Going to rather than through

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Published: February 16 2008



Brightly coloured houses displaying funky, individual designs and Victorian homes speckle the neighbourhood of Fernwood in the western Canadian city of Victoria.

On rainy days residents linger in the Cornerstone Café, where a sign dangling above the service counter reads "run for and by the residents of Fernwood". The community's involvement in the area started in August 2005 when members of the Fernwood Neighbourhood Resource Group got tired of being looked at as the down-and-out part of Victoria, known only for its methadone clinic.

But instead of ignoring the area's problems, the group decided to buy and renovate one of the buildings that was causing the residents so much grief, transforming it into the Cornerstone Café. Once an eyesore, it has now been nicknamed the "community living room". "Our building had been boarded up for four years, people were squatting ... We had no choice but to buy it," says Roberta Martell, executive director of the Fernwood NRG.

The Cornerstone building is a fine example of "a very cool triple-bottom line", says Martell, describing a measure of success for businesses that combines the company's benefit to society, its effect on the environment and profitmaking. The café brings in business from the area and all the money that is made is put back into projects in the neighbourhood.

It took 10,000 volunteer hours to turn this old building into proper living quarters. The upper half of the previously run-down structure now houses four three-bedroom apartments with 10ft ceilings, hardwood floors and bay windows. To maintain their affordability, the apartments are set at 75 per cent of the rental market price at C\$989 (\$992, £510) per month.

"We knew if we had that building ... it could change the rest of the community from victims into empowered people," explains Martell, adding that the project was also about showing outsiders that this was a part of the city worth taking a second look at and capturing the attention of potential homebuyers.

It's the quaint charm of the area that inspires a nostalgic chuckle from Yolande Johnston when she talks about her new home above the café. "We have a corner store down the road and the last time I was at a corner store was when I was little and living in Nova Scotia," she laughs.

Local taxi drivers were Johnston's first advisers on her new neighbourhood and the anecdotes were not encouraging: "They told me stories about how it was literally a black hole." The "black hole" refers to the crime and drug problem the neighbourhood has known for about five years. Many of the buildings were dilapidated and the local park was a resting spot for the city's homeless and junkies.

Now a sense of community is apparent. The posters on the community centre door request police volunteers and advertise a local craft fair/bake sale. In the café, a grandmother posts an advert on the corkboard looking for a playmate for her four-year-old grandson.

This is the kind of place Johnston was looking for when she came to Victoria last year and the fact it was affordable made it all the better. "As soon as you step out the door you have people saying 'hello' and 'what a nice day' and I find that if you have a good foundation it makes your life just that much easier."

The NRG has taken a proactive approach to problems, says Lisa Helps, the association's chair of the board of directors. The group has a saying: "If you build it they will come." They have, and it looks like they are going to keep on coming, especially with more affordable housing being erected in the area.

Helps moved to the area a little more than five years ago and soon realised it was no ordinary spot. "When I moved to Victoria I decided that Fernwood was the place to live," she says, explaining it had the appealing feeling of being both eclectic and homey.

However, there is a catch to fixing up the neighbourhood, she says, because when it becomes more attractive to homebuyers it no longer remains a well-kept and affordable secret. "We were committed to providing affordable housing because we knew by buying [Cornerstone] we would drive up rents and prices."

She says the NRG's six unit three-bedroom affordable housing project, called Parkplace, is in motion to break ground in early 2008.

Property prices in Greater Victoria have been rising dramatically in the past few years, with the average price of a single-family house hitting a record of C\$596,586 (£306,807) in November, according to MLS property sales statistics.

But while prices are increasing all over the city, there are still good buys to be had in this area, says local real estate agent Jerome Peacock. "Fernwood is attractive because of its proximity to downtown but it has a lot of character homes that have been used as rentals."

Fernwood is not a wealthy community, it is one of the lowest socio-economic neighbourhoods in the city. But Peacock describes Fernwood as having a distinct "bohemian" vibe, attracting artists, young professionals and first-time homebuyers. The added bonus is that prices have remained reasonable in comparison with the rest of the area.

Victoria is not a large city so, eventually, most residents will have to venture through Fernwood to get to their desired location. But the word is getting out and people are visiting rather than going through, this part of the city.

Fernwood's Forbes Street is lined with houses that can be fixed up but there are several that have the character prospective homebuyers in the area are eager to snap up. Driving along Shakespeare Street reveals several properties that are undergoing renovations as buyers try to make the most of reasonable prices.

"You can get a small home here for C\$380,000," says Peacock but he warns that at this price "it [is likely to] need some serious renovations". Attractive family homes in the area are more likely to go for closer to C\$500,000 – still below the city average.

The Fernwood square is the hub for the neighbourhood and even plays host to a popular market on Tuesday evenings. On the corner of Gladstone Street, Fernwood's main drag, stands the most distinctive building in the area, the Fernwood Inn. Its mock Tudor-style, mustard yellow and brown exterior catches the eye of almost every passerby and gives an idea of the area's varied array of architecture.

But even after all the work the residents of the neighbourhood have completed, mentioning the name Fernwood in other parts of the city still provokes mixed reactions, the most common of which is to refer back to the neighbourhood's history of criminal activity and dodgy goings-on. But touring around the more than 4,750 dwellings in Fernwood reveals the current construction and shows that not everyone is discouraged by the history here.

Brett Jones is a real estate agent with Newport Realty and a lifelong resident of Victoria. "I grew up with all the biases ... but those aren't realistic expectations [at Fernwood] anymore. The values [of homes] have gone through the roof in the last six years, so you have to throw out your preconceived notions about where to live."

Jones adds that homes on the market in Fernwood are priced at 20 to 30 per cent lower than well-known neighbourhoods in the city such as Fairfield and Oak Bay. And the change of attitude towards it is catching, says Jones. "I think that the cat is out of the bag and I don't think it's going to be cheap for long."