



# Floating Home

Association of BC



Newsletter Fall 2017

## President's Message



By Kelly McCloskey

Greetings FHA members and floating home devotees! With Fall upon us and Winter just around the corner, it's past time for an update on the toing and froing of your association! ( ...and my apologies for taking so long).

Your Board has been hard at work on the many issues of concern to our membership, as identified at our Annual General Meeting. Unfortunately, the delayed outcome of the provincial election and the eventual changing of the guard, means many of our profile-building efforts had to be revisited and successes regained.

Notwithstanding the lag, the issues and actions we've been focused on are discussed below. In that government often responds better when there's a supporting cast of grass-roots input, I have dutifully included a few contact names so you can pass along your thoughts of encouragement directly. Don't forget to copy your local MLA and MP ([click here for a list of contacts](#)).

### Water Lot Lease Renewals

There are few issues as important to the sustainability of floating home communities than long-term security of the water lot leases that reside under them. Most urgent for a large component of our membership is the lack of security on the lower Fraser River, which shows ample evidence in failed sales agreements, home value depreciation and postponed infrastructure and home renovation projects. Similar concerns may arise elsewhere as lease negotiations are approaching for Fisherman's Wharf and Westbay Marine Village in Victoria.

The renewal issue on the lower Fraser River has been brewing for a decade, beginning several years prior to the 2011 expiry of the "head

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lease” and continuing through the 2014 transfer of lease-management from the Vancouver Fraser Port Authority to the Provincial Ministry of Forests, Lands, and Natural Resource Operation, and Rural Development (FLNR).

As reported previously, a recent impediment was the landmark decision in the Supreme Court of Canada which established Aboriginal land title and—in the absence of land claim settlements—increased the requirement for engagement with First Nations. When the FHA executive met with the previous Minister of Forests, we learned that the provincial government was in the final stage of reaching an agreement with local First Nations and long-term leases would be forthcoming by June 30th, 2017.

Although staff turnover—at both the political and bureaucratic level—precluded this target deadline from being achieved, long-term leases are coming soon; or so we’ve been told. Meetings and discussions with Deputy Minister, Tim Sheldon; Executive Director of Crown Land Tenures, Duncan Williams; and Donna Myketa, Manager, Lands Authorizations have been encouraging. In fact, Donna reported last week that she has on her desk a dozen of the more than 40 float home renewal-

files ready for approval. Also encouraging is word that 30 year leases are possible for those who provided (acceptable) long-term management plans with their water lot lease application.

Although the details are still pending, this development is encouraging for the hundreds of lease holders currently living with month-to-month agreements. But to keep the pressure on, John Roscoe and I will be meeting with the Honourable Doug Donaldson (FLNR’s new Minister) this Thursday along with representatives of the Ladner Sediment Group and the City of Delta. Although dredging and two other issues are on the agenda, the urgent need for action on water lot leases will be top of my list.

For more information about the status of your tenure, please contact:

**Donna Myketa** at FLNR  
604-586-4426,  
or email [Donna.Myketa@gov.bc.ca](mailto:Donna.Myketa@gov.bc.ca)

To pass along your encouragement for prompt action to the

**Honourable Doug Donaldson**  
250-387-6240  
or email at [FLNR.Minister@gov.bc.ca](mailto:FLNR.Minister@gov.bc.ca).





## Float Home Financing (with Kelly Fishbrook, RBC Mortgage Specialist)

Float home ownership is increasingly in vogue in BC with floating home communities on the rise (or under consideration) in Squamish, Nanaimo, Kelowna, Nelson and Harrison Lake. This



is good news as it relates to the current shortage of moorage options but with floating home values on the rise, both mortgages and refinancing options are increasingly important.

Banks require float homes be CMHC insured as they are deemed "unique properties" using the CMHC's Chattel Loan Insurance Program (CLIP). Unfortunately, floating homes are caught up in the Department of Finance's recent decision to eliminate the eligibility for mobile home owners in trailer parks to access their equity. This was done after it was discovered some mobile home owners were pulling out their equity and using it for questionable purposes.

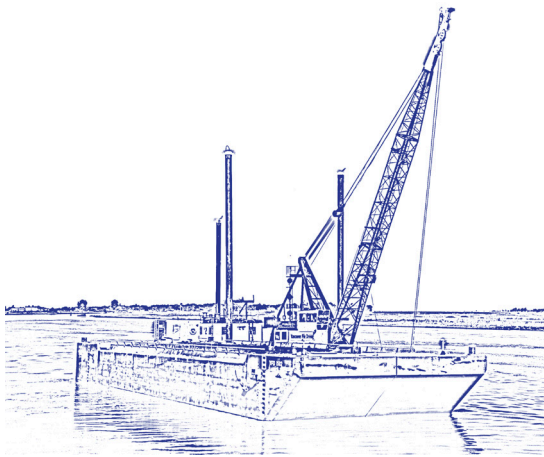
Senior management at CMHC say they are just the messenger and we should talk to officials at the Ministry of Finance - which is what we are doing. Kelly Fishbrook, RBC's mortgage specialist, reports that he has been inundated with float home re-financing requests from folks wanting to pull some equity from their valuable free and clear float homes.

Kelly and I will continue to talk to CMHC and Carla Qualtrough—BC's lone cabinet minister with floating homes in her riding, and plan a follow-up with a letter to the Honourable Bill Morneau, the federal Minister of Finance. If you'd like to weigh-in, the Minister can be reached at 613 992-1377 or by email at [Bill.Morneau@parl.gc.ca](mailto:Bill.Morneau@parl.gc.ca).



## Dikes and Dredging

In conjunction with the Ladner Sediment Group, FHA Director John Roscoe (Canoe Pass) and I continue to seek federal, provincial and municipal funding support for a sustainable dredging program for BC. Most recently, we were joined by fellow FHA directors Sandy McKellar and Frank Archer (Ladner Reach) in a meeting with recently elected MLA Ian Paton of Delta. Although in opposition, Ian has a long history on representing Delta residents and was successful in securing our upcoming meeting with



Minister Donaldson. At the federal level, discussions continue with the Honourable Carla Qualtrough and her staff, although the powers-that-be in Ottawa are still dragging their feet.

Siltation, in conjunction with climate change and other factors, is also increasing the need to raise and upgrade our dikes over the next 50 to 100 years. The problem is that only a small fraction of BC's current dike infrastructure meets the new crest-height requirements, and the cost of upgrading them is estimated at more than \$9 billion.

The problem for floating home owners is that the province is pushing the dike upgrading cost onto the municipalities and they in turn are pursuing right of way easements from private land owners on the water side of dike (where many a float home resides). Given that our dikes benefit residents on the landside of the dike, these actions appear wholly inappropriate. Stay tuned for more on this issue.

## Other Tidbits...

FHA Directors Dave Coulter (Maple Bay) and David Leff (Fisherman's Wharf), attended the BC Nautical Residents Association meeting in Victoria, to look for synergy opportunities with fellow floating lifestyle enthusiast. Opportunities identified include our shared interest as a resource for marinas, municipalities and waterfront communities who have the conditions and opportunity to create/maintain healthy and vibrant water communities. Suffice to say, any action in this regard will be taken with due care for the specific interests of floating homes and the reputable brand we've been pursuing in earnest.

Finally, and perhaps most importantly, the FHA continues to promote the floating home lifestyle to those that regulate it and provide information and support to those who participate in it (or wish to). More on these priorities below in Sandy's communication report but also our upcoming General Meetings on Vancouver Island.



Thank you to Sonja Peterson Photography for sharing this image

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# Meet your 2017/2018 Board of Directors

At the 2017 AGM a slate of eight directors were nominated and approved by the membership. Following the AGM, at the next business meeting, the executive roles for the board were established. Kelly McCloskey once again holds the leadership position as President of the association. Dave Coulter stepped up from treasurer to fill the support-lead as Vice President. Frank Archer will lend his analytical skills to the role of Treasurer, and Sandy McKellar kept her claim to secretary.



**Kelly McCloskey**  
President  
Ladner Reach Marina



**Dave Coulter**  
Vice President  
Maple Bay Marina



**Frank Archer**  
Treasurer  
Ladner Reach Marina



**Sandy McKellar**  
Secretary  
Ladner Reach Marina



**David Leff**  
Director  
Fisherman's Wharf  
Marina



**Butch Nelson**  
Director  
Queensgate Marina



**John Roscoe**  
Director  
Canoe Pass Village



**Katharine Wilson**  
Director  
Richmond, BC



# Membership Update

Our membership is growing. After the 2016 AGM we had 48 paid members, and today we have 84! We are pleased to announce that the newly introduced online membership form and associated Paypal system worked well in conjunction with the April AGM. In fact, 44% of our membership this year registered and paid their dues using the new online system. Our hope is that it will make it easier for people to join and keep their membership up to date.

Here's a peek at what our membership looks like:

## Marinas and Villages

- Canoe Pass Village - **16**
- Fisherman's Wharf Village - **4**
- Grant's Landing Marina - **3**
- High Water Marina - **2**
- Ladner Reach Marina - **17**
- Maple Bay Marina - **1**
- Marina WesDel - **4**
- Port Guichon - **2**
- Queensgate Marina - **6**
- Rivers Bend Marina - **3**
- Westbay Marine Village - **1**
- Westham Island Marina - **4**

## Where are our members?

- Delta - **59**
- New Westminster - **9**
- Victoria - **5**
- Richmond - **4**
- Langley - **3**
- Vancouver - **2**
- Burnaby - **2**
- Duncan - **1**

## Membership Numbers:

- Total paid members: **84**
- Total new members: **26**
- Total renewing members: **58**

## Types of Members

- I live in a floating home: **69**
- I operate a marina: **5**
- My business provides services to floating homes: **6**
- I'm still building my home or I only have a lot: **4**

# General Meetings on Vancouver Island



## We are hosting two general meetings on Vancouver Island.

At our AGM in April, we talked about the idea of having additional meetings throughout the year in various regions of the province that would allow the association to reach out to members and prospective members who may not be able to attend the AGM in Delta.

We are pleased to announce that the first of these regional general meetings will take place on Vancouver Island in mid-January of 2018.

The first meeting will be a mid-day meeting in the **Maple Bay/Duncan** area. Our vice-president, Dave Coulter, who lives in Maple Bay will be hosting this meeting at a local venue.

The second meeting will be a late afternoon meeting in **Victoria**. Our director, David Leff, who lives in Fisherman's Wharf will be hosting this meeting.

The goal is to reach out to members and interested parties on the Island with the hope that we can create stronger bonds with those members and by meeting in person, encourage other floating home owners to join the association.

Kelly McCloskey will give a short overview about the association, followed by a general interest talk by a local expert and a Q&A.

Invitations will be going out soon. We hope that all of our Vancouver Island friends are able to join us. Of course, just because the meetings are on the Island does not preclude any of our mainland members or interested parties from joining us at either location.





# Communications Update

By Sandy McKellar, FHA secretary



## The WEBSITE

Those of you who attended the Annual General Meeting saw my presentation on our communications tools. The most powerful tools we have are the website and our social media platforms. Each draws from a slightly different audience, but both work toward promoting our unique lifestyle as well as providing information and resources to those who live in, or aspire to live in a floating home.

Since the launch in July of 2016, we've had 2,466 unique visitors to our site. The stats are pleasing in that it shows that roughly 70% of our visitors are return customers who are coming back to the site regularly. On average visitors look at three pages per session and spend about two and a half minutes on the site.

The most popular section of the site is the Resources section, with the most hits landing on our Maps & Marina page. Another popular part of our site is the link to our Flickr Galleries where we are collecting images of floating home communities around the province.

## The BROCHURE

We are still working to finalize a new brochure, but in the meantime we continue to use the two page handout we created for meetings with government or other stakeholders. We often combine it with a printout of our maps and marinas information and the overview of government representatives who have floating homes in their constituencies.

**Website**  
[www.floatinghomesbc.ca](http://www.floatinghomesbc.ca)  
 Launched July 2016

**Website Analytics:**

- Sessions: 3,549
- Users: 2,466
- Pageviews: 10,613
- Pages / Session: 2.99
- Avg. Session Duration: 00:02:31
- Bounce Rate: 46.77%

**Visitor Demographics:**

- New Visitor: 69.5%
- Returning Visitor: 30.5%

**Website Content Sections:**

- About:** The purpose of the Floating Home Association of BC is to showcase the unique lifestyle of living on the water, while providing information and resources to those considering the lifestyle as well as those who are already a part of the community of 'floaties' in British Columbia.
- Resources:** Visit our Resources section if you are looking for information on a floating home, insurance, standards and inspections, locations of marinas and moorage in BC and other useful contacts and information.
- Membership:** Membership in the Floating Home Association of BC is open to a wide range of people with an interesting in the lifestyle, including: residents of floating homes, waterfront lease holders, houseboaters, live-aboards, marina operators, marine affiliated shareholders and...
- Words & Pictures:** The floating home lifestyle has captured the imagination of many journalists and writers. This section of our website provides links news reports, magazine articles and books that have been written about float homes and the people who live in them.





## The NEWSLETTER

The newsletter is our most important tool for communicating directly to membership. In the past we have created two versions of each newsletter, one in Mail Chimp, and this version, created for off line viewing. We have decided to only create this version and link to it as a PDF on our website, while sending out the link via the convenience of Mail Chimp. We would also like to name our newsletter. Many organizations have a catchy name for their membership publication, for example, an electricians group calls their newsletter The LiveWire. We'd like to open up to the membership to help us find a name. Send your newsletter name suggestions to me at [floathomepacific@gmail.com](mailto:floathomepacific@gmail.com). Once I have a selection of ideas I'll post them on our Facebook page for a vote!

## The 2017 AGM

We were delighted with the turn out at the 2017 Annual General Meeting in April. A big thank you to all the members and invited guests who joined us in Ladner. We have posted the [Draft Minutes of the meeting on our website](#). Please have a look, we will be approving these minutes at our 2018 AGM.

We had over 100 people at the AGM and a line-up of interesting and engaging speakers. Travellers came from Vancouver Island, Delta, Richmond, Vancouver, Langley and more. If you would like to see pictures of the event, please visit the Gallery section of our website.

