



Floating Home

Association of BC



Newsletter March 2018

President's Message



By Kelly McCloskey

Greetings FHA members and floating home lovers! Although the weather-gods have delayed Spring this year, the Farmers' Almanac says "*pleasant weather is coming*" (although they also say the "*it is going to take its sweet time getting here*"). In addition to

looking forward to an algae-free deck, the FHA has two member meetings of note on the horizon.

Regional Meeting

The FHA is proud to announce our inaugural Regional Meeting on April 14th in Maple Bay on Vancouver Island. To better connect with people around the province, we intend to make this moving road show an annual event. With more than half a dozen marinas and hundreds of independent water lots with floating homes, it's important (and long overdue)

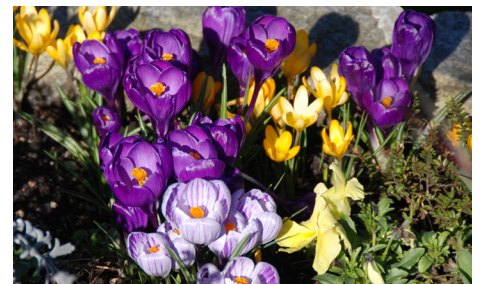


Maple Bay floating homes

for the FHA to meet our fellow Vancouver Island *aquatics* in person and broaden our awareness of issues unique to them. FHA Vice President Dave Coulter is our official host—given Maple Bay is home—but Board members David Leff (Fisherman's Wharf, Victoria), myself and others will be present. For details see the flyer insert in this newsletter.

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VP Dave Coulter - Maple Bay



Queensgate Marina

Annual General Meeting

The second meeting of note is the Association’s 2018 Annual General Meeting (our 28th), scheduled for April 28th in Ladner, BC. More on the AGM below. Rather than a “hot-seat” session as we had last year, we’re inviting five individuals to speak for a few minutes each on practical topics of concern or interest to float homes, with an engaging question session to follow.

Topics under consideration are:

- How to ensure you stay afloat (and related innovation in floatation systems)
- Tips on wildlife and pest control issues
- Tips on fire safety from the fire marshal
- Alternative heating systems for floating homes
- Trends in insurance rates for marinas and individuals
- Water risks associated with climate change and earthquakes

The AGM will also provide an update on the issues of import to the membership, per our 2016 survey. This includes: i) the lack of public and government awareness and support for float homes; ii) the lack of stable long-term leases; iii) the risks and costs associated with the need to raise dikes and dredge river silt, iv) the lack of moorage available for floating homes in general; and v) the lack of mortgage and insurance options. An update on recent actions taken on each issue follows.



2018 FHA AGM

Stable Long-term Leases

Few issues are as important to the sustainability of floating home communities than the securing of long-term water lot leases, and thus—given the lack of progress on the previous government’s deadline of June 30th 2017—the Board has been headstrong on this file. This includes a meeting with Doug Donaldson, the new Minister of Forests, Lands, Natural Resource Operations & Rural Development (FLNRO) and his staff on November 2nd and a follow-up meeting and Fraser River tour originally planned for March 22nd, now rescheduled to April 17th.

In conjunction with the Ladner Sediment Group and the General Commercial User Group (Port Metro Vancouver), the following positions have been taken:

- Uncertainty over the future of 360 provincially owned water lot leases in the Lower Fraser River has reached a crisis point.
- After a decade of inaction—beginning several years prior to the expiry of the head lease in 2011



and continuing through the 2014 transfer of lease-management to FLNRO from the Vancouver Fraser Port Authority—the lack of long-term leases is taking its toll.

- Most evident is the devaluation of businesses and homes but unseen costs include higher insurance premiums, failed sales agreements and untold infrastructure investments being put on hold.

On the positive side, a handful of individual water lot holders and one commercial marina for float homes have recently received proposed tenure replacement documents, although few have been settled due to outstanding questions. In this regard, we've request the Minister establish an ambitious renewal deadline of 95% completion within three months.

Individual water lot holders should note that—in many cases—the government's first offer is a "Licence of Occupation", rather than the more secure and financially effectual option of a "Lease". Per the fine print, the latter is possible but requires some additional work and cost to secure.

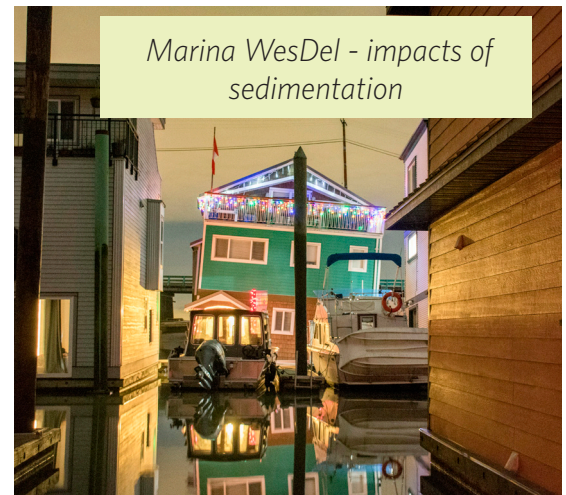
Finally, the Board is attuned to similar concerns that may arise as lease negotiations are underway for Fisherman's Wharf and Westbay Marina Village in Victoria.

River Silt

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. Those affected by the recent low tides a few months back, know how important this initiative is. Water lot owners are responsible for dredging their own silt, but depending on where they reside on the river, the build-up of silt in the navigable part of the channel renders such efforts futile.

On January 16th, we met with Delta MP Carla Qualtrough, Minister of Public Services and Procurement, and her staff. Although the powers-that-be in Ottawa are still dragging their feet, the Minister is setting up a meeting for us with MP Terry Beech, Parliamentary Secretary to the Minister of Fisheries, Oceans, and the Canadian Coast Guard. In conjunction with our meetings with provincial officials, the positions being taken are as follows:

- Federal and Provincial funding for dredging is required to protect the economic, social and environmental functions of BC's navigable river channels.
- Short term permitting for emergency dredging and regular dock maintenance is essential to ease the currently unworkable 145 day process.
- Standardized sediment disposal along the river (e.g., the ability to side cast or have more in-river disposal sites available to all) can provide equitable treatment for all water lot holders.
- Elimination of the Federal Ocean Disposal fee will assist water lot holders and ensure BC is treated fairly vis-à-vis Eastern Canada.





Dike Heights and Seismic Upgrades

Climate change and its impact on sea levels and storm surges, will necessitate seismic and dike-height upgrades of 5-6 feet over the next 50 to 100 years. Uncertainty over who, how and when the upgrades might take place—given the \$10+ billion cost—is a pressing issue for land owners whose property either straddles the dike or is outside of the dike—which of course includes many water lot holders with float homes. Although not an issue the FHA is leading, support for the positions being taken by those addressing the issue has been provided. This includes:

- Provincial policies related to dike heights should not encourage municipal action (i.e., right-of-way easements) that cause uncompensated hardship on the land owners along the dike.
- Government leadership is required on dike upgrading strategies that protect provincial, municipal and private property interests.
- Government acknowledgment that the cost of dike upgrading must be borne by the federal and provincial governments.

Moorage

The Board's strategy to increase moorage availability for float homes is tied to our efforts to raise our profile with government (and others) that impact the sustainability of our lifestyle in BC—the PR actions of which are noted in in the Communications section to follow.

However, the FHA has offered support to the new marina under construction in Squamish and proposed developments in two other regions of the province. Although not a major hurdle—as permits can and still are being awarded—the government's official regulation on float home developments "does not permit them". The Board has spoken with the Lands Branch of the Ministry of Forests and signaled our interest in the policy being changed.

5.1 Applications

Applications for floating home community use of aquatic Crown land will not be accepted by the province.

Mortgage and Insurance

The challenge float home owners face securing mortgages and refinancing—due to policy changes at CMHC—remains unresolved. Federal Minister Carla Qualtrough has raised the issue with the Minister of Finance and letters of support from Kelly Fishbrook (RBC) and others are being pursued.

On the insurance front, the addition of Nesika and more recently CMW (to HUB and Chambers Olson) in the floatinghome world, is great news. Check the Resources page of our website for more information on each company.

Finally, I look forward to seeing (or meeting you) at one of the two upcoming meetings. We'll have video evidence of our Fraser River tour and a new promotional video about the FHA and our unique lifestyle.

Notice of Annual General Meeting

Floating Home Association of BC



The Bylaws of the Society provide for the election of a minimum of five (5) to a maximum of nine (9) Directors by the Society membership. Directors are elected to a staggered two-year term. There are a minimum of two (2) and a maximum of five (5) directors to be elected at this Annual General Meeting.

Floating Home Association of BC — AGM

Saturday, April 28, 2018

1:00 p.m.- 4:00 p.m.

Ladner Community Centre

4734 51st Street, Ladner, BC

The Board of Directors would like to take this opportunity to advise the membership that four incumbent Directors; Dave Leff, Butch Nelson, John Roscoe, and Katharine Wilson will be seeking re-election for a further two-year term.

The Board of Directors is seeking an additional Director who would ideally bring diversity to the board by representing a marina or jurisdiction not currently covered by the existing Directors.

Please complete the nomination form located on the AGM page of the the Floating Home Association of BC website (www.floatinghomesbc.ca/agm) or email nominations to floathomepacific@gmail.com by April 18th, 2018. Nominated candidates will be posted to the FHA website as they are received.

We look forward to engaging with current members and meeting new members at the event.

Membership Dues and Renewals

We respectfully request that members and prospective members take advantage of our online membership system to register and pay dues prior to attending the Annual General Meeting.

By doing so you help us streamline the registration process at the event.

Dues are paid annually at the time of the AGM. Please note that last year membership approved a dues increase of \$10, bringing dues to \$25/person for 2018.

Thank you in advance for your cooperation.



Floating Home

Association of BC

Regional Meeting Vancouver Island South

Please join the Floating Home Association of BC (FHA) at our inaugural Regional Members' Meeting. Hosted by FHA Vice President, Dave Coulter; the meeting will also include several of the association's executive and two guest speakers. We look forward to meeting people from Southern Vancouver Island who are engaged in or interesting in learning more about floating homes and the lifestyle of living on the water. *Please note* - you do not have to be a member of the Association to attend the meeting. Come out and learn what we're all about.

Saturday, April 14, 2018

11:00 a.m. - 1:30 p.m.

The Shipyard Restaurant & Pub

Maple Bay Marina

6145 Genoa Bay Road

Duncan, BC

Schedule

11:00 a.m. - Registration and mingling

11:15 a.m. - 12:45 p.m. Presentations and refreshments

Greg McCrae, Fire Safety Officer- Maple Bay

David Messier, Owner Maple Bay Marina

12:45 - 1:30 p.m. - Q&A followed by FHA Wrap-up

From Vancouver Island, **David Messier** moved to Calgary, attended university and owned and operated several small IT businesses. David is now the Owner & General Manager of Maple Bay Marina. He is a BC licensed New Home Builder and Developer, and has designed and built, "*The Float Home Community at Maple Bay*". He is also active in the local community where he is Vice President of The Maple Bay Community Association, a member of the Duncan - Cowichan Chamber of Commerce, and The BC Boating Association, and has served on the North Cowichan Economic Development Committee.

Greg McCrea is the Fire Prevention Officer with the Maple Bay Fire Hall. As a certified Life Safety and Fire Prevention Educator, Greg facilitates education programs at the local school, as well as organizing seminars and training classes for local residents.

The Maple Bay Fire Hall has served the Maple Bay area since 1951. It was founded by members of the community who believed that it was important to have fire and emergency services available to their neighbours. That tradition and dedication continues today with men and women volunteering their time to serve and help their neighbours in Maple Bay.

Space is limited. Please RSVP to Dave Coulter
davecoulter53@shaw.ca



Communications Update

By Sandy McKellar, FHA secretary



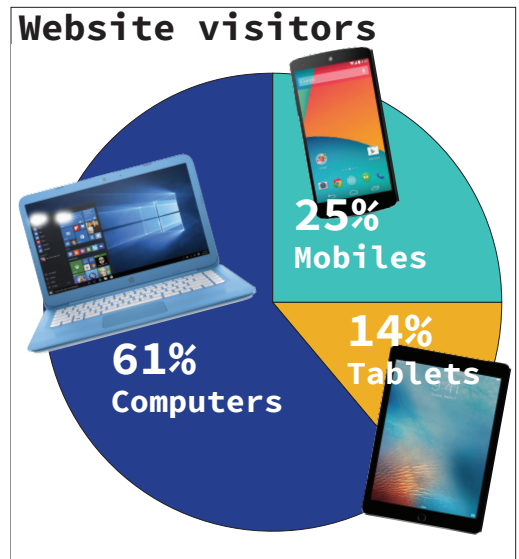
Communications is one of the most important functions of the Association. We employ many tools to aide us in our promotion of the floating lifestyle and protection of our communities. However, much of our engagement comes with networking, meeting with interested parties and people in power positions. Here, referencing back to resources such as a professional website is key, and as such, we work diligently to keep these assets fresh and informative.

The Stats

Since the launch in July of 2016, we've had **3,570 unique visitors to our website** up by more than 1,000 since our last newsletter. And, more good news, our returning visitors have increased from 70% to almost 90%, which means folks who find our site value it and return multiple times. As expected, the majority of our visitors (77%) came from Canada, with 77% of those coming from BC, and the remaining representing Alberta and Ontario.

After the Home Page, our most frequently visited pages are the Maps and Marinas page, Resources and Links, and Contacts. We will continue to add resources and updates to the site over the coming year.

We continue to get good engagement on our **Facebook Page**. We are up to 350 people who have liked our page. On average, our posts reach between 100 and 350 users, occasionally bearing 1,000 when we hit on something especially interesting (for example a story on the history of houseboats on the Chicago River reached 1,150 Facebookers!).



Floating Home Exhibit for the Canadian Museum of History



virtualmuseum.ca

The Board was excited to be invited to assist in a unique project that was spearheaded by Michelle Peters of the Fraser River Discovery Centre. Michelle submitted a proposal for funding to build an online museum about floating home communities in British Columbia. Should the proposal be successful, it will allow the Discovery Centre to create the exhibit as part of The Canadian Museum of History's Community Stories program. The Community Stories investment program helps smaller Canadian museums and heritage organizations work with their communities to develop virtual exhibits that engage online audiences in the stories, past and present, of Canada's communities. Queensgate Marina originally reached out to them about this opportunity. We have agreed to assist however we can, with information, contacts, images, stories, etc. If you'd like to learn more about this program, visit www.virtualmuseum.ca/home/



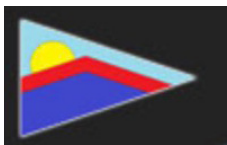
The Shipping News



The March 2018 edition of BC Shipping News magazine carries a story on the challenges faced by businesses and residents along the Fraser River. Distributed to 15,000 print readers throughout the province, to people engaged in the marine industry and government, this publication is a good audience for our message. Author Amanda Schuldt says, "Today, floating home residents and business owners along the river are facing some difficult challenges, burdening costs and troubling uncertainty". Quoted in the article are FHA President, Kelly McCloskey and long-time FHA member Mike Owen (Ladner Reach Marina Manager), —who both speak to the issues faced by the floating home community. We have inserted the article at the end of this newsletter for those do not have a subscription to the publication.

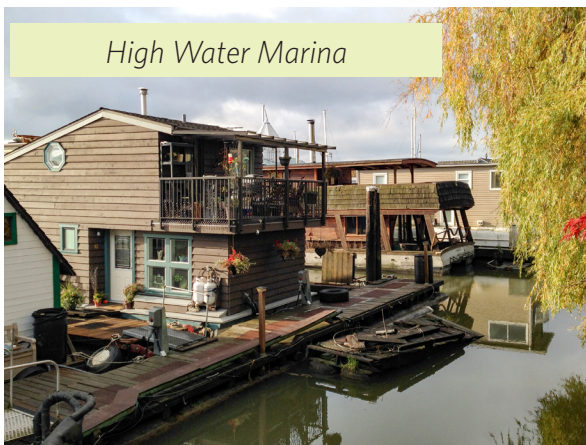


Collaboration and Partnerships



As we reported last year, the FHA seeks to align with like-minded organizations for the purpose of sharing ideas, collaborating on initiatives and building partnerships. Last year we engaged with The BC Tiny House Collective. We were surprised to discover that this lifestyle struggles with some of the same challenges that we do when it comes to insurance, financing and zoning. This past year three members of the FHA board joined the membership of the British Columbia Nautical Residents Association (BCNR), in order to engage in similar types of exchange. Our two Vancouver Island board members (David Leff and Dave Coulter) were invited to the BCNR AGM where they were made defacto non-voting board members. This association is a very active group and are willing to share their ideas and resources with us. We have invited members of their executive to attend our Regional Meeting on April 14th.

High Water Marina



Genoa Bay Marina





Photos: Dave Roedel

Far from watertight

By Amanda Schuldt

The Mighty Fraser flows for 1,375 kilometres through British Columbia to the mouth of the river in Delta before emptying into the Salish Sea. Not only has the Fraser been a significant source of livelihood for many people over hundreds of years, but it provides a beautiful and unique location for residents of floating home communities. Today, floating home residents and business owners along the river are facing some difficult challenges, burdening costs and troubling uncertainty. Water lot lease renewal is one of these challenges.

The BC Ministry of Forests, Lands, Natural Resource Operations and Rural Development (FLNRO) is relatively new at overseeing the renewal process, but as Kelly McCloskey, President of the BC Floating Homes Association, explains, “anyone with a lease on the lower part of the Fraser River is in limbo right now.” This affects a diverse group that includes individuals with a water lot lease, marinas renting out berths for a collection of float homes, fishing plants, barge towing and tour boat operators, etc. McCloskey warns that for float home residents, the “uncertainty prevents people from renovating their houses...or upgrading their docks, decreasing the value of their house. Who is going to invest in a piece of property if there is uncertainty about whether the government is going to let you stay?”

Many lease renewals came due over the past two years and in some cases, the government has offered lease owners a one-year

Today, floating home residents and business owners along the river are facing some difficult challenges, burdening costs and troubling uncertainty.

renewal on expired 30/40/50/ and even 60-year leases. The concern, as McCloskey explains, is that “Banks are very nervous when there is no security.” As a temporary measure, a Licence of Occupation (LOO) might be all that has been issued and this presents problems, particularly when applying for insurance. Mike Owen of Ladner Reach Properties Ltd. manages a 28-berth floating home marina in Delta. According to Owen, a lease gives the individual or business owner “an exclusive use of the water lot, which is very important for your insurance company...for your business activities.” A Licence of Occupation however, is not as secure as a lease, reduces control over the water lot and has financial and mortgage issues. “You can’t treat it as part of your asset, even though you have the riparian rights to that water lot,” warns Owen. “Insurance companies often view a Licence of Occupation as a higher risk and as such, charge a higher premium.”

In many cases, the management plan will have an effect on how quickly a lease may be renewed. Where there is continuity over “use” or “activity” on the river, renewal should be fairly straightforward. Indeed, some businesses have been operating since

the 1900s. Using the example of a commercial fisherman changing his business to a water taxi or tour boat operation (as many fishermen did in the 1980s), Owen pointed out that the LOO may not permit that, whereas a lease gives the business owner exclusive use of that water lot. “In the past, it probably would have just been a phone call to let the old Fraser Port Authority know that the insurance policy was in place. It’s not that simple with FLNRO.

According to Gabrielle Price at the FLNRO, “The target turnaround time for new and replacement applications is approximately 140 days. Application timing depends on the complexity of the application and whether the applicant can provide all the required information.” In addition, “the recommended term for a lease is 30 years. However, the final term offered may vary due to many factors including input from stakeholder engagement and First Nations consultation, environmental or other risks and/or other interests on the land.”

Sediment

Another burden on property owners is the buildup of sediment on the river and the challenge of keeping the back water



Sediment removal, testing and disposal are expensive undertakings given that 20 to 30 million cubic metres flow ... every year.

channels and tributaries open — often where business operators and residents are located.

The main channel of the river is dredged by the Federal Government but in order to keep the main transportation routes open, water was diverted to allow the river to dredge naturally. This action removed water from surrounding channels and as a result, created the problem of sediment build up. “Millions of dollars are spent each year to break ice on the St. Lawrence to ensure it is navigable and to prevent flooding,” said Owen. “Sediment on the Fraser should be no different — it’s B.C.’s ice.”

Stemming from the sediment issue is the Ocean Protection Fee, which was brought in for ocean disposal protection. At a cost of 47 cents per cubic metre, the fee is only payable by water lot lease holders in the Lower Fraser River, not the upper river. Owen questions the fairness of this practice when he compares properties below the Port Mann Bridge to those in Mission or Harrison. He elaborates further to suggest that the federal program and fee has been applied unfairly by distributing responsibility onto a group of people who have no choice but to pay for dredging.

And dredging is only the first step. The dredged sediment must then be inspected, tested, hauled and relocated to ocean disposal sites at considerable cost.

Sediment removal, testing and disposal are expensive undertakings given that 20 to 30 million cubic metres flow down the river naturally every year. “Those of us trying to maintain some kind of use and navigation are hamstrung by this,” Owen said, “particularly in the back water channels and the tributaries.”

Owen likens the situation to that of the Province’s construction of the Coquihalla Highway, with hundreds of miles of highway, and then asking the City of Merritt, with 6,000 people to maintain it, including plowing the snow at many different elevations. “It’s a financial impossibility,” he said, “and on the Fraser River, we are in the same situation — dealing with millions of cubic metres of material annually.” Many of the 14 smaller channels are becoming inundated — no lease, more maintenance costs, hauling and testing sediment, ODP fee, etc., all adds to the challenge. Owen believes that “Those of us past Hope and below the Port Mann Bridge pay the lion’s share of a national program.”

Things that compound the sediment volumes include: construction, tide, landslides in the Fraser Canyon, erosion in the Chilcotin and Cariboo, the pine beetle infestation and flooding. Sediment volume has resulted in floating homes that no longer float and barge towing businesses unable to load/unload their barges with sand and gravel because they cannot fit in the dock.

Owen highlights that “there is a great difference between naturally occurring sediment which flows down the river, and stuff that is being dug out of a hole somewhere.” River silt is naturally occurring and a testing of the five channels in Delta found no contaminants. Mike wondered why snow isn’t tested for pollutants after snow plowing when it is just as likely to contain contaminants from the streets.

Years ago, the City of Delta asked for an economic study to be done when the Ladner Sediment group requested a contribution to dredging funds. The conclusion was that Delta harbour created approximately 500 jobs and \$100 million in economic activity. This resulted in some funding from the City of Delta.

Dykes

The Lower Fraser River has a number of dykes adjacent to the river. Global warming and resulting higher tides have meant that upgrades and elevation increases are needed. Ladner, for example needs to come up five feet. The Province has developed standards and instructed municipalities to start fixing the dykes to allow for higher tides as well as strengthening them with seismic upgrades in the event of earthquake. Land built to the 200-year level, will probably be flush with the dyke at the moment. Owen explains that no money has been offered to land owners and that more land will be needed in order to build the new dykes. Delta has about 65 kilometres of dykes and about 30,000 to 40,000 taxpayers. The engineering costs have been estimated at \$1.9 billion. Owen asks: “How does that kind of taxpayer base support that kind of revenue?” This presents another pressure for property owners and business owners along the river.

An uncertain future

With uncertain lease renewals, a build-up of sediment and the expense of new dykes, both McCloskey and Owen are concerned about the future of floating homes on the Fraser River. Only time will tell if these issues will spell the end of an iconic feature of the river. One thing is for certain — it will take the cooperative efforts of all stakeholders for a successful resolution.



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