

Webinar

ULI British Columbia: Insights with Mayor Young

Date: November 10, 2021

00:00:00 --> 00:00:05: More people, but thank you for joining another ULIBC event.

00:00:05 --> 00:00:08: So we've got an interesting stuff today.

00:00:08 --> 00:00:13: More minutes here. Do something,

00:00:13 --> 00:00:16: just ask if y'all y'all welcome to keep your your

00:00:16 --> 00:00:19: screens on or we asked everyone stay on mute through

00:00:19 --> 00:00:22: the duration of the events and will also have our

00:00:22 --> 00:00:24: staff Shannon not muting you.

00:00:24 --> 00:00:26: If if you don't so you might as well.

00:00:26 --> 00:00:29: But again I want to thank you all for joining

00:00:29 --> 00:00:32: us so when we get started my name is Duncan

00:00:32 --> 00:00:33: Butter Chicken.

00:00:33 --> 00:00:36: I'm the chair of UI British Columbia and I'm glad

00:00:36 --> 00:00:38: all of you could join us safer.

00:00:38 --> 00:00:40: This interesting event as always.

00:00:40 --> 00:00:41: I just want to start out with a couple of

00:00:41 --> 00:00:42: our remarks.

00:00:42 --> 00:00:44: First, all of the UI VC does all this work

00:00:45 --> 00:00:48: on the traditional territories of the indigenous peoples up BC

00:00:48 --> 00:00:49: on myself.

00:00:49 --> 00:00:52: I'm coming from the traditional terrors of the Coast Salish.

00:00:52 --> 00:00:55: People on my screen, Thomas Enslaver tough and I appreciate

00:00:55 --> 00:00:57: everyone coming from somewhere else,

00:00:57 --> 00:00:59: so I hope you'll take a moment to recognize that.

00:00:59 --> 00:01:01: And as always, I also want to thank all of

00:01:01 --> 00:01:02: our sponsors,

00:01:02 --> 00:01:05: particularly our annual sponsors. A lot of them up here

00:01:05 --> 00:01:06: on the screen behind me,

00:01:06 --> 00:01:07: so I'm not going to take a moment to go

00:01:07 --> 00:01:08: through all of them,
00:01:08 --> 00:01:12: but we appreciate their ongoing support throughout the years.

00:01:12 --> 00:01:13: And it's with their support,
00:01:13 --> 00:01:15: were able to host events like this,
00:01:15 --> 00:01:17: so with that I want to dive right in and
00:01:17 --> 00:01:20: pass it over to our speaker and our moderator.
00:01:20 --> 00:01:22: I'm quite interested in the subject today and so I'll
00:01:23 --> 00:01:24: be in attendee as much as a host,
00:01:24 --> 00:01:27: but today we have the Mayor of Langford,
00:01:27 --> 00:01:31: Stuart Young, who helped spearhead a quite innovative,
00:01:31 --> 00:01:36: affordable housing program or strategy in the City of Langford.

00:01:36 --> 00:01:38: And I saw this on the news a few weeks
00:01:38 --> 00:01:38: ago.
00:01:38 --> 00:01:39: I was quite taken by it so I was really
00:01:39 --> 00:01:41: curious to see to learn more about it and I
00:01:41 --> 00:01:42: thought,
00:01:42 --> 00:01:44: well, if I'm interested. I'm sure other Members are,
00:01:44 --> 00:01:47: so I reached out and unfortunately the mayor was kind
00:01:47 --> 00:01:50: enough to Janice just a little background on the mayor.
00:01:50 --> 00:01:53: He was. He's grown, born and raised in the city.
00:01:53 --> 00:01:56: Banker isn't a local business owner and the mayor was
00:01:56 --> 00:02:00: actually elected as a councillor when it first incorporated in
00:02:00 --> 00:02:00: 1992.
00:02:00 --> 00:02:03: So you know, Council way too hot.
00:02:03 --> 00:02:04: I don't know. He doesn't myself,
00:02:04 --> 00:02:07: but that's great. And then he was elected on air
00:02:07 --> 00:02:09: in December of 1993,
00:02:09 --> 00:02:13: which is also pretty incredible and has been declared mayor.
00:02:13 --> 00:02:16: Following seven elections and so it's got a lot of
00:02:16 --> 00:02:17: electoral experience here,
00:02:17 --> 00:02:18: so we'll give a couple.
00:02:18 --> 00:02:21: Will get a few brief remarks from their young,
00:02:21 --> 00:02:24: and then we'll get past it over to our host
00:02:24 --> 00:02:25: and moderator.
00:02:25 --> 00:02:28: Today, Patty glass. Many people might know Patty,
00:02:28 --> 00:02:29: she comes to us from Grosvenor,
00:02:29 --> 00:02:30: and it's been a long time,
00:02:30 --> 00:02:32: you liar. It's hosted a lot of events,
00:02:32 --> 00:02:34: and so I think she'll be a great leader,
00:02:34 --> 00:02:36: and most importantly, will allow me to sit back and
00:02:36 --> 00:02:38: just listen and observe and learn.

00:02:38 --> 00:02:40: So I appreciate Patty for joining that,
00:02:40 --> 00:02:41: so we'll pass it over to you,
00:02:41 --> 00:02:43: Mayor young, and then Patty.
00:02:43 --> 00:02:44: You just jump on it.
00:02:44 --> 00:02:45: Once the mayor is finished,
00:02:45 --> 00:02:46: but thank you very much for joining us.
00:02:47 --> 00:02:48: OK, thanks for inviting me,
00:02:48 --> 00:02:52: you guys. I'll just talk briefly about the bit of
00:02:52 --> 00:02:56: a history of how we started in Langford like 25
00:02:57 --> 00:02:57: years ago.
00:02:57 --> 00:03:01: 30 years ago we started with affordable housing program and
00:03:01 --> 00:03:05: of course housing prices back then are a little different
00:03:05 --> 00:03:08: than they were now when we developed in Langford we
00:03:08 --> 00:03:12: had a partnership with the development community that 10%
00:03:12 --> 00:03:14: of the homes would be affordable housing.
00:03:14 --> 00:03:16: Homes other rezoning that we did,
00:03:16 --> 00:03:20: so we've always been able to manage to figure out
00:03:20 --> 00:03:23: a way to get some affordability factor in there to
00:03:23 --> 00:03:27: allow families to or who want to be in Langford
00:03:27 --> 00:03:28: to get a home ownership,
00:03:28 --> 00:03:32: you know and take. Take that pride at phone ownership
00:03:32 --> 00:03:34: that we so wanted out here.
00:03:34 --> 00:03:37: So we started with that program and we were doing
00:03:37 --> 00:03:40: houses like if you rezone something for 20 houses we'd
00:03:40 --> 00:03:42: say two of them had to be affordable.
00:03:42 --> 00:03:44: Well back then we were doing and it was.
00:03:44 --> 00:03:48: A lot of it on small lots and back then.
00:03:48 --> 00:03:50: You know we were doing houses,
00:03:50 --> 00:03:54: 3 bedroom houses, 1400 square feet and selling them for
00:03:54 --> 00:03:57: \$160,000 to the public of Langford.
00:03:57 --> 00:04:00: You know the people that put themselves on it.
00:04:00 --> 00:04:04: On a you know list and we would verify their
00:04:04 --> 00:04:09: income and you know the need for housing at that
00:04:09 --> 00:04:09: time,
00:04:09 --> 00:04:13: and so that's really how it all started and we
00:04:13 --> 00:04:17: ended up building about 60 houses in Langford that were
00:04:18 --> 00:04:22: actually sold between 160 and \$270,000 and people are still
00:04:22 --> 00:04:25: in those houses today that.
00:04:25 --> 00:04:27: You know we started with the program.
00:04:27 --> 00:04:32: The problem with it is nowadays the housing prices are
00:04:32 --> 00:04:33: a lot more.
00:04:33 --> 00:04:35: You know higher price than what they were back then,

00:04:35 --> 00:04:39: so it's hard to tell a developer to make 10%
00:04:39 --> 00:04:43: of his housing and you know make it available for
00:04:43 --> 00:04:44: affordable housing,
00:04:44 --> 00:04:47: not when the houses are eight.
00:04:47 --> 00:04:50: \$900,000 in Langford, 1.2 million in Victoria,
00:04:50 --> 00:04:52: and that's your average price.
00:04:52 --> 00:04:55: So what we decided to do was put an affordable
00:04:55 --> 00:04:59: housing fee so when we develop and we make sure
00:04:59 --> 00:05:03: that you know we get through our rezonings we work
00:05:03 --> 00:05:06: with. Development community come up with a solution that.
00:05:06 --> 00:05:09: Over the last three or four years,
00:05:09 --> 00:05:13: a certain percentage of their fees for each unit created
00:05:13 --> 00:05:16: would go towards affordable housing units.
00:05:16 --> 00:05:18: That's how we garnered some money,
00:05:18 --> 00:05:20: so we got three \$4 million in a fund,
00:05:20 --> 00:05:21: and then we said, well,
00:05:21 --> 00:05:24: what program would actually help out more people?
00:05:24 --> 00:05:27: We went around and we talked to our community and
00:05:27 --> 00:05:30: what we found was they were paying,
00:05:30 --> 00:05:33: you know, 1700 to 2200 for rent a month,
00:05:33 --> 00:05:35: but they never had a down payment,
00:05:35 --> 00:05:36: and so they were in that cycle,
00:05:36 --> 00:05:37: and some have been renting.
00:05:37 --> 00:05:40: And years always wanted to buy a house but they
00:05:40 --> 00:05:43: just couldn't get that down payment for buying it.
00:05:43 --> 00:05:46: 'cause it would be roughly around the same price with
00:05:46 --> 00:05:47: the higher price of rent.
00:05:47 --> 00:05:49: So you know, we looked at it and we've been
00:05:49 --> 00:05:53: sort of trying to work with the development community that
00:05:53 --> 00:05:56: the people that live in Langford that are renting and
00:05:56 --> 00:05:58: finding a way to give them that opportunity to have
00:05:58 --> 00:05:59: home ownership,
00:05:59 --> 00:06:03: which is really high demand in Langford like everybody wants
00:06:03 --> 00:06:03: to own,
00:06:03 --> 00:06:07: you know something. And so we kind of put this
00:06:07 --> 00:06:09: program together.
00:06:09 --> 00:06:12: So now what happens is we will pay up to
00:06:12 --> 00:06:17: 2/3 of their down payment up to 20,000 or \$17,000
00:06:17 --> 00:06:19: or something like that.
00:06:19 --> 00:06:22: And basically it's on a sliding scale.
00:06:22 --> 00:06:25: The more money you make up to \$125,000,
00:06:25 --> 00:06:29: the less money will give you help with your down

00:06:29 --> 00:06:30: payment.

00:06:30 --> 00:06:32: And we talked to a lot of the people out

00:06:32 --> 00:06:35: in our community that wanted to sign up with a

00:06:35 --> 00:06:39: program like this and they said they were quite happy.

00:06:39 --> 00:06:40: And could afford to. Actually,

00:06:40 --> 00:06:42: if we gave that down payment,

00:06:42 --> 00:06:45: that little bit of incentive and the down payment goes

00:06:45 --> 00:06:46: to them,

00:06:46 --> 00:06:48: and it does not have to be paid back.

00:06:48 --> 00:06:51: This is just something that you know the city of

00:06:52 --> 00:06:55: Langford would give to first time homebuyers.

00:06:55 --> 00:06:57: You have to live in Langford for two years.

00:06:57 --> 00:06:58: You have to have a job,

00:06:58 --> 00:07:01: obviously. Or you know two people working in a family

00:07:01 --> 00:07:03: 'cause it's combined income.

00:07:03 --> 00:07:06: If you make more than \$125,000,

00:07:06 --> 00:07:09: you can pretty well afford to go buy a three

00:07:09 --> 00:07:10: or four or \$500,000.

00:07:10 --> 00:07:14: Condo or townhouse, and so that's what it's geared for,

00:07:14 --> 00:07:17: is first time homebuyers get people into the market.

00:07:17 --> 00:07:20: Get them to have you know some.

00:07:20 --> 00:07:22: You know direction, you know in their lives you know.

00:07:22 --> 00:07:25: Instead of just renting and feeling that you're just working

00:07:25 --> 00:07:26: and paying the rent.

00:07:26 --> 00:07:27: And they're not really getting ahead,

00:07:27 --> 00:07:30: we would just have this program so that it actually

00:07:30 --> 00:07:33: made you make a choice whether you wanted to rent

00:07:33 --> 00:07:36: or whether you want to own and it gave them

00:07:36 --> 00:07:38: that opportunity. So we put it.

00:07:38 --> 00:07:42: Program starts in January we put this information out to

00:07:42 --> 00:07:46: the public and we've got over 500 people signed up

00:07:46 --> 00:07:50: already or just 500 families signed up for the program,

00:07:50 --> 00:07:54: so we're oversubscribed. Uh, already we look like we would

00:07:54 --> 00:07:57: be able to in the first year look after about

00:07:57 --> 00:08:02: 250 families to get them into homeownership with program

00:08:02 --> 00:08:05: that

00:08:02 --> 00:08:05: we're talking about. It's fully funded.

00:08:05 --> 00:08:07: The program is fully funded by development.

00:08:07 --> 00:08:08: I don't know if I said that,

00:08:08 --> 00:08:11: but so the developers as they develop in Langford,

00:08:11 --> 00:08:15: they will pay a fee per unit and basically that

00:08:15 --> 00:08:17: has built up to three or \$4 million.

00:08:17 --> 00:08:20: It sustains itself at about a million and a half.
00:08:20 --> 00:08:23: \$2 million a year that the actual fund will grow.
00:08:23 --> 00:08:25: So we we've got money,
00:08:25 --> 00:08:28: you know, coming in as a kind of a revenue
00:08:28 --> 00:08:30: stream so we can continue on with the program.
00:08:30 --> 00:08:32: So it's not just a one off.
00:08:32 --> 00:08:35: We're going to go and help out 250 families.
00:08:35 --> 00:08:37: This year and you know we will do it again
00:08:37 --> 00:08:40: next year and the next year and at right now
00:08:40 --> 00:08:43: it looks like it's it's got a lot of interests.
00:08:43 --> 00:08:47: You know with the people that are renting or living
00:08:47 --> 00:08:48: in Langford,
00:08:48 --> 00:08:51: young families and even older older people to older families.
00:08:51 --> 00:08:54: It's not just for the first time home where there's
00:08:54 --> 00:08:57: 60 year old people that have never owned a home
00:08:57 --> 00:08:59: they've been renting in that cycle.
00:08:59 --> 00:09:01: And you know, maybe now is the opportunity for them
00:09:01 --> 00:09:03: to to get some moment in.
00:09:03 --> 00:09:05: Really, it's to get equity.
00:09:05 --> 00:09:07: For people so that they have something they have the
00:09:07 --> 00:09:08: skin in the game,
00:09:08 --> 00:09:11: so they will have something to own and later on.
00:09:11 --> 00:09:14: Whereas they're you know, position changes in life financially
or
00:09:14 --> 00:09:15: with family.
00:09:15 --> 00:09:18: They can maybe use that as their down payment to
00:09:18 --> 00:09:21: buy a house so it just gets you into the
00:09:21 --> 00:09:21: market.
00:09:21 --> 00:09:22: And that's what we're trying to do.
00:09:22 --> 00:09:25: And that's basically the gist of our program is just
00:09:25 --> 00:09:29: to make sure that we get the opportunity for people
00:09:29 --> 00:09:32: and families in Langford to have the ability to have
00:09:32 --> 00:09:35: home ownership rather than just in the rental cycle.
00:09:37 --> 00:09:41: Wonderful overview, thank you so much Mary Young.
00:09:41 --> 00:09:44: You know you were modest and I think skipping over
00:09:44 --> 00:09:48: some some details about Langford that I think the audience
00:09:48 --> 00:09:48: would.
00:09:48 --> 00:09:51: Would appreciate knowing 'cause I certainly did in doing a
00:09:51 --> 00:09:54: bit of research and coming to talk to you even
00:09:54 --> 00:09:54: though,
00:09:54 --> 00:09:57: as I mentioned earlier, I I am a music grad
00:09:57 --> 00:10:00: so I know the island very well and it's close

00:10:00 --> 00:10:03: to my heart that Langford was was one of the
00:10:03 --> 00:10:06: fastest growing metros. In all of Canada,
00:10:06 --> 00:10:10: with a population that has doubled since 1996,
00:10:10 --> 00:10:13: so that's very impressive, and I think it's also fair
00:10:13 --> 00:10:16: to say that you were the driving force behind a
00:10:16 --> 00:10:19: lot of that growth in the communities transformation.
00:10:19 --> 00:10:23: And I, I think it's also fair to say that
00:10:23 --> 00:10:28: you have an approval process that's probably enviable to a
00:10:28 --> 00:10:33: number of our fellow municipalities around around the
province,
00:10:33 --> 00:10:35: so so just with a bit of that background.
00:10:35 --> 00:10:37: And just to give context to just,
00:10:37 --> 00:10:40: you know that this the magnitude of what we're talking
00:10:40 --> 00:10:43: about with the program that you have come up with
00:10:43 --> 00:10:45: here that's launching next year.
00:10:45 --> 00:10:48: You know one one thought I had is is.
00:10:48 --> 00:10:51: Essentially, could this you know you're calling in a pilot
00:10:52 --> 00:10:52: program,
00:10:52 --> 00:10:54: but could this take flight elsewhere like why?
00:10:54 --> 00:10:58: Why, why, wouldn't other other municipalities consider
something like this?
00:10:58 --> 00:11:01: And have you been collaborating or talking with others?
00:11:01 --> 00:11:04: Or is this really just homegrown and you're you're truly
00:11:04 --> 00:11:05: piloting it?
00:11:05 --> 00:11:05: Yeah,
00:11:05 --> 00:11:09: we well, we speak with a lot of people.
00:11:09 --> 00:11:11: A lot of politicians up and down the island and
00:11:11 --> 00:11:13: NBC and I have a lot of conversations with my
00:11:13 --> 00:11:16: colleagues about different programs and what works and
what doesn't
00:11:16 --> 00:11:21: work. This one here. We've tried different ones and you
00:11:21 --> 00:11:21: know,
00:11:21 --> 00:11:24: we've been very successful at it.
00:11:24 --> 00:11:28: Were a young demographic and we are the fastest growing
00:11:28 --> 00:11:29: city in Canada.
00:11:29 --> 00:11:32: And we've been. Really been doing quite a lot of
00:11:32 --> 00:11:37: development and housing more than our share that you know
00:11:37 --> 00:11:41: any other municipalities have on Vancouver Island or BC.
00:11:41 --> 00:11:44: So you know when I first got in as mayor,
00:11:44 --> 00:11:47: you know 28 years ago you know there was 12,000
00:11:47 --> 00:11:51: people in Langford and as you stated there's now 50,000
00:11:51 --> 00:11:52: people in Langford,
00:11:52 --> 00:11:55: so it's basically more than tripled.

00:11:55 --> 00:11:57: You know, since I've been here and you know we
00:11:57 --> 00:12:00: never had cell phones and we never had Internet and
00:12:00 --> 00:12:01: we never had that stuff.
00:12:01 --> 00:12:05: Different started so you know times have changed and we've
00:12:05 --> 00:12:08: got to find more innovative ways to look after our
00:12:08 --> 00:12:11: population and I I really want to make sure that
00:12:11 --> 00:12:15: the people living in Langford have an opportunity to buy
00:12:15 --> 00:12:18: into this market where one of the.
00:12:18 --> 00:12:21: Fastest growing, but also we do a lot of recreation.
00:12:21 --> 00:12:24: We do a lot of you know arts and culture
00:12:24 --> 00:12:27: and stuff like that in our community,
00:12:27 --> 00:12:29: so it's not just get an affordable house.
00:12:29 --> 00:12:31: This is a great place to raise a family too
00:12:31 --> 00:12:32: as well,
00:12:32 --> 00:12:35: and so we're always adding things for the general public.
00:12:35 --> 00:12:37: The biggest thing that we talk about though,
00:12:37 --> 00:12:39: is the affordable housing crisis.
00:12:39 --> 00:12:41: It's not Langford, so how would this work?
00:12:41 --> 00:12:43: It would work in any community.
00:12:43 --> 00:12:46: It just means that as you're developing work with the
00:12:46 --> 00:12:47: development community,
00:12:47 --> 00:12:49: ask them how to help you.
00:12:49 --> 00:12:52: And they partner with us on all these programs,
00:12:52 --> 00:12:54: even though it costs them a bit of money when
00:12:54 --> 00:12:55: they're developing,
00:12:55 --> 00:12:57: were fast, or process is fast.
00:12:57 --> 00:12:59: So they get that benefit.
00:12:59 --> 00:13:01: 48 hour building permits. We make sure our rezonings are
00:13:01 --> 00:13:02: done within three months,
00:13:02 --> 00:13:04: no matter what the size of it is.
00:13:04 --> 00:13:06: So we've been doing that for,
00:13:06 --> 00:13:09: you know, basically 30 years that you know,
00:13:09 --> 00:13:10: we've looked after. Time is money,
00:13:10 --> 00:13:14: and we're not trying to put additional costs onto the
00:13:14 --> 00:13:15: development community.
00:13:15 --> 00:13:17: And I meet with all of the developers.
00:13:17 --> 00:13:19: They have an association. I mean with them once a
00:13:19 --> 00:13:19: month.
00:13:19 --> 00:13:21: We go over all of the issues that they may
00:13:21 --> 00:13:24: have or you know they see something stupid that we're
00:13:24 --> 00:13:24: doing.
00:13:24 --> 00:13:26: We will look at it and say,

00:13:26 --> 00:13:27: yeah, we agree, we made a mistake.
00:13:27 --> 00:13:30: Let's change it so it's always moving.
00:13:30 --> 00:13:32: It's not just this is what the city says.
00:13:32 --> 00:13:34: It just stays that way and then you get some
00:13:34 --> 00:13:36: bureaucrat in there that really doesn't understand.
00:13:36 --> 00:13:39: You know time is money or you know what the
00:13:39 --> 00:13:42: problems are over there and they don't understand that
they're
00:13:42 --> 00:13:45: actually impediment to economic success and development.
00:13:45 --> 00:13:47: So we are very open.
00:13:47 --> 00:13:50: I take my senior staff to those meetings.
00:13:50 --> 00:13:53: They hear about all the issues that are happening and
00:13:53 --> 00:13:55: you know they they knew there was an affordable housing
00:13:56 --> 00:13:57: crisis that they had to help solve.
00:13:57 --> 00:13:59: So it wasn't just the city going.
00:13:59 --> 00:14:00: OK, we're going to do this.
00:14:00 --> 00:14:03: We actually had buy in from the development community
because,
00:14:03 --> 00:14:06: you know it. Otherwise we just be building,
00:14:06 --> 00:14:09: you know apartments and rentals and they knew that they
00:14:09 --> 00:14:10: want to build condos.
00:14:10 --> 00:14:11: They want to build townhouses.
00:14:11 --> 00:14:13: They'd like to build, you know,
00:14:13 --> 00:14:15: homeownership for people to as well.
00:14:16 --> 00:14:18: And is that because the idea why?
00:14:18 --> 00:14:20: It's what you touched on?
00:14:20 --> 00:14:23: Why it's? Home ownership versus rental is is this notion
00:14:23 --> 00:14:25: at home ownership sort of keeps people in place and
00:14:26 --> 00:14:27: by fostering that community,
00:14:27 --> 00:14:29: you're going to then keep keep the people in the
00:14:29 --> 00:14:31: Union that's build a stronger Langford.
00:14:31 --> 00:14:31: And
00:14:31 --> 00:14:34: yeah, you you have a stronger economic base and you
00:14:34 --> 00:14:35: know you,
00:14:35 --> 00:14:37: you know your neighbors. You know it's not like moving
00:14:37 --> 00:14:38: in and out like you know,
00:14:38 --> 00:14:42: rental suites might do, but you know,
00:14:42 --> 00:14:45: we've got people that are living in our original affordable
00:14:45 --> 00:14:46: houses that we did 25 years ago,
00:14:46 --> 00:14:48: 30 years ago. So you know,
00:14:48 --> 00:14:50: it has worked for people.
00:14:50 --> 00:14:52: And when you helped. Somebody get into a home.
00:14:52 --> 00:14:54: They have a little bit of pride there and they're

00:14:54 --> 00:14:55: gonna look after it.

00:14:55 --> 00:14:56: 'cause they, you know, because they have to have a

00:14:56 --> 00:14:56: job.

00:14:56 --> 00:15:00: It's not somebody handing them and an asset for them

00:15:00 --> 00:15:00: to,

00:15:00 --> 00:15:03: you know, damage or or not pay attention to these

00:15:03 --> 00:15:07: people that get the opportunity for home ownership are pretty

00:15:07 --> 00:15:08: excited about it.

00:15:08 --> 00:15:09: At Langford you know they're they.

00:15:09 --> 00:15:12: You know they, that's some of the biggest things that

00:15:12 --> 00:15:14: they can attain is a home and Langford and then

00:15:14 --> 00:15:16: and they like it and they like programs like this.

00:15:16 --> 00:15:19: So we're just trying to make sure that we're not

00:15:19 --> 00:15:21: the ones that are slowing down.

00:15:21 --> 00:15:25: You know the the opportunity for people to buy UM,

00:15:25 --> 00:15:28: and so it's really important for us to keep recognizing

00:15:28 --> 00:15:28: that.

00:15:29 --> 00:15:31: And I keep stacks and I'm kind of a stats

00:15:31 --> 00:15:32: guy on,

00:15:32 --> 00:15:34: you know what's going on in my town,

00:15:34 --> 00:15:37: and you know, five years ago we had 70%

00:15:37 --> 00:15:41: homeownership, 30% were rentals. We're now down at 62%

00:15:41 --> 00:15:44: home ownership and 38% rentals.

00:15:44 --> 00:15:47: And I believe a healthy community is to have 70%

00:15:47 --> 00:15:49: home ownership and 30% rentals.

00:15:49 --> 00:15:51: We shouldn't really go the other way.

00:15:51 --> 00:15:54: His other cities that aren't as successful is because they

00:15:54 --> 00:15:55: end up with 70%

00:15:55 --> 00:15:57: rentals and 30% ownership. You don't have the community,

00:15:57 --> 00:15:59: the pride that you know,

00:15:59 --> 00:16:00: and of course the the votes.

00:16:00 --> 00:16:03: You know you need to make sure that when you're

00:16:03 --> 00:16:06: a homeowner you get a vote for what you're doing.

00:16:06 --> 00:16:08: If you buy a house and rent it out,

00:16:08 --> 00:16:10: you got no votes. So you're basically you.

00:16:10 --> 00:16:11: You don't really have a say,

00:16:11 --> 00:16:14: even though you're investing in our community.

00:16:14 --> 00:16:16: So I want people who are investing in our community

00:16:16 --> 00:16:19: to have that vote and have that opportunity,

00:16:19 --> 00:16:21: you know to help guide the city to the.

00:16:21 --> 00:16:23: The way they want to see it from

00:16:23 --> 00:16:26: and and and just to pick up on something you

00:16:26 --> 00:16:26: mentioned around.

00:16:26 --> 00:16:29: You know the people who qualify for this particular program,

00:16:29 --> 00:16:32: appreciating that that not everybody has.

00:16:32 --> 00:16:37: You know that that income threshold or or even that

00:16:37 --> 00:16:38: you know 5%.

00:16:38 --> 00:16:39: What what, what's in place,

00:16:39 --> 00:16:40: or what remains in place?

00:16:40 --> 00:16:42: Or what will be designed for the people who who

00:16:43 --> 00:16:44: this doesn't work for,

00:16:44 --> 00:16:48: but yet you know to create diverse and socio.

00:16:48 --> 00:16:51: You know economic socio Economic Community.

00:16:51 --> 00:16:52: That's reflective of you know,

00:16:52 --> 00:16:55: the greater population is. Is there anything that is being

00:16:56 --> 00:16:56: looked at for?

00:16:56 --> 00:17:00: Again, those people who for whom this program doesn't work?

00:17:00 --> 00:17:01: Yeah,

00:17:01 --> 00:17:04: well, we work with the provincial government on a lot

00:17:04 --> 00:17:05: of their programs,

00:17:05 --> 00:17:08: you know, to house people not necessary for home buying.

00:17:08 --> 00:17:10: They don't really have those programs.

00:17:10 --> 00:17:14: Then, really, I'm really, I don't like what the federal

00:17:14 --> 00:17:16: government is doing.

00:17:16 --> 00:17:18: And I don't like really what the rich governments doing

00:17:18 --> 00:17:19: they tax.

00:17:19 --> 00:17:21: People you know, like you know to make sure they

00:17:21 --> 00:17:24: don't buy a home and maybe one for the house

00:17:24 --> 00:17:27: you know and all this stuff that different types of

00:17:27 --> 00:17:30: taxes and the federal government has no programs for home

00:17:30 --> 00:17:32: ownership right now that we could actually utilize in our

00:17:32 --> 00:17:33: community,

00:17:33 --> 00:17:36: we'd love to partner with the federal government or provincial

00:17:36 --> 00:17:39: government and then take our funds and then expand it

00:17:39 --> 00:17:41: so that we can actually get more people.

00:17:41 --> 00:17:44: You don't have to make 125,000 to buy a two

00:17:44 --> 00:17:46: bedroom condo or so.

00:17:46 --> 00:17:49: It's really important to look at.

00:17:49 --> 00:17:52: Back and to figure out how we do it and

00:17:52 --> 00:17:55: what we found in just having it so this new

00:17:55 --> 00:17:59: program of us for two bedrooms and 4:50 would be

00:17:59 --> 00:18:02: the average price. And we found that we've had more

00:18:02 --> 00:18:05: people since we've started this program,

00:18:05 --> 00:18:06: saying, well, we want a one bedroom.
00:18:06 --> 00:18:07: We don't want two bedroom.
00:18:07 --> 00:18:09: Can I get it for 300,000?
00:18:09 --> 00:18:12: So now our staff are working on purchasing a one
00:18:12 --> 00:18:15: bedroom and having a different set of rules so you
00:18:15 --> 00:18:19: can actually get down to a \$300,000 range rather than
00:18:19 --> 00:18:22: at 4. 50 So we will look after somebody that
00:18:22 --> 00:18:23: maybe can squeak into a,
00:18:23 --> 00:18:26: you know, a one bedroom and it'll be more affordable
00:18:26 --> 00:18:27: for them too.
00:18:27 --> 00:18:30: So we're always looking for the way we're going to
00:18:30 --> 00:18:30: do this.
00:18:30 --> 00:18:32: January will have a very clear,
00:18:32 --> 00:18:36: defined program in place, but I can tell you from
00:18:36 --> 00:18:38: the mayor's point of view.
00:18:38 --> 00:18:40: With over 500 people applying for the two bedroom units
00:18:40 --> 00:18:42: and then a lot of conversation about,
00:18:42 --> 00:18:43: I'm just buy one bedroom.
00:18:43 --> 00:18:47: I you know, for 300,000 I wouldn't wait for the
00:18:47 --> 00:18:47: 4:50,
00:18:47 --> 00:18:49: but I can afford a 300,000.
00:18:50 --> 00:18:52: A dollar condo right now,
00:18:52 --> 00:18:55: and so we're looking at doing programs for \$300,000 one
00:18:55 --> 00:18:57: bedroom condos as well
00:18:57 --> 00:18:58: that I think. I mean I.
00:18:58 --> 00:19:01: I feel like that was sort of newly announced on
00:19:01 --> 00:19:04: this on this call because I haven't read that anywhere.
00:19:04 --> 00:19:04: So
00:19:04 --> 00:19:05: you haven't read it yet,
00:19:05 --> 00:19:07: but it will be happening in January.
00:19:07 --> 00:19:10: We're just getting feedback now and so we're just instructing
00:19:10 --> 00:19:11: our staff.
00:19:11 --> 00:19:13: OK, we need to have it so that it actually
00:19:13 --> 00:19:14: can help somebody.
00:19:14 --> 00:19:17: There's people out there that are single that just want
00:19:17 --> 00:19:18: a place and they don't want to rent.
00:19:18 --> 00:19:20: And what's funny is the not even.
00:19:20 --> 00:19:22: Funny, it's just the truth of life now.
00:19:22 --> 00:19:24: It's with the affordable housing prices.
00:19:24 --> 00:19:27: Not only is housing going up so as a rental
00:19:27 --> 00:19:30: costs so realistically the more we can help people get
00:19:30 --> 00:19:34: into even a one bedroom home ownership is as important

00:19:34 --> 00:19:36: as a two bedroom or even a 3 bedroom so
00:19:37 --> 00:19:40: you'll see our program expand and we can help more
00:19:40 --> 00:19:41: people in one bedroom.
00:19:41 --> 00:19:44: Then you help in a two bedroom for three bedrooms
00:19:44 --> 00:19:45: so you know we know,
00:19:45 --> 00:19:47: sort of where the where the people want to go
00:19:47 --> 00:19:49: and Langford and what they want to do and what
00:19:49 --> 00:19:51: they want to accomplish stand.
00:19:51 --> 00:19:53: We're finding out that if you're renting,
00:19:53 --> 00:19:54: it's almost the same price.
00:19:54 --> 00:19:56: Now is buying before
00:19:56 --> 00:19:59: and that and that scale piece that we we talked
00:19:59 --> 00:20:00: a little bit about earlier,
00:20:00 --> 00:20:03: like where the program again several years ago was more
00:20:03 --> 00:20:04: around single family homes.
00:20:04 --> 00:20:07: It's just, you know, you're able to do more and
00:20:07 --> 00:20:11: house more people through condos through identification
rather than so

00:20:11 --> 00:20:13: that that that makes makes all kinds of sense to
00:20:13 --> 00:20:14: me.
00:20:14 --> 00:20:17: Yeah, we're in Langford. We're actually defining our
downtown core

00:20:17 --> 00:20:20: now and saying these are where the high rises go.
00:20:20 --> 00:20:24: OK, that's all news. We're transitioning from being 12,000.
00:20:24 --> 00:20:26: People were now at 50,000.
00:20:26 --> 00:20:28: We've got quite, you know,
00:20:28 --> 00:20:31: a dense population and it in certain areas we're just
00:20:31 --> 00:20:32: going to enhance on that now.
00:20:33 --> 00:20:38: Wonderful. And and I was going to ask about you
00:20:38 --> 00:20:44: know that you had mentioned the \$450,000 sort of price
00:20:44 --> 00:20:46: cap on the two bedroom,
00:20:46 --> 00:20:49: so you know for a lot of people wealth accumulation
00:20:49 --> 00:20:52: in their in their primary residence is,
00:20:52 --> 00:20:53: you know, is that leap.
00:20:53 --> 00:20:55: And it does allow for their next kind of step
00:20:55 --> 00:20:57: in to save the town home or the single family
00:20:57 --> 00:20:57: home.
00:20:57 --> 00:21:00: So what what measures are in place around you know
00:21:00 --> 00:21:03: that that growth if you will like,
00:21:03 --> 00:21:05: is that for the person to then,
00:21:05 --> 00:21:06: you know, stay for say five years and then.
00:21:06 --> 00:21:09: Whatever they read from a market sale,

00:21:09 --> 00:21:12: they then keep and then they're able to use that
00:21:12 --> 00:21:14: to expand like that.
00:21:14 --> 00:21:15: That's part of the program
00:21:15 --> 00:21:16: as part of the program,
00:21:16 --> 00:21:18: so you know the big thing is you have to
00:21:18 --> 00:21:21: live in Langford for two years before you can even
00:21:21 --> 00:21:23: get accepted into the program.
00:21:23 --> 00:21:26: And then obviously our goal is to keep people in
00:21:26 --> 00:21:28: home ownership in Langford,
00:21:28 --> 00:21:30: and then step up and then it moves out and
00:21:30 --> 00:21:33: somebody else can move into that price point or close
00:21:33 --> 00:21:33: to that price point.
00:21:33 --> 00:21:36: 'cause if things go up in five years will then
00:21:36 --> 00:21:37: we've got to figure out.
00:21:37 --> 00:21:39: Or different programs as we did with our.
00:21:39 --> 00:21:41: We started over the whole home,
00:21:41 --> 00:21:43: selling it at affordable price.
00:21:43 --> 00:21:45: Then we're now into condos because of the price of
00:21:45 --> 00:21:46: housing.
00:21:46 --> 00:21:48: We need help 10 people or I can help.
00:21:48 --> 00:21:49: 50 You know what I mean?
00:21:49 --> 00:21:52: And that's the difference. Exactly
00:21:52 --> 00:21:54: and and the and the not paying it back again
00:21:54 --> 00:21:57: is that what was the thinking behind behind that?
00:21:57 --> 00:21:58: You know, not pay it back at time of
00:21:59 --> 00:22:02: if you can't afford now to go buy it,
00:22:02 --> 00:22:05: it's just that. As we are successful in Langford and
00:22:05 --> 00:22:10: it's the development community that's partnering with
Langford,
00:22:10 --> 00:22:13: and they agreed that they would pay per unit price
00:22:13 --> 00:22:15: when they're doing their buildings,
00:22:15 --> 00:22:18: apartments or condos, or single family homes,
00:22:18 --> 00:22:20: they would pay towards this fund,
00:22:20 --> 00:22:24: so that would enhance our ability to have more people
00:22:24 --> 00:22:25: into home ownership.
00:22:25 --> 00:22:31: And so we really were just doing what basically?
00:22:31 --> 00:22:34: This Community should be doing in an affordable housing
crisis,
00:22:34 --> 00:22:37: and we found the biggest impediment to homeownership is
not
00:22:37 --> 00:22:38: having the down payment.
00:22:38 --> 00:22:39: We talked to a lot of people.
00:22:39 --> 00:22:41: We did a lot of research on this.

00:22:41 --> 00:22:44: It's quite simple. If you give somebody the ability for
00:22:44 --> 00:22:46: a down payment that's working hard,
00:22:46 --> 00:22:47: had a job for five years,
00:22:47 --> 00:22:49: lived in Langford for two years,
00:22:49 --> 00:22:52: and basically they're ready to buy a house,
00:22:52 --> 00:22:54: they just have no ability to do it.
00:22:54 --> 00:22:57: And unfortunately or fortunately for the people that have
parents
00:22:57 --> 00:22:59: that have owned their house,
00:22:59 --> 00:23:02: for, you know. 50 years or whatever they can go
00:23:02 --> 00:23:05: and give mortgage on that and then have helped their
00:23:05 --> 00:23:06: kids that way.
00:23:06 --> 00:23:08: That not a lot of people are in that position
00:23:08 --> 00:23:08: right now.
00:23:08 --> 00:23:12: So we're finding that you know the Bank of the
00:23:12 --> 00:23:13: family,
00:23:13 --> 00:23:16: you know the data. The mother is not available to
00:23:16 --> 00:23:16: everybody,
00:23:16 --> 00:23:18: especially when there's a lot of kids in the family
00:23:18 --> 00:23:19: or whatever,
00:23:19 --> 00:23:20: which we have a lot of kids out here in
00:23:20 --> 00:23:20: our families.
00:23:20 --> 00:23:24: We like I said we have the highest demographic of
00:23:24 --> 00:23:27: kids per family in line for that anywhere on Vancouver
00:23:27 --> 00:23:28: Island.
00:23:28 --> 00:23:29: The problems and
00:23:29 --> 00:23:31: the younger population. I was surprised,
00:23:31 --> 00:23:35: yeah. Yeah, we're the youngest population on the island by
00:23:35 --> 00:23:35: far,
00:23:35 --> 00:23:39: and you know the average age of Victoria is what?
00:23:39 --> 00:23:41: 68 or something, and ours is around 40.
00:23:41 --> 00:23:44: So you start looking at you know these are people
00:23:44 --> 00:23:47: that live in Langford that are going to be working
00:23:47 --> 00:23:48: for the next 30 years.
00:23:48 --> 00:23:50: So the best thing we can do is to give
00:23:50 --> 00:23:53: them that opportunity right in the beginning to have home
00:23:53 --> 00:23:55: ownership and you know grow the equity.
00:23:55 --> 00:23:57: And that's what's really important.
00:23:57 --> 00:23:58: And that's what people tell us.
00:23:58 --> 00:24:01: You know, as politicians, we get told pretty directly from
00:24:01 --> 00:24:01: people.
00:24:01 --> 00:24:04: Langford, they know what. They want we're pretty open

dialogue

00:24:04 --> 00:24:05: on that stuff,

00:24:05 --> 00:24:08: so anything we can do to help the family get

00:24:08 --> 00:24:11: into August and will keep doing that.

00:24:12 --> 00:24:13: And and and I was,

00:24:13 --> 00:24:16: I was surprised to learn that there are no taxpayers

00:24:16 --> 00:24:17: dollars allocated toward the fund.

00:24:17 --> 00:24:19: That I thought that was,

00:24:19 --> 00:24:22: you know, again, it very innovative.

00:24:22 --> 00:24:24: In that regard, and so I have a question from

00:24:24 --> 00:24:26: Nathan in the chat and I'm gonna ask it because

00:24:26 --> 00:24:28: I think we we could have a good theme come

00:24:28 --> 00:24:31: from this and and he's wondering about what sort of

00:24:31 --> 00:24:36: strategies that you recommend for building consensus within
the developer

00:24:36 --> 00:24:39: community and it's sort of one wanted to understand what

00:24:39 --> 00:24:43: their level of support is with respect to funding the

00:24:44 --> 00:24:45: funding mechanism.

00:24:45 --> 00:24:47: So, So what is your what is this new line

00:24:48 --> 00:24:51: for support with developers regarding the funding and and
the

00:24:51 --> 00:24:52: the building consensus?

00:24:52 --> 00:24:54: Like the ways that you do that with the details

00:24:54 --> 00:24:57: so it starts with what's our.

00:24:57 --> 00:24:59: What's our plan like? What does the city needs to

00:24:59 --> 00:25:00: ask itself?

00:25:00 --> 00:25:02: Do we have a housing crisis?

00:25:02 --> 00:25:03: And I would say 90%

00:25:03 --> 00:25:05: of the cities in Canada have that.

00:25:05 --> 00:25:07: So then we need to find a way to get

00:25:07 --> 00:25:11: the bureaucracy and the red tape out of development.

00:25:11 --> 00:25:13: That's your one of your biggest factors.

00:25:13 --> 00:25:15: So if somebody buys a piece of property wants to

00:25:15 --> 00:25:16: build,

00:25:16 --> 00:25:17: you know, a condo in your town,

00:25:17 --> 00:25:20: or a bunch of homes and you take three years

00:25:20 --> 00:25:21: to rezone it,

00:25:21 --> 00:25:22: the guys already bought it.

00:25:22 --> 00:25:24: He's already hold. Holding onto it,

00:25:24 --> 00:25:26: well, I look at that as three years of lost

00:25:26 --> 00:25:28: money and I tell them I won't be three years.

00:25:28 --> 00:25:31: I'll be three months. I will save you on a

00:25:31 --> 00:25:34: 20 million or 50 million or \$100 million deal over
00:25:34 --> 00:25:34: three years.
00:25:34 --> 00:25:36: Carrying the interest on that.
00:25:36 --> 00:25:37: I tell them, I said,
00:25:37 --> 00:25:38: I will save you money.
00:25:38 --> 00:25:40: I will guarantee that we will get a rezoning in
00:25:40 --> 00:25:43: so that you know there's a savings for you.
00:25:43 --> 00:25:45: Then as I do that and inquiry fishing were non
00:25:45 --> 00:25:48: bureaucratic and then I give them a meeting with my
00:25:48 --> 00:25:51: senior staff every month everybody come and talk about how
00:25:51 --> 00:25:52: to make it more efficient for us and they do
00:25:52 --> 00:25:53: come up with ideas.
00:25:53 --> 00:25:56: So this has been going on for 20 years with
00:25:56 --> 00:25:58: our associations and who we meet with,
00:25:58 --> 00:26:02: but most politicians shy away from talking to the developers
00:26:02 --> 00:26:03: because of all.
00:26:03 --> 00:26:04: It's the big bad developer.
00:26:04 --> 00:26:07: Well in Langford we call them partners because without them
00:26:07 --> 00:26:09: investing in my town I don't have a town and
00:26:09 --> 00:26:10: so Langford was picked.
00:26:10 --> 00:26:13: The number one city in BC.
00:26:13 --> 00:26:16: You know, through the magazine notes with a call.
00:26:16 --> 00:26:19: One of those magazines anyway and then we got picked
00:26:19 --> 00:26:21: as the number one city in Canada.
00:26:21 --> 00:26:24: So these aren't they aren't by mistake.
00:26:24 --> 00:26:27: You know we're trying to make it so that we
00:26:27 --> 00:26:31: build as much affordable housing or housing that people can
00:26:31 --> 00:26:32: buy an attainable housing.
00:26:32 --> 00:26:34: We call it instead of using the word affordable,
00:26:34 --> 00:26:36: we've changed it a bit and said no,
00:26:36 --> 00:26:38: it's attainable. People want attainable housing.
00:26:38 --> 00:26:40: They want to be able to buy the house,
00:26:40 --> 00:26:44: and so there's too much talk about affordable housing
without
00:26:44 --> 00:26:45: actually,
00:26:45 --> 00:26:48: you know, letting people actually have the home ownership.
00:26:48 --> 00:26:49: So we're working hard on that.
00:26:49 --> 00:26:52: And you know, so it's it's a large project.
00:26:52 --> 00:26:54: But what we do is we work with our development
00:26:54 --> 00:26:55: community.
00:26:55 --> 00:26:56: We can save them costs,
00:26:56 --> 00:26:59: then they will have no problem giving us funds and

00:26:59 --> 00:27:00: they have.

00:27:00 --> 00:27:03: They've given us funds for 25 years from their developments

00:27:03 --> 00:27:06: for affordable housing and so in that we're getting a

00:27:06 --> 00:27:08: little bit bigger now and you know,

00:27:08 --> 00:27:09: we'll have a budget, you know.

00:27:09 --> 00:27:11: Like say, I got 34 million right now and then

00:27:11 --> 00:27:13: will be spending about 2 million a year on affordable.

00:27:13 --> 00:27:15: You know, getting people into housing and

00:27:15 --> 00:27:17: you're finding developers are coming.

00:27:17 --> 00:27:20: They're wanting now to work in Langford because of of

00:27:20 --> 00:27:20: the.

00:27:22 --> 00:27:25: Yeah, we're at we're one of the probably the busiest

00:27:25 --> 00:27:26: city in Canada.

00:27:26 --> 00:27:28: Again this year were up 30%

00:27:28 --> 00:27:31: over last year and last year we were up 30%

00:27:31 --> 00:27:35: over the year before. So we're growing at a pace

00:27:35 --> 00:27:38: that is actually were able to keep it up with

00:27:38 --> 00:27:39: it.

00:27:39 --> 00:27:40: Were able to manage it.

00:27:40 --> 00:27:42: We're not saying we're overworked,

00:27:42 --> 00:27:43: we all work hard when the times are good.

00:27:43 --> 00:27:47: We've been through the recessions of 090 ten everybody

00:27:47 --> 00:27:47: that's

00:27:47 --> 00:27:47: you know.

00:27:47 --> 00:27:51: Our staff know turnover in the line for city staff.

00:27:51 --> 00:27:52: I've got the same planner.

00:27:52 --> 00:27:53: The same for 25 years,

00:27:53 --> 00:27:55: so we all work together.

00:27:55 --> 00:27:59: We we we take direction from the development community.

00:27:59 --> 00:28:02: We work with our staff and development community so

00:28:02 --> 00:28:03: everybody

00:28:02 --> 00:28:03: works as a team.

00:28:03 --> 00:28:06: There's no US against them and I think once those

00:28:06 --> 00:28:07: barriers are gone into unity,

00:28:07 --> 00:28:09: you do a lot better because it's the people in

00:28:09 --> 00:28:11: your community that are actually spending the money.

00:28:11 --> 00:28:14: They're the ones that are they own the land,

00:28:14 --> 00:28:17: and so we don't try and categorise anybody.

00:28:17 --> 00:28:20: As you know, big bad developer coming in and cutting

00:28:20 --> 00:28:21: down some trees.

00:28:21 --> 00:28:23: We know we lose some trees.

00:28:23 --> 00:28:24: I will plant trees, you know,

00:28:24 --> 00:28:26: we know that housing is important.

00:28:26 --> 00:28:29: We're in an affordable housing crisis across this country,
00:28:29 --> 00:28:33: along with other prices. And we think that the municipality
00:28:33 --> 00:28:36: has a great opportunity to solve that problem.
00:28:36 --> 00:28:39: I just wish the federal government and a bit more
00:28:39 --> 00:28:42: than fishermen would actually come up with a monetary
program.
00:28:42 --> 00:28:45: Instead of subsidizing everybody to get into rentals,
00:28:45 --> 00:28:46: try and get it so we get more people into
00:28:46 --> 00:28:49: owning houses so the amount of money they're spending
their
00:28:49 --> 00:28:51: make that same amount of money for somebody to go
00:28:51 --> 00:28:53: rent something cheap. Make that same amount.
00:28:53 --> 00:28:55: Money available for city to go buy something.
00:28:55 --> 00:28:57: It's the same price, you know,
00:28:57 --> 00:29:00: so the government doesn't own a bunch of crappy
developments.
00:29:00 --> 00:29:03: You actually end up with pride and ownership,
00:29:03 --> 00:29:05: and you can tell the difference between a you know,
00:29:05 --> 00:29:10: a government run facility and housing and where it's pride
00:29:10 --> 00:29:13: of ownership and and condos or townhouses like that.
00:29:13 --> 00:29:15: So there is that difference,
00:29:15 --> 00:29:17: you know. And that's the way it is and we
00:29:17 --> 00:29:19: we like to be able to promote home ownership because
00:29:19 --> 00:29:22: we believe it's healthy for a community to have ownership
00:29:22 --> 00:29:24: in your Community and take pride in it.
00:29:24 --> 00:29:26: And be part of the decision making process as well.
00:29:27 --> 00:29:30: Well, I know it's also a premier John Horgan's writing,
00:29:30 --> 00:29:33: so maybe he's got some influence there with the feds.
00:29:33 --> 00:29:34: So who knows he can't hear.
00:29:34 --> 00:29:36: We're hoping. Yeah, no. No.
00:29:36 --> 00:29:38: John just lives around the corner from me and and
00:29:38 --> 00:29:41: basically you know he's he's got that big job ahead
00:29:41 --> 00:29:43: of him as most politicians do,
00:29:43 --> 00:29:45: and provincial and federal to find a way to help
00:29:45 --> 00:29:48: solve some of the problems that that we're having for
00:29:48 --> 00:29:48: sure.
00:29:48 --> 00:29:51: And but it is the responsibility municipality too,
00:29:51 --> 00:29:54: 'cause they could be an impediment with too much
bureaucracy
00:29:54 --> 00:29:55: and red tape.
00:29:55 --> 00:29:56: That's the biggest problem we see,
00:29:56 --> 00:29:59: you know and in the communities when you want to
00:29:59 --> 00:30:01: try and solve the problem,

00:30:01 --> 00:30:02: you don't want to be talking about it for five
00:30:02 --> 00:30:02: years.
00:30:02 --> 00:30:04: Just want to get it done and move on.
00:30:06 --> 00:30:07: Sounds like my, uh, my partner.
00:30:07 --> 00:30:08: He says, OK, we're done with this conversation.
00:30:08 --> 00:30:12: Let's just move on. And a really great question coming
00:30:12 --> 00:30:14: in from from Judy,
00:30:14 --> 00:30:17: and they're asking about the interface of housing with the
00:30:17 --> 00:30:22: neighboring municipalities being Victoria and Sooke and sort
of wanting
00:30:22 --> 00:30:26: to know that kind of synergy between the growing alignment
00:30:26 --> 00:30:29: or the disconnect between the homeownership with those
regions and
00:30:29 --> 00:30:30: and Langford.
00:30:30 --> 00:30:33: I think that's a great question because you know you
00:30:33 --> 00:30:34: are so tightly tightly knit there,
00:30:34 --> 00:30:37: and I'm wondering about the neighboring communities,
00:30:38 --> 00:30:41: the neighboring communities we monitor that likes a Victoria
has
00:30:41 --> 00:30:41: 70%.
00:30:42 --> 00:30:46: Rentals in 30% homeownership. It's actually the flip of
Langford
00:30:46 --> 00:30:49: and so we look around and nobody is really building
00:30:49 --> 00:30:53: the amount of single family homes or condos or townhouses
00:30:53 --> 00:30:55: or apartments that Langford is doing.
00:30:55 --> 00:30:58: We build 50 to 60%
00:30:58 --> 00:31:02: of the whole region or just a small municipality like
00:31:02 --> 00:31:04: with Sanic in Victoria,
00:31:04 --> 00:31:09: so they're restricted in their bureaucracy is fairly extensive,
00:31:09 --> 00:31:11: you know it to their red tape is quite a
00:31:11 --> 00:31:14: bit too as well in their processes.
00:31:14 --> 00:31:19: We're actually trying to attract investment in Langford for
jobs.
00:31:19 --> 00:31:22: We're also trying to attract.
00:31:22 --> 00:31:25: Development so that are blue collar workers in our trades
00:31:25 --> 00:31:27: will actually have a job too as well,
00:31:27 --> 00:31:29: 'cause that was one of the things that we found
00:31:29 --> 00:31:32: in 09 when the recession came and there was a
00:31:32 --> 00:31:34: lot of people out of work that we're going to
00:31:34 --> 00:31:37: lose their homes and less So what we wanted to
00:31:37 --> 00:31:39: do is just kind of be an island to ourselves
00:31:40 --> 00:31:42: here so we don't really mix a lot with Victoria
00:31:42 --> 00:31:44: and their ideals. We're we're different.

00:31:44 --> 00:31:46: You know, we're blue collar,
00:31:46 --> 00:31:48: hard work, and you know,
00:31:48 --> 00:31:51: homeownership is important. We're not looking for the best
place
00:31:51 --> 00:31:52: to go rent we're looking for.
00:31:52 --> 00:31:54: The best place to you know,
00:31:54 --> 00:31:56: raise your family and to do that so we're a
00:31:56 --> 00:31:59: little different municipality from the other ones were a new
00:31:59 --> 00:32:00: young municipality.
00:32:00 --> 00:32:01: All our sewer and all our water.
00:32:01 --> 00:32:03: Everything is all brand new.
00:32:03 --> 00:32:05: We're attracting a lot of businesses.
00:32:05 --> 00:32:10: In 1992, three percent of our tax base was generated
00:32:10 --> 00:32:13: from industrial and commercial.
00:32:13 --> 00:32:15: Now we're at about 23%,
00:32:15 --> 00:32:18: so we've actually taken and created a lot more jobs
00:32:18 --> 00:32:19: and a lot more opportunity.
00:32:19 --> 00:32:22: And then those people that work in Langford can actually
00:32:22 --> 00:32:23: buy a home Langford.
00:32:23 --> 00:32:25: Is there you know we're we're attracting good paying jobs?
00:32:25 --> 00:32:28: And obviously we have a lot of industrial property too
00:32:28 --> 00:32:30: as well that go along with it.
00:32:30 --> 00:32:33: So Langford is kind of unique in mix of everybody.
00:32:34 --> 00:32:37: And and young and the younger population like that that
00:32:37 --> 00:32:39: you touched on and dumb and just another.
00:32:39 --> 00:32:41: Yeah, just another question in the chat,
00:32:41 --> 00:32:47: just around reflecting having housing stock reflect the smaller
family
00:32:47 --> 00:32:48: makeup.
00:32:48 --> 00:32:50: You know, as families are getting smaller and and I
00:32:50 --> 00:32:53: know you touched on that a little bit before around
00:32:53 --> 00:32:56: you'll you will adapt the program to suit the different
00:32:56 --> 00:33:01: housing styles and sizes that that that reflected the
demographics.
00:33:01 --> 00:33:03: So that's wonderful and and then.
00:33:03 --> 00:33:06: Wanted someone wants to know your secret.
00:33:06 --> 00:33:10: So this is Lillian wants to know your secret on.
00:33:10 --> 00:33:12: On the your secret sauce,
00:33:12 --> 00:33:14: in that how you have why you have such a
00:33:14 --> 00:33:15: short approval time,
00:33:15 --> 00:33:17: is there something you can share with us around what?
00:33:17 --> 00:33:19: And I know we think you touched on it.
00:33:19 --> 00:33:21: You're probably gonna go somewhere around kind of

collaboration,
00:33:21 --> 00:33:22: but we would love to hear on that too.
00:33:22 --> 00:33:24: Yeah, well, a lot of it is that we
00:33:24 --> 00:33:26: all gotta be working to the same end?
00:33:26 --> 00:33:29: Like if you've got a staff that's got different agendas
00:33:29 --> 00:33:29: right?
00:33:29 --> 00:33:31: And they don't really care about the price of housing
00:33:31 --> 00:33:33: 'cause they've got a good job and they're living in
00:33:34 --> 00:33:36: a house with my staff actually were in the meetings.
00:33:36 --> 00:33:39: Were talking to people who are out in our community
00:33:39 --> 00:33:40: were listening to.
00:33:40 --> 00:33:42: The concerns of our residents will,
00:33:42 --> 00:33:45: if you're in a constant rental cycle and you're watching
00:33:45 --> 00:33:47: all these new houses to be built around you and
00:33:47 --> 00:33:48: you're not part of it,
00:33:48 --> 00:33:51: you know it becomes part of discussion and so our
00:33:51 --> 00:33:53: staff are acutely aware of the issues and they know
00:33:53 --> 00:33:57: what affordable housing crisis is our we've hired Abby
Freedman
00:33:57 --> 00:33:59: out of McGill to come here like four or five
00:33:59 --> 00:33:59: times,
00:33:59 --> 00:34:02: and he's a senior planner in the world is one
00:34:02 --> 00:34:03: of the top five,
00:34:03 --> 00:34:05: and so we bring him out here and he does
00:34:05 --> 00:34:05: a seminar.
00:34:05 --> 00:34:08: We invite all the people we do all that stuff
00:34:08 --> 00:34:10: so we try and include speakers that know what they're
00:34:10 --> 00:34:12: talking about to not just.
00:34:12 --> 00:34:15: You know our municipality in our little bubble that we
00:34:15 --> 00:34:16: have here.
00:34:16 --> 00:34:18: We need ideas from outside and what's happening in other
00:34:18 --> 00:34:19: parts of the world.
00:34:19 --> 00:34:21: So we bring in ideas and we do change some
00:34:21 --> 00:34:24: of our official community plan process,
00:34:24 --> 00:34:27: you know, and and regulations based on what's working
somewhere
00:34:27 --> 00:34:28: else in the world.
00:34:28 --> 00:34:31: But you gotta have those people that are out there
00:34:31 --> 00:34:33: and know what's going on outside of Langford.
00:34:33 --> 00:34:35: And then we try to incorporate them into our structure.
00:34:35 --> 00:34:38: Much the same as you know.
00:34:38 --> 00:34:40: How do we build our roads more efficiently?
00:34:40 --> 00:34:43: How do we put in sewer and water more efficiently

00:34:43 --> 00:34:46: and do things you know it cost effectively,
00:34:46 --> 00:34:48: and so we're always looking for innovative ways to do
00:34:48 --> 00:34:49: things.
00:34:49 --> 00:34:52: And, you know, because we're building new roads every day
00:34:52 --> 00:34:55: and we're building new sewer lines,
00:34:55 --> 00:34:56: and so we're growing our community.
00:34:56 --> 00:34:59: But all of our servicing is getting done right now
00:34:59 --> 00:35:00: underground.
00:35:00 --> 00:35:02: It's expensive to do all of this.
00:35:02 --> 00:35:04: That's part of making houses affordable.
00:35:04 --> 00:35:07: We better make it denser in those areas and make
00:35:07 --> 00:35:08: sure that we're not just.
00:35:08 --> 00:35:11: Running, you know, sewer lines and water lines.
00:35:11 --> 00:35:13: 267 thousand square foot lots,
00:35:13 --> 00:35:15: so Langford has changed a lot.
00:35:15 --> 00:35:16: We brought in small lot subdivisions.
00:35:16 --> 00:35:18: We've made it more efficient in that end of it
00:35:18 --> 00:35:20: and people are happy with them.
00:35:20 --> 00:35:22: At least it's they're able to buy a house,
00:35:22 --> 00:35:24: you know, a new house on a little smaller lot,
00:35:24 --> 00:35:27: but it makes sense so.
00:35:27 --> 00:35:29: You know, so I I I think what was the
00:35:29 --> 00:35:30: other?
00:35:30 --> 00:35:30: Oh
00:35:30 --> 00:35:33: yeah, no I was gonna say your ten years suggests
00:35:33 --> 00:35:35: people are happy so that is also something that isn't
00:35:36 --> 00:35:36: lost on me.
00:35:36 --> 00:35:37: Just how long you've been.
00:35:37 --> 00:35:40: You've been in the office and that is,
00:35:40 --> 00:35:43: you know, those are the voters speaking and and just
00:35:43 --> 00:35:46: you know a similar question on that was was around
00:35:46 --> 00:35:49: jobs and where you might see job growth going sort
00:35:49 --> 00:35:51: of 10 to 15 years from now.
00:35:51 --> 00:35:53: What again you touched on a bit?
00:35:53 --> 00:35:56: But yeah, what's your view of job growth and opportunities
00:35:56 --> 00:35:56: and?
00:35:56 --> 00:35:57: And
00:35:57 --> 00:36:01: yeah, so we. We've tried to attract jobs and attract
00:36:01 --> 00:36:06: business from anywhere over the province or or anywhere
00:36:06 --> 00:36:09: that
00:36:06 --> 00:36:09: we can find a nice rainy day for that business.
00:36:09 --> 00:36:14: We've had Plexus move out from Brampton,

00:36:14 --> 00:36:17: Ontario. They were a high tech company and so they
00:36:17 --> 00:36:18: moved all their head office.
00:36:18 --> 00:36:22: Now to Langford they're building a thirty \$40 million tower
00:36:23 --> 00:36:26: for their workers now and and their their business.
00:36:26 --> 00:36:28: So we're starting to see a lot more.
00:36:28 --> 00:36:33: Businesses coming to Langford. So we're continuing to grow.
00:36:33 --> 00:36:35: We have a lot of retail in the beginning,
00:36:35 --> 00:36:36: a lot of big box stores.
00:36:36 --> 00:36:37: We started to get jobs that way,
00:36:37 --> 00:36:40: 'cause we really had nothing when I first took over
00:36:40 --> 00:36:40: there was 20%
00:36:40 --> 00:36:43: unemployment and taxes were going up five 6%
00:36:43 --> 00:36:46: a year. So we've changed that and now we can
00:36:46 --> 00:36:46: go.
00:36:46 --> 00:36:49: We have a lot of years were zero percent tax
00:36:49 --> 00:36:51: increases and we keep it under cost of living or
00:36:51 --> 00:36:54: less and our taxes are the lowest in the region
00:36:54 --> 00:36:57: as well. So it's all about you know cooperation and
00:36:57 --> 00:36:59: working and making sure that.
00:36:59 --> 00:37:03: Our bureaucracy is so efficient that basically your taxes
become
00:37:03 --> 00:37:04: lower too as well,
00:37:04 --> 00:37:07: not just not only saves the development of the faster
00:37:07 --> 00:37:11: guy builds a building and we start taxing them,
00:37:11 --> 00:37:12: that's better than you know.
00:37:12 --> 00:37:15: Taxing rawland that we know we want the buildings there.
00:37:15 --> 00:37:17: We know we want to encourage the development,
00:37:17 --> 00:37:19: but sometimes it's slow off the mark.
00:37:19 --> 00:37:21: But when you come to Langford now you get a
00:37:21 --> 00:37:21: rezoning.
00:37:21 --> 00:37:24: Pick enough. You're starting to put shovels in the ground
00:37:24 --> 00:37:25: right away,
00:37:25 --> 00:37:27: and then we can move on to the next program
00:37:27 --> 00:37:29: so we're not bogged down at City Hall.
00:37:29 --> 00:37:33: So we could do fifty applications at once.
00:37:33 --> 00:37:34: We don't have to say.
00:37:34 --> 00:37:36: Oh wait your turn and then over so busy we
00:37:36 --> 00:37:38: just make sure that we work through it.
00:37:38 --> 00:37:41: We work with everybody. We keep those timelines in place
00:37:41 --> 00:37:42: as best we can so you know,
00:37:42 --> 00:37:45: we're working really hard at that and we've been fairly
00:37:45 --> 00:37:48: successful for 25 years since we brought that program in

00:37:48 --> 00:37:51: where we make sure we're not bureaucratic 'cause there's no
00:37:51 --> 00:37:54: excuse for having paperwork sitting on a desk for two
00:37:54 --> 00:37:57: years or not making a decision council elected to make
00:37:57 --> 00:37:58: a decision.
00:37:58 --> 00:38:01: Some of these cities. They'll get elected in one year.
00:38:01 --> 00:38:03: They still are dealing with the same issues the next
00:38:03 --> 00:38:03: year,
00:38:03 --> 00:38:07: and I think that's just an absolute waste of taxpayers
00:38:07 --> 00:38:10: money in time and not good for the efficiencies of
00:38:10 --> 00:38:11: running a city.
00:38:11 --> 00:38:13: Running a city is running a business.
00:38:13 --> 00:38:16: You get X amount of dollars in tax revenue and
00:38:16 --> 00:38:18: you have to spread that money out.
00:38:18 --> 00:38:20: Pay your bills at the end of the day if
00:38:20 --> 00:38:23: you overspend in yours too slow and you're too bureaucratic,
00:38:23 --> 00:38:25: that's your single biggest costs right now and the biggest
00:38:25 --> 00:38:28: impediment to actually building affordable housing.
00:38:29 --> 00:38:33: What would you tell the developers on the call that
00:38:33 --> 00:38:36: you and your staff would want to see as far
00:38:36 --> 00:38:41: as opportunities come around amenity contributions that they
00:38:41 --> 00:38:44: could offer
00:38:41 --> 00:38:44: into their development plan? You know,
00:38:44 --> 00:38:45: by in the way of,
00:38:45 --> 00:38:48: say, daycares or parks or things like that?
00:38:48 --> 00:38:51: Or are there other items amenities that that the city
00:38:51 --> 00:38:54: of Langford could collaborate with the developers on in that
00:38:54 --> 00:38:57: Community contribution and share those?
00:38:57 --> 00:39:01: Yeah yeah, there's we have different amenity packages there
00:39:01 --> 00:39:04: so.
00:39:01 --> 00:39:04: Developers also paid for a parks fee so we can
00:39:04 --> 00:39:07: go and buy parks or give them a credit if
00:39:07 --> 00:39:09: they give us apart when they rezone.
00:39:09 --> 00:39:12: So there's lots of ways that we can work with
00:39:13 --> 00:39:16: development to improve our community as well.
00:39:16 --> 00:39:19: One of the towers were looking at the towers are
00:39:19 --> 00:39:22: on my meeting matter fact next Monday,
00:39:22 --> 00:39:24: but when they build the towers we want to daycare
00:39:25 --> 00:39:27: in there so they're going to build a daycare.
00:39:27 --> 00:39:29: They're gonna build like you know,
00:39:29 --> 00:39:32: amenities for the actual residents fan site,
00:39:32 --> 00:39:34: and then they also pay a fee for new parks.
00:39:34 --> 00:39:37: But we can put some trails and parks close to

00:39:37 --> 00:39:39: where the development occurs.
00:39:39 --> 00:39:41: So as they pay their fees,
00:39:41 --> 00:39:42: especially in our downtown core,
00:39:42 --> 00:39:45: now we want to enhance their downtown core and have
00:39:45 --> 00:39:46: more green space there so.
00:39:46 --> 00:39:49: Will take the funding from that development and we'll find
00:39:49 --> 00:39:52: something that's useful in that area where the development is
00:39:52 --> 00:39:53: occurring.
00:39:53 --> 00:39:55: So as we get three or four or five or
00:39:56 --> 00:39:56: six towers,
00:39:56 --> 00:39:59: all of them will. Contributing will have some nice park
00:39:59 --> 00:40:01: space in our downtown core as well,
00:40:01 --> 00:40:03: and so we're always improving what we have and or
00:40:03 --> 00:40:06: enhancing or making it bigger as development occurs.
00:40:06 --> 00:40:10: We'd like to work with development and then they help
00:40:10 --> 00:40:11: pay for the improvements,
00:40:11 --> 00:40:14: but we always make sure that they're happy at the
00:40:14 --> 00:40:15: end of the day that you know,
00:40:15 --> 00:40:17: we didn't drag it out.
00:40:17 --> 00:40:20: B2B aircraft 'cause I know that the longer we take
00:40:20 --> 00:40:21: to make our decisions,
00:40:21 --> 00:40:23: the less money that I can actually wrestle in ARM
00:40:23 --> 00:40:23: wrestle.
00:40:23 --> 00:40:26: Before you know, for helping community projects.
00:40:26 --> 00:40:29: So everybody knows that langfords fast on that we're not
00:40:29 --> 00:40:32: bureaucratic and we will make it were elected to make
00:40:32 --> 00:40:33: the citizens yes or no,
00:40:33 --> 00:40:35: at least get to that you will get a decision
00:40:36 --> 00:40:36: out of Langford,
00:40:36 --> 00:40:38: whether you like it or not,
00:40:38 --> 00:40:39: but you will get a decision,
00:40:39 --> 00:40:42: but we don't hide, so let's not,
00:40:42 --> 00:40:43: you know, deal with this right now.
00:40:43 --> 00:40:44: We'll deal with it later.
00:40:44 --> 00:40:46: It doesn't go away. It's there all the time,
00:40:46 --> 00:40:47: so you better off to just make you.
00:40:47 --> 00:40:50: Decision and move on to the next as a politician.
00:40:51 --> 00:40:54: Very cool. You're definitely. You're very transparent.
00:40:54 --> 00:40:58: It's for free refreshing. So I'm just going to slowly
00:40:58 --> 00:41:02: start to close that close up my questions here.
00:41:02 --> 00:41:04: And certainly if anyone on the call has anything that
00:41:04 --> 00:41:06: they'd like to ask Mary Young,

00:41:06 --> 00:41:08: please do pop it into the chat and I will
00:41:08 --> 00:41:09: be sure to ask it.
00:41:09 --> 00:41:11: But as we are getting to the top of the
00:41:11 --> 00:41:14: hour here I I thought I would just just kind
00:41:14 --> 00:41:16: of be a bit more philosophical and ask you know
00:41:16 --> 00:41:18: where, where, where do you see the program?
00:41:18 --> 00:41:21: Involving, I realize it's hard down to that considering it's
00:41:21 --> 00:41:21: a pilot.
00:41:21 --> 00:41:22: It hasn't quite started yet,
00:41:22 --> 00:41:25: but if you were to see where this could possibly
00:41:25 --> 00:41:26: go like you know,
00:41:26 --> 00:41:29: in the road down the road your your success or
00:41:29 --> 00:41:30: where would you ever do?
00:41:30 --> 00:41:33: Imagine this could potentially go this program.
00:41:34 --> 00:41:37: I think that right now we don't have a program
00:41:37 --> 00:41:38: federally or provincially,
00:41:38 --> 00:41:41: and even municipal level, so we're trying to create a
00:41:41 --> 00:41:42: program at our level,
00:41:42 --> 00:41:45: which usually we piggyback or partner with senior levels of
00:41:45 --> 00:41:46: government.
00:41:46 --> 00:41:50: We're we're hopeful. That this program will have some pick
00:41:50 --> 00:41:53: up and then it works well enough where the provincial
00:41:53 --> 00:41:56: or federal governments will look at it and then they
00:41:56 --> 00:41:58: will add some money to it so we can help
00:41:58 --> 00:41:58: more people,
00:41:58 --> 00:42:00: because right now we're oversold.
00:42:00 --> 00:42:04: Like with over 500 applicants for really 250 spaces.
00:42:04 --> 00:42:07: You know this year. You know,
00:42:07 --> 00:42:09: we we see this as a problem and it's a
00:42:09 --> 00:42:11: it's a crisis and it just proved itself to us
00:42:11 --> 00:42:14: when we we didn't think we would ever get 500
00:42:14 --> 00:42:17: people in Langford applying for housing credit.
00:42:17 --> 00:42:20: You know to go buy a house but it just
00:42:20 --> 00:42:22: shows the need there and how big this crisis is.
00:42:22 --> 00:42:24: So it's not just Langford,
00:42:24 --> 00:42:27: it's everywhere, like if we had this program in soup
00:42:27 --> 00:42:29: or if we had a new Victoria.
00:42:29 --> 00:42:33: Or you know even in Vancouver Kamloops you would get
00:42:33 --> 00:42:35: a lot more sign up just like us.
00:42:35 --> 00:42:37: And so this isn't A fluke.
00:42:37 --> 00:42:38: It's not just because it's.
00:42:38 --> 00:42:40: Langford, 500 people signed up.

00:42:40 --> 00:42:43: It's because the need is there and once I go
00:42:43 --> 00:42:47: to 300,000 to 450 which we haven't announced yet.
00:42:47 --> 00:42:50: But it'll happen in the New year.
00:42:50 --> 00:42:52: There's going to be more demand,
00:42:52 --> 00:42:55: so we just have a segment of the market that
00:42:55 --> 00:42:58: wanted a two bedroom unit and had to make less
00:42:58 --> 00:42:59: than 125 to apply.
00:42:59 --> 00:43:01: Well, all we can do a one bedroom.
00:43:01 --> 00:43:05: You make less than 80,000 to apply and then we
00:43:05 --> 00:43:06: staged it again.
00:43:06 --> 00:43:08: You know, if you make close to 80 then will
00:43:08 --> 00:43:09: give you half your down payment.
00:43:09 --> 00:43:12: If you you know you only make it in 5060,
00:43:12 --> 00:43:14: gram will give you 3/4 your down payment,
00:43:14 --> 00:43:17: so that's kind of you know the system.
00:43:17 --> 00:43:18: We've thought about it a lot,
00:43:18 --> 00:43:20: you know, and it's gone through this system.
00:43:20 --> 00:43:21: We've talked to the people at.
00:43:21 --> 00:43:23: Three talks. People that are renting.
00:43:23 --> 00:43:25: We asked them how do you get out of the
00:43:25 --> 00:43:25: rental?
00:43:25 --> 00:43:28: Give me a down payment like making enough money to
00:43:28 --> 00:43:28: pay my rent.
00:43:28 --> 00:43:30: I just don't have that,
00:43:30 --> 00:43:33: but I don't have any money left to actually raise
00:43:33 --> 00:43:36: \$20,000 and it would take them three to four years
00:43:36 --> 00:43:39: to raise \$20,000 and then something comes up so they're
00:43:39 --> 00:43:40: at that they're on the edge.
00:43:40 --> 00:43:42: You know, on on their expenses.
00:43:42 --> 00:43:44: They're not like they've got.
00:43:44 --> 00:43:46: These are people that are looking to buy a home,
00:43:46 --> 00:43:47: and I've got lots of cash there.
00:43:47 --> 00:43:50: Just lazy. But these are people that actually will save.
00:43:50 --> 00:43:52: And will, you know, be able to manage.
00:43:52 --> 00:43:53: Their payments.
00:43:54 --> 00:43:56: Has there been any talk about micro suites and I
00:43:56 --> 00:43:59: I just know that there have been some examples that
00:43:59 --> 00:44:01: the bastion and reliance had done some micro suites down
00:44:01 --> 00:44:04: in Victoria. Is that something that that Langford would ever
00:44:04 --> 00:44:05: consider?
00:44:05 --> 00:44:08: Just those really really tight like 304 hundred square foot
00:44:08 --> 00:44:09: micro micro

00:44:09 --> 00:44:13: city? Yeah, absolutely that would be something we're not at
00:44:13 --> 00:44:17: that stage in our process 'cause we figured the need
00:44:17 --> 00:44:20: was wide and far on the two bedrooms.
00:44:20 --> 00:44:22: The one bedrooms are just coming up as a a
00:44:22 --> 00:44:25: need and and people are requesting it just.
00:44:25 --> 00:44:29: Based on this program, micro suites not not so much
00:44:29 --> 00:44:30: talk about that,
00:44:30 --> 00:44:33: but I know there's a market there for it and
00:44:33 --> 00:44:36: maybe we could find a partnership way that maybe a
00:44:36 --> 00:44:39: different program for micro suites where we work with the
00:44:39 --> 00:44:43: development community where they actually build them at a
reasonable
00:44:43 --> 00:44:45: cost and we do a partnership where they can,
00:44:45 --> 00:44:48: you know, get it that way rather than tax revenue
00:44:48 --> 00:44:51: going into helping them so you know we we can
00:44:51 --> 00:44:53: do a lot with the development community and with,
00:44:53 --> 00:44:56: you know, opportunities of working with them so.
00:44:56 --> 00:44:58: There could be a better program that we're offering and
00:44:58 --> 00:44:59: we're looking at that too,
00:44:59 --> 00:45:01: and micro suites might fall into that.
00:45:01 --> 00:45:04: It may not fall into the one and two bedroom,
00:45:04 --> 00:45:07: normal and but the just having an ownership in anything
00:45:07 --> 00:45:10: weather so might proceed is still a good idea,
00:45:10 --> 00:45:14: right? So we're going from two bedrooms down to one
00:45:14 --> 00:45:18: bedroom that we announced in January because of the high
00:45:18 --> 00:45:22: volume that we're getting calls for getting for it.
00:45:22 --> 00:45:24: Mike receipts would probably put us to 1000 kids here.
00:45:24 --> 00:45:26: And you know, yeah, so we're.
00:45:26 --> 00:45:28: Managing what we can do,
00:45:28 --> 00:45:30: and hopefully what I'd like to see,
00:45:30 --> 00:45:33: though is if this program is successful at our level,
00:45:33 --> 00:45:36: I'd really like some help from the provincial and federal
00:45:36 --> 00:45:39: governments to look at the program and see if they
00:45:39 --> 00:45:41: could put money into that rather than just giving it
00:45:41 --> 00:45:45: out as rental subsidies the same time they're rental
subsidies.
00:45:45 --> 00:45:48: They can be doing homeownership one time.
00:45:48 --> 00:45:49: Grant is better than seven.
00:45:49 --> 00:45:52: Subsidizing somebody for \$1000 a month for the rest of
00:45:52 --> 00:45:53: their lives,
00:45:53 --> 00:45:54: you know, that adds up to a lot of money,
00:45:54 --> 00:45:57: so we tried to keep it to our.
00:45:57 --> 00:45:59: Home ownership was attainable like so.

00:45:59 --> 00:46:03: It's like giving somebody a years worth of subsidy is
00:46:03 --> 00:46:05: what you get one time once.
00:46:05 --> 00:46:07: So that kind of helps people.
00:46:07 --> 00:46:10: So instead of giving all this money out for five
00:46:10 --> 00:46:13: 1015 years in news cycle of only going into a
00:46:13 --> 00:46:17: unit and staying in that rental unit all those years,
00:46:17 --> 00:46:20: because why would you leave your getting a rental subsidy?
00:46:20 --> 00:46:22: But some of those people might be able to buy
00:46:22 --> 00:46:25: into homeownership if they got the grant right up front
00:46:25 --> 00:46:27: from the government and partners.
00:46:27 --> 00:46:29: The best thing being told at the same amount of
00:46:29 --> 00:46:31: money basically is that paying out
00:46:32 --> 00:46:35: absolutely well I I am I'm getting another comment here
00:46:35 --> 00:46:35: and again,
00:46:35 --> 00:46:38: it's it's actually my my feeling too and that is
00:46:38 --> 00:46:41: that you are very refreshing to hear from.
00:46:41 --> 00:46:44: So thank you for just being so open and wanted
00:46:44 --> 00:46:46: to ask if you could remind us the name of
00:46:46 --> 00:46:50: the professor from McGill who you who you seek counsel
00:46:50 --> 00:46:50: from.
00:46:50 --> 00:46:53: Yeah, so it's Abby Freedman Freedman.
00:46:53 --> 00:46:55: Yep, and he's written a bunch of books and he
00:46:55 --> 00:46:57: actually has a book on Langford in there.
00:46:57 --> 00:46:59: He's got a section on 'cause he comes over here
00:46:59 --> 00:47:01: quite a bit and talks to all of our developers
00:47:01 --> 00:47:04: and does seminars for everybody who's been doing it for
00:47:04 --> 00:47:07: 20 years. So Langford's got a lot of help from
00:47:07 --> 00:47:09: some pretty good professional.
00:47:10 --> 00:47:13: He teaches at McGill University still today and does that.
00:47:13 --> 00:47:16: He travels around the world and goes to places where
00:47:17 --> 00:47:19: like Europe and when they had the floods and and
00:47:19 --> 00:47:22: and all the other he goes to areas where there's
00:47:22 --> 00:47:25: problems with natural disasters and things like that.
00:47:25 --> 00:47:28: He teaches there and tries to rebuild their help.
00:47:28 --> 00:47:31: Rebuild their cities so he's quite a quite a a
00:47:31 --> 00:47:34: guy in full knowledge and he's always exciting for us
00:47:34 --> 00:47:37: to will have him out here in February again and
00:47:37 --> 00:47:40: Langford. And basically we invite all the developers.
00:47:40 --> 00:47:43: We invite all the Community and they come and they
00:47:43 --> 00:47:45: listen to him speak and he's just he shines a
00:47:45 --> 00:47:48: light on stuff that maybe you wouldn't think about and
00:47:48 --> 00:47:49: that's the part of it.

00:47:49 --> 00:47:51: We don't have to travel all over the world,
00:47:51 --> 00:47:53: he's already done it. He can come here and explain
00:47:53 --> 00:47:55: to us and he comes up with ideas.
00:47:55 --> 00:47:57: You know how we could.
00:47:57 --> 00:47:58: Look at our official community plan,
00:47:58 --> 00:47:59: how we can change it,
00:47:59 --> 00:48:03: how we can make development really exciting rather than
just
00:48:03 --> 00:48:04: we're doing this,
00:48:04 --> 00:48:05: you know.
00:48:05 --> 00:48:07: Well, maybe we'll ask him to be a friend of
00:48:07 --> 00:48:10: you allies and we can ping him as well at
00:48:10 --> 00:48:12: some point and have him come chat with us.
00:48:12 --> 00:48:13: Yeah,
00:48:13 --> 00:48:15: he's a great guy to talk because you know he's
00:48:15 --> 00:48:16: invigorate,
00:48:16 --> 00:48:18: he he gets us excited about doing stuff in Langford
00:48:18 --> 00:48:20: and shows a different lens on things,
00:48:20 --> 00:48:23: and you see the same stuff everyday.
00:48:23 --> 00:48:25: Yeah, great to have somebody else come in and tell
00:48:25 --> 00:48:28: you what we're doing wrong or what we're doing right.
00:48:28 --> 00:48:30: And we've modeled kind of our city after a lot
00:48:30 --> 00:48:33: of his ideas and what he's seen around the world.
00:48:33 --> 00:48:36: So it's it's been good for the city to have
00:48:36 --> 00:48:40: that sort of oversight as to see what we're doing.
00:48:40 --> 00:48:42: And so we have an oversight of what we're doing,
00:48:42 --> 00:48:43: and then we have an oversight.
00:48:43 --> 00:48:45: If making sure we're not wasting tax dollars and doing
00:48:45 --> 00:48:46: stupid things teams.
00:48:46 --> 00:48:48: So there's a lot of oversight over what we do.
00:48:48 --> 00:48:50: And and I have a lot of committees that are
00:48:50 --> 00:48:51: volunteer,
00:48:51 --> 00:48:54: so we've got about 120 volunteers that work on my
00:48:54 --> 00:48:57: committees for planning and zoning and finance and stuff.
00:48:57 --> 00:48:58: So the public is on those.
00:48:58 --> 00:49:00: Committees and they help us,
00:49:00 --> 00:49:03: you know, make the decisions that move forward so nothing
00:49:03 --> 00:49:05: gets kind of left left out.
00:49:05 --> 00:49:08: We're always working on something and looking for great
ideas
00:49:08 --> 00:49:11: and new ideas and innovative ways to do things.
00:49:11 --> 00:49:12: You know from a city perspective,
00:49:12 --> 00:49:13: 'cause everybody is the same.

00:49:13 --> 00:49:15: Cities are kind of run bureaucratic.
00:49:15 --> 00:49:16: I don't care anybody says,
00:49:16 --> 00:49:17: that's just the way they are.
00:49:17 --> 00:49:20: And so you know I got involved in this 30
00:49:20 --> 00:49:21: years ago,
00:49:21 --> 00:49:24: 'cause I didn't want to be like the old cities
00:49:24 --> 00:49:26: of what we've been growing up too with high taxes
00:49:27 --> 00:49:29: and nobody really paying attention.
00:49:29 --> 00:49:31: You know I'm working. You know what you have to
00:49:31 --> 00:49:32: do to make the changes.
00:49:32 --> 00:49:35: So we've tried to keep our city kind of vibrant
00:49:35 --> 00:49:35: and younger,
00:49:35 --> 00:49:37: thinking and exciting, you know,
00:49:37 --> 00:49:39: and that way it and look for new,
00:49:39 --> 00:49:43: innovative ways to do things that are different than the
00:49:43 --> 00:49:43: same old,
00:49:43 --> 00:49:46: you know, bureaucracy. That cities are bogged down with.
00:49:47 --> 00:49:49: Well, I, I don't think he'd ever be coined as
00:49:49 --> 00:49:52: you know that I think you'd be that the earlier
00:49:52 --> 00:49:53: reference around this,
00:49:53 --> 00:49:55: the vibrancy and again, certainly badges,
00:49:55 --> 00:49:57: like most livable city in Canada.
00:49:57 --> 00:49:59: I mean, these are. These are pretty significant.
00:49:59 --> 00:50:02: Badges and titles and monikers to attach to to the
00:50:02 --> 00:50:05: City of Langford so you know just some of the
00:50:05 --> 00:50:08: key things I I heard today just around changing the
00:50:08 --> 00:50:11: narrative. You know how you look really focused on that.
00:50:11 --> 00:50:13: Dumb partners in the community.
00:50:13 --> 00:50:14: I just, you know. Again,
00:50:14 --> 00:50:16: it's on your wall there.
00:50:16 --> 00:50:19: This idea of giving people their start that we're many
00:50:19 --> 00:50:21: have the Bank of Mom and Dad,
00:50:21 --> 00:50:23: but many more do not.
00:50:23 --> 00:50:25: And yet you were to ask anyone who did have
00:50:25 --> 00:50:26: the Bank of Mom and Dad.
00:50:26 --> 00:50:29: That's how they were able to get into the market.
00:50:29 --> 00:50:33: I mean, that's just the reality and listening outside opinions,
00:50:33 --> 00:50:38: you know. But then this hope of inspiring broader uptake.
00:50:38 --> 00:50:41: But at the federal level and again,
00:50:41 --> 00:50:44: your your 500 applications are evidence that this is
00:50:44 --> 00:50:45: something
00:50:44 --> 00:50:45: that is.

00:50:45 --> 00:50:46: There's a demand for it.

00:50:46 --> 00:50:48: And and I need, as you mentioned,

00:50:48 --> 00:50:53: so you know, we really appreciate you taking your time.

00:50:53 --> 00:50:56: Mary young. I mean, you've obviously got a huge agenda,

00:50:56 --> 00:50:58: lots on. So talk to you.

00:50:58 --> 00:51:01: Allies is really appreciated. And we will stay in touch

00:51:01 --> 00:51:05: and we're going to follow you in the success of

00:51:05 --> 00:51:06: this program.

00:51:06 --> 00:51:09: I want to thank the sponsors today that make this

00:51:09 --> 00:51:10: possible.

00:51:10 --> 00:51:13: And again your your time and was it?

00:51:13 --> 00:51:16: Was there anything else you wanted to close with or

00:51:16 --> 00:51:16: or sign off with?

00:51:16 --> 00:51:17: UM

00:51:17 --> 00:51:20: no, no, I just you guys have any control over

00:51:20 --> 00:51:22: the federal provincial government.

00:51:22 --> 00:51:25: Tell them that they need to invest in,

00:51:25 --> 00:51:28: you know, attainable housing for people and we need to

00:51:28 --> 00:51:29: get that out there more.

00:51:29 --> 00:51:31: Really just kind of silent a little bit 'cause of

00:51:31 --> 00:51:32: kovid and everything else.

00:51:32 --> 00:51:35: But you know, we still gotta look at opportunities for

00:51:35 --> 00:51:35: families.

00:51:35 --> 00:51:38: And I think that the time is right now.

00:51:38 --> 00:51:42: You know, hopefully we're getting a handle on COVID.

00:51:42 --> 00:51:44: Governments are kind of, you know,

00:51:44 --> 00:51:46: just newly elected back in or whatever and they need

00:51:46 --> 00:51:49: to look at the housing crisis and treated as a

00:51:49 --> 00:51:49: housing crisis.

00:51:49 --> 00:51:53: And we need to help municipalities like mine and all

00:51:53 --> 00:51:56: the other ones across Canada need a bit of support

00:51:56 --> 00:52:00: from the federal government on home ownership.

00:52:00 --> 00:52:02: Attaining the home. That's what's the best thing that you

00:52:02 --> 00:52:03: can do right now.

00:52:03 --> 00:52:06: Handing out money in subsidies and serve and all that

00:52:06 --> 00:52:08: stuff is not the way to run a country.

00:52:08 --> 00:52:10: We need now to tighten that up a little bit

00:52:10 --> 00:52:11: and get actually into.

00:52:11 --> 00:52:14: You know, ownership and equity into things that you work

00:52:14 --> 00:52:14: hard for it.

00:52:16 --> 00:52:19: Well, those are those are great great closing words and

00:52:20 --> 00:52:22: and and I just on that you that the Affordable

00:52:23 --> 00:52:26: Housing Reserve Fund that was created was it 2012.
00:52:26 --> 00:52:29: Yeah, so well, it didn't just happen like even think
00:52:29 --> 00:52:31: it happened when we had our affordable housing fund.
00:52:31 --> 00:52:35: It happened in 1994 ninety five and we just we've
00:52:35 --> 00:52:39: just changed it because of the price of housing right
00:52:39 --> 00:52:44: two years ago to have an affordable housing fund for
00:52:44 --> 00:52:48: attainable housing for families in in Langford.
00:52:48 --> 00:52:51: And so we've got this new program that we're doing
00:52:51 --> 00:52:54: not necessarily going out and helping somebody by a single
00:52:54 --> 00:52:57: family home trying to help more people 'cause.
00:52:57 --> 00:52:58: We would we would be able to help.
00:52:58 --> 00:53:02: Maybe you know 3040 people or families a year.
00:53:02 --> 00:53:05: If it was a single family home ownership we were
00:53:05 --> 00:53:06: going after.
00:53:06 --> 00:53:09: But now with multi family where we know we can
00:53:09 --> 00:53:10: help more people.
00:53:10 --> 00:53:13: So that's just the shows evolution and you know innovation
00:53:13 --> 00:53:16: just taking a program that that was there and just
00:53:16 --> 00:53:19: so it's almost like rethinking of the programs in place.
00:53:19 --> 00:53:22: And well that that that it's attainable homeownership.
00:53:22 --> 00:53:24: We are going to be following you watching you,
00:53:24 --> 00:53:28: sharing your stories and. Just wish you all the best.
00:53:28 --> 00:53:29: It's it's gonna be wonderful.
00:53:29 --> 00:53:31: I can't wait to come to Langford next and
00:53:32 --> 00:53:34: yeah, but we've got your contacts so I'll send you
00:53:34 --> 00:53:37: our program when we actually launched in January.
00:53:37 --> 00:53:38: With all the proper paperwork,
00:53:38 --> 00:53:41: all that stuff done in great detail will send you
00:53:41 --> 00:53:43: a copy of that and then you can share that
00:53:43 --> 00:53:44: with everybody.
00:53:44 --> 00:53:47: And then, well, you can watch us fill those spaces,
00:53:47 --> 00:53:49: you know, as as we move forward.
00:53:49 --> 00:53:49: So
00:53:50 --> 00:53:52: I look forward to it and it'll be a lot
00:53:52 --> 00:53:53: of my university colleagues.
00:53:53 --> 00:53:55: I'm sure I I one of my colleagues at work
00:53:55 --> 00:53:55: today,
00:53:55 --> 00:53:57: she said, oh, you're talking to Mary Young,
00:53:57 --> 00:53:59: so I looked into that Langford program.
00:53:59 --> 00:53:59: I really wanna do it,
00:53:59 --> 00:54:01: but you had to have lived in Langford for two
00:54:01 --> 00:54:02: years.

00:54:02 --> 00:54:04: I said oh OK, good so you're not gonna leave
00:54:04 --> 00:54:04: us.
00:54:04 --> 00:54:07: But I mean people from Vancouver wanna move to Langford,
00:54:07 --> 00:54:10: but again, you know so it's not again the criteria
00:54:10 --> 00:54:12: you've got in place that it makes all kinds of
00:54:12 --> 00:54:12: stuff.
00:54:12 --> 00:54:14: Thank you. I'm getting tons of use,
00:54:14 --> 00:54:16: have a wonderful afternoon and we'll talk.
00:54:16 --> 00:54:17: We'll be in touch, OK,
00:54:17 --> 00:54:19: thank you. OK, bye bye
00:54:19 --> 00:54:22: bye now.

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