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The Role of Local Government in Housing

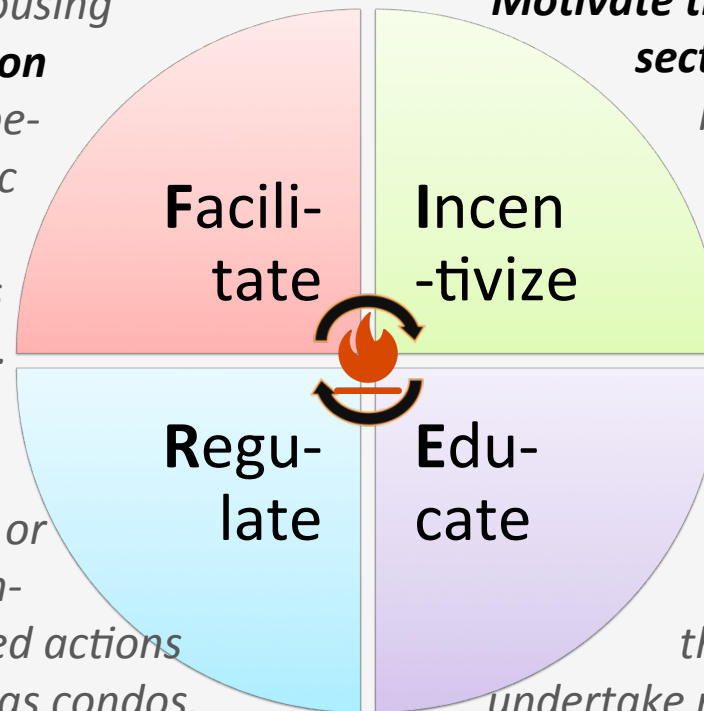


F.I.R.E FRAMEWORK



Act as local champion of housing issues. **Long-term facilitation efforts** build partnerships between the non-profit, public and private sectors, often leveraging public resources to develop priority housing.

Create certainty in the market through guidelines or policies, such as zoning densities, and prevent undesired actions such as selling rental units as condos.



Motivate the private and non-profit sectors to develop affordable housing, typically through financial incentives or reduction of approval process timelines.

Work with all stakeholders to **ensure awareness** of needs, goals and supports that are available, as well as undertake research on housing trends.

Local government can proactively **educate** or **facilitate** among players in the housing sector or support the market through **incentives** and **regulation**.

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Affordable Housing Framework

Financial incentives and ongoing operating supports needed to build and maintain housing **vary with incomes and support needs of residents.**
To generate housing affordability public support is required.

Household Income +

Emergency shelters	Transitional Housing	Special Needs/ Supportive Housing	Affordable Rental Housing	Affordable Home Ownership	Market Rental	Home Ownership
Emergency and Supportive Housing			Non-Market Housing		Market Housing	

+ Financial Support
Personal Assistance

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(Some) Housing Needs in Cumberland

...if they earn **80%** of median income...

What can households afford per month?

\$1,419	\$1,689	\$712	\$569
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...if they

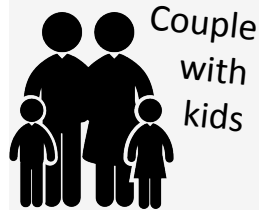
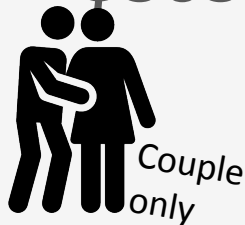
What is the cost of housing?

Own:	\$1,733	\$1,733	n/a	n/a
Rent:	\$1,116	\$1,785	\$1,116	\$754

...if they

What is the affordability gap? (80% median income)

Own:	-\$314	-\$358	n/a	n/a
Rent:	\$303	-\$97	-\$404	-\$185



The number of rental households has stayed stable since 1996, while the Village has grown.

Vacancy rates remain low (around 2.5%).

The result is that families and individuals earning less than median income cannot afford to rent the housing they need.

2011 NHS;
2013 tax-filer

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Context for New Housing in Cumberland

STRENGTHS

- *Housing is a long-term priority for Village*
- *Housing select committee has been established and is an opportunity to play a facilitation role.*
- *The village community is supportive of progressive projects (e.g. Community Forest); tapping into community momentum for housing could be a significant asset*

WEAKNESSES

- *Limited capacity to gift financial resource contributions towards affordable housing developments*
- *Limited financial capacity to engage a coordinator for the committee. Competing resource requirements with new Economic Development function.*
- *Limited amount of municipally owned land. Existing land typically has restrictions (i.e. Ecogift, covenants).*
- *Lack of developable land that doesn't already have some sort of development covenant on it. Most land already rezoned/ ocp changes completed.*
- *Inability to incentivize developments through DCC reductions due to infrastructure needs*
- *Low-pressure development context*

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Context for New Housing in Cumberland

Opportunities

- *Make Committee a standing or permanent Committee*
- *Examine feasibility of small home/cluster villages*
- *Provide policy framework for incentives for non-profit partners.*
- *Development of funding mechanisms to enable incentivization (e.g. affordable housing reserve), limited duration property tax exemptions*
- *Committee can facilitate relationship building with developers and non-profits, including connecting to private property owners, such as King George on Dunsmuir and land on Union Road*

Threats

- *Cost of infrastructure is impacting ability to provide incentives for affordability in the Village (i.e. ability to waive DCCs, increase property taxes, etc.)*
- *Interchange lands constitute a challenge as the properties are zoned for multi-family housing that is not being developed.*
- *Releasing additional development areas is not foreseen in the OCP – and no incentives for development exist on developable lands*
- *Two landowners control a majority of developable land*

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Your Input: Housing in Cumberland

STRENGTHS

WEAKNESSES

OPPORTUNITIES

THREATS

3

Action to Create Affordable Housing

1

Capacity Building

Administrative Capacity

- Establish and resource a housing committee or/and coordinator
- Provide staff resources

Financial and Policy Capacity

- Approve affordable housing framework and develop language for Housing Agreement
- New developments can be leveraged for affordable housing contributions in the long-run

2

Affordable and Market Rental

- The main priority of this framework is to **develop and protect affordable and market rental units.**
- While some affordability gaps exist when renting an appropriate house, the underlying issue is the stagnant number of rentals since 2001.



3

Vulnerable Populations

Any initiatives aimed at vulnerable populations have to reflect the small size of the community.

Cumberland is an active member of the Comox Valley Coalition to End Homelessness and supports its 5 year plan.

Due to the concentration of services in Courtenay, units that require significant supports (e.g. 24-hour staffing) are unlikely to be funded in Cumberland.



COMOX VALLEY COALITION TO END HOMELESSNESS
Housing & Necessary Supports

4

Affordable Ownership

As a potential model for affordable housing, new affordable ownership programs need a strong non-profit partner due to the Village's limited resources.

Cumberland is open to exploring non-profit partnerships that will

- work with purchasers to find financing and educate them
- manage housing agreements that ensure long-term affordability and provide a resale formula that balances an opportunity for tenant-owners to build wealth and equity.



4

Action to Create Affordable Housing

A Proactive Road Map to Developing Affordable Housing in Cumberland

Action	Municipal Role	Period
1 Approve affordable housing framework	n/a	Immediate
2 Establish a housing committee or/and coordinator	Facilitate	Immediate
3 Agree on incentives/resources the Village is willing to contribute to an affordable housing development	Incentivize	Short
4 Develop and enact affordability guidelines for housing agreements	Incentivize, Educate	Short
5 “Affordable Housing in Cumberland” brochure on how the Village supports market and non-market developers	Educate	Short
6 Facilitate partnerships, specifically with development and non-profit partners to identify project opportunities for any type of housing	Facilitate	Short
7 Assess feasibility and willingness of local non-profits and developer partners to build new (affordable rental) housing in Cumberland	Facilitate, Educate	Medium
8 Support applications to senior government for funds (e.g. CMHC, BC Housing)	Facilitate	Medium
9 Develop regulations to protect existing rental market housing stock	Regulate	Medium
10 Develop Land Bank and/or Affordable Housing Reserve through affordable housing contributions	Facilitate, Incentivize	Long-term