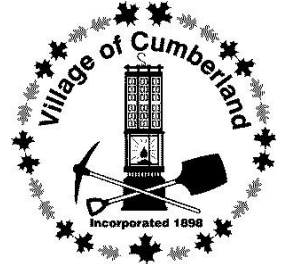


**The Corporation of the Village of Cumberland
Homelessness & Affordable Housing Committee Agenda**

**Wednesday, July 17, 2023 at 9:30 a.m.
Council Chamber, 2675 Dunsmuir Avenue**



We are honoured to gather on the unceded traditional territory of the K'ómoks First Nation.

1. Approval of the Agenda

2. Minutes

Adoption of Minutes of Wednesday, June 28, 2023

3. Unfinished Business

None

4. New Business

4.1 Official Community Plan Review – Housing Policy

5. Next Meeting

The next meeting of the Homelessness and Affordable Housing Committee will be held on Wednesday, August 19, 2023, at 9:30 a.m.

6. Adjournment

**The Corporation of the Village of Cumberland
Homelessness and Affordable Housing Committee Minutes**



**June 28, 2023 at 9:30 a.m.
Council Chamber, 2675 Dunsmuir Avenue**

Members Present:

Kathy Duperron, Chair
Lindsay Monk
Bobby Herron
Jesse Kettler

Regrets: Mark Fortin

Staff: Karin Albert, Senior Planner

The chair called the meeting to order at 9:35 a.m.

1. Approval of Agenda

Moved by: Monk

Seconded by: Herron

That the HAH approve the agenda for June 28, 2023 as presented.

Carried Unanimously

2. Minutes

Moved by: Monk

Seconded by: Herron

That the HAH adopt the minutes of the September 21, 2022 meeting.

Carried Unanimously

3. Unfinished Business - NONE

4. New Business

4.1 Affordable Housing Reserve Fund

DISCUSSION

- Proposed purpose and uses of the fund complement purpose and uses of the regional Homelessness Support Service.
- Agree with taxation being a possible future funding source. Council can decide to levy a tax in future to increase contributions to the Affordable Housing Reserve Fund. This option should be reviewed at the same time that the

regional Homelessness Support Fund contributions are reviewed, i.e. every five years.

- Should developers be able to apply? - Suggestion is that developers are not eligible as they would receive a benefit, such as additional density at time of rezoning, in return for developing any affordable housing units.
- Can a zone include an affordable housing requirement? – No, but municipalities can provide a density bonus in return for affordable housing. Some of Cumberland’s zones have a density bonus but, to date, developments have generally been too small to leverage affordable units through a density bonus.
- A rental tenure zone can include a requirement for all or a proportion of units on a property to be rental units.
- Can Coal Valley Estates zones include a minimum rental unit requirement within the multi-family developments? – Not currently in place, but this can be reviewed on request of Council.
- Can existing rental units be converted to strata condos? – This would require approval by Council. Council has a policy only to permit conversion if vacancy rate is more than 3 percent.
- Should explicitly include legal fees and land acquisition as uses of the Affordable Housing Fund in the reserve fund policy.

Moved by: Monk

Seconded by: Herron

That the HAH Committee recommend support of the proposed purpose and uses of an affordable housing reserve fund with the following changes: add legal fees and land acquisition to the possible uses listed.

Carried Unanimously

Moved by: Bowman

Seconded by: Monk

That the HAH Committee recommend to Council that the eligibility criteria and application guidelines for funding from the Affordable Housing Reserve Fund be referred to the Committee for comment, including a review of how affordability is defined.

Carried Unanimously

Moved by: Monk

Seconded by: Bowman

That the HAH Committee recommend to Council to explore rental tenure zoning within the multi-family areas of Coal Valley Estates.

Carried Unanimously

5. Next Meeting

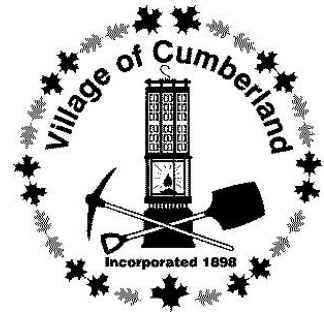
The next meeting of the Homelessness and Affordable Housing Committee is on Wednesday, July 19, 2023 at 9:30 a.m.

6. Adjournment

The meeting was adjourned at 10:47 a.m.

MEMO

HOMELESSNESS AND AFFORDABLE HOUSING COMMITTEE



REPORT DATE: 7/18/2023

MEETING DATE: 7/19/2023

File No. 0540 Council Committees

TO: Committee members

FROM: Karin Albert, Senior Planner

SUBJECT: Review of Housing Policies for OCP Review

At their April 11, 2023 meeting Village Council endorsed the [Official Community Plan Review Process and Community Engagement Plan 2023-2024](#) (agenda item 7.5, p. 79-92). The Plan outlines the OCP review process, including the public engagement phases. As part of the engagement activities, Council Select Committees are asked to provide input on their topic areas.

The purpose of this meeting is to:

1. get Committee input on information to be shared with the public to create a good understanding of the current housing situation in the Village, and
2. identify housing topics or policies to explore further with residents during the OCP review.

The attachments to this memo are provided to support Committee discussions on:

- a. Recent housing trends and implications for possible housing policy and actions (Attachment 1: Preliminary 2021 Housing Needs Data)
- b. Example of a housing factsheet to engage the public on the topic (Attachment 2: 2019 Housing Needs Factsheet)
- c. Gaps in housing policy or actions (Attachment 3: Progress on Affordable Housing Implementation Framework, 2016 strategic actions)
- d. Possible future OCP housing policies (Attachment 4: Current OCP Policies Related to Housing).

It is likely that a second meeting will be required to allow time for review of the attached documents and discussion.

The Homelessness and Affordable Housing Committee may, but is not required, to make recommendations at this meeting. The discussions will be captured in minutes and inform further discussions and next steps in the OCP review process.

ATTACHMENTS

1. Preliminary 2021 Housing Needs Data
2. Village of Cumberland 2016 Housing Needs Assessment factsheet
3. Progress on Affordable Housing Implementation Framework Strategic Actions.
4. Current OCP Policy Related to Housing

Respectfully submitted,

Karin Albert

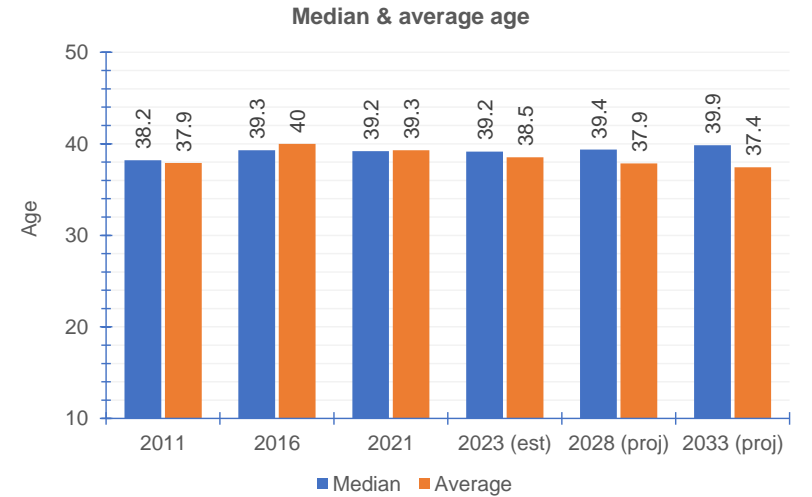
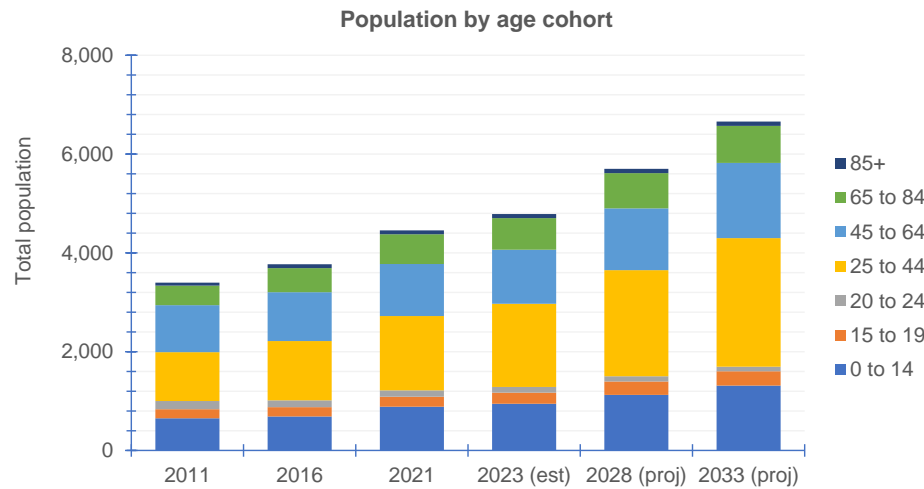
Karin Albert
Senior Planner

POPULATION

	2011	2016	2021	2023 (est)	2028 (proj)	2033 (proj)
Total	3,395	3,755	4,445	4,785	5,700	6,660
0 to 4	245	235	315	355	475	595
5 to 9	220	225	315	335	410	500
10 to 14	185	230	255	255	240	220
15 to 19	185	185	205	225	270	290
20 to 24	165	140	125	115	105	90
25 to 29	215	220	215	225	240	250
30 to 34	290	355	400	420	480	520
35 to 39	280	340	475	545	715	885
40 to 44	205	285	415	495	715	950
45 to 49	230	215	350	420	630	910
50 to 54	260	250	220	230	245	290
55 to 59	245	275	235	205	160	130
60 to 64	215	250	250	240	215	190
65 to 69	165	210	235	245	260	260
70 to 74	90	135	185	195	210	220
75 to 79	60	75	120	140	190	235
80 to 84	80	65	60	60	55	35
85+	60	80	80	80	85	90
Median	38.2	39.3	39.2	39.2	39.4	39.9
Average	37.9	40	39.3	38.5	37.9	37.4

	2011	2016	2021	2023 (est)	2028 (proj)	2033 (proj)
Total	3,395	3,755	4,445	4,785	5,700	6,660
0 to 14	650	690	885	945	1,125	1,315
15 to 19	185	185	205	225	270	290
20 to 24	165	140	125	115	105	90
25 to 44	990	1,200	1,505	1,685	2,150	2,605
45 to 64	950	990	1,055	1,095	1,250	1,520
65 to 84	395	485	600	640	715	750
85+	60	80	80	80	85	90
Median	38.2	39.3	39.2	39.2	39.4	39.9
Average	37.9	40	39.3	38.5	37.9	37.4

	2011	2016	2021	2023 (est)	2028 (proj)	2033 (proj)
Total	3,395	3,755	4,445	4,785	5,700	6,660
0 to 14	19%	18%	20%	20%	20%	20%
15 to 19	5%	5%	5%	5%	5%	4%
20 to 24	5%	4%	3%	2%	2%	1%
25 to 44	29%	32%	34%	35%	38%	39%
45 to 64	28%	26%	24%	23%	22%	23%
65 to 84	12%	13%	13%	13%	13%	11%
85+	2%	2%	2%	2%	1%	1%



Population

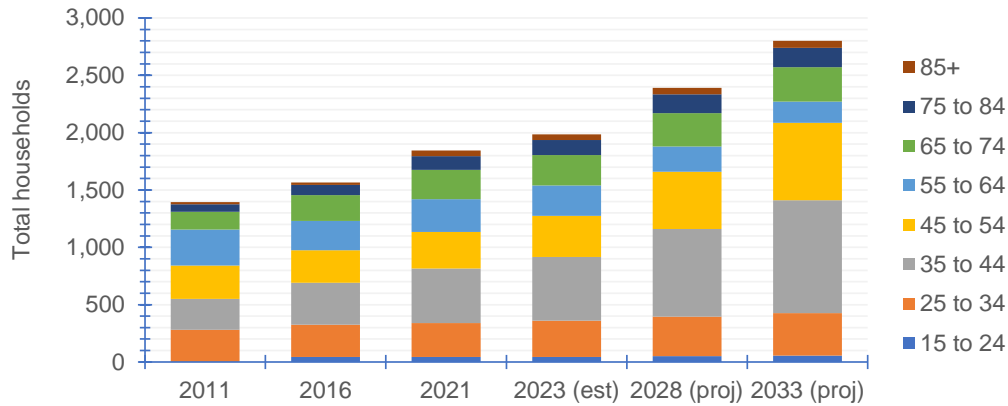
The median age in 2021 was 39.2. The projected median age in 2033 is 39.9, suggesting Cumberland will continue to attract young families and middle age singles into the foreseeable future.

HOUSEHOLDS

	2011	2016	2021	2023 (est)	2028 (proj)	2033 (proj)
Total	1,405	1,565	1,840	1,985	2,390	2,800
15 to 24	0	45	45	45	50	55
25 to 34	280	280	295	315	345	370
35 to 44	270	365	475	555	765	985
45 to 54	290	285	320	360	500	675
55 to 64	315	255	285	265	220	185
65 to 74	155	225	255	265	290	300
75 to 84	65	90	120	130	165	170
85+	20	20	50	50	55	60

	2011	2016	2021	2023 (est)	2028 (proj)	2033 (proj)
Total	1,405	1,565	1,840	1,985	2,390	2,800
15 to 24	0%	3%	2%	2%	2%	2%
25 to 34	20%	18%	16%	16%	14%	13%
35 to 44	19%	23%	26%	28%	32%	35%
45 to 54	21%	18%	17%	18%	21%	24%
55 to 64	22%	16%	15%	13%	9%	7%
65 to 74	11%	14%	14%	13%	12%	11%
75 to 84	5%	6%	7%	7%	7%	6%
85+	1%	1%	3%	3%	2%	2%

Households by maintainer age cohort



Households

The number of households in Cumberland in 2021 was 1,840.

The largest household maintainer cohort in 2021 was in the 35 to 44 age range, followed by the 25-34, 45-54 and 55 to 64 year cohorts. There were fewer households in the 65 to 74 and older cohorts.

DWELLING DEMAND

	2011	2016	2021	2021 to 2023	2021 to 2028	2021 to 2033
Total demand			1,920	2,075	2,510	2,945
New demand (2021 to X)				155	590	1,025
Studio				20	75	135
1-bed				20	75	135
2-bed				60	230	395
3-bed				30	125	215
4+ bed				20	85	150

Dwelling Projections

The largest demand for new dwelling units to 2033 is projected to be for 2-bedroom units (395 units), followed by three-bedroom units (215).

Demand projected for studio and 1-bedroom units as well as larger 4-bedroom dwellings ranges from 135 to 150 units.

LABOUR FORCE

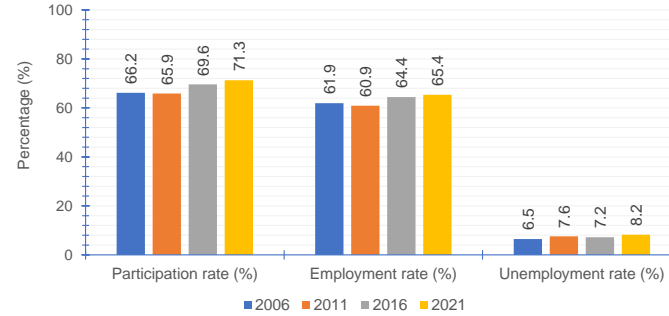
	2006	2011	2016	2021
Total - Population aged 15+	2,210	2,685	2,975	3,500
In the labour force	1,460	1,770	2,070	2,495
Employed	1,365	1,635	1,915	2,290
Unemployed	95	135	150	205
Not in the labour force	750	915	905	1,005
Participation rate (%)	66.2	65.9	69.6	71.3
Employment rate (%)	61.9	60.9	64.4	65.4
Unemployment rate (%)	6.5	7.6	7.2	8.2

red text means data taken from the custom BC StatCan file

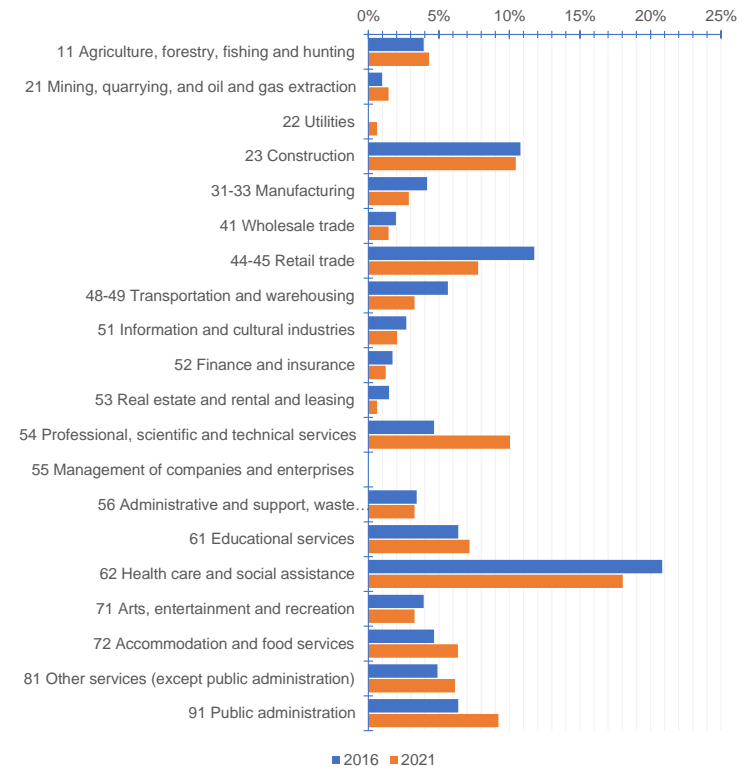
LABOUR FORCE BY INDUSTRY

	2006	2011	2016	2021
Total - Population aged 15+	1,455	1,725	2,065	2,495
Industry - not applicable			20	55
All industries	1,455	1,725	2,040	2,440
11 Agriculture, forestry, fishing and hunting	150	95	80	105
21 Mining, quarrying, and oil and gas extraction	10	0	20	35
22 Utilities	0	35	0	15
23 Construction	125	90	220	255
31-33 Manufacturing	110	65	85	70
41 Wholesale trade	30	65	40	35
44-45 Retail trade	265	245	240	190
48-49 Transportation and warehousing	45	70	115	80
51 Information and cultural industries	10	20	55	50
52 Finance and insurance	25	30	35	30
53 Real estate and rental and leasing	25	0	30	15
54 Professional, scientific and technical services	10	60	95	245
55 Management of companies and enterprises	0	0	0	0
56 Administrative and support, waste management and remediation services	100	85	70	80
61 Educational services	90	70	130	175
62 Health care and social assistance	225	250	425	440
71 Arts, entertainment and recreation	20	30	80	80
72 Accommodation and food services	120	125	95	155
81 Other services (except public administration)	35	160	100	150
91 Public administration	70	190	130	225

Labour force statistics



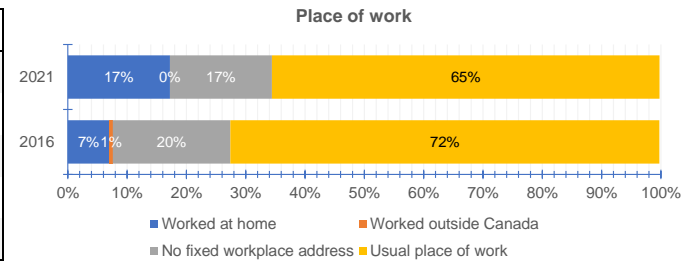
Share of industries of employment



WORKPLACE

	2006	2011	2016	2021
Total - Place of work status for the employed labour force aged 15 years and over - 25% sample data			1,915	2,295
Worked at home			135	395
Worked outside Canada			10	0
No fixed workplace address			380	395
Usual place of work			1,385	1,500

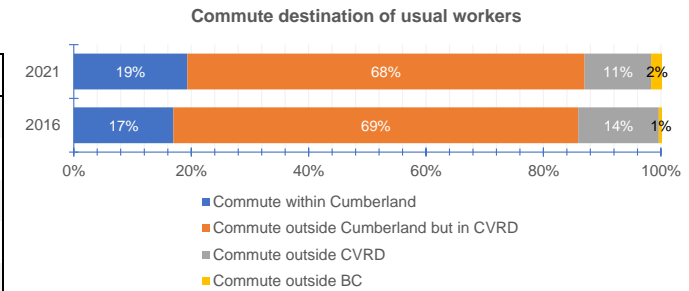
	2006	2011	2016	2021
Total - Place of work status for the employed labour force aged 15 years and over - 25% sample data			100%	100%
Worked at home			7%	17%
Worked outside Canada			1%	0%
No fixed workplace address			20%	17%
Usual place of work			72%	65%



COMMUTING DESTINATION

	2006	2011	2016	2021
Total - Commuting destination (15+ usual place of work)	980	1,305	1,385	1,500
Commute within Cumberland	240	285	235	290
Commute outside Cumberland but in CVRD	680	865	955	1,015
Commute outside CVRD	65	140	190	170
Commute outside BC	0	0	10	30

	2006	2011	2016	2021
Total - Commuting destination (15+ usual place of work)			100%	100%
Commute within Cumberland			17%	19%
Commute outside Cumberland but in CVRD			69%	68%
Commute outside CVRD			14%	11%
Commute outside BC			1%	2%



Employment Sector

Participation rate in the labour force was 71.3% in 2021, higher than in 2016, 2011 and 2006. However, the unemployment rate was also higher at 8.2% in 2021 versus 7.2% in 2016 and 7.6% in 2011.

The largest employment sector in 2021 continued to be health care and social assistance. Eighteen percent (18%) of Cumberland residents were employed in that sector in 2021. This is a slight decrease of 20.8% in 2016.

Employment in the construction sector took a jump from 5.2% to 10.8% between 2011 and 2016. It remained relatively constant to 2021 at a rate of 10.5%.

Employment in the retail sector has steadily decreased from 2006 to 2021. The most recent decrease from 2016 to 2021 was from 11.8% down to 7.8%.

The largest jump in employment was in the professional, scientific and technical services sector. That sector saw an increase from 4.7% in 2016 to 10% in 2021. This increase may be due to greater opportunities in that sector to work remotely for businesses that are located in larger urban centres.

Employment in the public administration sector has been fluctuating between 2011 and 2021, increasing from 4.8% in 2006 to 11% in 2011, then falling to 6.4% in 2016 and going back up to 9.2% in 2021.

Work Place

At least in part related to the increase in employment in the professional, scientific and technical services sector, there was a large jump of people working from home between 2016 and 2021, increasing from 7% to 17%.

Commuting Destination

The majority of Cumberland's labour force (1,105) commutes to work outside of Cumberland but within the regional district. The rate of those commuting to other areas of the region has stayed relatively constant at 69% in 2016 and 68% in 2021.

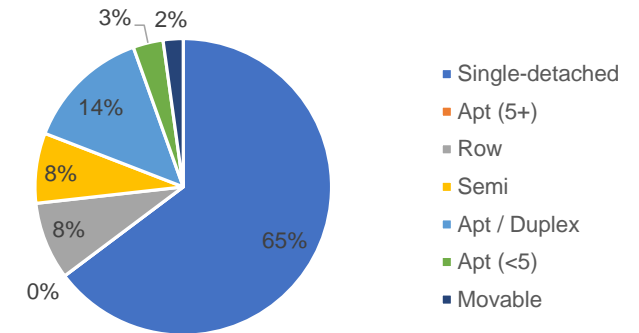
Those commuting within Cumberland has increased from 17% in 2016 to 19% in 2021, while the rate of those commuting outside the region has decreased from 14% to 11% in the same time period. Relatively few people commute outside of BC, at 2%, an increase of 1% from 2016.

BUILDING STRUCTURAL TYPE

	2006	2011	2016	2021
Total	1,140	1,405	1,565	1,840
Single-detached	910	1,090	1,175	1,185
Apt (5+)	0	0	0	0
Other	165	205	345	615
Row	20	60	80	155
Semi	75	35	80	140
Apt / Duplex	15	75	120	250
Apt (<5)	50	35	60	60
Other single-attached	0	0	10	0
Movable	60	105	40	40

	2006	2011	2016	2021
Total	1,140	1,405	1,565	1,840
Single-detached	80%	78%	75%	64%
Apt (5+)	0%	0%	0%	0%
Other	14%	15%	22%	33%
Row	2%	4%	5%	8%
Semi	7%	2%	5%	8%
Apt / Duplex	1%	5%	8%	14%
Apt (<5)	4%	2%	4%	3%
Other single-attached	0%	0%	1%	0%
Movable	5%	7%	3%	2%

Distribution of structural type, 2021



Building Structural Type

While the most frequent building type in Cumberland continues to be single detached dwelling (this includes accessory dwelling units), the percent of single detached dwellings dropped from 75% in 2016 to 64% in 2021.

Between 2016 and 2021, row and semi-detached housing, both increased from 5% to 8%. This increase is due to the completion of row housing at Stoneleigh.

Apartment and duplex increased from 8% to 14%. This category includes secondary suites and they are largely responsible for this increase. The new mixed-use building on Dunsmuir that added... micro-units was not completed until 2022 and therefore is not captured in the 2021 data.

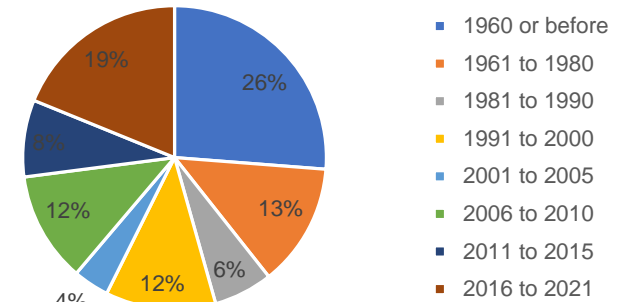
Fourteen percent (14%) are apartments and duplexes, followed by 8% of row housing and 8% of semi-detached buildings.

DWELLING AGE

	2006	2011	2016	2021
Total occupied dwelling	1,140	1,405	1,565	1,840
1960 or before	485	505	560	480
1961 to 1980	230	185	220	240
1981 to 1990	175	150	110	115
1991 to 2000	210	170	190	215
2001 to 2005	35	75	70	70
2006 to 2010		315	260	215
2011 to 2015			160	150
2016 to 2021				345

	2006	2011	2016	2021
Total occupied dwelling	1,140	1,405	1,565	1,840
1960 or before	43%	36%	36%	26%
1961 to 1980	20%	13%	14%	13%
1981 to 1990	15%	11%	7%	6%
1991 to 2000	18%	12%	12%	12%
2001 to 2005	3%	5%	4%	4%
2006 to 2010		22%	17%	12%
2011 to 2015			10%	8%
2016 to 2021				19%

Distribution of structural age, 2021



Dwelling Age

The majority of dwellings in the Village are buildings were constructed before 1981. However, their proportion of buildings in the Village is decreasing as new buildings are built. In 2016, the percentage of older buildings was 50%. In 2021, this dropped to 39%.

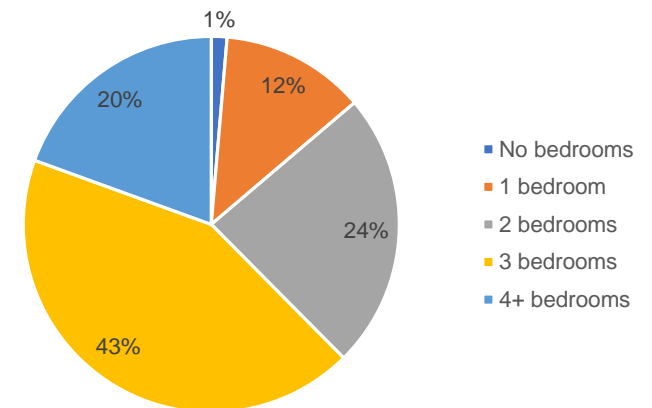
Buildings constructed between 2016 and 2021 represent 19% of buildings in the Village, attesting to the significant growth Cumberland has experienced since 2016.

DWELLING SIZE

	2006	2011	2016	2021
Total occupied dwelling	1,140	1,405	1,565	1,840
No bedrooms	20	0	0	25
1 bedroom	90	100	140	230
2 bedrooms	350	365	405	440
3 bedrooms	405	680	795	795
4+ bedrooms	280	250	230	360

	2006	2011	2016	2021
Total occupied dwelling	1,140	1,405	1,565	1,840
No bedrooms	2%	0%	0%	1%
1 bedroom	8%	7%	9%	13%
2 bedrooms	31%	26%	26%	24%
3 bedrooms	36%	48%	51%	43%
4+ bedrooms	25%	18%	15%	20%

Distribution of structural size, 2021



red text means data taken from the custom BC StatCan file

Dwelling Size

Larger dwellings, with three or four bedrooms, make up 63% of the Village's housing market; while 2- and less bedroom units make up 37%.

Between 2016 and 2021, the number of 4-bedroom units in Cumberland increased from 15% to 20%, while the number of 3-bedroom units decreased from 51% to 43%. The percent of 2-bedroom units fell by 2% while the percent of 1 bedroom

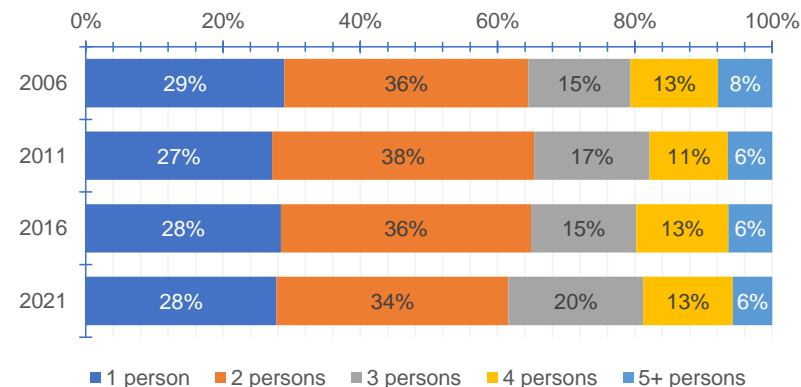
HOUSEHOLD SIZE

	2006	2011	2016	2021
Total	1,140	1,405	1,565	1,840
1 person	330	380	445	510
2 persons	405	535	570	620
3 persons	170	235	240	360
4 persons	145	160	210	240
5+ persons	90	90	100	105
Total Private HHS			3,680	4,380
Average HH Size	2.4	2.4	2.4	2.4

red text means data taken from the custom BC StatCan file

	2006	2011	2016	2021
Total	1,140	1,405	1,565	1,840
1 person	29%	27%	28%	28%
2 persons	36%	38%	36%	34%
3 persons	15%	17%	15%	20%
4 persons	13%	11%	13%	13%
5+ persons	8%	6%	6%	6%

Distribution of household size



Household Size

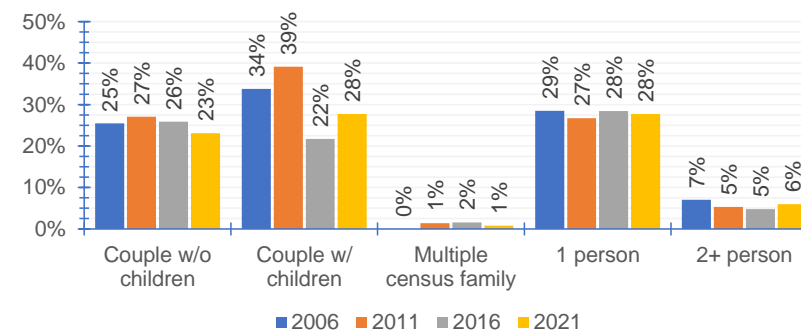
The size of households has stayed fairly constant between 2016 and 2021. The largest proportion of households continues to be 2-person households, making up 34% of all households. Three-person households make up 20% and 4-person households make up 13%. The average household size remains unchanged from 2006 at 2.4 people per household.

HOUSEHOLD TYPE

	2006	2011	2016	2021
Total	1,140	1,405	1,565	1,840
Total census family			1,050	1,220
w/o additional person(s)			915	1,100
One couple	730	930	745	930
Couple w/o children	290	380	405	425
Couple w/ children	385	550	340	510
Lone parent			165	165
w/ additional person(s)			135	105
One couple			0	50
Couple w/o children				30
Couple w/ children				20
Lone parent				50
Multiple census family	0	20	25	15
Non-census	405	455	520	620
1 person	325	375	445	510
2+ person	80	75	75	110

	2006	2011	2016	2021
Total	1,140	1,405	1,565	1,840
Couple w/o children	25%	27%	26%	23%
Couple w/ children	34%	39%	22%	28%
Multiple census family	0%	1%	2%	1%
1 person	29%	27%	28%	28%
2+ person	7%	5%	5%	6%

Distribution of household type



HOUSEHOLD TENURE

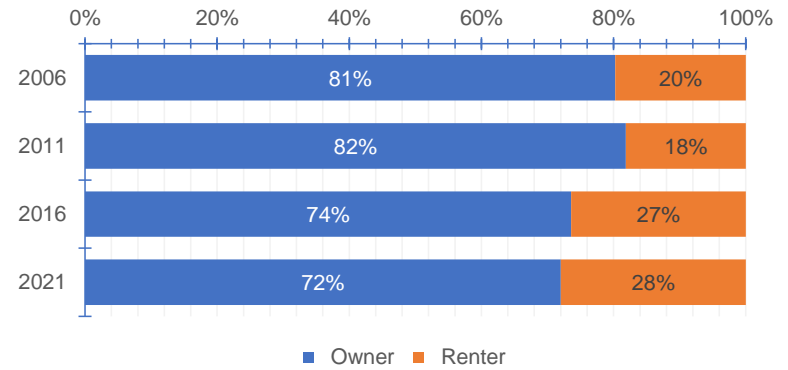
	2006	2011	2016	2021
Total private households	1,135	1,405	1,565	1,840
Owner	915	1,150	1,155	1,325
Renter	225	255	415	515
Dwelling provided by the local government			0	0

	2006	2011	2016	2021
Total private households	1,140	1,405	1,565	1,840
Owner	81%	82%	74%	72%
Renter	20%	18%	27%	28%
Dwelling provided by the local government	0%	0%	0%	0%

Household Tenure

The proportion of renters increased by only one percent between 2016 and 2021. A bigger jump was observed between 2011 and 2016 when the proportion of renters increased from 18% to 27%. The low rental vacancy rate in recent years may be limiting the number of renters in Cumberland.

Distribution of household tenure



SUBSIDIZED HOUSING

	2006	2011	2016	2021
Total renters	225	255	415	515
% in subsidized		29.4	11.0	8.7

Subsidized Housing

While the number of renters living in subsidized housing increased from 415 to 515 between 2016 and 2021, the number decreased proportionately from 11% to 8.7%.

HOUSING CRITERIA

	2006	2011	2016	2021
Total households	1,070	1,260	1,565	1,840
Unaffordable	180	360	380	340
Unsuitable	55	40	55	55
Inadequate	75	100	120	100
Unaffordable & unsuitable				0
Unaffordable & inadequate				0
Unsuitable & inadequate				0
Unaffordable, unsuitable, & inadequate			515	0
Acceptable				1,330

red text means data taken from the custom BC StatCan file

	2006	2011	2016	2021
Owner households	875	1,045	1,155	1,325
Unaffordable	95	260	205	195
Unsuitable	45	35	50	35
Inadequate	55	75	85	60
Unaffordable & unsuitable				0
Unaffordable & inadequate				0
Unsuitable & inadequate				0
Unaffordable, unsuitable, & inadequate			310	0
Acceptable				1,030

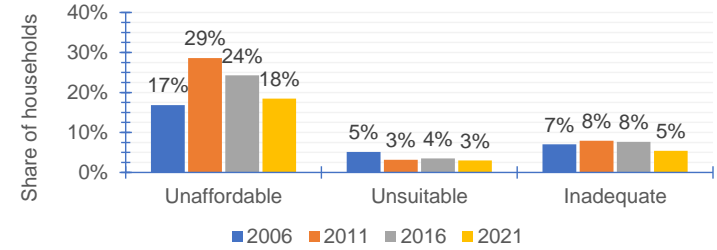
	2006	2011	2016	2021
Renter households	190	215	415	515
Unaffordable	90	105	170	140
Unsuitable	10	0	10	20
Inadequate	15	20	40	40
Unaffordable & unsuitable				0
Unaffordable & inadequate				0
Unsuitable & inadequate				0
Unaffordable, unsuitable, & inadequate			210	0
Acceptable				305

	2006	2011	2016	2021
Total households	1,070	1,260	1,565	1,840
Unaffordable	17%	29%	24%	18%
Unsuitable	5%	3%	4%	3%
Inadequate	7%	8%	8%	5%

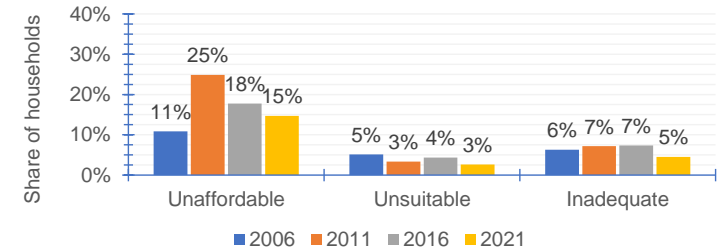
	2006	2011	2016	2021
Owner households	875	1,045	1,155	1,325
Unaffordable	11%	25%	18%	15%
Unsuitable	5%	3%	4%	3%
Inadequate	6%	7%	7%	5%

	2006	2011	2016	2021
Renter households	190	215	415	515
Unaffordable	47%	49%	41%	27%
Unsuitable	5%	0%	2%	4%
Inadequate	8%	9%	10%	8%

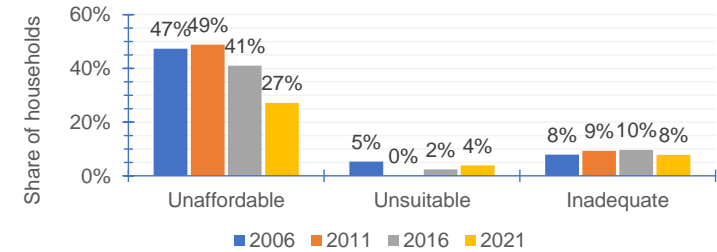
Housing criteria (total households)



Housing criteria (owner households)



Housing criteria (renter households)



Housing Criteria

The number of households living in housing that is unaffordable to them has decreased from 380 in 2016 to 340 in 2021. That is a decrease of 6%, from 24% in 2016 to 18% in 2021.

These numbers do not show the complete picture of the affordability in Cumberland. The decrease is not due to housing having become more affordable in the Village. Rather, as the income statistics on a subsequent data sheet show, the number of more affluent residents who can afford housing in the Village has grown, while lower income households have been displaced.

CORE HOUSING NEED

	2006	2011	2016	2021
Total households	1,070	1,260	1,500	1,840
Total examined	1,070	1,260	1,500	1,795
CHN	75	151	45	150
Not CHN	995	1,105	1,350	1,640
Not applicable				45

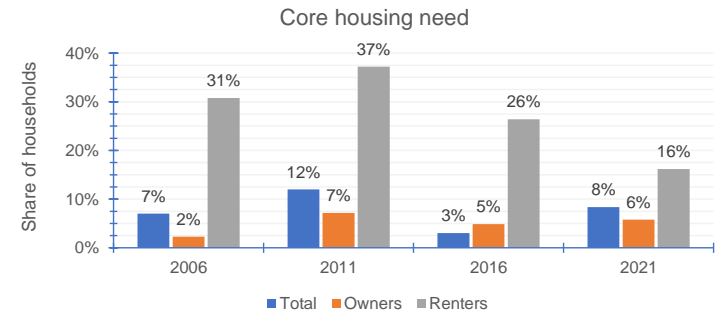
	2006	2011	2016	2021
	1,070	1,260	1,500	1,795
	7%	12%	3%	8%

	2006	2011	2016	2021
Owner households	875	1,045	1,135	1,325
Total examined	875	1,045	1,135	1,300
CHN	20	75	55	75
Not CHN	860	970	1,085	1,225
Not applicable				25

	2006	2011	2016	2021
	875	1,045	1,135	1,300
	2%	7%	5%	6%

	2006	2011	2016	2021
Renter households	195	215	360	515
Total examined	195	215	360	495
CHN	60	80	95	80
Not CHN	130	130	270	415
Not applicable				20

	2006	2011	2016	2021
	195	215	360	495
	31%	37%	26%	16%



Core and Extreme Core Housing Need

The core housing need of owners increased by 1% between 2016 and 2021, while core housing need of renters decreased by 8% from 26% in 2016 down to 16% in 2021. In real numbers, this represents 20 fewer owners and 15 fewer renters in core housing need in 2021.

At first glance, this looks like a good news story; however, extreme core housing need statistics paint a different picture. Extreme housing need increased by 1% for owners(15) and by 2% for renters (20).

Note, owner and renter households in core housing need do not add up to the total households in core housing. Staff will need to review the data with the statistics

EXTREME CORE HOUSING NEED (deep unaffordability - 50%+ of income)

	2006	2011	2016	2021
Total households	1,070	1,260	1,500	1,790
Total examined	1,070	1,260	1,500	1,790
ECHN	45	105	40	85
Not ECHN	1,025	1,155	1,460	
Not applicable				

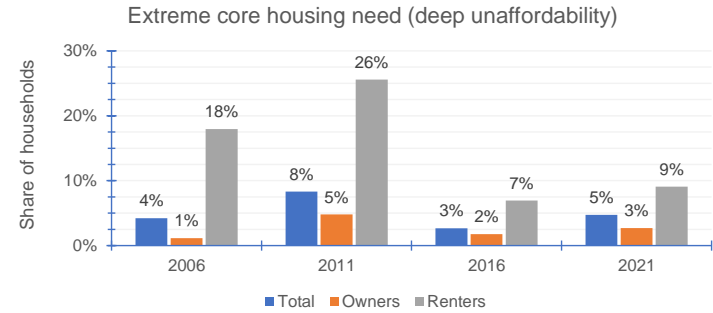
2006	2011	2016	2021
1,070	1,260	1,500	1,790
4%	8%	3%	5%

	2006	2011	2016	2021
Owner households	875	1,045	1,135	1,295
Total examined	875	1,045	1,135	1,295
ECHN	10	50	20	35
Not ECHN	865	995	1,115	
Not applicable				

2006	2011	2016	2021
875	1,045	1,135	1,295
1%	5%	2%	3%

	2006	2011	2016	2021
Renter households	195	215	360	495
Total examined	195	215	360	495
ECHN	35	55	25	45
Not ECHN	160	160	335	
Not applicable				

2006	2011	2016	2021
195	215	360	495
18%	26%	7%	9%



red text means data taken from the custom BC StatCan file

INCOME BRACKETS

TOTAL	2006	2011	2016	2021
Total Households	1135	1405	1565	1840
Under \$5,000	30	25	20	10
\$5,000 to \$9,999	30	80	25	10
\$10,000 to \$14,999	25	85	35	10
\$15,000 to \$19,999	70	25	75	30
\$20,000 to \$24,999	60	90	60	80
\$25,000 to \$29,999	40	50	55	60
\$30,000 to \$34,999	110	90	65	70
\$35,000 to \$39,999	30	45	80	65
\$40,000 to \$44,999	55	70	85	65
\$45,000 to \$49,999	95	75	75	65
\$50,000 to \$59,999	95	155	125	125
\$60,000 to \$69,999	80	140	120	130
\$70,000 to \$79,999	130	115	125	140
\$80,000 to \$89,999	80	80	115	95
\$90,000 to \$99,999	85	70	100	115
\$100,000 and over	110	210	395	755
\$100,000 to \$124,999	65	125	180	255
\$125,000 to \$149,999	15	50	95	190
\$150,000 to \$199,999	25	25	90	200
\$200,000 and over	10	0	30	110

OWNER	2006	2011	2016	2021
Total Households	910	1150	1150	
Under \$5,000	25	10	10	
\$5,000 to \$9,999	10	75	0	
\$10,000 to \$14,999	10	35	10	
\$15,000 to \$19,999	45	0	35	
\$20,000 to \$24,999	40	35	40	
\$25,000 to \$29,999	35	30	45	
\$30,000 to \$34,999	75	85	55	
\$35,000 to \$39,999	10	35	65	
\$40,000 to \$44,999	40	60	50	
\$45,000 to \$49,999	90	65	55	
\$50,000 to \$59,999	85	140	105	
\$60,000 to \$69,999	75	130	75	
\$70,000 to \$79,999	110	110	90	
\$80,000 to \$89,999	75	75	65	
\$90,000 to \$99,999	85	70	90	
\$100,000 and over	115	180	370	
\$100,000 to \$124,999	65	110	190	
\$125,000 to \$149,999	15	35	110	
\$150,000 to \$199,999	25	25	60	
\$200,000 and over	10	0	15	

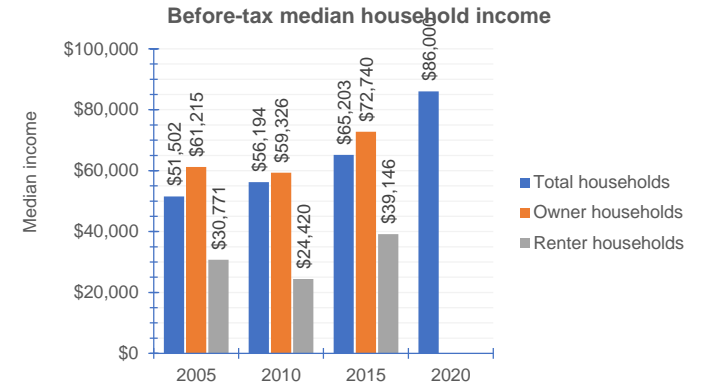
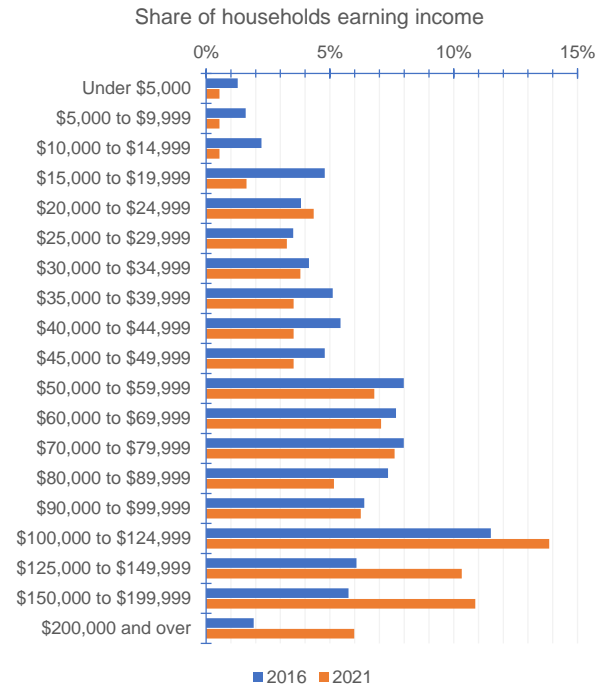
RENTER	2006	2011	2016	2021
Total Households	225	255	410	
Under \$5,000	10	0	10	
\$5,000 to \$9,999	25	0	25	
\$10,000 to \$14,999	15	45	15	
\$15,000 to \$19,999	25	15	45	
\$20,000 to \$24,999	20	50	20	
\$25,000 to \$29,999	10	20	35	
\$30,000 to \$34,999	35	0	20	
\$35,000 to \$39,999	20	0	40	
\$40,000 to \$44,999	15	0	25	
\$45,000 to \$49,999	0	0	30	
\$50,000 to \$59,999	15	15	35	
\$60,000 to \$69,999	10	0	25	
\$70,000 to \$79,999	20	0	25	
\$80,000 to \$89,999	10	0	10	
\$90,000 to \$99,999	0	0	0	
\$100,000 and over	0	30	40	
\$100,000 to \$124,999	0	0	25	
\$125,000 to \$149,999	0	0	0	
\$150,000 to \$199,999	0	0	15	
\$200,000 and over	0	0	0	

Note, the breakdown of income levels by tenure type for 2020 is not available yet.

Income

The number of households with an income of \$100,000 and higher has increased significantly between 2016 and 2021. It was 395 (25%) in 2016 and 775

	2006	2011	2016	2021
Total Households	1135	1405	1565	1840
Under \$5,000	3%	2%	1%	1%
\$5,000 to \$9,999	3%	6%	2%	1%
\$10,000 to \$14,999	2%	6%	2%	1%
\$15,000 to \$19,999	6%	2%	5%	2%
\$20,000 to \$24,999	5%	6%	4%	4%
\$25,000 to \$29,999	4%	4%	4%	3%
\$30,000 to \$34,999	10%	6%	4%	4%
\$35,000 to \$39,999	3%	3%	5%	4%
\$40,000 to \$44,999	5%	5%	5%	4%
\$45,000 to \$49,999	8%	5%	5%	4%
\$50,000 to \$59,999	8%	11%	8%	7%
\$60,000 to \$69,999	7%	10%	8%	7%
\$70,000 to \$79,999	11%	8%	8%	8%
\$80,000 to \$89,999	7%	6%	7%	5%
\$90,000 to \$99,999	7%	5%	6%	6%
\$100,000 and over	10%	15%	25%	41%
\$100,000 to \$124,999	6%	9%	12%	14%
\$125,000 to \$149,999	1%	4%	6%	10%
\$150,000 to \$199,999	2%	2%	6%	11%
\$200,000 and over	1%	0%	2%	6%



INCOMES				
TOTAL	2005	2010	2015	2020
Total Households	1135	1405	1565	1840
Median BT HH Income	\$51,502	\$56,194	\$65,203	\$86,000
Median AT HH Income	\$28,369	\$51,309	\$57,472	\$75,500
Average BT HH Income	\$57,943	\$61,109	\$70,683	\$94,200
Average AT HH Income	\$31,138	\$54,313	\$61,159	\$81,400

OWNER	2005	2010	2015	2020
Total Households	910	1150	1150	
Median BT HH Income	\$61,215	\$59,326	\$72,740	
Median AT HH Income	\$28,879	\$54,353	\$65,385	
Average BT HH Income	\$64,100	\$65,351	\$79,427	
Average AT HH Income	\$32,842	\$57,821	\$68,401	

RENTER	2005	2010	2015	2020
Total Households	225	255	410	
Median BT HH Income	\$30,771	\$24,420	\$39,146	
Median AT HH Income	\$20,107	\$24,420	\$35,984	
Average BT HH Income	\$32,994	\$42,047	\$46,186	
Average AT HH Income	\$23,923	\$38,544	\$40,871	

Note, the breakdown of income levels by tenure type for 2020 is not available yet.

1 YEAR MOBILITY

	2006	2011	2016	2021	2006	2011	2016	2021
Total - Mobility status 1 year ago - 25% sample	2,670	3,280	3,620	4,320	2,670	3,280	3,620	4,320
Non-movers	2,105	2,755	2,845	3,635	79%	84%	79%	84%
Movers	570	525	775	685	21%	16%	21%	16%
Non-migrants	165	230	325	260	6%	7%	9%	6%
Migrants	410	295	445	425	15%	9%	12%	10%
Internal migrants	400	275	430	420	15%	8%	12%	10%
Intraprovincial migrants	370	240	370	280	14%	7%	10%	6%
Interprovincial migrants	35	35	55	140	1%	1%	2%	3%
External migrants	10	0	20	0	0%	0%	1%	0%

red text means data taken from the custom BC StatCan file

5 YEAR MOBILITY

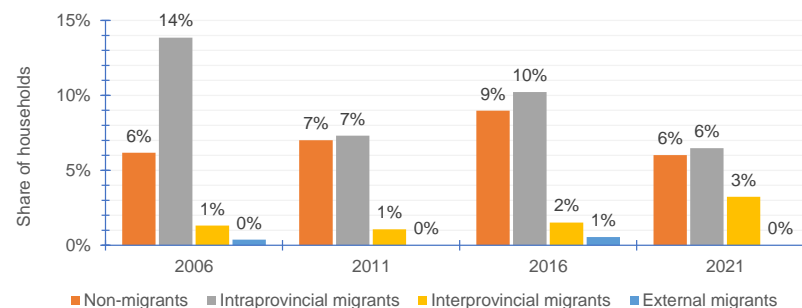
	2006	2011	2016	2021		2016	2021
Total - Mobility status 5 years ago - 25% sample data			3,460	4,070		3,620	4,320
Non-movers			1,920	1,890		55%	46%
Movers			1,535	2,180		44%	54%
Non-migrants			520	475		15%	12%
Migrants			1,020	1,705		29%	42%
Internal migrants			945	1,625		27%	40%
Intraprovincial migrants			770	1,235		22%	30%
Interprovincial migrants			170	390		5%	10%
External migrants			75	80		2%	2%

Mobility

Sixteen percent (16%) of residents moved to Cumberland between 2020 and 2021. Of those, 6% moved from within the Comox Valley, while 6% moved from elsewhere in the Province. Three percent (3%) moved to Cumberland from another province.

Between 2016 and 2021, 54% of residents moved to Cumberland. Of those, 12% moved from within the Comox Valley, 30% moved from elsewhere in the Province, 10% moved from another Province, and 2% moved to the Village from outside of Canada.

Mobility (1 year)



Definitions

Non-movers are persons who, on Census Day, lived in the same residence as they did on the same date 1 year or 5 years earlier.

Movers include non-migrants and migrants

Non-migrants are movers who lived in the same census subdivision on Census Day as they did on the same date 1 year or 5 years earlier.

Migrants include internal migrants and external migrants.

Internal migrants include migrants who lived in Canada 1 year or 5 years ago. This includes persons who moved to a different city, town, township, village, municipality or Indian reserve within Canada. Greater detail can be provided for internal migrants by identifying whether they crossed a provincial boundary or the limits of a large municipality, specifically a census metropolitan area (CMA) or census agglomeration (CA).

External migrants include migrants who did not live in Canada 1 year or 5 years ago

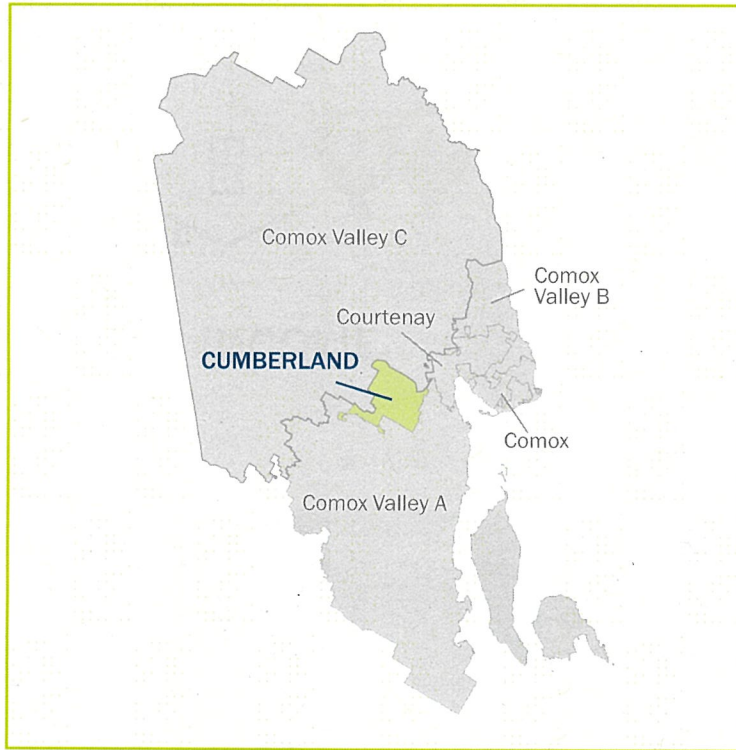
		LOCAL GOVERNMENT TOTAL	CUMBERLAND	COMOX VALLEY
Service Allocation Group and Service Allocation Subgroup	Emergency Shelter and Housing for the Homeless	Homeless Housed	0	52
		Homeless Rent Supplements	0	60
		Homeless Shelters	0	14
		Service Allocation Group Subtotal	0	126
	Transitional Supported and Assisted Living	Supportive Seniors Housing	XX	111
		Special Needs	XX	36
		Women and Children Fleeing Violence	XX	18
		Service Allocation Group Subtotal	1	165
	Independent Social Housing	Low Income Families	0	239
		Independent Seniors	15	58
		Service Allocation Group Subtotal	15	297
	Rent Assistance in Private Market	Rent Assist Families	14	124
		Rent Assist Seniors	15	399
		Canada Housing Benefit	0	58
		Service Allocation Group Subtotal	29	581
	Local Government Total		45	1,169

This data set remains to be completed



VILLAGE OF CUMBERLAND

Comox Valley Housing Needs Assessment



POPULATION

Cumberland grew 48.4% between 2006 and 2016, reaching 3,770.

In 2025, the total population will reach about 4,930 residents, growing at just over 3% annually.



4.9% of community members identify as Indigenous

Renter households demonstrated more than three times the rates of Indigenous identity than owner households. Cumberland used to have a significantly higher indigenous share of the population (almost double CVRD and BC). Since 2006, the actual decline in Indigenous populations coupled with rapid growth reduced the percentage to below regional and provincial rates (5.9% for both).



2.3% of community members identify as a visible minority

EMPLOYMENT

Unemployment (2016) was 7.5%, up 1 percentage points from 2006.
 Employment rose from 61.9% to 64.4%, 70% increasing employment totals by 550 people.



The two most employed industries

11%

Retail Trade



20.8%

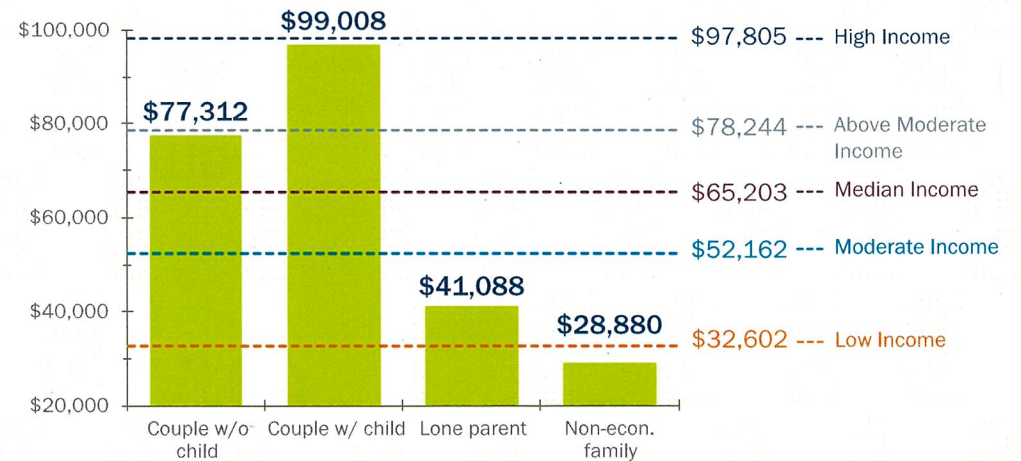
Health Care & Social Assistance



MEDIAN INCOME



Before-Tax median income by family type v. Income Thresholds (2015)



HOUSEHOLDS

1,555
households



26.5%
renters

Average
Household Size
2.4 people



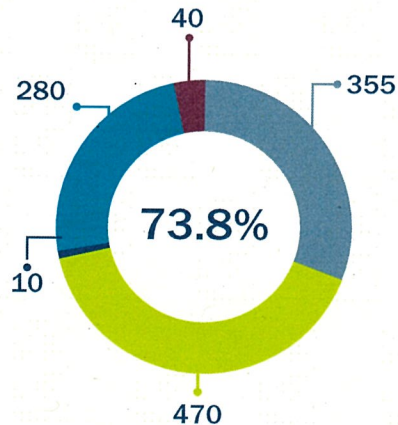
38.6%
of renters
are individuals

40.7%
of households are
families with children



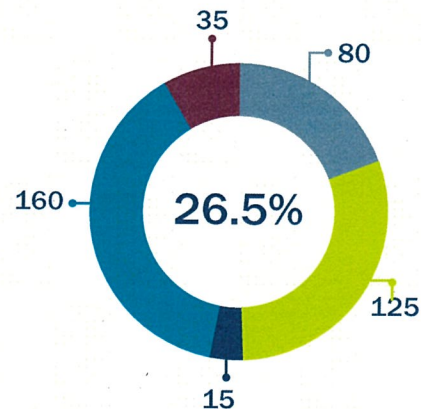
Cumberland is the only
community in the CVRD to
have more families with
children than without

HOUSEHOLD TYPE
Owners, 2016



- Census Fam. w/out Kids
- Multiple-Family
- Non-Census Fam. (2+ persons)

HOUSEHOLD TYPE
Renters, 2016



- Census Fam. w/ Kids
- Non-Census Fam. (1 person)

HOUSING DEMAND

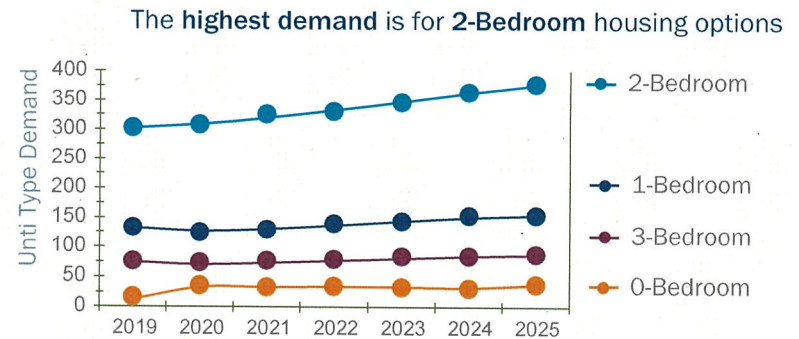
In 2019, Cumberland's population demanded 1,785 homes/units, of which 480 were rentals. By 2025, demand will grow by 420 (70 units annually), 110 will be for rentals.

11 local applicants on
BC Housing's support waitlist

21 households currently
receiving support

11% of renter households live in subsidized housing.

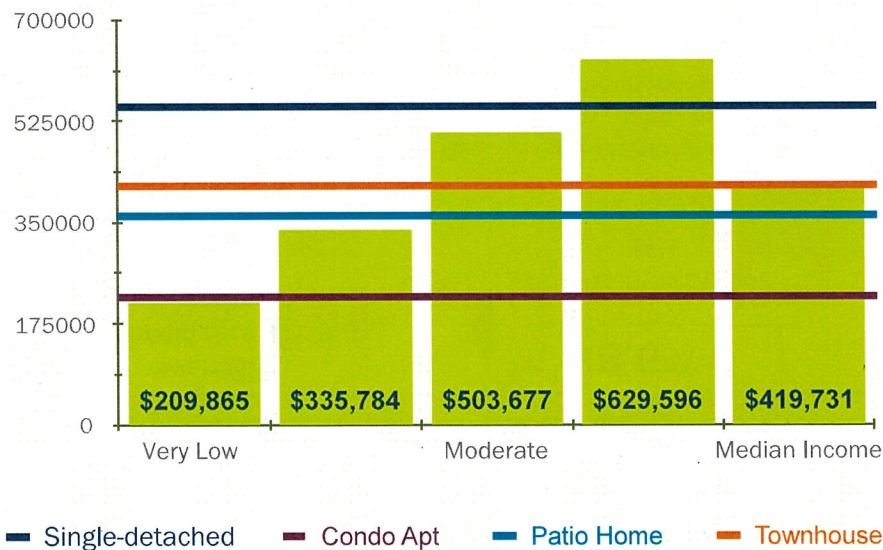
Housing Demand (2019 - 2025)



HOUSING COSTS



Affordable dwelling prices by income level versus actual price (2019 estimates)

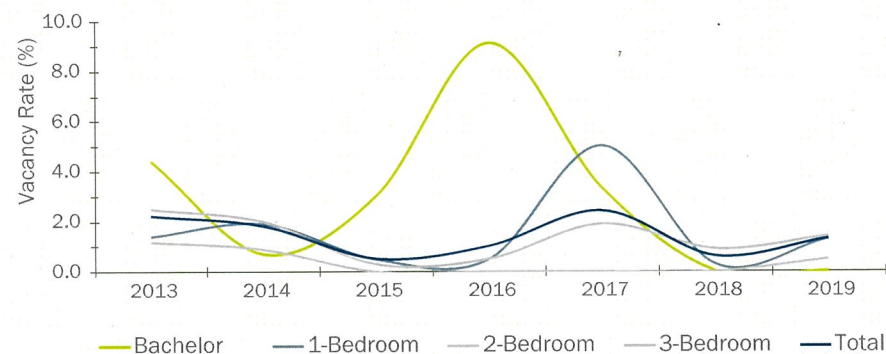


HOUSING STOCK

75.1% of houses are single-detached homes.

35.8% of homes were built prior to 1961.

Regional vacancy rate (CMA, 7 year trend)



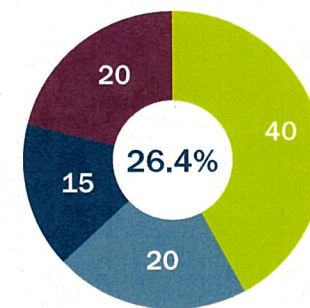
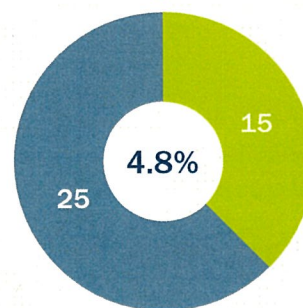
CORE HOUSING NEED



RENTERS are at least **5 times more likely** than **OWNERS** to experience Core Housing Need.

Owners, 2016

Renters, 2016



- 1 person household
- 2 persons household
- 3 persons household
- 4 persons household
- 5+ persons household

July 2023 Progress Update: Affordable Housing Implementation Framework, 2016

1.1. Strategic Actions for the Village of Cumberland

Municipalities can pursue a range of measures to support housing affordability. These range from direct incentives or regulations to softer education tools and facilitation measures as shown in section 2.3 (F.I.R.E). The following is an overview in order of priority of all suggested actions. **Impact Potential** refers to the relative ability to create housing units that are affordable relative to other measures presented.

The **Implementation Period** refers to the potential for **immediate** implementation (until February 2017), **short-term** (until summer 2017), **medium-term** (Summer 2018) and **long-term** (after 2018).

#	Strategic Action	Municipal Role	Impact Potential	Period	Priority Area				Status (July 2023)
					Capacity	Rental	Supp./ Transit.	Owner -ship	
1	Approve affordable housing framework	n/a	n/a	Immediate	X				Complete
	<i>The Village has to approve or amend this policy document.</i>								
2	Establish Longer-term Housing Committee or Coordinator	Facilitate	n/a	Immediate	X				Complete
	<i>To coordinate the implementation of the framework, the Housing Committee has to be established as a longer-term body. This could be supported through a designated coordinator who would continue to guide the work of the Committee and facilitate the partnerships outlined in the strategic actions below. Resource availability and lines of communication and accountability have to be established through the Terms of Reference.</i>								
3	Agree on incentives/resources the Village is willing to contribute to an affordable housing development	Incentivize	High	Short	X				Complete
	<i>The following may be considered as incentives to support housing developments: Reduced parking requirements for affordable housing/in areas with good access to transit, offsets to municipal development cost charges, fast-tracking development applications, property tax exemption or forgiveness, grants/capital contributions to facilitate affordable housing</i>								
	Parking variance policy Property tax exemption bylaw								

#	Strategic Action	Municipal Role	Impact Potential	Period	Priority Area				Status (July 2023)
					Capacity	Rental	Supp./ Transit.	Owner -ship	
4	Develop and enact affordability guidelines for housing agreements with developers that protect designated units in perpetuity	Educate, Incentivize	High	Short		X	X	X	On-going
<p><i>Pursuant to section 905 of the Local Government Act, municipalities can enter into a housing agreement with a housing developer. A housing agreement defines the level of affordability required in exchange for development rights. Clear guidelines will enable developers to develop financial feasibility assessments and business models. BC Housing's Housing Income Limits (HILS) for affordable rentals, as well as a total shelter cost payment of 30% of household income, for households earning 80% of median income or less for affordable ownership units constitute typical requirements. Clear guidelines will enable developers and non-profits to develop financial feasibility assessments and business models. Housing Agreements should be structured to ensure affordability in perpetuity on designated units. These agreements can be registered with BC Housing to monitor compliance. New market rentals can be protected through rental protection measures, such as restrictive covenants. Any supportive or transitional units created through a new development project would need to be protected through a Housing Agreement. Housing agreements for affordable ownership need to include resale formulae that balance the need to maintain affordability with the express purpose of allowing tenant-owner households to build equity through their ownership.</i></p>									
5	"Affordable Housing in Cumberland" brochure on how the Village supports market and non-market developers in the development process	Educate	Moderate	Short	X	X	X	X	Not started
<p><i>As costs and regulations can vary from municipality to municipality, a simple guide to development in the Village of Cumberland can bring a better understanding of the development process to the boards and staff of non-profits and to the executives of market developers</i></p>									
6	Facilitate partnerships, specifically with development and non-profit partners to identify project opportunities for any type of housing	Facilitate	Very High	Short		X	X	X	On-going
<p><i>The Committee has identified non-profits supporting vulnerable individuals in Courtenay through its March 17, 2016 report to Council. Other potential partners should be identified and approached. In order to ensure effective partnerships are developed, the Village should formalize discussions with developers and non-profits, to educate them on current housing needs and to identify tangible projects that can be moved forward. A dedicated champion or group (e.g. the Committee), supported by staff resources is important. A conference a potential tool. The Committee will need to identify which potential partners have the greatest capacity to develop and/or operate housing units and potentially support clients.</i></p>									

#	Strategic Action	Municipal Role	Impact Potential	Period	Priority Area				Status (July 2023)
					Capacity	Rental	Supp./ Transit.	Owner -ship	
7	Assess feasibility and willingness of local non-profits and developer partners to build new (affordable rental) housing in Cumberland	Facilitate, Educate	moderate	Medium		X	(X)	(X)	Partially complete
	<i>By collaboratively exploring financial feasibility and approaches to reducing development costs, incl. through incentives, such as reduced parking, grants to reduce property taxes or DCCs, and a streamlined development review process the Village can actively support the development of desired housing units. The feasibility of deep affordability (~\$375) through cross-subsidization with market rental units, or the availability of senior government subsidies is important. This also applies to creating supportive units that could be included in a rental housing building.</i>								Council policy to prioritize applications with affordable housing component is complete. Reduction of parking requirements in Zoning Bylaw for afford. housing not started.
8	Support applications to senior government for funds (e.g. CMHC, BC Housing)	Facilitate	High	Medium		X	X	X	On-going
	<i>The Village can strongly shape initial seed funding applications by supporting specific applications. These can range from simple letters of support to matching funds for needs assessments, business planning, etc. If the Village is able to donate land to a project, this can underscore the likely success of the project in any funding application. Seed funding initiatives play a key role in the long-term feasibility, and can lead to interest free loans of up to \$200,000 from CMHC and construction and mortgage financing at highly competitive rates from BC Housing.</i>								Letters of support, partial property tax exemptions have been implemented.
9	Develop regulations to protect existing rental market housing stock	Regulate	Medium	Medium		X			Complete
	<i>Bringing protections to purpose-built rental and mobile homes, as well as limiting STVRs in existing rental stock (e.g. secondary suites) can ensure that existing rental housing is protected.</i>								Council policy not to grant conversion to strata if vacancy rate below 3% Vacation rental regulations update
10	Develop Land Bank and/or Affordable Housing Reserve through affordable housing contributions	Facilitate, Incentivize	High	Long-term		X	X	X	On-going
	<i>Over the long term the Village should work to ensure that any new developments that require increased density donate to housing resources. This can include the construction of new units to be managed by a non-profit, the donation of land for the purpose of affordable housing or the contribution of money to an Affordable Housing Reserve.</i>								Affordable Housing Reserve Fund to be presented for fourth reading. Every rezoning discussion includes ask for afford. housin

Appendix 3: Comprehensive Overview of Municipal Measures to Regulate and Incentivize Affordable Housing in Cumberland (FIRE)¹

Regulate

Develop restrictions of strata conversions: conversion control policies restrict the conversion of designated rental units to strata title. Typically this conversion is restricted when vacancies go below a designated threshold (e.g. 4%). - *Complete*

Develop demolition control policies on existing rentals and mobile areas: demolition controls can be used to limit the redevelopment of mobile home parks or compensate residents when demolition occurs. Municipalities are able to control the issuing demolition permits for rental units or rezone mobile home, and may require compensation for the demolition of rental units (e.g. Vancouver requires \$5,000 per unit lost). – *Not started*

Develop stronger restrictions on short-term vacation rentals (e.g. Air BnB): the introduction of web-based short-term vacation rentals sites (e.g. AirBnB) has been an issue in many communities across BC as they may replace long-term rentals. By regulating the use of units as vacation rentals, municipalities are able to disincentivize their conversion through regulation, stronger enforcement and education about what is permissible under existing bylaws. - *Complete*

Incentivize

Reduced parking requirements for affordable housing/in areas with good access to transit: exemption from parking requirements is another tool to reduce the cost of developing affordable units. The Village can incentivize affordable housing by exempting affordable housing located near transit/the Village core from parking requirements or reducing those requirements. – *Partial: Council Policy on parking variances complete, reduced requirements in Zoning Bylaw not started*

Fast-tracking development applications: Lengthy approval processes can add costs to developments, so by fast-tracking affordable housing development applications this cost saving can be applied to the affordable units. – *Complete: Council Policy to prioritize applications with affordable housing component*

Property tax exemption or forgiveness: A municipality can choose to provide a property tax exemption to affordable housing developments. The Province generally exempts

¹ These measures are adapted from the SPARC BC report *Municipal Strategies to Address Homelessness in British Columbia* and the 2007 *Metro Vancouver Affordable Housing Strategy*.

properties that receive a municipal exemption. – *Partial Property Tax Exemption Bylaw approved by Council*

Grants/capital contributions to facilitate affordable housing: Municipalities can provide a variety of grants to affordable housing projects, ranging grants for startup costs (e.g. needs assessment) to capital grants for construction. These may come from general revenue or an affordable housing reserve fund. *Substantially complete – Housing Reserve Fund to receive fourth reading in fall and accompanying policy to be adopted.*

Educate

Monitor rental housing stock: The municipality can monitor rental listings through a rolling or point in time survey to monitor average rents and availability of rental units. – *Not started but Cumberland has few purpose built rentals.*

Guide to development process for affordable housing options: construction costs, including soft costs (such as DCCs, insurance, etc) and land costs are the main factors impacting housing affordability. To understand which incentives the municipality provides to lower costs in the development process or through provision of discounted land, it can be helpful to provide information to developers on the development process. To encourage elected officials to consider any incentives, a reverse education process on the development process and its economics may be helpful to help decision makers support affordable housing development. – *On-going: discussions with developers at time of application*

Develop affordability guidelines: affordability guidelines will enable developers to develop financial feasibility assessments and business models. BC Housing's Housing Income Limits (HILS) for affordable rentals, as well as a total shelter cost payment of 30% of household income, for households earning 80% of median income or less for affordable ownership units constitute examples of affordable housing requirements. – *Not started.*

Facilitate

Develop additional resources for affordable housing (e.g. land bank, housing reserve fund): through density bonusing or inclusionary zoning, or other processes municipalities can acquire resources to dedicate to affordable housing. These donations can be units built or land donated by a developer to a municipal land bank or cash in lieu for an affordable housing reserve fund. *Partially complete – Housing Reserve Fund Bylaw in progress.*

Village owned sites leased or donated to non-profits: When municipalities acquire land they can choose to donate that land outright or lease it to a non-profit for the purpose of affordable housing development. *Started*

Current OCP Housing Policy

Extract of Official Community Plan Bylaw, No. 990, 2014

OCP Vision (p. 19)

[...] The Village is growing. As it grows, it will embrace the best land use practices to ensure that it is a livable community. Housing will be **available for all income levels**. [...]

Subsequently the vision for the Village will be built upon the following priorities:

- Improvement and expansion of infrastructure to accommodate measured growth.
- **Attainable housing.**
- Village Centre rejuvenation.
- Promotion of the Village for local and regional businesses.
- Recreation and tourism.
- A healthy, active and engaged citizenry of all ages and walks of life.
- Accountability and transparency.
- Protection and enhancement of natural features and functions.

These priorities will be reinforced with collective and passionate environmental stewardship and closer ties to the region.

Goal 1 – Future Land Use (p. 21)

The Village will contain areas with a wide range of land uses that provide for the employment, service, recreational, industrial, retail, and **housing needs of Cumberland’s existing and future population**.

Table 3: Land Use Summary (p. 29-30)

OCP Land Use Designation	Approx. Area (ha)	Development Intent
Multi-family	142	<p>This designation is intended to reflect the current location of existing and proposed multi-family residential development sites, based on current development rights and zoning. Identified areas include medium to high-density residential land uses with greater than 37 units per hectare (15 units per acre). Typical medium to high density development includes the following ground oriented and stacked housing scenarios:</p> <ul style="list-style-type: none">• Townhouse dwelling units• Rowhouse dwelling units• Cohousing• Low rise apartments (up to 4 storeys) <p>This designation aims to retain existing multi-family land uses at the present level. Existing multi-family land uses provide attainable market housing and rental accommodation within the Village. There is no identified need to expand multi-family land use over the term of this plan. Residential infill is intended to accommodate residential development within the Village until the need for additional housing supply merits increased densities.</p>

OCP Land Use Designation	Approx. Area (ha)	Development Intent
Residential	84	This designation includes new neighbourhood-scaled residential development within the Village. It includes single detached and multiple dwellings in accordance with the Village's Zoning Bylaw.
Residential Infill (con'td)	59	<p>This land use is intended to accommodate ground orientated medium density housing within a 10-minute walk of the Historic Village Commercial Core. The area is envisioned as primarily single and two-family dwellings in a more compact arrangement with densities ranging from 25 to 37 units per hectare (10 to 15 units per acre).</p> <p>The renovation of heritage homes to include multiple rental suites is also envisioned within this area. Typical ground oriented medium density development includes the following densification scenarios:</p> <ul style="list-style-type: none"> • Narrow lot single family dwellings • Single Family with and accessory dwelling unit (garage apartment, coach house, laneway house) Duplex dwelling units • Townhouse dwelling units • Rowhouse dwelling units <p>This designation aims to double the existing population within low-density neighbourhoods in close proximity to the Village core. Adding density within existing service areas optimizes the use of neighbourhood infrastructure and provides opportunities for development funded upgrades to existing civic infrastructure.</p> <p>The pattern of residential infill will maintain the form and character of low density residential neighbourhoods while meeting changing needs, wants, and values of existing and future residents. Older neighbourhoods will be revitalized to accommodate market demand through infill, rather than urban sprawl. Compact building forms reduce the cost of land and materials resulting in an increase in attainable housing supply in proximity to the core area employment centre.</p>

5.1.2 GENERAL LAND USE OBJECTIVES (P.32)

- 1) Maintain a compact urban form by directing new development to the Village Centre and along major transportation corridors that are served by frequent transit service, and by focusing new commercial and mixed use development in and around the Historic Village Commercial Core.
- 2) Meet the density requirements outlined in the Comox Valley Regional Growth Strategy 2011:
 - a. 100–150 combined residents and jobs per hectare
 - b. A minimum of 75 combined residents and jobs per hectare for ground orientated **housing**

[...]

5.1.5 GENERAL LAND USE POLICIES

- 6) Zoning and OCP amendment applications shall demonstrate that the project proposed will provide benefit to the community as a whole. Council and staff will evaluate the proposal on this basis. Demonstrable community benefit includes:
 - a. Providing a use that is responding to community need
 - b. Providing an amenity that will benefit the residents of Cumberland (including, but not limited to):
 - i. **Affordable housing**, with a signed housing agreement with the Village
 - ii. Park dedication (in addition to the minimum requirements for subdivisions that trigger a five percent dedication)
 - iii. Fire and emergency services department contributions
 - iv. Provision of off-site infrastructure, or upgrades
 - v. Inclusion of universal designed and **adaptable housing**
 - c. Appropriateness of the development proposal
 - d. Integration with the immediate community

[...]

5.2 HOUSING (p. 34-35)

5.2.1 HOUSING OVERVIEW

The Village strives to provide a mix of **housing options**, ensuring that people of all ages and incomes have an opportunity for housing that is well built, safe, and located in livable neighbourhoods. The OCP encourages the efficient use of land to limit growth and cost of housing. The use of environmentally sound building approaches, the conservation of energy, water, material, and other resources in the building and upgrading of existing residential buildings is also supported.

5.2.2 HOUSING OBJECTIVES

- 1) Encourage a range of **safe and affordable housing options** which meet the needs of individuals and families of varying income levels, age groups, and needs.

5.2.3 HOUSING POLICIES

- 1) Give priority to development proposals for small and **compact forms of housing** such as small-lot single detached homes, town homes, coach houses, and apartments.
- 2) Encourage **alternative housing tenures** within residential areas such as cohousing, cooperative housing, and fee-simple town homes, especially where these meet an affordable housing need.
- 3) Integrate **seniors and special needs housing** into the community where there is good access to public transit and basic support services.
- 4) Support the **creation of new, and the retention of existing, rental housing** and discourage the conversion of rental housing to strata ownership.
- 5) Support the location of **supportive or transitional housing** within the Village for special needs groups, such as the physically or mentally disabled, young people and others who have unique social needs (The provisions of the *Community Care and Assisted Living Act* govern many aspects of these homes.).
- 6) Encourage the **retention and creation of manufactured home parks** in appropriate locations, as a viable and important source of affordable home ownership in Cumberland. New, stand alone, manufactured home parks will be considered subject to the following conditions:
 - a. Connection to municipal water, sanitary sewer and storm systems
 - b. Meeting the minimum lot size required in the current zoning bylaw
 - c. Establishment of a comprehensive site plan showing lay out of the pads, internal road circulation, parking, and extent of buffering from adjacent non-mobile homeland uses
 - d. Sensitive integration into the existing neighbourhood and with adjacent residential uses
 - e. The development of and compliance with a bylaw regulating their form and appearance
- 7) Explore the possibility of strengthening **security of tenure** for residents of manufactured home parks and other protections that address issues related to the displacement of manufactured home park residents. This may include requiring the development of a tenant relocation plan as a mandatory element of any application to re-zone/re-develop a manufactured home park.
- 8) Ensure that all large-scale hotel and resort developments include an **affordable supply of rental housing for employees**, and where required, include the provision to provide employee housing.
- 9) Provide through:
 - a. New multi-family units, where appropriate
 - b. Secondary suites and coach houses in single family neighbourhoods, where appropriate (refer to **Map A**)
- 10) Support **housing infill density** through the sensitive, appropriately scaled design of multi-family properties and coach houses.

5.3 GROWTH MANAGEMENT (p. 36)

5.3.1 OVERVIEW

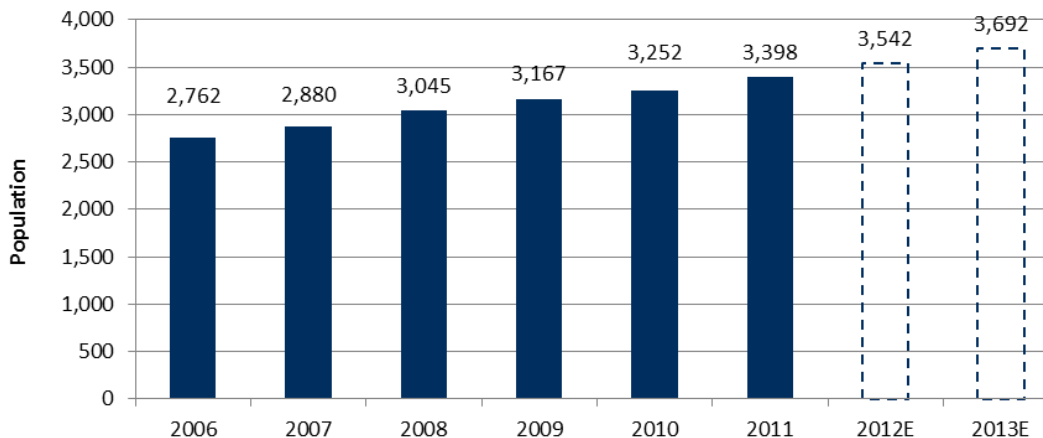
[...] Long term planning for housing, infrastructure, employment, agriculture, and social services is central to effective Growth Management and essential for establishing attractive, affordable well serviced communities with access to employment opportunities.

For the Village, this can be achieved through **encouraging compact complete communities** close to existing services and community amenities. It is important to ensure that growth and change occurs within financial capacity of the Village, as the cost of supplying and maintaining infrastructure and services is a considerable demand on Village budgets. Growth can be a catalyst for a prosperous community, but unplanned and unfocussed development can lead to inefficiencies and urban sprawl. By focusing development in areas that can absorb growth efficiently, costs can be minimized, service delivery streamlined, and existing facilities used effectively. [...]

5.3.2 POPULATION, HOUSING, AND LAND USE FORECAST METHODOLOGY (P. 37)

Population projections are the basis for future housing and land use requirements over the 30-year forecast period. Incremental population growth is based on 2006 to 2011 population figures referenced from Statistics Canada's 2011 Census estimate. Between 2006 and 2011, the population of Cumberland grew by 4.24 percent per year, on average. (Recent census data indicates a 26 percent growth in population between 2006 and 2011.) The population has been estimated to 2013 by using the 2011 Census estimate of 3,398 and the 2006 to 2011 average annual growth rate.

Figure 1: Population, 2006 to 2013E¹



This 2013 estimate of 3,692 is used to forecast three linear population growth scenarios to 2030 (refer to Figure 10):

- 1) Low growth with 1 percent annual population increase
- 2) Moderate growth with 3 percent annual population increase

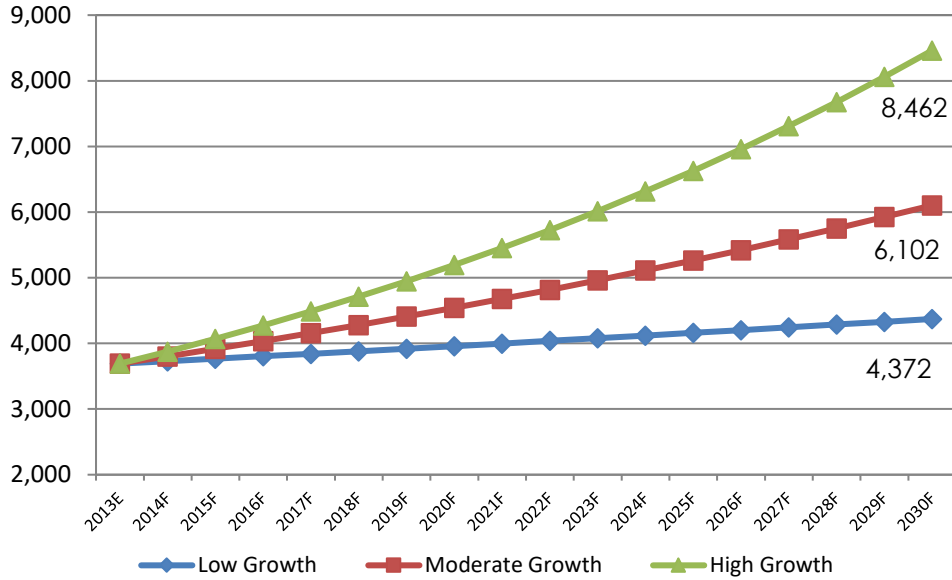
¹ Province of British Columbia, BC Stats, Village of Cumberland Community Facts, August 2012.

Statistics Canada. 2012. Focus on Geography Series, 2011 Census. Statistics Canada Catalogue No. 98-310-XWE2011004. Ottawa, Ontario. Analytical products, 2011 Census. Last updated October 24, 2012.

Note: 2012 and 2013 forecasts use 2006–2011 average annual growth rate of 4.24%.

3) High growth with 5 percent annual population increase

Figure 2: Population Projections to 2030



5.3.3 FUTURE HOUSING DEMAND (P. 38)

Table 1 details the current quantity of housing and the number of persons that occupy each type of housing on average.² Based on the projected population growth forecasts to 2030, the current (2013) quantity of housing units in Cumberland, and the approximate number of persons that reside in each type of housing unit, it was possible to forecast the number of future housing units required for the three projected population growth scenarios.

Table 1: Quantity of Units and Resident Occupancy by Housing Type

Housing Type	Quantity	%	People/Unit	No. People
Single Family/Duplex w/Suites	1227	89	3.1	3,804
Townhouses/Manufactured Home	143	10	1.5	215
Apartment/Multi-family	5	1	2.0	10
TOTAL	1375	100		4,029

² Of the 1,375 current residential units in Cumberland, 67 properties are vacant (B.C. Assessment). This represents less than five percent of the total number of current units. Because the reasons as to why certain properties are recorded to be vacant are not known the forecast for housing demand assumes that the current housing units in Cumberland includes all 1,375 units, including those properties reported as vacant.

Note that based on the current quantity of units provided and the persons per unit, the total population of Cumberland is above its 2013 estimate by approximately 300 people: close to 10 percent of the 2013 estimate of 3,692. This may be due to changes in the persons per unit for each category of housing type, or a certain portion of the current quantity of units being used as vacation homes, or otherwise unoccupied.

Using population projections and incorporating an average household size of 3.1 people³, it is possible to estimate the number of new housing units that will be required over the OCP plan period, as a cumulative total under the three different growth scenarios. Given the uncertainties associated with longer term projections, forecasts up to 2030 were utilized. These future projections reflect available data and trend-based modeling techniques to provide a sound basis on which to plan for future growth.

To ensure a diversity of housing types within the Municipal Areas, the Comox Valley Regional Growth Strategy (RGS) lists the following targets for future housing breakdown by type:

- 40 percent Low Density (single unit residential, town homes, duplexes, secondary suites, secondary dwellings)
- 30 percent Medium Density (low-rise multi-unit up to four storeys)
- 30 percent High Density (over four storey multi-units)

However, taking into account the RGS targets are for *all* Municipal Areas in aggregate and recent trends in Cumberland, the following assumptions were considered more realistic:

- 60 percent Low Density (single unit residential, town homes, duplexes, secondary suites)
- 30 percent Medium Density (low-rise multi-unit up to four storeys)
- 10 percent High Density (over four storey multi-units)

Growth scenarios are summarized in **Table 6** below.

Table 2: Housing Demand by Growth Scenario

Year	1% growth		3% growth		5% growth	
	Pop.	Housing Demand	Pop.	Housing Demand	Pop.	Housing Demand
2015	4028	33	4253	100	4407	168
2020	4294	85	4877	277	5532	500
2025	4496	90	5600	320	6968	636
2030	4708	94	6400	372	8880	812
TOTAL HOUSING DEMAND		302		1069		2116

As can be seen in Table 2 above, at a modest population increase of one percent, 302 new dwelling units would be needed by 2030 to keep pace with growth. At a three percent population increase, over

³Data obtained from the Corporation of the Village of Cumberland, which takes into account the potential for suites and coach homes and reflects recent development trends.

1069 units would be needed in the same time period. At a five percent increase, over 2000 homes would be required over the next 17 years.

An analysis of recent development permits and permitted densities under the current zoning bylaw was undertaken to determine the land available to accommodate this growth. This took into account significant parcels of land that were zoned for future residential use but were not yet constructed. The following mixed use and residential developments were included in this review:

Table 3: Unrealized Residential Development Opportunities

Location	Approx. Site Area (ha)	Single Family* (max. units)	Multi-Family (max. units)	Total Units
Coal Valley Estates (Phase 5)	40	263	607	870
Carlisle Lane	4	80	–	80
Maple Street	6	87	–	87
Royston Road	5	100 (mobile home)	–	100
Interchange Lands	340	1071	948	2019
TOTAL				2286

* Includes secondary suites and coach houses

As shown in Table 3, assuming the high range projection for housing demand up to 2030, there is sufficient capacity to accommodate future residential growth within existing residential land⁴.

[...]

5.3.6 GROWTH MANAGEMENT POLICIES (P. 41)

Areas within the Village boundaries provide more than 20 years supply of residential land to accommodate a mix of housing types in various neighbourhood settings, and to allow the Village to concentrate infrastructure spending and community amenities within or near the Village Centre.

- 11) The Village will designate an adequate supply of land to accommodate future growth for residential, commercial, industrial, institutional, and recreation uses.
- 12) As a matter of course the Village growth management should be coordinated with the Region’s objectives for connecting habitats and precautionary growth principles through the sharing of information, resources, ongoing identification, and mapping of ground truthed conservation areas.
- 13) Village capacity to finance growth shall be a priority consideration in growth and change decisions.

⁴ These scenarios utilize the following breakdown of housing unit type: 60% low density, 30% medium density, 10% high density.

- 14) As resources allow, prepare a “made in Cumberland” growth management framework that is supported by the following principles:
 - a. Livable communities for all ages
 - b. Sustainable economic development
 - c. Viable and practical real estate market considerations
 - d. Increased access to housing, including affordable housing**
 - e. Improved natural resources, in particular water
 - f. Efficient use of existing services and infrastructure
 - g. Minimization or avoidance of new services and infrastructure
 - h. Reduced ecological footprint
 - i. Protection and restoration of ecological systems
- 15) Identify and protect environmentally sensitive areas to ensure an appropriate balance between future growth of community and preservation of key natural assets necessary for community viability and attraction as a regional tourism and recreational destination.
- 16) Support land use rezoning applications for Institutional use where appropriate.
- 17) Support land use rezoning applications for federally licensed medical marijuana production facilities in underutilized industrial lands.
- 18) Coordinate with School District 71 to identify potential sites to be reserved for future consolidation of local schools, if required. Existing school locations are shown on **Map B**.
- 19) To facilitate managed growth, appropriate development, and decision making, all development proposals shall demonstrate to the Village and community, clear and robust evidence based analysis and assessment of market and growth conditions, community needs and benefits.
- 20) Except as required to improve the health and safety of existing development, no public funds will be expended for the capital cost of extending servicing of roads, water, sewer, and stormwater/rainwater systems to lands outside of the Village boundaries.
- 21) All new residential, industrial, institutional and commercial development will remain within the Village boundaries shown on **Maps A and B**.
- 22) The majority of **new growth, particularly higher density residential uses, shall be located in close proximity to the Historic Village Commercial Core (HVCC)** as shown on **Map A, B and D**. This is intended to:
 - a. Reinforce the role of the HVCC as the preferred focus for business, cultural, recreation, and tourism services for Cumberland
 - b. Promote walkable, pedestrian friendly neighbourhoods
 - c. Encourage entrepreneurial and business friendly climate for future investment
 - d. Reinforce and promote the Heritage values and character of the downtown area and the Village centre as a whole, accommodate appropriate infill and development in this area

6.1 Economic Development (p. 57)

6.11 OVERVIEW

The following Regional overview extracted and adapted from the Comox Valley Regional Economic Development Strategic Plan Update⁵ prepared in April 2013, indicates the following regional key trends:

[...]

- 6) Housing prices have increased significantly in the Comox Valley over the last decade, rising from below-average on Vancouver Island to about average.

[...]

6.2.3 TOURISM POLICIES (P. 60)

- d. As needed, encourage tourism developers to provide for appropriate levels of **on- or off-site staff housing** needed to support staff associated with new products and services.

⁵ Comox Valley Economic Development Society. Comox Valley Regional Economic Development Strategic Plan Update. April 2013, p16-17.