

Backgrounder/FAQs – Affordable Housing Projects in Gibsons

Why does the Town of Gibsons need Affordable Housing projects?

A lack of Affordable Housing has been a key community concern for more than a decade. In recent years, this issue has become even more urgent, as changes in the local housing market have led to a marked decrease in the number of available rental units. As an example, this has led to a significant increase in market rental rates, with many people paying substantially more than the recommended 30% of their gross monthly income for housing.

A shortage of affordable housing within a community can lead to several negative outcomes, including:

- a lack of community diversity. High average housing prices can limit the ability of many people to move to (or remain in) a community. These include social groups that often contribute greatly to a community's social fabric, but who traditionally earn less, such as seniors, young people, artists and/or students.
- community members going without. When a significant portion of income goes to housing, people may be forced to forgo life essentials, including food, heating, health, and dentistry.
- a lack of workers. High housing costs can prevent young people, recent immigrants and students from moving into (or remaining in) a community, making it difficult for employers to fill entry-level, service, retail and part-time jobs at a viable wage.

What has the Town of Gibsons done so far to develop Affordable Housing?

The Town has been actively working on an Affordable Housing (AH) strategy for several years. In the recent past, for example, the Town legalized Secondary Suites and introduced the [Garden Suite program](#). Now, the Town is working with the Sunshine Coast Affordable Housing Society to pursue Town-owned sites for affordable housing.

These include:

Charman Creek Lands – a 3-acre parcel of these 20-acre civic lands (located at the foot of Shaw Road) have been tentatively selected as the site of a 40-unit rental housing project. The proposed [designs](#) envision a four-building complex with 10 units each, ranging in size from one bedroom to three bedrooms. The site would offer a mix of market rates and reduced rents, with monthly rent reductions \$200 to \$700 below market rates.

Four road-end dedications in Lower Gibsons – at present, a site at Franklin Road/Harmony Lane is under consideration for the development of two rental units by the Sunshine Coast Affordable Housing Society. The other three lots (Beach Avenue/Glen Road, Bals Lane/Seaview Road and Glassford Road/Gower Point Road) may serve as sites for Affordable Housing, be sold to generate revenue for Affordable Housing Reserve Fund or left in their current state. In November 2017, Town staff started preparations for the road closure process at all four sites in order to open up these options.

The old RCMP site (749 School Road) – currently, the Town and Habitat for Humanity Sunshine Coast are working together to prepare an application under the *Surplus Real Property for Homelessness Initiative* from the Government of Canada to secure this site, with the goal of creating affordable housing options.

Who is the affordable housing for?

The focus of the Town, the Sunshine Coast Affordable Housing Society and Habitat for Humanity is on working families and individuals who do not have other options in the current real estate market. The main target group

is often termed 'workforce rental' and is intended to serve households that cannot afford market rental rates or home ownership without paying more than 30% of their income toward housing costs, but who earn too much to receive any form of government subsidy or support.

How will we pay for these projects?

In cases where a Town-owned site is to be used, it is envisioned that the Town of Gibsons would provide the land required. The balance of the required funds are expected to come from the PIAH (see below) and Canada Mortgage and Housing Corporation grants. Financing for the RMCP site, which is federally owned, will be determined as the project moves forward.

Where does the money for the Affordable Housing Reserve (AHR) Fund come from?

Town policy requires that new developments designate 10% of their total proposed units as affordable housing. Alternately, the developer may provide cash-in-lieu to the AHR Fund, which was created in 2007. To date, cash contributions to the AHR Fund have been received from the developers of the George Hotel and the Parkland neighbourhood.

How much money is currently in the Affordable Housing Reserve Fund?

Currently, there is approximately \$300,000 in the AHR Fund. Some funds have been used to support the SCHS in their efforts for site planning for the two affordable housing sites at Franklin Road and the Charman Creek Lands. Eligible uses of the AHR Fund are outlined in the Town's [Affordable Housing Policy](#).

Who is the Sunshine Coast Housing Society (SCHS)?

The SCHS is a group of local residents with experience and interest in housing. The Society aims to develop new housing units and act as a Community Land Trust, in partnership with tenants, the local building industry, municipal governments and others who recognize the importance of affordable, appropriate housing.

Who is Habitat for Humanity Sunshine Coast?

Habitat for Humanity Sunshine Coast (HHSC) is one of more than 1,400 Habitat for Humanity affiliates worldwide sharing a common vision and purpose. By offering zero down payment in exchange for 500 hours of labour, and no-interest mortgages capped at 30 per cent of a family's income, HHSC empowers families to achieve stability and self-reliance, so that they can build a better life for themselves and their children.

What is the PIAH?

In 2015, the Provincial Investment in Affordable Housing (PIAH) program was announced. This is a commitment of \$355 million to create more than 2,000 affordable housing units in BC. Moreover, the newly installed NDP government has set out a new goal of building 114,000 housing units in the next 10 years. The current availability of this dedicated provincial funding provides a strong impetus to move forward with local Affordable Housing projects in a timely manner.

Where can I find out more about Affordable Housing in Gibsons?

The Town provides regular updates on the status of local affordable housing projects at <http://www.gibsons.ca/affordable-housing-project>. The same web page provides links to numerous background reports and presentations, which have all been considered in the development of the Town's current affordable housing strategy.