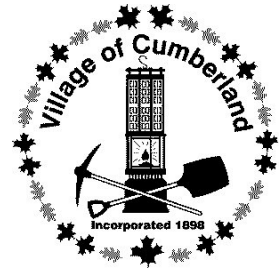


**The Corporation of the Village of Cumberland
Advisory Planning Commission Agenda**

**August 24, 2023 at 4 p.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 July 13, 2023

3. Unfinished Business

None

4. New Business

4.1 OCP Review

- a. Data and trends affecting land use planning
- b. Criteria to guide evaluation of growth scenarios
- c. Data and mapping needs
- d. First draft growth scenarios

5. Next Meeting

The next regular scheduled meeting of the Advisory Planning Commission is on Thursday, September 14, 2023, at 4 p.m.

6. Adjournment

**The Corporation of the Village of Cumberland
Advisory Planning Commission Minutes**



**July 13, 2023 at 4:00 p.m.
Council Chamber, 2675 Dunsmuir Avenue**

Members Present:

Jaye Mathieu
Jason Ross
Ryan Camp
Genevieve Burdett

Regrets:

Nick Ward
Janet Bonaguro
Debbie Bowman

Staff Present:

Karin Albert, Senior Planner

The meeting was called to order at 4:05 p.m.

1. Agenda

Moved by: Ross

Seconded by: Mathieu

THAT the APC approve the Agenda for July 13, 2023 as presented.

Carried Unanimously

2. Minutes

Moved by: Mathieu

Seconded by: Burdett

THAT the APC adopt the minutes of June 8, 2023.

Carried Unanimously

3. Unfinished Business - NONE

4. New Business - Referrals from Council

4.1 Official Community Plan Review – Phase 1 Public Engagement Report

Moved by: Camp

Seconded by: Ross

That the APC receive the Preliminary Phase 1 Public Engagement Report.

Carried Unanimously

Staff presented the preliminary phase 1 public engagement report for discussion and comments.

DISCUSSION

Vision Statements

- The term Village-feel came up in a few public comments. Change (b) from “Village-living” to: “Village-feel”. Village-feel conveys a place where people feel connected.
- Backyard food gardens – can be anywhere in the yard. Change (i) to: food gardens
- Find wording under (j) to mean “truly” net-zero in terms of greenhouse gas emissions – not through cheap offsets
- More important than (l) reducing energy and water consumption is switching way from fossil fuels
- Take language from climate action planning
- Add a statement about financial health and sustainability or long-term financial health. This was mentioned in online submissions.
- With regards to (m) “new development is green” ensure meaning of “green” is clear.

Goals

- “(6) A uniquely-Cumberland downtown core” is a new goal not in the existing OCP.
- The downtown core is central to Village’s identify. Importance of community, small businesses, shared office and business spaces and growing the mixed uses downtown.
- Downtown has potential to support financial health/revenue of Village
- Key question - how can downtown be vitalized, how to we support economic growth downtown?
- Animating the side roads, increasing walkability, extending the downtown core, vibrancy and affordability are all important.
- The Zoning Bylaw update following OCP adoption should consider reducing parking requirements for commercial spaces
- Growth scenarios – explore where commercial growth should go to.
- Add to “that ties into the rest of the Comox Valley” to (8) A safe and interconnected alternative transportation network.
- Each goal will include a statements of intent to clarify meaning.
- Importance of greenspace came up in a lot of comments. Add a goal related to:
 - Create new/support existing public parks and greenways – diverse outdoor recreation, park amenities for children, all ages,
 - Diverse parks – some wild/integration with natural spaces, not a designed park, some with amenities, pocket parks in neighbourhoods
- “(3) Climate-resilient community” does not include mitigation of emissions, resilience suggests adaptation – change to climate action or climate change mitigation and adaption
- “(2) Healthy and diverse ecosystems” - describe better

- Importance of arts and culture, night-life, how can you bring that kind of culture to the community that supports late shows and events.
- Add a goal related to
 - A vibrant arts and culture community / artists and musicians

General comment

- “Eastern block lands” were mentioned several times. Need to consider how Cayet-owned lands are considered in the OCP review.

5. Next Meeting

The next APC meeting is Thursday, August 10 at 4:00 pm.

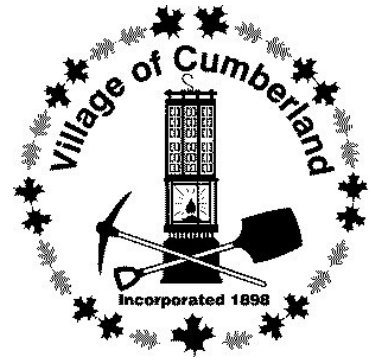
6. Adjournment

Moved by: Ross

That the meeting adjourn at 5:45 p.m.

MEMO

ADVISORY PLANNING COMMISSION



REPORT DATE: 8/17/2023
MEETING DATE: 8/24/2023

File No. 0540-20

TO: Commission Members
FROM: Karin Albert, Senior Planner
SUBJECT: OCP Review – Background Data and Criteria for Growth Scenarios

The purpose of the August 24, 2023 meeting is to

- a. review data and trends affecting land use planning in the Village,
- b. develop criteria to guide the evaluation of possible growth scenarios,
- c. identify data and mapping needs for the OCP Review, including for the development of growth scenarios and,
- d. start working on developing first draft growth scenarios.

In support of the discussions, this memo provides census data from 2006 to 2021 with brief summary statements (Attachment 1: Demographic and Housing Trends – Census Data) and a map of vacant properties in Cumberland and their development potential (Attachment 2: Vacant Properties within the Village of Cumberland).

Planning staff have been working with a GIS consultant on a more complete build-out analysis of Cumberland. The analysis will identify remaining development potential within the Village under current zoning and OCP land use designations. If complete in advance of August 24, that mapping analysis will be provided on table at the August 24, 2023 APC meeting.

In addition, this memo provides the following list of possible criteria for evaluating where future growth within the Village should occur, for refinement with the APC.

Areas proposed for growth...

- a. are within area served by sewer and water,
- b. have potential to reduce greenhouse gas emissions (along a transit route, close to an alternative transportation corridor, close to services, commercial areas, employment lands, schools)
- c. support a vibrant downtown core
- d. preserve land (preserves open space from urban development)
- e. protect water courses

- f. encourage more diverse housing/housing types that are in low supply in the Village
- g. have potential to support more affordable housing
- h. protect heritage
- i. are within walking distance of a park
- j. have lowest life-cycle cost implications, keeping taxes manageable

Public Engagement Report Update

At their July 13, 2023 meeting, the APC commented on a draft public engagement report, vision and goal statements for the new OCP. APC comments were incorporated into a final Phase 1 Public Engagement Report which was presented to Council at their [July 24, 2023 meeting](#) (agenda item 7.3, p. 98) and is now available at the project website at connectcumberland.ca.

ATTACHMENTS

1. Demographic and Housing Trends – Census Data
2. Vacant Properties within the Village of Cumberland

Respectfully submitted,

K. 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

Population

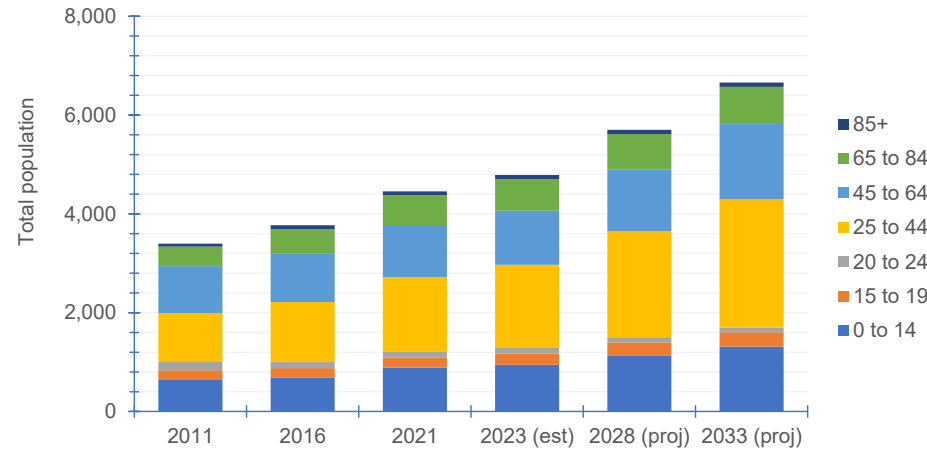
The median age in 2021 was 39.2. The projected median age in 2033 is 39.9, suggesting Cumberland will continue to attract young families and middle age singles into the foreseeable future.

Definition: The median age is the midpoint of a population.

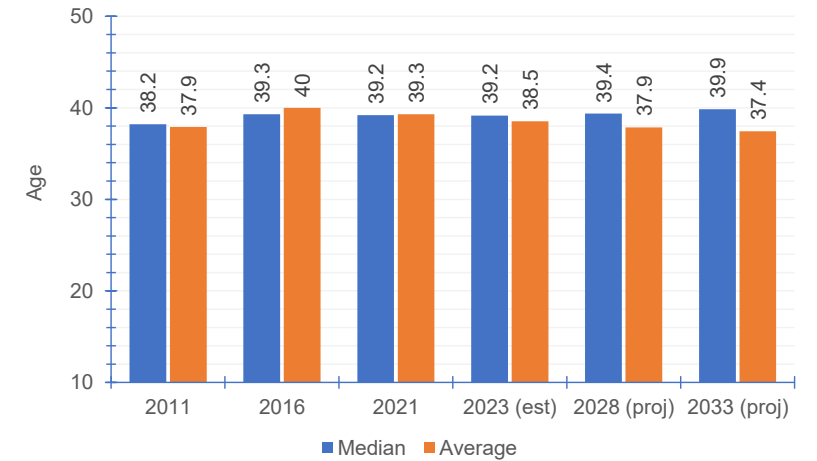
	2011	2016	2021	2023 (est)	2028 (proj)	2033 (proj)
Total	3,395	3,755	4,445	4,785	5,700	6,660
0 to 14	650	690	885	945	1,125	1,315
15 to 19	185	185	205	225	270	290
20 to 24	165	140	125	115	105	90
25 to 44	990	1,200	1,505	1,685	2,150	2,605
45 to 64	950	990	1,055	1,095	1,250	1,520
65 to 84	395	485	600	640	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 by age cohort



Median & average age

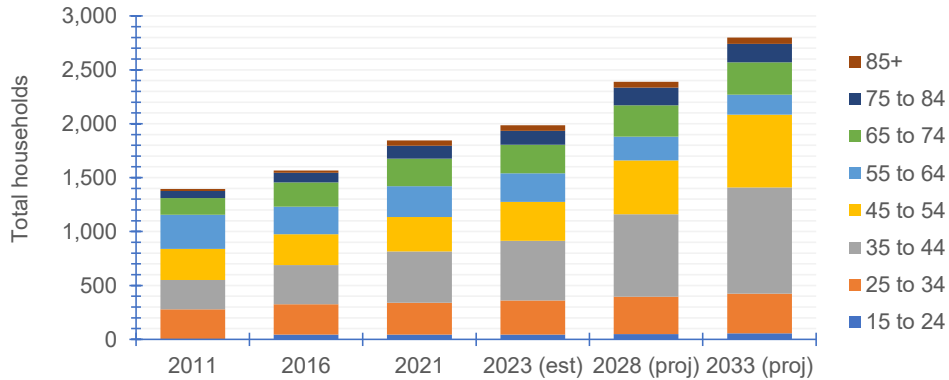


HOUSEHOLDS

	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.

Definition:

Household maintainer is the first person in a household identified as paying the rent or mortgage, taxes and other shelter costs.

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

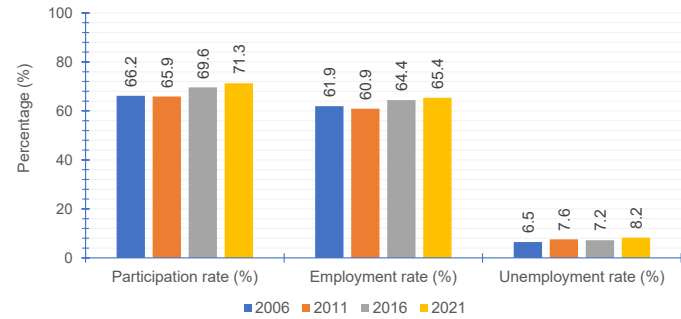
	2006	2011	2016	2021
Total - Population aged 15+	2,210	2,685	2,975	3,500
In the labour force	1,460	1,770	2,070	2,495
Employed	1,365	1,635	1,915	2,290
Unemployed	95	135	150	205
Not in the labour force	750	915	905	1,005
Participation rate (%)	66.2	65.9	69.6	71.3
Employment rate (%)	61.9	60.9	64.4	65.4
Unemployment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

red text means data taken from the custom BC StatCan file

LABOUR FORCE BY INDUSTRY

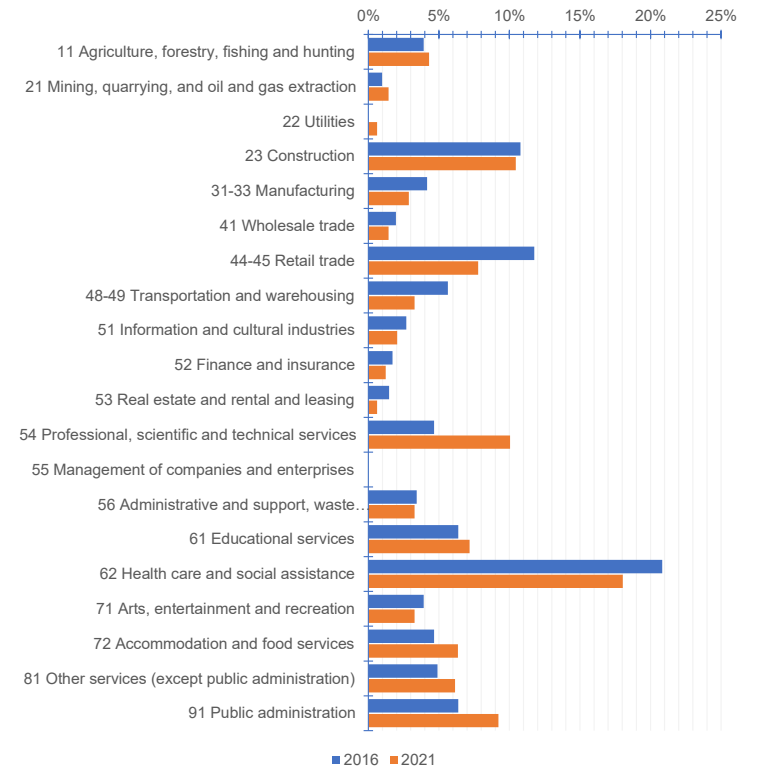
	2006	2011	2016	2021
Total - Population aged 15+	1,455	1,725	2,065	2,495
Industry - not applicable			20	55
All industries	1,455	1,725	2,040	2,440
11 Agriculture, forestry, fishing and hunting	150	95	80	105
21 Mining, quarrying, and oil and gas extraction	10	0	20	35
22 Utilities	0	35	0	15
23 Construction	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



	2006	2011	2016	2021
	1,455	1,725	2,040	2,440
	10.3%	5.5%	3.9%	4.3%
	0.7%	0.0%	1.0%	1.4%
	0.0%	2.0%	0.0%	0.6%
	8.6%	5.2%	10.8%	10.5%
	7.6%	3.8%	4.2%	2.9%
	2.1%	3.8%	2.0%	1.4%
	18.2%	14.2%	11.8%	7.8%
	3.1%	4.1%	5.6%	3.3%
	0.7%	1.2%	2.7%	2.0%
	1.7%	1.7%	1.7%	1.2%
	1.7%	0.0%	1.5%	0.6%
	0.7%	3.5%	4.7%	10.0%
	0.0%	0.0%	0.0%	0.0%
	6.9%	4.9%	3.4%	3.3%
	6.2%	4.1%	6.4%	7.2%
	15.5%	14.5%	20.8%	18.0%
	1.4%	1.7%	3.9%	3.3%
	8.2%	7.2%	4.7%	6.4%
	2.4%	9.3%	4.9%	6.1%
	4.8%	11.0%	6.4%	9.2%

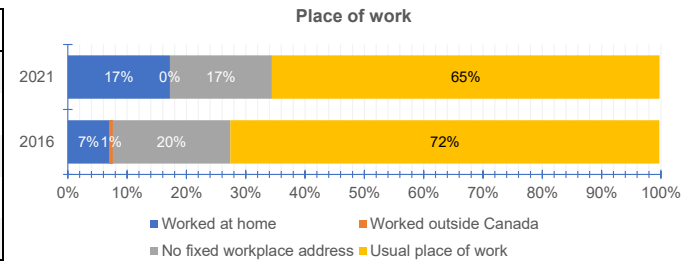
Share of industries of employment



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

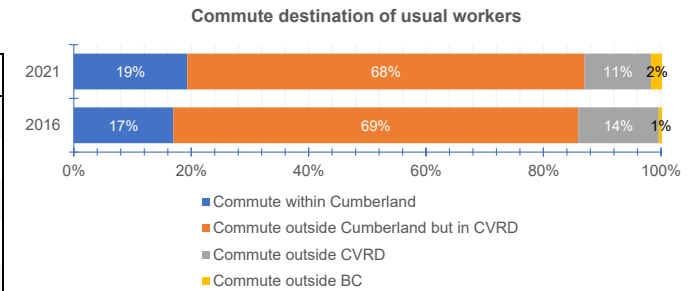
	2006	2011	2016	2021
			100%	100%
			7%	17%
			1%	0%
			20%	17%
			72%	65%



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
			100%	100%
			17%	19%
			69%	68%
			14%	11%
			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.

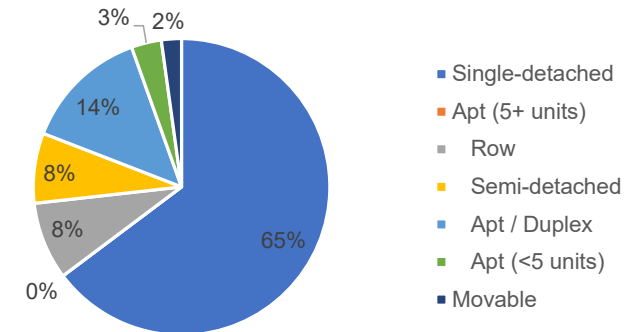
Those commuting within Cumberland has increased from 17% in 2016 to 19% in 2021, while the rate of those commuting outside the region has decreased from 14% to 11% in the same time period. Relatively few people commute outside of BC, at 2%, an increase of 1% from 2016.

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+ units)	0	0	0	0
Other	165	205	345	615
Row	20	60	80	155
Semi-detached	75	35	80	140
Apt / Duplex	15	75	120	250
Apt (<5 units)	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+ units)	0%	0%	0%	0%
Other	14%	15%	22%	33%
Row	2%	4%	5%	8%
Semi-detached	7%	2%	5%	8%
Apt / Duplex	1%	5%	8%	14%
Apt (<5 units)	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, the percent of single detached dwellings dropped from 75% in 2016 to 64% in 2021. Note: it is to be confirmed if this includes accessory dwelling units.

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.

The category apartment/duplex includes secondary suites and duplexes. This housing type increased from 8% to 14%. The construction of secondary suites is largely responsible for this increase. Row and semi-detached buildings are less common, 8% of dwelling units are row housing and 8% are semi-detached buildings.

Note that the numbers under other do not add up to 615 but add up to 610. This error will be corrected.

Definitions:

Apt/duplex includes duplex and secondary suite units.

Row housing means one of three or more dwellings joined side by side.

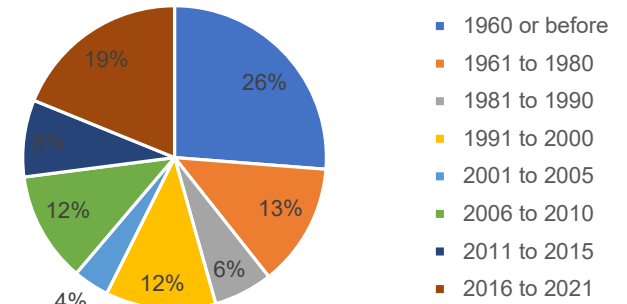
Semi-detached means one of two dwellings attached side by side or back to back and not

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%.

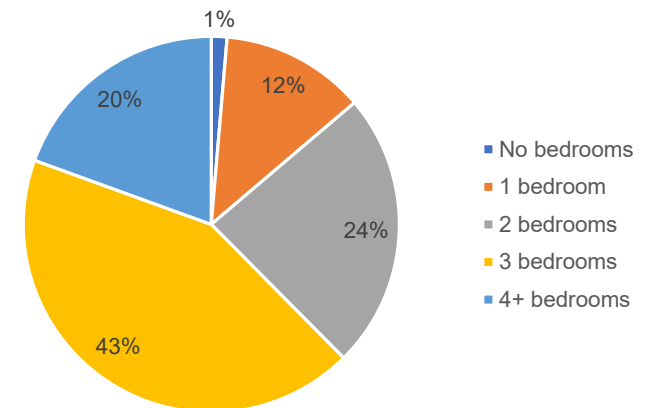
Buildings constructed between 2016 and 2021 represent 19% of buildings in the Village, attesting to the significant growth Cumberland has experienced since 2016.

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 units and studios increased by 4%.

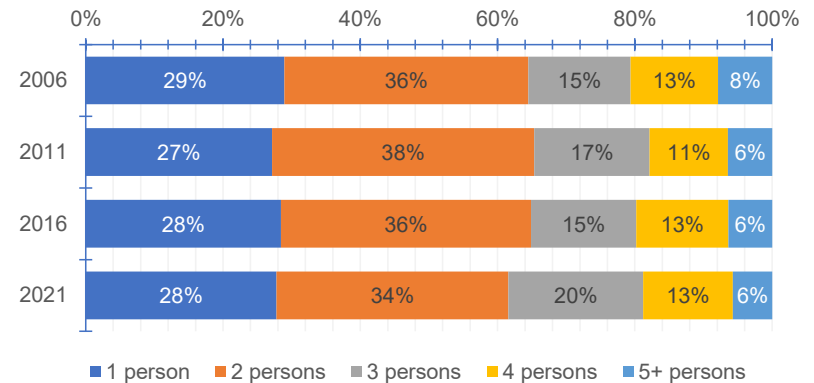
HOUSEHOLD SIZE

	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



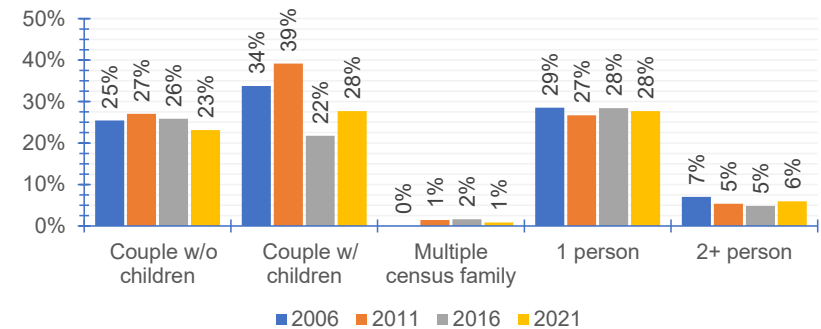
Household Size

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 w/ additional person(s)			165	165
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

Distribution of household type

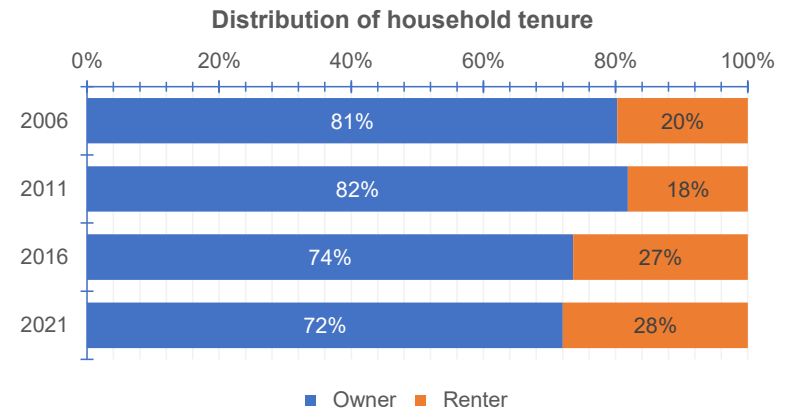


Note, the definitions in this section remain to be clarified. It is also not clear what categories are sub-ordinate to other categories.

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.

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, that number decreased proportionately to the total number of renters from 11% down 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

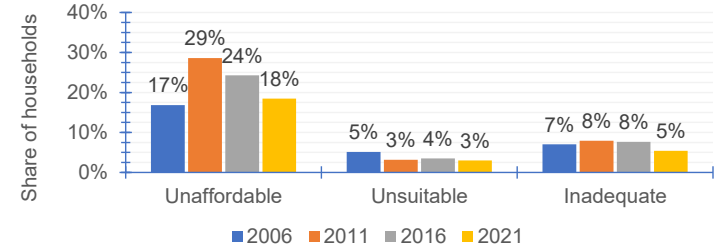
	2006	2011	2016	2021
Renter households	190	215	415	515
Unaffordable	90	105	170	140
Unsuitable	10	0	10	20
Inadequate	15	20	40	40
Unaffordable & unsuitable				0
Unaffordable & inadequate				0
Unsuitable & inadequate				0
Unaffordable, unsuitable, & inadequate			210	0
Acceptable				305

	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%

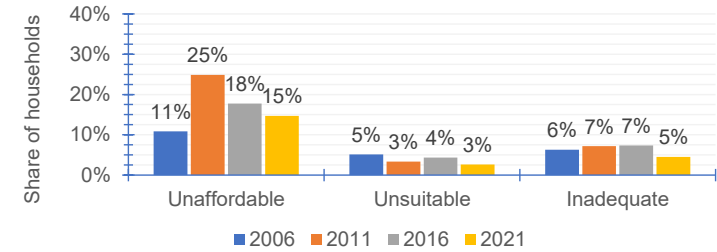
	2006	2011	2016	2021
Owner households	875	1,045	1,155	1,325
Unaffordable	11%	25%	18%	15%
Unsuitable	5%	3%	4%	3%
Inadequate	6%	7%	7%	5%

	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%

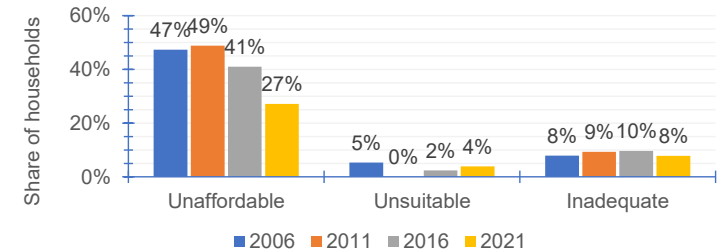
Housing criteria (total households)



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. This improvement in the affordability of rents may in part be due to provincial regulations that came in effect in 2019 and that set the maximum permitted annual rent increase to the cost of inflation. In addition, no rent increases were permitted in 2020 and 2021, during the COVID 19 pandemic.

However, these numbers do not show the complete picture of affordability in Cumberland. The decrease may also in part be due to a larger number of residents with higher incomes who can afford housing in the Village. There may have been a certain amount of displacement of lower income households.

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

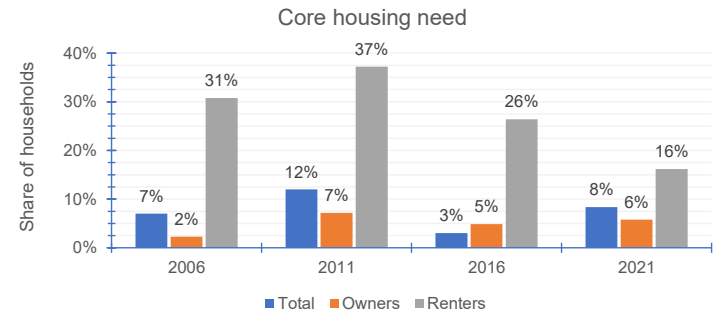
	2006	2011	2016	2021
	1,070	1,260	1,500	1,795
	7%	12%	3%	8%

	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).

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				

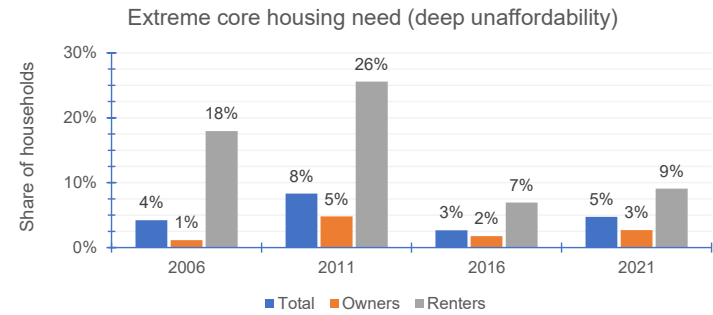
2006	2011	2016	2021
1,070	1,260	1,500	1,790
4%	8%	3%	5%

	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%



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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	

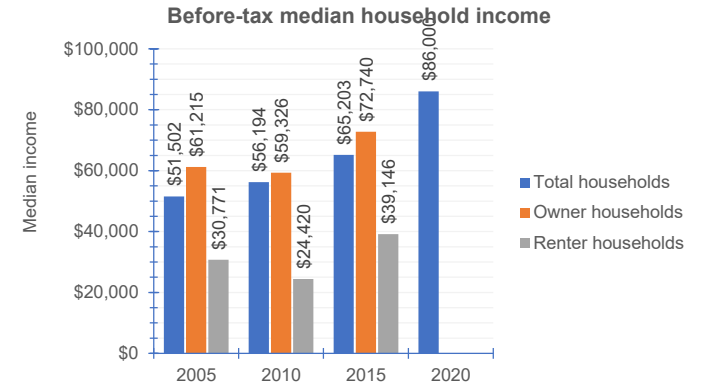
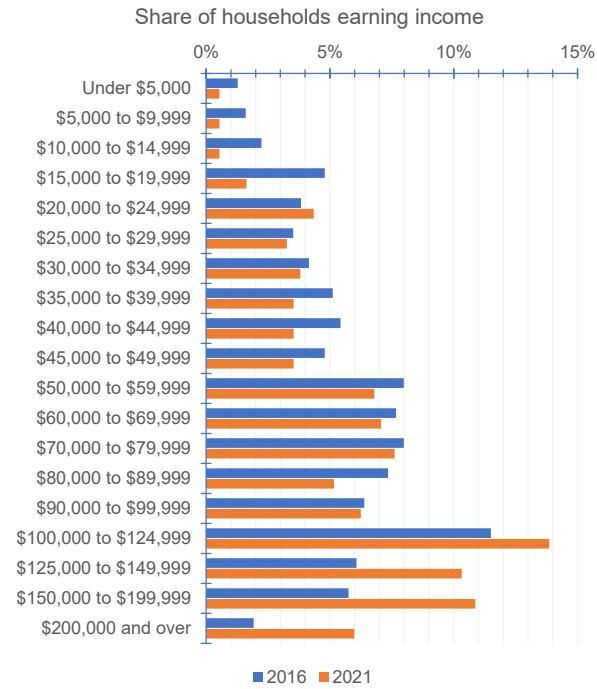
RENTER	2006	2011	2016	2021
Total Households	225	255	410	
Under \$5,000	10	0	10	
\$5,000 to \$9,999	25	0	25	
\$10,000 to \$14,999	15	45	15	
\$15,000 to \$19,999	25	15	45	
\$20,000 to \$24,999	20	50	20	
\$25,000 to \$29,999	10	20	35	
\$30,000 to \$34,999	35	0	20	
\$35,000 to \$39,999	20	0	40	
\$40,000 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 (41%) in 2021. The decrease in core housing need among Village residents is likely due to those higher household income levels.

	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	

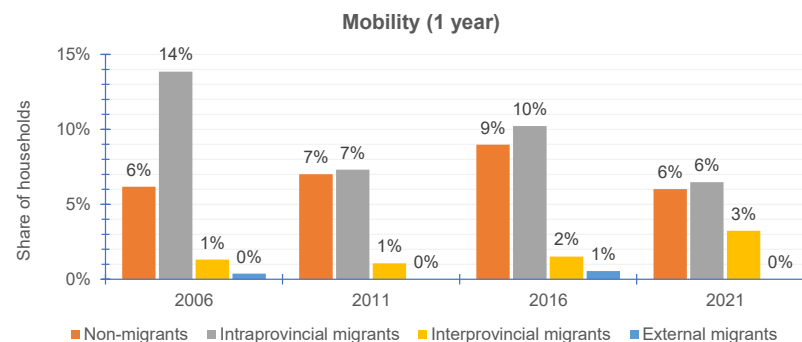
RENTER	2005	2010	2015	2020
Total Households	225	255	410	
Median BT HH Income	\$30,771	\$24,420	\$39,146	
Median AT HH Income	\$20,107	\$24,420	\$35,984	
Average BT HH Income	\$32,994	\$42,047	\$46,186	
Average AT HH Income	\$23,923	\$38,544	\$40,871	

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%

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

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.

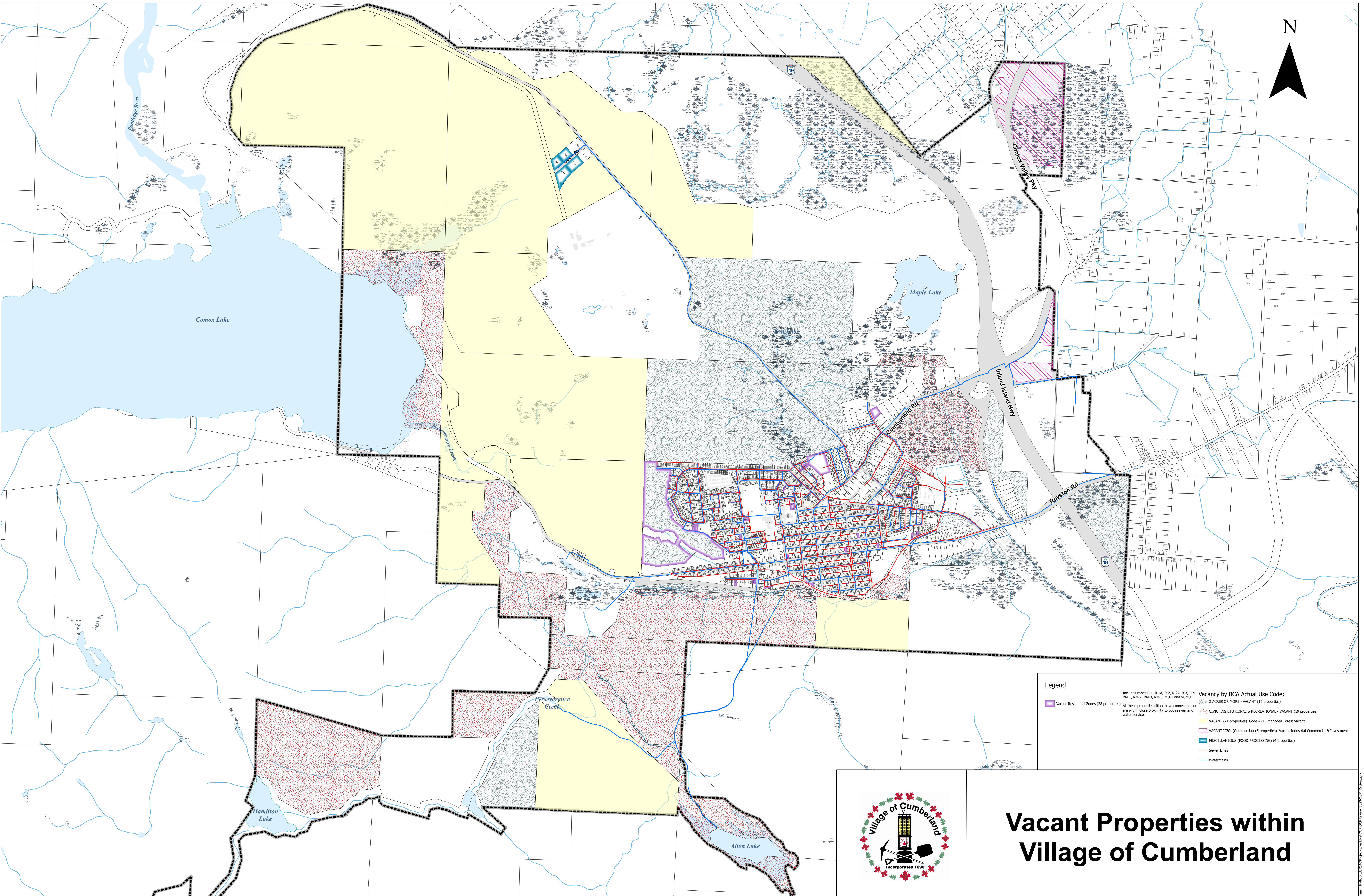
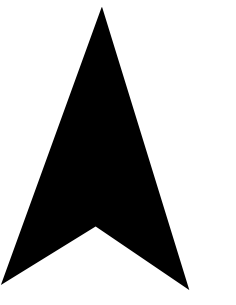
Between 2016 and 2021, 54% of residents moved to Cumberland. Of those, 12% moved from within the Comox Valley, 30% moved from elsewhere in the Province, 10% moved from another Province, and 2% moved to the Village from outside of Canada.

Note that the above graphs do not show out-migration, residents leaving Cumberland while others moved in.

		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

N



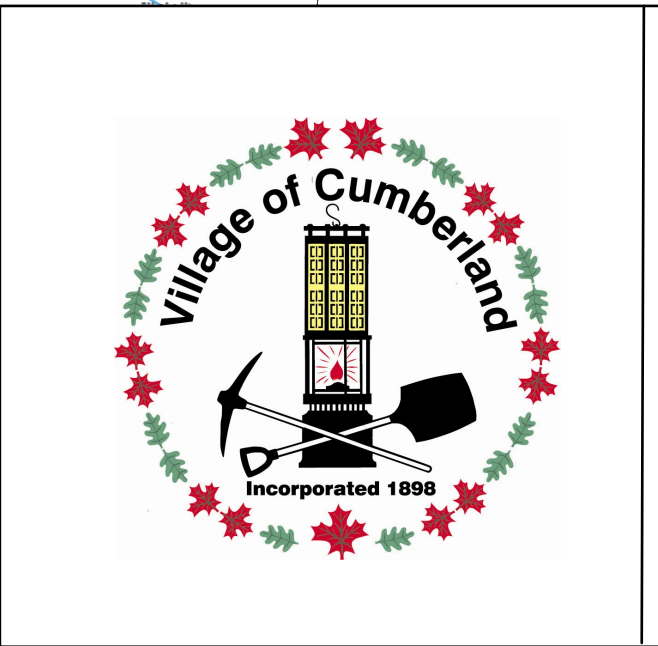
Legend

Includes zones R-1, R-1A, R-2, R-2A, R-3, R-4, RM-1, RM-2, RM-3, RM-5, MU-1 and VCMU-1
 All these properties either have connections or are within close proximity to both sewer and water services.

Vacant Residential Zones (28 properties)

Vacancy by BCA Actual Use Code:

- 2 ACRES OR MORE - VACANT (16 properties)
- CIVIC, INSTITUTIONAL & RECREATIONAL - VACANT (19 properties)
- VACANT (21 properties) Code 421 - Managed Forest Vacant
- VACANT ICB1 (Commercial) (5 properties) Vacant Industrial Commercial & Investment
- MISCELLANEOUS (FOOD PROCESSING) (4 properties)
- Sewer Lines
- Watermains



Vacant Properties within Village of Cumberland