

9.4 Affordable and Alternative Housing

Generally, affordable housing refers to housing where the household is paying less than 30% of their gross income toward shelter costs¹. The cost of housing on the Sunshine Coast has risen significantly in the last ten to fifteen years, with median dwelling values in Gibsons increasing by 150% between 2001 and 2011, making housing affordability for many households an important issue. While the real estate market has stabilized since 2008, very little purpose-built rental housing is being built and households in core housing need are projected to grow by more than 20% by 2021.

The most recent needs assessment for the Sunshine Coast (*Housing on the Sunshine Coast, trends, needs, directions*, by M. Thomson Consulting, April 2014) identified the following key issues for housing:

- *Ownership of a median priced home remains unaffordable for even median earning households. The pressure is greater on young families with incomes below median.*
- *While rental housing has been generally available in recent years, the supply is changeable subject to housing market conditions, and more than one-third of renting households on the Sunshine Coast are in core housing need². No purpose built rental developments are expected to meet these rental needs.*
- *The aging population of the Sunshine Coast points to a need for greater resources for seniors, particularly housing appropriate to seniors.*
- *There are few resources for the homeless populations.*

In recent years the Town has undertaken several initiatives to support affordable housing:

- *Provisions for secondary suites were added to the Zoning Bylaw in most single-detached zoned areas.*
- *As part of the development of Upper Gibsons, new zones were created for small lot development (minimum lot size 280m²) and for cluster development, an innovative form of housing with multiple detached and attached housing units on a single larger parcel.*

¹ Shelter costs include rent or mortgage payments, property taxes, strata fees if applicable and utilities payments.

² A household is said to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability, standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three [housing standards](#)).

- **Adequate** housing are reported by their residents as not requiring any major repairs.
- **Affordable** dwellings costs less than 30% of total before-tax household income.
- **Suitable** housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.

Density Bonusing and Community Amenity Contributions

The Local Government Act (section 904) allows municipalities to permit additional density in designated areas or on specific parcels of land in exchange for defined community amenity contributions from developers.

These amenity contributions can take various forms including special needs and affordable housing. This is an important tool in the provision of affordable housing and other community amenities, and density bonusing represents an approach recommended by BC's Ministry of Community, Sport and Cultural Development.

Policies

9.4.1 Revise the zoning bylaw to establish base and maximum densities for all residential zones. The Town will also clarify amenity contributions requested of developers for any density beyond that of the base density.

9.4.2 Support multi-unit and seniors housing developments which are an integral part of the community, with site designs which balances the need for privacy and security with the need to retain an attractive streetscape and sense of "fit" in the neighbourhood.

9.4.3 Facilitate the development of a full range of special needs housing for seniors and persons with disabilities and consider land designated as Medium Density and High Density Residential for these uses. Homes that require continual medical care 24-hours a day should be directed to land designated as Public/Community Use.

9.4.4 Support the provision of seniors housing and related services, which encourages independent living in a support setting, such as congregate housing development. Housing units for seniors should be adequately designed for special needs and include a variety of affordable units that are based on the "aging in place" concept.

9.4.5 Ensure that affordable housing units or complexes are integrated in the community and not segregated or concentrated in specific areas.

9.4.6 Support initiatives which help provide affordable housing in the community, including:

- *Provision for housing mixed with commercial development which can create some lower-cost apartments.*
- *Lands acquired by the Town may be conveyed to a registered non-profit for the purpose of affordable housing.*
- *Facilitate the development of affordable housing through considering actions such as fast-tracking the development process, waiving development cost charges, leasing or contributing land, reduced parking requirements for developments with an affordable component etc.*
- *Review and update the current Community Amenity and Affordable Housing Policy to reflect a change to a density bonusing approach to affordable housing.*
- *Continue to develop partnerships for the establishment of new affordable housing and protection of existing affordable housing in the Town of Gibsons.*
- *Work with other Sunshine Coast local governments, as well as Provincial and Federal Governments to address affordable housing regionally.*

9.4.7 Promote the use of the Accessible and Adaptable Housing Design Guidelines (February 2012), encouraging architects and builders to consider accessible and adaptable features in developments.

9.4.8 Evaluate the Garden Suite program and consider expanding the area / situations where garden suites may be allowed.