

# DRAFT

## DENMAN COMMUNITY LAND TRUST ASSOCIATION (DCLTA)

### ANNUAL GENERAL MEETING

August 16, 2020

Market Day Field

22 people in attendance

1. Jean Cockburn (Facilitator) called the meeting to order at 2PM and recognized that the meeting is taking place on the unceded territory of the original inhabitants of these lands. She acknowledged Board Members: Bonnie Adams, Joanne Graham, Nancy Hoyano, Guy Marion and Harlene Holm. She also acknowledged Doug Olstead.

2. Agenda:

**MOTION** to approve the agenda was made by Jane Lighthall and seconded by Louise Bell.

3. Minutes of 2019 AGM were read by Nancy Hoyano.

**MOTION** to accept minutes was made by Bill Engleson and seconded by Donna Millen.

Correction to minutes was made by Harlene Holm: reference to "Union Bay Credit Union" should be replaced with "Coastal Community Credit Union."

**CARRIED** unanimously.

4. Treasurer's Report by Guy Marion was attached to the July 31, 2020 email Notice of AGM and is attached to these minutes along with financial statements for 2019 and for 2020 to July 29<sup>th</sup>.  
(see attachment #1)

Guy reported that as of August 16, the Acquisition Fund total is \$101,250. He outlined 2020 anticipated costs:

a) Application to MOTI for strata subdivision — \$700; and Islands Trust review — \$1,100

b) Islands Trust Covenant — \$4,650, possibly more if revisions are made

c) Lane section is now on Bev's property — there may be a completion fee

d) Status of owner's 40' drilled well — no clarity about what MOTI will require or if Trust staff will add requirements — cost estimate for a well test and report \$2,200

e) Owner's septic field — may not be up to current code and may require replacement depending on inspection — cost estimate \$12,000-\$15,000; Future discussions with Bev may include cost-sharing or other arrangements if new septic required.

Guy noted that the CVRD Grant-in-Aid would pay for survey for strata subdivision.

**MOTION** to accept the Treasurer's Report made by Louise Bell and seconded by Harlene Holm.

Question from Bill Engleson about who would pay for new septic field. Guy responded that discussions with Bev would take place.

**CARRIED** unanimously.

5. Directors' Report by Harlene Holm was attached to the July 31, 2020 Notice of AGM and is attached to these minutes. (see attachment #2)

Harlene noted that DCLTA now has sufficient funds to purchase Bev's property. She described the anticipated clauses in the required Islands Trust covenant:

- a) compliance with energy guide
- b) buffer required by ALC within 3m setback from neighbouring ALR land with addition of fencing and vegetation
- c) data logger installed in well — for use by Trust Freshwater Specialist.

She noted that actual wording and cost of covenant is forthcoming and may be more acceptable. She expressed concern that should DCLTA not prepay and sign the covenant agreement provided, the Islands Trust bylaws for the project may not proceed.

Referring attendees to the water display canopy, Harlene spoke briefly about Guy's two years of drilled and dug well water level monitoring to establish a baseline for when water use begins. She also briefly described John Millen's water system design for the project featuring gravity feed during power outages, rainwater collection for the toilet purple pipe system (separate from domestic use) and the dug well backup for when the rains let up.

Referring attendees to the unit design and site plan canopy, Harlene briefly discussed the unresolved staff issue regarding setback; if increase in setbacks is required, there are implications to project design. Harlene encouraged the membership to attend the Sept 8<sup>th</sup> LTC meeting where hopefully these issues will be resolved.

**MOTION** to accept Directors' Report made by Asherah Woodburn and seconded by Bonnie Adams.

Question from Jane Lighthall about source of funds for construction. Harlene described problems with BC Housing in terms of who takes project lead re design, operation, etc. CMHC may be a possible source in cooperation with Union Bay Credit Union. Guy reported about the unfeasibility of a mortgage and referenced Hornby Elder Housing's advice against taking out a mortgage. Harlene noted that DCLTA is revising its business plan.

Question from John Kirk regarding what age residents will need to be to live at Pepper Lane. Doug Olstead reported that a housing agreement will be attached to the property's title; at least one person in a unit must be 65+.

Question from Jane Lighthall about why the project will be called "Pepper Lane." Harlene recounted the history of the property, which included reference to the Pepper family.

Question from Asherah about whether one can just walk on the property now to view it. Harlene noted that one cannot do that as the property is currently privately owned.

**CARRIED** unanimously.

6. Election: Bonnie Adams and Joanne Graham are stepping down. Harlene Holm, Guy Marion and Nancy Hoyano will serve the second year of their 2-year terms. Slate of new directors was voted in by acclamation: John Mather, Graham Brazier, Stephanie Slater, Chris Wardman.

7. Funding and grants — brainstorm session

Given heat of the day, it was agreed that meeting would forego in-person brainstorm and that people would submit their ideas electronically. Jane Lighthall's \$300 Grapevine challenge was acknowledged as a tremendous success.

Jane Lighthall congratulated Harlene and the Board for their transparent communication with the community.

**MOTION** to Adjourn made by John Kirk.

ADJOURNMENT: 2:56PM

Notetaker: Patti Willis

## Attachment #1

Denman Community Land Trust Association  
**AGM Treasurer's Report**  
August 16, 2020

1) Bank Balance as of July 29, 2020 — **\$84,914.80**

a) Chequing Account — **\$2,220.93**

b) Acquisition Fund — **\$64,307.65**

c) Grant Funding — **\$5,711.04**

d) Rental Account — **\$12,650.81**

e) PayPal / CanadaHelps — **\$19.08**

f) Member Equity Shares — **\$5.29**

2) Fixed Assets as of July 29, 2020 — **\$244,612.87**

a) Land — **\$175,000.00** (Ridge Property)

b) Property Improvements — **69,612.87** (Ridge Property)

3) Total Assets as of July 29, 2020 — **\$329,527.67**

4) DCLTA's 2019 Official Tax Receipts totalling **\$12,628.32** were mailed out on January 9, 2020

5) DCLTA's 2019 Registered Charity Information Return was mailed in on February 7, 2020

6) DCLTA's bi-annual transfers of **\$1,200.00** from the Rental Income account to the Acquisitions account took place on June 10, 2019, on December 23, 2019 and on June 23, 2020

7) DCLTA transferred **\$2,700.00** from its Grant Funding account to its Chequing account to cover site preparation costs (the installation of 2 culverts) for Pepper Lane on July 9, 2019

8) Since DCLTA's April 16, 2019 AGM:

**Expense highlights:**

~ May 1, 2019 - DCLTA's BC Society Annual Report fee - **\$40.00**

~ June 25, 2019 - Waypoint business insurance - **\$848.00** (up from **\$777.00** in 2018)

~ July 8 to September 26, 2019 - Site preparation and rainwater catchment backup - **\$5,733.69**

~ May 22, 2020 - Annual ground water licence fee - **\$200.00** (up from **\$172.05** in 2019)

~ May 22, 2020 - Islands Trust Housing Agreement cost recovery fee - **\$2,400.00**

~ June 16, 2020 - Pepper Lane's lane transfer and registration on title legal fees - **\$5,331.67**

~ June 27, 2020 - Pepper Lane's preliminary strata subdivision plan fee - **\$315.00**

~ July 3, 2019 - Waypoint business insurance - **\$933.00** (up from **\$848.00** in 2019)

**Income highlights:**

~ April 16, 2019 - DCLTA's 2019 AGM Knitters' Afghan raffle generated - **\$246.05**

~ June 29, 2019 - DCLTA's Farmers' Market Beardsley bowl raffle generated - **\$321.50**

~ August 1, 2019 - CVRD G-I-A for Pepper Lane's rainwater catchment backup - **\$3,000.00**

~ September 21, 2019 - Denman Hardware's BBQ raffle fundraiser for DCLTA generated - **\$709.54**

~ September 23, 2018 - DCLTA's Annual Phantom Ball fundraiser generated - **\$748.00**

~ November 9, 2019 - DCLTA's Creative Oddments Silent Auction generated - **\$4,375.25**

~ November 30 & December 1, 2019 - DCLTA's Xmas Craft Faire fundraiser generated - **\$6,251.80**

~ December 5 to 24, 2019 - DCLTA Xmas Island Grapevine Insert generated - **\$2,390.00**

~ January 11, 2020 - DIRA's Bottle Depot DCLTA donations for 2019 generated - **\$537.68**

~ January 25, 2020 - DCLTA's Seedy Saturday compost raffle generated - **\$155.10**

~ March 18, 2020 - GST rebate for 2019 - **\$155.50**

~ April 3, 2020 - CVRD G-I-A for the Pepper Lane survey - **\$3,500.00**

~ July 11, 2020 - DIRA's Bottle Depot DCLTA donations to date for 2020 generated - **\$255.09**

9) As of July 29, 2020, DCLTA has **\$1,000.00** (down payment) + **\$64,307.65** (Acquisitions fund) + **\$28,300.00** in pledges = **\$93,607.65** towards the Seniors' Project land purchase.

10) Memberships and individual donations provided a continuing source of community funding.

11) As July 29, 2020, DCLTA has **248** members.

Guy Marion, Director

2019 Year End and 2020 Year to Date Financial Statements are attached.

# DCLTA Statement of Assets and Liabilities 31/12/2019

## Assets

### Assets

Acquisitions Fund	C\$62,663.25	
Cash Transactions	C\$0.00	
Chequing Account	C\$9,802.95	
Grant Funding	C\$2,523.10	
Land	C\$175,000.00	
Member Equity Shares	C\$5.29	
PayPal / Canada Helps Donations	C\$0.00	
Property Improvements	C\$69,612.87	
Rental Account	C\$12,035.42	
Total Assets		C\$331,642.88

**Total Assets** **C\$331,642.88**

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## Liabilities

Liabilities		C\$0.00
<b>Total Liabilities</b>		<b>C\$0.00</b>

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## Equity

### Equity & Surplus

Cash		C\$69,257.79	
Fixed Assets			
Land	C\$175,000.00		
Property Improvements	C\$69,612.87		
Total Fixed Assets		C\$244,612.87	
Total Equity & Surplus			C\$313,870.66
<b>Retained Earnings</b>			<b>C\$17,772.22</b>
<b>Total Equity</b>			<b>C\$331,642.88</b>

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**Total Liabilities & Equity** **C\$331,642.88**

## DCLTA Financial Statement Information 31/12/2019

Account title	Balance
<b>Assets</b>	
Acquisitions Fund	C\$62,663.25
Cash Transactions	C\$0.00
Chequing Account	C\$9,802.95
Grant Funding	C\$2,523.10
Land	C\$175,000.00
Member Equity Shares	C\$5.29
PayPal / Canada Helps Donations	C\$0.00
Property Improvements	C\$69,612.87
Rental Account	C\$12,035.42
<b>Total Assets</b>	<b>C\$331,642.88</b>
<b>Liabilities</b>	<b>C\$0.00</b>
<b>Income</b>	
<b>Funding</b>	
General	C\$0.00
Government	C\$3,000.00
<b>Total Funding</b>	<b>C\$3,000.00</b>
Fund Raising	C\$0.00
<b>Gifts</b>	
From Registered Charities	C\$0.00
Gifts in Kind	C\$0.00
Non Tax Receipted	C\$6,338.42
Tax Receipted	C\$12,628.32
<b>Total Gifts</b>	<b>C\$18,966.74</b>
Interest	C\$335.32
Other Income	C\$97.29
Rent	C\$3,900.00
<b>Total Income</b>	<b>C\$26,299.35</b>
<b>Expenses</b>	
Advertising	C\$788.00
Directors' Insurance	C\$848.00
Fees	C\$280.35
Office Expenses	C\$446.10
Other Expenses	C\$5,779.68
Professional Services	C\$0.00
Rentals	C\$385.00
<b>Total Expenses</b>	<b>C\$8,527.13</b>
<b>Equity &amp; Surplus</b>	
Cash	C\$69,257.79
<b>Fixed Assets</b>	
Land	C\$175,000.00
Property Improvements	C\$69,612.87
<b>Total Fixed Assets</b>	<b>C\$244,612.87</b>
<b>Total Equity &amp; Surplus</b>	<b>C\$313,870.66</b>

# DCLTA Statement of Assets and Liabilities 29/07/2020

## Assets

### Assets

Acquisitions Fund	C\$64,307.65	
Cash Transactions	C\$0.00	
Chequing Account	C\$2,220.93	
Grant Funding	C\$5,711.04	
Land	C\$175,000.00	
Member Equity Shares	C\$5.29	
PayPal / Canada Helps Donations	C\$19.08	
Property Improvements	C\$69,612.87	
Rental Account	C\$12,650.81	
Total Assets		C\$329,527.67

**Total Assets** **C\$329,527.67**

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## Liabilities

Liabilities	C\$0.00
<b>Total Liabilities</b>	<b>C\$0.00</b>

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## Equity

### Equity & Surplus

Cash	C\$87,030.01	
Fixed Assets		
Land	C\$175,000.00	
Property Improvements	C\$69,612.87	
Total Fixed Assets	C\$244,612.87	
Total Equity & Surplus		C\$331,642.88
<b>Retained Losses</b>		<b>C\$2,115.21</b>
<b>Total Equity</b>		<b>C\$329,527.67</b>

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**Total Liabilities & Equity** **C\$329,527.67**



## DCLTA Financial Statement Information 29/07/2020

Account title	Balance
<b>Assets</b>	
Acquisitions Fund	C\$64,307.65
Cash Transactions	C\$0.00
Chequing Account	C\$2,220.93
Grant Funding	C\$5,711.04
Land	C\$175,000.00
Member Equity Shares	C\$5.29
PayPal / Canada Helps Donations	C\$19.08
Property Improvements	C\$69,612.87
Rental Account	C\$12,650.81
<b>Total Assets</b>	<b>C\$329,527.67</b>
<b>Liabilities</b>	<b>C\$0.00</b>
<b>Income</b>	
<b>Funding</b>	
General	C\$0.00
Government	C\$3,500.00
<b>Total Funding</b>	<b>C\$3,500.00</b>
Fund Raising	C\$0.00
<b>Gifts</b>	
From Registered Charities	C\$0.00
Gifts in Kind	C\$0.00
Non Tax Receipted	C\$461.80
Tax Receipted	C\$1,096.07
<b>Total Gifts</b>	<b>C\$1,557.87</b>
Interest	C\$108.08
Other Income	C\$155.50
Rent	C\$1,800.00
<b>Total Income</b>	<b>C\$7,121.45</b>
<b>Expenses</b>	
Advertising	C\$0.00
Directors' Insurance	C\$933.00
Fees	C\$2,615.92
Office Expenses	C\$41.07
Other Expenses	C\$0.00
Professional Services	C\$5,646.67
Rentals	C\$0.00
<b>Total Expenses</b>	<b>C\$9,236.66</b>
<b>Equity &amp; Surplus</b>	
Cash	C\$87,030.01
<b>Fixed Assets</b>	
Land	C\$175,000.00
Property Improvements	C\$69,612.87
<b>Total Fixed Assets</b>	<b>C\$244,612.87</b>
<b>Total Equity &amp; Surplus</b>	<b>C\$331,642.88</b>

## Attachment #2

### 2020 Directors' Report April 16/19 to August 16/20

Thanks to this very supportive community, we have moved ahead significantly with site preparation and fundraising. We have 93% of the purchase price of the designated two acres, 2/3rds in cash and 1/3rd in pledges. We have the two ditch culverts installed and the shallow storage well is complete. And —drum roll please— it only took 3 years, but the lane is now on title as officially belonging to the project's parent lot thus providing the necessary access to a public road required for the strata subdivision.

Two work bees and many mini-bees have brushed out hawthorn, blackberries and various invasive plants with communication mostly limited to "Ouch." Thanks to intrepid volunteers, costs and the use of machines were minimal, though I must add that John Isbister on backhoe and Kenny Mather with dump truck gave generous discounts.

Every Saturday, beginning July 23/18, Guy has measured and recorded the depth of water in the drilled well and the shallow pit/well. Each week he transcribes this information into a series of graphs along with the week's precipitation from the Comox weather station. This data is part of the AGM display that includes visuals showing the creation of the storage well which will back up the rain water collection system for toilet flushing. We have an excellent drilled well but water conservation is the responsible thing to do regardless.

Kudos to the CVRD Grant-In-Aid for its contribution to the cost of materials. Fundraising via raffles, the Phantom Ball, the Creative Oddments Silent Auction, memberships and donations to the General Fund has covered fees and related costs.

In the 16 months since DCLTA's last AGM, the seniors' affordable housing project has moved forward.

Positive steps:

☆ The project has a name: Pepper Lane.

☆ When the rezoning is completed and our project's layout, design and purpose survive, DCLTA will own the land mortgage-free and have covered a significant portion of the pre-construction costs (see the Treasurer's Report).

☆ The rezoning ice seems to have broken in January when a) the Trust Planner emailed that she had rethought her approach to the rezoning, which to that point, involved a minimal footprint, 2-3 storey complex, b) the Trust's Freshwater Specialist, whose water assessment requirements stalled the rezoning for nearly two years, "repudiated" the document and c) the LTC accepted the Feb/19 FLNRORD water licence as proof of adequate potable water.

☆ The amending bylaws (application DE-RZ-2017.1) received first reading in January and our trustees mostly supported the intent of the original application.

☆ At the May LTC meeting, our trustees supported requiring the standard 3 metre setback rather than the staff's recommended 15 metre setback (a setback that would have wiped out the waste water system drain field, the utility building and one duplex). Our trustees did not impose the Development Permit Area, which accompanies the proposed R4 zone, as the amending bylaws and Housing Agreement already offer strong guidelines.

☆ Thanks to Doug Olstead, we have a Housing Agreement that clearly articulates DCLTA's commitment to the community and to the project's tenants — something that the proposed R4 zone does not address.

Hurdles:

- Whereas DCLTA has attended every LTC meeting that includes a DE-RZ-2017.1 Staff Report, we are allowed only 5 minutes to speak and only if there is a Staff Report. At this point, we have said what needs to be said...often.
- Trust staff intends to again recommend an extended setback.
- The rezoning process now requires that DCLTA prepay \$4,650 cost recovery for Trust lawyers and Trust staff to draft a covenant permitting the Trust Freshwater Specialist to access and monitor the drilled well as he sees fit, without reference to FLNRORD and the monitoring requirements of the water licence. DCLTA has informed the trustees that we will not pay and sign the covenant agreement at this time. That's a lot of fundraising going sideways. Trust staff may halt the amending bylaw process until DCLTA complies.
- Our trustees are doing their best to anticipate and cover all the bases and, in doing so, the process is often on pause while Trust staff considers and recommends and a subsequent LTC meeting weighs the report. With 6 meetings per year to conduct LTC business and staff sometimes unable to report until two meetings later, delays easily mount into months and years.
- The amending bylaws carry forward the proposed R4 zone — a new zone to shape multi-family rental housing on Denman Island now and into the future. DE-RZ-2017.1 bylaws appear as R4(2) and the (2) site specific regulations have gradually come to resemble our proposal. R4 fits with BC Housing initiatives but may be questioned by islanders.

So where to from here?

If DCLTA is to continue to advocate for the layout, design and purpose of Pepper Lane ... **we need more board members.** The board is the think tank that powers the project.

Volunteers are essential and amazing assets. But, without a dedicated board, efforts can lack focus, strategy, and follow-up. That doesn't mean that ideas only flow in one direction but that there is a hub so, collectively, we can move mountains or, in this case, a sluggish bureaucracy.

Please plan to 'attend' the Sept. 8th electronic LTC meeting by Zoom or telephone. As of September 1st, you can access the agenda package on the Denman Island Trust website <http://www.islandstrust.bc.ca/islands/local-trust-areas/denman/meeting-calendar-agendas-minutes/>. Remember the only time you can speak is during the Town Hall session early in the meeting. If you want more time, you can ask for a *delegation*. This request has to be made two weeks in advance of the meeting to [northinfo@islandstrust.bc.ca](mailto:northinfo@islandstrust.bc.ca)

Trustees can only discuss issues together within an LTC meeting. However there is no rule that says the trustees cannot listen to their constituents. So, talk to your local trustees.

To sum up, DCLTA needs 1) board members, 2) ideas of how to address the covenant 'agreement' and 3) continued community support to keep the project moving forward and on track.