

Subject: FW: Windridge Rezoning Application

Date: Sat, 13 Dec 2003 10:10:20 -0800

From: "Ernie Crist" <ernie_crist@dnv.org>

To: "FONVCA (E-mail)" <fonvca@fonvca.org>, <cagebc@yahoo.com>

CC: "Mayor and Council - DNV" <Council@dnv.org>, "Senior Management Committee" <managecomm@dnv.org>

Please ignore the previous message, it got sent by mistake.

> A message from Ernie Crist:

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> What is the average income of a North Shore District family and how much of an income is required to afford a new home in the District. It was I who had asked that question at a recent Council meeting (see below). The answer, I was told is \$84,000 per annum. In the meantime I also received the answer to my second question? What is the average income of a North Van District family. The answer \$ 86,705 per annum. It means that more than half the people on the North Shore could not afford a home unless of course they already own one and prices keep going up. Market housing is rapidly becoming unaffordable for the average person.

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> So what is my solution? Sell 5% of all District lots per annum for non profit housing. Why 5 % ? Because this is a realistic figure to address the needs of people including young people and seniors with low income. Co-op housing has been the most successful means to address this issue. Payments are based on 30% of family income with an upper payment limit along with a 15 % margin to accommodate lower income Co-op members.

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> That is to say the Co-op will provide 15% of its units at below market rate to people who cannot afford top payments. Such people were originally subsidized by CMHC. It was done via the CMC financing such projects at 2% below market interest rates. The individual units, although self owned, could never be sold for profit. The owner will, however, be compensated for improvements. While nobody gets rich, only a modest down payment is required and there is always a degree of certainty of habitation regardless of fluctuations of family income.

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> Co-op housing has been extremely successful. But to proceed, would require the District to lease land over a 60 or 99 year period. It would also require for the CMHC to provide money for the initial construction. The taxpayers of Canada at both the municipal and the Federal level would be reimbursed to the full however. Co-op housing does not lead to social ghettos since Co-ops are controlled by the people living in the Co-ops themselves. They are indeed model communities.

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> I made several motions on Council to this effect but there were never any takers except during elections when candidates paid lip service to the concept of "affordable" housing only to forget their promises as soon as they were elected. The matter has become a topic once again as a result of the Windridge development in Seymour and rising house prices in the region, including the North Shore.

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> Federal funding via CMHC for non profit housing dried up many years ago. The painted culprit was the Federal deficit but remains in effect long after the government achieved a financial surplus. Delay in new funding is undoubtedly related to pressure by financial and real estate interests. The new PM has promised to rectify this situation. Whether this will be done or not remains to be seen.

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> As a footnote, I need to state that there is no shortage of "affordable" market housing and never has been. All market housing is affordable to somebody regardless of price. If it were not so it would not be built. Affordability is relative and boils down to "affordable" for whom. By way of example, the City of North Van has undertaken an enormous construction program in the last ten years. It far exceeds the needs of North Shore residents. The same is true for Lynn Valley. Still there is a shortage of "affordable" housing on the North Shore.

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> The City built while the District is providing the parks and the playing fields. "Affordable" housing has become the battle cry of developers frightening the public while keen on turning the North Shore into another Westend or Surrey. Notwithstanding, there

really > is a serious shortage of "affordable" non profit housing and it goes for both young and old. To solve this is only possible via the non profit route as I have indicated. Co-op housing has proven to be one of the most succes> sful ways to do it. The community has accepted Co-op housing since such projects are rather modest in scale and fit very well into the fabric of existing residential neighborhoods. This also includes non profit housing provided by the North Shore Lions Club known as Lions housing which though not Co-op is non profit nonetheless. And the same is true for Care facilities of which there is a critical shortage - not a shortage of such facilities per se but a shortage of such facilities at prices many seniors on the North Shore can truly afford.

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> -----Original Message-----

> From: Irwin Torry
> Subject: Windridge Rezoning Application

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> At the public hearing a councillor inquired as to what the average household income was in the District of North Vancouver. The 2001 Census statistics indicate an average household income of \$86,705.

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