What is Affordable Housing?

Affordable housing refers to a range of housing options from emergency shelters to affordable ownership. This project aims to target the middle segment of the housing market to create 30-40 units of rental, including market rental, below market rental and subsidized rental units. There may also be some opportunity to experiment with affordable ownership.

This project will be targeted to BC Housing's Provincial Investment in Affordable Housing program, a provincial commitment of $355 million to create more than 2,000 over the next five years across BC.

What is the Town working on?

OCP Objectives

- Recognize and support the varied housing needs and preferences within the community, and allow for a mix of housing types suitable for the changing population.
- Support the development of affordable housing.

Current Town Initiatives

Secondary Suites	Added to the Zoning Bylaw as an allowed use throughout most residential zones
Garden Suites (aka laneway housing)	Added to the Zoning Bylaw to select infill areas mainly in lower Gibsons.
Small lot / Cluster lots	New zones in the Zoning Bylaw, currently in use in the Parkland subdivision
Affordable Housing Reserve Fund	This fund has received 3 contributions to date, and the balance is approximately $ 300,000.
Affordable Housing Policy	Rezoning applications are required to ensure at least 10% of the units are "Affordable" or pay cash in lieu.

Town Partnerships

Homeless Shelter	Financial support provided
Regional co-operation	Participation in Sunshine Coast Housing Committee meetings
Unused road ends project	Exploring the feasibility of affordable homes together with SC Affordable Housing Society
Old RCMP Building School Road	The Town has lobbied the federal government to speed up the disposition process and make the site available for a community use
Shaw Road area Affordable Housing Project	Topic of today's Open House

Housing Needs - by Numbers

In 2011 there were 2,080 renter households on the Sunshine Coast.

More than 600 renter households lived in Gibsons

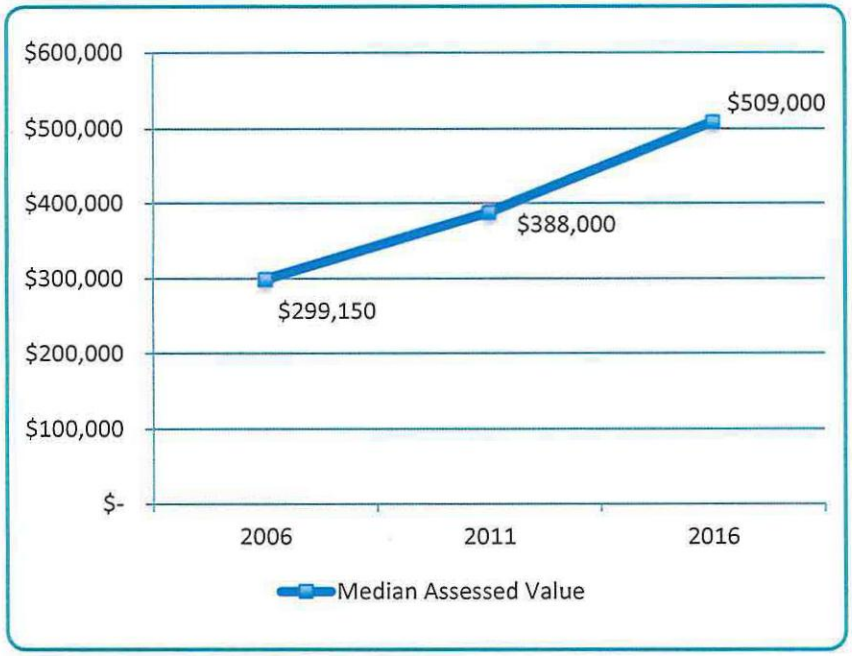
Nearly 300 are individuals in non-family households (mostly alone)
100 are couples with children,
105 are lone-parent families

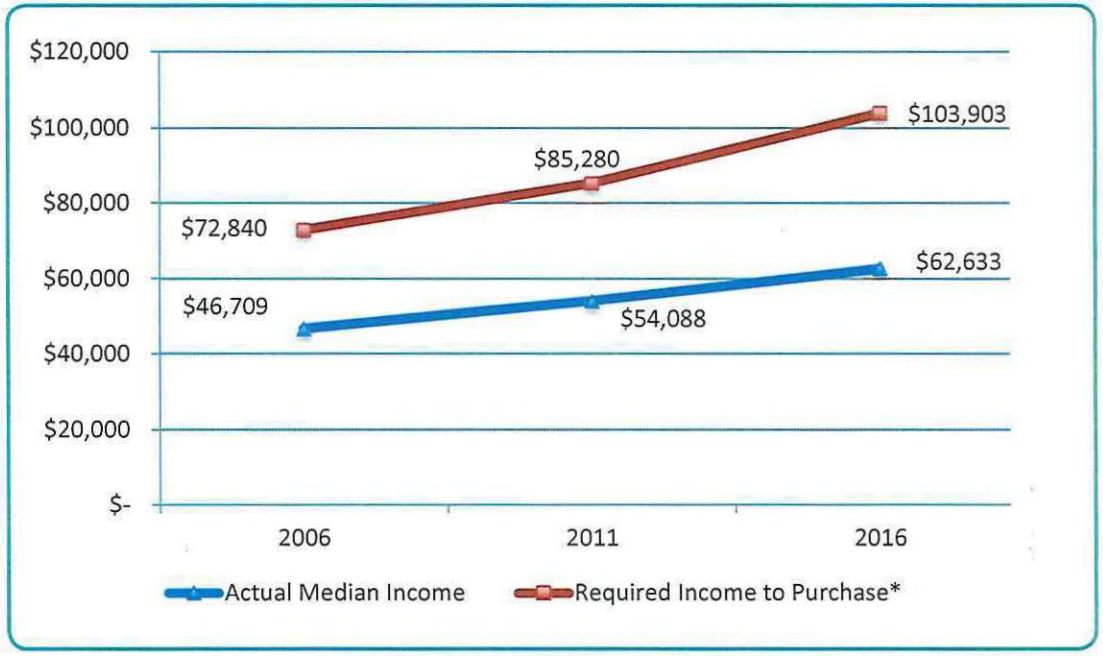
Core housing need is projected to grow to nearly 1,200 households by 2036, while rental demand is projected to grow to nearly 3,200 households.

This would mean more than 300 new renting households in Gibsons by 2036.

In 2011, 840 Coast households were in core housing need: that means they were paying 30% or more of their income on shelter, or living in unsuitable or inappropriate housing

In 2011, 535 renter households paid more than 50% of their income to shelter costs.





Gibsons Households

	Couple only	Couple with kids	Lone-parent	Individual
What do households earning less than median income earn?*	$55,825	$54,100	$32,550	$28,540
What can households afford per month?	$1,382	$1,352	$814	$714
What is the cost of housing?	$1,460	$1,460	$970	$970
What is the affordability gap?	-$78	-$108	-$156	-$256

*Less than median income refers to 80% of median household as measured by the 2011 Census. This measure shows us what working households earn, and how it compares to local housing affordability.

In the fall of 2016,
two-bedroom rentals averaged $1,460
one-bedroom units averaged $970

Many households cannot afford rental costs that meet their minimum housing needs given their current income

Housing Needs, Hidden Stories

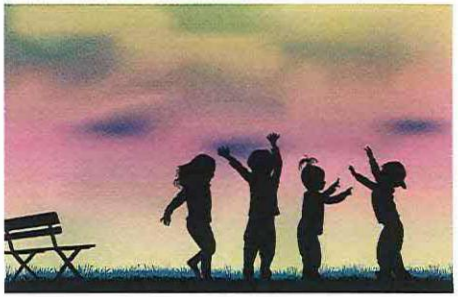
I'm a single mother-struggling to find proper housing, a struggle that goes back 10 years. My three children and I were evicted from our cabin so it could be an Air BnB. I have a place in Madeira Park from June 1, but I will be commuting from Madeira Park to Roberts Creek Elementary and then to Gibsons everyday, and will be forced to take a roommate. That's my only option.

Upon my separation and divorce with my husband, we sold our property. In 2008, nothing suitable for a family of four was available in the range I could afford so I became part of the rental community. Being self-employed means the stress test for a mortgage is more stringent. I will not be able to purchase at any point in the near future as rent, children, and life expenses make it difficult to save the increasing amounts for down payments.

At Persephone Brewing we're keenly aware of the housing situation on the Sunshine Coast. Lack of suitable, affordable housing has caused more than one employee to leave the Coast. Currently we have at least two employees who have been looking for suitable affordable housing for over a year, and one employee still living in a bus.

A concerning trend that our outreach worker recently has identified is elder women becoming homeless in increasing numbers, after they are evicted from a house that has sold. Our outreach worker says that most of the houses that have recently changed hands are turned into vacation rentals.

As a single mom who moved here to enrich our lives and to be a part of a community. My struggle is in the rental market prices and the options available to match my budget.



The past year has been very tough for homeless folks on the Sunshine Coast due to the harsh weather, and a rapid decline in available single occupancy units. Over the past year, the upturn in the real estate market has caused many people to be evicted, and rents have gone up significantly. The few single occupancy units left are disappearing. The number of people using the shelter has nearly doubled.

Concerns on affordable Housing

Crime
The City of Vancouver monitors the impact of affordable housing developments across the city, particularly for supported housing, which often houses the most vulnerable residents of the city. In 25 years of experience with supported housing in Vancouver, their research shows that "there is no evidence that there has been an increase in crime in areas around affordable housing developments." For this project, with a focus on market, below-market and subsidized rental, tenants will represent a mix of income groups, and will not require the services and supports typically relied on by residents of supported housing developments.

For more information visit: http://vancouver.ca/people-programs/supportive-housing-in-your-neighbourhood.aspx

Property Values
A 1996 study by the Housing Ministry in BC looked at the impacts of seven social housing projects on neighbouring property values. The study demonstrated that social housing projects have not had a negative impact on the sale prices of nearby homes based on a comparison with a control area.

For more information visit: http://www.housing.gov.bc.ca/pub/htmldocs/pub_Jan00PropVal.htm

Environmental Impacts
The two proposed sites would be greenfield development. Every effort would be made to maintain tree cover, retain existing trail systems and ensure that an environmentally sensitive approach would be taken to any new development.