

Opportunities and Challenges of the Proposed Property Development

Opportunities	Challenges
To provide rental housing (51 units) in an area that has very little. This will help residents who are unable to purchase a home, but need or want to live in this community.	Approximately 25% of our existing woodlot will be taken up permanently with the building of the homes.
To provide affordable rental housing (1/3 of all units) in an area that has none. This will help young families trying to raise a family or single people trying to live on minimum wage jobs and seniors living on a fixed income.	Half of the walking trails will be removed or changed.
To provide accessible (barrier-free) rental housing (30% of all units) in an area that has none. This will help people who need a barrier-free apartment to live independently or with minimal support.	An access laneway will be built on the west side of the property from Nash Road to the new homes. It will require 7 of the available 23 metres.
Although the size of the current trail area will decrease, the wetland, woodland and set back environmental area will be protected. Only the area zoned for agriculture will be used for the build (with the exception of the bridge on the access road.) The remaining area will still be available to share as a natural environment with the community.	The development will cause an increase in road traffic and the accompanying noise.
Kindred Works is a property development group that is part of the United Church of Canada. They provide property expertise to churches.	Because this area is still largely rural to the north, there may be an increase in light pollution as well as additional runoff from salt on the roadways and parking areas.
Kindred Works is committed to environmentally friendly builds and will work to minimize any impact on the area.	Big issues like this can potentially cause some discord in the congregation.
Kindred Works is committed to employing local labour and equity-seeking groups.	

Opportunities	Challenges
<p>There is no financial risk to the congregation either during construction or when the homes are occupied. Kindred Works takes responsibility for all of this.</p>	
<p>Faith United retains ownership of the land.</p>	
<p>Once rented, the project will provide income to Faith United of approximately \$70,000 to \$100,000 per year to assist us with our ongoing operating costs as well as our outreach programs.</p>	
<p>Faith United will continue as a non-profit organization and maintain charitable status.</p>	
<p>We may gain new members and/or participants in programs such as Tots on Tuesday and seniors lunches.</p>	
<p>Rental units would be available for congregants as well as the public</p>	

Data from Kindred Works Presentation and Other Public Sources

Durham Region data says that 45% of renters in the Region spend more than 30% of their income on shelter costs. 20% of renters spend more than 50% of their income on housing. The guideline for accommodation costs is 30% of gross income should go to housing.

The Ontario Living Wage Network (a network of employers, employees, non-profits, researchers, and proponents of decent work standards for all Ontario workers) says: “If you're making less than \$23.15 an hour in Durham Region right now, you're not making a living wage”. Living wage includes shelter, food, transportation, childcare, and other necessary expenses. Many households are working in service and retail jobs that pay far less than that. Minimum Wage is \$15.10 an hour.

CMHC data shows that from 2012 to 2022 less than 4% of new housing in Durham Region was built for rentals. The vacancy rate for rentals for the same time period was less than 1%. A healthy vacancy rate is 3%.

The Municipality of Clarington says that although there is a lot of building taking place in Courtice, only one low rise building (28 units – 2 one bed and 26 two bed) is currently under construction (Courtice Rd. just north of Hwy 2) and none are under development. More than 5000 applicants are waiting in Durham Region for assistance for Below Market Rentals. For many of these applicants, they will wait until they are 60 years of age before being offered assistance.

Kindred Works, <https://www.kindredworks.ca/> is a property development group of the United Church of Canada. They work with churches to develop socially responsible, economically affordable rental housing. Every effort is made to build using local labour with environmentally sensitive and energy efficient designs.

They develop the business plan, hire the consultants, and make the presentations to local government. They also build the development and operate it once it's completed.

This low rise, medium density development would include 3 storey apartments and townhomes being built in the Northwest corner of our property, about 25% of the woodlot will be developed. Another 25% will be dedicated as a buffer or setback zone. Although there won't be structures, the terrain could be altered. However, there will still be green space for church, community, and wildlife. An access road will go on the west side of the property from Nash Road to the development. It will be 7 to 10m wide.

This proposal will offer approximately 30 rental apartments for singles, seniors, or young families and 15 townhouses for larger families. 1/3 of the rentals will be at affordable levels. An affordable rate is 80% of Average Market Rate. 30% will feature barrier-free designs. There are no barrier-free units in Courtice presently and none under development.

It will generate between \$70,000 to \$100,000 in additional revenue per year for Faith United. The money would be used to enhance our existing ministries and programs. It also provides financial stability for a rapidly aging congregation. Our operating budget has been in a deficit for many years, but in 2022 we had to draw on investments (\$20,000) to cover operating costs toward the end of the year. We also drew from investments to cover capital expenses due to the aging building.