

Board of Directors  
Mayne Island Housing Society  
October 2, 2021

To: Chair Dan Rogers, Trustee Jeanine Dodds, and Trustee David Maude,  
Planner Narissa Chadwick and Regional Planning Manager Robert Kojima

Dear Chair Rogers, Trustees Dodds and Maude, Planner Chadwick and RPM Kojima:

I am submitting this letter, on behalf of the Board of Directors of the Mayne Island Housing Society, and in response to some unfortunate information being presented in letters sent to the Mayne Island Trustees, presented publicly at Local Trust Committee meetings, at community meetings, and in other public venues.

It is disheartening to see the financial details about the affordable housing model, which Mayne Island Housing Society has presented on a number of occasions, being used in a deliberately misleading way. The arguments about the lack of affordability for community residents are false. The neighbours are misusing the data from research and have developed a faulty assumption as the basis for an argument which is incorrect and misleading. They contend that this development will not be affordable for those Mayne Islanders who need purpose built, affordable rental housing. That statement is untrue.

The model will absolutely allow subsidized housing at rental charges of 30% of household income for low income earners. The eligibility is not based on a minimum income as stated in one of the neighbours' letters. In fact, the income amounts listed in the "back of envelope" calculations are really the upper level of eligibility, meaning the incomes must be below that level in order to qualify. There is no minimum level of income required. This question has been presented to MIHS at the CIM and our spring webinar, and has been clarified on both occasions, and was brought up again at a recent LTC meeting.

The low market rents for moderate income earners also have an upper limit of income eligibility. Those with household incomes above that level will not be eligible for a rental unit.

Again, the incomes for all applicants must be below the upper level of eligibility income amounts for the rent geared to income category, the deep subsidy category, and the low market rental category, which ever category their income falls within.

Additionally, the BC Housing funding model includes a sizeable building non-repayable construction grant and an operational subsidy, as we heard at the Community Information Meeting from Anna Brayko of BC Housing.

The mixed rental model, rental charges, and the funding models for the capital build may be complicated and we do not expect that everyone will take the time to fully understand them. We would be happy to review it again if it would be of assistance to the trustees.

We are concerned that such a forceful and false argument is being advanced to feed the fears of those in the community who are concerned about the financial viability of the project and its ability to meet the rental needs of the community.

It defies logic to suggest that MIHS, a registered charity with the purpose and legal obligation of supporting the development of affordable housing for residents Mayne Island, would deliberately support a project that will not meet housing affordability and rental needs for our community. And it defies logic to assume that the BC Housing model of affordable housing will not provide affordable rental housing.

The BC Housing model recognizes that low and moderate income earners in our province are having challenges finding safe, secure, affordable housing. The BC Housing Model is not an urban solution to the affordable housing need as is suggested in the neighbours' letters. BC Housing is funding affordable housing projects in small communities all over the province. On many of the Gulf Islands, with similar, smaller and larger rural populations as Mayne Island, groups are now working to build affordable housing options for their residents. They are looking to the BC Housing mixed rental model and funding model to create solutions for their communities.

The CRD Housing Needs Assessment suggested in 2018 that if residents could cobble together a down payment, then there were properties they could afford to buy, on the incomes as reported in the 2016 Canada census. This is no longer the case. The value of properties on Mayne Island, and indeed on all the gulf islands, has increased dramatically since 2018, and home purchase is now out of reach of many renters on the islands.

We applaud the local trustees for considering ways to increase the affordability of home purchase, and increase the number of rental options on the island. While this is not a guarantee of affordable rental housing, as we have stated previously, the housing need on Mayne Island requires a multi-pronged solution.

MIHS is designing the only purpose built affordable rental housing option for Mayne Island.

The arguments to the contrary are a red herring.

Respectfully submitted,



Deborah Goldman  
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Commissioner, CRD SGI-CESC  
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Cc: MIHS Directors