

****LATE ITEM 8.1.2 Second St Housing Bylaw Feedback

Subject: FW: Questions

From: [REDACTED] >

Sent: January 12, 2025 8:23 PM

To: Village of Cumberland <info@cumberland.ca>


Subject: Questions

Questions on the proposed Development on 2nd

I am not against affordable housing - I am against a four-story project which seems to be densification at all costs in an area of town which currently has pedestrian traffic (no sidewalks) ie. to and from school, large truck traffic unloading at the Cumberland Lodge, limited play areas for young children, and a lack of services for young single parents - working/and or stay at home. Here are some questions that come to mind.

What feasibility studies have been carried out looking at -

1. The impact of the construction on the neighbourhood residents and Cumberland Lodge patients - increased large vehicle traffic, lack of parking spaces, noise.
 2. The possibility that there might be bedrock that requires extensive blasting.
 3. Have archeologists examined the site for indigenous remains.
 4. Will there be services available like daycare spaces to meet the needs of the families. (update - 10:45 pm - Saturday Jan 11 - I was just talking to a Cumberland private day care operator this evening - she has 45 names on her wait list and has stopped accepting anymore names).
 5. Will there be enough GPs and nurse practitioners available locally with spaces for new clients.
- The original project was turned down for funding because it wasn't large enough in scope. Does it then make sense to increase the size of the project merely to get the funding without critically looking at the project in its increased dimensions and carrying capacity and how it would and would not integrate with the neighbourhood?
 - The area is currently very dangerous for pedestrians as there are no sidewalks in the immediate area reflecting that overall lack of a joined up network of sidewalks in the village as a whole. Children and adults walk and ride on these poorly lit streets day and night. All these additional 50+ vehicles and 100+ residents will only increase the chances of accidents, injuries and fatalities.
 - Why has the village, itself, not come forward with a village-wide plan of its own for affordable housing - public or private/public? Something that would be innovative and appropriate for the location which could set the standard for others to follow. Why wait for private enterprise or other organizations to come up with proposals?
 - What is the working definition of 'affordable housing'?
 - What is the rental rate structure that the owner is planning for his tenants?
 - Will there be a superintendent living in the building as this client group might come with high needs - and 34 toilets that might get blocked?
 - At full capacity - how many children and how many adults might be living in this four story 34 unit building?

- As each adult these days usually comes with a vehicle, what is the difference between the available parking spaces and the maximum number of adults resident in the complex?
- What is the timeline for the project from start to finish?
- Of what value is resident input to this project and do we have any power modify the plans? Or is it just a box ticking exercise? A number of years ago when it was a three story project we presented our thoughts and feelings to the council but they were ignored having little impact. What are to expect now?
- On what criteria will the council members base decisions on allowing this project to go forward? Will it be an open vote?
- How many people reading this post would be happy with a four story 32 unit being put up adjacent to their property without the possibility of questioning the decision or at least having the project modified to better suit the carrying capacity of the neighbour it has been parachuted into?
-  Ambleside Avenue
Cumberland

Subject: FW: Affordable housing development

-----Original Message-----

From: [REDACTED] >

Sent: January 12, 2025 1:32 PM

To: Planning <Planning@cumberland.ca>

Subject: Affordable housing development

I live in Cumberland and I am opposed to the new affordable housing development project as currently proposed.

Unless there are unprecedented subsidies here (which have not yet been defined), there is no way that a new build could be considered affordable housing. New construction costs are so high that it is not possible to turn this into truly affordable housing. In the end, even if these units are "below market" they will still be several hundreds of thousands of dollars.

I think that even the people who are in support of affordable housing do not realize this is the reality of what they are supporting. Units that will be approaching half a million dollars.

Thanks, [REDACTED]

Subject: FW: Support for affordable housing project

-----Original Message-----

From: [REDACTED] >

Sent: January 12, 2025 1:51 PM

To: Planning <Planning@cumberland.ca>; Village of Cumberland <info@cumberland.ca>

Subject: Support for affordable housing project

Dear Mayor and Council,

I just wanted to submit my written support for the affordable housing project proposed on second and on the council agenda Monday.

Thanks so much,

[REDACTED]

Subject: FW: 2nd Street development

From: [REDACTED]

Sent: January 11, 2025 12:32 AM

To: Planning <Planning@cumberland.ca>

Subject: 2nd Street development

I am writing to ask that the council builds some affordable housing-
Just not a tower block of 4 stories with 32 units and no parking, [REDACTED].
For me and my family it will be a huge loss of privacy, and a huge increase in noise, light, people
crowding the roads, accident potential.
I moved to Cumberland to live in a legendary village.
A huge tower block -out of keeping with all the architecture around it- is a city structure.
I just pay my taxes.
Feel impotent.
Please build -
but smaller, not so high, less people.

[REDACTED]

Subject: FW: [REDACTED] about 3345 - 2nd Street housing

From: [REDACTED] >

Sent: Saturday, January 11, 2025 5:56:36 p.m.

To: Vickey Brown <mayor.brown@cumberland.ca>

Subject: [REDACTED] - 2nd Street housing

Hi Vickey

As a concerned citizen, I am asking you to support zoning bylaw amendment – 3345-2nd Street housing at this Monday’s council meeting.

In my opinion, we really need more social housing for seniors, low income and supportive citizens for our village.

As a social-democrat, we need to ensure proper housing for all our citizens, especially the poor, seniors and working classes.

Thanks

[REDACTED]

Subject: FW: 3345 second street zoning ammendment bylaw

From: [REDACTED] <[REDACTED]>

Sent: January 13, 2025 12:34 PM

To: Planning <Planning@cumberland.ca>

Subject: 3345 second street zoning ammendment bylaw

To whom it may concern,

I have resided at [REDACTED] Ambleside Avenue, Cumberland for over [REDACTED] years. I have enjoyed a quiet neighborhood and reasonably private backyard for all these years.

Increasing the height of this proposed building will have a direct negative impact on my lifestyle. Reducing my privacy and morning daylight exposure.

It seems foolish to me to increase the proposed building size so much solely for the possibility of acquiring funding. I think that a smaller project would be a much better fit with the neighborhood. 84 new bedrooms with 8 new parking spots is ridiculous in my opinion.

I understand there is a great need for 'affordable' housing but please ask yourselves if the size and location of this proposal are actually a good fit for the character of the neighborhood and village overall.

Respectfully, [REDACTED]

Subject: FW: Affordable housing development

From: [REDACTED] >

Sent: January 12, 2025 7:27 PM

To: Planning <Planning@cumberland.ca>

Subject: Affordable housing development

Hello,

I'm writing to express my support for the affordable housing project on second avenue. I live on Windermere Ave between 2nd and 3rd and think the proposed site is a good location. I support densification and trying to create different types of housing that will encourage a more diverse community.

Sincerely, [REDACTED]

[REDACTED] Windermere Ave, Cumberland, BC

Subject: FW: Letter re Rezoning 3345 2nd St.
Attachments: Letter-to-Council-Second-[REDACTED].pdf

From: [REDACTED] >
Sent: January 13, 2025 1:54 PM
To: Village of Cumberland <info@cumberland.ca>; Planning <Planning@cumberland.ca>
Subject: Letter re Rezoning 3345 2nd St.

Attached is my letter regarding tonight's agenda, Rezoning 3345 Second Street for the social housing project. I live about 100 meters away from the proposed project.

Thank you for considering,

[REDACTED]

January 13, 2025

Village of Cumberland
2673 Dunsmuir Ave.
Box 340 Cumberland, BC
V0R 1S0

Mayor and Council,

I am writing in regard to the Development Variance Permit Amendment for 3345 Second Street for the Kwaxdzi'dzas affordable housing development. Our province has been facing a housing crisis for several years now, severely hitting those at the bottom of the income scale the hardest, and it is beyond time for the government to move in and provide the affordable housing which the market has so far been unable to do.

Government-incentivized Market Approaches

Overall, in recent years housing has proven a riskier road to profit with the inflation, and borrowing rates. This has been helped with incentives from the government which should help the housing stock overall. Basically, financial breaks to profit-seeking developers could create more housing at all levels of the market.

That's one thing, however where I find deep fault is using the same model for affordable housing. Called social, co-operative, or non-profit housing, these programs heavily incentivize the private sector to build the affordable housing so desperately needed as part of our common good. However rather than facing the housing crisis boldly and building housing and creating public assets directly, the province will not take a direct role and instead only support around half the cost, with the Village and region supporting more, incentivizing a private development entity to take out a mortgage and build the project. The private for-profit is no different than the private non-profit developer in this process and is similarly driven by self-sustaining or self-interested goals, the former being a tidy profit, and the latter, perpetual existence at 100-200K salaries. And yes some new housing is the by-product.

Some might say, “Who cares? Reality requires scratching a few backs to get things done”. Or, “Desperate times call for creative measures”. Or, “Look at all this money from the province, isn’t that great? It would be silly not to do something good with it!” These opinions might rate if this housing crisis was not widely understood to be the determining social problem of our time by citizens all across the political spectrum, let alone by a socially democratic government, the BCNDP. The government has the *popular will* to move boldly, why don’t they have the *political will*? And why would we enable this downloading of responsibility?

The problems with a private sector incentive model are as follows:

- 1) The non-profit expects to pay off the large mortgage with rents and continual BC and regional funding that may never come, a risk most would not take if they, instead of the taxpayer, were holding the bag. And who does own this asset in the end? Not the taxpayers of BC I presume.
- 2) Recently Makola left tenants out in the cold at the new housing project in Sooke until the mortgage lending rates came down, just one risk of market-based social housing projects.
- 3) A non-profit like this is not in the business of ending the problem that is keeping them comfortably employed.
- 4) The idea of supporting the common good seems to be being exploited to meet the agenda of a few “helpers” rather than honestly meeting the task it claims is of utmost concern – housing for those that can’t afford market rents. Given the severity of this need, the province should *directly build housing itself*. This is the only true definition of *public* housing. All the others, social-housing, non-profit-housing, co-op housing, affordable housing, are just ways to justify taking taxpayers money and moving it upwards (in most cases) to a class of managers and bankers who profit from the housing project.
- 5) The housing project, to sustain these managers, has found itself creating less affordable and much more market housing than what meeting the housing crisis in any serious way would require:

- 1) 50% (16 units) as RGI or rent-geared-to-income. This is calculated as 30% of income. Using Courtenay-Comox as a sample the HILs (maximum yearly income) are as follows: 1bd: \$44,000, 2bd: \$55,500, 3bd: \$65,500 4bd: \$76,000. So rents could be *anywhere up to* **1 bedroom: \$1100.00/mo , 2 bedroom: \$1387.50/mo, 3 bedroom: \$1637.50/mo, 4 bedroom: \$1900.00/mo, which is much higher than your Report estimates.**
- 2) 30% (10 units) market rentals. To qualify, according to the BC Housing Fund, you need to make 85-135K
- 3) 20% (6 units) “deep subsidy”. These are the deeply affordable units.
- 6) The deep subsidy may have plenty of hidden costs as we are not certain if they will be inhabited by hard-to-house-complex-needs tenants who would need supports (not covered by the BC Housing Fund) so this adds more insecurity and strain to an already risky proposal
- 7) The non-profit is not accountable to the public as a public Ministry is. The Ministry is democratically accountable to its constituents, a non-profit has no constituents. If this is a massive financial failure, or a new provincial government cuts the funds, or our taxes need to rise to support any unforeseen strain, who can we vote out? Not M’akola.
- 8) Finally, back to the political will I mentioned above, It’s obvious that institutions like municipalities or some non-profits have been taken for granted to take up the slack of underfunded and abandoned provincial and federal programs, so why would you endorse the furtherance of senior government downloading their responsibilities onto the taxpayer and the municipality? The job of the municipality to the make the city function for all citizens. Larger social and economic problems are the role of the state/ province – universal social programs were the backbone of Canada, private sector involvement in these areas have degraded that beyond recognition.

Moreover, according to the province (which legally controls what municipal governments can do) the role of the municipality is to aid with land use planning zoning, not fund housing projects. By leasing the VIHA land and by considering a property tax exemption, would the Villagers not be funding the housing project in a somewhat substantial manner?

9) It all comes down to asking “Who Gains?”

A few low-income households will yes, but is this a Village that can support them – do we have the wraparound supports or employment opportunities (most residents work outside of Cumberland)? Many working class Cumberlanders in the direct vicinity are worried about the crime and general public safety hazards this may bring, so they do not gain. Wealthier Cumberlanders, or members of council do not live in this direct vicinity. As a resident of the direct vicinity I can say it is mostly old-stock Cumberlanders and renters living here with a few newer hard-working homeowners of fairly modest means added to the mix. No gain there either with darkened lots, an out of character behemoth looking down on us from atop the hill, replacing the old growth doug firs and cedars, and increased traffic scattered throughout the neighbourhood. Does council gain by having a feather in their progressive goals cap as they move up the political and professional ladder? Perhaps. But will they gain if the risky financial planning doesn't add up? Do the managers of the non-accountable, non-profit M'akola gain by earning 100-200K salaries in perpetuity so long as they don't solve the housing and homelessness crisis? Yes they do. Do the banks that gain million dollar clients paying them interest gain? Yes.

Pressing Practical Concerns

Amendment to the zone - since this is not a one-off variance, but a wholesale Zone Amendment, are we to understand that the entire zone of RM-4 will now allow the extra storey and smaller setbacks? Is this type of mission creep going to create unforeseen cascading ill effects of overdevelopment?

Height and Density - these are way out of proportion to the area and to add insult to injury, the lack of needed parking for the property will make the immediate and surrounding streets awash in parked cars - it will be an eyesore, potentially chaotic and probably assist in ghetto-stigmatizing the project. Increased traffic will be a problem with the school children in the direct vicinity. I am happy that we will receive DCCs for this project however, the proposed tax exemption will not help a Village that has very poor (eg. roads)

to no (eg. storm management) infrastructure, or reserves in many areas, run properly.

Tenant Selection - they will be selected from the BC Housing Registry with a priority on Indigenous tenants. How can we be certain that these units will indeed go to Cumberlanders as your Report infers they will? Moreover if it does not then that would disallow the invocation of section 5 from the Use of Permissive Tax Exemption criteria: "Principal use meets Council's objective of offering affordable rental housing to the *residents of the Village*". Speaking to police in Courtenay, I've learned that the overwhelming majority of the homeless there are not local, but from the Lower Mainland. So would Cumberland be importing tenants from Courtenay, which are perhaps unhoused people from Vancouver? How is this a young, cash-strapped, infrastructure-poor Village's responsibility?

Public Consultation - This has been one way. The new, larger project began in early fall 2024 and there has been no meaningful consultation with the public since that inception. Since an amendment to the zone requires an amendment to the OCP, are we not then permitted to have a Public Hearing? As you noted the Report,

"Recent changes to the Local Government Act, prohibit the Village from holding a public hearing for Zoning Amendment applications *that are consistent with the Official Community Plan*" [emphasis mine]

Thanks for listening to a summary of my concerns, I hope there is more feasibility studying and public consultation before moving ahead with a project of this scale. It is certainly novel for a rural Village to be leading (and funding) a project of this socio-economic scale that has historically been under the province's purview.

Sincerely yours,

A solid black rectangular redaction box covering the signature area.

Subject: FW: K'waxdzi'dzas Affordable Housing Development - ATTN: Mayor and Council

From: [REDACTED] >

Sent: January 12, 2025 10:20 AM

To: Planning <Planning@cumberland.ca>; Village of Cumberland <info@cumberland.ca>

Subject: K'waxdzi'dzas Affordable Housing Development - ATTN: Mayor and Council

Dear Mayor and Council Members,

I, the undersigned resident of the Village of Cumberland, understand that affordable housing is key to our community. I fully support and endorse the rezoning of 3345 Second Street in order to strengthen the application to BC Housing and help to ensure this very important initiative is successful.

Thank you for all of the time and effort you dedicate to our community.

Best regards,

[REDACTED]
Maple St, Cumberland, BC.

Subject: FW: Proposed Rezoning at 3345 Second St.

From: [REDACTED] >
Sent: January 13, 2025 1:30 PM
To: Village of Cumberland <info@cumberland.ca>
Cc: Planning <Planning@cumberland.ca>
Subject: Proposed Rezoning at 3345 Second St.

To Mayor, Council and the Planning Department,

I have been a resident, home and Business owner in Cumberland for 20 years.
I live at the corner of 2nd and [REDACTED]

This letter is to support the rezoning to allow for an additional story on the proposed structure on Second Street. It is apparent that funding for this facility will be more likely if the number of units is increased. The potential for more affordable accommodations in Cumberland is clearly needed at a time when the discrepancy between income and the cost of living has substantially widened.

The most recent presentation of the potential structure, was well put together and my questions about parking and % of 'affordable' units was adequately explained.

The changing skyline in Cumberland is inevitable if we are to continue to upgrade our infrastructure (roads, sewer, etc). I live as close to the new 4 story structure on Dunsmuir as some that are concerned about this new proposal on Second. I was not a huge fan of the Rideout structure when it was proposed and ultimately constructed, but within the first year of it being there I hardly give it a second glance from my front deck or when I pass it in the alley or the street. It is at full occupancy and we have not seen any significant change in parking spillover (our house is less than a block away).

Please proceed with zoning amendments to make the Second Street proposal possible. This will help us create more affordable housing options to enhance the possibility of Cumberland maintaining and expanding its diverse population.

Keep up the good work.

A more 'silent' citizen

Subject: FW: K'waxdzi'dzas Affordable Housing Development

From: [REDACTED] >

Sent: January 12, 2025 3:36 PM

To: Village of Cumberland <info@cumberland.ca>

Subject: K'waxdzi'dzas Affordable Housing Development

Afternoon,

I'm emailing today in disagreement to this proposal for the housing development. The vehicle traffic on second street is quite a bit before school and afterschool. It's a very narrow street and bumpy; so making you weave potholes that are unkept. Not sure how all the occupants of the housing development will find some where to park. During the week days at Cumberland lodge the parking lot is packed with employees and visitors coming in. It gets many deliveries through out each day that have to back up the VIHA dive isle. If all these bylaws had been in place for a reason and having to be amended to such a low bar. Doesn't that make you think that it's not a good idea? There are other parcels of land that could be used then this one.

[REDACTED]

Subject: FW: 3345 Second street

From: [REDACTED] >

Sent: January 12, 2025 11:16 AM

To: Planning <Planning@cumberland.ca>

Subject: 3345 Second street

I do not see where the Corporation of the Village of Cumberland complied with Sections 24,25 and 94 of the Community Charter let alone with the Official Community Plan requirements to involve the citizens in early and ongoing planning. It is like the Council is reverting back to the way Cumberland operated in the past. No discussions until plan set already and pretend to consult

[REDACTED]

Subject: FW: Affordable housing development

From: [REDACTED]

Sent: January 12, 2025 6:41 PM

To: Planning <Planning@cumberland.ca>; Village of Cumberland <info@cumberland.ca>; Vickey Brown <mayor.brown@cumberland.ca>

Subject: Affordable housing development

Re: K'waxdzi'dzas Affordable Housing Development

To mayor and council,

I am writing to express my support for this housing development. Yes it is a large building compared to anything else in the village and I would prefer smaller, but I'm happy that the first building of this size in the village will be affordable housing units. This is an important project that will benefit many people!

Thank you.

[REDACTED]
Bolton Street
Cumberland
[REDACTED]

Subject: FW: Building 3355 second street

From: [REDACTED] >

Sent: January 13, 2025 1:05 PM

To: Planning <Planning@cumberland.ca>

Subject: Building 3355 second street

My thoughts on the building at 3355 second st is that it should not go ahead with out the proper amount of parking and also changes should be made to the parking bylaw before they allow building to go ahead so they don't cause problems for existing home owners in the area.

There are already 3 large buildings in the same area as schools, hospitals and this building will cause problems on some days with parking and traffic.

Thanks for your time

[REDACTED] at [REDACTED] second street

Gilakas'la Mayor and Council,

Nugwa'am Grant Shilling and I am writing this letter in support of the K'waxdzi'dzas Affordable Housing Project. For 17 years I was a resident of Cumberland and for 10 of those years was involved in initiating, proposing and being heavily invested in K'waxdzi'dzas in my work with Dawn to Dawn Action on Homelessness Society, the original proponent for the project.

The goal of this project since its inception has been to provide safe, affordable and appropriate homes mainly for indigenous peoples. This goal is consistent with the current proponent for the project, Makola Housing.

K'waxdzi'dzas was named by the late elder and matriarch Mary 'Umagalis' Everson. Her daughter Charlene Everson (my partner) and I approached her requesting her thoughts on naming the project – we agreed the primary feature on the land -an enormous Douglas Fir should be recognized. K'waxdzi'dzas- in K'wakwala translates to “tall tree place”.

This project was conceived recognizing that while 8% of the population of Vancouver Island is indigenous, over 40% of the unhoused population identifies as indigenous. How can this be for a population whose homeland you currently occupy?

The project since inception has been rooted in social justice and reconciliation.

It was also rooted in the knowledge that Cumberland ,like most of Vancouver Island was no longer affordable. The number of parents single and otherwise who reached out to me when K'waxdzi'dzas was last up for funding asking how to get on 'the list' (register with BC Housing) was staggering. Many of those families have since left Cumberland as they can't afford to live there. I know of one family that lived in a car for awhile while attending CCSS and while mom worked. A lack of housing and income diversity in Cumberland will sadly lead to it becoming a monoculture of privilege.

The strength of this project is its location; close to the school for children (eliminating the need for driving), close to the main drag (same), with a bus stop nearby and rooted in community.

We pictured a tire swing hanging from the branch of the honoured tree and a talking circle around it for conflict resolution as rooted in indigenous values.

Toward the goal of indigenous values I had the honour and privilege of co-ordinating indigenous led workshops at the Abbey through a BC Arts grant. A second phase for this indigenous design was proposed concurrent with and upon completion of the project.

The penultimate expression of this process was the carving and installation of two welcome poles by DlugwayaXalis (Karver Everson) and Aaqwasgem (Junior Henderson). Over one hundred community members came to the OAP Hall for a potluck hosted by the Kumugwe Cultural Society to start this project off in a good way. The pole eventually was carved at

Cumberland Community School where hundreds of children could witness history in the making and engage with Karver and Junior. Or as the late Chief Justice Murray Sinclair says “reconciliation begins with making friends.”

On June 21, 2023 on National Indigenous Day numerous elders, matriarchs and knowledge keepers joined hundreds of Cumberlanders and their school age children at the pole raising. It was the last public appearance of a beaming Mary ‘Umagalis’ Everson, grandmother to Karver -who passed very shortly after this event. It was a memorable day for all of Cumberland.

Those poles not only serve as a welcome, but a promise to see this necessary and long overdue project through. The time for quibbling is over. It is simply time to do the right thing. I’m sure the inclusive community of Cumberland will welcome their new neighbours with open arms and make friends as Sinclair described. I look forward to being at the block party once the doors are opened, shaded by a Douglas Fir with the two welcome poles to greet them.

Halakas’la

Grant Shilling