

**Mayne Island Housing Society Presentation
Local Trust Committee Meeting
November 30, 2020**

To: Trustees Dan Rogers, Jeanine Dodds, David Maude
Islands Trust Planner Narissa Chadwick, Robert Kojima

The Mayne Island Housing Society (the Society) is pleased to have the opportunity to make presentation to the Local Trust Committee Meeting, today.

We would like to thank you for this well written and comprehensive report. And thank you, also, for allowing us time to review it in advance of the meeting. We have discussed this thoroughly and I am pleased to say that the Mayne Island Housing Society is in substantial agreement with the report.

We do have a few points to make about some of the information requests, and questions about the timing and precise requirements for some of the information, assessments and reports.

The Planner's report provides an accurate summary of reports that have been requested to date, so we will not spend time reviewing these items, except perhaps to list them:

- Hydrogeologist report identifying proof of water – completed
- Professional site survey – completed
- Site development plan – in progress
- Professional report on septic feasibility – completed
- Housing Agreement – in progress
- Professional Biologist/ecologist report – completed
- Proforma budget – provided

The report also asks some questions, and we have a few for you:

- **Local Trust Committee referral to FLNRORD for approval.**

Given that the potential for salt water intrusion was considered by the Hydrogeologist in his detailed study, and he determined that "water levels would not be drawn down below sea level precluding the possibility of sea water intrusion."

We question if further confirmation from Ministry of Forests, Lands, Natural Resource Operations and Rural Development (FLNRORD) is necessary?

- **Consult with a certified arborist**

We agree to do this.

- **Consult with a certified hydrologist as recommended by the biologist in the Ecological Report**

The Society agrees to hiring a certified professional, and have been in discussion with a biologist specialized in wetland restoration recommended by Keith Erickson, the biologist who wrote the ecological report.

The Society is committed to taking actions to mitigate surface water flow to the north. This problem is entrenched on the property as a result of multiple logging activities and areas of compaction. The entire property has been ecologically stressed. The Society has placed a priority on this mitigation to enhance the eco-system, mitigate surface water runoff, and enhance ground water absorption.

This remediation will not restore the land to its pre settlement state, nor does the Ecological Report speak to that outcome. We do commit to minimizing the effects of the development on the lot, and commit to following the recommendations in the Ecological Report.

Note that the actual mitigation process cannot realistically proceed until after construction is complete.

- **The report also questions the impact of the development on surface water.**

The 10 affordable housing units will occupy less than 5% of the land. The entire development will be situated on only a portion of the site, consistent with the recommendations in the Biologist's report.

Rainwater will be captured in storage tanks with overflow directed to absorption areas in the wetland. The rest of the site will be left alone or restored to a viable eco-system.

- **Site Development Plan**

Our commitment is to cluster small footprint buildings on the most compacted and dry areas as recommended by the biologist, and to preserve the more sensitive areas. Our concept is to have small cottage style buildings conducive to the rural nature of our island and the sense of community.

This model consists of 5 duplex buildings around a central turning circle, to accommodate access of emergency vehicles.

This plan may vary in detail as we are still dealing with variables of construction and design, efficiency, ecology and funder requirements. We need to have some flexibility in our planning to group the buildings in the best configuration, while remaining in the same site location, and would like to know that we have the ability to do so and not be locked in to a single layout at this stage in the process.

- **Affordable Housing Designation**

The grant provided by the provincial government, through BC Housing will provide less than half of the cost to build the project. The balance will be covered through mortgages, community donations, municipal grants, other sources of funding. Recognizing the shortfall between the grant available from the BC Government and the capital costs, BC Housing specifies a mix of rental rates to support operational and fiscal viability.

Through their Request for Proposals (RFP), BC Housing is very prescriptive about both construction and operational requirements, including rental charges.

This RFP for affordable housing is targeted to seniors, families and persons with disabilities who are able to live independently.

Additionally, the point must be made that there is a recognition that rental affordability is an issue for moderate income earners as well.

The need on Mayne Island includes housing for seniors, as this community does not have any purpose-built rental housing specifically for seniors, which would allow our older residents to age in place. The society found that about 50% of the applications to the Housing Waiting List are from seniors.

Rental rates are identified in three categories as “deep subsidy” (20%), “rent geared to income” (50%), and “affordable market” (30%), where affordable market means geared to families with moderate income. These rental categories are prescribed and regulated by BCH.

For example, half the units must be designated “rent geared to income” (RGI) and that rent is limited to 30% of the tenants’ gross household income. (Many people on Mayne Island pay 50% of their income in rent.) So, for a one bedroom RGI unit, the current maximum combined household income, also known as the ‘housing income limit’, is \$44,500.

There are also limits on maximum household incomes for the other units in the development, including the affordable market units.

Tenants are obliged to submit income documentation with their initial applications and those in rent reduced units must re-qualify on an annual basis to maintain their subsidized rent.

- **The report also asks for a covenant on the property to ensure the potable water is suitably filtered and monitored.**

For potable water, the Housing Society is obliged to register the development’s water system with Island Health and therefore comply with the requirements of Island Health, in perpetuity, through regular monitoring and reporting. Such regulations are updated from time to time and thus the project will continue to be held to the latest requirements. We are bound by Island Health

regulations, and request that the requirement for including a covenant on potable water be removed.

- **The report also asks for a covenant on the property which would “limit development of lot #2 and to preserve the ecological integrity.”**

Lot #2 is intended to remain under the ownership of Dr. McHugh. As his agent, the Society would like to inform the Local Trust Committee that we have discussed this with Dr. McHugh and we understand that he is in agreement with this suggestion. Further, it is his opinion that there is no need to consult another biologist to determine areas for preservation, as it is anticipated an agreement will be easily obtained.

However, the Society would like to note that the Society will assume full responsibility for lot #3 as agreed, while lot #2 belongs to Dr. McHugh. The Society cannot assume long term responsibility for lot #2 also.

- **Housing Agreement**

We understand and agree that the society is obliged to sign a Housing Agreement with the Islands Trust, prior to final approval.

However, the Society questions the need to finalize the wording for the Housing Agreement and the Bylaws at this early stage in the process, prior to the community information meeting, and before first reading.

Please note that we are obligated to sign a 60 year operating agreement with BC Housing to ensure the ongoing commitment to maintain the housing development in good condition, with solid operations, and with affordable rents.

The Society is working with the Planner to provide information requested for the Housing Agreement. We must ensure that the two agreements are consistent.

The Society also understands that there is some precedent with a housing society within the Islands Trust mandate obtaining the appropriate rezoning a year before receiving the Housing Agreement, therefore we suggest that there may be some flexibility in determining when the Housing Agreement must be finalized.

- **Archeology**

The Society agrees to follow up with the Planner’s recommendations regarding potential archeological sites, and will respect the Chance Find Protocol.

- **Community Information Meeting**

The Housing Society looks forward to participating in a Community Information Meeting.

In Summary:

The staff report suggests that all required information be received before scheduling a Community Information Meeting

The Society respectfully requests that the Local Trust Committee:

1. Eliminate the requirement for referral to FLNRORD.
2. Eliminate the requirement for the potable water covenant.
3. Require the Society to provide an assessment and plan for surface water remediation, prepared by a qualified professional but not restricted to a Hydrologist. The Society will provide this report prior to the Community meeting.
4. Defer finalizing the wording for the Section 219 covenant to a later date, after the Community Information Meeting and 1st reading.
5. The Society agrees to continue to work with the Planner to develop the Housing Agreement and requests that the Community Information Meeting is not delayed by this work.

Thank you for your consideration today. We are happy to respond to questions.

Respectfully submitted

Deborah Goldman
President, Mayne Island Housing Society