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# Housing on Galiano: Trends, Needs and Demands

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## Executive Summary

Galiano Island is a Southern Gulf Island located northeast of Victoria, in British Columbia's Salish Sea (Georgia Strait). The island has a population 1,138 full-time residents living in 590 households across the island. The island accounts for nearly one-quarter of the population of Capital G, an electoral area in the Capital Regional District that includes a number of other Gulf Islands off the Saanich Peninsula, but excluding Saltspring Island.

Since 2001, real estate prices on Galiano and in Capital G have risen significantly. In 2001 more than 40% of dwellings in Capital G were valued at under \$200,000. By 2006 this had declined to only 13%. The median asking value of Galiano homes on the MLS in April 2014 was \$485,000, well above affordability for the estimated median household income on Galiano of about \$46,000 annually.

Over the 10-year period between 2001 and 2006, in Capital G the proportion of renting households declined from more than 21% to less than 12%. Currently a 2-bedroom unit on Galiano averages about \$825 per month in rent; however, few are advertised in online or print sources, indicating an extremely tight rental market that is likely inaccessible for newcomers.

In 2006 about 38% of households were paying 30% or more on shelter costs. It is estimated that this number dropped slightly to 34% in 2011. Between 28% and 29% of owners and between 75% and 81% of renters are estimated to be paying more than 30% of their income toward shelter costs, indicating a strong need for additional affordable housing options.

Rising property values and declining numbers of rental homes are likely strong contributing factors (along with employment and transportation issues) in the population decline seen on Galiano and in Capital G between 2006 and 2011. This population decline, combined with a sharp rise in median age (from 53 to 59) during the same time period, indicates that young families and individuals are leaving the island. Affordable housing can represent one important component in the retention and attraction of young households to a community; however, at present, this need is unmet, and both greater availability of affordable ownership and rental units (market and subsidized) are clear gaps in the housing market.

Galiano Green proposes to deliver housing that addresses one component of this need by providing affordable ownership housing to households earning less than median household income, through a land trust model. The land trust model has been very successful in some other jurisdictions facing comparable challenges, and aligns with provincial priorities of increasing the affordability of homeownership for British Columbians. While the land trust model is fairly new to Canada, it has been widely and successfully used in the United States to encourage affordable home ownership, to

households earning less than median income. Galiano Green currently has a waitlist of 10 homes, which accounts for 50% of all potential units, while an additional 3 applications are under review (an additional 15% of units). These units would be new construction, and delivered at a cost of approximately \$590 to \$1,000 month, allowing households earning between about \$26,000 and \$40,000 annually to enter the market. While the resale value of these homes is restricted, this represents an opportunity for lower-earning households to enter the real estate market that would otherwise be unavailable to them on Galiano or many of the other Southern Gulf Islands.

# 1. Introduction

## 1.1 Overview

Galiano Island is a community of 1,138 residents located in the Southern Gulf Islands of British Columbia. Between 2006 and 2011 the island experienced the first population decrease since at least 1991, with the population falling by nearly 10%. This occurred while median age rose from 53 to 59.7, while median dwelling values increased by 12.5%, and while the proportion of renters across the Southern Gulf Islands fell from about 15% to about 12%.

The current population and housing trends for Galiano Island are unsustainable for a healthy, mixed-age and mixed-income community. The increase in housing costs is one of a number of complex factors (including local employment and increasing ferry fares) that may contribute to population decline, and is therefore a significant priority for Galiano residents interested in maintaining a healthy and diverse community.

To this end, the Galiano Island Land and Community Housing Trust is currently planning an affordable ownership housing development called Galiano Green. This project would be a sustainable, small-home oriented development that would allow individuals and young families to enter an ownership market that is increasingly inaccessible to them on Galiano.

BC Housing has recently updated their Housing Matters Strategy.<sup>1</sup> The report identifies the following 6 strategies for the province moving forward:

- **Stable Housing** for those facing homelessness
- **Priority Assistance** for vulnerable citizens
- **Aboriginal Housing** through a strong Aboriginal housing sector
- **Rental Housing** for low to moderate income households
- **Homeownership** for British Columbians
- **Built environment** regulatory framework for housing, building and technical equipment

The Galiano Green project aligns with Strategy #5 of the provincial strategy, identifying entry to the real estate market as a key component of retaining young individuals and families on Galiano in the face of decreasing rental and affordable ownership opportunities. This is a strategy that has been very successful in some other jurisdictions facing comparable challenges. While the land trust model is fairly new to Canada, it has been widely and successfully used in the United States to encourage affordable home ownership, to households earning less than median income.

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<sup>1</sup> This report can be found at:

[http://www.housingmattersbc.ca/docs/HousingMattersBC\\_2014.pdf](http://www.housingmattersbc.ca/docs/HousingMattersBC_2014.pdf)

## 1.2 Purpose and Scope

The purpose of this report is to clarify areas of housing need and demand, and provide up to date data on the supply, diversity and affordability of the housing stock on Galiano Island.

The data presented in this report has the following objectives:

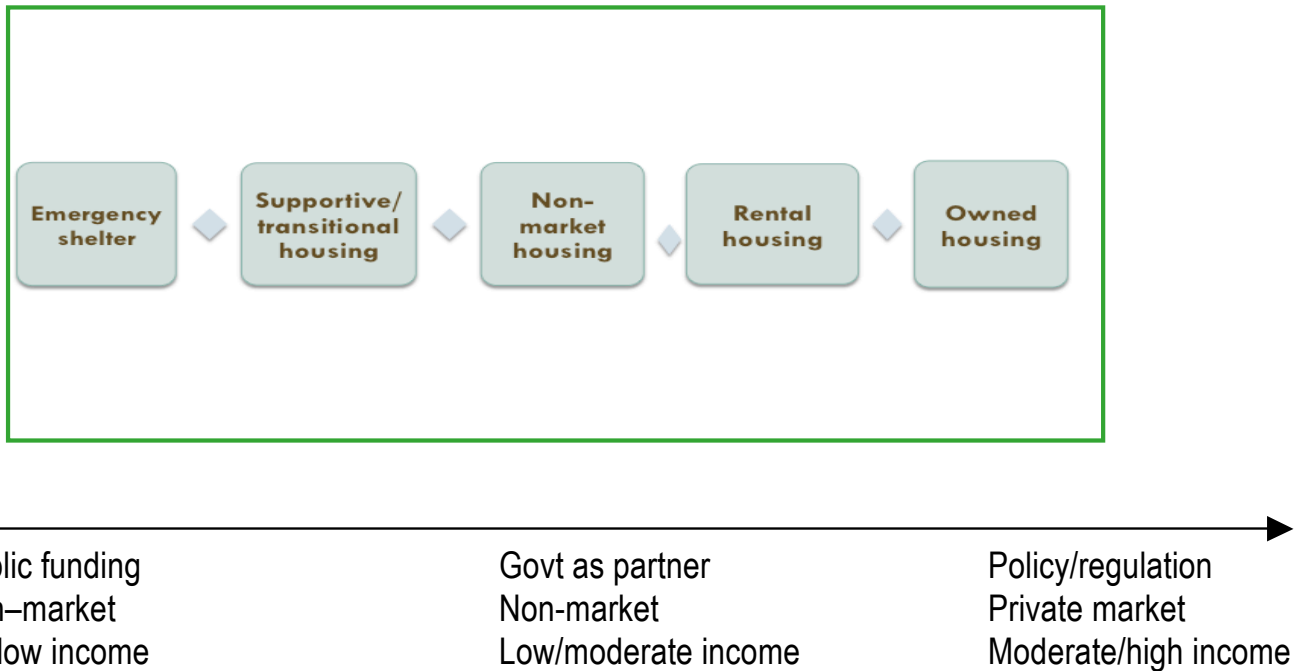
- Analyse current demographic information and projections and consult with local stakeholders to identify housing needs and gaps, particularly among groups facing significant housing challenges.
- Profile the existing housing stock by type, tenure and number of units to develop an up to date data set of the dwelling units on the island.
- Assess the ability of the existing housing stock to meet the demands of existing and future residents of Galiano within the next 5 and 10-year period.

Finally, this Needs and Demands Assessment is intended to identify whether the Galiano Green model is a need and demand for Galiano Island, as well as identify possible challenges in its implementation.

### 1.3 Housing Continuum

The housing continuum shown in Figure 1 represents the spectrum of housing options to meet the diverse needs of Galiano’s residents. These five generic types of housing represent an ideal range of housing, the role of government and the market and the income profile of each part of the spectrum.

**Figure 1: Housing Continuum**



### 1.4 Methods and Limitations

This report is based on the BC Housing Needs and Demands Assessment template. Much of the data presented in this report comes from Statistics Canada’s 2011 Census and National Household Survey. Other data sources include BC Stats and Canada Mortgage and Housing Corporation. The consultant also conducted a rental market survey, reviewing online sources (e.g. Craigslist and Kijiji) and print news for rental listings, and a survey of sales prices with a point-in-time count of home listings on the Multiple Listings Service (MLS).

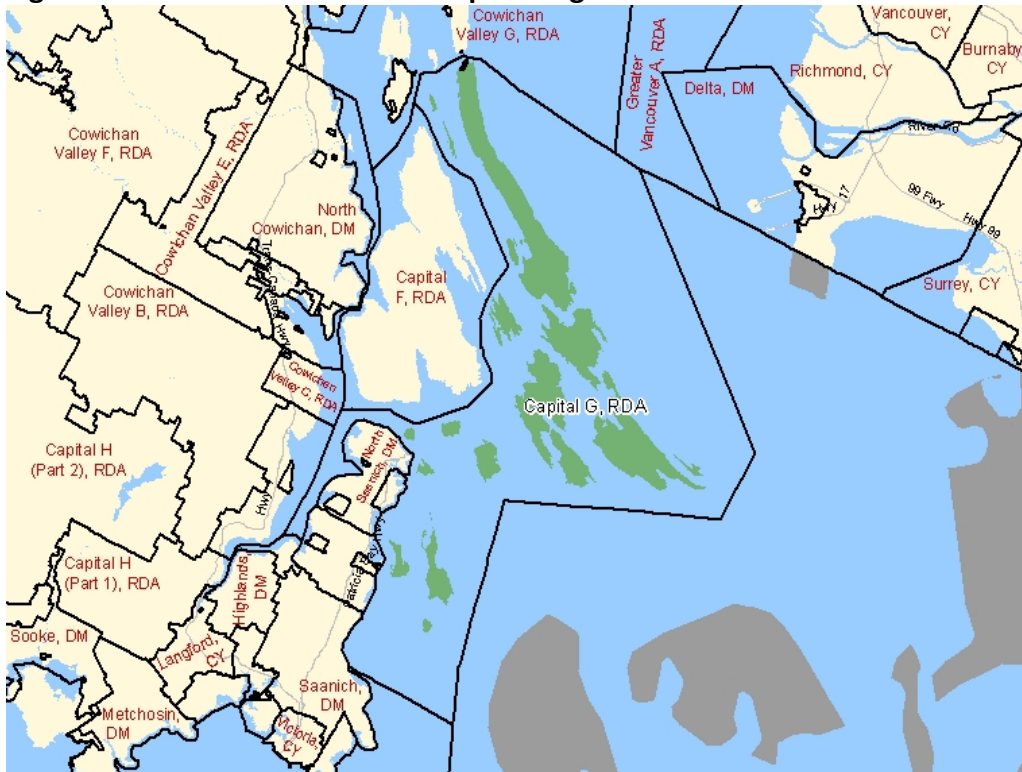
Figure 2: Galiano Island Trust Area



Source: Statistics Canada, 2011 Census

There are some limitations in this research and report, largely due to data availability. Much of the data is a snapshot provided by the 2011 Census and National Household Survey. While Census data was available for Galiano Island, National Household Survey data is only available for Electoral Area G in the Capital Regional District (referred to as Capital G throughout the report). Therefore for some indicators (e.g. household income) Capital G serves as a proxy for Galiano. Where indicated the consultant extrapolated Capital G data to Galiano.

**Figure 3: Electoral Area G of the Capital Regional District**



Source: Statistics Canada, 2011 Census

Another key limitation is the data provided by the National Household Survey. The mandatory long-form Census used in previous years to develop housing profiles and in-depth income data has been discontinued in favour of the voluntary National Household Survey. The global non-response rate (i.e. proportion of households that didn't participate for Capital G) was 40.9%. This means less than 60% of households contacted about the survey participated.

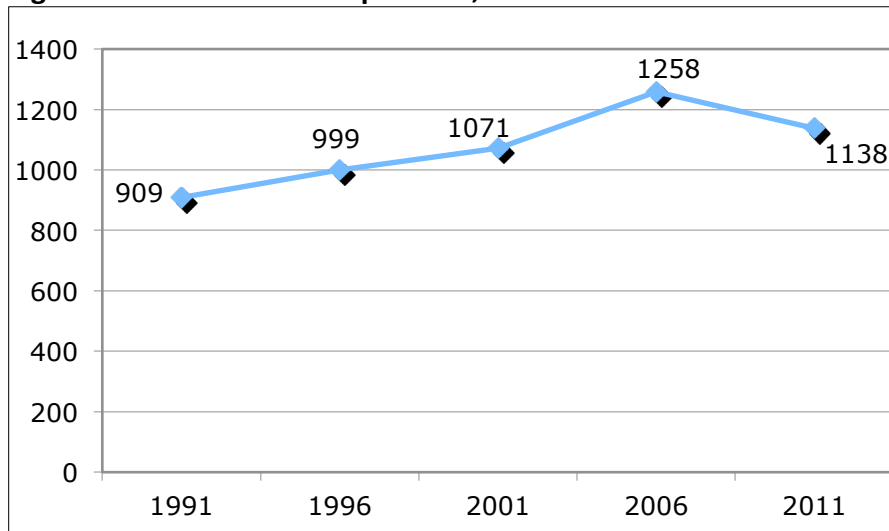
The voluntary nature of the survey means that information on certain households may be missing from the survey; in particular, low-income, immigrant and Aboriginal households may have lower response rates. This makes some of the data, particularly income data, less reliable. The change in the survey also makes it difficult to conduct a longitudinal analysis of housing and income trends, as the NHS is essentially a new survey, with a new methodological approach. Statistics Canada has warned, for example, against comparing low-income cut off (LICO) data from previous Censuses with the low-income data collected in the 2011 NHS. As such, NHS data provides us a snapshot of 2011, but that snapshot is not always comparable to data provided by the previous long-form Census.

## 2. Community Demographic, Economic and Housing Profile

### 2.1. Population

The population of Galiano Island rose steadily between 1991 and 2006, with the island's population growing by nearly 40% in this period of time. Between 2006 and 2011, however, the population declined by nearly 10%, or 120 residents.

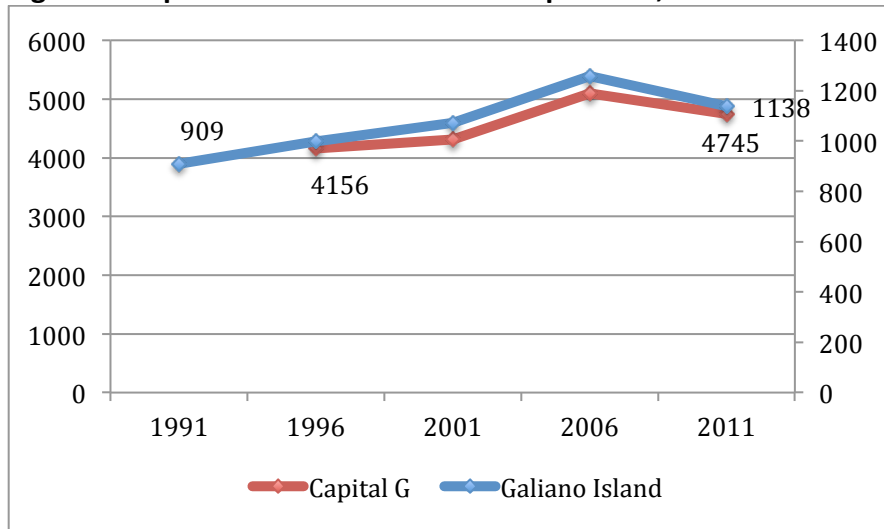
**Figure 4: Galiano Island Population, 1991-2011**



Source: Statistics Canada, 1991-2011 Census

This population growth and subsequent decline mirrored the overall growth patterns seen across the small southern Gulf Islands (Capital Area G), which saw an increase of 23% between 1996 and 2006, and then declined by 7% between 2006 and 2011.

**Figure 5: Capital G and Galiano Island Population, 1991-2011**



Source: Statistics Canada, 2011 Census

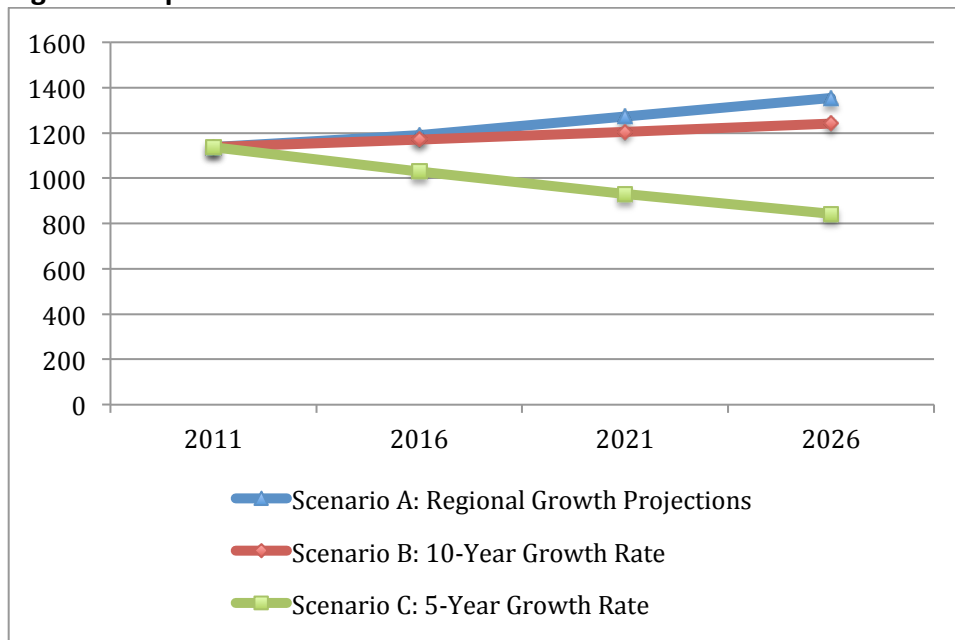
Figure 6 shows three different population growth scenarios. Scenario A uses growth projections developed by BC Stats for Galiano School District, School District 64. This scenario assumes the population growth on Galiano follows regional growth patterns, and shows about 20% population growth between 2011 and 2026. Because the Gulf Islands in general, and Galiano in particular, are demographically much older than the region (see Section 2.2), and given the decline in population between 2006 and 2011, this scenario is unlikely to occur.

Scenario B shows the 10-year growth rate for Galiano between 2001 and 2011 applied to the period between 2011 and 2026. The average five-year growth rate for this Scenario is about 3%, which leads to a population of 1,241 (roughly equal to 2006 population levels). This scenario could occur if the island experiences an in-migration of younger individuals and families to balance the older age groups that currently represent about 70% of the island's population.

Finally, Scenario C shows the 5-year growth rate for Galiano between 2006 and 2011 applied to 2011 to 2026. This shows a significant decline in population by 2026 to 842 residents, well below 1991 population levels. However, population decline is usually dependent on a number of factors, including availability of employment and cost of housing. During this period Galiano experienced a significant increase in housing costs. If this played a role in the population decline, then the largest period of population decline is likely over, as the housing market has stabilized somewhat.

The most likely realistic scenario for Galiano's population is a continued decline, albeit at a slower rate, unless factors such as housing and employment change.

**Figure 6: Population Growth Scenarios**



Source: Consultant generated

## 2.2. Age

Both Galiano Island and Capital G have proportionally older populations than both the Capital Regional District (CRD) and British Columbia as a whole. Over 70% of Galiano’s population is over the age of 45, and one-third of residents are seniors (65 or older). Children under 15 account for only 8% of residents, compared with 13% in the CRD and over 15% in BC. While a quarter of the CRD’s population is between 25 and 44, only 16% of Galiano’s residents are in this age range.

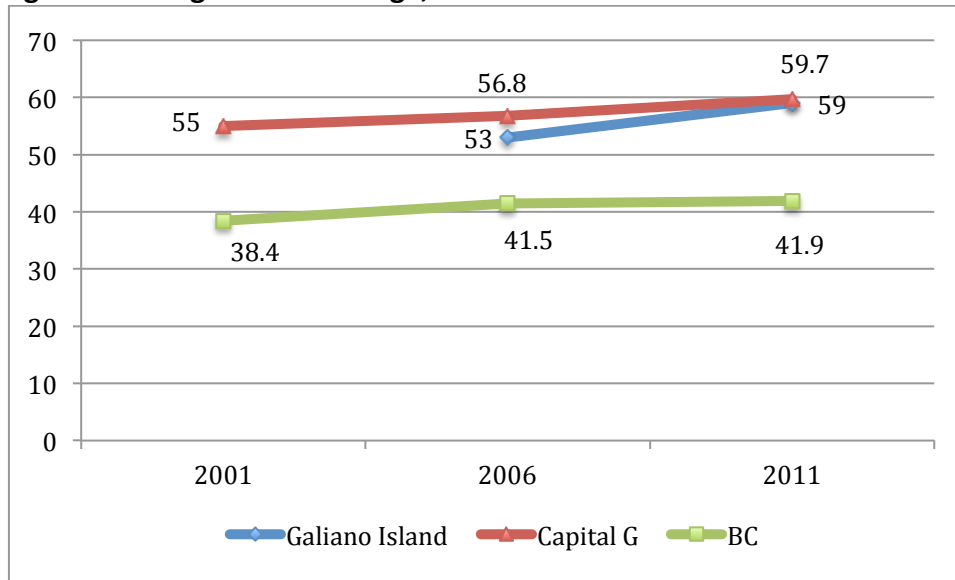
**Table 1: 2011 Age Distribution for Galiano, Capital G, CRD and BC**

	Galiano Island	Capital G	CRD	British Columbia
Under 15	7.9%	8.1%	13.0%	15.4%
15-24	5.3%	4.5%	12.1%	12.6%
25-44	16.2%	13.1%	25.1%	26.3%
45-64	37.7%	41.0%	30.9%	30.0%
65+	32.9%	33.4%	18.8%	15.7%
Total	1,140	4,870	359,990	4,400,055
Median Age	59.0	59.7	44.8	41.9

Source: Statistics Canada, 2011 Census

The median age in Capital G (59.7) and Galiano (59) is significantly higher than the provincial median age (41.9). The median age rose significantly on Galiano between 2006 and 2011, from 53 to 59.

**Figure 7: Change in Median Age, 2001-2011**



Source: Statistics Canada, 2001-2011 Census

### 2.3. Income

In 2005, Galiano Island’s median household income median household income in 2005 was \$36,967, about 11% lower than median household income in Capital G. Table 2 shows median incomes for all household and family types, assuming they were also about 11% below median incomes for those family and household types in Capital G.

**Table 2: Median Household Income, 2005<sup>2</sup>**

		<b>Galiano Island</b>	<b>Capital G</b>
<b>All households</b>		\$36,967	\$41,587
<b>Economic Families</b>	All families	\$46,659	\$52,490
	Couple families	\$48,763	\$54,857
	Lone Parents	\$27,721	\$31,186
<b>One person households</b>		\$24,375	\$27,421

Source: 2006 Census and consultant

Table 3 shows median income for all households, economic families and individuals not in families (i.e. persons living alone or with non-family roommates) on Galiano and in Capital G, the CRD and BC. Galiano Island incomes are not available through Statistics Canada. Assuming that Galiano Island’s median household income remained proportionately lower than Capital G’s median household income, the median for all households in 2010 was \$46,245. Typically, families and individuals in Capital G have a lower median income than for the CRD as a whole. The exception to this is lone-parent families, who have a slightly higher median income (\$15,737) than in the CRD (\$13,645). Couples with children have the highest median income of all family types. This is typically because couples without children are often either young couples who may be working lower-earning jobs, or seniors who are not receiving employment income.

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<sup>2</sup>All Galiano Island incomes except for household income were extrapolated by the consultant, with the assumption that they were 11% below median income rates for Capital G.

**Table 3: Median income by household and economic family type, 2010<sup>3</sup>**

		<b>Galiano Island</b>	<b>Capital G</b>	<b>CRD</b>	<b>British Columbia</b>
<b>All households</b>		\$46,245	\$52,025	\$60,796	\$60,333
<b>Economic Families</b>	All families	n/a	\$59,654	\$80,886	\$75,797
	Couples only	n/a	\$59,086	\$77,064	\$69,881
	Couples with children	n/a	\$80,832	\$102,460	\$94,632
	Lone Parents	n/a	\$15,737	\$13,645	\$42,610
<b>Individuals not in families</b>		n/a	\$27,096	\$29,387	\$27,747

Source: Statistics Canada 2011 National Household Survey and consultant

Household income group data was not available for Galiano in 2011. However, based on data available from 2005 and Capital G in 2011, some estimates can be made about the total number of households on Galiano in each income group. Table 4 shows the total number of households in each income group in 2000 and 2005, and estimates the number of households in each group for 2010, assuming the same proportions as 2005. According to the estimate in Table 4, about 174 households of on Galiano earned less than \$20,000 in 2010. About 161 (27%) earned between \$20,000 and \$39,999, and 112 (nearly 20%) earned between \$40,000 and \$59,999.

<sup>3</sup> Median household income figure for Galiano Island assumes that it remains 11% below that of Capital G.

**Table 4: Household Income Groups, 2000-2010<sup>4</sup>**

	<b>2000</b>		<b>2005</b>		<b>2010</b>	
Under \$10,000	35	6.5%	95	14.4%	85	14.4%
\$10,000-\$19,999	130	24.3%	100	15.2%	89	15.2%
\$20,000-\$29,999	115	21.5%	60	9.1%	54	9.1%
\$30,000-\$39,999	75	14.0%	120	18.2%	107	18.2%
\$40,000-\$49,999	45	8.4%	55	8.3%	49	8.3%
\$50,000-\$59,999	35	6.5%	70	10.6%	63	10.6%
\$60,000-\$69,999	10	1.9%	30	4.5%	27	4.5%
\$70,000-\$79,999	40	7.5%	25	3.8%	22	3.8%
\$80,000-\$89,999	10	1.9%	35	5.3%	31	5.3%
\$90,000-\$99,999	10	1.9%	15	2.3%	13	2.3%
\$100,000 and over	30	5.6%	55	8.3%	49	8.3%
<b>Total</b>	<b>535</b>	<b>100.0%</b>	<b>660</b>	<b>100.0%</b>	<b>590</b>	<b>100.0%</b>

Source: Statistics Canada 2001 and 2006 Census and consultant

However, it is likely that the proportion of lower-earning households declined between 2006 and 2011, due to rising housing costs and other economic factors. Table 5 shows the proportion of Galiano households in each income group, if it is assumed that they mirror the overall makeup of Capital G. Assuming this is true, about 85 households on Galiano earned less than \$20,000 in 2010. One hundred thirty three households earned between \$20,000 and \$39,999 and 143 households earned between \$40,000 and \$59,999.

**Table 5: Household Income Groups, Galiano Island and Capital G**

	<b>Capital G</b>		<b>Galiano Island</b>	
Under \$15,000	170	6.7%	40	6.7%
\$15,000-\$19,999	235	9.3%	55	9.3%
\$20,000-\$29,999	335	13.2%	78	13.2%
\$30,000-\$39,999	235	9.3%	55	9.3%
\$40,000-\$49,999	260	10.3%	61	10.3%
\$50,000-\$59,999	350	13.8%	82	13.8%
\$60,000-\$79,999	325	12.8%	76	12.8%
\$80,000-\$99,999	260	10.3%	61	10.3%
\$100,000-\$124,999	155	6.1%	36	6.1%
\$125,000-\$149,999	75	3.0%	17	3.0%
\$150,000 and over	125	4.9%	29	4.9%
<b>Total</b>	<b>2530</b>	<b>100.0%</b>	<b>589</b>	<b>100.0%</b>

Source: Statistics Canada 2011 National Household Survey and consultant

While Tables 4 and 5 represent estimates for Galiano, they nonetheless show that there are between about 130 and 160 households earning between \$20,000 and \$40,000 annually on Galiano, and 570 households in Capital G earning that much annually. These households represent the target market for Galiano Green.

<sup>4</sup> Figures for 2010 generated by the consultant.

## 2.4. Economic Profile

There are over 2,200 Capital G residents who participated in the labour force as of 2011. Capital G has a low participation rate in comparison to the CRD and British Columbia, which corresponds to the comparatively high number of seniors in that jurisdiction. The unemployment rate for Capital G is, however, lower than the CRD unemployment rate.

**Table 6: Employment Status, 2011**

	Capital G	CRD	British Columbia
In the labour force	2,210	197,460	2,354,245
Employed	2,075	185,530	2,171,465
Unemployed	130	11,935	182,775
Not in the Labour Force	2,195	106,445	1,292,595
Participation Rate	50.2%	65.0%	64.6%
Employment Rate	47.1%	61.0%	59.5%
Unemployment Rate	5.9%	6.3%	7.8%

Source: Statistics Canada, 2011 National Household Survey

Table 7 (next page) shows employment by occupation for Capital G, the CRD and British Columbia. Sales and service jobs represent the highest proportion of employment for the southern Gulf Islands, with over one-fifth of all occupations in this sector. This corresponds with a jurisdiction dependent on tourism; however, it is not as high as the CRD or BC. Other key occupations include management occupations, which represent over one-fifth of all employment on Galiano, law and social, community and government services (14.0% of occupations), business, finance and administration (12.4% of occupations) and trades, transport and equipment operators (10.9% of occupations). Collectively these occupations represent nearly 80% of all employment in Capital G.

**Table 7: Employment by Occupation, 2011**

	Capital G	CRD	British Columbia
Management occupations	20.4%	11.2%	11.4%
Business, finance and administration occupations	12.4%	16.8%	16.0%
Natural and applied sciences and related occupations	6.1%	7.8%	6.7%
Health occupations	2.5%	7.3%	6.4%
Occupations in education, law and social, community and government services	14.0%	13.9%	11.5%
Occupations in art, culture, recreation and sport	8.4%	3.8%	3.4%
Sales and service occupations	20.6%	23.4%	24.0%
Trades, transport and equipment operators and related occupations	10.9%	11.3%	14.6%
Natural resources, agriculture and related production occupations	2.9%	1.7%	2.6%
Occupations in manufacturing and utilities	1.1%	1.4%	3.2%
<b>Total</b>	2210	197,460	2,305,320

Source: Statistics Canada, 2011 National Household Survey

Table 8 (next page) shows the median employment income for the top five occupations in Capital G. While management occupations and education, law and social, community and government services provide median incomes of around \$50,000 annually, the other occupations all have median incomes of less than \$40,000 annually. Sales and service occupations have the lowest median income, around \$23,000, despite representing the largest employment sector for Capital G.

**Table 8: Median Employment Income, Top 5 Occupations for Capital G**

	<b>Capital G</b>	<b>Median Employment Income (BC)</b>
Sales and service occupations	20.6%	\$23,257.00
Management occupations	20.4%	\$52,186.00
Occupations in education, law and social, community and government services	14.0%	\$49,999.00
Business, finance and administration occupations	12.4%	\$32,150.00
Trades, transport and equipment operators and related occupations	10.9%	\$38,522.00

Source: Statistics Canada, 2011 National Household Survey

## 2.5. Housing Profile

### 2.5.1. Households

Galiano has a total of 590 households. Nearly half of these households are composed of two people (42%), while more than two-fifths are composed of 1-person (42%). Galiano therefore has a slightly higher proportion of one-person households than Capital G, and a lower proportion of 2 person households than Capital G. Nine percent of households on Galiano have three people, 5% have four people, while five or more person households represents 2% of all households. The average household size for Galiano is 1.8 people, and for Capital G is 1.9 people.

**Table 9: Number of Persons, Per Household, 2011**

	<b>Galiano Island</b>		<b>Capital G</b>	
1 person	245	42%	915	36%
2 persons	260	44%	1255	50%
3 persons	55	9%	200	8%
4 persons	30	5%	110	4%
5 persons	5	1%	40	2%
6 or more persons	5	1%	15	1%
Total persons	1085		4745	
Total households	590		2530	
Average household size	1.8		1.9	

Source: Statistics Canada, 2011 Census

Galiano Island households represent nearly one quarter (23.3%) of all households Capital G. Generally, Galiano has a lower proportion of family households and a higher proportion of non-family households. Lone-parent households, however, account for 5.9% of all households on Galiano, and only 4.3% of households in Capital G. Similarly, Galiano has a higher proportion of non-family households (46.6%) than seen in Capital G

(39.9%). These types of households tend to have lower median incomes, and may therefore be at greater risk of housing need.

**Table 10: Galiano Island and Capital G households by household type, 2011**

			<b>Galiano Island</b>	<b>Capital G</b>
Total Private Households			590	2530
Total Family Households		<b>Total Family Households</b>	<b>53.4%</b>	<b>60.1%</b>
	One Family Households	<b>Total one-family households</b>	<b>50.0%</b>	<b>56.9%</b>
		Couples with Children	9.3%	9.9%
		Couples without Children	33.9%	42.9%
		Lone-parent families	5.9%	4.3%
	Other Family Households	<b>Total other family households</b>	<b>3.4%</b>	<b>3.0%</b>
	Non-census- family households		<b>Total Non-Family Households</b>	<b>46.6%</b>
		One-person households	41.5%	36.2%
		Two-or-more person households	5.9%	4.0%

Source: Statistics Canada, 2011 Census

### 2.5.2. Dwellings

The large majority of dwellings on Galiano Island (91.6%) are single-detached houses. Galiano has a slightly higher diversity of housing than Capital G as a whole, which is nearly 96% single-detached houses. Galiano has a small proportion of small apartments (4.2%), as well as some movable dwellings (2.5%) and semi-detached houses (.8%).

**Table 11: Galiano Island and Capital G Dwellings, 2011**

	<b>Galiano Island</b>	<b>Capital G</b>
Single-detached houses	91.6%	95.5%
Semi-detached houses	0.8%	0.6%
Apartments, duplex	0.0%	0.4%
Apartments in buildings with fewer than five stories	4.2%	1.2%
Movable dwelling	2.5%	2.6%
Total occupied private dwellings	595	2530

Source: Statistics Canada, 2011 Census

Over 60% of dwellings in Capital G were built in 1990 or before. Between 1991 and 2000, the jurisdiction saw a significant increase in the number of dwellings, with 595 new dwellings added to the housing stock, representing 23.5% of the current total. Fifteen percent of Capital G's housing stock was built between 2001 and 2011. This means that 38.4% of the dwellings in Capital G were built after 1990, compared with 35.3% in the whole of BC.

**Table 12: Age of Dwellings in Capital G, 2011**

	<b>Number</b>	<b>Proportion</b>
1960 or Before	405	16.0%
1961 to 1980	650	25.7%
1981 to 1990	500	19.8%
1991 to 2000	595	23.5%
2001 to 2005	180	7.1%
2006 to 2011	200	7.9%
Total	2530	100.0%

Source: Statistics Canada, 2011 National Household Survey

Capital G has a higher proportion of households needing major repair than dwellings in the CRD or across British Columbia. Eight point three percent of dwellings need major repair, while 91.7% need minor repairs or regular maintenance.

**Table 13: Dwellings Needing Major Repair, 2011**

	Minor repairs or regular maintenance	Major repairs
Capital G	91.7%	8.3%
CRD	93.9%	6.1%
British Columbia	92.8%	7.2%

Source: Statistics Canada, 2011 National Household Survey

### 2.5.3. Housing Tenure

Capital G has a significantly lower proportion of rental households than the CRD or British Columbia, with only 11.7% of all households in the jurisdiction renting. Assuming that Galiano has the same proportion of renters to owners as Capital G, this means there are 521 owner households and 69 renting households on Galiano as of 2011.

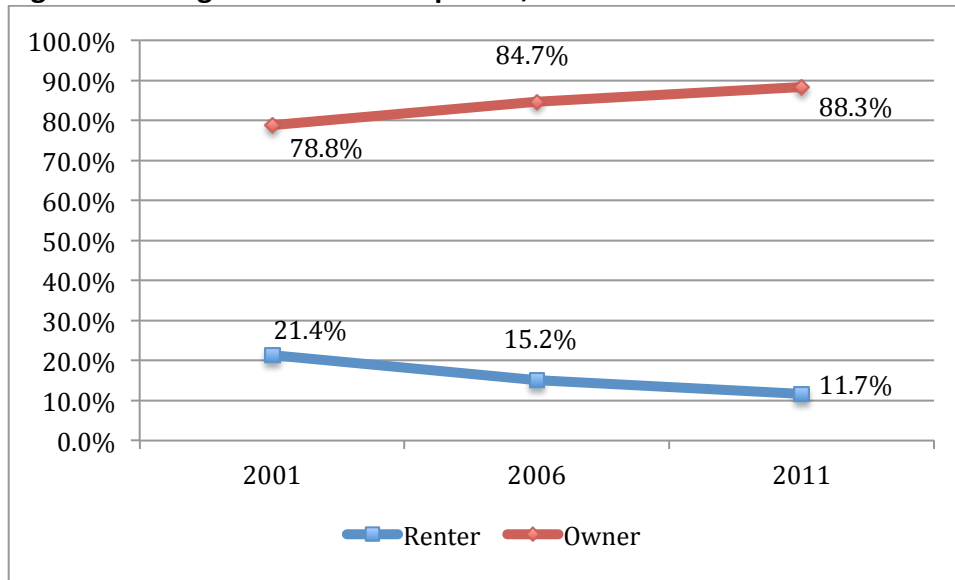
**Table 14: Housing Tenure across Jurisdictions, 2011**

	Capital G	CRD	British Columbia
Renter	11.7%	33.9%	29.8%
Owner	88.3%	66.0%	70.0%
Total	2530	160,635	1764630

Source: Statistics Canada, 2011 National Household Survey

While it is not unusual for a rural community to have a low proportion of renters, this is actually a fairly recent phenomenon. Between 2001 and 2011, the proportion of renters in Capital G dropped significantly from 21.4% of all households, to only 11.7% of all households. This corresponds to a period of rapid increases in real estate values and an aging population indicative of the real estate boom experienced by much of southwestern BC between the late 1990s and 2008.

**Figure 8: Change in Tenure in Capital G, 2001-2011**



Source: Statistics Canada, 2001 and 2006 Census, 2011 National Household Survey

Table 15 shows households tenure by age of the individual(s) paying shelter costs, for Capital G.<sup>5</sup> It shows that households with younger primary household maintainers (PHM) are far more likely to rent than own in the Gulf Islands. More than two-thirds of households with PHMs between 25 and 34 rented homes, the highest proportion of any age group. Nearly 30% of households with PHMs in the 35-to-44 age group rented their homes. Comparatively, 10.6% of household with PHMs between 45 and 64 rented, while only 3.3% of seniors rent.

**Table 15: Household Tenure by Age Group, Capital G, 2011**

	Total	Owner		Renter	
		Number	Proportion	Number	Proportion
Under 25	15	0	0.0%	0	0.0%
25-34	80	30	37.5%	55	68.8%
35-44	235	165	70.2%	70	29.8%
45-54	340	300	88.2%	40	11.8%
55-64	795	715	89.9%	80	10.1%
65-74	645	620	96.1%	25	3.9%
75+	410	400	97.6%	10	2.4%
Total	2530	2235	88.3%	295	11.7%

Source: Statistics Canada, 2011 National Household Survey

<sup>5</sup> Statistics Canada uses the term primary household maintainer to refer to individuals identified through the National Household Survey as being responsible for the payment of shelter costs, including rent/mortgage, utilities and property taxes.

#### 2.5.4. Housing Market Conditions

Relatively few households on Galiano rent their housing. Assuming Galiano has a comparable tenure to Capital G, 69 households rent their housing. Between early March and mid-April of 2014 the consultant conducted a rental market survey for housing on Galiano. In this period of time there were 4 rental listings in online and printed sources.

Table 16 shows the results of this survey. There were no bachelor or three-bedroom listings during the period of the survey. A single 1-bedroom was listed for \$650 per month. There were two 2-bedroom units were listed, at an average of \$825 monthly, and one four-bedroom was listed for \$1,750 monthly. Utilities were not included in any rental listings, which can add between \$50 and \$150 monthly.

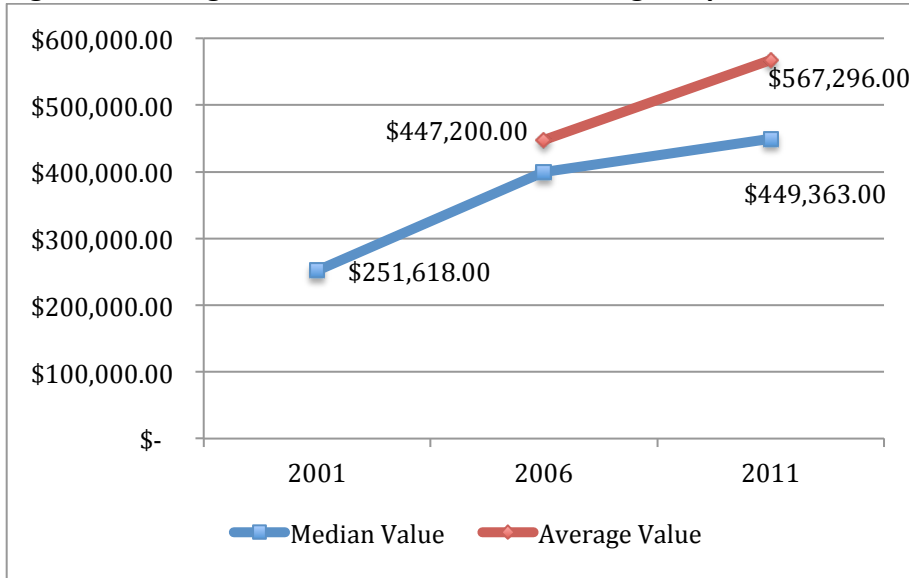
**Table 16: Rental Market Survey Results**

	1-Bedroom	2-Bedroom	4-bedroom
(Average) Rent	\$650	\$825	\$1,750
Number of listings	1	2	1

Source: Consultant market rental survey

Figure 9 illustrates the change in median and average dwelling values in Capital G over a ten-year period. Between 2001 and 2011 median home prices in Capital G rose 78.3%, while average values between 2006 and 2011 rose 26.9%. This significant increase in dwelling values corresponds with a real estate boom seen throughout many parts of southwestern and southern British Columbia that has significantly impacted affordable housing.

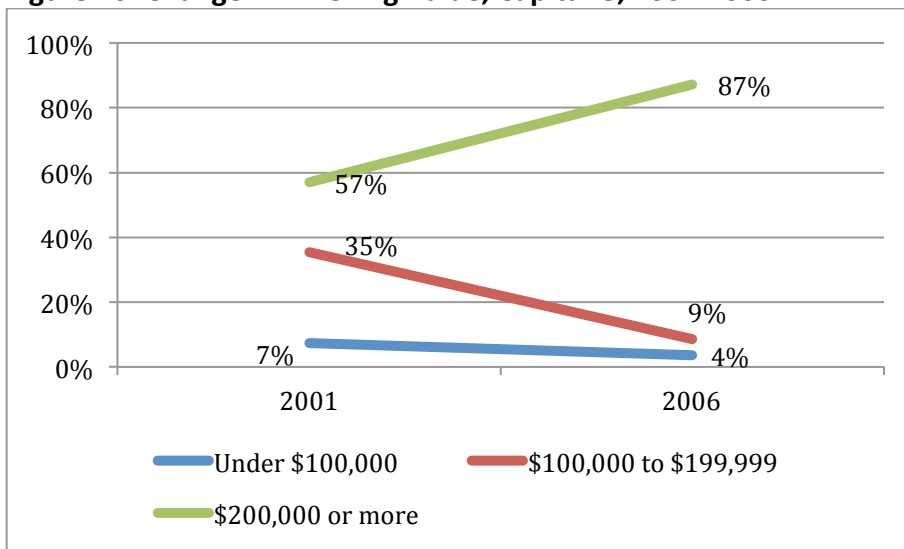
**Figure 9: Average and Median Value of Dwellings, Capital G, 2001-2011**



Source: Statistics Canada, 2011 National Household Survey

Between 2001 and 2006 Capital G lost a significant proportion of homes at the lower end of the purchasing spectrum.<sup>6</sup> In this time period, the proportion of homes valued over \$200,000 rose from 57% to 87%, with a correspondent decline in homes valued less than \$200,000. In 2001, 35% of homes in Capital G were priced between \$100,000 and \$199,999. This dropped to only 9% of all homes by 2006. Because median and average dwelling values continued to increase between 2006 and 2011, the proportion of homes available for under \$200,000 has likely declined further in Capital G.

**Figure 10: Change in Dwelling Value, Capital G, 2001-2006**



Source: Statistics Canada, 2001 and 2006 Census

<sup>6</sup> This data is not available through the new National Household Survey tabulations.

Figure 11 shows a survey of Multiple Listing Service (MLS) listings for Galiano and other southern Gulf Islands taken in April 2014. This survey is intended to provide a point-in-time count of the types and values of properties listed on the MLS as a case study for what might be typically available for purchasers looking at homes on Galiano or other Gulf Islands. The survey found 39 listings for Galiano Island, 72 listings for Mayne Island, 17 listings for Saturna Island and 79 listings for Pender Island.

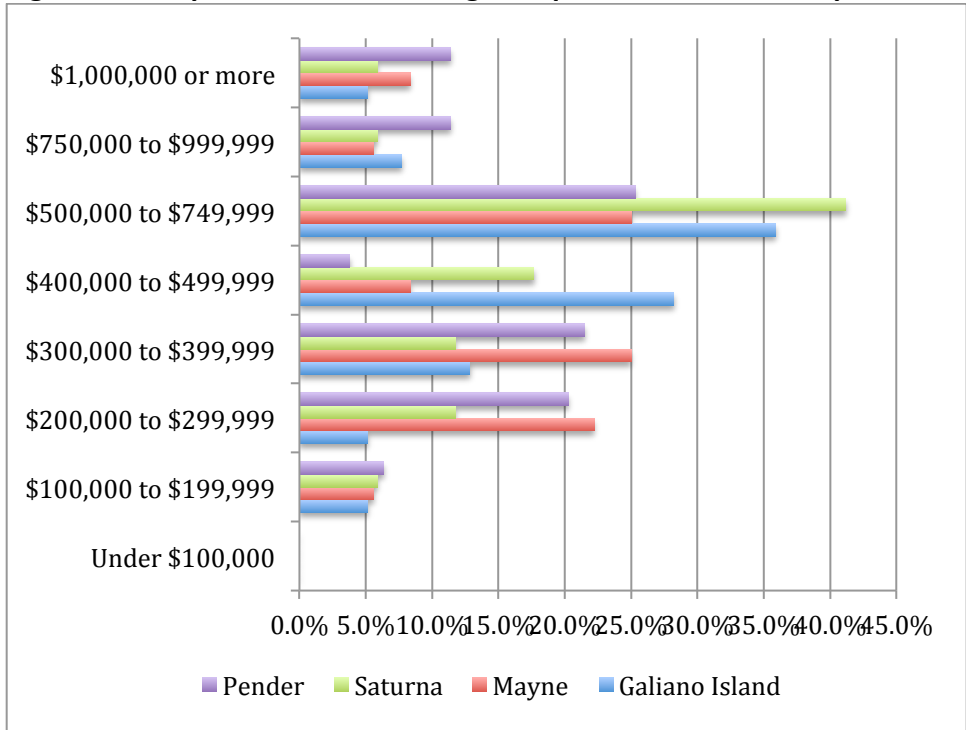
Two homes on Galiano Island were priced between \$100,000 and \$299,999, representing about 10% of Galiano Listings. Additionally, nearly half of all homes currently listed on the MLS have asking prices of \$500,000 or more.

This differs significantly from the other small Southern Gulf Islands, which have a higher proportion of housing stock under \$300,000. Saturna has the next lowest proportion (18%) of homes under \$300,000. Pender Island and Mayne Island have 27% and 28% of their housing stock under \$300,000, respectively.<sup>7</sup> While there is some negotiation regarding property asking price, these listings indicate a low availability of homes below \$300,000 on Galiano at this point in time, and support the overall trend toward higher-priced homes shown in Figure 10. Additionally, the greater availability of lower cost homes on other Southern Gulf Islands likely makes those islands more attractive to first time buyers.

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<sup>7</sup> It should be noted that a number of listings for both Pender and Mayne Islands include time-share sales. These were excluded from the survey as they are not viable as full-time residences.

**Figure 11: Proportion of MLS Listings, Requested Sales Price, April 2014**



Source: Consultant survey of the multiple listing service

The median asking price of homes listed on the MLS on Galiano was \$485,000, while the average asking price was \$742,659. However, there was one extremely high-end home (greater than \$8 million) that skewed the average asking price. Excluding this home the average price was \$544,308.

### 2.5.5. Ownership Analysis

In order to assess demand for various models of affordable ownership housing, the consultant identified properties for sale or recently sold on Galiano Island and reviewed these with a representative of the local real estate office, Windermere Galiano Realty. The following profiles review a range of possible homes that a current purchaser would find on the Island. Profiles #1 and #2 are the least expensive homes listed in the MLS, though neither are currently appropriate for full-time occupation. Profile #3 is a home that requires significant upgrading and would not be appropriate for a large family, though could be suitable for a household willing to do significant renovations. Profiles #4 and #5 represent suitable starter homes for families entering the real estate market.

#### **Profile #1: 840 Cottage Way**

*MLS Listing Number:* V981867

*Price:* \$199,000

*Age of building:* 21 years

*Property Size:* 2.01 acres

*Annual estimated taxes:* \$1,195

*Size of Building:* 240 sq. ft.

*Assessment:* This property currently has a small cabin finished to lock up. While the cabin is unplumbed, both septic and a well have been installed on the property. However, the septic system would need approximately \$5,000 of upgrade. The property is large, but sloping and does not have much usable building land. It is likely financial institutions would treat this property as vacant land, requiring a significant down payment. **This home would be suitable as a recreational property but is not currently suitable for first-time purchasers.**

#### **Case Study #2: 185 Spotlight Drive**

*MLS Listing Number:* V975627

*Price:* \$199,000

*Age of building:* n/a

*Property Size:* 0.51 acres

*Annual estimated taxes:* \$1,220

*Size of Building:* 575 sq. ft.

*Assessment:* This small cabin has been finished; however, there are significant structural issues that would necessitate major repair to the structure. Additionally, saltwater intrusion would necessitate the drilling of a new well. This property is also located near the north end of Galiano Island, away from amenities. **This home would be suitable as a recreational property but is not currently suitable for first-time purchasers.**

#### **Case Study #3: 50 Cameron Lane**

*MLS Listing Number:* V1033826

*Price:* \$349,000

*Age of building:* 37 years

*Property Size:* 4 acres

*Annual estimated taxes:* \$2,096

*Size of Building:* 1,170 sq. ft.

*Assessment:* This property has an older house. While the property is appealing, the house requires insulation upgrades, and has large roof coverage. The house itself would be small for a family home, with only 2 bedrooms. Additionally, the septic system requires an upgrade. **This home could be suitable for a young family or downsizing senior couple willing to do significant renovations.**

#### **Case Study #4**

*MLS Listing Number:* V1058150

*Asking Price:* \$349,000

*Sale Price:*

*Age of building:*

*Property Size:* 6.52 acres

*Annual estimated taxes:* \$2,148

*Size of Building:* 2,450 sq. ft.

*Assessment:* This house is located on a large property with arable land. The house is south facing, well-insulated, and fully services property with septic and well. This home is expected to move quickly on the market. **This home is appropriate for a starter family home and does not require significant upgrading.**

#### **Case Study #5: 2416 Sturdies Bay Road**

*MLS Listing Number:* V979862

*Asking Price:* \$329,000

*Sale Price:* \$312,000

*Age of building:* n/a

*Property Size:* 1.01 acres

*Annual estimated taxes:* n/a

*Size of Building:* 1,190 sq. ft.

*Assessment:* This home recently sold for below asking price. The house needed some upgrading; however, a small 538 sq. ft. cottage provides a mortgage helper. This can be particularly important for first-time buyers. The property was fully serviced, and no upgrading of the well or septic is required. **This home is appropriate for a starter family home and appealing due to the existence of a rental cottage.**

#### **Other Considerations for Home Ownership**

While there are some starter homes available on Galiano that do not require significant renovations or infrastructure upgrading, they are not common, and demand for these types of homes is high.

In discussions with a real estate representative, a desirable home for a median-family includes:

- Around 1,500 sq. ft.

- 3 bedrooms, 2 baths
- Existing infrastructure
- Low to moderate upgrades or renovations only
- Priced in the upper \$200,000s to mid \$300,000s

This type of house is scarce on Galiano; however, they are listed occasionally. Profiles #4 and #5 are examples of this type of median family home. With the declining availability of homes valued at \$200,000 or less since 2001, affordable ownership (below approximately \$250,000) remains a significant housing gap on Galiano.

### 3. Current Affordable Housing Need

BC Housing currently has 19 households receiving some form of subsidy on Galiano Island. Sixteen of these households are in low-income seniors housing. Two households receive a Rental Assistance Program (RAP) subsidy, and one household receives a Shelter Aid for Elderly Renters (SAFER) subsidy. The RAP subsidy is intended for working families earning less than \$35,000 annually to enter market rental housing. The SAFER subsidy is a subsidy for low and fixed-income seniors to enter or remain in market rental housing.

**Table 17: Current BC Housing Units on Galiano**

	<b>Service Allocation</b>	<b>Total</b>
Low-Income Seniors	Independent Social Housing	16
Rental assistance program	Rent Assistance in Private Market	2
Shelter Aid for Elderly Renters	Rent Assistance in Private Market	1
Total		19

Source: BC Housing

Additionally, the Galiano Land and Community Housing Trust currently has 10 households waitlisted for Galiano Green and three additional applications under review. It is anticipated that an additional round of community engagement will grow those numbers.

Data for households on Galiano spending 30% or more of their income on shelter costs is not available through the National Household Survey for 2011. However, it is available for 2006, and for Capital G in 2011.

Table 18 (next page) shows that in Capital G more than one-fifth of households spend 30% or more of their income on shelter costs, while 16.4% of owners spend more than 30% on shelter. More than half of all renters spend more than 30% of their income, a higher rate than both the CRD and British Columbia as a whole. These households will be referred to as in 'housing need.'<sup>8</sup>

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<sup>8</sup> This should be distinguished from 'core housing need' as defined by Canada Mortgage and Housing Corporation, which uses criteria in addition to whether a unit is affordable, looking also at whether a unit is suitable and appropriate.

**Table 18: Tenure Types Spending More than 30% of Income on Shelter, 2011**

	Capital G	CRD	British Columbia
Spending 30% or more on shelter costs	20.6%	31.0%	30.3%
Proportion of owners paying 30% or more	16.4%	22.7%	23.8%
Proportion of renters paying 30% or more	51.7%	46.8%	45.3%
Proportion of households in subsidized housing	10.2%	13.6%	13.5%
Proportion of low-income individuals	20.2%	13.6%	16.4%

Source: Statistics Canada, 2011 National Household Survey

However, in 2006, Galiano Island had a higher rate of housing need than Capital G. In 2006 Capital G had 640 households in housing need, while Galiano had 250 households paying more than 30% of income toward shelter. Households in need on Galiano therefore represented nearly 40% of all households in housing need in Capital G, while representing less than a quarter of overall households in Capital G.

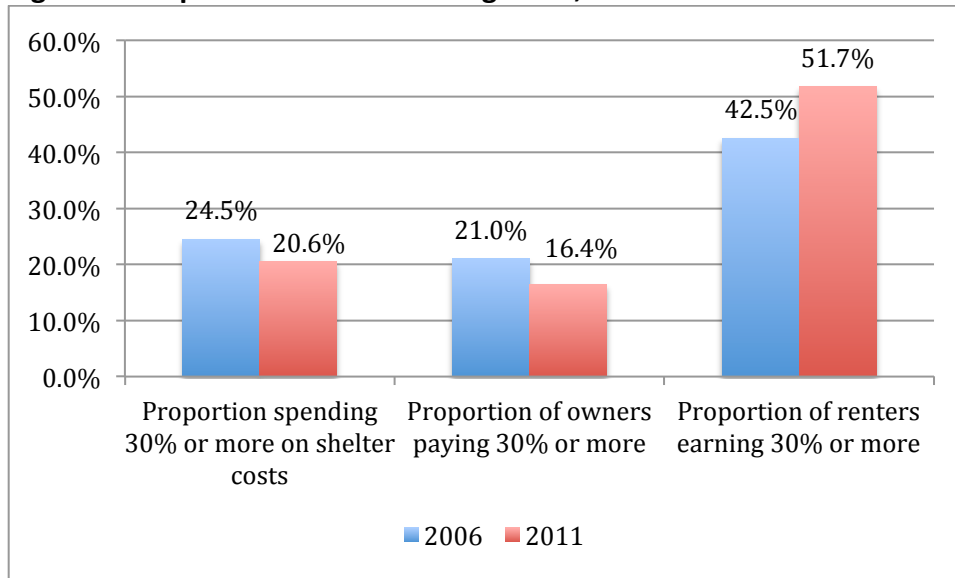
**Table 19: Housing Need for Galiano and Capital G, 2006**

	Total households	Proportion of households	Number of owners	Proportion of owners	Number of renters	Proportion of renters
Galiano	250	37.6%	180	34.0%	70	56.0%
Capital G	640	24.5%	465	21.0%	170	42.5%

Source: Statistics Canada, 2006 Census

Capital G saw an overall decline in the proportion of households in housing need between 2006 and 2011. However, the proportion of renters in housing need rose from 42.5% to 51.7%.

**Figure 12: Capital G Rates of Housing Need, 2006 and 2011**



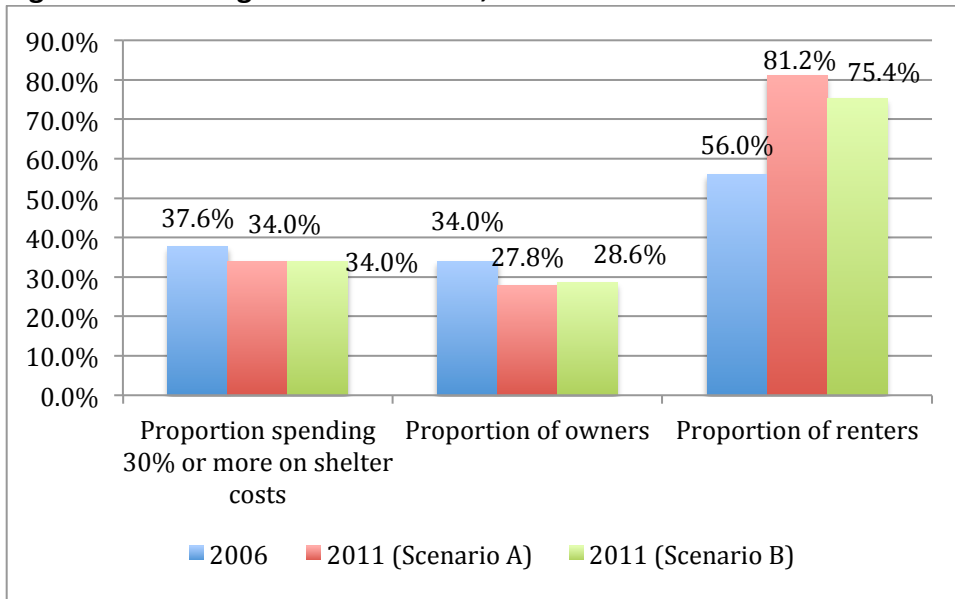
Source: Statistics Canada, 2011 National Household Survey

Figure 13 shows 2006 rates of housing need for Galiano, and possible scenarios for housing need in 2011, based on what occurred in Capital G. Both scenarios assume that the proportion of households in housing need on Galiano make up the same proportion of the overall Capital G households in need in 2011 as in 2006. Therefore, where Capital G had 510 households in need in 2011, Galiano had approximately 200 (about 40% of Capital G).

Scenario A assumes that the proportion of renting households and owner households in housing need on Galiano was the same in 2011 as in 2006. There were therefore 145 owner households (about 28% of all owner households) in housing need, and 56 renter households (about 81% of all renter households) in housing need.

Scenario B accounts for the shifting tenure (i.e. the declining renter population) seen between 2006 and 2011 across Capital G. In Scenario B there were 149 owner households (or about 29% of all owner households) in housing need and 52 renter households (about 75% of all renter households) in housing need.

**Figure 13: Housing Need on Galiano, 2006 and 2011 Scenarios**



Source: Statistics Canada, 2011 National Household Survey and consultant generated

Both Scenarios show a higher proportion of households paying more than 30% of their income toward shelter costs than seen in Capital G. While overall and ownership rates have declined slightly since 2006, the rate of renters in housing need have risen significantly. As there were few affordable housing developments in this time, it is unlikely that this is because actual need decreased, and likely indicates out-migration from the island to areas where housing is more available and/or affordable.

#### 4. Current Affordable Housing Supply

There are currently 16 units of seniors housing on Galiano Island, and 3 households using rental subsidies: one household using the Shelter Aid for Elder Renters (SAFER) subsidy, and two households using the Rental Assistance Program (RAP) subsidy.

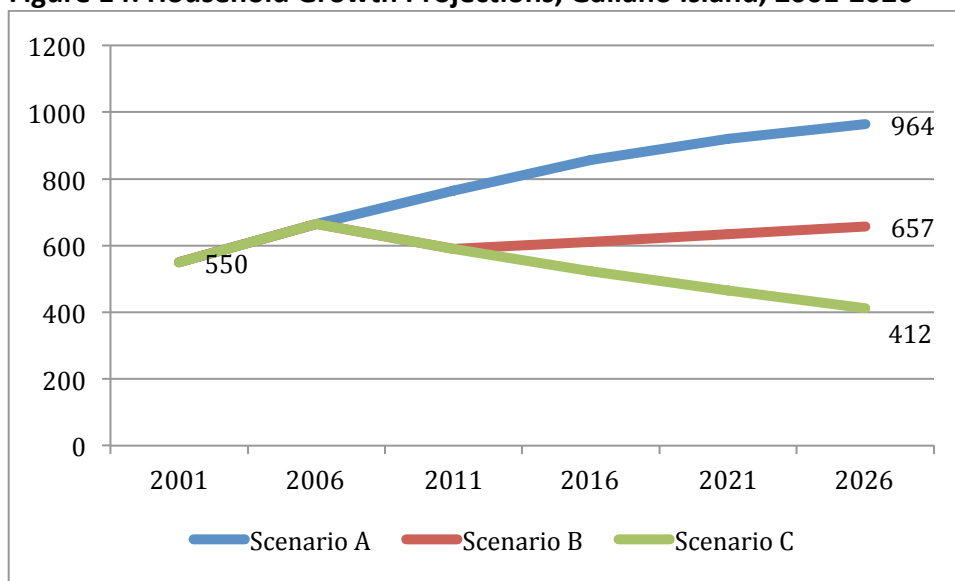
#### 5. Emerging Housing Need and Anticipated Supply

There is currently one housing project planned, Galiano Green. If successful it will provide up to 20 units of affordable housing.

The population projections shown above indicate that Galiano’s population may continue to decrease if the negative growth trend of 2006-2011 continues. This decline in population can likely be attributed to a combination of housing cost and a lack of employment.

Below are three households projection scenarios, based on the same assumptions as the population projections above. Scenario A shows where Galiano would be if it followed the same growth patterns of School District 64 (the Gulf Islands) between 2006 and 2011, and does not account for decline in number of households between 2006 and 2011. Scenario B is based on 10-year growth trends for Galiano Island and shows some continued growth to 2026, with a total of 657 households, comparable with the number of households living on the island in 2006. Scenario C shows a decline based on the 5-year population decline rate, with only 412 households on Galiano in 2026, a 30% decline.

**Figure 14: Household Growth Projections, Galiano Island, 2001-2026**



Source: BC Stats, Statistics Canada 2001, 2006 and 2011 Census,

For reasons noted above it is unlikely that the population will continue to decline as much as it did between 2006 and 2011. However, factors such as housing cost can continue to pressure households in housing need out of a community.

## 6. Gap Analysis

### 6.1. Home Ownership

For ownership to remain affordable in a community, median-earning households should generally be able to purchase a median-priced home. On Galiano the median-dwelling value from 2011 was significantly more than what all categories of median family households (with and without children) can afford. For all households, the median income of just over \$46,000 would allow the purchase of a home worth \$220,000. For all family types, the median income of around \$60,000 annually means that it is affordable to purchase a home worth \$283,000, with the median dwelling value from 2011 at around \$450,000, creating a gap of more than \$166,000.<sup>9</sup> For couples with children the gap is lowest. It should be noted that homes in the affordable range for a median couple with children do occasionally become available on the market and do not require major upgrades. However, median-earning households on Galiano cannot afford a median-priced home on Galiano Island.

**Table 20: Affordability Analysis for Homes**

	<b>All households (Galiano)</b>	<b>All families (Capital G)</b>	<b>Couples only (Capital G)</b>	<b>Couples with children (Capital G)</b>
Median Income	\$46,245	\$59,654	\$59,086	\$80,832
Monthly Income	\$3,853.75	\$4,971.17	\$4,923.83	\$6,736.00
Affordable Monthly Shelter Payments	\$1,156.13	\$1,491.35	\$1,477.15	\$2,020.80
Affordable to purchase	\$220,000	\$283,000.00	\$280,000.00	\$384,000.00
Median Dwelling Value (Capital G, 2011)	\$449,363.00	\$449,363.00	\$449,363.00	\$449,363.00
Gap	-\$229,363.00	-\$166,363.00	-\$169,363.00	-\$65,363.00

\*Assumes 10% down, 5% interest rate and a 25-year amortization period.

Source: CMHC Mortgage Calculator

Developing approaches to affordable home ownership therefore represents an important strategy in addressing overall housing affordability on Galiano Island.

### 6.2. Rental

For households that generally earn lower incomes, individuals and lone parents, ownership is less attainable. With an increasingly tight rental market, and a significant decrease in renting households since 2001, renting an affordable, suitable and appropriate home is less feasible now than in the past. Median-earning lone parents can afford less than \$400 monthly for rent. The actual rental cost of a 2-bedroom unit on

<sup>9</sup> These income numbers are based on Capital G median incomes as the data is not available for Galiano. Likely the Galiano median incomes are lower.

Galiano is about \$850 monthly, creating a gap of more than \$430. These households are at significant risk of being in core housing need. Individuals not in families earning median income are earning about enough for a 1-bedroom unit.

**Table 21: Affordability Analysis for Rental Homes**

	<b>Lone Parents</b>	<b>Individuals not in families</b>
Median Income	\$15,737	\$27,096
Monthly Income	\$1,311.42	\$2,258.00
Affordable Monthly Shelter Payments	\$393.43	\$677.40
Affordable to purchase	n/a	n/a
Actual price (2-bedroom and 1-bedroom)	\$825.00	\$650.00
Gap	-\$431.58	\$27.40

Source: Consultant generated

### **6.3. Seniors Housing**

With the ongoing increase in median age occurring on Galiano Island and across Capital G, planning for seniors housing should also be a priority. This can mean a greater diversity of housing to allow downsizing, units for independent living, and increased seniors services to allow aging-in-place.

### **6.4. Homelessness and Special Needs**

Because core housing need statistics are not available for Galiano Island or Capital G it is difficult to assess which households are most at risk of homelessness. There have been no homeless counts conducted on the island, and rural homelessness can often take a different form than urban homelessness. Similarly, there is no available data about the needs of those with mental illnesses or developmental disabilities. Should the community see any of these areas as issues of concern, a targeted qualitative study would be able to better address any gaps in these types of housing.

## 7. Conclusions

### 7.1. Need and Demand for Affordable Housing

*Is there a need for affordable housing?*

The data above clearly demonstrates a need for two types of affordable housing: affordable ownership options and affordable rental. Generally, affordable ownership would be geared toward family housing, while rental is more in demand for single parents and single individuals. However, some single parents and individuals may earn more than median income for those groups, and be eligible for affordable ownership. The loss of both forms of housing since 2001 is likely a strong influencing factor in Galiano's population and household decline after 2006. Development of affordable housing should be one strategy used to retain and attract new residents, particularly in the younger cohorts (25-44), including families with children.

The Galiano Green project would provide one form of affordable ownership on Galiano. By providing housing for this component of the affordable housing spectrum, it may be possible to ease pressure on the rental market, by allowing some current renters to afford ownership.

*Is there a demand for the type of affordable housing offered by Galiano Green?*

In a community survey conducted by the Galiano Island Land and Community Housing Trust, 78% of the 96 respondents agreed or strongly agreed that a land trust would work as one model for affordable housing. Twenty-nine respondents, about 31%, said that they or someone they knew would be interested in a Galiano Green home. While these responses did not require a firm commitment, they do indicate an overall level of both support for the project and demand for the type of housing it provides.

The land trust model of ownership housing that restricts resale value of homes is a new concept in British Columbia. However, it has been widely used and accepted in the United States. The CLT Network in the United States lists 215 active land trusts across the country.<sup>10</sup>

The San Juan Islands in Washington State currently have three active land trusts, providing 143 ownership homes and 31 rented homes. These types of homes are particularly appealing to young families. On Orcas Island, for example, land trust homes house about 2% of the population, but about 10% of the island's children.<sup>11</sup>

The feasibility assessment for Galiano Green estimates monthly shelter costs for professionally built homes ranging from 500 to 1000 sq. ft. at between \$590 and \$998 monthly, which is within the affordable range of Galiano households earning \$23,600 to \$39,907 annually. This type of home ownership affordability (particularly for new homes

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<sup>10</sup> <http://cltnetwork.org/directory/>

<sup>11</sup> From the OPAL website: <http://www.opalclt.org/about/what-we-do/>

oriented toward below median-income households) has long since disappeared on Galiano Island, as property prices have climbed over the last 10-15 years. While the resale of these homes is restricted, the opportunity to enter an expensive housing market at relatively low cost has proven to appeal to many young families in other jurisdictions.

While the Galiano Green model does not address all the housing needs of the community (more subsidized and market rental units are also needed), it does represent a strategy that has proven successful in comparable communities. Currently, the Galiano Land and Community Housing Trust has 10 households on a waitlist, accounting for 50% of total units, and an additional 3 households with applications under review. This accounts for 65% of all proposed units for Galiano Green.

## **7.2. Need and Demand for Sustainable Housing**

In addition to providing affordable home ownership, Galiano Green is also intended to be a model of sustainable site design and housing. This will be achieved in the following ways:

- The house sites will be compact and clustered along access roads, leaving approximately 90% of the 10-acre site in a relatively natural condition
- The homes themselves will be small (500 to 1000sf) and modestly built. This will reduce the amount of materials and construction waste compared to typical homes
- Owners and their building contractors will be encouraged and assisted (with training and information) to build to high standards of energy, water and material efficiency
- Homes will use treated rainwater collected from building roofs for 100% of their potable water needs, therefore not drawing down nearby aquifers
- A shared laundry and shower building will allow the sharing of equipment and resources and as a backup in times of water shortage.

None of these sustainability measures are technically demanding on the homeowners and therefore, it is unlikely that they will reduce demand for housing at Galiano Green. Indeed, these simple, sustainable measures are increasingly attractive to home purchasers looking for a greener lifestyle combined with the desire to save money on equipment, energy and water costs.

## Appendix 1: Sources

BC Housing: data on rental subsidies and subsidized housing available upon direct request to BC Housing Corporate Planning and Reporting department.

BC Stats. Population Projections. Available from their website:

<http://www.bcstats.gov.bc.ca/StatisticsBySubject/Demography/PopulationProjections.aspx>

CMHC's Mortgage Payment Calculator is available at

[http://www.cmhc-schl.gc.ca/en/co/buho/buho\\_005.cfm](http://www.cmhc-schl.gc.ca/en/co/buho/buho_005.cfm)

Gurstein, P. 2012. "Affordable Housing as a Sustainability Strategy: Policy Implications for Canadian Cities" in S. Gill and R.K. Dhawan (eds.), Volume on Canadian Studies. Brisbane, Australia: PANCS. 26 pp. (in press).

Available at: <http://housingjustice.ca/wp-content/uploads/2012/02/Canadian-Studies-Chapter.pdf>

Statistics Canada. 1991. Census of Population.

Statistics Canada. 1996. Census of Population.

Statistics Canada. 2001. Census of Population.

Statistics Canada. 2006. Census of Population.

Statistics Canada. 2011. Census of Population.

Statistics Canada. 2011. National Household Survey.