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Density is what's needed in North Saanich, says the Saanich Peninsula Chamber of Commerce.

The Chamber presented council with its findings after looking extensively at workforce housing available on the Peninsula.

Lack of housing for employees on the Peninsula is at a crisis point, Ian Brown told North Saanich council.

"A balanced community is the only kind of community that survives and prospers," Brown said, on behalf of the Saanich Peninsula Chamber of Commerce.

"There's no question that housing, especially affordable housing, is a challenge," said Brown, owner of Tower Mill Works. "It's nearly impossible for our children to buy here ... They're going to need to win the lottery just to get in the queue."

It would be good to start the dialogue now "before the crisis hits us upside the head," he added.

He noted that Langford has had housing successes. While they have "very cool ideas but we're a different community," he added. "Langford's not the Peninsula and what works there isn't right here."

Brown explained that the Chamber found they need to create housing for single people, single parent families, and small families. A low income would be \$30,000 to \$35,000 and moderate at \$70,000 to \$90,000.

They looked at social not-for-profit housing, typically rentals, that might not be appropriate for the Peninsula, Brown said.

"Those are geared at high-density urban," he added. Then there's the private development sector, which the Chamber sees as the most viable solution.

Single detached homes, or even duplexes would become too costly, Brown added, or really tiny to be financially attainable.

"It brings us to multifamily housing," he said. "We're not talking about the dirty word multifamily."

He envisions 1,200 to 1,300 square-foot townhomes with two to three bedrooms and two-and-a-half baths. Homes of "good quality but minimal frills." Basically no whirlpools, but not slapped-together clapboard houses.

They would be moderate density, provide for a variety of disabilities, and fit in with the surrounding environment.

As an example, he showed a three-storey complex in Canmore that provided first-floor suites with wheelchair accessibility. The complex was made up of building blocks of 12, and 24 units.

The challenges the Chamber sees on the Peninsula are achieving community harmony — finding the right product, plan and people — and land availability.

“This is not like the prairies where you can just take a quarter section of land, cut the wheat off it [and] start digging holes,” he said.

“Where land is scarce and expensive ... it comes down to density,” he said.

He presented council a chart, developed using true costs determined from land currently for sale in North Saanich, that outlined how the different densities would provide more affordable attainability in the housing.

The breakdown included numbers showing the costs at four, eight, 12, 16, 20 and 24 units. A property with four units would cost \$675,365 per unit as compared to the same land with 24 units which would bring the cost down to \$354,853 per unit. With mortgage programs, Brown said, that could bring a payment down as low as \$1,503. Qualifying income (without a program) would be more than \$84,000 (\$62,000 with program.)

“That opens up a whole new band of people who can afford a home to raise their children,” he said.

“You are one of the first people that has nailed pricing,” commended councillor Cairine Green, adding that she still needed more information. “I still need to know, what is affordable and what the development community defines as affordable.”

As for more information, she'd also like the Chamber to look at the average income on the Peninsula, pondering whether the prices listed are attainable by local employees. “How many workers are earning minimum wage on the Peninsula?” Green asked, noting that leaves out a whole band of people.

Councillor Bob Shaw noted that the direction of council tends to be away from multi-family housing.

“This council has chosen to defer consideration of both low density and medium density housing,” Shaw said.

Other councillors voiced concerns over the Chamber options presented.

Councillor Anny Scoones asked Chamber representatives what their thoughts were on Light Rail Transit — bringing the people to work without the commute rather than providing homes on the Peninsula.

“It doesn’t solve our balanced community, they come here (work) and they leave,” said Denis Paquette, president of the SPCOC, noting they don’t use — and thus financially support — amenities like the Mary Winspear Centre or Panorama Recreation Centre.

Councillor Peter Chandler questioned whether the Chamber representatives had approached the other two Peninsula municipalities about this plan.

“We think North Saanich has the most opportunity,” Brown responded.

Chandler, in a list of concerns, noted that Sidney’s residential plan is tailored for seniors, and that North Saanich does have land zoned multi-family.

“We are in primarily a rural area,” Chandler said. “People have chosen to live here. They’ve paid a lot of money to live here ... We’re only looking at one of the solutions available to us.”

“It seems to be the only opportunity that hits the target for the price,” Brown responded, adding 100 units would begin to address the need.

Mayor Alice Finall voiced concern that rental properties seemed not to be considered by the Chamber, a concern shared by Green.

“The lack of rental housing is the reason we have a housing crisis in Greater Victoria,” she said.

“There are far more problems that come along with a rental solution than with an owner-occupied,” Brown said. He later added that the concern is that a property owner still has control over the rental costs.

Finall noted that recent condo construction in Sidney has wound up primarily high-end, something council has no control over.

Ruby Commandeur, who employs seasonal farm help as well as home care help, noted that all her staff come from outside the area. However, even if there were 1,400-square foot homes available, an employee might choose to live elsewhere, where they can have a larger home, or property, for the same price.

“We can’t actually dictate to our employees ... that may not be willing to purchase,” she said. Brown responded that environmental, and cost of transportation concerns, are dictating people move closer.

Commandeur also noted that North Saanich is looking at legalizing secondary suites, which she feels is a step toward addressing housing.

What are the housing needs on the Peninsula? What is your idea of attainable housing?