# AGENDA ADDENDUM

COUNCIL WORKSHOP

Tuesday, April 17, 2018 5:00 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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#### **COUNCIL WORKSHOP**

#### 5:00 p.m. Tuesday, April 17, 2018 Committee Room, Municipal Hall, 355 West Queens Road, North Vancouver

#### AGENDA ADDENDUM

#### THE FOLLOWING LATE ITEMS ARE ADDED TO THE PUBLISHED AGENDA

#### 3. REPORTS FROM COUNCIL OR STAFF

#### **3.1. Rental and Affordable Housing Strategy Update** File No. 13.6480.30/003.000

Recommendation:

THAT the March 14, 2018 joint report from the Manager – Community Planning and the Senior Community Planner entitled Rental and Affordable Housing Strategy Update be received for information;

AND THAT the Rental and Affordable Housing Strategy Update be referred to a Regular Meeting of Council for approval.

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#### AGENDA INFORMATION

Council Workshop	Date:	
Finance & Audit	Date:	
Advisory Oversight	Date:	
Other:	Date:	



### The District of North Vancouver REPORT TO COMMITTEE

March 14, 2018 File: 13.6480.30/003.000.000-

AUTHOR: Tom Lancaster, Manager of Community Planning Annie Mauboules, Senior Community Planner

SUBJECT: Rental and Affordable Housing Strategy Update

#### **RECOMMENDATION:**

THAT the March 14, 2018 report from the Manager of Community Planning and the Senior Community Planner entitled Rental and Affordable Housing Strategy Update be received for information AND;

THAT the Rental and Affordable Housing Strategy Update be referred to a Regular Meeting of Council for approval.

#### **REASON FOR REPORT**:

To provide Council with an update on implementation of the Rental and Affordable Housing Strategy (RAHS), endorsed by Council in November 2016 (Attachment A).

#### SUMMARY:

Two Council Workshops were held in January 2018 on the 'Housing Continuum Work Plan' that outlined ongoing work being done to achieve OCP goals related to the adequate and balanced housing supply of both non-market and market housing across the District of North Vancouver (District). Council requested an update on the RAHS in order to better understand how the implementation of the RAHS relates to the Housing Continuum and to gauge progress on the six goals outlined in the Strategy. This report provides an overview of RAHS implementation for Council's information.

#### BACKGROUND:

The Rental and Affordable Housing Strategy (RAHS) was developed over 16 months, commencing with a Council resolution on June 15, 2015 directing staff to prepare an Affordable Housing Green Paper. The RAHS was later endorsed in November 2016, after extensive Council discussion and stakeholder and community engagement. Metro Vancouver also adopted the Metro Vancouver Rental and Affordable Housing Strategy in November 2016, Since that time, 'Canada's National Housing Strategy' has been released by the Federal government, and a new 'Homes for BC' Strategy has been released the Province.

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#### National Housing Strategy

The Federal plan includes a commitment of \$40 billion over 10 years to build 100,000 housing units across the country. The plan focusses on people (including prioritizing those most in need including women and children fleeing family violence, seniors, Indigenous peoples, peoples with disabilities, and those with mental health and addiction issues, veterans, and young adults).

In the Federal budget announcement, \$1.35-billion of new money was allocated to Canada Mortgage and Housing Commission (CMHC) to increase the supply of rental housing for Canadian families. \$447 million will be available for the 2018-19 fiscal year, which begins April 1<sup>st</sup>, 2018. CMHC will play a key role in

implementing the plan. The rental construction financing initiative, launched a year ago by CMHC, provides \$2.5-billion in low-cost loans to support the construction of new rental housing. In the February budget, the government boosted CMHC's lending capacity for rental construction by 50 per cent to \$3.75-billion over the next three years. The District non-market housing projects will be considered by the Province for these funding opportunities.

#### Homes for BC

The Provincial plan includes a '30 point plan' for housing affordability in British Columbia with a goal of spending \$6 billion on affordable housing and building 14,000 affordable units across the province. The 30 point plan includes stabilizing the market, cracking down on tax fraud and closing loopholes, building homes for people in need, security for renters, and supporting partners to build and preserve affordable housing. It also includes increasing rental assistance by an average of \$800 per year for working families and up to \$950 per year for seniors, aiming to help make rent more affordable.

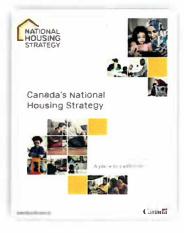
#### **EXISTING POLICY:**

The District's Official Community Plan (Bylaw 7900, 2011) includes a number of key housing objectives and policy directions to:

- increase housing choice/diversity and affordability across the full continuum of housing;
- enable people to remain in the community and to meet changing community needs;
- attract young families with affordable and appropriately sized family housing;
- locate housing closer to jobs, services and transit;
- encourage the retention of existing, and the development of new rental housing units;
- work with community partners and senior levels of government to provide non-market housing.



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#### ANALYSIS:

#### Housing Affordability

There are a number of different ways that housing affordability is defined and described. The RAHS quotes the Canadian Mortgage and Housing Corporation (CMHC) definition of housing affordability, which considers housing to be "affordable" when a household spends no more than 30% of the gross household income on shelter costs (rent, mortgage, property taxes, strata fees, and heating costs). Staff use average market rental data from the CMHC annual rental market survey to negotiate target rental rates for non-market housing projects as they move through the development approvals process. Staff have generally used a mix of CMHC Level 2 (35% below market) & Level 1 (20% below market) to negotiate rental rates. Providing rental units at CMHC's 2017 Level 2, would result in the following rental rates:

Unit Mix	Level 1 or 20% below 2017 Average Market Rental Rates	Level 2 or 35% below 2017 Average Market Rental Rates
Bachelor/Studio	\$1,213	\$1,063
One Bedroom	\$1,433	\$1,220
Two Bedroom	\$1,800	\$1,500
Three Bedroom	\$2,000	\$1,525

Table 1: CMHC below market rent levels for DNV

The RAHS targets rental affordability using the CMHC criteria and further requires provisions through housing agreements for housing operators to income-test existing and potential renters to ensure that affordable units, based on the criteria above, are provided to low, and low-to-moderate income earners. Staff receives annual reports that provide details on how these units are meeting the housing needs of District residents.

<u>Average or Median Market Rents</u> are often used in establishing baselines against which targets are set. The most common approach is to use regional average or median rent, or municipal average or median rent. There are issues with the application of these as a means by which rent targets are set. Low to moderate income earning households have generally similar household incomes across a region, e.g. a nurse or school teacher makes the same across municipalities, even though average and median rents may vary widely across those same municipalities, though median rent tends to vary to a lesser degree (Figure 1). Using average or median rent across the region is more reflective of the needs of low to moderate income earners. Many jurisdictions are moving towards the use of Housing Income Limits as a way of ensuring that housing affordability meets the CMHC definition above.

<u>Housing Income Limits (HILs)</u> are the dollar amounts that represent the maximum annual income, before taxes, that a household can earn for suitable housing in their location. In the application of HILs, the use of the CMHC 30% of household income definition is translated into a dollar amount. HILs are readily available, used by BC Housing, applicable across the region (CMA), and are increasingly used in projects in BC. Low and low-moderate incomes vary little

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across municipalities, while the higher and highest incomes can skew average incomes by city. Using a regional average or regional median rent is more reflective of the needs of these households.

#### **Changing Context**

2016 Census data (Figure 2, below) show that the number of young adults aged 25 to 40 has increased only marginally since the time of OCP adoption and that there are still significantly fewer young adults aged 25 to 40 than the regional average. The number of middle-aged adults 40-64 has decreased since 2011 and the overall population aged 65+ has increased, further indicating the challenges of the 'missing middle' and the overall increase in the District's aging population. Creating housing choice for families and the younger demographics should be a key priority for the implementation of the strategy.

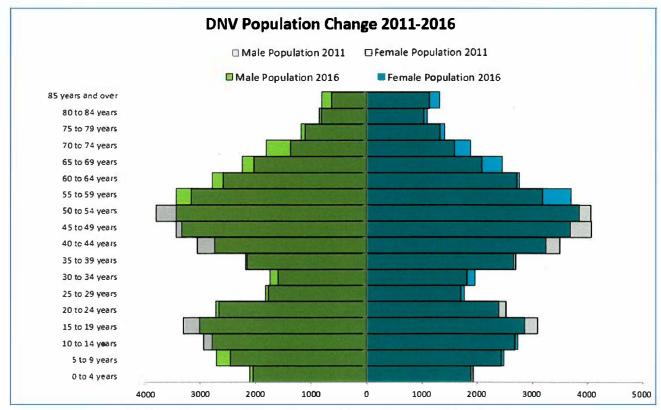


Figure 2: DNV Population Change 2011-2016. Source: 2016 Canadian Census

Since the adoption of the OCP and later the RAHS, there has been a small but incremental shift towards more diversified housing in the District (Figure 3, below). The share of apartment and townhouse units has increased, while the percentage of single-family houses has decreased relative to the other housing unit types. Ongoing work continues to increase the number of multi-family housing units, particularly for families and particularly ground-oriented.

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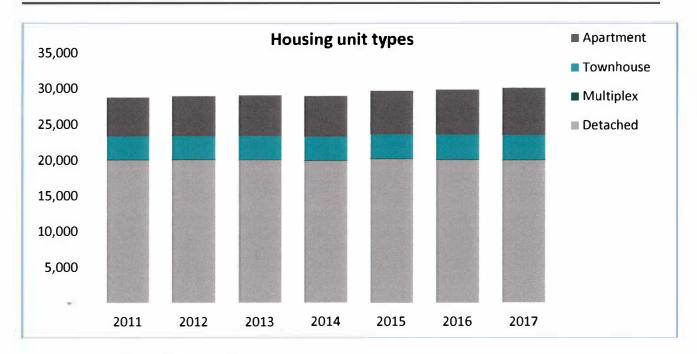


Figure 3: Housing unit types by form.

In 2011, an estimated 19% of residential units were rented while an estimated 81% were owned. In 2016, the proportion of renter households increased to 21% while the proportion of owner households decreased to 79%.

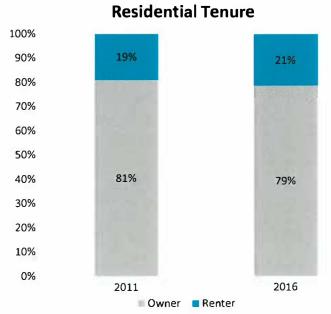


Figure 4: Residential Tenure (owner and renter).

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<u>Housing Costs</u> have risen dramatically since 2011. This is true for all ownership and rental types. The increase in rental rates is in part due to the low residential rental vacancy rate. Increasing the percentage of available rental housing will begin to address housing needs. Of increasing concern is the escalation of building costs on the North Shore (West Vancouver, CNV, DNV) in particular, where costs currently outpace the rest of the region.

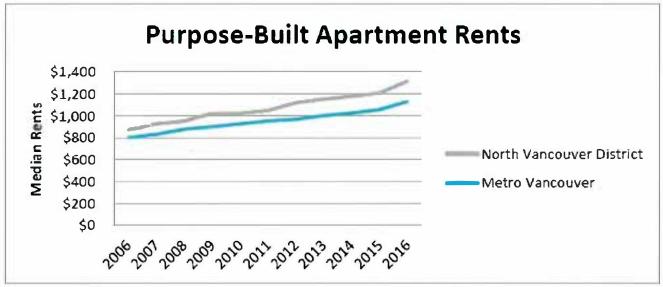


Figure 5: Median rent for purpose built apartments in the District and Metro Vancouver. Source, Metro Vancouver.

#### **RAHS** Implementation:

Since the RAHS was approved, Council requested that staff develop a non-market housing strategy for the components of the housing continuum that were not covered by the RAHS. Subsequently, staff presented a Housing Continuum Demand Estimate (Figure 6) report to Council that further refines the estimated demand across all housing types through to 2030, including numbers for both market and non-market housing (**Attachment B**). Components of the Continuum addressed by the RAHS are indicated on Figure 6. Development of the non-market housing strategy is ongoing.

When the RAHS was approved by Council in 2016, estimated demand for affordable rental units in the District was between 600-1,000 units to 2026, which is shown in the 'subsidized rental' section of the housing continuum.

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		Housing Category	Housing Type	Total Units/Beds (End of 2011)	Net Increase 2011-2030	2030 Total Units	
	$\wedge$	Safe Houses		22	15	37	
Ħ	1	Emergency Housing		0	50	50	
¥		Supportive Housing		17	50	67	
₹.		Transition Housing		21	100	121	
2		Senior's Care & Disability Care		279	300	579	
NON-MARKE		Subsidized Rental	Purpose-built & Seniors w/o care	644	1,000	1,644	RAHS
Z			Со-ор	343	0	343	
		Ownership	Co-housing	0	0	0	
		Other Rentals	Apartments above shops	28	0	26	
		Other Rentals	Senior's & disability care (Independent Living)*	328	200	528	
	RENTAL	Coach Houses		0	80	80	
F		Secondary Suites		4,295	2,635	6,930	
Ш У		Purpose Built	Apartments, multiplex, seniors w/o care	1,259	1,600	2,859	RAHS
MARKET		Strata Apartment		3,793	6,350	10,143	
Σ		Townhouses		2,565	920	3,485	
	OWNERSHIP	Duplex, Triplexes, etc.		73	0	73	
		Row Houses (fee simple)	Acres 14	Q	0	0	
	$\checkmark$	Single Family Detached		19,944	-150	19,794	
		Total Units		33,611	10,000**	46,759	
		Population		84,412			

Figure 6: Housing Continuum (abridged)

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The intent of the RAHS is to enhance and expand the affordable housing inventory across the District. The strategy includes six goals to address the complex issues associated with achieving the vision of the strategy:

- Goal 1: Expand the supply and diversity of housing
- Goal 2: Expand the supply of new rental and affordable housing
- Goal 3: Encourage the maintenance and retention of existing affordable rental
- Goal 4: Enable the replacement of existing rental housing with conditions
- Goal 5: Minimize impacts to tenants
- Goal 6: Partner with other agencies to help deliver affordable housing

Implementation of the RAHS is now 16 months into the ten year horizon. Table 2 below provides a summary of the key issues when the strategy was developed in 2016, how the strategy is being implemented (the current status with the available data), and the next steps being undertaken to further address housing affordability in the District. A complete analysis of RAHS implementation, by goal and by policy is included as **Attachment C**.

GOAL	Key Issues	Current Status/Action Taken	Next Steps
1.Expand the supply and diversity of housing	Lack of housing choices, which results in an unbalanced demographic; lack of young families. See Figure 2.	There is a gradual shift towards diversifying housing types from 2011 to 2017. See <i>Figure 3</i> .	Continue working closely with applicants to encourage housing forms that enable a diverse population to live in the District.
2. Expand the supply of new rental and affordable housing	Limited amount of rental and affordable housing options. See Figure 4 and 5.	See Tables 4, 5, 6 below	Two non-market projects are currently being considered on Oxford Street, and at Delbrook. Unit numbers to be determined through the development application process. A permanent, supportive housing project is also being explored. Other projects have been approved but are not yet occupied.
3.Encourage the maintenance and retention of existing	Poor maintenance of some existing, older affordable rental buildings.	Staff respond to concerns as they arise through inquiries and complaints.	Standards of Maintenance Bylaw being introduced to deal with the state of repair of buildings. Recommendations include:

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GOAL	Key Issues	Current Status/Action Taken	Next Steps			
affordable rental			<ul> <li>Increasing maximum penalties from \$2,000 to \$10,000 upon summary conviction</li> <li>Increasing the fines for which a Municipal Ticket Information (MTI) or bylaw notice may be issued</li> <li>Introduce 'notice to comply' and appeal provisions</li> </ul>			
4.Enable the replacement of existing rental housing with conditions	Managing the redevelopment of older, lower end of market rental buildings.	Applicants are requested to demonstrate how a proposed redevelopment will address the need to replace existing rental housing in the District, and where feasible, that it is a requirement of the rezoning process. Tools include density bonus and CAC negotiations. Applicants are requested to pursue phasing of replacement rental in stage 1 of the redevelopment if feasible.	Continue working closely with applicants to replace existing rental and ensure units reflect the number of bedrooms and average rent levels of existing units.			

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GOAL	Key Issues	Current Status/Action Taken	Next Steps
5.Minimize impacts to tenants	Inimize bacts to antsPotential stress and financial hardship placed on rental tenants through the redevelopment 	<ul> <li>Developed Tenant Relocation Assistance Policy (2016).</li> <li>Updated Tenant Relocation Assistance Policy (2018) to include any residential redevelopment over 4 units.</li> <li>Supported CHAC to host a forum with Landlord BC to educate landlords on how to develop and maintain rental buildings and support tenants.</li> <li>Amended Development Procedures Bylaw (Bylaw 8144, 2017), which gives the General Manager procedural flexibility when considering temporary use permit (TUP) applications. TUPs may be used to create temporary housing options during phased rental developments.</li> </ul>	Continue working closely with applicants to identify if, and how, they may assist displaced tenants with relocation services, and to ensure tenants understand all of their options. Encourage tenant specific creative solutions to assis those affected by change.
6.Partner Opportunity to with other leverage funding from agencies to help deliver affordable affordable housing housing		<ul> <li>Staff is working with community stakeholders and senior government to identify community needs and develop non-market housing projects, including Oxford and Delbrook.</li> </ul>	Continue identifying potential sites for non- market housing through partnerships with District contributions of land and waived fees etc.

Table 2: RAHS Progress

#### Non-Market Housing

The RAHS also includes policy statements that address the needs of vulnerable populations at risk of homelessness. The Housing Continuum has the following demand estimates for these populations:

- Transition houses (100 units),
- Supportive housing (50 units),
- Emergency housing (50 beds) and,
- Safe housing (15 beds).

A map of existing non-market housing buildings is included here in Attachment D.

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#### Financial Impacts:

The costs to the District for realizing the upper end of the demand estimates for nonmarket rental units (1,000)range depending on the combination of the tools employed, i.e. density bonus, leveraging DNV-owned land, developer contributions District contributions (Figure 7). to affordable units is illustrated in Tables 4, 5, and 6 below.

<u>Density Bonus</u> relies on negotiations with developers over and above the established densities and/or heights for a site. The

# TOOLS FOR ACHIEVING OUR NON-MARKET HOUSING TARGETS



financial cost to the District to achieve units through this tool is limited to the development servicing (waived DCCs), and the opportunity cost for the use of potential CAC's related to the bonused density.

<u>Community Amenity Contributions</u> come in the form of cash, non-market units built as part of the project, or land provided to the District. When CACs are in the form of cash contributions they can be allocated to projects, as directed by the District's Community Amenity Contribution Policy. Council provides direction as to where cash CACs are to be allocated.

One option for cash in lieu CACs which are collected specifically for non-market housing is to direct them to an Affordable Housing Fund (AHF). An AHF was established, specifically in relation to a project in Lynn Valley, which currently has a balance of \$110,000. Options for how the manage CACs for affordable housing could be referred to the long-term funding strategy. There is currently approximately \$12M of CACs collected by the end of 2017 which can be allocated for community amenities that can include affordable housing.

<u>District Land</u> has been provided in the form of a long term lease for a nominal amount. This functionally maintains District ownership of the land, though removing options for use of that land during the term of the lease. In allocating lands to achieve its housing objectives the District is making a long term investment to realize broader access to subsidized rental in the community. A net present value and opportunity cost to land retention through a long term lease (60 year) can be difficult to quantify, but can take the form of the following to help illustrate the financial impacts of the approach:

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#### Per-Unit Cost of Land for Non-Market Housing

The base case (out-of-pocket) cost to the District is the cumulative cost of development servicing when DCCs are waived for non-market housing. This base case is currently, on average, \$10,000 unit. The development servicing cost per unit generally decreases as a project's density goes up. Opportunities to lower the base cost to the District through the upcoming Federal or provincial housing strategies has not been included here, as RFP's have not yet been issued and potential contributions are therefore unknown.

Similarly, the per-unit cost of land when using District-owned land increases as density decreases, i.e. the opportunity cost remains the same, but the number of non-market housing units decreases.

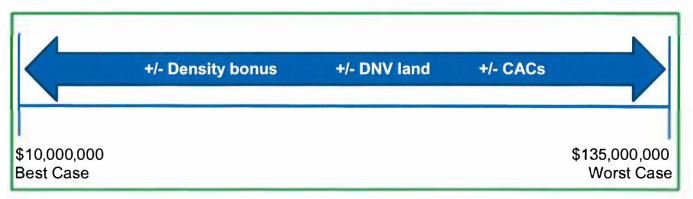


Figure 7: Costs to the District for Delivering Non-Market Housing

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Tables 3, 4, and 5 below outline typical methodologies used by staff in analysing project costs in the three different scenarios of realizing non-market housing units. The analysis includes one-time capital costs, ongoing subsidies, and land considerations. Three scenarios are shown below; using DNV land, using foregone CACs, and using density bonus.

Table 3: (in thousands)			Land						
	_	One	Time		Ong	oing	Non-Cash		
	Construction (62,267SF)	Servicing (DCC's)	Application (Fees)	Amenities (foregone CAC's)			DNV Land (0.67 acres)		
Project	\$ 18,400	\$ 577	\$ 240	\$ 1,326	\$ 288	\$ 20	\$ 6,727		

#### Contributions

СМНС	5% financing	6				_		· · · · · · · · · · · · · · · · · · ·		
Catalyst	\$ 18,400					\$	288			
Private Equity	5% financing	1								
BC Housing	5% financing									
DNV		\$	577	\$ 240	\$ 1,326			\$	20	\$ 6,727

Table 4: (in thousands)	Non-Market Housing - Foregone CAC's (30 Units)												Land						
	One Time Ongoing											Non-Cash							
	ConstructionServici(23.350 SF)(DCC's)				Applica (Fee		Amenities (foregone CAC's)			subsidy f market)	Property Tax (exemption)			Land acres)					
Project	S	6 900	S	216	S	90	S	2 850	S	108	S	8	S	-					

#### **Contributions**

Developer	S	6 900											S	8
Operator				3					S	108				
DNV	_		S	216	S	90	S	2 850			S	8		

Table 5: (in thousands)			Land											
		One Time Ongoing												
	Construction (23,350 SF)	•		Amenities (foregone CAC's)	Rent subsidy (20% of market)		Dev Land (0.25 acres)							
Project	\$ 6,900.00	\$ 216	\$ 90	\$ -	\$ 108	\$ 8	\$ -							

#### Contributions

Developer	\$ 6,900	5						4	3	-	
Operator						\$	108				
DNV		\$ 216	\$ 90	\$ 	-	-		\$	8	\$	-

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The six goals of the RAHS employ a range of municipal tools to achieve the targets outlined in the Strategy, but implementation also involves other levels of government, the non-profit sector and the private (philanthropic) sector. Influencing factors on financial impacts include:

- what kind of financing is available from senior levels of government or other lending institutions,
- availability of government grants,
- who the partners are,
- opportunities provided by individuals and/or foundations with an interest in investing and/or donating to non-market housing projects.

#### District Contributions:

The District's financial contributions to rental and affordable housing are illustrated in the following tables and include waived DCCs and forfeited CACs. Table 4 lays out the rental and affordable units built and occupied from the adoption of the OCP to the approval of the RAHS at the end of 2016. Table 6 contains the units approved prior to the approval of RAHS, but not yet completed and occupied. Table 6 contains those projects since RAHS approval that Council has seen at First Reading, or that Council has directed staff to actively pursue.

Financial analysis on the monetary impact of directing CACs to rental and affordable housing conducted in 2017 indicates the following forfeited CACs:

- incentivizing wood frame purpose built market rental is \$25,000/unit
- CMHC level 1 affordability ranges from \$40,000 \$80,000/unit
- CMHC level 2 affordability ranges from \$77,500 to \$120,000/unit
- CMHC level 3 affordability ranges from \$100,000 to \$145,000

For the units illustrated in Table 6, a hybrid value was used because of the variability in affordability levels currently being contemplated.

		2011-	2016 Pre RA	NHS - Occupied Units		
UNIT TYPE	PROJECT	TOTAL UNIT COUNT	DCC	CAC Opportunity Cost	RENT SUBSIDY	NOTES
Market	Cedar Springs Pacific Arbour	126	Paid Full	\$3,150,000	N/A	
	Amica Edgemont Seniors Living	127	Paid Full	\$3,175,000	N/A	
	Oxford Flats Lynn Creek Apartments	98	Paid Full	\$2,450,000	N/A	

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				HS - Occupied Units		
UNIT TYPE	PROJECT	TOTAL UNIT COUNT	DCC	CAC Opportunity Cost	RENT SUBSIDY	NOTES
	GWL Northlands Village	80	Paid Full	\$2,000,000	N/A	
SUBTOTAL		431		\$10,775,000		
Non- Market	Cedar Springs Pacific Arbour	10	Paid Full	\$900,000	Hollyburn Family Services operates. Rents 20% below market average	6 studios/4 one beds. Affordable for 10 years. Expires in 2022
	Marcon: "Mill House" at Lynn Valley United Church	4	\$19,465 waiver	\$480,000	NS Disability Resource Society. Rents at \$375/month. Deep subsidy	4 one beds. Permanent
	Seylynn Horizon	70	\$350,000 waiver	\$5,425,000	Operated by developer. Rents 20% below average District income	
SUBTOTAL		84	\$369,465	\$6,805,000		
TOTAL		515	\$369,465 Waived	\$17,580,000 Foregone	On average 20% below market rents.	

For non-market units the total CAC opportunity cost is \$6,805,000. The total DCCs waived is \$369,465

 Table 6: 2011 – 2016 Pre-RAHS – Occupied Units. Assumptions used are from the Coriolis Report

 2017 CAC Affordable Housing Analysis

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				HS - Not Yet Occupie		
UNIT TYPE	PROJECT	TOTAL UNIT COUNT	DCC	CAC Opportunity Cost	SUBSIDY (Level of Affordability)	NOTES
Market	Larco	119	Paid Full	\$2,975,000	N/A	Two building. 74 units for all ages (mix of 1 & 2's) and 45 units for seniors
	Mountain Court	75	Paid Full	\$1,875,000	N/A	-
TOTAL		194	\$0 waived	\$4,850,000 Foregone		

Table 7: 2011 – 2016 Pre-RAHS – Not Yet Occupied Units

UNIT TYPE	PROJECT	TOTAL UNIT	DCC	CAC Opportunity	RENT SUBSIDY	NOTES
		COUNT		Costs		
Market	229 Seymour River Place	Proposing 32 units	TBD.	~\$800,000	N/A	At 3 <sup>rd</sup> Reading
	Mosaic Emery Village	Proposing 42 units	TBD.	~1,050,000	N/A	Introduction April 16, 2018
SUBTOTAL		74		~\$1,850,000		
Non Market	Mosaic Emery Village	Proposing 42 units	TBD.	~\$4,410,000	On average 20% below market	Introduction April 16, 2018
	Lynn Valley Centre Bosa	Proposing 6 units	TBD.	~\$630,000	NS Disability Resource Society will likely offer more than 30% below market. Deep Subsidy	NS DRS proposing 2X3 beds instead of 6x1 beds
	229 Seymour River Place	Proposing 10 units	TBD.	~\$1,050,000		At 3 <sup>rd</sup> Reading

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				RAHS IMPLEMENTA		
UNIT TYPE	PROJECT	TOTAL UNIT COUNT	DCC	CAC Opportunity Costs	RENT SUBSIDY	NOTES
	Delbrook Site	Proposing ~70-90 units	TBD.	~\$7,350,000 to ~\$9,450,000	To be determined	Early in prelim.
	Oxford Site	Proposing ~70-90 units	TBD.	~\$7,350,000 to ~\$9450,000	To be determined	Early in prelim.
SUBTOTAL		198		\$20,790,000		
TOTAL		74		\$22,640,000		

Table 8: 2017 – Redevelopment Proposal Not Yet Approved. April 2018 Post-RAHS Implementation

#### Conclusion:

When the RAHS was approved by Council, non-market (affordable) housing was a growing concern for the community. Since that time, the District and many other municipalities in the region are facing a critical shortage of all of the non-market housing types articulated in the District's housing continuum. The implementation of the RAHS has provided some improvements to the availability and sustainability of affordable rental in the District, however more work needs to be done to achieve the housing needs of both the current and future residents of the District.

Respectfully submitted,

Annie Mauboules, Senior Community Planner

Tom Lancaster Manager, Community Planning

Attachment A: Rental and Affordable Housing Strategy Attachment B: Housing Continuum Demand Estimates Attachment C: Progress on RAHS Policies Attachment D: Map of Existing Non-Market Housing Projects in the District

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#### Affordable Housing Strategy Update

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Sustainable Community Dev.	Clerk's Office	External Agencies:
Development Services	Communications	Library Board
Utilities	G Finance	<b>NS</b> Health
Engineering Operations	Fire Services	
Parks		NVRC
Environment	Solicitor	Museum & Arch.
Facilities		Other:
Human Resources	Real Estate	





# Rental and Affordable Housing Strategy



355 West Queens Rd North Vancouver, BC V7N 4N5 604-990-2311 www.dnv.org

Updated November 2016

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5  KEY RENTAL AND AFFORDABLE HOUSING GOALS	)
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GOAL 2: Expand the supply of new rental and affordable housing	
GOAL 3: Encourage the maintenance and retention of existing affordable rental	2
GOAL 4: Enable the replacement of existing rental housing with conditions	
GOAL 5: Minimize Impacts to Tenants	;
GOAL 6: Partner with other agencies to help deliver affordable housing	ŀ
6  IMPLEMENTATION OF THIS STRATEGY	;



## 1 | INTRODUCTION

As guided by the North Vancouver District's Official Community Plan (OCP), increasing housing choices to meet the diverse needs of residents of all ages and incomes is a key objective for this community.

While important strides have been made to increase the type and tenure of housing through revitalization and mixed use redevelopment of designated town and village centres, a more focused strategy is needed to address the needs of low and moderate income households in their efforts to find affordable housing choices.

### Intent of this Strategy

The District has an opportunity to promote retention of existing rental, and the expansion of the affordable rental housing inventory through the implementation of the OCP and other relevant bylaws and policies, and the administration of the land development application and review process. Realization of affordable housing objectives will require collaboration and partnerships with senior government agencies, non-profit housing providers, and other community stakeholders.

This Rental and Affordable Housing Strategy has been developed with the input of District residents, non-profit housing providers, housing agencies, and development industry representatives. Goals, policies and implementation measures in this strategy are intended to guide the community, developers, Council and staff towards the provision of housing choices for low to moderate income households in the District.

This strategy also supplements and provides additional detail to inform existing housing policies in the Official Community Plan (OCP), centres implementation plans, and other relevant Council policies.





### **Public and Stakeholder Engagement**

This Rental and Affordable Housing Strategy has been shaped by housing research, data from OCP-related forums on housing, a series of workshops with Council, online and in-person public surveys, and stakeholder feedback. This process is illustrated in Figure 1.

In February - March 2016, the District hosted a number of workshops with non-profit organizations, housing providers/agencies, and development industry representatives to gather feedback on the draft strategy. Approximately 45 participants, representing 32 organizations, attended these workshops.

In May 2016, the District retained NRG Research Group to conduct statically valid telephone and onsite interviews with home owners and renters in the District. A total of 689 residents provided input through these surveys. An additional 83 residents submitted responses through an online survey posted on the District's website.



Figure 1. Planning and engagement process to develop the strategy



# 2 | FOCUS FOR THIS STRATEGY

### Low and moderate income households

A healthy community has a diverse spectrum of housing types to accommodate the housing needs of residents of all ages, incomes, abilities and household sizes. Figure 2 illustrates the continuum of housing in the District from non-market housing for vulnerable and low income populations to market housing for higher income households.

### 1. Focus on the needs of low and low to moderate income earning households that are most likely to face challenges in finding appropriate and affordable housing.

These households are largely renters earning an estimated 30 - 50% and 50 - 80%, respectively, of the District's median rental household income. This area of focus roughly coincides with the social housing, low end market rental and market rental housing segments of the District's housing continuum.

No	n-Market Hous	ing		Market	Housing	
Emergency Shelters & Transitional Housing	Supportive Housing	Social and Co-op Housing	Low End Market Rental	Market Rental Housing	Entry Level Market Ownership	Market Home Ownership

#### Figure 2. Housing continuum in the District

The above focus aligns with OCP direction to develop a rental and affordable housing strategy to address the housing needs of low to moderate income earning households. It is also consistent with and helps support key goals in the Regional Affordable Housing Strategy.



### Target resident households

Ensuring an intergenerational mix of residents of all ages, incomes and abilities is important to the ongoing health and vibrancy of our community.

2. Consider the housing needs of lower income families as a key area of focus.

3. Seek to address the housing needs of lower income seniors, students, persons with disabilities and vulnerable populations at risk of being homeless, as well.

There is an on-going need for more affordable and rental housing choices for the following types of residents.

#### Families



Housing is needed for families that cannot afford home ownership and need additional space for children and/or extended family members. In 2011, an estimated 1,520 District households were living in core need and spending at least half of their income on housing, and approximately 860 (56%) of these were family households. In the absence of more affordable housing choices, many of these families may be forced to leave the District.

#### Young Adults and Students



Demographic trends for the District show a declining number of young adults aged 20 - 40 years, and identified as the 'missing generation' in the OCP. At the same time, local business operators report challenges in attracting and retaining qualified employees given the high land values on the North Shore. Affordable housing choices are needed to ensure that young adults receiving education, entering the work force and starting to raise families can continue to live and thrive in the District.



#### Seniors



Seniors are projected to comprise the largest proportion of the District's population in the coming decades. While the majority of seniors over 55 years own their current home and expect to be owning a home for the next 10 years, some lower income seniors are looking for low maintenance and affordable rental housing choices close to transit and other community amenities and services.

#### Persons with Disabilities



Persons living with cognitive and/ or mobility disabilities are faced with tough challenges in finding affordable, barrier free housing. Some older purpose built rental units present limited options for persons with disabilities and an increased supply of affordable accessible designed units is needed.

### Vulnerable persons at risk of homelessness



While the numbers of homeless people have, in recent years, remained relatively constant; social service providers across the North Shore report a growing number of vulnerable populations at risk of homelessness and waitlists for social and non-market housing continue to grow.



# 3 | ESTIMATED RENTAL DEMAND

The OCP (2011) anticipates capacity for approximately 10,000 net new units in the District by 2030.

As guided by the Metro Vancouver housing demand estimates in the Regional Growth Strategy (Metro 2040) and the Regional Affordable Housing Strategy, the District has established an estimated 10 year demand for affordable housing.

# 4. The 10 year (2016 – 2026) estimated demand for affordable rental units in the District is 600 -1,000 units.

These affordable rental units are intended to form part of, and not in addition to, the anticipated 10,000 net new units.





# 4 | LEVEL OF AFFORDABILITY

Canada Mortgage and Housing Corporation (CMHC) generally considers housing to be "affordable" when a household spends no more than 30% of their gross household income on shelter costs (rent, mortgage payments, property taxes, strata fees, and heating costs). CMHC has also established a set of recognized and regularly updated affordability levels that are derived from the CHMC annual rental market survey.

5. Establish rental thresholds for new affordable rental units at the time of rezoning and through a signed Housing Agreement.

6. Use the established CMHC Affordability Criteria, as updated on an annual basis, to guide the determination of affordability levels.

7. Include provisions in the Housing Agreement to the effect that existing and potential renters are income tested to ensure that affordable units are provided to low and low-moderate income earners.

Calculations of actual rents must refer to annually updated CMHC Market Rental reports.

Stats Canada census provides median household income (MHI) data every 5 years. MHI calculations may be adjusted by the annual rate of inflation to reflect incremental changes to income in the interim years.





### 5 | KEY RENTAL AND AFFORDABLE HOUSING GOALS

This section establishes key goals and corresponding policies to guide the rental and affordable housing in the District.

#### GOAL 1: Expand the supply and diversity of housing

As we move towards 2030, the majority (75 – 90%) of new housing is anticipated to be added in key growth centres, while preserving the neighbourhood character and lower density of established neighbourhoods. Increased supply of housing in centres will add diverse multi-family housing choices (type, tenure, unit sizes etc.) for District residents, and encourage competitive pricing for homes.

### 8. Continue to encourage diversity and increase the supply of housing in town and village centres in accordance with OCP and centre implementation plan policies.





#### GOAL 2: Expand the supply of new rental and affordable housing

Following a 30 - 40 year period of little change in the inventory of rental housing, some renewed interest in developing new purpose built market rental is emerging. Low interest rates, higher rental returns, municipal incentives and other factors have contributed to making the market rental housing more attractive to some developers. Municipal policy, partnerships and negotiated approaches at rezoning are needed to increase the supply of affordable rental housing that the market will not ordinarily provide. Locating affordable rental in centres that are within walking distance to frequent transit provides alternate transportation choices and helps ease the transportation costs and financial burden for renters.

9. Expand the supply of rental and affordable housing in a manner that is consistent with the OCP, and enables low and moderate income households to access transit and community services, retail and employment within walking distance from their homes.

10. Encourage development applicants to demonstrate how the proposed project will support rental and affordable housing in the District, where feasible.

11. Ensure that new rental includes a range of units, (i.e. number of bedrooms) to suit the needs of families and other households.

12. Negotiate for rental and affordable units, land (typically for larger projects), a cash-in-lieu contribution (typically for smaller projects) towards affordable housing, or some combination thereof, at the time of rezoning, and on a case-by-case.

13. Consider opportunities for density/height bonus zoning, on a case-by-case basis, to facilitate provision of affordable housing.

14. Consider opportunities, on a case-by-case basis, to incentivise rental and affordable housing with parking reductions in key centres and along the frequent transit network, and in consideration of applicable centres plans and transportation policies.

15. Continue to apply the strata rental protection policy recognizing that strata rental provides an important source of market rental housing.



### Key Goals - continued

#### GOAL 3: Encourage the maintenance and retention of existing affordable rental

Existing, older purpose built rental housing makes an important contribution to the affordable rental inventory in the District, and provides a key source of more affordable housing for low to moderate income families and other households. Progressive maintenance and restoration of these buildings is necessary to extend their service life and to ensure their functionality and liveability for residents.

16. Encourage the maintenance of purpose built rental to the end of its economic life, and ensure the appropriate enforcement of the Standards of Maintenance Bylaw in consideration of other applicable policies.

17. Prioritize the maintenance, restoration and retention of purpose built rental subject to an objective assessment of the building condition, and in consideration of applicable centres plans objectives and policies.

### GOAL 4: Enable the replacement of existing rental housing with conditions

It is recognized that even with ongoing and regular maintenance, by 40 - 50 years of age, several major mechanical components of residential buildings may need to be replaced outright. Higher maintenance costs associated with this work may be reflected in higher rents and/or sub-standard living conditions if maintenance is deferred. On a case-by-case basis, the condition of an existing rental building may warrant redevelopment.

18. Consider the replacement of existing rental, on a case-by-case basis, and subject to negotiation of the replacement rental units reflecting the number of bedrooms and affordability of original units, or some combination thereof, to meet the affordable housing needs of families and other households.





#### **GOAL 5: Minimizing Impacts to Tenants**

Potential demolition of older multi-family rental buildings has raised concerns for displaced renters who may face significant challenges in finding suitable affordable housing in a low vacancy rate climate.

A Residential Tenant Relocation Assistance Policy outlines procedures to assist current tenants in finding alternative and affordable accommodation. Such procedures may include providing advanced notice to tenants, assistance with relocation, moving cost allowance, right of first refusal in the new building, long term tenant bonus, and/ or other measures.

19. Work with land owners and developers to explore a phased approach to development to minimize impacts to existing tenants, where feasible.

20. Apply a Residential Tenant Relocation Assistance Policy to encourage development proponents to offer assistance to tenants in their search for new housing.





### Key Goals - continued

#### GOAL 6: Partner with other agencies to help deliver affordable housing

Addressing the affordable housing needs of lower and low to moderate income households will require partnership and collaboration with diverse community partners. Efficiencies can be realized when affordable housing is constructed as part of a market housing or mixed use development project. The day-to-day operation of affordable housing units and provision of services to tenants, as needed, is often managed by non-profit housing providers. Capital grants or other financing from Provincial and Federal governments can strengthen the economic feasibility of an affordable housing project. Strategic use of District owned lands, which may involve a long-term lease, can help leverage senior government funding.

21. Seek opportunities to partner with community stakeholders and senior government towards achieving affordable housing goals.

22. Explore opportunities to utilize District owned land subject to consideration of, but not limited to: proximity to frequent transit network; access to community services and employment; availability of external funding and partnerships; alignment with OCP, centres implementation plans and other applicable municipal policies.

23. Derive value from individual District owned lots for affordable housing in a manner that is consistent with Council policies.





## **6 | IMPLEMENTATION OF THIS STRATEGY**

Successful implementation of rental and affordable housing in the District will require regular data collection and monitoring to ensure alignment with changing community needs. A reporting framework will provide a consistent and comprehensive means of tracking important housing metrics, and may be used to inform future adjustments, as may be needed, for Council's consideration. Implications to the existing funding levels will be considered with the long-term funding strategy.

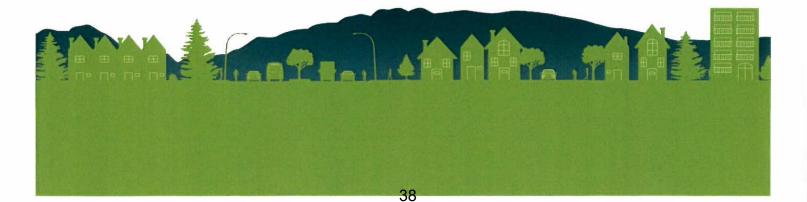
26. Establish a reporting framework to routinely monitor appropriate affordable housing metrics, not limited to the number of units and bedrooms, and level of affordability of existing and new affordable units, by project and by area.

27. Report on these metrics for each applicable residential development application and on a consolidated, annual basis and compare to projected demand estimates.

28. Consider the allocation of Community Amenity Contribution funds for affordable housing, on a case-by-case basis, and subject to consideration of the District's long-term funding strategy.







ATTACHMENT\_B

# District of North Vancouver Housing Continuum Estimated Demand

		Housing Category	Housing Type	Total Units/Beds (End of 2011)	Net Increase 2011-2030	2030 Total Units	Average no. of people per unit type	Population Accommodated
	$\land$	Safe Houses		22	15	37	1	37
		Emergency Housing		0	50	50	1	50
¥		Supportive Housing		17	50	67	1	67
Į		Transition Housing		21	100	121	1	121
2	SUBSIDIZED	Senior's Care & Disability Care		279	300	579	1	579
NON-MARKET		Subsidized Rental	Purpose-built & Seniors w/o care	644	1,000	1,644	Seniors: 1 Rental: 1.9	2,639
2		Quanta	Со-ор	343	0	343	1.9	651
		Ownership	Co-housing	0	0	0	0	0
		Other Rentals	Apartments above shops	28	0	26	1.9	49
		an a	Senior's & disability care (Independent Living)*	328	200	528		528
	RENTAL	Coach Houses		0	80	80	1.9	152
E		Secondary Suites		4,295	2,635	6,930	1.9	13,167
¥		Purpose Built	Apartments, multiplex, seniors w/o care	1,259	1,600	2,859	1.9	5,432
MARKET		Strata Apartment		3,793	6,350	10,143	1.9	19,272
Z		Townhouses		2,565	920	3,485	2.7	9,410
	OWNERSHIP	Duplex, Triplexes, etc.		73	0	73	1.9	139
		Row Houses (fee simple)		0	0	0	0	0
		Single Family Detached		19,944	-150	19,794	2.9	57,403
		Total Units		33,611	10,000**	46,759		
		Population		84,412				109,696

\* Does not include safe houses, emergency, supportive, transition housing, and seniors and disability care rental (non-market or market).

\*\* Excludes emergency, care beds, supportive housing, transition housing, and secondary suites.

RENTALAND		LINK: http://www.gnv.org/sites/gerauit/files/egocs/rental-afforgable-housing-strategy.pgr		E00CS: #331//03
Chapter	Goal	Policy/Direction	Progress	Link/Notes
2   FOCUS FOR THIS STRATEGY		.52	From 2011 to 2017, 74 new non-market rental units were completed: 4 in Mill House for people with disabilities, and 70 in Seylynn Horizon in Lynn Creek Town Centre	Draft OCP Implementation Report 2011- 2017; note that these projects were in process before the RAHS
2   FOCUS FOR THIS STRATEGY		2. Consider the housing needs of lower income families as a key area of focus.	Working with partners to creat non-market housing geared to families on a District owned site on Oxford Stree	
2   FOCUS FOR THIS STRATEGY		3. Seek to address the housing needs of lower income seniors, students, persons with disabilities and vulnerable populations at risk of being homeless, as well.	Ongoing work with non-market housing providers and developers in rezoning negotiations	
3   ESTIMATED RENTAL DEMAND		4. The 10 year (2016 – 2026) estimated demand for affordable rental units in the District is 600 -1,000 units.	Non-market rental units in process (as of Feb. 22, 2018): 311 units. Rental units in process includes all applications and recently approved projects that have not completed yet (from Preliminary applications to Development Permits issued). These numbers are a snapshot in time and can change as	See OCP IMC FAQ - see attachment 1 for list of all projects. DM 3474046
4 I LEVEL OF AFFORDABILITY		5. Establish rental thresholds for new affordable rental units at the time of rezoning and through a signed Housing Agreement.	Done on a case by case basis	
		<ol><li>Use the established CMHC Affordability Criteria, as updated on an annual basis, to guide the determination of affordability levels.</li></ol>	Yes using Housing Income Limits (HILS) published by BC Housing annually	CMHC no longer published
4   LEVEL OF AFFORDABILITY 4   LEVEL OF AFFORDABILITY		7. Include provisions in the Housing Agreement to the effect that existing and potential renters are income tested to ensure that affordable units are provided to low and low-moderate income earners.	Yes done with all Housing Agreements	
5   KEY RENTAL AND AFFORDABLE HOUSING GOALS	GOAL 1: Expand the supply and diversity of housing	8. Continue to encourage diversity and increase the supply of housing in town and village centres in accordance with OCP and centre implementation plan policies.	There is a gradual shift towards diversifying housing types from 2011 to 2017.	Draft OCP Implementation Report 2011- 2017
		9. Expand the supply of rental and affordable housing in a manner that is consistent with the OCP, and enables low and moderate income households to access transit and community services, retail and employment within walking distance from their homes.	-ront Lynn	
6   KEY RENTAL AND AFFORDABLE HOUSING GOALS	GOAL 2: Expand the supply of new rental and affordable housing		There are 637 units of purpose-built market rental in process as of Feb 22 2017. Rental units in process includes all applications and recently approved projects that have not completed yet (from Preliminary applications to Development Permits issued). These numbers are a snapshot in time and can	OCP IMC FAQ - see attachment 1 for list of all projects. DM 3474046
7   KEY RENTAL AND AFFORDABLE HOUSING GOALS	GOAL 2: Expand the supply of new rental and affördable housing	10. Encourage development applicants to demonstrate how the proposed project will support rental and affordable housing in the District, where feasible.	Yes, Community Planning development referrals ask for applicants to demonstrate how the proposed project will support rental and affordable housing in the District, where feasible.	
8   KEY RENTAL AND AFFORDABLE HOUSING GOALS	GOAL 2: Expand the supply of new rental and affordable housing	11. Ensure that new rental includes a range of units, (i.e. number of bedrooms) to suit the needs of families and other households.	Yes, Community Planning development referrals ask for applicants to demonstrate how the proposed project will create units for families.	Now systematically collecting this info with EnerGov (didn't have it easily accessed in a system before)
9   KEY RENTAL AND AFFORDABLE HOUSING GOALS	GOAL 2: Expand the supply of new rental and affordable housing	12. Negotiate for rental and affordable units, land (typically for,larger projects), a cash- in-lieu contribution (typically for smaller projects) towards affordable housing, or some combination thereof, at the time of rezoning, and on a case-by-case.	Affordable housing investments are negotiated with developers on a site by site basis. Housing Continuum work plan includes work to create an Affordable Housing Fund	
10   KEY RENTAL AND AFFORDABLE HOUSING GOALS	GOAL 2: Expand the supply of new rental and affordable housing	13. Consider opportunities for density/height bonus zoning, on a case-by-case basis, to facilitate provision of affordable housing.	Done on a case by case basis	

ATTACHMENT C

Chapter	QOBI			
11   KEY RENTAL AND AFFORDABLE HOUSING GOALS	GOAL 2: Expand the supply of new rental and affordable housing	14. Consider opportunities, on a case-by-case basis, to incentivise rental and affordable housing with parking reductions in key centres and along the frequent transit network, and in consideration of applicable centres plans and transportation policies.	Done on a case by case basis	Pretty sure Lynn Creek Apartments had reduced parking requirements. Not sure about Northwood Village, Mill House's 4 units, or Seylynn; again, these ones were in
12   KEY RENTAL AND AFFORDABLE HOUSING GOALS	GOAL 2: Expand the supply of new rental and affordable housing	15. Continue to apply the strata rental protection policy recognizing that strata rental provides an important source of market rental housing.	Yes	
13   KEY RENTAL AND AFFORDABLE HOUSING GOALS	GOAL 3: Encourage the maintenance and retention of existing affordable rental	16. Encourage the maintenance of purpose built rental to the end of its economic life, and ensure the appropriate enforcement of the Standards of Maintenance Bylaw in consideration of other applicable policies.	Standards of Maintenance Bylaw to be updated by year end	
14   KEY RENTAL AND AFFORDABLE HOUSING GOALS	GOAL 3: Encourage the maintenance and retention of existing affordable rental	17. Prioritize the maintenance, restoration and retention of purpose built rental subject to an objective assessment of the building condition, and in consideration of applicable centres plans objectives and policies.	Done on a case by case basis	
15   KEY RENTAL AND AFFORDABLE HOUSING GOALS	GOAL 4: Enable the replacement of existing rental housing with conditions	18. Consider the replacement of existing rental, on a case-by-case basis, and subject to Te negotiation of the replacement rental units reflecting the number of bedrooms and the affordability of original units, or some combination thereof, to meet the affordable housing needs of families and other households.	Tenant relocation policy approved (2016). Ammended policy just approved that extends the policy to strata units.	
16   KEY RENTAL AND AFFORDABLE HOUSING GOALS	GOAL 5: Minimizing Impacts to Tenants	19. Work with land owners and developers to explore a phased approach to development to minimize impacts to existing tenants, where feasible.	Tenant relocation policy (2016); Amended the Development Procedures Bylaw (Bylaw 8144, 2017) gives the General Manager procedural flexibility when considering temporary use permit (TUP) applications within District key centres (excluding single-family zoned land). TUPs may be used to create	
17   KEY RENTAL AND AFFORDABLE HOUSING GOALS	GOAL 5: Minimizing Impacts to Tenants	20. Apply a Residential Tenant Relocation Assistance Policy to encourage development proponents to offer assistance to tenants in their search for new housing.	es. Policy approved 2016	
18   KEY RENTAL AND AFFORDABLE HOUSING GOALS	GOAL 6: Partner with other agencies to help deliver affordable housing	21. Seek opportunities to partner with community stakeholders and senior government towards achieving affordable housing goals.	Yes current partnerships with Sandford Housing Society, Hollyburn Family Services Society, Cataslyst Community Development Society to achieve non- market housing goals	
19   KEY RENTAL AND AFFORDABLE HOUSING GOALS	GOAL 6: Partner with other agencies to help deliver affordable housing	22. Explore opportunities to utilize District owned land subject to consideration of, but not limited to: proximity to frequent transit network; access to community services and employment; availability of external funding and partnerships; alignment with OCP, centres implementation plans and other applicable municipal policies.	Yes currently working with partners on the District owned sites on Delbrook land, Oxford Street	
20   KEY RENTAL AND AFFORDABLE HOUSING GOALS	GOAL 6: Partner with other agencies to help deliver affordable housing	23. Derive value from individual District owned lots for affordable housing in a manner that is consistent with Council policies.	Upcoming work to create a non-market land acquistion strategy.	As per the Housing Continuum work plan
6   IMPLEMENTATION OF THIS STRATEGY		26. Establish a reporting framework to routinely monitor appropriate affordable Wi housing metrics, not limited to the number of units and bedrooms, and level of affordability of existing and new affordable units, by project and by area.	Will be part of the OCP Implementation Report done regularly by staff	
7   IMPLEMENTATION OF THIS STRATEGY		27. Report on these metrics for each applicable residential development application Wi and on a consolidated, annual basis and compare to projected demand estimates.	Will be part of the OCP Implementation Report done regularly by staff	
8   IMPLEMENTATION OF THIS STRATEGY		28. Consider the allocation of Community Amenity Contribution funds for affordable Yes housing, on a case-by-case basis, and subject to consideration of the District's long-term funding strategy.	Yes done on a case by case basis as per the overall CAC policy approved by Council.	

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