

Bowen Community Housing Association
submission to
OCP Ideas Forum

The need for affordable housing is not recent; there have been individuals and groups on Bowen Island committed to the cause for many years. Several years ago they coalesced into the Bowen Community Housing Association (BCHA), a not-for-profit association formed to “to foster and facilitate the maintenance of an economically and socially diverse community through the creation of affordable, accessible, attainable housing for all.” BCHA has successfully lobbied for affordable housing policies at the municipal level and continues to focus on public education, fund raising, land acquisition, and the continuing responsibility we all have to enable housing choices for all of Bowen’s citizens.

NEEDS:

In 2006 the Bowen Community Housing Association funded a Housing Needs Assessment which determined that Bowen Island is lacking a diversity of housing.

- The average cost of a dwelling on Bowen is \$725,000.
- Assuming a 20% down, a minimum household income of \$120,000 is required to purchase the average home.
- 67.5% of Island households earn less than the income required to buy the average house.
- A minimum household income of \$78,000 is required to purchase the least expensive house on Bowen.
- 36% of Island households earn less than needed to buy the least expensive house.

If you do not already own a home on Bowen, the chances are 3 to1 that you could not afford to buy one. Only 19% of dwellings are available to rent and some are summer homes only available for off-season rental. Of this 19%, only 10% are dwellings other than single detached houses.¹ There is anecdotal evidence of young families leaving the island to find affordable homes, the elderly leaving to find supportive housing or because they cannot downsize, young people leaving the place they grew up in, and business owners struggling to find lodging for their employees. The BCHA Needs Assessment shows that 1% of our population is homeless. None of this should be tolerated.

The lack of affordable and special needs housing violates all rules in the book of sustainability.” Wolfgang Duntz

¹ <http://www.bcstats.gov.bc.ca/data/cen06/profiles/detailed/59015062.pdf>
Bowen Community Housing Association, OCP Ideas Forum

Diversity of housing is essential to a healthy community. Without it we cannot hope to achieve “[...] a population with varying income levels, lifestyles and age groups, [...] a healthy community with residents working together to improve the quality of life, [...or the capacity to] provide the basic needs of full time residents, seasonal residents and visitors.”² We need diversity of dwelling types and a diversity of affordability to provide options for market and non-market ownership and rental accommodation. In order to provide this diversity, we will need to reconsider the density and development constraints contained in the existing OCP. The fear that led to the creation of these constraints is unfounded. Good planning and responsible development are essential to realizing a vital and healthy community. The OCP needs to become a more enabling document in order to achieve its own “Broad Objectives”. (See Schedule A attached)

“I applied for a suite in Bowen Court over 3½ years ago, however, there is simply no vacancy. During the past 5½ years I have rented and have been forced by rising rents to vacate my residence on six tenancies. The last rental consisted of 380 sq. ft. at \$750 per month plus propane and utilities. I simply could not afford to keep it up. Each time I moved it cost at least \$350 to \$400. My church helped me out the last move.” (Name withheld by request.)

AMBITIONS:

The BCHA wants to see Bowen flourish, not just as a community, but as a model community: “[...] a complete, vibrant, mixed-use community that offers its residents the opportunity to work, live, play, shop, learn and pray within a convenient walking or transit distance. The community should be structured to protect key riparian areas and [keep] other important natural features stable while respecting the challenges of developing on any particular site. The community should offer a diversity of housing for a range of incomes, family sizes and ages. Commercial areas should offer office, retail, commercial space, in addition to residential and community amenities. For new communities, the issue of providing land use structures that can offer “real jobs” (not just retail) is critical for the long term prosperity of the community. The landscape in the community also needs to offer a wide range of recreational opportunities to provide a great quality of life to residents and visitors.”³

² Bowen Island Official Community Plan Bylaw No. 139, 2.3 Broad Objectives

³ Holland Barrs, Pillar #1 – A Complete Community – Land Use, Density and Site Layout.
<http://www.hollandbarrs.com/articles/8%20Pillars%20article%20summary%20article%20-%20April%2008.pdf>

“Please understand that some of Bowen’s strongest contributors to our community life live in a constant state of “renter’s anxiety” – quality of community life [is] our goal, but the ability to afford rising and exorbitant rental fees [is] an obstacle to our lives here.” (Name withheld by request.)

Our ambition is for Bowen Island to allow every one of its citizens the opportunity of an appropriate and affordable home, whether rented or owned. The densities, clustering, and style of housing needed to accomplish this are in lock step with best practices for green building and environmental stewardship.

THOUGHTS ABOUT BOWEN’S FUTURE:

Well planned multi-family neighbourhoods with a diverse population will ensure a healthy thriving community. We have proponents and practitioners of the leading approaches to sustainable community and land development who live on Bowen; the capability to move forward in a direction that enables well being for all walks – and forms – of life and, if we can move forward in a progressive and timely manner, the potential to become a model of livability in Canada.

SCHEDULE A

The current OCP identifies the need for affordable housing but the following issues identify objectives and policies in this OCP that impede the provision of the diversity of housing types needed to “encourage maintenance of a population with varying income levels, lifestyles and age groups.”

ISSUE No. 1: NO NET INCREASE IN DENSITY

The existing OCP places strict limitations on increasing “dwelling unit” and/or “lot” density in any circumstance. Amidst the various policy statements contained within the OCP, there is no direct correlation between its build-out potential and desired community outcomes, with respect to density and its allocation. While growth management policy would presumably be an accepted means of realizing Bowen Island’s future aspirations, there is no true vision statement (a well articulated description of a desired future state); no rationale; no calculated means of managing growth going forward. The existing OCP policies preclude opportunities to provide affordable housing because it has never been considered in any calculated manner within a larger vision for the Island. By default, affordable housing can only be created within the assumed growth cap that never fully accounted for its creation to begin with. On many levels, the current OCP is a disincentive because creating affordable housing offers no benefit to the developer. Clearly defined incentives for creating affordable housing are critical to encourage developers to incorporate such a community amenity in their development proposals.

Current OCP Principles, Objectives or Policies Related to Issue #1

2.2 Principle three, Policy 3.1.J, Policy 3.1.4.4, Policy 3.1.4.9, Snug Cove Village Plan Policy 4.1.3

Constraints: The OCP does not enable the municipality to exercise its range of legislative powers, found within the Local Government Act, to encourage affordable housing creation.

There is no true vision statement within the OCP that accounts for affordable housing and social diversity nor is there a growth management strategy that addresses how a diverse demographic mix might be preserved.

The OCP uses the notion of “density transfer”, yet offers no operable mechanism to support the notion.

ISSUE No. 2: WHAT IS MEANT BY “RURAL CHARACTER”?

There are a number of policy statements in the OCP that refer to maintaining “rural character”. Rural character might be one of the biggest reasons for resistance to change – the loss of the rural character on Bowen is a concern for many people.

Current OCP Principles, Objectives or Policies Related to Issue No. 2

Policy 3.1.2.1, Policy 3.1.3.1, 3.1.4 Objective 1), Policy 3.1.4.1

Constraints: There is no clear definition or expression of what is meant by rural character in the OCP. This makes it very difficult for regulatory authorities to evaluate potential developments against this policy requirement.

ISSUE No. 3: DISCOURAGEMENT OF MULTI-FAMILY DEVELOPMENT

There are a number of policies that appear to discriminate against multi-family development. This perspective does not support the development of affordable housing, nor does it contribute to environmental protection.

Current OCP Principles, Objectives or Policies Related to Issue No. 3

3.1.4 Objective 2), Policy 3.1.4.7, Policy 3.1.4.8, Snug Cove Village Plan – 4.1.3 e)

Constraints: The wording of *3.1.4 Objective 2)* seems to support an assumption that single family development contributes to greater protection of the natural environment.

There is nothing in the OCP or Land Use Bylaw defining the terms “*garden apartments*” or “*row housing*” making it difficult to evaluate potential developments against this policy requirement.

Limiting affordable housing to 4 units per development is a disincentive to provide affordable housing.

Requiring a maximum height of 2.5 stories makes it challenging to build stacked townhouses which contribute to affordability in a number of ways, and also have a smaller footprint than a conventional townhouse (thus preserving green space).