. Some features are best done on-site, such as brick siding and some types of flooring.

**Non-market housing** – affordable housing built without ongoing senior government subsidy, usually with municipal concessions and donations of land or cash. It may be affordable for a period of time or forever.

**Perpetually affordable housing** - housing that is affordable forever not just for a period of time. This may be accomplished by rental rate restrictions and re-sale restrictions.

**Rental Assistance Program (RAP)**- The provincial Rental Assistance Program provides direct cash assistance to eligible low-income, working families with at least one child under the age of 19 and a gross household income less than \$28,000 per year. The families must have lived in British Columbia for the last 12 months.

**Shelter Aid for Elderly Renters (SAFER)** – A program of the provincial government operated by BC Housing offering monthly cash payments to subsidize rents for eligible BC residents with low to moderate incomes who are age 60 or over and pay rent.

**Social housing** – refers to housing built under federal, federal/provincial or provincial programs for households with low or moderate incomes. It includes public housing as well as non-profit and cooperative housing. Usually receives an ongoing operating subsidy from government. Also called non-profit housing.

**Supported Independent Living (SIL)** – A subsidy available to people with severe and persistent mental illness to live independently in affordable, self-contained units with the assistance of outreach services. It is administered through regional health authorities.

**Supportive housing** - form of housing that helps seniors in their daily living by combining a physical environment that is specifically designed to be safe, secure, enabling and homelike with support services such as meals, housekeeping and social and recreational activities. Typically offers no medication or rehabilitative services. It requires more independence and offers less support than Assisted Living.