



## Frequently Asked Questions

Ćwaxdzi'dzas Affordable Housing Development  
at 3345 Second St

Zoning Amendment Bylaw No. 1223, 2025

### PROJECT INFORMATION

Outlined in the Village's 2023–27 Strategic Plan, Council aims to pursue multiple pathways to address housing affordability and availability in Cumberland. One of Council's initiatives is to construct an affordable housing multi-family building on a vacant lot beside the Cumberland Lodge and Health Centre at 3345 Second Street near Ulverston Avenue.

The Village of Cumberland has partnered with M'akola Housing Society to construct the Ķwaxdzi'dzas Affordable Housing Development. The proposed 4-storey building will contain 34 units, including a mix of one- to four-bedroom and accessible units. As part of the development, 8 parking spaces will be constructed on the property in addition to 14 new angle parking stalls on Second Street.

*Ćwaxdzi'dzas* translates to *"tall tree place"* in Ķ'wakwala – paying homage to the large Douglas Fir on the project site.

### Who is involved in the project?

- Vancouver Island Health Authority (VIHA) owns the property.
- VIHA and the Village of Cumberland have entered into a land lease agreement for the use of the property for an affordable housing development.
- The Village is spearheading the zoning amendment and the development permit.
- M'akola Development Services will lead the development and construction of the building.
- M'akola Housing Society will manage and operate the building.



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## What does “affordable housing” mean?

According to Canada Mortgage and Housing Corporation, housing is considered affordable if it costs less than 30% of a household’s income. If a household is paying more than 50% of their household income on shelter costs, they are considered to be in Core Housing Need.

M’akola Housing Society will seek funding through BC Housing’s Community Housing Fund (CHF), which is focused on housing individuals, seniors, and families with low to moderate incomes. If the application is successful, the rental rates will be determined based on each tenant’s household income, as required by BC Housing.



The CHF program provides funding for affordable rental housing projects; it does not fund supportive housing or assisted-living programs. The 2025 program has not opened for applications therefore the precise rental mix required is not yet known. As a guide, the previous funding call required the following mix for funded projects:

- 30% Near Market Rent (approximately 10 units)
- 50% Rent Geared-To-Income (approximately 17 units)
- 20% Deeply Affordable Units (approximately 7 units)

## Who will live in the housing?

Tenants will be selected from the BC Housing Registry based on need and urgency of housing required. VIHA has also requested to reserve 6 units for staff employed in the Comox Valley. As an Indigenous housing provider, M’akola Housing Society prioritizes Indigenous tenants. Anyone seeking housing in the new building must be on the BC Housing Registry and should select Cumberland as their preferred location.

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## Do we need this type of housing in Cumberland?

Affordable housing developments such as Ķwaxdzí'dzas have the potential to benefit current and future residents of Cumberland alike. In 2021, 8% of local households were in Core Housing Need and 17% of households were spending more than 30% of their total income on shelter. According to the [2024 Housing Needs Report](#), the Village of Cumberland may need an additional 358 housing units by 2026. This includes 99 units intentionally built as below-market or deeply affordable housing. By 2041, the need is anticipated to increase to 1,350 units (with 360 below-market or deeply affordable).

Price Model	5-year (by 2026)		20-year (by 2041)	
	Owner	Renter	Owner	Renter
Market Housing	173	87	654	336
Affordable/below-market	32	50	121	194
Deeply affordable	0	17	0	45
<b>Total</b>	<b>205</b>	<b>154</b>	<b>775</b>	<b>575</b>

The Village of Cumberland is a growing community. Between 2016–2021, Cumberland's population increased by 19%. During that same period, the provincial population increased by only 7%. The fastest growing population segments in the Village were children 14 and younger (32% growth), seniors over 65 (25%), and adults aged 25–44 years old (24%).

In June 2024, the Ministry of Education announced a \$31 million expansion to the Cumberland Community School. Construction is expected to begin this year, adding 16 new classrooms. The Village also continues to work with health care professionals and daycares to locate and grow in the region. VIHA has requested to reserve 6 rental units in Ķwaxdzí'dzas for VIHA employees in the region.

## ZONING AMENDMENT BYLAW

In 2023 Council adopted the RM-4 Residential Multi-Family zone for this property, which permits a 3-storey, 22-unit, multi-family affordable housing development. The original proponent of the development, the Comox Valley Transition Society, submitted applications to BC Housing's Community Housing Fund in 2022 and 2023 but were unsuccessful.

To strengthen the project's application for funding, Council directed staff to draft a zoning amendment to increase the building height and the number of units. BC Housing aims to make the most impact with its limited funding and smaller buildings have higher per unit costs for construction and operation. A new call for proposals to the BC Housing Community Housing Fund is anticipated in early 2025.

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## What are the proposed changes to the Zoning Bylaw?

The RM-4 Residential Multi-Family zone was created for the subject property and does not apply to any other properties at this time. The changes are as follows:

	Current RM-4 Zone	Proposed Amendments
<b>Units Per Hectare</b>	85	145
<b>Maximum Height (metres)</b>	12.5 metres	14.5 metres

For this development, these proposed changes would allow the total units to increase from 22 to 34, and the building height to increase from 3 to 4 storeys.

The development is compliant with other regulations stipulated in the RM-4 Multi-Family Zone, including lot coverage. The lot coverage for this development is 56% including the building footprint and parking lot (the maximum permitted lot coverage is 65%).

## What are the proposed changes to the Development Variance Permit?

Council approved a development variance permit (2020-08-DV) for the original proposed development to reduce the rear yard setback from 7.5 metres to 2.0 metres and reduce vehicle parking requirements from 22 spaces to 8 spaces. To accommodate the increased density, the revised proposal requires amendments to the development variance permit, as follows:

	Current DVP	Proposed DVP
<b>Minimum parking spaces</b>	8 (down from 22)	8 (down from 34)
<b>Courtesy parking spaces</b>	0 (down from 1)	0 (down from 2)
<b>Rear yard setback</b>	2.0 metres (from 7.5 metres) for 3-storey building	2.0 metres (from 7.5 metres) for 4-storey building

In addition to the 8 parking spaces on-property, 14 angle parking stalls on Second Street will be constructed, which will be a requirement at the time of building permit. At their January 13, 2025 meeting, Council directed staff to pursue locating up to 12 parking spaces on the adjacent VIHA-owned lots. Staff are working with VIHA to explore the feasibility of this proposal. Watt Consulting is completing a parking study to assess parking demand and provide recommendations.

## Is an Official Community Plan (OCP) amendment required?

The Village's OCP encourages new growth, particularly higher density residential development, to be located in close proximity to the Historic Village Commercial Core to promote walkable, pedestrian friendly neighbourhoods. The proposed development is consistent with the current Multi-Family Future Land Use Designation, therefore no OCP amendment is required.

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## Will a Public Hearing be held for this application?

In 2024, the BC Legislature passed several pieces of comprehensive legislation that change the local government land use planning framework to support local governments in their efforts to build more affordable and livable communities. Due to these changes to the *Local Government Act*, local governments are **prohibited** from holding public hearings for zoning amendment applications that are consistent with the OCP and the sole purpose of the bylaw is to permit a development that is, in whole or in part, a residential development. The zoning amendment is consistent with the OCP, so no public hearing is permitted.

## What are the details of the associated lane closure?

VIHA previously requested to close the portion of lane between Cumberland Lodge and the housing development. Council gave first and second reading to Bylaw No. 1108 on August 12, 2019. It will return to Council for third reading and adoption alongside the zoning bylaw amendment.

## What happens if BC Housing doesn't provide funding for this proposal?

The property will continue to be zoned RM-4. The RM-4 zone only applies to this property. If Council approves Bylaw No. 1223, a market project on this site could include a maximum of 29 units and a different affordable housing project could include a maximum of 34 units. If the project is unsuccessful in securing funding, Council could choose to downzone the property.

## COMMUNITY IMPACTS

The building is organized in an 'L' along the south and west property lines to provide maximum usable open space with a large, sheltered courtyard and play area. This orientation also retains existing trees and keeps the mass of the building back from the main street of small houses. The 4-storey height provides a transition between the taller, institutional buildings of the adjacent Cumberland Lodge and the smaller-scale residential character of the rest of the street. The building is set to the south side of the lot to provide a generous separation from the single-family home on the north side.

## Why is the main entrance of the building oriented to Ulverston Avenue?

The Development Permit Area Guidelines for DPA 7 – Residential Multi-Family state that all developments should front or appear to front onto adjacent roadways. Although the drive aisle portion of Ulverston Avenue is now part of the VIHA property, the building still appears to front onto a road. Further, the building has been oriented to allow a large usable greenspace on the lot for the residents. This orientation also allows for the large Douglas fir tree on Second Street – the namesake of K'waxdzi'dzas – to be retained.

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## What feasibility studies and other assessments have been completed?

As part of the Village's OCP review, an assessment was completed that confirmed there is adequate water and sewer capacity for the planned growth over the next several years. The Village is currently expanding the capacity at its wastewater treatment facility and will be gaining additional water in two years when the Village stops serving the Royston area. The civil service review will be updated to reflect the increased number of units.

Site servicing investigations conducted in 2020 found that the existing ground conditions are not expected to require blasting for construction. The site servicing investigations also confirmed that development will not increase the risk of property damage in the event of a major storm. All due diligence assessments, including an archaeologist's assessment and a parking study, will be completed once the project has received funding and before development has commenced.

## How is the Village planning to address the lack of sidewalks in this area?

Improvements to Second Street have been in the Financial Plan for several years and have been put off until the timeline for construction of Ķwaxdzi'dzas is known. If the project is funded and constructed, the Village will look to coordinate timing of the road improvements.

## What is the project timeline?

If the project is funded under the 2025 CHF program, construction could start in 2026.

## Where can I find more information?

For more information about the proposed development, visit [Ćwaxdzi'dzas Affordable Housing Development – The Village of Cumberland](#).

## Who can I contact for more information?

Contact [planning@cumberland.ca](mailto:planning@cumberland.ca) for more information.