

# AGENDA

## *COMMITTEE OF THE WHOLE*

**Monday, November 2, 2015**

**6:00 p.m.**

**Committee Room, Municipal Hall**

**355 West Queens Road,**

**North Vancouver, BC**

**Council Members:**

Mayor Richard Walton

Councillor Roger Bassam

Councillor Mathew Bond

Councillor Jim Hanson

Councillor Robin Hicks

Councillor Doug MacKay-Dunn

Councillor Lisa Muri



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**COMMITTEE OF THE WHOLE**

**6:00 p.m.**  
**Monday, November 2, 2015**  
**Committee Room, Municipal Hall,**  
**355 West Queens Road, North Vancouver**

**AGENDA**

**1. ADOPTION OF THE AGENDA**

**1.1. November 2, 2015 Committee of the Whole Agenda**

*Recommendation:*

THAT the agenda for the November 2, 2015 Committee of the Whole be adopted as circulated, including the addition of any items listed in the agenda addendum.

**2. ADOPTION OF MINUTES**

**3. REPORTS FROM COUNCIL OR STAFF**

**3.1. Rental and Affordable Housing Green Paper**

**p. 7-33**

File No. 13.6480.30/003.000

*Recommendation:*

THAT the October 21, 2015 report of the Section Manager, Policy Planning entitled Rental and Affordable Housing Green Paper is received for information.

AND THAT Council provide direction to staff on recommended tools for rental and affordable housing.

**4. PUBLIC INPUT**

(maximum of ten minutes total)

**5. RISE AND REPORT**

*Recommendation:*

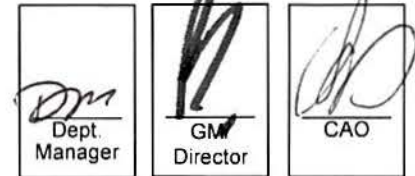
THAT the November 2, 2015 Committee of the Whole rise and report.

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## REPORTS

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AGENDA INFORMATION	
<input checked="" type="checkbox"/> Committee of the Whole	Date: <u>NOVEMBER 2/2015</u>
<input type="checkbox"/> Finance & Audit	Date: _____
<input type="checkbox"/> Advisory Oversight	Date: _____
<input type="checkbox"/> Other:	Date: _____



## The District of North Vancouver REPORT TO COMMITTEE

October 21, 2015  
File: 13.6480.30/003.000

**AUTHOR:** Sarah Dal Santo, Section Manager Policy Planning

**SUBJECT:** Rental and Affordable Housing Green Paper

### RECOMMENDATION:

THAT the Committee of the Whole recommends to Council:

THAT this report is received for information and that Council provide direction to staff on recommended tools for rental and affordable housing.

### REASON FOR REPORT:

This report is provided in response to two related Council resolutions directing staff to prepare a green paper on appropriate tools for rental and affordable housing. These resolutions are as follows.

Regular Council Meeting on June 15, 2015:

That Staff be directed to begin a discussion with Council about the retention of existing affordable housing and to prepare a green paper outlining regulatory and policy tools to ensure a future supply of affordable housing in the District.

Regular Council Meeting on Regular Council Meeting on July 20, 2015:

That further to Council's June 15, 2015 direction... Staff be further directed to include fully-costed options such as property acquisition, utilization of existing District properties, rental property management and partnership models, considering the District's financial and human resource capacity to support such initiatives. The options should include opportunities that may exist to provide temporary relief for those renters being displaced as early as the spring of 2016.

Staff is seeking Council direction on the key affordable and rental housing objectives and tools as outlined in this report. Depending on Council feedback, staff anticipates that discussion may point to the need to prepare a rental and affordable housing action plan, along with further refinement of select existing policies, and a more in depth exploration of other potential tools.

### SUMMARY:

This report is provided as background information to the discussion with Council to take place at the Committee of the Whole session on November 2, 2015. This paper provides an overview of the housing situation in the District and identifies the key issues for rental and affordable housing. Through the implementation of the Official Community Plan and other relevant policies, and the administration

of the land development application and review process the District has an opportunity to advance key objectives towards protecting existing rental stock and creating more affordable housing.

**BACKGROUND:**

Emerging developer interest in redeveloping existing rental, and older fractional interest multi-family residential properties in the District has prompted concerns from Council over the potential loss of older, more affordable purpose built rental and low end market ownership units and the potential displacement of lower to moderate income residents.

This rental and affordable housing green paper examines the current housing situation in the District, identifies key rental and affordable housing needs and then evaluates a suite of potential tools to address these key housing issues.

**EXISTING POLICY:**

The Local Government Act requires that Official Community Plans provide the following content with respect to planning for and encouraging affordable housing:

- the approximate location, amount, type and density of residential development required to meet anticipated housing needs over a period of at least 5 years;
- housing policies respecting affordable housing, rental housing and special needs housing.

The Local Government Act also enables:

- use of zoning and regulatory mechanisms to encourage affordable housing through density bonus zoning and reduced parking regulations;
- creation of reserve funds for specified purposes;
- use of community amenity contributions from new development for public benefits and community amenities including affordable housing;
- waiving fees and charges for specified purposes such as affordable housing.

The District's Official Community Plan (Bylaw 7900, 2011) directs the location of 75 - 90% of new residential units to key growth centres, and provides the following key objectives and policies related to rental and affordable housing:

- provide greater housing diversity including a range of multi-family housing (type, size, form, accessibility) to meet changing community needs;
- encourage the retention of existing, and the development of new rental housing units;
- continue to limit conversion of rental units to strata;
- facilitate rental replacement (when properties redevelop); and
- work with community partners and senior levels of government to provide for non-market housing.

The OCP identifies a target to 2030, of a net increase in rental housing in the District. OCP housing policies also include a suite of tools, discussed later, to encourage rental and affordable housing.

Other relevant housing policies include:

- Accessible Design Policy for Multi-Family Residential Apartments (2015)
- Coach House amendment to the Zoning Bylaw (2014)
- Centre Implementation Plan Housing Policies (2013)
- Strata Rental Protection Corporate Policy (2013)



- Multi-Family Rental Housing Demolition Notice Bylaw (2003)
- Secondary Suites amendment to Zoning Bylaw (1997)
- Strata Rental Conversion Corporate Policy (1995)
- Housing Corporate Policy (1995)

## **ANALYSIS:**

### **Progress towards OCP housing objectives and policies since 2011**

Almost 4.5 years since the OCP was approved we are starting to see changes, on the ground, that are in direct response to OCP network of centres and housing policies. In brief:

- Revitalization and mixed use redevelopment of our key town and village centres has begun, introducing multi-family residential uses into areas that have ready access to community services and transit;
- New apartment and townhouse dwellings are gradually offering new housing choices besides single detached homes, for first time homebuyers, young professionals and seniors;
- For the first time in over 30 years, there is renewed developer interest in new purpose built rental housing and construction is in progress with several more development applications under review;
- Persons with disabilities and aging seniors have access to a growing number of accessible designed units and seniors housing; and
- New transitional and supportive housing now provides shelter and services for vulnerable adults and youth in our community.

### **Key housing challenges and issues moving forward**

Despite significant progress made since 2011, there are still a number of key housing challenges and issues for the District to address.

#### High housing prices relative to income

While District residents are amongst the highest income earners in the region, median household income (reported as \$87,322 in the 2011 National Household census) has not kept pace with soaring single detached house prices (discussed in more detail later).

#### Aging purpose built market rental housing stock and lack of renewal

There are an estimated 1,269 purpose built market rental units in the District. These units are a key source of more affordable, larger rental housing for moderate and lower income households and families. Primarily created through Federal government housing incentives, the vast majority of the District's existing purpose rental housing stock was constructed in the 1960s (791 units) and 1970s (314 units). Similarly, a large portion of the District's older and more affordable fractional interest multi-family residential properties were constructed in the 1960s -1980s. Since that time, the absence of a gradual renewal of the purpose built market rental housing stock has contributed to the current affordable housing shortfall in the District.

#### Older purpose built rental is under development pressure

A rental housing inventory conducted by Coriolis (2012) identified that, in the absence of municipal policies to protect the existing rental stock, there are an estimated 694 units inside centres, and 434 units outside of centres that are at moderate to high risk of development. Relatively high land values for redevelopment sites, along with unused development capacity under existing zoning and OCP land use designations, were sighted as key factors contributing to redevelopment pressure.

Potential displacement of existing tenants

Both renovation and redevelopment of existing purpose built rental units can lead to displacement of existing tenants. As informed by the Provincial Residential Tenancy Act, developers now offer a minimum of two months' notice and one months' rent as well as other measures to assist existing tenants in their relocation efforts. In addition, for applications undergoing rezoning, the District can require a higher standard of tenant protection through application of the Multi-Family Rental Housing Demolition Notice Bylaw. Despite these efforts, more expensive rental rates for newer purpose built rental and private strata rental can be cost prohibitive for many households.

Rental vacancy rates remain low

The purpose built apartment vacancy rate is considered an indication of the health of the residential rental market and a residential vacancy rate of 2.0% - 3.0% is generally indicative of a healthy, balanced market. Low vacancy rates create challenges for many households, particularly those with lower incomes, in finding suitable and affordable housing. Vacancy rates in the District have remained consistently low for some time and the 10 year average (2005 - 2014) is 0.7% (CMHC).

Need for more affordable rental and ownership housing choices for families, students, workers, seniors

Discussions with community members, relevant stakeholder and industry groups during the OCP engagement process and since, has underscored the ongoing need for more affordable market rental and ownership housing choices for:

- young adults and families that are priced out of single detached housing, but need additional space (especially ground oriented) for children or extended family members;
- workers that are employed in the District, but are forced to commute from other municipalities where housing may be more affordable;
- students who may be looking to rent smaller units on a short-term basis; and
- seniors looking to downsize in areas close to community amenities and services.

In addition, a growing number of lower income households and in particular couple families with children, single person households, and lone parent families, need access to affordable low end market and non-market housing choices.

Expiring operating agreements for non-profit and co-op housing

Social housing units in the District are managed by non-profit and/or co-operative housing organizations with the assistance of senior government subsidies. These units play a critical role in helping to serve the needs of low income households. An estimated 335 (31%) of these units are in buildings situated on District owned lands. A critical issue facing non-profit housing societies nationwide, is the expiration of housing operating agreements. Once the operating agreements expire, the society will assume greater control over the operations and management of the buildings, but also takes on the financial risk and may be vulnerable where major project renovations and repairs are needed. BC Housing has prepared a resource guide to assist non-profits in planning for the future of their lands and buildings. Potential solutions for non-profits to consider include: adjusting rents, applying for grants, pursuing strategic partnerships, transferring assets, refinancing, intensifying uses on the lands. The District may need to be prepared to consider zoning, development permit and building permit applications should these non-profits societies choose to explore redevelopment of some, or all of these sites.

Growing population of vulnerable households at risk of homelessness

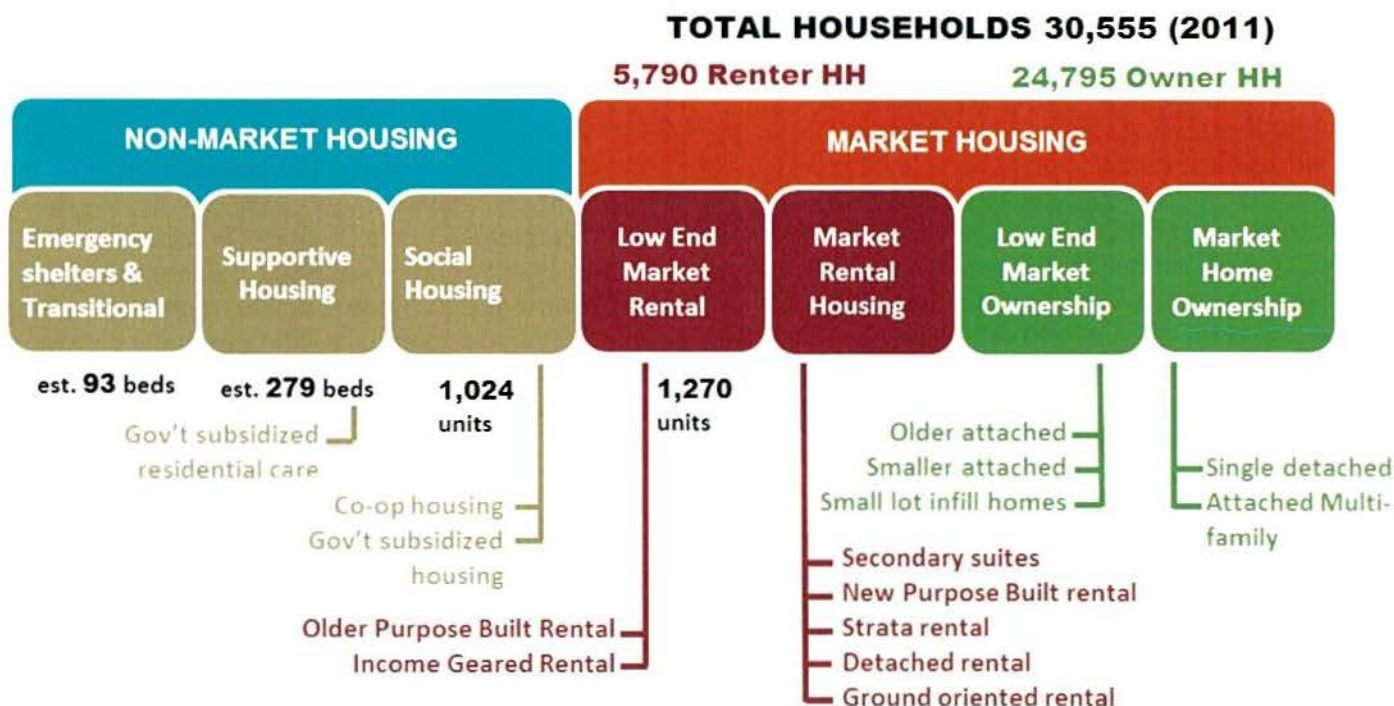
CMHC considers a household to be in core housing need if all 3 of the following conditions are not met. Housing is adequate (not needing major repairs), housing is suitable (enough bedrooms to accommodate households needs) and housing is affordable (shelter costs are less than 30% of total

before-tax household income). Households in core housing need and spending at least half (INALH) of household income on housing costs are considered to be in dire housing need, and at risk of homelessness. According to CMHC, there were 680 renter households (13%) and 840 owner households (3.6%) in core need and spending at least half of their household income on housing (INALH) in the District in 2011. Couple families with children, single person households without children, and lone parent families accounted for the largest portions of INALH households. In other statistics, according to BC Housing, the number of existing households in North Vancouver that are on the waitlist for social housing is 382, and 242 (63%) of those households are seniors.

Many, if not all of the above housing issues are being experienced by municipalities across Metro Vancouver, and in some cases at the provincial and national levels as well. Several local governments, including the City of North Vancouver and the District of West Vancouver have developed housing action plans to address local housing issues (links provided under resources). Appendix 1 also provides quick summary housing stats for the North Shore municipalities.

**Inventory of housing in the District**

A healthy community provides a wide spectrum of housing types to accommodate the needs of residents of all ages, incomes, abilities, lifestyles and household sizes. The following figure graphically illustrates the housing continuum for the District. Housing categories are sorted based on presence of government subsidies and/or support services, key housing types, affordability and tenure. Definitions for each housing category may be found in the Appendix.



**Figure 1: Housing continuum for the District of North Vancouver**

In brief, the District has an estimated 140 emergency and shelter beds (shared with the City of North Vancouver and the District of West Vancouver) and 279 supportive housing beds. Together with 1,024



units of non-profit and co-op housing these categories collectively account for the government assisted non-market housing types in the District. Market housing is comprised of low end market rental, market rental housing, low end market ownership and market home ownership. In 2011 there were 5,790 renter households and 24,795 owned households in the District with a total of 30,555 households (Statistics Canada National Household Survey, 2011).

**Snapshot of market rental housing in the District**

It is worthwhile to take a closer look at the breakdown of market rental housing in the District to get a sense of the different types and proportions. The following table represents a rough estimate of unit numbers in 2014 based on information from CMHC, the Metro Vancouver Housing Data Book and District property assessment data. Note that rental of private strata apartments and townhouses, as well as single detached rental is dynamic and will change from month to month. While these numbers are rough estimates, they do provide a useful indication of order of magnitude and relative proportions of market rental housing in the District.

Secondary Suites	Purpose Built Market Rental	Private Apartment Rental	Private Ground-Oriented Rental	Single Detached Rental	TOTAL Market Rental Units
4,500*	1,270	850	900	1,500	<b>9,020</b>
<b>50%</b>	<b>14%</b>	<b>9%</b>	<b>10%</b>	<b>17%</b>	<b>100%</b>

**Table 1. Breakdown of market rental units in the District by type (2014).**

\* While there are 4,212 registered secondary suites in the District, the actual number of suites is estimated at approximately 4,500.

Secondary suites

In the late 1980s the District considered introduction of a policy to regulate and eventually phase out secondary suites by 1995. Fortunately this plan was not put in place. In 1997 our Zoning Bylaw was amended to allow secondary suites in all zones, with some exceptions. Today, there are an estimated 4,500 secondary suites in the District and these form the dominant (42.7%) form of rental housing in the District. In 2015, our Zoning Bylaw was further amended to include coach houses as form of accessory/secondary suites. Secondary suites, especially those in older single detached dwellings, make a significant contribution to the affordable rental housing stock in the District. On average secondary suites have lower rents than purpose built rental apartments. In addition, secondary suites also play a role in making single detached home ownership more affordable. Looking to the future, it is anticipated that the rate of addition of secondary suites to the housing stock will be generally slower than in the past as there are fewer suitable properties to easily suite. This is due in part to the age and condition of structures, density maximums already being achieved, and the scarcity of land available for new single detached housing.

Private Apartment Rentals

Regionally there has been little change in the number of purpose built rental units over the past 10 years. However, the rental condominium market has grown considerably. Private condominium rentals represent an increasingly significant portion of the rental housing stock in the region (Metro Vancouver Housing Data Book 2015). In 2014, strata rental apartments accounted for an estimated 850 units (or 9% of the total market rental stock in the District. This share of the rental housing inventory is anticipated to grow with redevelopment of our town and village centres. The CMHC Rental Market Report for October 2014 estimates a 29% distribution of renter-occupied condominiums for the District.

## **Cost of Housing in the District**

### Home Ownership Costs

In 2014, the Housing Price Index (HPI) for a single detached home in North Vancouver was \$1,010,000 representing a 28% increase in the 5 year period from 2009 to 2014. In the same period, the HPI for row housing climbed 11% to \$605,400 in 2014. Apartment prices climbed at a significantly lower rate of 2% (partly in response to regional supply) and their Housing Price Index in 2014 was \$352,700 (Real Estate Board of Greater Vancouver). At approximately 36% of the price of a single detached home, apartments offer an important and more affordable alternative to single family homes, for some District residents, and maintaining supply on the market will help to keep prices within reach.

By comparison, median household incomes in the District have increased from \$76,525 in 2000 to \$87,322 in 2010 (increase of 14%). This means that the price of single detached housing is rising approximately twice as fast as median household incomes. With this, we can anticipate a growing need for ground oriented multi-family housing to support households, and particularly families, who may be priced out of single detached home ownership.

Current low interest rates have supported demand for real estate as households are able to take out a mortgage to purchase homes. However, many households are carrying a high gross debt service ratio and may be particularly vulnerable if interest rates rise significantly. Gross debt service ratio measures the disparity between how much of gross annual income an average household requires to service their housing costs, and is used by lenders throughout Canada to evaluate mortgage applications. While housing is deemed to be affordable where housing costs do not exceed 32% of a household's gross annual income, North Vancouver District home owners are now carrying one of the highest gross debt service ratios in the region (Vancity publication, March 2015).

### Rental Rates

During the period from 2009 to 2014, average purpose built rents in the District rose from \$1,050 to \$1,209 representing a 15% increase. Change in average rents for different unit sizes from 2011 to 2014 is shown below.

	<b>Bachelor</b>	<b>1-Bed</b>	<b>2-Bed</b>	<b>3+ Bed</b>
<b>2011</b>	\$855	\$986	\$1,257	\$1,360
<b>2012</b>	\$882	\$1,021	\$1,282	\$1,445
<b>2013</b>	\$908	\$1,068	\$1,385	\$1,496
<b>2014</b>	\$927	\$1,076	\$1,432	\$1,511

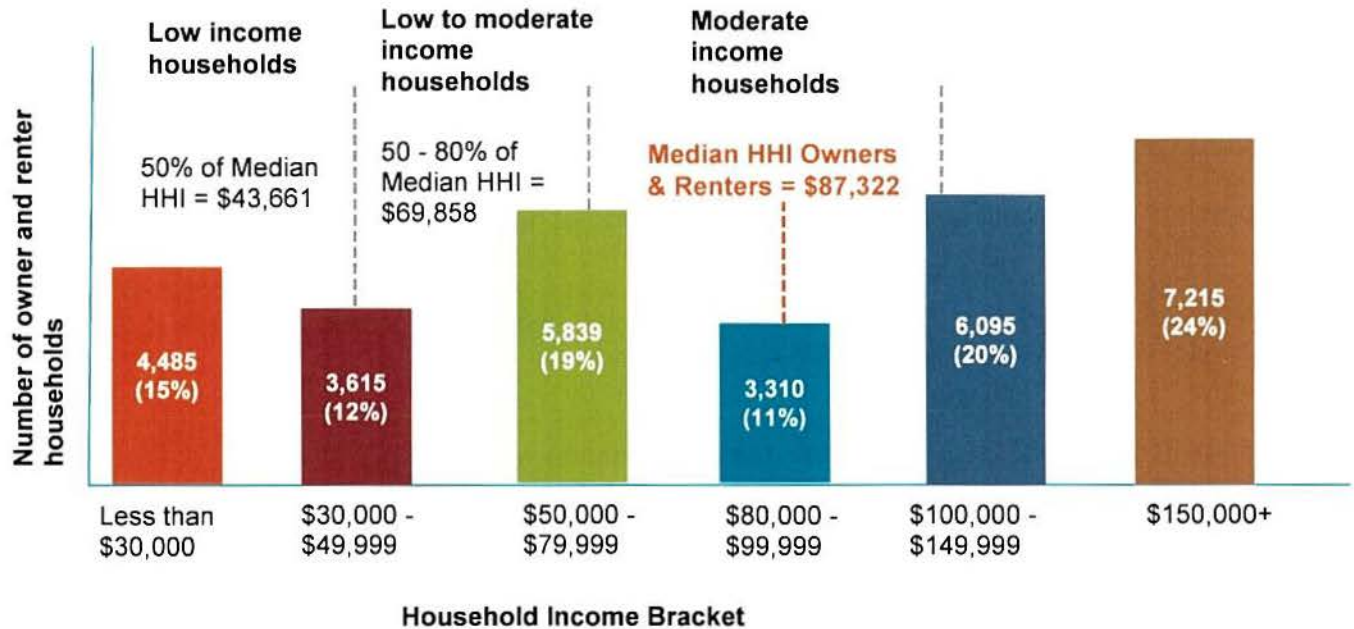
**Table 2. Average Purpose Built Apartment Rents in the District by Unit Size**

CMHC Canadian Housing Observer and CMHC regional housing data as reported in the MetroVancouver Housing Data Book (2014). Excludes secondary suites, non-market rental and privately rented condos.

In 2011, the median household income reported for renters in the District was \$51,700 (Statistics Canada, National Household Survey 2011). Based on a 30% affordable cost of housing, a household earning \$51,700 would be able to spend \$1,293 per month which is roughly equivalent to the rent for a purpose built 2-bedroom apartment (2011\$).

By comparison, the rent for new purpose built apartments is considerably higher – estimated at \$1,785 for a similar 2-bedroom apartment unit.

Rental affordability becomes a real challenge for households earning low to moderate incomes. Low income households have annual incomes below 50% of the median household income, and low to moderate incomes have annual incomes between 50% and 80% of the median household income.



**Figure 2. Number of District households in different income categories.**

Figure 2 above illustrates the spread of District households by income categories. Of the total number of households, an estimated 8,100 (26%) households have incomes below \$50,000. Note, however, that this figure does not account for retired seniors who may be well-housed. Low to moderate income households, that do not have significant investments tied up in home ownership, rely on social housing and older purpose built housing to meet their housing needs.

**Impact of Transportation Costs on Housing Burden**

A recent study assessed the impacts to housing affordability when transportation costs are considered along with housing costs (Draft Housing and Transportation Cost Burden Study: A new way of looking at affordability). Draft data shows that North Shore residents pay some of the highest housing and transportation costs in the region. Furthermore, relative to income levels, North Shore renters face a higher overall cost burden than owners.

The study concludes that working households living in areas well served by transit, or close to their job, can have a significant impact on the ability to pay for housing. Providing options for low to moderate income households to live in transit-oriented locations can improve overall affordability. Initiatives to strengthen the alignment of land use, affordable housing and transportation; and investment in transit infrastructure are encouraged.

Through OCP implementation, the District is also seeking to promote new job growth in our key centres and employment lands to enable more District residents to work closer to home and thereby reduce their transportation costs.



## **Role for senior levels of government in providing rental and affordable housing**

### Federal Government

Between 1946 and 1985 the Federal government played a very active role in initiating and supporting the delivery of affordable housing through agencies such as the Canada Mortgage and Housing Corporation (CMHC). The Assisted Home Ownership Program was introduced in 1971 to help lower income groups attain home ownership; while a series of other programs were instrumental in facilitating the construction of new rental housing nation-wide. Since 2011, the Federal government has played a reduced role in providing for new affordable housing, but continued to provide funding through the Investment in Affordable Housing (IAH) which includes homeownership assistance, rent supplements, shelter allowances, accessibility modifications, accommodations for victims of family violence. In 2014, the Federal Government partnered with the BC Housing, the District of North Vancouver, Vancouver Coastal Health and Turning Point Society to deliver a 9 bed support recovery house for women.

### Provincial Government

The Province of BC has established a Housing Corporation "BC Housing" that works in partnership with other levels of government, community and private partners to provide housing for those in greatest need. BC Housing programs provide rental assistance, facilitates development of new affordable housing for low income families, and emergency and subsidized housing for low income families and the disabled. Through the Provincial Homelessness Initiative, BC Housing also facilitates the development of housing with integrated support services to help vulnerable families and individuals who are homeless or at risk of homelessness. Rental supplement programs offered by BC Housing include:

- Homeless Rent Supplements - for people who are homeless to access housing, income assistance, and community-based support services.
- Shelter Aid for Elderly Residents (SAFER) - for people 60+ years old and paying more than 30% of their gross monthly income for housing.
- Rental Assistance Program (RAP) - for working families earning less than \$35,000 a year to supplement their income and assist with the cost of renting in the private market.

### Regional Government

As similar housing and affordability issues are experienced by municipalities across the region, the Metro Vancouver Regional District plays an important role in providing access to housing data, conducting rental and affordable housing studies, and encouraging a coordinated approach to addressing housing issues through various policies and plans including:

- Regional Growth Strategy (Metro 2040 – Shaping Our Future),
- Regional Affordable Housing Strategy (revision underway), and the
- Regional Homelessness Plan.

The revised Draft Affordable Housing Strategy is anticipated to be circulated to member municipalities in the week of November 9, 2015 with stakeholder consultation following towards the end of November (three sessions).

While the Regional Homelessness Plan focuses on emergency shelter and transitional and supportive housing for homeless or formerly homeless persons; the Draft Regional Affordable Housing Strategy (RAHS) focusses on low end market and market rental housing for low to moderate income households earning between 50 - 80% of the regional median household income (See Figure 2). The RAHS also addresses entry level home ownership.



**Figure 3: Key focus for the Draft Regional Affordable Housing Strategy (Source: Draft RAHS, 2015)**

The Draft RAHS points out that while Provincial and Federal supplements assist low income households earning less than \$30,000 per year; the market with some incentives, can deliver market rental housing to households earning above \$50,000 per year. However, what needs critical attention are measures to facilitate the provision of housing for low to moderate households earning \$30,000 - \$50,000 which will require government intervention, creative solutions and partnerships to achieve.

**What are we trying to achieve and where can we be most effective?**

In consideration of key housing issues in the District and with emphasis on meeting the needs of low to moderate income households, the following objectives are proposed as key areas in which the District can affect positive change in managing and growing the rental and affordable housing stock.

1. Encourage maintenance of existing older, affordable housing stock (rental and ownership)
2. Replace existing rental stock (that has reached the end of its useful life)
3. Minimize impacts to potentially displaced tenants
4. Encourage opportunities for new purpose built market rental housing
5. Build affordability as we grow and encourage opportunities for new affordable low end market rental and ownership housing
6. Continue to support housing diversity and growth in our town and village centres

**Exploration of rental and affordable housing tools**

With first-hand knowledge of the housing needs within their respective communities; with their powers to set policies and regulations governing land use zoning, and to review and make decisions about development application approvals; local governments are well positioned to play an active role in addressing local housing issues. A Metro Vancouver study "What Works: Affordable Housing Initiatives in Metro Vancouver Municipalities (November, 2012) provides an overview of which municipal actions and tools have the best results, and highlights successes made and lessons learned in specific case studies. A summary of tools used by different municipalities is provided in Appendix 4.

Council directed staff to examine more closely tools that are appropriate to the District of North Vancouver, and to consider the resource and financial implications, the ease of implementation and effectiveness. A summary of these results follows. The full analysis of the tools is provided in Appendix 3.



Tools have been organized according to suggested housing objectives that we are seeking to achieve.

**Encourage maintenance of existing older, affordable housing stock (rental and ownership)**

- Tools already in use:**
- Strata Rental Conversion Policy
  - Standards of Maintenance Bylaw

- Additional tools/actions or changes for consideration:**
- Update Standards of Maintenance Bylaw to improve effectiveness
  - Policy to encourage preservation and maintenance of existing purpose built rental and older fractional strata residential outside of centres (i.e. discourage redevelopment of existing rental and strata outside of centres)
  - Consider establishment of a District of North Vancouver Housing Corporation to acquire, manage and operate multi-family rental property.

**Replace existing rental stock (that has reached the end of its useful life)**

- Tools already in use:**
- Density bonus (applied on a case-by-case basis)
  - 1:1 rental replacement
  - Community contribution towards an Affordable Housing Fund
  - Reduced Parking Policy

- Additional tools/actions or changes for consideration:**
- Policy to provide a consistent approach to density bonus zoning and to identify potential sites
  - Consider replacing 1:1 rental replacement requirement with fewer, but more affordable housing
  - Revise/update Housing Policy to specify how much to be collected/when and how the funds are to be used
  - Consider phasing development to replace existing rental (e.g. inside centres first priority)

**Minimize impacts to potentially displaced tenants**

- Tools already in use:**
- Tenant assistance/relocation strategy (applied on a case-by-case basis)
  - Multi-Family Rental Housing Demolition Notice Bylaw

- Additional tools/actions or changes for consideration:**
- Rent Bank (one time interest free loan to low income households)

**Encourage opportunities for new market rental housing**

- Tools already in use:**
- Permit secondary suites and coach houses
  - Enable lock/off flex units
  - Strata Rental Protection Policy
  - Reduced Parking Policy
  - Density Bonus (applied on ad hoc basis)

- Additional tools/actions or changes for consideration:**
- Consider priority processing of applications with new market rental housing
  - Policy to provide a consistent approach to density bonus zoning and to identify potential sites



### **Encourage opportunities for new affordable rental**

**Tools already in use:**

- Density Bonus (applied on ad hoc basis)
- Reduced Parking Policy
- DCC exemption
- Leverage District owned lands to deliver affordable housing
- Facilitate partnerships with other levels of government and non-profits

**Additional tools/actions or changes for consideration:**

- Consider developing an Inclusionary Zoning Policy to require a portion of new residential development to include affordable housing
- Policy to provide a consistent approach to density bonus zoning and to identify potential sites
- Where development of affordable housing is not feasible, collect a contribution towards Affordable Housing Fund (policy to be revised)
- Identify potential District owned sites for potential affordable housing use
- Consider establishment of a District of North Vancouver Housing Corporation to acquire, manage and operate affordable multi-family residential property
- Consider temporary property tax exemptions for new affordable housing
- Consider compilation of an affordable housing developer package (resource information on tools, programs, community partners etc.)

### **Encourage opportunities for new affordable market ownership housing**

**Tools already in use:**

- Enable consideration of smaller units
- Enable consideration of innovative and flexible forms of housing
- Reduced Parking Policy
- Small lot infill housing

**Additional tools/actions or changes for consideration:**

- Identify opportunities (e.g. near schools and transit) to add more affordable ground oriented housing
- Consider a policy to set sale/resale restrictions (e.g. 80% below market) for new affordable ownership

### **Continue to support housing diversity and growth in our town and village centres**

**Tools already in use:**

- OCP network of centres and housing policies
- Centre Implementation plans

**Additional tools/actions or changes for consideration:**

- Continue to encourage housing initiatives that support OCP objectives and provide housing choices close to transit, employment and community services

At the Committee of the Whole discussion with Council, staff will seek Council direction on the above suggested tools and actions for consideration.

#### **Timing/Approval Process:**

While this discussion is taking place with Council, interested developers are being advised that it is premature to consider new applications involving rental and affordable housing until these issues are resolved and the District has established clear direction moving forward. That said interested developers are encouraged to think about how they may be able to contribute and respond to affordable and rental housing on their respective sites as the District remains open to new and innovative ideas about how best to achieve affordable housing.

**Financial Impacts:**

The tools have potential financial implications. Staff will report back on these implications based on Council's direction regarding these tools.

**Liability/Risk:**

Most, if not all, of the identified tools for consideration are already identified in the Official Community Plan (approved 2011), and support OCP housing goals, objectives and policies.

Demand for rental and affordable housing is growing. In the absence of appropriate action to facilitate rental and affordable housing, lower income residents could face risk of becoming homelessness.

**Social Policy Implications:**

Access to rental and affordable housing is vital for community health and social well-being. Households that are struggling to meet their housing needs may also have challenges with meeting other basic needs (such as childcare).

**Public Input:**

Extensive public consultation on rental and affordable housing issues took place with the community and key stakeholder groups during the Official Community Plan review process. Housing issues and potential tools identified during these consultations are still valid and have informed the development of this rental and affordable housing green paper.

**Conclusion:**

Progress has been made since OCP adoption (2011) to increase the diversity and affordability of housing in the District. Further work is needed to establish a coordinated approach to protect the existing rental stock, protect renters in older purpose built rental units, and encourage the development of new rental and affordable housing. Depending on Council feedback at the Committee of the Whole session, staff anticipates that discussion may point to the need to prepare a rental and affordable housing policy or strategy, along with further refinement of select existing policies, and a more in depth exploration of other potential tools.

Respectfully submitted,



Sarah Dal Santo  
Section Manager Policy Planning

**Attachments:**

Appendix 1: Summary of North Shore Housing Statistics

Appendix 2: Glossary of Housing Continuum Terms

Appendix 3: Evaluation of Rental and Affordable Housing Tools Used and Others for Consideration in the District of North Vancouver

Appendix 4: Summary of Tools used by Other Local Governments

Appendix 5: List of Literature Resources

REVIEWED WITH:		
<input type="checkbox"/> Sustainable Community Dev. _____	<input type="checkbox"/> Clerk's Office _____	External Agencies:
<input type="checkbox"/> Development Services _____	<input type="checkbox"/> Communications _____	<input type="checkbox"/> Library Board _____
<input type="checkbox"/> Utilities _____	<input type="checkbox"/> Finance _____	<input type="checkbox"/> NS Health _____
<input type="checkbox"/> Engineering Operations _____	<input type="checkbox"/> Fire Services _____	<input type="checkbox"/> RCMP _____
<input type="checkbox"/> Parks _____	<input type="checkbox"/> ITS _____	<input type="checkbox"/> NVRC _____
<input type="checkbox"/> Environment _____	<input type="checkbox"/> Solicitor _____	<input type="checkbox"/> Museum & Arch. _____
<input type="checkbox"/> Facilities _____	<input type="checkbox"/> GIS _____	<input type="checkbox"/> Other: _____
<input type="checkbox"/> Human Resources _____	<input type="checkbox"/> Real Estate _____	



**SUMMARY OF HOUSING STATS FOR THE NORTH SHORE**

**APPENDIX I**

	<b>District of North Vancouver</b>	<b>City of North Vancouver</b>	<b>District of West Vancouver</b>
<b>Overall Population</b>	<b>84,365</b>	<b>48,195</b>	<b>42,694</b>
<b>Total Households</b>	<b>30,555</b>	<b>22,785</b>	<b>17,070</b>
% Owner households	24,765 (81%)	12,385 (54%)	13,460 (79%)
% Renter households	5,790 (19%)	10,405 (46%)	3,610 (21%)
<b>Median HH Income</b>	<b>\$87,322</b>	<b>\$59,373</b>	<b>\$84,345</b>
Median Household Income - Owners	\$97,656	\$74,062	\$102,654
Median Household Income - Renters	\$51,700	\$43,922	\$43,843
<b>Housing Units by Type</b>			
Single Detached Units	17,310 (56%)	3,430 (15%)	9,845 (58%)
Ground Oriented Units	8,055 (26%)	5,100 (22%)	2,300 (13%)
Apartment Units	5,375 (17%)	14,255 (63%)	4,940 (29%)
<b>Rental Housing</b>			
Social Housing	902	1,050	621
Purpose Built Rental	1,270	5,909	2,340
Secondary Suites	4,212	1,700	725
Renter Occupied Condos	825 (29%)	1,474 (51%)	587 (20%)
<b>Households INALH</b>	<b>1,520</b>	<b>1,795</b>	<b>790</b>
INALH Owner HHS	840 (55%)	610 (34%)	240 (30%)
INALH Renter HHS	680 (45%)	1,185 (66%)	545 (69%)

**Table 1: Comparative 2011 population and housing statistics for the three North Shore municipalities.**

**Renter and Ownership Households**

- Similar to the District of West Vancouver, the District of North Vancouver has a significantly higher proportion of owner versus renter households. The City of North Vancouver has an almost equal balance of renter and owner households.

**Median Household Income**

- District of North Vancouver renters have a higher median household income than renters in the City of North Vancouver and the District of West Vancouver, and contributes to a slightly higher median household income overall for the District of North Vancouver.

**Housing Units by Type**

- The District of North Vancouver (56%) and the District of West Vancouver (58%) have significantly more single detached housing than the City of North Vancouver (15%).
- The City of North Vancouver has the highest proportion of apartments (63%), and the District of North Vancouver has the highest proportion of ground oriented units.

**Rental Housing**

- The District of North Vancouver has substantially more secondary suites than the City of North Vancouver and the District of West Vancouver combined.
- Of the total purpose built rental units on the North Shore, 62% are located in the City.

**Households in Core Need and Spending More than Half Gross Income on Shelter**

- The District of West Vancouver has fewer households INALH.
- Unlike the District of West Vancouver and the City of North Vancouver, there are significantly more owner INALH households than renter INALH households.

**Affordable Housing:** Housing costs of no greater than 30% of gross household income. Housing costs for renters include rent and utilities, and for homeowners include mortgage payments, property taxes, strata fees and utilities.

**Non-market housing:** Refers to any housing that is not provided by the market. It includes social housing, transitional and supportive housing, or any other form of housing where a government subsidy is provided. This housing is typically managed directly by a government agency, a non-profit or co-op housing organization. Non-market housing can include temporary accommodation such as shelters and safe houses and low-income rental housing with or without supports for residents, as well as low income ownership housing.

**Emergency Shelters:** Emergency shelters provide single or shared bedrooms or dormitory type sleeping arrangements with varying levels of support to individuals. Emergency shelters play an important role in responding to homelessness, but are not a long-term solution to housing.

**Transitional Housing:** Transitional housing, also referred to as second stage housing, can include a stay of anywhere between 30 days to two or three years. Transitional housing provides access to services and supports needed to help individuals improve their situation and is viewed as an interim step on the housing continuum.

**Supportive Housing:** Refers to housing that includes on-going supports and services to assist those who cannot live independently. There is no time limit on the length of stay for supportive housing.

**Social Housing:** Social housing refers to housing built under senior government housing programs and is designed to accommodate households with low to moderate incomes in core housing need. Social housing includes co-op and non-profit. Non-profit housing is delivered and managed by an organization (municipality, society) on a non-profit basis, and where the rent (or housing charge) is subsidized, often on a "rent geared to income" system.

**Co-operative Housing:** Co-ops are housing communities where members elect a board of directors to make decisions on management and operations. Members do not own equity in their housing. If they move, their home is returned to the co-op, to be offered to another individual or family who needs an affordable home.

**Low End Market Rental:** Refers to independent living, market rental housing that is available at a reduced, income adjusted rental rate to qualifying mid to lower income residents. Individual residents may receive government assistance.

**Low End Market Ownership:** Refers to independent living, market ownership housing that is available at a reduced, income adjusted market rate to qualifying mid to lower income residents. Individual residents may receive government assistance.

**Market Rental Housing:** Includes purpose-built rental housing as well as housing supplied through the secondary rental market including secondary suites in single family homes, coach houses, and private rental of apartment and ground oriented strata units.

**Market Home Ownership:** Market home ownership refers to the full spectrum of privately owned housing including privately owned attached apartments, ground oriented housing, duplex, triplex, etc. and detached single family homes.

**Apartment:** An apartment is a residential use where a building or buildings on a lot are used for three or more dwelling units.

**Purpose built rental:** Typically refers to multi-unit buildings (apartments and townhouses) in privately-initiated structures that have three or more rental units.

EVALUATION OF KEY AFFORDABLE AND RENTAL HOUSING TOOLS USED AND OTHERS FOR CONSIDERATION IN THE DISTRICT

1. Encourage maintenance of existing older, affordable housing stock (rental and ownership)

	Tool/Action	Identified in the OCP	Previous Use in District	Example of Use	Ease of Administration/ Implementation	Resource and Financial Implications	Effectiveness/ Benefit
1	<b>Strata Rental Conversion Policy</b> – prohibits stratification of existing multi-family rental except when vacancy rate of 4% for over 13 consecutive months	Yes	Yes		Already existing Corporate Policy. Approving Officer reviews applications to stratify occupied rental units –as directed under Land Title Act.	Low resource use in current application.	Not used very often, but does prevent stratification given vacancy rates have consistently been very low (below 2%) for quite some time.
2	<b>Standards of Maintenance Bylaw</b> – Prescribes standards for maintenance of rental residential premises	Yes	Yes	Dovercourt	Existing Bylaw 6917 applies to all residential premises which are subject to a “tenancy agreement” as defined in the Residential Tenancy Act.	Enforced on a complaint basis only, sometimes used for unsightly premises.  Remedial action order can be more effective, as needed.	Maximum fine \$2,000. Not used very much. Can be used to deal with unsafe and unhealthy conditions. Challenge: New rental property owner may choose to substantially renovate each unit as tenants turn over and then charge much higher rents for units (no longer affordable to lower income households).
3	<b>Encourage preservation and maintenance of existing purpose built market rental outside of centres</b> – >New approach for Council consideration	In part	In part	Twin Lakes rental project	Would require formal Council directed policy (discourage redevelopment of rental outside of centres). Consider potential re-designation of rental property land uses and density outside of centres, and/or policy not to rezone.	Low resource and financial implications for the District. May pose financial hardships for developers who may have bought land with the intent to redevelop.	May encourage the preservation and maintenance of older, more affordable PB rental buildings outside of centres. Challenge: Won’t stop an existing owner from redeveloping an existing rental building with a similar strata building under the existing zoning (e.g. Edgemont Manor).
4	<b>Housing Corporation</b> >New approach for Council consideration	Not specifically	No, not for multi-family residential	Whistler Housing Authority (WHA) <a href="http://www.whistlerhousing.ca/">http://www.whistlerhousing.ca/</a>	Property acquisition, maintenance and operation of the older rental properties	Resource and financial implications, but could start small. Maintenance costs could be high depending on the condition of the building.	The WHA was established in 1997 and today Whistler has approximately 1,900 units of affordable rental and ownership.

## 2. Replace existing rental stock (that has reached the end of its useful life)

	Tool/Action	Identified in the OCP	Previous Use in District	Example of Use	Ease of Administration/ Implementation	Resource and Financial Implications	Effectiveness/ Benefit
5	<b>Density bonus</b> - Provision of additional density, to provide an incentive to achieve public benefits or community amenities such as affordable housing	Yes	Yes	Oxford Flats  City of Richmond: In exchange for the increased density proposed as part of a rezoning application, multi-family or mixed-used developments with 80+ units must build at least 5% of total residential building area as Low End Market Rental units (min. of 4 units). <a href="http://www.richmond.ca/plandev/socialplan/housing/strategy.htm">http://www.richmond.ca/plandev/socialplan/housing/strategy.htm</a>	Would require formal policy and/or identification of suitable sites. Assessed as part of rezoning application.	Needs to be determined on a case-by-case basis.  Council to determine if density bonus should be applied only for the provision of affordable housing, and/or for rental replacement/new rental.	Could work inside key centres; limited application outside of centres where increased density may not be appropriate.

	Tool/Action	Identified in the OCP	Previous Use in District	Example of Use	Ease of Administration/ Implementation	Resource and Financial Implications	Effectiveness/ Benefit
6	<b>1:1 Rental Replacement</b>  >See item 7 below as an alternate approach	In part	Yes	Mountain Court	Housing Agreement at rezoning.  Development applicants may seek a density bonus to make this work.	1:1 rental replacement has a significant negative impact on the \$ available for CACs. It is estimated that requiring 1:1 rental replacement for all rental units (646) in centres, would reduce the potential CAC revenue by approximately \$38 million (in \$2015) over the long term. Equates to approx. \$60,000 to build per unit (wood-frame).	Newly replaced rental is significantly higher than the cost of older, more affordable purpose built rental, placing this new product out of reach for many of the previous tenants. Also, the market is starting to deliver some new market rental units without government incentives.
7	<b>Require smaller amount of affordable housing units instead of 1:1</b>	In part	Not for rental replacement	N/A	Would require a new affordable & rental housing strategy or policy. Exact % of rental affordable units to be negotiated at rezoning.	Low resource and financial implications.	Will provide rental housing at a more affordable rate to lower income residents.



## Replace existing rental stock - continued

	Tool/Action	Identified in the OCP	Previous Use in District	Example of Use	Ease of Administration/ Implementation	Resource and Financial Implications	Effectiveness/ Benefit
8	Collect cash CAC instead of rental replacement	In part			Could be administered though Housing Fund policy. Value to be negotiated at rezoning.	Currently determined on a case-by-case basis. Collecting cash in lieu puts the onus on the municipality to administer the fund, find a suitable site, housing partner and a developer to build units in the future. Cash in lieu holds \$ outside of the housing market with potential lost opportunity costs as land prices climb.	Having replacement rental units built, rather than receiving cash in lieu, places available rental replacement units on the market and available to tenants sooner than with cash.
9	Reduced parking rate	Yes	Yes	Oxford Flats	Existing Corporate Policy, applied at rezoning.	Depending on the # of reduced parking stalls, reduced parking could significantly lower project costs estimated at approximately \$30,000 per underground parking stall.	Could work well inside key centres with ready access to services and frequent transit. Limited application outside of centres where transit services are reduced.
10	Phased development to replace of existing rental <i>&gt;Applying item 3 above could also slow down the redevelopment of older rental outside centres</i>	No	Not specifically for rental replacement	N/A	Could be done through policy and/or phased development agreement. Would need a basis for determining the priority order for development projects.	Implications for prospective developers have may have tied up property with the intent to rebuild.	Normal market conditions and absorption rates may already impose a gradual entry of market rental units. Increasing the supply of rental housing (under normal market conditions) will also provide greater access to market rental units for renters & may help lower rental rates.

### 3. Minimize impacts to potentially displaced tenants

	Tool/Action	Identified in the OCP	Previous Use in District	Example of Use	Ease of Administration/ Implementation	Resource and Financial Implications	Effectiveness/ Benefit
11	<p><b>Tenant Assistance/ Relocation</b></p> <p>and</p> <p><b>Multi-Family Rental Housing Demolition Notice Bylaw</b></p>	Not specifically	Yes	<p>Mountain Court</p> <p>City of Burnaby:  <a href="http://www.burnabynow.com/news/burnaby-trying-to-help-renters-evicted-by-developers-1.1924964">http://www.burnabynow.com/news/burnaby-trying-to-help-renters-evicted-by-developers-1.1924964</a></p> <p>City of Vancouver  <a href="http://vancouver.ca/files/cov/applicant-checklist-rezoning-projects-involving-tenant-relocation.pdf">http://vancouver.ca/files/cov/applicant-checklist-rezoning-projects-involving-tenant-relocation.pdf</a></p>	<p>Conditions set in agreement as part of rezoning.</p> <p>May wish to consider a more formal, policy approach.</p>	Moderate resource implications to develop policy as needed.	<p>Burnaby - For rezoning applications involving 6+ units, developers are required to submit a tenant assistance plan which includes a min. of 3 months' notice and 3 months' rental compensation to each tenant, as well as offering interested tenants units in the new development, or other housing managed by the applicant.</p> <p>Helpful to some tenants. Lower income tenants may be forced to relocate outside of the community or in inadequate housing.</p>
12	<p><b>Rent Bank</b></p> <p>Offers small one-time interest-free loans to low-income people in temporary financial crisis.</p>	Not specifically	No	<p>Vancouver Rent Bank  <a href="http://www.niccss.ca/VRB">http://www.niccss.ca/VRB</a></p>		<p>High resource implications to establish and carries some financial risk.</p> <p>Longer term strategy.</p>	<p>Aims to increase housing stability by preventing evictions or the loss of essential utilities.</p>

## 4. Encourage opportunities for new market rental housing

	Tool/Action	Identified in the OCP	Previous Use in District	Example of Use	Ease of Administration/ Implementation	Resource and Financial Implications	Effectiveness/ Benefit
13	Secondary suites and coach houses	Yes	Yes, widely	Over 4,200 suites in the District	Existing Zoning regulations	Low resource and financial implications.	Provides an important source of ground oriented market rental units in the District.
14	Lock off units/Flex space	Yes	No	UniverCity, SFU – student housing	Zoning	Low, not much interest. Reviewed on a case-by-case basis.	Offers choices for strata owners to help make home ownership more affordable.
15	Strata Rental Protection Policy-	Yes	Yes	Applies to all rezonings in District with 5+ strata-titled multi-family residential dwelling units	Applied through a Housing Agreement at rezoning. Unrestricted opportunity for any owner to offer their unit(s) for rent at any time in the future.	Low resource and financial implications.	Preserves rental opportunities in strata-titled multi-family development.
16	Reduced parking rate	Yes	Yes		Existing Corporate Policy, applied at rezoning. <a href="https://www.dnv.org/sites/default/files/edocs/reduced-parking-rates.pdf">https://www.dnv.org/sites/default/files/edocs/reduced-parking-rates.pdf</a>	Depending on the # of reduced parking stalls, reduced parking could significantly lower project costs estimated at approximately \$30,000 per underground parking stall.	Could work well inside key centres with ready access to services and frequent transit. Limited application outside of centres.
17	Density bonus	Yes	Yes	Oxford Flats	Assessed as part of rezoning application.	Would require formal policy and/or identification of suitable sites. Currently determined on a case-by-case basis. Council to determine if density bonus should be applied only for the provision of affordable housing, and/or for rental replacement/new rental.	Could work inside key centres; limited application outside of centres where increased density may not be appropriate (unless along frequent transit network).
18	Priority processing of applications with new rental	No	No	N/A	Council direction	May cause delays and potential financial impacts for other important projects under application and review. Note: While it may be possible to jump the cue with such applications, it is not possible to condense the timelines for review.	

## 5. Encourage opportunities for new affordable rental housing (low end market)

	Tool/Action	Identified in the OCP	Previous Use in District	Example of Use	Ease of Administration/ Implementation	Resource and Financial Implications	Effectiveness/ Benefit
19	<b>Inclusionary zoning</b>  Require developers to construct a portion of new multi-family residential as affordable	Yes	Yes	Seylynn Village	Considered as part of rezoning application.	Currently conducted on a case-by-case basis. Council could consider pre-zoning an area for inclusionary zoning and/or providing a targeted % of affordable rental housing. Identification of zones for this purpose upfront, could inform real estate transactions (e.g. not paying too much for land) so as to leave sufficient CAC room for affordable housing.	Has been used effectively since 2011, to secure 90 low end market rental units.  Only effective if development is undergoing rezoning.
20	<b>Density bonus</b>	Yes	Yes	Oxford Flats  City of Richmond	Assessed as part of rezoning application.	Would require formal policy and/or identification of suitable sites. Currently determined on a case-by-case basis.	Could work inside key centres; limited application outside of centres where increased density may not be appropriate. City of Richmond - In exchange for the increased density at rezoning, multi-family or mixed-used residential with 80+ units must build at least 5% of total residential building area as Low End Market Rental units (min. of 4 units). <a href="http://www.richmond.ca/plandev/socialplan/housing/strategy.htm">http://www.richmond.ca/plandev/socialplan/housing/strategy.htm</a>
21	<b>Direct a portion of CAC to Affordable Housing Fund</b>	Yes	Yes	Branches, Lynn Valley  City of North Van Affordable Housing Reserve Fund <a href="http://www.cnv.org/~media/F0D542CA26F24E69AF7B606A4C29E933.PDF">http://www.cnv.org/~media/F0D542CA26F24E69AF7B606A4C29E933.PDF</a>	Existing Corporate Policy, applied at rezoning.	Policy is outdated, and is superseded by OCP Housing policies. To make this tool successful, a new policy is needed that deals specifically with how the funds would be collected and allocated for affordable housing.	Could be useful for some projects that are too small to provide built affordable housing, or for larger projects that are providing other amenities but still have available funds to contribute through CACs.

## Encourage opportunities for new affordable rental housing (low end market) - continued

	Tool/Action	Identified in the OCP	Previous Use in District	Example of Use	Ease of Administration/ Implementation	Resource and Financial Implications	Effectiveness/ Benefit
22	Reduced parking rate	Yes	Yes		Existing Corporate Policy, applied at rezoning. <a href="https://www.dnv.org/sites/default/files/edocs/reduced-parking-rates.pdf">https://www.dnv.org/sites/default/files/edocs/reduced-parking-rates.pdf</a>	Currently determined on a case-by-case basis. Depending on the # of reduced parking stalls, reduced parking could significantly lower project costs estimated at approximately \$30,000 per underground parking stall.	Could work well inside key centres with ready access to services and frequent transit. Limited application outside of centres where transit services are reduced.
23	Leverage use of District lands for affordable housing	Yes	Yes	Burrardview Housing Co-op, Mt. Seymour Lions Housing	Administered through land lease agreement.	High resource and financial implications. Retaining ownership of the land versus selling the land is encouraged.	Can be an effective way to leverage other funding sources for affordable and non-market housing.
24	Housing Corporation or Land Trust for Affordable Housing <i>&gt;New approach for Council consideration</i>	Not specifically	No	Vancouver Land Trust Foundation <a href="http://news.ubc.ca/2015/07/16/new-partnerships-could-help-ease-vancouver-housing-crunch-ubc-study/">http://news.ubc.ca/2015/07/16/new-partnerships-could-help-ease-vancouver-housing-crunch-ubc-study/</a>	Rents are set at an average of 75% of their market value. Community land trust model maximizes affordability by pairing city assets with housing providers that know the market and also contribute equity.	High resource and financial implications. High resource and financial implications. In Vancouver, affordable rents are possible as the City has made the land available for development at deeply discounted rates.	The Vancouver Community Land Trust Foundation, a public-social sector partnership, is building 358 rental units across the city that will rent for an average of 25 per cent below market value when completed by 2018.  Self-sustaining, as the higher-income units will subsidize the less profitable units, avoiding the need for ongoing government subsidies.
25	Partnership with non-profits & other agencies	Yes	Yes	Co-ops, Kiwanis, Support Recovery House	Partnership agreement.	Moderate, depending on resources and land needed as part of partnership agreement.	Most effective way to leverage other funding sources to obtain affordable and non-market housing.
26	DCC exemptions	Yes	Yes	Seylynn Village	Existing Metro Vancouver Policy	Low resource implications. DCC rates for other projects may need to be adjusted.	Can serve as an incentive to encourage affordable housing by helping to reduce overall project costs.
27	Waiving Fees	Yes	Yes for transitional homes	Support Recovery House	Existing District Policy	Low resource implications. Assessed on a case-by-case basis.	Can serve as an incentive to encourage affordable housing by helping to reduce overall project costs.



## Encourage opportunities for new affordable rental housing (low end market) – continued

	Tool/Action	Identified in the OCP	Previous Use in District	Example of Use	Ease of Administration/ Implementation	Resource and Financial Implications	Effectiveness/ Benefit
28	Property Tax exemptions	No	No	Seattle Multi-family Property Tax Exemption MFTE	Not a commonly used tool in Lower Mainland.	Low resource implications. If considered, will need Council policy.	Can serve as an incentive to encourage affordable units by helping to reduce overall project costs.
29	Affordable Housing Developer Package –	No	No	City of Kamloops <a href="http://www.kamloops.ca/homefree/14-KamloopsAffordableHousingDevelopersPackage.pdf">http://www.kamloops.ca/homefree/14-KamloopsAffordableHousingDevelopersPackage.pdf</a>	Guidebook for developers and non-profits to help them access the resources, programs, and incentives that exist to promote the development of affordable housing.	Both parties may have capital to contribute to the project, but a private developer often has experience in taking on and managing the risk.	While developers typically have the experience to manage risk and carry out a successful project, the non-profit organization is often well-connected to the target population, and needs of tenants.

## 6. Encourage opportunities for new affordable home ownership (low end market)

	Tool/Action	Identified in the OCP	Previous Use in District	Example of Use Elsewhere	Ease of Administration/ Implementation	Resource and Financial Implications	Effectiveness/ Benefit
30	Smaller apartments	Yes	No	City of Vancouver	May need policy, if considered.	Low resource and financial implications.	Could help create affordable units for adults without children.
31	Small Lot Infill	Yes	Yes		Moderate. Consultation with community on infill housing strategy.	Low resource and financial implications.	Opportunity to create single detached housing on small lots (30-33ft).
32	Identify opportunities for more affordable ground oriented housing	Yes	Surplus school lands		Moderate, may need community consultation.	Low resource and financial implications.	
33	Housing Corporation to offer loans for home ownership	Not specifically	No	Calgary Attainable Homes <a href="http://www.attainyourhome.com/">http://www.attainyourhome.com/</a>	Attainable Homes Calgary Corporation (AHCC) is an organization that and wholly owned subsidiary of City of Calgary that works to deliver entry-level home ownership.	High initial resource and financial implications. Participants contribute a \$2,000 deposit and receive an equity loan to go towards the purchase price of an attainable home.	When the owner decides to sell the home, they share a portion of the appreciation with AHCC, which is reinvested into the program. The longer the owner lives in the home, the more of its appreciation they keep to max of 75%.

Summary of municipal strategies and action to address housing affordability and diversity  
Metro Vancouver

Municipal Actions	Bowen Island	Burnaby	Coquitlam	Delta	Langley City	Langley (TSHP)	Maple Ridge	New Westminister	North Van City	North Van District	West Vancouver	Pitt Meadows	Coquitlam	Port Moody	Richmond	Surrey	Vancouver	Vancouver	White Rock
<b>Fiscal actions</b>																			
City owned sites appropriate for affordable housing for lease to non-profits		Yes	Yes		Yes		Yes	Yes	Yes	Yes	Yes			Yes	Yes	Yes	Yes	Yes	Yes
Donate City-owned Land to facilitate Affordable Hsg		Yes							Yes		Yes						Yes	Yes	
Grants to facilitate Affordable Housing		Yes				Yes	Yes	Yes	Yes						Yes	Yes	Yes	Yes	
Property tax exemption or forgiveness					Yes		Yes		Yes						Pending		Yes		
Heritage Grants address housing affordability																			
Waiving development permit fees								Yes	n/a	Yes	Yes		Yes		Grants	Yes	Pending	Yes	
Waive/reduce municipal development cost charges									Yes	Yes	Yes				Grants	Yes	Yes	Yes	Yes
Land Trust for Affordable Housing														Exploring			Yes		
Affordable Housing Reserve/Trust Fund		Yes	Yes					Yes	Yes	Yes but not active			Yes	Yes	Yes	Yes	Yes	Yes	Yes
Other fiscal actions									Yes								Yes		
<b>Planning Process</b>																			
Affordable Housing Strategy or Action Plan	Yes		Yes		Yes	Yes	Yes	Yes	Yes	Pending	Yes	Yes	Pending	Yes	Yes	Pending/Review	Yes	Yes	Pending
Official Community plan policies showing commitment to providing a range of housing choices	Pending/Review	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Neighbourhood plans / Area plans showing commitment to providing a range of housing choices		Yes	Yes	Yes	Yes	Yes	Yes	Yes			Yes				Yes	Yes	Yes	Yes	Yes
Identifying suitable affordable housing sites in neighbourhood and area planning processes		Yes	Yes				Yes	Yes							Yes		Yes		
Heritage Program includes provisions to consider/address housing affordability								Yes			Support							Support	
Other planning actions	Yes								Yes								Yes		
<b>Zoning/regulatory actions</b>																			
Increased density in areas appropriate for affordable housing		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Smaller Lots		Yes	Yes	Yes		Support	Yes	Yes	Yes	Few left		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Coach Houses			Yes	Yes			Yes	Pending	Yes	Yes- 2 approved	Yes	Yes		Yes	Yes	Yes	Yes	Pending	Pending
Secondary Suites	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Infill Housing		Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Broadening row house/ townhouse & duplex zoning		Yes	Yes			Yes	Yes	Yes		Yes		Yes	Yes		Support	Yes	Yes		Yes
Density bonus provisions for affordable housing		Yes	Yes			Yes	Yes	Yes	Yes	Yes, ad hoc basis	Yes	Pending	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Reduced parking requirements for all housing located in areas with good access to transit		Yes	Yes		Yes		Yes	Yes	Pending	Yes	Yes			Yes	Exploring	Yes	Yes	Yes	Yes
Reduced parking requirements for affordable housing		Yes	Yes				Yes	Yes	Yes	Yes					Yes	Yes	Yes		
Comprehensive development zone guidelines favour Affordable Housing											Yes				Yes		Yes	Yes	Pending
Inclusionary zoning / community amenity policies	Yes	Yes					Yes	Pending		Yes	Support	Pending		Exploring	Yes		Yes	Support	Support
Modified building standards (ie. Code related)								Yes		Yes	Yes				Yes		Yes	Yes	

**Summary of municipal strategies and action to address housing affordability and diversity  
Metro Vancouver**

Housing Agreements		Yes	Yes				Yes	Yes	Yes	Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes	
Other zoning actions								Yes									Yes		
<b>Approval process</b>																			
Fast track approval of affordable housing projects		Yes					Yes	Yes					Yes		Yes	Yes	Yes		Yes
Provide assistance			Yes				Yes	Yes	Yes	Yes					Yes	Yes	Yes	Yes	Yes
<b>rental housing loss prevention</b>																			
Replacement policies for loss of rental housing stock			Pending			Yes		Yes	Support	Ad hoc	Exploring			Exploring	Yes		Yes	Exploring	
Demolition policies							Yes	Yes	Support						Yes		Yes		
Condo/Strata conversion policies		Yes	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes			Exploring	Yes	Yes	Yes	Yes	Yes
Standards of Maintenance by-law				Yes				Yes	Yes	Yes		Pending			Yes		Yes		
Retention Policy - Other			Yes					Yes		Yes	Exploring				Yes		Yes	Exploring	
<b>Education and advocacy</b>																			
Guide to development process for affordable housing options such as secondary suites.		Yes	Yes		Yes			Yes	Yes		Yes		Yes		Yes		Yes	Yes	Yes
Monitor rental housing stock			Yes		Yes	Pending		Yes	Yes		Yes				Yes		Yes	Yes	Yes



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<http://www.metrovancouver.org/services/regional-planning/PlanningPublications/MetroVancouverRentalInventoryandRiskAnalysis8May2012.pdf>

**Rental Projections to 2036 BC Non Profit Housing Association**

<http://bcnpha.ca/research/bcnpha-rental-demand-projections-to-2036/>

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