

**Northumberland Affordable Housing Committee (NAHC)
Response from Emily Chorley**

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- 1a) What is your understanding of the housing crisis in Northumberland?
- 1b) How would you use your position on Cobourg Council to address the needs?
- 2) What creative solutions would you propose to address the problem?

My name is Emily Chorley and I'm running for Councillor in the Town of Cobourg. Unfortunately, an out-of-town commitment has prevented my attendance today, but I would like to thank the Northumberland Affordable Housing Committee for facilitating this important discussion and for sharing my responses.

Let me start by saying that I know what it's like to struggle to find affordable housing. My husband and I spent 13 years living in rented accommodation, until our landlord told us to leave so the apartment could be sold at a price we couldn't afford. We had a newborn baby (our daughter Gabriella) and couldn't find another apartment at an affordable rate, so we were forced to move away from our community and our support network. The stress and insecurity we felt at that time – just six years ago – is still fresh in my mind.

In Cobourg, I have been active in various zoning issues that have come before Council. Some have misconstrued my objections to the development at 394 College Street as 'nimbyism', and I would like to take this opportunity to say **that is categorically untrue**. My objections were based on the repeated failures in the re-zoning process, and I strongly believe that we need to reform that process to ensure we are not replacing reasonably-priced rental units with luxury suites that cost upwards of \$1,800 per month.

What we need is a community-wide strategy for addressing the housing crisis in Cobourg, not a knee-jerk reaction that automatically approves every proposal from profit-driven developers.

The scale of the housing crisis in our community is **acute**. I believe the solutions lie in a collaborative approach between community groups and all levels of government. As a member of Council, I would propose the establishment of a **Housing Task Force** made up of key staff, community groups, and expert local residents. A Housing Task Force could advocate for Cobourg at the County level, and work with Northumberland County staff to develop a joint strategic plan. A Housing Task Force could also organize information sessions to advise Cobourg homeowners on how to create legal second suites within their existing homes.

If financing is an impediment to the development of such units, Council should consider establishing 'second suite loans' offered by the Town of Cobourg. This would help increase the supply of much-needed affordable housing units, while responsibly managing intensification in compliance with existing zoning rules.

Furthermore, in the new term of Council, the Town of Cobourg will conduct a comprehensive zoning review of all properties. This is an opportunity to identify vacant or commercial sites that could be re-zoned to encourage their development into mixed housing that includes affordable and low-income units. Again, a Housing Task Force could provide the impetus needed to identify these properties. I would also explore ways to incentivize developers to undertake these projects, such as through deferred development charges.

I am committed to addressing this complex issue by using my policy experience and drawing upon the wisdom of the many community groups working so diligently to support the inclusion of our most vulnerable residents.

Thank you for your attention, and I look forward to working with all of you to tackle issues of housing and homelessness as a **community priority**. Please feel free to contact me with any questions or suggestions through my website: **ElectEmily.ca**.