



AGENDA
HOUSING AFFORDABILITY TASK FORCE MEETING
JUNE 30, 2015, AT 3:00 P.M.
SONGHEES NATION ROOM
CITY HALL, 1 CENTENNIAL SQUARE

APPROVAL OF AGENDA

ADOPTION OF MINUTES

1. Minutes from the Meeting held May 26, 2015

REPORT OF RECOMMENDATIONS OF THE TASK FORCE

2. Report of the Recommendations of the Mayor's Task Force on Housing Affordability

REPORT - PUBLIC RESPONSE TO PROPOSED RECOMMENDATIONS

3. Summary of Activities and Findings

ADJOURNMENT

Report of the Recommendations of the Mayor's Task Force on Housing Affordability

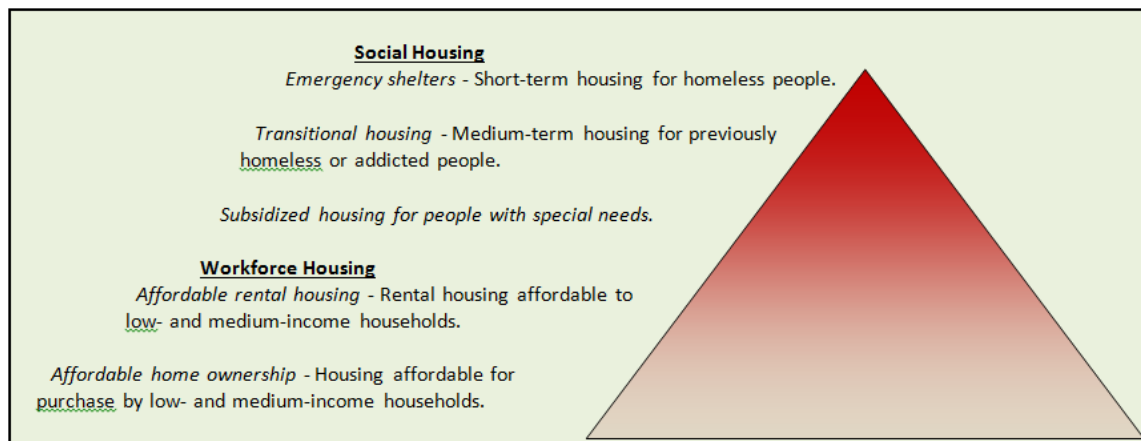
Background

On April 16, 2015, Victoria City Council approved its Strategic Plan for 2015-2018. One of the strategies is *Make Victoria more Affordable*. The cost of housing has been consistently identified as a significant factor that negatively impacts affordability for many residents, particularly those of low to moderate income. In order address the issue of housing affordability, Victoria City Council also approved the creation of the Mayor's Task Force on Housing Affordability.

Task Force Scope

The Task Force was mandated by Council to identify solutions that could help increase the supply of new units of low-cost housing, defined as a unit that a person earning minimum wage or receiving a pension could afford to live in. Concerned for issues of housing affordability among other low to moderate income households, Task Force members agreed to also identify solutions that could contribute to the development of housing that meets the affordability needs of households in Victoria that fall within the middle two income quartiles as defined by Statistics Canada (\$18,147 to \$57,772 per annum). The Task Force members also agreed to examine potential solutions that could achieve greater affordability in both non-market and market housing developments.

Affordable Housing Demands



Principles

1. Right to Housing

All people deserve access to housing that is safe, stable and affordable and that supports personal and public health. The availability of a diversity of housing types across the housing spectrum that can accommodate people of different ages, incomes, household structures, and physical and social needs is one of the fundamental elements of creating and maintaining a healthy, inclusive and more sustainable community. (City of Victoria OCP pg 94)

2. City Hall has a role to play

While the responsibility for housing has fallen traditionally within the jurisdiction of the provincial and federal governments, the City of Victoria can and should take a leadership role and use the tools within its toolbox in innovative and creative ways to immediately increase the availability of low-end of market affordable housing.

Goals and Targets

1. Increase Overall Housing Supply in City

- The City of Victoria will need to add an average of 350 to 400 units of housing per-year to accommodate the OCP projected population increase of 20,000 new residents between 2011 and 2041. Eighty per cent of that growth is anticipated in downtown and in areas within and around large urban villages and town centres. Current policies and objectives within the Downtown Core Area Plan (DCAP) and the OCP anticipate denser housing development in these areas.
- With respect to rental housing, a 2013 Urban Futures report commissioned by the City of Victoria estimated that approximately 7,500 rental housing units (market and non-market) will need to be added to the City's housing stock between 2011 and 2041. This means that, within the total number of housing units added each year, an average of 250 units will need to be rental. Although municipalities do not regulate housing tenure, some have developed incentives to promote the development of more purpose-built rental units.

2. Generate and Allocate Additional City Revenue to Affordable Housing

- City Council maintain a strong commitment to contributing to the Victoria Housing Reserve Fund at a level that supports the development of an adequate number of affordable housing units to meet existing and emerging demand.
- Where possible, generate additional revenue through the sale or redevelopment of existing land.

3. Create Places where Everyone Wants to Live through Urban Planning Principles

- Good urban design does not emerge from public consultation. Public input works as part of the information gathering phase followed by analysis and then leads to the synthesis into a design. Qualified and skilled designers should be made responsible and expected to produce 'good public places' with the public good in mind. This is to be expected and not an add-on. Too much effort and resources are spent on repetitively soliciting public opinion and thereby abdicating a role of civic leadership to obtain the best design from the best and most expert, creative, humanistic and public-spirited designers. The City must find a way to budget for design of the public realm as a priority, to create a more livable and resilient city for all citizens.

Housing Types

Task Force members suggested that the City consider a range of housing types when examining potential solutions to housing affordability, including:

- Small-lot single-family housing. Stand-alone houses on 2,000 to 4,000 square foot lots.
- Multiplex 2 to 10 units developed in existing residential areas, often single-family house conversions.

- Accessory units (also called secondary suites or granny flats). Self-contained units with separate entrances, kitchens and bathrooms.
- Garden suites or laneway houses (also called garage conversions). Small houses adjacent to a main house, sometimes above or replacing garage.
- Townhouses (also called rowhouses or attached housing).
- Low-rise (2-6 story) apartments, used for either rentals or owner-occupied condominiums.
- Additional floors added to existing buildings.
- Micro-apartments (apartments less than 500 square feet).
- Residential over commercial, apartments above a commercial space.
- Industrial or commercial building conversions to residential uses, such as loft apartments.
- Housing developed on underused parking lots.
- Older motels and hotels converted to apartments.

Themes

Throughout the discussions and deliberations of the Task Force, the members identified two key themes:

- Increase the City of Victoria's capacity to support development of affordable housing, and
- Remove municipal barriers to the development of more affordable housing options.

Under the umbrella of these two themes, the following report presents the Task Force's recommendations as well as the rationale provided by Task Force members to support implementation of the recommended actions. The report also identifies each recommendation within a three year time frame within which the recommendations are expected to be implemented should they be adopted by Council.

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1. Municipal Fees

Rationale

Fixed costs and fees represent a larger share of total costs for smaller projects and lower-priced housing. For example, a planning requirement such as a traffic study, a design requirement such as an elevator, or a development fee of \$10,000 per unit, may significantly increase the retail price of small and inexpensive housing projects. These types of costs can significantly reduce the potential that affordable infill housing can be built, but, at the same time, are likely to have little impact on the final price of more expensive housing being built in larger projects. The City can minimize such costs and provide discounts and exemptions for lower-priced infill housing by exempting such projects from traffic studies, expensive design requirements (e.g., elevators) and development fees.

Recommendation

Minimize and prorate fees for affordable housing projects.

2. Density Options

Rationale

Allowing additional density provides an immediate opportunity for developers to build more units on a single parcel of land, potentially allowing for a lower per-unit land cost and thus contributing to overall unit price. This approach supports compact, affordable, infill development while preventing land value increases that would otherwise result if increased density were allowed for higher priced housing units. The Official Community Plan and the Downtown Core Area Plan identify key areas of the city where increased density will be permitted. In many cases this will require rezoning to support additional density. The Downtown Core Area Plan includes a Density Bonus Program through which developers may opt for higher densities in exchange for contributions to the Downtown Core Area Public Realm Improvement Fund and the Downtown Heritage Buildings Seismic Upgrade Fund. A density bonus program for areas outside of the downtown core is currently being explored. Density bonus options in exchange for the development of affordable housing units are not currently a consideration within these plans and programs.

Recommendation

Allow for higher densities and greater heights than permitted within existing zones in exchange for affordable housing units.

3. Using Public Land for Affordable Housing Development

Rationale

Many municipalities purchase, keep an inventory and subsequently use land to help foster the development of more affordable housing. The City of Victoria is a compact, mostly-urban city located within a regional network of other municipalities. Because the City does not hold a large amount of property that would be eligible for development or redevelopment into housing, it may be more productive for the City to work with other public bodies such as the provincial government and school districts to identify an inventory all the publicly held land suitable for

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residential development.

Recommendation

Create an inventory of publicly and privately-held lots suitable for affordable infill.

4. Grants to Support Affordable Housing Developments

Rationale

Over the past decade, the City of Victoria Housing Reserve Fund has provided grants to developers who have committed, through a housing agreement registered on title, to build and operate housing projects affordable to low and moderate income households. Since its creation, the Fund has provided \$5.8 million in grants to support the creation of 80 emergency shelter beds, 232 supportive housing units and 426 affordable rental housing units. Recently, non-profit providers have expressed concerns that the \$10,000 per unit cap on grants may soon limit the ability of developers to build units that can meet the definition of the City's low to moderate income levels.

Recommendation

Review the Victoria Housing Reserve allocation of \$10,000 per unit of affordable housing to determine whether there is a need to increase the amount of dollars per door.

5. Victoria Housing Reserve Fund Capacity

Rationale

The Victoria Housing Reserve Fund is currently independently managed by City staff and City Council approves each application. There are other grant providers within the region, including the Capital Regional Districts Housing Trust Fund, United Way, Victoria Foundation and Vancouver Island Community Investment Fund. The City may be able to leverage additional funding for affordable housing development through cooperative agreements with these organizations that set-out terms governing the co-management of these funds.

Recommendation

Investigate options to expand the capacity of the Victoria Housing Reserve through alternative financing mechanisms.

6. Converting Motel Properties to Residential Use

Rationale

Over the past fifteen years a number of motel properties throughout the City have become non-viable within transient-occupation-only zones. Through site-specific rezoning and development permit approvals, a number of these properties have been successfully converted to residential rental uses, some at the high end of the rental spectrum and others at more affordable levels. A review of currently existing T-1 zoned properties has identified a range of former motel properties, some of which may be able to be converted to residential use (see Appendix 1). The City has options with respect to how to expedite conversions. It could, amend the T-1 zoning regulations to permit residential use, create a general conversion bylaw that offers this opportunity to all properties currently operating as motels, or provide expedited processing to

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those rezoning applications for motel conversions that fit within the OCP place designations. Should the City consider amending the T-1 zoning regulations or introducing a conversion bylaw for motels, it will be important to also introduce design guidelines and advisory design approval processes that ensure these buildings are developed to a standard that works for the City and surrounding properties in the long-term.

Recommendation

Expedite conversion of motels and other transient accommodations, where appropriate, and expand conversion opportunities to all downtown zones.

7. City Liaison on Landlord Tenant Issues

Rationale

Responding to tenant issues from the community related to matters within the City's property maintenance bylaws is currently the responsibility of the City's Bylaw Services section. Bylaw Services currently coordinates the RESPOND (Reacting Effectively to Solve Problems in Our Neighbourhoods and the Downtown) team, which includes a broad partnership of organizations and authorities who work together to encourage local landlords to operate appropriate rental properties and, when necessary, use progressive enforcement practices to improve housing conditions. The team currently includes staff from Bylaw Services, Victoria Fire Department, Victoria Police Department, Building and Inspections, Animal Control and Island Health. There is evidence that the team could use additional resources and staff to: review existing regulatory tools, research and develop new regulatory frameworks as well as coordinate actions to address housing conditions and to work proactively with landlords to address problematic behaviours, improve housing conditions and promote high quality of life and safety standards.

Recommendation

Designate a City Housing Officer as a lead City liaison for landlords and tenants on housing issues that are within the City's jurisdiction.

8. Property Maintenance Standards

Rationale

According to BC Assessment data, in 2013 there were an estimated 16,569 purpose built rental housing units in 514 properties located within the boundaries of the City of Victoria. Nearly 70% of these units were built between 1950 and 1975 under a series of Federal tax measures and construction incentives. Much of the remainder of the purpose built stock was built prior to 1950. Local social service organizations and tenant advocates have expressed concerns about the physical quality of the older rental stock.

The challenges for maintaining existing rental housing stock are twofold. Small margins and inflationary costs place pressures on landlords that act as a disincentive to long-term investment. Low-income tenants often face poor housing conditions with little to no recourse and lack security of tenure when renovations occur ("renovictions"). The recommendations of the Task Force are based on a common vision of an inclusive, quality of life-focused approach to housing in which the bad operators are held accountable and landlords who are contributing to long-term affordable housing stock in the City are rewarded

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With this in mind, the Task Force is suggesting that the City explore the potential to strengthen its ability to intervene when housing conditions threaten the quality of life and well-being of tenants. A number of BC municipalities have introduced stronger standards of maintenance requirements within existing bylaws or introducing new regulatory tools that promote improved housing conditions.

Recommendation

Review and strengthen the Property Maintenance Bylaw and the resources to administer the Bylaw in order to better protect quality of life and promote safe housing conditions for all residents of Victoria.

- **Add conditions of tenant/resident quality of life (mold, pests, etc) to the City's Property Maintenance Bylaw.**
- **Coordinate actions to address housing conditions through the City Housing Officer and through reviewing and, where possible, re-prioritized bylaw enforcement resources towards addressing housing quality of life and safety issues.**

9. Affordable Home Ownership

Rationale

According to the 2015 Demographia International Housing Affordability Survey, Victoria is the second least affordable housing market in Canada, based on a ratio of median income to median home value. While homeownership is not appropriate for all, for some working families, affordable homeownership can offer a long-term path of equity building towards middle-class security. Beyond macro policy shifts such as enabling greater density, the City can also take steps to help introduce the concept of affordable home ownership in Victoria. There are several non-profit and municipally-based organizations working in other cities and provinces to develop and sell below market ownership housing to qualified residents. Hosting a workshop where some of these organizations could present their programs to City staff, housing providers, developers and builders would provide the opportunity to explore the potential to implement similar programs in Victoria and to establish the networks necessary to creating partnerships among organizations that have the capacity and mandate to develop affordable home-ownership programs.

Recommendation

Investigate opportunities for the City to support the development of affordable ownership programs (e.g., shared equity, non-profit) by hosting a workshop for City staff, housing providers, developers and builders.

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1. Development Application Process

Rationale

The general theme underlying this recommendation is to streamline applications proportionate to project scale (i.e. smaller projects to get through faster to encourage small-scale typologies with criteria that perform more affordably). To the developer time is money; hence any chance to expedite an application presents potential cost savings for a development.

Rezoning applications for affordable housing projects could by-pass the pre-application CALUC meeting that is normally required. The City could notify the CALUC of the application so they still have an opportunity to comment during the process, but the pre-meeting would not be required. The rationale for this recommendation is due to applicants needing to expend costs to prepare detailed plans at early stages in the application process and delaying application submission dates. Thresholds should be established to determine the type and size of projects that would qualify for this streamlining.

Requiring Council approval for some development permit and heritage alteration applications adds a significant amount of time to the process of moving a project to the construction stage. In some cases it may be possible to delegate more authority for specific applications to City staff.

The City could also consider expediting all types of development applications and permits that meet criteria for affordable housing (currently, the City expedites non-profit affordable housing projects – this would expand the scope). Criteria could be established based on characteristics which lend themselves to more affordable forms of housing (e.g., construction type, unit sizes below a certain threshold, no vehicle parking provided, etc.).

Recommendation

Expedite development approval and permitting process by:

- 1. Allowing rezoning applications for affordable housing projects to by-pass the pre-application meeting required with Community Association Land Use Committees.**
- 2. Delegating more approval authority within the development permit and heritage alteration permit processes.**
- 3. Continuing to give priority status to affordable housing applications within the development approval process.**

2. Development Cost Charges

Rationale

The assessment of Development Cost Charges constitutes an essential component of assuring that the costs the City incurs in order to support development are adequately provided for by the developer. Section 933.1 of the BC Local Government Act allows for the reduction or waiver of development cost charges for new non-profit and for-profit affordable rental housing projects. The grants provided through the Victoria Housing Reserve Fund were introduced in order to offset these costs for non-profit affordable housing developments. Waiving these costs for both non-profit and for-profit affordable housing projects could allow operators to provide units at lower rent levels or at a lower purchase price. Affordable rents and/or purchase prices could be

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secured in a housing agreement that the City would register on title.

Recommendation

Waive development cost charges (DCCs) for affordable housing projects.

3. Minimum Unit Sizes

Rationale

Some of the multi-unit and commercial-residential mixed use zones within the *Zoning Regulation Bylaw* as well as the *Conversion Guidelines – Transient to Residential Accommodation* set minimum unit sizes at 33 square meters (approximately 335 square feet). Allowing for smaller, more compact units within developments provides the potential for developers to reduce construction costs and allow more units within a given development. Removing this restriction would promote innovation while continuing to allow the City to ensure these buildings are developed to a standard that works for the City and the surrounding properties in the long-term.

Recommendation

Remove the minimum unit size requirements for multi-unit zones within the *Zoning Regulation Bylaw* and within the *Conversion Guidelines – Transient to Residential Accommodation*.

4. Housing Conversions

Rationale

Schedule G of the City of Victoria's *Zoning Regulation Bylaw* provides the regulations related to the conversion of existing single detached houses into multi-unit developments. Over the years, many large homes have been successfully converted into multi-unit developments. The objectives of the conversion bylaw include allowing additional density in single detached neighbourhoods and potentially creating more affordable housing by retaining and repurposing older housing stock. Currently, regulations restrict developments on the basis of housing type and the year the house was built. There are also restrictions on the number of units allowed within a given property based on the dwelling's habitable floor area. There may be opportunities to amend the regulations to increase the number of homes that would be eligible for conversion. This could include:

- Adding apartment buildings as a housing type,
- Allowing conversions of buildings on smaller and narrower lots,
- Allowing the conversion of single detached houses built after 1931 into multiple dwellings,
- Increasing the maximum number of self-contained dwellings allowed within each size category, or
- Removing or reducing the minimum floor area requirements.

Recommendation

Amend *Schedule G – House Conversion Regulations* of the *Zoning Regulation Bylaw* to better facilitate conversion of single detached housing units to multi-unit buildings.

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5. Parking Requirements

Rationale

The provision of parking units to support residential housing development adds a significant cost to construction. An individual unit of parking can cost a developer between \$25,000 and \$45,000, with this cost generally passed on to the prospective tenant or owner of the unit. There is evidence that demand for parking units is declining among residents of multi-unit developments, particularly those within affordable rental projects. Based on parking study evidence presented as part of recent development applications for two affordable rental housing projects, City Council approved parking ratios of 0.57 and 0.30 parking units per unit of housing. Reducing the levels on some specific housing types could yield affordability benefits. At the same time, the City can require that transportation demand management strategies be used to help reduce motor vehicle use through the introduction of car sharing programs and measures that support the use of more active transportation options (e.g., walking, cycling).

The City is currently reviewing *Schedule C – Off Street Parking* of the *Zoning Regulation Bylaw*, which will include a review and recommendations for changes to off-street parking requirements for various types of developments. In the interim, some immediate reductions in required parking levels would help reduce development costs and improve the capacity of developers to create more affordable housing units.

Recommendation

Reduce parking requirements within *Schedule C – Off-Street Parking* of the *Zoning Regulation Bylaw* as per the table below:

Building Class	Recommended Number of Parking Spaces Per Unit
Buildings converted to housekeeping units	0.5
Buildings converted to rooming houses or boarding houses	0.5
New buildings containing housekeeping units or rental apartments	0.5
Buildings converted to multiple dwellings in zones other than a multiple dwelling zone, both for rental and strata buildings	0.5 for any building containing more than 3 dwelling units
Buildings containing residential use in the CA-3, CA-4 and CA-5 zones	0.5
Buildings containing residential use in the C1-CR zone	0.8
Multiple dwellings located in R3-1, R3-2 and other zones	0.8
Multiple dwellings subject to strata title ownership in R3-1 zones	0.8
Multiple dwellings subject to strata title ownership in R3-2 and other zones	1.0
Rental attached dwelling	0.8
Condominium attached dwelling	1.0

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6. Garden Suites - Rezoning

Rationale

Garden suites provide the opportunity for home owners to create an additional unit of housing in order to accommodate a family member or as a rental unit available to the public. Although these units often rent close to market rates, they do provide the opportunity for families to share the costs of homeownership and, while adding additional rental housing stock to the existing market, can provide a household with additional rental income to help make home ownership more achievable. Currently the City requires that all Garden Suite applications be subject to a rezoning application. This adds significant time and additional costs within the development process. To date the City has received very few applications for Garden Suites. Removing this requirement could potentially increase the number of suites built.

Recommendation

Remove the rezoning requirement within the *Garden Suite Policy*.

7. Garden Suites – Prohibition on Secondary Suite Properties

Rationale

The *Garden Suite Policy* currently prohibits the development of a garden suite on any property that also contains a secondary suite. Allowing the development of garden suites on properties that also contain secondary suites would allow for added density within areas where single detached housing predominates. This action could achieve objectives similar to those associated with removing the rezoning requirement for garden suites.

Recommendation

Remove the restriction within the *Garden Suite Policy* that prohibits development of garden suites on properties with secondary suites.

8. Secondary Suite Size Restrictions

Rationale

Currently *Schedule J – Secondary Suite Regulations* of the *Zoning Regulation Bylaw* sets limits on the size of a secondary suite and prohibits the development of a suite within a dwelling that has undergone the following exterior changes within the 5 years prior to the secondary suite application:

- An extension to the building that creates more than 20 square meters of enclosed floor area, including a dormer;
- Raising the building more than 0.6 meters in height; and
- The addition of steps and an entranceway more than 1.5 meters in height.

Allowing the expansion of an existing dwelling, particularly when it is located on a larger lot, and allowing the secondary suite to be bigger than regulations currently allow would allow owners of dwellings built between 1932 and 1972 to add a larger secondary suite that could accommodate a small family. This action could also achieve objectives similar to those associated with removing the rezoning requirement for garden suites

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Recommendation

Amend *Schedule J – Secondary Suite Regulations* of the *Zoning Regulation Bylaw* by eliminating the minimum size requirement and the restriction on dwellings that have been renovated in the past five years.

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1. Innovations in Parking Requirements

Rationale

The City of Victoria is currently in the process of reviewing *Schedule C – Off-Street Parking* of the *Zoning Regulation Bylaw*. Parking demands and options for transportation demand management being used by developers have changed substantially since the last review of the regulations (see Appendix 2).

As well, unbundling parking from housing units has the potential to reduce costs for the renter or buyer. Parking unbundling means that parking spaces are rented separately from building spaces. For example, rather than paying \$1,000 a month for an apartment with two “free” parking spaces, residents pay \$800 per month for an apartment plus \$100 for each or any of the parking spaces they wish to use. In this way renters are not forced to pay for parking spaces they do not need and will not use. This is particularly appropriate for affordable-accessible housing since lower-income occupants tend to own fewer than average vehicles. This reduces development costs and encourages households to reduce their vehicle ownership, which can help reduce traffic problems.

The Task Force recommends that these trends and new approaches inform the current review of *Schedule C*.

Recommendation

Consider a variety of innovations such as facility sharing, unbundled parking, increased density, land use mix, transit accessibility, car-sharing options, and demographic needs and incomes within the scheduled review of *Schedule C – Off-Street Parking* of the *Zoning Regulation Bylaw*.

2. Inclusionary Zoning

Rationale

Affordable housing mandates (also called Inclusionary zoning) require that a portion of new housing units (typically 10-20%) be sold or rented below market prices, or developers contribute to an affordable housing fund (see Appendix 3 for a more detailed description of Inclusionary Zoning). This helps create affordable housing as communities grow, and if required of all developers, these costs are partly capitalized into land values, minimizing the burden on individual developers or governments. In the right housing market conditions, inclusionary zoning can also help stimulate the development of housing units that are affordable for low to moderate income households. A variety of approaches to inclusionary zoning exist, each of which should be examined prior to being considered for use within the City's housing market.

Recommendation

Direct City staff to report to Council with recommendations on implementing inclusionary zoning as a way to support the development of more affordable housing.

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3. Using City Owned Land

Rationale

In the past, the City has provided land to support the development of affordable housing. The projects supported have ranged from affordable townhouse units within a cooperative housing project to an emergency shelter for homeless people. Under current law, the City can donate land or enter into long-term lease agreements with organizations that commit to providing affordable housing. The City can also enter into land swaps with other public institutions or the private sector and use those properties for affordable housing purposes.

Recommendation

Contribute land at no cost or at reduced market value for the development of affordable housing projects.

4. City-based Real Estate Function

Rationale

The City currently employs one staff in the role of Property Manager. Should the City wish to consider becoming more active in acquiring and using property to support the development of more affordable housing, it would be prudent to consider allocating additional resources and developing operational guidelines to support a real estate function within its administration.

Recommendation

Create a real estate function within the City's administration that can purchase and sell property for the purpose of creating affordable housing.

5. Incentives to Utilize Underdeveloped Space

Rationale

The City currently provides grants to property owners to upgrade historical businesses, particularly to improve their performance in a significant seismic event. In many cases, these grants have been used to help develop residential units above existing commercial spaces in older buildings, particularly in the downtown area. The City still has a substantial inventory of space above commercial properties that is undeveloped. There are other incentives that could possibly encourage existing property owners to convert underutilized and unused spaces above commercial properties into residential units. Possible incentives should be investigated and, where appropriate, implemented.

Recommendation

Create incentives that support converting underutilized or unused spaces above commercial properties into residential use.

6. Incentives to Maintain Existing Properties

Rationale

Since the elimination of the Federal Residential Rehabilitation Assistance Program (RRAP), rental property owners have access to very few resources that can assist in the improvement of

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existing properties. A Revitalization Tax Credit that would incentivize landlords by allowing partial write-off of major capital investments could help extend the life of units that are currently more affordable. This could also help improve the quality of housing for tenants. Tax credits could be tied to Affordable Housing Agreements that includes assurances that existing tenants will continue their tenancy during and after renovations are completed. Credits should not be used to subsidize the cost of meeting basic standards of repair.

Where possible and appropriate, applying reduced charges for development and building permits as well as licensing fees could be used to help encourage non-market and market affordable housing providers to add units to their existing properties.

Recommendation

Investigate and implement appropriate incentives (e.g. grants, tax credits, loans and/or loan guarantees, lowered development fees for adding units to existing rental stock) that can assist landlords in maintaining and/or improving affordable market and non-market housing.

7. Housing Agreements

Rationale

Currently the City uses Housing Agreements to ensure that new strata units are not restricted from being rented within the secondary rental market. It also uses Housing Agreements to secure rental affordability levels on properties where Victoria Housing Reserve Fund Grants have been used to build affordable housing units. There has been a recent increase in applications to build rental-only multi-unit housing. In some cases, developers are seeking to secure short-term (10 year) rental-only covenants on strata-titled properties. This may secure rental units in the short-term, but does not guarantee that units will remain rental into the long-term, potentially compromising tenant security.

Recommendation

Develop policies and procedures for establishing affordable housing agreements that include:

- **Consistent and transparent processes;**
- **Guarantees or protections for the long-term security of tenure and affordability of units; and/or**
- **Supports for other housing affordability measures (e.g. inclusionary zoning requirements, revitalization tax credits, etc.).**

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1. Zoning Regulations

Rationale

The City is currently planning a comprehensive review of the *Zoning Regulation Bylaw*. This is a long-term project that will take up to three years to complete. There is evidence that there are a number of emerging housing types and options for the redevelopment of existing housing that could contribute to greater owner affordability. This review provides the opportunity also use a housing affordability “lens” when examining specific regulations and how they may limit the potential to build or transform existing housing in order to achieve affordability objectives.

Recommendation

Review the *Zoning Regulation Bylaw* to ensure it accommodates a variety of housing types (e.g., fee-simple row housing, co-housing, and where appropriate, strata conversion and subdivision of oversized lots for infill) that can be used to achieve greater owner affordability in the housing market.

Appendix 1

Potential Motel Conversions to Residential in Victoria

City of Victoria

Status	Motel Name	Address	Units	Current Zoning	Residential Permitted In Zone	OCP Designation	OCP Amendment Required?
Under Renovation	Traveller's Inn	626 Gorge Rd	26	R-70	YES	Urban Residential	NO
	Traveller's Inn	3025 Douglas St	UK	T-1	NO	General Employment	YES
	Dalton	759 Yates St	105	CA-4	YES	Core Business	NO
Operating as Motel	Scotsman Inn	474 Gorge Rd	UK	T-1	NO	General Employment	YES
	Robin Hood	136 Gorge Rd	UK	T-1	NO	Urban Residential	NO
	Castle Inn	133 Gorge Rd	UK	T-1	NO	Urban Residential	NO
	Mayfair	650 Speed Ave	UK	T-1	NO	Urban Residential	NO
	Strathcona	919 Douglas St	UK	CA-22	YES	Core Business	NO
	Hotel 760	760 Queens Ave	UK	C1-N-Q	NO	Core Employment	NO
	Ocean Island Inn	791 Pandora Ave	UK	CA-4	YES	Core Business	NO
	Super 8	2915 Douglas St	60	T-1	NO	General Employment	YES
	Tally-Ho	3020 Douglas St.	UK	T-1	NO	General Employment	YES
	Capital CityCenter	1961 Douglas St.	84	T-1	NO	Core Employment	NO
Vacant	Plaza	603 Pandora Ave	UK	CA-70	YES	Core Historic	NO
	Crystal Court	701 Belleville St	UK	T-1	NO	Core Inner Harbour	NO

- No rezoning or OCP amendment required to operate as residential
- Requires rezoning
- Requires OCP amendment and rezoning

Appendix 2

Onsite Parking + Impacts on Affordability
www.portlandoregon.gov/bps/article/420062

Development Type	# of Units	# of Parking Spaces	Parking Spaces per Unit	% of Ground Floor used for parking	Parking Cost as a Percentage of Total Construction Cost	Construction Cost	Potential Monthly Rental Range (\$50 sq ft apartment)*	Monthly Rent Increase above Development
			0	0%	0%	4.3 M	\$800 - \$1,150	-
Single-Family Detached	50	0	A building with no parking is able to utilize the full capacity of the development on the site (factoring in assumptions outlined in Model Scenario 50 units and zero parking spaces are constructed).					
Single-Family Attached	45	9	0.25	33%	4%	4.3 M	\$850 - \$1,200	6%
			A building with tuck-under parking is able to utilize nearly all development capacity, with a loss of 5 residential units. In this scenario parking spaces are constructed. There is a moderate rental rate increase associated with this scenario to accommodate the cost as providing tuck-under spaces and loss of potential residential units.					
Townhome	30	19	0.6	47%	2%	2.8 M	\$1,200 - \$1,800	50%
			A building with surface parking is able to utilize 50 percent of development capacity. In this scenario 30 units and 19 parking spaces are constructed. There is a rental rate increase associated with this scenario to accommodate for the opportunity cost associated with 20 units.					
Apartment	42	22	0.5	66%	10%	4.3 M	\$950 - \$1,350	19%
			A building with podium parking utilizes 75% of the ground floor to provide parking. In this scenario 42 units and 22 parking spaces are constructed. There are negative impacts to ground floor activity and street frontage which may have a direct impact on surrounding businesses, street character due to additional curb cuts and loss of continuous storefront/first floor character.					
Mixed-Use	46	23	0.5	40%	22%	5.4 M	\$1,175 - \$1,660	47%
			A building with mechanical parking utilizes 40% of the ground floor to provide parking. In this scenario 46 units and 23 parking spaces are constructed. Mechanical parking is a space-efficient parking alternative as it stacks parking spaces with the aid of mechanical systems more parking spaces can be constructed in a smaller space; however, it adds significant cost, at \$45,000 a space.					
High-Density Residential	44	33	0.75	20%	28%	6.5 M	\$1,300 - \$1,900	63%
			A building with underground parking is challenged given the limitations of the 10,000 sq foot lot. The practicality of producing underground parking is challenged given the short bay width (less than 100') and limitations to circulation between levels. In this scenario 44 units and 33 parking spaces are constructed. The rental increase can be attributed directly to the cost of providing underground parking at a cost of \$55,000 a space.					

• Based on Results of Emission Tomorrow Return on Investment
 • Developments with a Return on Investment of 7%

Cost Comparison: Parking Prototype Impacts on Form
 Prepared by Bureau of Planning:

Appendix 3

Inclusionary Zoning**Definition**

The process whereby a municipality, by ordinance, sets forth a minimum percentage of units to be provided in a specific residential development as affordable to households at particular income levels.

Goals

- Create mixed-income neighbourhoods, where residents of diverse socio-economic backgrounds can meet, interact and potentially gain culturally and economically from that interaction; and
- Produce affordable housing units through private development projects.
- Features of Inclusionary Zoning
- Sub-areas within a given region should meet their fair share of low and moderate housing needs.
- Proportion of units to be included is identified – current practice of 10% to 25% depending on market.
- The developer is generally afforded some form of compensation due to lost profitability (e.g., increased density, reduced municipal costs, and relaxation of regulations).
- Affordability controls are generally secured through a legal housing agreement or covenant.
- Development controls attached to the affordable portion of the development ensures that low-income housing is not low-quality housing.
- Developers can accrue development credits when they build more affordable units than required and then redeem them in future developments that are on the higher end of the market spectrum.
- Developers can sometimes be offered alternatives to building a specific portion of the development as affordable (e.g., make contribution to an affordable housing fund).

Recommended Principles for Program

- Target IH units to those most in need while assuring that new development is still financially feasible.
- Incorporate affordability standards into the program that are consistent with CRL standards.
- Consider depth of income targeting and percentage of IH units together, because there is an inherent financial trade-off between them
- Record long term affordability covenants on IH units in order to benefit as many households as possible and meet agency's production obligation (e.g. 45 years for sale; 55 years for rental).
- Confirm that the restricted sales prices and rents of IH units are sufficiently below those of market rate units to generate demand. Consider allowing a phase-in period for the IH requirement.
- Consider allowing alternative ways for the development community to meet the IH requirement if these alternatives are economically equivalent to the on-site requirement (e.g., contribution to the Victoria Housing Fund Reserve).
- Consider exempting small developments from the on-site requirement or allow them to pay a fee in-lieu of providing the units on-site.

Local Examples of Inclusionary Zoning

- *Langford*: All new rezoning applications for fifteen or more new single-family residential lots will provide either one affordable housing unit or a cash contribution to the City's Affordable Housing Reserve Fund.
- *Richmond*: In exchange for increased density proposed as part of a rezoning application, multi-family or mixed-used developments containing more than 80 residential units must build at least five per cent of total residential building area as LEMR units, with a minimum 4 units, secured in perpetuity with a Housing Agreement registered on title.
- *Burnaby*: Through its "Community Benefit Policy", during a rezoning additional density may be permitted for the provision of affordable housing units within the project.
- *Vancouver*: The City currently, as part of its rezoning process, provides additional density to developers willing to include up to 20% of base density as affordable units. The final percentage to be built as affordable is negotiated on a project by project basis. To date, projects have achieved between 11% and 17% as affordable housing.

Victoria Context

The City has used inclusionary approaches in the past but has not created a specific policy in this regard. In 2012, City Council approved the Downtown Core Area Plan that includes a density bonus program. In exchange for additional density during a rezoning application, developers are required to make cash contributions equal to 75% of the lift in land value to the Downtown Core Area Public Realm Improvement Fund and the Downtown Heritage Buildings Seismic Upgrade Fund. Currently, a density bonus program for areas outside the downtown is being explored and recommendations to Council are expected in the near future.

Mayor's Task Force on Housing Affordability
Public Response to Proposed Recommendations
Summary of Activities and Findings

Date: June 18, 2015

Background

In the spring of 2015, Victoria City Council approved the creation of the Mayor's Task Force on Housing Affordability. The Task Force was responsible for identifying actions that were within the City's jurisdiction that could help address affordability issues faced by households of low to moderate income. The Task Force met five times on a weekly basis starting on April 28, 2015 and through its deliberations developed with 25 recommendations for changing City policies, programs or regulations to help promote more affordability in the development of both market and non-market housing projects.

Public Engagement Methods

In order to gather input from the public on the proposed recommendations the Task Force supported three different methods through which citizens could provide feedback.

1. The Mayor and Council members on the Task Force hosted a Workshop at City Hall where the recommendations were presented on large poster boards and in print form. Participants provided written feedback and were also given the opportunity to speak directly to Task Force members and share their responses to the recommendations as well as any ideas that the Task Force may not have considered in their discussions.
2. A webpage was established on the City's website that included a link to the report of the Task Force's recommendations. Visitors to the site were encouraged to send their responses and ideas to an email address specifically set-up to gather public feedback.
3. Information on the Task Force's work and links to the recommendation report were also made available through the City's Facebook and Twitter accounts.

Public Engagement Outputs

Approximately 40 people attended the workshop held on June 1, 2015 and many provided feedback, input and responses to the Task Force's recommendations. The City also received 21 emails through which citizens provided input. The social media campaign reached 1,997 individuals, received 16 likes and was shared once. There were four posts and 3 comments that provided links to articles on housing affordability and solutions to homelessness.

Findings

Overall, respondents supported the recommendations of the Task Force. One posting on Facebook suggested the City consider a program in Hawaii where retired transit buses were being converted into

shelter for people who are homeless while another provided a link to a newspaper article outlining the City of Vancouver's plan to lease large land areas for affordable housing purposes.

A matrix summarizing all email and workshop participant responses is provided in Appendix I and a summary of the social media feedback is included in Appendix II. Copies of the email responses are included in Appendix III and any attachments or documents from relevant internet links provided in the emails are included in Appendix IV.

It is worth noting that some of the recommendations did not receive unanimous support from those who attended the workshop and/or emailed responses through the City's website. The two most notable were:

- Thirteen respondents did not support the suggestion that the pre-application meeting with CALUCs be eliminated while only one responded specifically identified this recommendation as supportable.
- Four respondents did not support the recommendation that the City contribute land at no cost or reduced market value to affordable housing projects. Two identified it specifically as supportable. Three respondents suggested the City consider retaining ownership of properties and then leasing them to non-profits that were prepared to operate affordable housing programs.

Next Steps

The feedback from the public will now be reviewed by the members of the Task Force and any decisions regarding amendments or additions to the current recommendations will be made at the final meeting of the Task Force, scheduled for June 30, 2015.

Public Engagement Outputs

This summary includes the responses of individuals who were at the Workshop hosted by Mayor Helps on June 1 and those who provided written feedback through housing@victoria.ca. Most submissions expressed general support for the Task Force recommendations. In certain cases, specific recommendations were identified as either supported, not supported, or supportable with an identified condition. The tables below identify the number of times each recommendation was specifically identified as either supported or not supported, and presents any conditions that were recommended.

YEAR 1 - Build Capacity			
Recommendation	Support	Against	Suggested Amendment or Condition
1. Minimize and prorate fees for affordable housing projects.	1		
2. Allow for higher densities and greater heights than permitted within existing zones in exchange for affordable housing units.	3	3	Not beyond what City currently allows in OCP and DCAP. Support only if neighbourhoods have their say. And include measures for green development.
3. Create an inventory of publicly and privately-held lots suitable for affordable infill.	2		
4. Review Victoria Housing Reserve allocation of \$10,000 per unit of affordable housing to determine whether there is a need to increase the amount of dollars per door.	3		Providing additional fees are not required. Consider a "per-bedroom" grant to promote family housing.
5. Investigate options to expand the capacity of the Victoria Housing Reserve through alternative financing mechanisms.	2		Providing additional fees are not required. Consider low-rate loans for secondary suites.
6. Expedite conversion of motels and other transient accommodations to residential, where appropriate, and expand conversion opportunities to all downtown zones.	2	2	This will negatively impact the Burnside neighbourhood.

YEAR 1 - Remove Barriers			
Recommendation	Support	Against	Suggested Amendment or Condition
1. Expedite development approval and permitting process by:			
a. Allowing rezoning applications for affordable housing projects to by-pass the pre-application meeting required with CALUCs.	1	13	
b. Delegating more approval authority within the development permit and heritage alteration permit processes.	1		
c. Continuing to give priority status to affordable housing applications within the development approval process.	1		
2. Waive development cost charges (DCCs) for affordable housing projects.	1	1	Would consider reduced fees.
3. Remove minimum unit size requirements within the <i>Zoning Regulation Bylaw</i> and <i>Conversion Guidelines – Transient to Residential Accommodation</i> .	2	2	In some zones, not all. Support only with good evidence based research.
4. Amend <i>Schedule G – House Conversion Regulations</i> of the <i>Zoning Regulation Bylaw</i> to better facilitate conversion of single detached housing units to multi-unit buildings.	2		With evidence based research.
5. Reduce parking requirements within <i>Schedule C – Off-Street Parking</i> of the <i>Zoning for selected housing types, zones and geographic locations (e.g. urban villages). Regulation Bylaw</i>	3		Visitor parking requirements in strata developments should be retained.
6. Remove the rezoning requirement within the <i>Garden Suite Policy</i> .	4	2	Retain meeting with CALUC. Add laneway housing.
7. Remove the restriction within the <i>Garden Suite Policy</i> that prohibits development of garden suites on properties with secondary suites.	4		
8. Amend <i>Schedule J – Secondary Suite Regulations</i> of the <i>Zoning Regulation Bylaw</i> by eliminating the minimum size requirement and the restriction on dwellings that have been renovated in the past five years.	1	1	Need data to support this recommendation.

Public Engagement Outputs

YEAR 2 - Build Capacity			
Recommendation	Support	Against	Suggested Amendment or Condition
1. Consider a variety of innovations such as facility sharing, unbundled parking, increased density, land use mix, transit accessibility, car-sharing options, and demographic needs and incomes within the scheduled review of Schedule C – Off-Street Parking of the Zoning Regulation Bylaw.	1	1	Need data to support this recommendation.
2. Direct City staff to report to Council with recommendations on implementing inclusionary zoning as a way to support the development of more affordable	3	1	Provide a definition of "inclusionary zoning". Move this to Year 1.
3. Contribute land at no cost or at reduced market value for the development of affordable housing projects, where possible.	2	4	Consider long-term, below-market leasing rather than donating land. Could this be done sooner?
4. Create incentives that support converting underutilized or unused spaces above commercial properties into residential use.	2		
5. Create a real estate function within the City's administration that can purchase and sell property for the purpose of creating affordable housing.	3	2	

YEAR 3 - Build Capacity			
Recommendation	Support	Against	Suggested Amendment or Condition
1. Review and strengthen the <i>Property Maintenance Bylaw</i> and the resources to administer the Bylaw in order to better protect quality of life and promote safe housing conditions for all residents of Victoria.	4	2	Only with wide consultation on existing bylaw deficiencies and support Revitalization Tax Credits No, this is province's responsibility.
2. Designate a lead City liaison for landlords and tenants on housing issues that are within the City's jurisdiction.	4	2	Do this in Year 1. No, this is province's responsibility. Support if City can recoup costs through bylaw enforcement fees.
3. Investigate and implement appropriate incentives (e.g. grants, tax credits, loans and/or loan guarantees) that can assist landlords in maintaining and/or improving affordable market and non-market housing.	1	1	
4. Develop policies and procedures for establishing affordable housing agreements that include: consistent and transparent processes; guarantees or protections for the long-term security of tenure and affordability of units; and/or supports for other housing affordability measures (e.g. inclusionary zoning requirements, revitalization tax credits, etc.).	1	1	Use strong business plans as criteria for approvals of affordable housing.
5. Investigate opportunities for the City to support the development of affordable ownership programs (e.g., shared equity, non-profit) by hosting a workshop for City staff, housing providers, developers and builders.	3		Add co-ops.

YEAR 3 - Remove Barriers			
Recommendation	Support	Against	Suggested Amendment or Condition
1. Review the <i>Zoning Regulation Bylaw</i> to ensure it accommodates a variety of housing types (e.g., fee-simple row housing, co-housing, and where appropriate, strata conversion and subdivision of oversized lots for infill) that can be used to achieve greater owner affordability in the housing market.	3	1	Why in year 3 as opposed to year 1? Need to clarify what this means.

Recommended Additions: (Suggested recommendations that were not identified by the Task Force)

Public Engagement Outputs

Exempt small homes from the requirement that a second floor can't exceed 70% of the main floor area (R1-G zone).
 Incorporate the "Well Building Standard" into all new housing developments in the city. <http://delos.com/about/well-building-standard/>
 Consider providing Victoria Housing Reserve grants to individuals building secondary suites.
 Adjust the minimum ceiling height for a secondary suite to below 2.0 meters.
 Better define what is meant by "affordable housing".
 Create regulations for the development of "cob housing".
 Support community organizing that supports increased housing supply in existing neighbourhoods.
 Provide non-profit housing providers with a permissive tax exemption.
 Consider incentives for the development of "passive" housing to improve ecological performance of buildings.
 City should consider purchasing properties in other municipalities in the region and setting up supportive and affordable housing in these locations.

Parking Lot: (Recommended actions that were outside the scope of the Task Force)

Support the implementation of the recommendations of the 2013 Ombudsperson's Report on Seniors Care.
<https://www.policyalternatives.ca/publications/reports/ombudspersons-report-seniors-care>
 Increased disposable income for seniors and better home care support for seniors of low income.
 Continue to insist on high building design standards, even for affordable housing developments.
 Consider converting 'retired' public transit buses into temporary shelter for people who are homeless.



MAYOR'S TASK FORCE ON HOUSING AFFORDABILITY SOCIAL MEDIA SUMMARY

Wednesday, June 17, 2015

Facebook Summary:

of Posts: 4

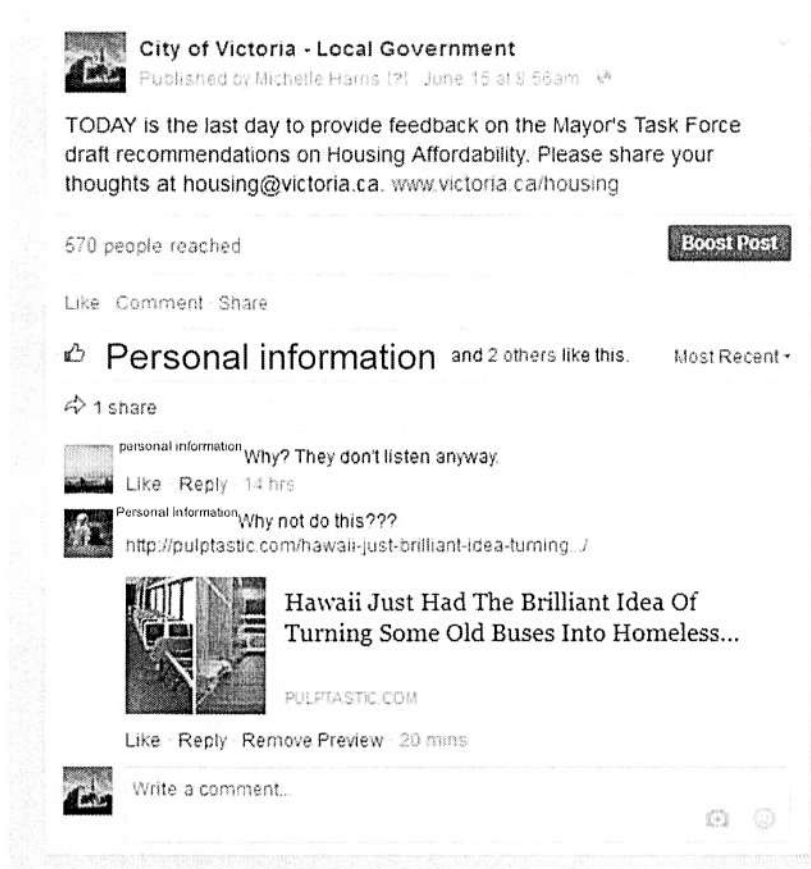
Reached 1,997

of Likes: 16

of Comments: 3 (2 with links to articles)

of Shares: 1

Facebook Posts:



The link in the above Facebook comment links to the Hawaii News Now article noted below:
<http://pulptastic.com/hawaii-just-brilliant-idea-turning-old-buses-homeless-shelters/>

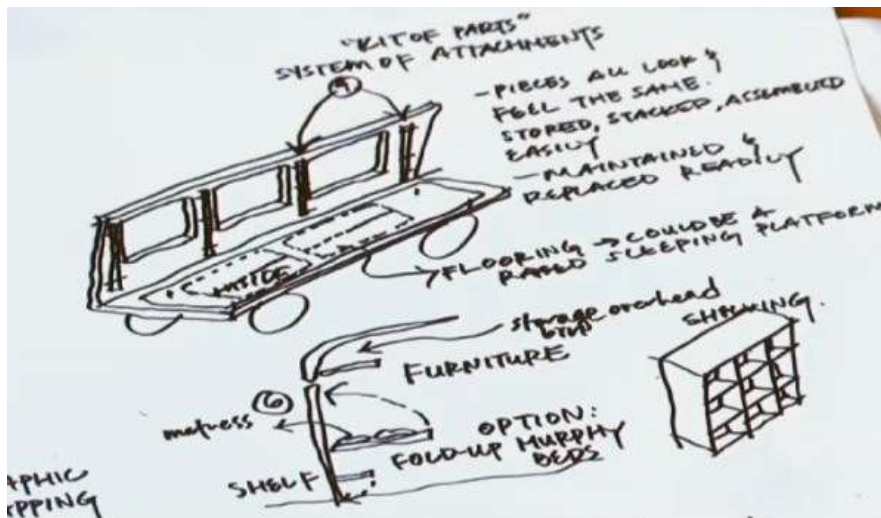
Hawaii Just Had The Brilliant Idea Of Turning Some Old Buses Into Homeless Shelters

Honolulu City's Executive Director of Housing, Jun Yang, has announced plans to make transitional homeless shelters out of five decommissioned city buses.

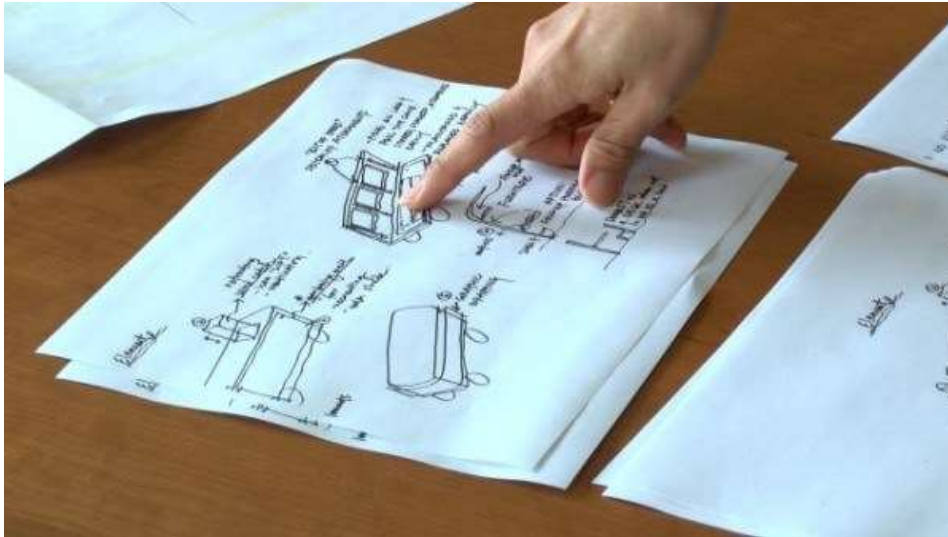


[Hawaii News Now](#)

"The idea is to convert them into living, sleeping, showering, recreational facilities," said Ma Ry Kim of Group 70 International, the firm that will be working on this project.



"The entire design is based on the premise that you could walk in to a hardware store, buy everything you need in one go and build everything with no trade skills," she said.



The buses are donated, as are the supplies for the refurbishment. Labor will also come from volunteers.



The buses will have to work as a fleet because each individual bus will have a specific purpose.

"We're fitting some out to be bathrooms and showers, we're fitting some out to be sleeping areas, and the design completely folds away like a little Japanese tatami mat."



While details like where the buses will be deployed and who will operate them are still in the works, the team aims to finish the project within the calendar year.





The link noted in the above Facebook comment links to the following Vancouver Sun article noted below:
http://www.vancouversun.com/business/Vancouver+land+create+more+than+affordable+housing+units/11125212/story.html?fb_action_ids=10153390030036000&fb_action_types=og.recommends

Vancouver to use its own land to create more than 800 affordable housing units

The program, which will see the city keep control of its lands while working with housing providers and senior governments, is being rolled out under a new Vancouver Affordable Housing Agency.

By Jeff Lee, Vancouver Sun June 10, 2015



A view from above at Vancouver's River District Farmers Market. The city has identified 12 city sites on which it can build 1,350 affordable housing units, five sites of which are in the new and as-yet undeveloped River District in the southeast corner of the city.

Vancouver's new affordable housing agency plans to use seven city-owned sites to build the first 810 units of housing for low-income families, individuals and seniors.

The land, worth \$62 million, is the city's contribution to a partnership it hopes to form with non-profit housing providers and the provincial and federal governments. Under the plan, the city will give non-profit housing providers long-term leases of up to 99 years. In return, they have to organize either private or public construction and mortgage financing, and then repay those debts with rents geared to a range of housing types.

The first seven parcels are part of an ambitious plan by the city to create as many as 1,350 units on 12 properties over the next four years and 2,500 units on 20 properties by 2021.

The announcement Wednesday by Mukhtar Latif, the Vancouver Affordable Housing Agency's chief executive office and the city's director of housing, signals the city's plan to dip further into its vast stock of land for more affordable housing projects. The city has already committed \$85 million to the agency, largely in the form of community amenity contributions and development cost levies collected from developers.

But the city has stopped short of financing the construction of the housing projects itself, saying that is best left to non-profits that can use the land value as security against private financing, or to encourage the involvement of senior governments. However, both Ottawa and Victoria have been hard sells on investing in large housing projects. B.C. Housing has started to target more of its support to individuals in the form of rent supplements.

City manager Penny Ballem said the program announced Wednesday is the city's best effort to entice the federal and provincial governments back into the public housing market.

"We have a menu by which you can drive down affordability," she said. "What we are trying to do is drive through the capacity. We're saying to our senior levels of government: 'Take your pick. Participate in whatever works best for you, whether it is through capital, equity, financing and a combination of those things. We're very, very flexible.' "

Of the seven sites, Latif said, five are in the new and as-yet undeveloped River District in the southeast corner of the city. The other two include a vacant lot on West Hastings across from the Army and Navy store, and a lot in Kensington-Cedar Cottage.

This is not the first time the city has dipped into its own property holdings — in the 1980s it partnered with union pension funds to try to build rental housing. But the company, now called Concert Properties, failed to achieve its goal of 750 units a year and moved into strata condo construction.

More recently, in 2013, the city gave long-term leases on four parcels of land worth \$22 million to the Cooperative Housing Federation of B.C. for a similar plan to build 350 units.

That project has been slowed by organizational, planning and financing challenges. Construction was supposed to start this spring but has been delayed until August.

**City of Victoria - Local Government**
Published by Michelle Harris [?] · June 2 at 4:17pm · 🌐

The Mayor's Task Force on Housing Affordability is looking for feedback on draft recommendations on how the City can increase capacity for and reduce barriers to affordable housing. Take the opportunity to view the draft recommendations online and provide feedback to housing@victoria.ca by end of day Monday, June 15. Thank you to those who were able to attend last night's Housing Affordability workshop and for your input. www.victoria.ca/housing



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 Write a comment...  


City of Victoria - Local Government

Published by Wesley Yu [?] · June 1 at 1:05pm ·

The Mayor's Task Force on Housing Affordability invites you to participate in a workshop on TONIGHT from 5-7pm at Victoria City Hall to provide feedback on draft recommendations on how the City of Victoria can increase capacity for and reduce barriers to affordable housing.

View displays, meet the Task Force members, ask questions and give input. The workshop is co-hosted by the City of Victoria, the Urban Development Institute and the Together Against Poverty Society. You can view the draft recommendations online and provide feedback by June 8 at housing@victoria.ca.

Learn more. www.victoria.ca/housing



Making Victoria More Affordable

Housing Affordability Task Force | Victoria

"Make Victoria More Affordable" is a key objective in the City's new strategic plan for focus and investment over the next four years. City Council has created the Mayor's Task Force on Housing Affordability, comprised of citizens and...

VICTORIA.CA | BY CITY OF VICTORIA

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 Write a comment...
 



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of Retweets: 32


of Favourites: 9


Tweets:

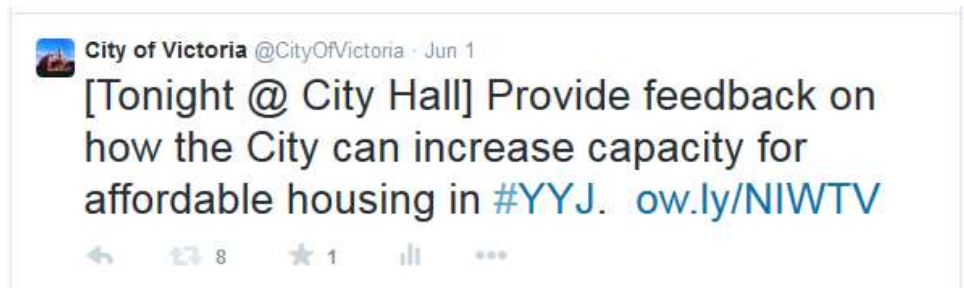

City of Victoria @CityOfVictoria · 7h
 Today is last day to provide feedbck on [#HousingAffordability](#) draft recommendtns at housing@victoria.ca [#yyj](#) victoria.ca/housing
 ↩️ ↻ 3 ★ 1 ||| ...


City of Victoria @CityOfVictoria · Jun 2
 Email your feedback on [#HousingAffordability](#) draft recommendatns to housing@victoria.ca by Jun 15 [#yyj](#) victoria.ca/housing
 ↩️ ↻ 7 ★ 1 ||| ...


City of Victoria @CityOfVictoria · Jun 2
 Thanks to those who attended last night's [#HousingAffordability](#) workshop & for your input [#yyj](#) victoria.ca/housing
 ↩️ ↻ 5 ★ 1 ||| ...


City of Victoria @CityOfVictoria · Jun 1
 Live webcast of [#HousingAffordability](#) Task Force Workshop is underway [#yyj](#) at victoria.ca/EN/main/city/c...
 ↩️ ↻ 6 ★ 3 ||| ...


City of Victoria @CityOfVictoria · Jun 1
 Provide feedback on [#HousingAffordability](#) draft recommendations by June 8 to housing@victoria.ca [#yyj](#) victoria.ca/housing
 ↩️ ↻ 3 ★ 1 ||| ...



On Jun 17, 2015, at 4:19 PM, John Reilly <JReilly@victoria.ca> wrote:

Dear Heather,

Sorry for the delay in responding. The minutes of the Mayor's Task Force on Housing Affordability can be found at the following link: Minutes HATF <<https://victoria.civicweb.net/Documents/DocumentList.aspx?ID=82600>> . The blogger that spoke at the meeting was Jaclyn Casler and her blog can be found at Victorian Analysis <<http://victoriananalysis.ca/>> .

Regards,

John Reilly MSW RSW
Senior Planner – Social Issues
Sustainable Planning and Community Development Department
City of Victoria
1 Centennial Square, Victoria BC V8W 1P6
T 250.361.0351 F 250.361.0557

-----Original Message-----

From: Heather McArel [REDACTED]
Sent: Thursday, Jun 4, 2015 1:35 PM
To: Housing
Subject: Task Force on Affordable Housing

Good day members of the task force,

I attended the workshop held on Monday and have a few questions I was hoping you could answer:

- 1) When will the minutes be up, or will they be up? I checked and they were not online.
- 2) Would you happen to know the name of the blogger who spoke at the workshop, I am interested to read her blog on the workshop.

Thank you for your time,

Heather McArel

From: Alexander Kovalchuk [REDACTED]
Sent: Monday, Jun 15, 2015 5:56 PM
To: Housing
Subject: housing affordability

Dear Task Force,

I commend the report for looking into ways to convert other properties more quickly into housing like motels and removing building height restrictions so developments could accommodate more. I was worried by suggestions to remove the minimum size requirements for rooms. I think we should not be tempted by "better than nothing" thinking and force upon others to accept any less than we would. That is an explicit double standard and unequal.

I heard that the council entertained a micro-housing proposal/presentation as a strategy to alleviate homelessness in the city. To be blunt, the problem of homelessness already has its solution in its word/term. Homelessness demands homes to be built. I hope the task force seriously considers that small confined spaces are an inappropriate response to the problem. Those units are literal after-thoughts to the fact that there are insufficient amounts of housing being built that can accommodate people with different abilities.

As a privileged individual attending post-secondary education I am aware that I cannot speak for others. Thus I feel that in these recommendations there is a lack of incorporating a feedback/consultative/outreach mechanism for those that would be using the services. They would know what they need and we are in positions of power and comfort and thus have responsibility to provide it to them.

Sincere regards,

sasha kovalchuk

From: jaclyn@v[REDACTED]
 Sent: Monday, Jun 15, 2015 5:38 PM
 To: Housing
 Subject: Feedback on draft recommendations

General comments

Lots of good ambition and intention. In absence of clear data however it is hard to recognize and or prioritize importance of any particular initiative. For instance, how many complaints have been received about poor quality dwellings that could potentially be enhanced by efforts to tighten up the property maintenance bylaw? Are there any clear numbers on how many affordable housing units are needed? Is there a clear definition of an "affordable unit"? I must admit I'm still confused about the difference between housing types (e.g., supported, affordable and subsidized). If more information was provided to justify each particular recommendation then I think you would also be more prepared to establish a logical sequence between efforts for the years 2016-18. As is, proposed sequencing is somewhat confusing.

Where I recognize that Mayor Helps is as record as saying "easy wins" are put forward for 2016 I think more time needs to be spent on bundling proposed recommendations into key topic areas within the two themes because then a more logical affordable housing business case could emerge. For instance, all parking related items should be considered and presented together - same goes for zoning related items, fees and charges related items, housing reserve related items, landlord and property maintenance issues, and land and real estate related items.

Once this information is clarified, maybe a professionally conducted telephone polls of residents and businesses may be an appropriate way of fully establishing City wide relevance of any particular issue.

Particular comments

1. Minimize & prorate fees for affordable housing...
 - * This should be considered together with DCC charges - similar to how there are charges for residential and commercial perhaps there could be a category of charges established for affordable housing? A tight affordable housing definition would be needed though.
2. Allow for higher density and greater heights in exchange for...
 - * A clear and supportable definition of affordable housing is needed as well as neighbourhood supported clarification on necessary services/provisions/accommodations associated with effective affordable housing.
3. Create an inventory of publicly & privately held land...
 - * This seems like a reasonable and easy thing to do. It should then be clearly tied into other land related items including the proposal for a real-estate function and the proposed recommendations for real-estate transactions. Only make land available for long term leases. Don't sell it.
4. Review the Victoria Housing reserve allocation of
 - * Again - need clear definition of affordable housing. I thought the reserve was only for supported housing? Please clarify.
5. Investigate options to expand the capacity of the Victoria Housing reserve....
 - * Again - need clear definition of affordable housing. I thought the reserve was only for supported housing? Please clarify.

6. Expedite conversion of motels and other transient accommodations....
 - * Before doing this, I would like to see a report on the efficiency and effectiveness of past city efforts in this area? What has been successful and what hasn't? Might there be other community partners who are better equipped for facilitating such a process?
7. Designate a City Housing Officer as a lead City Liaison....
 - * I did not know about this RESPOND program. Sounds interesting. Still not convinced though that the City should be the lead proponent? Might there be appropriate fee and penalty provisions within the terms of this program to allow the City to recoup related costs? If so, then I can support this.
1. Review and strengthen Property maintenance bylaw....
 - * Sounds like a good idea. I would like to see data though on the actual priority of this item from a resourcing of bylaw services perspective. Will this data be coming out of the bylaw services audit that I believe is scheduled for 2015? Related to my comments made on item 7 I would also like to see proof of the City's ability to recoup appropriate enforcement costs from negligent landlords.
2. Investigate opportunities for the City to support the development of affordable home ownership programs....
 - * I remember reading something about a similar program supported by the City of Victoria which seemed like a good idea. Suggestions and recommendations could then be tested in a telephone polls of city residents.
3. Expedite development approval and permitting process....
 - * This is not an appropriate topic for 2016. More research and agreement on what could be feasibly delegated or expedited first is needed. Also, with the city's new neighbourhoods team I imagine that some time will be needed as everyone gets used to new relationships and responsibilities. 1) I DO NOT support by-passing CALUC pre-meetings. 2) Delegating of approval authority may be appropriate once Zoning amendments specific to Conversions are clarified - clarity needed first. 3) With respect to giving "priority" clarity is needed both on what this means in terms of expediting and as well, clarity is needed on what affordable housing projects are and why they should be expedited. A clear definition is needed.
4. Waive development cost charges (DCCs) for affordable housing projects....
 - * Similar to my response to item #1 I think development cost charges should be considered with other development fees. I don't think they should be waived but perhaps a lesser fee requirement could be established. If fees are waived completely then the City is indirectly subsidizing affordable housing. Perhaps the issue of development related fees will come up in review of the Housing reserve and City fees could be seen as a secondary and or related way of supporting/facilitating affordable housing?
5. Remove the minimum unit size requirements for multi-unit zones....
 - * I think more research is needed on what this might look like. Parking could become a huge headache very quickly in areas where conversions occur. .
6. Amend Schedule G-House conversions....
 - * Within reason I think this is a good idea because some houses are more appropriate for conversions than others. I would like to see more research on this. Related to this, research will be needed on what appropriate cost categories and requirements will be from a City development and enforcement perspective because of the complexity of such projects.
7. Reduce parking requirements....
 - * These numbers seem arbitrary. Is it possible to provide some numbers on parking levels permitted at recent developments and to also look at what the traffic situation is in the neighbourhoods around these developments first? From a sequencing perspective, it seems more logical to explore item 18 (innovations in parking requirements) prior to reducing parking requirements. Proactive innovation makes more sense!
8. Remove rezoning requirement within Garden Suite Policy

* If I were a homeowner I would be really opposed to this item because what if I brought my property because I have young kids and I want them to play in our big backyard and my kids become unable to play in the backyard because my neighbour builds a garden suite that both wrecks the experience of my backyard and also makes it inappropriate for my kids to play in since the new tenants of this garden suite are dodgy? It wouldn't be unusual for my neighbour to also have a big backyard in this context. Garden suites are a big change and require neighbourhood consultation and approval. Clear yard size minimum requirements and garden suite size restrictions would also need to be retained.

9. Remove the restriction within garden suites policy that prohibits the development of garden suites on properties with secondary suites....

* I can support this one so long as clear specifications are established for yard and house size minimums (e.g., your house and yard has to be a certain size). I also have to wonder who would want both a garden suite and secondary suite? Would the owner live upstairs and rent the downstairs and garden? Or would all three suites be rentals? Idea sounds good but also sounds like the requirement could also be easily taken advantage of. Is data available on current existing rentals and city application made but rejected as a well of getting a sense of need for such a setup?

10. Amend schedule J - Secondary suite regulations by eliminating the minimum size requirements.....

* Does the city have any data on # of legal and illegal suites? Could this be associated with re-introduction of the secondary suite renovation grant program? If size requirements are removed, I would think some criteria for servicing and amenities would have to be introduced so as to ensure a minimum quality of liveability (for instance bachelor suites with only basic kitchens versus proper suites with full kitchens).

11. Consider a variety of innovations such as facility sharing, unbundled parking, increased density, and use mix, transit accessibility, car sharing options.....

* As per my response to # 14 I would like a report on possibilities related to this item to come to Council before the City contemplates reducing parking requirements full stop.

12. Direct City staff to report to Council with recommendations on implementing inclusionary zoning....

* I support feasibility reports. I don't quite understand though how this will be different from previous efforts and or the current situation. Related to this, can some Zone standards be established to move the city away from continuous spot-zoning?

1. Contribute land at no cost or at reduced market value for the development of affordable housing projects....

* I don't support this. Think its a bad idea. As per the advice given by the one fellow at the workshop, land should only be made available on long term leases in accordance with best practices.

2. Create a real estate function within the City's administration that can purchase and sell property for the purpose of creating affordable housing.

* I seem to recall that similar item related to the City Real-estate function will likely be a recommendation from the economic development task force. That said, I don't support this item because I don't see the need for it - very cart before the horse. If there is a need, a clear case should be made by the City. Related to this, what would the expectation be for public transparency of this new real-estate office because I know that the majority, if not all of the City's real-estate related transactions occur incamera meetings. Which is to say, a City real estate arm is only supportable if it is transparent.

1. Create incentives that support converting under-utilized or unused spaces above commercial properties into residential use.

* This could be good. Depends on landlord and owner support as well as the potential livability of certain places. What would associated rezoning requirements? If anything, I think this item would

actually be an “easier win” that garden suite rezoning because 1) fewer neighbours to worry about and 2) these buildings would likely be closer to necessary services the garden suite dweller in a residential neighbourhood would be. In sum, this item could be an effect 2016 item I think.

2. Investigate and implement appropriate incentives (e.g., grants, tax credits, loads and or loan guarantees, lowered development fees for adding units to existing rental stock) that can assist landlords in maintaining and or improving affordable market and non market housing.

* I don't support this. Seems super dodgy and just an excellent opportunity to facilitate things like renovictions. This is too far out of City jurisdiction that it is just a bad idea.

3. Develop policies and procedures for establishing affordable housing agreements...

* I support this.

4. Review the Zoning regulation bylaw to ensure it accommodates a variety of housing types.....

* Don't know what this means - seems like it would come out of the other zoning related items and recommendations? Please make an effort to group recommendations by topic (zoning) so they make more sense. If they make more sense, you could get better public support and also have a better chance that these items would actually be implemented. Lastly, is it not false to say the city is “planning a review” when Council recently rejected a staff motion to fund a zoning bylaw review?

From: Douglas L. [REDACTED]
Sent: Monday, Jun 15, 2015 11:29 AM
To: Housing
Subject: One more article on housing

Vancouver's Affordability Trap <http://www.huffingtonpost.ca/matt-toner/vancouver-housing-affordability-trap_b_7563602.html>

<http://www.huffingtonpost.ca/matt-toner/vancouver-housing-affordability-trap_b_7563602.html>
image

<http://www.huffingtonpost.ca/matt-toner/vancouver-housing-affordability-trap_b_7563602.html>
Vancouver's Affordability Trap

While the provincial government might want to wish this crisis away, the facts have a way of hanging around.

<http://www.huffingtonpost.ca/matt-toner/vancouver-housing-affordability-trap_b_7563602.html>
View on www.huffingtonpost.ca

Preview by Yahoo

From: Carolyn Knight [REDACTED]
 Sent: Monday, Jun 15, 2015 11:18 AM
 To: Housing
 Subject: Mayor's Task Force Draft Responses

Good morning,

I did attend the work shop and plenary session.

Fascinated to hear from UDI that density ought to be limited.

In response to density, please CONSIDER environmental impacts to densification; balance need for prudent, ecological implications of any new builds, and require water/ sewer/ stormwater/ transportation/ liveability issues for the present, but more so, for FUTURE implications. Put water/ stormwater/ sewerage issues first and foremost in considering development permit application.

Ensure that IF/ WHEN developers receive incentives to build affordable housing, that measures are enacted to ENSURE housing units CONTINUE to be affordable; ie, have robust rules so that developers DO NOT use incentives to get permissions, and then renege on commitments in the future. How?

Support residential property owners to tap into funding (via grants or other means), to ADD AFFORDABLE housing units in existing homes/ new builds of innovative secondary and garden suites, to MAINTAIN affordability of tax burdens that continually increase. It is promising and positive that The City recognizes that home owner affordability is ALSO a driver of increasing REALLY affordable housing that ADDS units that are transitional, does not require large tracks of pricey land acquisition, assists people across a spectrum of need/ value. Add this home owner supply as viable, sustainable and HELP owners maintain their properties, through incentives, grants, permissions to build with innovative green resources (ie, cob, rammed earth, earth bag, etc, building methods).

Recognize that pushing Parks as a Number One Solution for "temporary, mini-housing", pits users against one another. Parks bear the burden of EVERY stakeholder over-using a public amenity that risks the ecology of the very places we consider so valuable. I am tired of the "loved to death" quality that has hit ALL the special places that parks are throughout the CRD. Stop thinking Parks Are IT for housing! What about brown land? What about corporations leasing lands for temporary housing? How come the public sector lands have to take hits over and over again? How come City thinks Parks can be "re-branded" as housing allotments? WHERE is the private sector, with the cash, to become part of the solution, having gained incredible benefits from the overt over-building that constitutes " the economy", yet offers less than it gains in providing support, resources, leverage, to put in place the resources/ funds/ expertise to support ACTUALLY affordable housing?

I appreciate that the City recognizes that action is imperative, is seeking solutions, is developing updated policy drivers (ie, LID, permissions to transition to greener technologies, moving toward water capture/ mitigation on home owner properties), and is building consensus that SOMETHING has to shift.

While we are on this topic: encourage innovators to create green technology redevelopment of existing housing, ie, transition to off grid water mitigation solutions; solar power renovators, and other redux thinking - and permissions - to transition to low impact energy solutions. ENCOURAGE this transition at the regulatory level, in the post secondary education realm, in the tech sectors - EVERYwhere that we require NEW THINKING and ACTION.

Thank you for this leadership by CoV. I am hopeful.

Truly,

Carolyn Knight

Home Owner,

Artist in Residence, Fairfield Gonzales Community Association

From: Rachel O'Neill [REDACTED]
Sent: Monday, Jun 15, 2015 10:49 AM
To: Housing
Cc: Burnside Gorge Community Association
Subject: Feedback - Draft Recommendations of Housing Task Force
Attachments: Letter to Council - Housing Task Force - June 2015.pdf

Good morning,

Thank you for the opportunity to provide feedback on the draft recommendations put forward by the Mayor's Task Force on Housing Affordability. Please see the attached letter.

Warm regards,

Rachel O'Neill
Manager, Communications & Development
Burnside Gorge Community Association
Phone: [REDACTED]
www.burnsidegorge.ca

Appendix III

From: Neb Radojkovic [REDACTED]
Sent: Monday, Jun 15, 2015 10:38 AM
To: Housing
Subject: Cob Housing

Hi,

I would try to include some regulations for Cob Housing as it is becoming a very popular way of building homes

with inexpensive earth materials.

Cheers!

Neb

From: Douglas L. [REDACTED]
Sent: Monday, Jun 15, 2015 9:14 AM
To: Housing
Subject: Feedback to Housing report

Hello,

There is a Vox news story on the housing problems in San Francisco which I thought interesting. Basically, the low housing density is the cause of economic stagnation. However, it occurred to me that benefits from a housing boom could be lost if that boom was met with investment property buyers who see it as a safe place to put their money.

This may, to a certain extent, be true in Victoria. Noting that this has been recognized as a problem in Vancouver, it should be anticipated here too.

Douglas Laird

[REDACTED]

This woman has a plan to fix San Francisco's housing crisis — but homeowners won't like it
<<http://www.vox.com/2015/6/15/8782235/san-francisco-housing-crisis>>

<<http://www.vox.com/2015/6/15/8782235/san-francisco-housing-crisis>> image

<<http://www.vox.com/2015/6/15/8782235/san-francisco-housing-crisis>> This woman has a plan to fix San Francisco's housing cri...

A new generation of affordable housing activists argue that the way to get rents down is to build a lot more housing.

<<http://www.vox.com/2015/6/15/8782235/san-francisco-housing-crisis>> View on www.vox.com

Preview by Yahoo

From: Lee Herrin [REDACTED]
 Sent: Friday, Jun 12, 2015 12:02 PM
 To: Housing
 Cc: Lisa Helps (Mayor)
 Subject: Policy idea for housing affordability

The policy recommendations do not include using permissive tax exemptions as a policy tool to support the development or ongoing supply of affordable housing.

Most affordable housing is provided by non-profit organizations and/or charities. One way to move money to these organizations is to provide permissive exemptions on their existing affordable housing projects (as well as on new developments). Obviously, an eligibility policy would need to be developed for this, but most affordable housing providers have received contributions from either the City and/or other levels of government. Projects receiving these funds usually make a commitment that is registered on title. This would be an easy way to screen applicants. If they could show proof on title that there is still an existing covenant to provide affordable housing (likely with either CMHC or BC Housing), they would be eligible for some level of permissive exemption. This would reduce ongoing operating costs for these providers. This reduced operating cost would most likely either be used to reduce rents (contributing directly to increased affordability), or to generate surpluses which would be used for the equity portion of a new affordable housing project (affordable housing providers have a purpose in their constitution to provide affordable housing—this could be another screening tool). Reducing ongoing operating costs would help the providers generate that equity sooner, leading to more rapid supply of new affordable units to market.

As an example, my organization provides 10 three bedroom units of affordable family housing on two sites. We currently receive no property tax forgiveness on these properties. The rents on these properties amount to roughly \$120,000 per year (market rents would be more like \$180,000 per year). Municipal property taxes, which are paid from the rents, amount to an estimated \$5,333 per year (I have to estimate because four of the units are in a mixed use building and calculating the residential only portion of the municipal tax bill is very complicated). Obviously, this is not a large amount, but it is ~\$45/mo per unit. An organization my size would likely use this contribution to keep rents affordable. However, a larger organization, with say, 100 units, could build \$4500 of equity per month with a full of exemption.

One other observation, which I have already shared with Councillor Thornton-Joe. The CRD and CoV housing trust funds currently pay “per-door” contributions to affordable housing projects. This incentivizes the construction of “workforce” housing (bachelors/one bedrooms) which is fine, in and of itself. However, as the population pyramid below shows, the City of Victoria has an unnaturally low population of children. I believe this is due to the lack of housing affordability for families. There is a significant cohort of people age 20 to 35 (known to demographers as the family formation stage of development). Providing “workforce” housing is great, as they need affordable places to live while in school or early career. But where do they go when they stabilize in employment, form couples and want to have children? Answer: Langford. We need a contribution policy that recognizes that affordable family housing is less advantageous economically for a housing provider to build (i.e. two- and three-

bedroom). A “per front door” policy is unfair to those who would build affordable family housing. Perhaps a “per bedroom door” policy? Yes, a three-bedroom apartment still has only one kitchen and bathroom, but a family complex might contain half as many units as a comparable sized complex of bachelor units and attract half as much subsidy, while being substantially similar in costs to build, and generating considerably less rent over its lifetime.

Lee

Lee Herrin
Executive Director
Fernwood NRG



www.fernwoodnrg.ca <<http://www.fernwoodnrg.ca/>>

From: Mike G [REDACTED]
Sent: Wednesday, Jun 10, 2015 3:48 PM
To: Housing
Subject: [Feedback] Provide Feedback on Draft Recommendations of Mayor's Task Force on Housing Affordability

Hello,

As a resident of Victoria, I support most of these proposed changes in the draft. I like the idea of improving the efficiency of developer applications and reducing the high cost that's associated with these applications.

Please, however, for the love of god, do not do what the city of Victoria did in the old days and allow developers to build, crappy, unsightly, apartment blocks. Apartment blocks after apartment blocks it seems were allowed to be build along much of Cook st (towards the Village) and along Fort st and Pandora st. When a building needs a name like the "Shangri La", or "Emerald Greens" that really projects a much prettier mental picture of the building then it actually is, something is definitely wrong.

Thank you,

Mike Gazdag

725 Vancouver St.

From: Fairfield Community Assoc [REDACTED] >
Sent: Monday, Jun 8, 2015 4:26 PM
To: Housing
Cc: Fairfield Community Place
Subject: Mayors Task Force On Housing Affordability: Draft Recommendations

Attachments: 2015 06 03 FGCA Housing Affordability FINAL.pdf

Hello,

We are responding to your request for comment on the Mayors Task Force On Housing Affordability: Draft Recommendations Dated 27 May 2015. We appreciate the opportunity to provide the following commentary and feedback on several of the recommendations. Letter attached.

All the best,

Pippa Davis
Reception
Fairfield Gonzales Community Association
1330 Fairfield Road Victoria, BC V8S 5J1
[REDACTED]
place@fairfieldcommunity.ca
www.fairfieldcommunity.ca

Celebrating 40 years of community service - 1975-2015 <<http://fairfieldcommunity.ca/>>

From: sandra steilo [REDACTED]
Sent: Monday, Jun 8, 2015 11:20 AM
To: Housing
Subject: Mayor's Task Force on Housing Affordability

I am writing to provide feedback on the recommendations, in particular this one:

Expedite development approval and permitting process by:

- a. Allowing rezoning applications for affordable housing projects to by-pass the pre-application meeting required with Community Association Land Use Committees.
- b. Delegating more approval authority within the development permit and heritage alteration permit processes.
- c. Continuing to give priority status to affordable housing applications within the development approval process.

I believe Victoria and B.C. have a challenge in creating affordable housing and housing for the homeless and I believe each community and municipality throughout the GVRD is responsible for addressing this challenge. I don't believe that bypassing meaningful consultation with communities is a way to solve or expedite this solution. We shouldn't bypass this consultation with communities on any decision.

Our neighbourhood parks and greenspaces are a part of where we live, raise families and pay taxes and this needs to be considered when making decisions that affect us.

I would be encouraged to see a greater emphasis on rent supplements as well.

thank you

Sandra Steilo

From: Anthony Taylor [REDACTED]
Sent: Sunday, Jun 7, 2015 1:57 PM
To: Housing
Subject: Comments on draft recommendations

Hello,

After reviewing the recommendations of the task force and attending the presentation last week, I have the following comments on the recommendations:

- 1) Late in the presentation, one of the task force members mentioned creating essentially passive buildings - it would be ideal to find a way to have the development of affordable units that are also green and use passive heating/cooling strategies to be dually incentiveized, as this creates both a win for the environment and also for long term affordability with lower energy costs
- 2) As was clear from the meeting, removing the CALUC should be reconsidered to ensure transparent community consultation throughout the development process and try to minimize NIMBYism. On this note - I agree with the height and density bonusing idea should be reconsidered, albeit for a different reason. It seems there is no better way to create community animosity/NIMBYism around affordable housing that already stigmatized and the target of disdain in some communities than to create it at a height/density scale that is outside that which is specified in the OCP. If people are already on the fence/against affordable units in their neighbourhood, they certainly won't want more dense/bigger ones. However height and density bonusing can still be a useful tool if there are provisions in place to transfer additional height and density to a different site/project. For example, in return for developing affordable housing at site x, the developer is rewarded with additional height/density at site y. This has been used effectively in other jurisdictions and I think it would be worth considering here.

Thank you for your work on this important issue,

Anthony Taylor

From: Judy Marston [REDACTED]
 Sent: Friday, Jun 5, 2015 5:19 PM
 To: Housing
 Cc: Lisa Helps (Mayor)
 Subject: Another idea to possibly supplement the affordable housing shortfall at the same time as we address two other looming social issues

Hello,

I was not aware of this Committee otherwise I might have made an effort to get involved. I had a quick glance at your recommendations document and see the ideas presented below as fitting well into the "expanding into the details" aspects related to Year 2 (2017).

However, I heard Mayor Lisa on CFX today discussing your Committee and wanted to share an idea I "spawned" a couple of weeks ago when I heard Isobel MacKenzie discussing the recent Ombudsmen for Seniors 18 Recommendations <<https://www.seniorsadvocatebc.ca/wp-content/uploads/sites/4/2015/05/Seniors-Advocate-Housing-Report-News-Release.pdf>> report.

As it turns out, it may also marry well with the problems raised in Marcy Cohen's 2013 report: The Ombudsperson's Report on Seniors Care <https://www.policyalternatives.ca/publications/reports/ombudspersons-report-seniors-care>, which outlines the problems in getting enough of and high quality in-home care for seniors in order to allow them to stay in their own homes as they age.

My idea is a "kill THREE birds with one stone" kind of idea. I realize it won't suit everyone and may be too complex to be implemented (knowing how our governmental controls tend to work), but it still might be a potential solution for a number of those older Victorians (and any Canadians!) who have good-sized homes.

The benefits this concept could create are:

- 1) More affordable housing (for younger and/or underemployed people that are in demand to provide the support services we need but who can't afford local housing)
- 2) Increased disposable income for seniors who are house-poor but want to stay in their homes as they age
- 3) Better security for aging seniors who are continuing to live in their own homes but have limited access to home-health care support services (due to lack of funding).

And... here's the email content I sent to the Ombudsman's office (<http://www.seniorsadvocatebc.ca/>) a couple of weeks ago around the proposed concept:

How about this?

Seniors with a suitable home could access a tax-free (or subsidized) affordable housing income benefit so they can create a rental suite or "help/nanny" accommodations. Then they could collect disposable income from the rent and not be forced to get a reverse mortgage (although some or all of the renovations could be paid by that means because, obviously, there would be an outlay required to create the additional rental unit).

This would make for a win-win-win situation!

This way, seniors would be able to maintain their equity, as well as their independence and it would create more affordable housing for the younger/lower-incomed population who are also needed to fill the senior support jobs, especially with the grey tsunami and retirement population also increasing exponentially for the next 20 years or so. After all, who's going to serve these seniors when only wealthy people live in the expensive housing and the less-wealthy workers live too far away to hold the service jobs. (Such a crazy Catch-22 we're heading into here!)

Plus, it would help address the huge problem of an extreme -- and growing -- lack of affordable housing in Canada's urban centres (as CTV news covered a night or two ago:

<http://www.ctvnews.ca/business/municipal-study-warns-of-looming-housing-problem-1.2380064>).

ADDITIONAL BENEFITS:

- Part of the deal for reasonable rent would be that the renters could play a quasi-security role for the resident senior(s) and agree to keep an eye on them. Or have an alarm buzzer situation set up so they're not being bothered but would allow for the provision of an extra pair of eyes on a potentially isolated or house-bound senior. Then they could have a standard means of alerting some authority to come and check on them, if they don't see them for a day or two. (After all, now that we're losing mail delivery, this has been cited as a major issue for single seniors.
- o Seniors could also potentially barter/trade for additional services from their "renters" such as gardening and other maintenance or general assistance in exchange for lower rents.
- Socially this also has the potential of enhancing the blending of generations which has been cited as being especially healthy for seniors, instead of plunking them into seniors' residential housing so that they only interact with people of their own generation. (Like they do in very inclusive "collaborative" housing developments in Denmark <<http://eliteseniorsolutions.com/cohousing-provides-community-and-independence/>> and other parts of Scandinavia.)

I have a number of other thoughts about this subject and, yes, I can also easily identify a few obvious "issues" related to it, but decided I would flash it off to you now, while it was fresh in my mind.

If you have any questions, I'd be happy to provide more details.

Hoping this might give your committee something to chew on!

Thanks very much...

Judy

Judy Marston
Career Transition Specialist
Military - Civilian Coach
Website: www.resumecoach.ca

From: Ben Isitt (Councillor)
Sent: Friday, Jun 5, 2015 10:34 AM
To: Housing
Subject: Fwd: Parks and Homeless

Please include with input for Housing Affordability Task Force.

Begin forwarded message:

From: Michael Sharpe [REDACTED]
Date: June 5, 2015 at 12:31:16 PM EDT
To: <mayor@victoria.ca>, <councillors@victoria.ca>
Cc: Michael Sharpe [REDACTED]
Subject: Parks and Homeless
June 6th 2015

All-

I have been spending a lot of time this season in the parks and playgrounds used by Beacon Hill Little League as well as the parks in Saanich that host our players as visitors.

The condition and quality of these playgrounds is noticeable without even looking hard – even their ‘inner city’ parks such as the ball diamond at Hampton Park are a step above many of Victoria’s playing fields.

The recent talk of turning another one of Victoria’s parks in to some form of assisted housing/homeless encampment is in my opinion shortsighted and inappropriate. The level of disrespect to those who frequent the selected parks and whose tax paying properties neighbor these locations is immeasurable.

There are other options and I feel the majority of council is not looking outside the box but is instead willing to accept the fact that a regional problem (such as homelessness) is something we are obligated as a municipality to shoulder entirely on our own.

There are no restrictions in the Local Government Act preventing Victoria from purchasing apartment buildings in Saanich, Esquimalt, View Royal, Langford etc.

You may say that the city is not in the business of ‘landlording’ however, in all actuality that is what you are entering in to with your talk of creating ‘homeless parks’. You are also now owners of a number of properties in the downtown core that were purchased from the PCC.

Sell the downtown buildings.

Take the sales proceeds from them and start purchasing multi family buildings outside the City of Victoria. Lease the property for \$1 a year to one of the already established societies who are qualified and experienced in this industry (the city isn’t). 47 suites for sale on Craigflower Road for \$3.1m, 39 suites for sale on Burnside Road \$2.3m, 30 units for sale on Regina Avenue \$3.5m.

Let Saanich Police and Saanich Bylaw deal with the additional costs that go with the territory of hard-to-house. Sure, you might not be making friends with your fellow local government leaders, but you don't work for them – you work for the residents of the City of Victoria.

Don't get me wrong, it's an admirable idea and something needs to be done (since the Province is passing the buck on to the local governments) but you need to put the pressure on the region – not more pressure on our already stretched local resources. Spending the \$350,000 on the present idea is wasteful as the spin-off expenses have not been considered such as policing, bylaw and the devaluation of neighboring properties tax assessment.

This isn't a case of NIMBY....it's been in our backyard for decades. It's more of a case of HAIEBY (how-about-in-everyone's-backyard).

It's time rate payers in Victoria get a break for once on this issue and time for others to be forced to the table.

Save our parks. Spend money on real housing instead.

Regards,

Michael Sharpe

Appendix III

From: Brian Scarfe [REDACTED]
Sent: Thursday, Jun 4, 2015 6:25 PM
To: Housing

Subject: Comments on the Program Proposals of the Affordable Housing Task Force

Attachments: Comments on the Program Proposals of the Affordable Housing Task Force.pdf

Please find attached some preliminary comments on the program proposals of the Affordable Housing Task Force.

Brian Scarfe
[REDACTED]

From: Heather McArel [REDACTED]
Sent: Thursday, Jun 4, 2015 1:35 PM
To: Housing
Subject: Task Force on Affordable Housing

Good day members of the task force,

I attended the workshop held on Monday and have a few questions I was hoping you could answer:

- 1) When will the minutes be up, or will they be up? I checked and they were not online.
- 2) Would you happen to know the name of the blogger who spoke at the workshop, I am interested to read her blog on the workshop.

Thank you for your time,

Heather McArel

From: Ana Simeon [REDACTED]
Sent: Wednesday, Jun 3, 2015 7:21 PM
To: Housing
Subject: Feedback on proposal

Dear Task Force,

Great recommendations overall, and it looks like there is some legs to this proposal too - I like to see timelines! Many great ideas - thank you!

Two things that I would be wary of and would recommend be struck off the recommendations:

- yes to increased density in exchange for affordable housing, but not to height, or at least not before neighbourhood associations have had their say. Otherwise it becomes a developer-fest like in Vancouver in exchange for a few affordable units. Downtown is one thing, but height regulations in residential neighbourhoods should stand. Added density can compensate.
- no to by-passing meetings with neighbourhood associations in exchange for affordable housing. These checks and balances are there for a reason. The time gained is minimal compared to the loss of democratic input from nearby residents.

Many thanks,

Ana Simeon
1703B Fernwood Road
Victoria BC V8T2Y3
[REDACTED]

Appendix III

From: Lisa Helps (Mayor)
Sent: Wednesday, Jun 3, 2015 10:50 AM
To: Suzanne Bradbury
Cc: John Reilly; Jayne Bradbury
Subject: Re: Affordable Housing Task Force

Thanks! John, see below. Please incorporate these suggestions as part of the public input.

--

Lisa Helps, Victoria Mayor

www.lisahelpsvictoria.ca

[REDACTED]
@lisahelps

"Cities have the capability of providing something for everybody only because, and only when, they are created by everybody."

- Jane Jacobs

On Jun 2, 2015, at 10:51 AM, Suzanne Bradbury [REDACTED] wrote:

Good morning, Lisa!

I thought this "well-building" website and the downloadable guidelines therein might be a useful resource to facilitate the wellness discussion for your Affordable Housing Task Force.

<http://delos.com/about/well-building-standard/>

This website was recommended to us by the Gerding Edlen people (<http://www.gerdingedlen.com/>) who have done wonderful work in Portland and who show true thought leadership with regards to community based development.

Have a great day, and really great work on the task force.

Suzanne

Suzanne Bradbury
Fort Properties Ltd*
814 Broughton St | Victoria | BC | V8W 1E4
[REDACTED]

W: www.fortproperties.ca <<http://www.fortproperties.ca/>>

F: www.facebook.com/FortProp <<http://www.facebook.com/FortProp>>

I: instagram.com/fortprop <<http://instagram.com/fortprop>>

T: twitter.com/fortprop <<https://twitter.com/fortprop>>

Appendix III

Dear Richard,

Your submission to the Mayor's Task Force on Housing Affordability has been received and your recommendation will be presented to the Task Force for consideration. Thank you for taking the time to submit your suggestions.

Sincerely,

John Reilly MSW RSW
Senior Planner – Social Issues
Sustainable Planning and Community Development Department
City of Victoria
1 Centennial Square, Victoria BC V8W 1P6
T 250.361.0351 F 250.361.0557

From: Richard Brunt [REDACTED]
Sent: Friday, May 29, 2015 9:17 AM
To: Housing; Lisa Helps (Mayor)
Subject: affordable housing idea

Hello,

I hope I am not too late to submit an idea for the affordable housing task force. If this is not the appropriate email please let me know. I have attached it as a PDF file.

Regards,

Richard Brunt

[REDACTED]

From: George & Jo-Ann Zador [REDACTED]
Sent: Friday, May 29, 2015 3:38 PM
To: Housing
Cc: Lynn Beak; Fairfield Community Place
Subject: Mayor's task force on housing affordability, draft recommendations.

Please note my personal comments on the above subject:

Ref. Year 1, Theme: Remove barriers etc.....I

Item 1.a "bypass meeting with CALUCs"

Respectfully suggesting it to be a most retrograde idea when the pre-application meeting is the only avenue for neighbourhood and stakeholders' comments and input.

If anything, such projects should involve the community even more.

The scheduled meeting and comments relayed to the City should not delay the process.

Item 6. "Remove the rezoning requirement within the Garden Suite Policy"

It is the rezoning application that triggers the CALUC Community Meeting process and this would mean (as in the above) that such projects would proceed without community involvement.

Perhaps the the paperwork and process of rezoning can be eliminated but the Community Meeting maintained?

As a general comment: it would be necessary to define what is "affordable" as a term for accommodation and how it may vary depending on location

Sincerely

George Zador

Planning and Zoning Chair
Fairfield Gonzales Community Association
1330 Fairfield Rd. Victoria, BC V8S 5J1
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Facebook



ROCKLAND NEIGHBOURHOOD ASSOCIATION

Mayor and Council, Victoria

Dear Mayor and Council,

It is with real disappointment and alarm that we respond to the Draft Recommendations from the Task Force on Affordable Housing.

Neighbourhood associations are led by volunteers democratically elected to represent their residents. They spend countless hours on land use issues. That not a single N.A. is on the Task Force is completely unacceptable. The unrealistically short time line provided for our response to the recommendations that we had no share in creating adds to the insult.

Several of the Task Force's recommendations would have negative impacts on our neighbourhood that we would strongly oppose. Consider, for example, "allowing rezoning applications for affordable housing projects to bypass the pre-application meeting required with Community Association Land Use Committees," and "removing the rezoning requirement with the Garden Suite Policy." Disenfranchising those people most impacted by development from their full role in ensuring it is appropriate or desirable will serve only to frustrate and anger them. Is this the new face of civic engagement?

Two of the threats most likely to cause concern in a neighbourhood are increased density and building heights, yet one recommendation is to "allow for higher densities and greater heights than permitted within existing zones." To what purpose zoning?

The Task Force's mandate was to "engage the public and stakeholder groups as appropriate to develop recommendations." If the neighbourhood associations are not considered to be "stakeholders," the City has little notion of what community engagement really is.

Sincerely,

Janet Simpson, President

Christine Havelka

Subject: FW: Policy idea for housing affordability

On 2015-06-15, at 7:14 AM, Lee Herrin wrote:

I forgot to mention another possible screen. Serious housing providers apply for and obtain "municipal" tax status with respect to filing GST for providing services that in other parts of Canada are provided by municipalities (thereby providing them a 100% credit on GST paid for this activity). One of these is affordable housing, but in Cowichan Bay, a non-profit runs their "municipal" water supply (for instance). Providers have to prove to CRA that they are providing affordable housing in order to obtain the status. The permissive tax exemption could flow toward those who have municipal status.

-----Original Message-----

From: Lisa Helps (Mayor) [<mailto:mayor@victoria.ca>]

Sent: June-14-15 11:34 AM

To: Lee Herrin

Cc: Housing; Lisa Helps (Mayor)

Subject: Re: Policy idea for housing affordability

Thank you. We will ensure your feedback is added. A property tax exemption for non-profits that run affordable housing projects could be included as a concrete recommendation of the task force should the task force members agree to add it.

--

Lisa Helps, Victoria Mayor

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@lisahelps

"Cities have the capability of providing something for everybody only because, and only when, they are created by everybody."

- Jane Jacobs

On Jun 12, 2015, at 12:02 PM, Lee Herrin <>> wrote:

The policy recommendations do not include using permissive tax exemptions as a policy tool to support the development or ongoing supply of affordable housing.

Most affordable housing is provided by non-profit organizations and/or charities. One way to move money to these organizations is to provide permissive exemptions on their existing affordable housing projects (as well as on new developments). Obviously, an eligibility policy would need to be developed for this, but most affordable housing providers have received

contributions from either the City and/or other levels of government. Projects receiving these funds usually make a commitment that is registered on title. This would be an easy way to screen applicants. If they could show proof on title that there is still an existing covenant to provide affordable housing (likely with either CMHC or BC Housing), they would be eligible for some level of permissive exemption. This would reduce ongoing operating costs for these providers. This reduced operating cost would most likely either be used to reduce rents (contributing directly to increased affordability), or to generate surpluses which would be used for the equity portion of a new affordable housing project (affordable housing providers have a purpose in their constitution to provide affordable housing—this could be another screening tool). Reducing ongoing operating costs would help the providers generate that equity sooner, leading to more rapid supply of new affordable units to market.

As an example, my organization provides 10 three bedroom units of affordable family housing on two sites. We currently receive no property tax forgiveness on these properties. The rents on these properties amount to roughly \$120,000 per year (market rents would be more like \$180,000 per year). Municipal property taxes, which are paid from the rents, amount to an estimated \$5,333 per year (I have to estimate because four of the units are in a mixed use building and calculating the residential only portion of the municipal tax bill is very complicated). Obviously, this is not a large amount, but it is ~\$45/mo per unit. An organization my size would likely use this contribution to keep rents affordable. However, a larger organization, with say, 100 units, could build \$4500 of equity per month with a full of exemption.

One other observation, which I have already shared with Councillor Thornton-Joe. The CRD and CoV housing trust funds currently pay “per-door” contributions to affordable housing projects. This incentivizes the construction of “workforce” housing (bachelors/one bedrooms) which is fine, in and of itself. However, as the population pyramid below shows, the City of Victoria has an unnaturally low population of children. I believe this is due to the lack of housing affordability for families. There is a significant cohort of people age 20 to 35 (known to demographers as the family formation stage of development). Providing “workforce” housing is great, as they need affordable places to live while in school or early career. But where do they go when they stabilize in employment, form couples and want to have children? Answer: Langford. We need a contribution policy that recognizes that affordable family housing is less advantageous economically for a housing provider to build (i.e. two- and three-bedroom). A “per front door” policy is unfair to those who would build affordable family housing. Perhaps a “per bedroom door” policy? Yes, a three-bedroom apartment still has only one kitchen and bathroom, but a family complex might contain half as many units as a comparable sized complex of bachelor units and attract half as much subsidy, while being substantially similar in costs to build, and generating considerably less rent over its lifetime.

<image002.jpg>

Lee

Lee Herrin
Executive Director
Fernwood NRG
(250) 381-1552 ext. 103
www.fernwoodnrg.ca<<http://www.fernwoodnrg.ca>>

Attachment to Email Richard Brunt
May 29, 2015

I have built two smaller, lower-cost homes in Victoria, and one home elsewhere. I've learned a lot about efficient, more affordable construction, and would like to share my opinion on how we could encourage the building of more affordable detached homes.

For several years now in Victoria we have had a regulation on detached, new homes with basements, stating that second level floor space must be only 70% of first level floor space. Presumably, this was to ensure large, new homes would not have an excessive visual impact in the neighborhood. A good idea.

However, there have been unforeseen negative consequences of this regulation, when applied to smaller homes. In fact, it is very difficult to build smaller, more affordable detached homes in Victoria because of the 70% rule.

Here is why: to maximize affordability, you need to build square footage at the lowest possible cost. The best way to do this is a two level home - plus a basement (which can further improve affordability if used as a basement suite). Construction costs rise directly in relationship to footprint size. A small footprint means a small foundation, small excavation, small roof area, less materials, less labour – and lower costs. The smallest possible footprint is therefore critical to lower cost construction.

It is standard practice (and pretty important) to have 3 bedrooms on the upper floor. (I think most parents want to sleep on the same level as their kids). Three modestly sized bedrooms, a main bath and small en suite requires a minimum of 750 sq feet on the upper floor. (800 square feet would be better). Under the current 70% rule, that means a lower floor and foundation footprint of 1100-1200 square feet. That is huge, expensive, and far more than most people need for a living room, kitchen, dining (and maybe a den) on the main floor.

Therefore, under the current 70% rule, to get our 3 bedrooms upstairs, we are forced to build a footprint and main level about 400 square feet larger than necessary. At construction costs of \$150-\$200 per square foot, that increases the cost of building the house by \$60,000-\$80,000. It also means much more (roughly 30%) more material must be excavated from the site, and dumped. Significantly more concrete, lumber, drywall and additional materials must be used and transported. It is also 400 square feet more to heat and insure. The total amount of greenhouse gases produced by the construction of the home increases substantially.

Well-known house designer Ron McNeil recently designed a new house on Wilmer that had this problem. It was difficult, according to him, to get decent living space on the second floor (and they ended up not being able to put a bath tub in one bathroom). They had to build a much larger main floor than necessary, and had a challenging time filling up all that main floor space.

The visual presence of the house was substantially increased, since the upper floor was approximately the size they needed, while the main floor and footprint of the house was much bigger than they needed. There is more visual impact to the neighbors, and less green space in their yard, as a direct result of the 70% rule.

No one “wins” here. It's bad for the homeowner, bad for the neighbors, and it increases the cost of the house dramatically.

I was, until this week, going to build a compact, efficient house at 931 Bank Street. However, I pulled out of the deal because after having discussions with 3 designers, I determined it is now impossible to build a compact, efficient, lower cost house with a basement in Victoria - because of the 70% rule.

The regulation works well to minimize the visual impact of larger homes. However, it has exactly the opposite effect for smaller homes, increasing the visual impact – while substantially increasing cost of construction.

I suggest as a solution exempting small homes from the 70% rule. You could say that any house with a footprint of 900 square feet or less could build a full second storey, with floor space equal to the first floor. People could build smaller homes that work better, for less money. Developers would have an incentive to build smaller, more efficient, lower cost homes with broader appeal. As it stands, they must build larger, more expensive homes, and market them to the very highest end of the housing market.

If we want people to build more affordable houses, we have to have regulations and incentives that allow them to do so. Currently, this is not the case in Victoria, because of the 70% rule.

Secondary Suite Recommendation

Currently in the City's zoning regulations/policies there exists a restriction that is negatively affecting many homeowners rights when it comes to being permitted to build a secondary suite.

A little background: for many years the City has had a unique permitted use within its "single-family " zoning which allows for existing dwellings to be converted to multiple units if the existing structure is of a certain age and the exterior remains unaltered. I don't have the exact details here but something like a pre-1932 house can be 3 or more units depending on square footage of existing structure and pre-1972 dwelling to become 2 units if no exterior change to existing structure. There are many examples of the pre 1932 conversions of 3 or more units throughout the City and in the majority of cases this has been a very positive and innovative housing option. However there are very few examples of the pre 1972 housing option to create duplexes likely for the following reason: mainly the fact that most housing built between 1932 and 1972 is fairly modest in size so with no exterior changes permitted, creating two equal size/quality housing units within the existing structure is just not economically or structurally viable.

More recently when the City adopted its secondary suite policy, namely, that any single family dwelling is permitted to have a secondary suite up to a max of 900 sq feet, I believe the inappropriate application of the above policy concerning conversions became applied to secondary suite applications. The result is that many homeowners, who would like to do a renovation to the existing dwelling, plus at the same time, add a secondary suite to help pay the costs cannot do so. Currently they would have to do the renovation and then wait 5 years before applying to build a secondary suite. I'm not sure all members of Council know of this restriction or really understand its implications.

Firstly, the vast majority of the housing built in Victoria neighbourhoods between 1932 and 1972 were post second world war and due to the economics and need at that time were rather modest in size and simple in design ...ie a typical raised bungalow of between 1100 and 1300 square feet on the main. The other fact is that most of these were built on, at the time, "suburban lots" of between 6000 and 9000 square feet. This resulted in the house occupying very little of the site, say under 15% when perhaps 30%- 40% is more normal for site coverage with new housing.

Fast forward to today and you have many of these existing pre-1972 homes being sold and, in my view, the much needed new owners for these homes has to be young families who bring new energy and vitality and help keep our inner City schools and parks relevant and well used. The problem lays with today's taste and lifestyle vs the post WWII baby boom. Almost all of these modest raised bungalows have 2 or maximum 3 small bedrooms and 1 bathroom on the

main. With today's high costs of inner City neighbourhood housing the only way to allow these new owners to even modestly expand the floor area of the home (likely at least to increase master bedroom and add a second bathroom) is for the new young owner to be able to pay for the reno by adding a secondary suite. BUT ...this is currently not allowed! So who wins?, certainly not the neighbourhood or the city as what often happens is the would-be owner chooses to move to outside communities to get more housing for their dollar. The person who then buys it is often just a small investor who holds for future development and who doesn't put the same care and energy into it as an owner occupant likely would. The city loses the revenue from increased housing value that new renovations would bring on and also the much needed secondary suite space to add to the affordable housing inventory.

When you consider that a new house on the same lot can have perhaps 4000 feet of livable space including a new suite of 900 square feet not allowing a homeowner to say add 5 or 600 square feet onto their modest bungalow plus develop a secondary suite in the basement at the same time is very unequal treatment for the same zoning.

If the City merely passed a motion to remove the restriction that if a homeowner decides to renovate his existing residence and at the same time add a suite he wouldn't have to wait 5 years to do so, it would solve this inequality.

If Council does this you will rejuvenate neighbourhoods, bring in more young families, increase building activity, create increase tax revenue and increase number of secondary suites....all for no cost to the City! You certainly will not have to give a \$5000.00 incentive to create a secondary suite. The demand and self interest will take care of it.

June 18, 2015



Re: Mayor's Task Force on Affordable Housing

Further to the recommendations by the Mayor's Task Force on Affordable Housing, the Victoria Residential Builders Association submits the following response:

Year 1 Theme: Increase City of Victoria's capacity to support development of affordable housing

1. Supported
2. Not supported - the City already requires cash and/or amenities for adding density beyond maximum heights. We do not support additional requirements.
3. Supported
4. Supported provided additional fees on private development are not required.
5. Supported provided additional fees on private development are not required.
6. Supported

Year 1 Theme: Remove barriers to the development of more affordable housing options

1. Support (a) particularly in light of a consultant's report commissioned by the City of Victoria in 2009 which says:

"CALUCs are an anomaly in local government in BC as a means to gather community comments for development applications. The typical model is for applicants to host a community information meeting to present their development post-application submission, record comments, and use the information to amend their project."

"The roles between Council and CALUCs are presently blurred, with CALUCs sometimes seeking in effect to fulfill Council's role in speaking for the broad community."

"Their highly focused commitment can work against overall effectiveness."

"Comments from core groupings of participants; council, CALUCs, staff and industry survey respondents point the finger of blame at each other with varying degrees of intensity. There is a lot of anger, frustration and feeling of dismissal flowing from the CALUC process. It is not an exaggeration to say that almost no one is content with the current situation."

"It is recommended that the CALUC model be changed substantially to move towards a more typically municipal model while seeking to retain the high level of interest by CALUCs in making a value-adding contribution to their neighbourhood."

The consultant made the following recommendation: *"Ensure that applicants and other participant groupings involved in application processing understand that applicants are not required to meet with CALUCs prior to submitting a rezoning application."*

Support (b) and (c)

2. Supported
3. Supported
4. Supported
5. Supported



6. Supported and suggest laneway houses be added to the policy which has been a significant success in Vancouver.
7. Supported
8. Supported

Year 2 Theme: Increase City of Victoria's capacity to support development of affordable housing

1. Supported
2. Not supported – inclusionary zoning discourages development and introduces a significant and costly set of problems for owners evidenced by projects such as Dockside Green and in other municipalities. Affordable housing must be supported by a solid business plan rather than regulatory restrictions having unintended consequences for both owners and developers.
3. Supported
4. Supported
5. Supported

Year 3 Theme: Increase City of Victoria's capacity to support development of affordable housing

1. Supported only with wide consultation and discussion on the existing bylaw's potential deficiencies, improvements, cost/benefit analysis etc. We support Revitalization Tax Credits encouraging landlords to improve their properties as noted in recommendation 3.
2. Supported
3. Supported
4. Not supported – affordable housing must be supported by strong business plans rather than more regulatory requirements contributing to a lack of housing affordability and unintended consequences.
5. Supported

Year 3 Theme: Remove barriers to the development of more affordable housing options

1. Supported

Thank you for the opportunity to provide feedback on the report. While we express concern about several of the recommendations, there is a great deal of good work that could contribute to affordable housing.

We appreciate the efforts of the Mayor and the Task Force to address this challenging issue in one of the highest priced housing markets in North America.

Our association is always open to discussion and consultation on any of these issues and others affecting affordable housing.

For additional information, please contact me at 250.383.5044 or cedge@vrba.ca

Sincerely,

Casey Edge
Executive Director
Victoria Residential Builders Association

Comments on the Program Proposals of the Affordable Housing Task Force

Dr. Brian L. Scarfe

June 5, 2015

1. Background Observations

- (a) Given its location and climate, Victoria provides attractive lifestyles, but high housing costs. It also attracts homeless persons, who might not survive the winter climate in other parts of the country. Put differently, Victoria already has a “comparative advantage” in attracting homeless persons to this region.
- (b) The City of Victoria experiences central, or core, city costs that are not borne elsewhere in the Capital Regional District (CRD). Policing is just one such cost.
- (c) Within the CRD, average household incomes in the City of Victoria are the lowest, while property tax burdens are the highest. Indeed, inter-urban differences in average household incomes and in property tax burdens are quite significant.
- (d) On a per capita basis, the City of Victoria already spends far more than other municipalities within the CRD on homelessness and social housing, indeed more than twice the expenditure of the next ranked contributor (Saanich), and in excess of four times that of most of the remaining members of the CRD, including wealthy Oak Bay, where average household income is more than twice that in Victoria.
- (e) Victoria’s City Council intends to expand its expenditures related to homelessness and social housing support during its current term of office. Council does not seem to perceive the possibility that the problem of housing affordability will perpetuate itself, even with greater expenditures, because of the “build it and they will come” syndrome. The same is true of supports for the homeless.
- (f) In the meantime, municipal councils in the rest of the CRD will rest on self-satisfied laurels, possibly laughing all the way to the bank.
- (g) The affordable housing task force has been charged with coming up with proposals how best to spend the funds that Victoria City Council is allocating to the affordability problem.

2. Features of Urban Centres and Urban Form

- (a) It is important to recognize that, as a general rule, housing costs per square foot are normally highest in the vicinity of the central business district (CBD) where many people work, because residents trade-off commuting costs against housing costs. The more viable is the CBD, the less viable will be the attempt to provide affordable, non-market housing in the down-town core. There is a rent gradient.
- (b) The existence of various services for low-income, and frequently unemployed, people in the down-town core, services that may not be as available in suburban areas, also creates an incentive to live close to the urban core, again in order to minimize the travel costs associated with access to these services.
- (c) It follows that the attempt to provide significant volumes of affordable housing close to the down-town core runs counter to market differentials in land prices. Another way of putting this point is to indicate that affordable housing is unlikely to be “the highest and best use” of scarce land in the urban core. One is inevitably fighting an uphill battle.

(d) In general, other municipalities within the CRD do not have the same affordability issues as the City of Victoria, largely because average household incomes are higher and land prices are lower, while the property tax burden is also lower. Commuting costs for residents of other municipalities who work in the downtown core are, however, higher.

3. Comments on Specific Recommendations

(a) Year 1 (2016), recommendation one, reads: “expedite the development and permitting approval process by allowing rezoning applications for affordable housing projects to by-pass the pre-application meeting required with Community Association Land Use Committees”. This recommendation is dead wrong for several reasons.

(b) First, it is not the CALUC process that holds up the development and permitting approval process, because compared to the machinations of the City of Victoria planning department, the City’s PLUSC process, and the Council’s hearing process, the CALUC process involves very little time. The CALUC process frequently leads to re-zoning and development adjustments that ease the burdens on the City’s process.

(c) Second, taking away the ability of neighbourhood association meetings to host preliminary discussions of land-use proposals may lead to all kinds unrest, which will surface in the hearing process, possibly associated with the notion, right or wrong, that the City is trying to impose slum conditions on a particular neighbourhood.

(d) Third, recommendation one may well lead to City Council making decisions that over-ride the zoning stipulations contained within land use plans, including the Official Community Plan, the Downtown Core Area Plan, or a particular neighbourhood plan. Goodbye trust.

(e) The remaining Year (1) recommendations all provide additional reasons for NOT supporting recommendation one. However, recommendations six and seven are sensible, and follow current practices in Vancouver, B.C.

(f) Year 2 (2017), recommendation two, is unclear without the provision of a definition for “inclusionary zoning”.

(g) Year 2 (2017), recommendation three, flies in the face of the idea that land should be allocated to “the highest and best use”. Municipal governments that try to allocate land without proper consideration of land markets and alternative uses will inevitably lead to inefficient land use, and thereby undermine city productivity. “Opportunity costs” should not be ignored.

(h) Year 2 (2017), recommendation five, suggests that the City create a real estate function within the City’s administration. This makes sense, although the purpose of such a function should definitely not be solely to “purchase and sell property for the purpose of creating affordable housing”.

(i) Year 3 (2018), recommendation three, suggests the establishment of all kinds of subsidies to help with the creation of affordable housing. Sorting out which are the most effective forms of subsidies would be worthwhile. However, has City Council really asked the over-burdened property tax-payers of Victoria for their opinions about this recommendation? Money does not grow on trees.



FAIRFIELD GONZALES
COMMUNITY ASSOCIATION
the place to connect

June 8th 2015

Dear Mayor and Council;

We are responding to your request for comment on the "Mayors Task Force On Housing Affordability: Draft Recommendations Dated 27 May 2015. We appreciate the opportunity to provide the following commentary and feedback on several of the recommendations (recommendations are repeated in italics for easy reference);

Allow for higher densities and greater heights than permitted within existing zones in exchange for affordable housing units.

- **Height relaxation as given is not supported;** site specific relaxation may be appropriate.

Expedite development approval and permitting process by: Allowing rezoning applications for affordable housing projects to by-pass the pre-application meeting required with Community Association Land Use Committees (CALUC).

- **Not supported!** This pre-application meeting is the means by which residents who live in proximity to proposed developments are actively engaged and transparently informed about proposed developments. This civic participation ensures issues are identified and effectively addressed early in the process, and minimizes misinformation and unfounded fears and concerns. The scheduled meeting and comments relayed to the City should not delay the process.

Reduce parking requirements within Schedule C – Off-Street Parking of the Zoning Regulation Bylaw for selected housing types, zones and geographic locations (e.g. urban villages)

- We comment, the requirement for reduces parking especially if car-share coop membership or bicycle parking is provided. Parking requirements could be specifically relaxed for commitments to increased numbers of rental units, especially below-market cost ones.

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place@fairfieldcommunity.ca

Resident Parking in a Strata could be reduced but allocation for **Visitor Parking in Strata's should be maintained. Further,** the criteria for quantity of Visitor spaces should be calculated based, as it is in the BC Strata Act, on the number of residential units not the number of residential parking spots. The later change is even more important if you are reducing residential parking spots.

Remove the rezoning requirement within the Garden Suite Policy.

- **Not supported** as it is the rezoning application that triggers the CALUC Community Meeting process and this would mean (as in the above) that such projects would proceed without community involvement.

Remove the restriction within the Garden Suite Policy that prohibits development of garden suites on properties with secondary suites.

- **Supported**

Contribute land at no cost or at reduced market value for the development of affordable housing projects, where possible.

- Rather than a gift of land, suggest a long term lease at market rates as a means to defer up front ownership capital costs and that you look at the arrangement used by Whistler to provide "affordable" housing for employees in the community as another possibility (land value is controlled upon resale so as to ensures property is not flipped for a profit by a owner).

Create a real estate function within the City's administration that can purchase and sell property for the purpose of creating affordable housing.

- **Support recommendation**, see comment above. This is what we believe Whistler did or some variant of this proposal/model.

Review and strengthen the Property Maintenance Bylaw and the resources to administer the Bylaw in order to better protect quality of life and promote safe housing conditions for all residents of Victoria.

- **Supported**

Review the Zoning Regulation Bylaw to ensure it accommodates a variety of housing types (e.g., fee-simple row housing, co-housing, and where appropriate, strata conversion and subdivision of oversized lots for infill) that can be used to achieve greater owner affordability in the housing market.

- **Supported.** Concept should be advanced for implementation immediately.

As a general comment, it would be informative to define what is “affordable” as a term for accommodation and how this may vary depending on location. For example, at the other extreme with respect to affordability would be housing on Hollywood Crescent which abut the ocean. Suffice to say “location” is critical to affordability and while one does not want to create ghettos there needs to be a balance. Lastly, the full solution will take more than amending or adjust municipal tools and resources, it needs both Provincial and Federal fiscal support. The property tax base is not progressive, so to be both fair and appropriate, financial support must and should come from the upper two levels of government.

Yours truly,

Lynn Beak
President
Fairfield Gonzales Community Association



June 15, 2015

Mayor & Council
#1 Centennial Square
Victoria, BC

RE: Mayor's Task Force on Housing Affordability

Dear Mayor & Council,

I am writing on behalf of the Burnside Gorge Community Association (BGCA) to share our feedback on the Draft Recommendations recently put forward by the Housing Affordability Task Force. While we applaud the City's efforts to address the issues surrounding housing affordability, there were several items that raised questions and/or concerns for our members.

Year 1. Theme: Increase City of Victoria's capacity to support development of affordable housing

Recommendation 2: Allow for higher densities and greater heights than permitted within existing zones in exchange for affordable housing units.

Our comment: This recommendation undermines all of the efforts (on the part of the City and community) that have gone into creating the Official Community Plan as well as the local area planning process that is currently underway for the Burnside Gorge community. Great caution should be given to attaching too many concessions to affordable housing projects.

Our recommendations: Projects should possess both neighbourhood and regional value.

Recommendation 4: Review Victoria Housing Reserve allocation of \$10,000 per unit of affordable housing to determine whether there is a need to increase the amount of dollars per door.

Our comments: Increasing the amount of per door allocation would provide an incentive to developers to diversify and include more family-appropriate housing in developments. Additionally, the current model excludes individuals who could also provide affordable housing, at a smaller scale to be integrated into the existing built-up housing stock.

Our recommendation: Consider providing the Victoria Housing Reserve allocation to individuals building secondary suites, in addition to non-profits.

Recommendation 5: Investigate options to expand the capacity of the Victoria Housing Reserve through alternative financing mechanisms.

Our recommendation: Consider providing low-rate loans to individuals for the creation of secondary suites. The interest raised could go to into the reserve, while at the same time encouraging the creation of housing.

Recommendation 6: Expedite conversion of motels and other transient accommodations to residential, where appropriate, and expand conversion opportunities to all downtown zones.

Our comment: Burnside Gorge currently has one of the highest concentrations of low-income single occupancy housing in the city, largely due to conversions. This does little for the development of the community overall and does not encourage a diversity of housing in the area.

Our recommendation: Encourage re-development and the creation of quality construction and housing that supports diverse and healthy housing and communities.

Year 1. Theme: Remove barriers to the development of more affordable housing options

Recommendation 1. Expedite development approval and permitting process by:

a. Allowing rezoning applications for affordable housing projects to by-pass the pre-application meeting required with Community Association Land Use Committees.

Our comment: The pre-application meeting is an opportunity for CALUCs to provide proponents with a heads-up on issues and potential opposition they might come across later. These meetings can help the proponent be one step ahead when they do go to a community meeting.

Our recommendation: Do not remove this requirement as it may adversely affect the development process and timing.

Recommendation 3. Remove minimum unit size requirements within the Zoning Regulation Bylaw and Conversion Guidelines – Transient to Residential Accommodation.

Our comment: For certain types of development this is acceptable. However, reducing the minimum size of units will inevitably impact the general housing market as the cost of such small affordable units tends to rise with market demand. This recommendation also creates potential for ever-lower quality developments or revisions to existing units, on the grounds of affordability.

Recommendation 6. Remove the rezoning requirement within the Garden Suite Policy.

Our comment: We fully agree with this recommendation and feel that it would remove an important disincentive.

Recommendation 8. Amend Schedule J – Secondary Suite Regulations of the Zoning Regulation Bylaw by eliminating the minimum size requirement and the restriction on dwellings that have been renovated in the past five years.

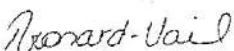
Our comment: Presently, some older buildings with perfectly acceptable ceiling heights cannot accommodate a legal suite because of beams or ductwork only a few centimetres below this absolute height restriction. As a result, the structural modifications required to create a legal suite are prohibitive in many cases.

Our recommendation: A simple change in the City's building bylaw could make many more legal secondary suites possible, while retaining the spirit of providing pleasant and safe living spaces. Adjusting the minimum ceiling height requirements of 2.0 m and allowing a certain small percentage to be below 2.0 m (as is allowed in many other jurisdictions) would increase available housing stock.

Final Comment: Unrelated to a specific theme or recommendation, the vague definition of what constitutes 'affordable' housing is cause for concern. True affordability requires liveable communities with diverse services within walking distance. The recommendations lack an emphasis on long-term affordability and quality of life (location, ease of access, operating costs) for the people living in affordable housing.

Thank you for the opportunity to provide feedback.

Sincerely,



Tamara Leonard-Vail
Board President

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June 16, 2015

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HuffPost's signature lineup of contributors***Matt Toner**[Become a fan](#)

B.C. Green Party Critic For Finance And New Economy

Vancouver's Affordability Trap

Posted: 06/13/2015 11:09 pm EDT | Updated: 06/13/2015 11:59 pm EDT

*(Photo by sporkist / CC BY)*

It's hard to know what to make of B.C. Premier [Christy Clark's response](#) to Mayor Gregor Robertson's better-late-than-never request for government action around Vancouver's affordability trap. But if you peel back the layers and actually take the time to read through both the B.C. Finance Ministry's briefing note on the topic, and then the research submitted by the B.C. Real Estate Association, things become a little more clear. This is a decision born more from ideology than from any evidence-based analysis.

And while the provincial government might want to wish this crisis away, the facts have a way of hanging around.

The Bank of Canada, hardly a collection of anarcho-leftists, considers the Canadian housing market to be as much as [30 per cent overvalued](#) -- which is an estimate alarmingly close to those that came just before the massive U.S. correction of 2008.

The Demographia Institute study of [housing affordability](#) continues to place Vancouver as the second worst city in the world, just behind Hong Kong, and just ahead of San Francisco. And credit union [Vancity reports](#) that while wages in Vancouver grew by 36 per cent between 2001 and 2014, house values soared by a whopping 211 per cent. The list of warnings goes on and on.

So with a runaway real estate market that shows few signs of slowing -- one which, if left unchecked, will fundamentally re-write the makeup of Vancouver for a generation -- the provincial government is taking a pass. That's a pretty bold decision and one that you would expect to have backed up by some compelling research.

But as far as I can tell, it all rests on one single piece of near guesswork: an "estimate" by uncited "industry experts" that the degree of foreign speculation in Vancouver hovers at a negligible five per cent. Therefore, doing nothing is the right move.

(To be clear, the "foreign" origin of such investment is a bit of straw man: it is the speculative nature that is worrisome, whether that money comes from Shanghai or Sarnia.)

So let's explore the origins of this five per cent estimate on which so much rests. It [originates from the B.C. Real Estate Association](#), and you must admit that asking the BC REA for their opinion on housing affordability is a little like asking the fox how to build the best henhouse.

What can be extracted from [the documents](#) is not entirely reassuring:

- First, the BC REA cites residential measurements based on the 2011 census, which is of limited usefulness in understanding a bubble that, judging from MLS price data, has largely manifested since the 2010 Olympics. Next.
- They then talk about a CMHC rental market survey of property managers, which seems promising, but they do little to explain the methodology. Next.
- The report then mentions a 2010 study by Urban Futures (outdated, next) and an informal poll of 200 realtors (methodology, next).

- As a finale, the BC REA cites housing market studies from the US and Australia that measure non-resident investment... which are, at best, extremely crude proxies for whatever is happening in Vancouver.

None of this gives much credibility to the five per cent number, unless you squint your eyes just right and *really* want to believe.

But because of this vanishingly small number -- unverified by any hard research -- no policy action is required. We can just sit back and let the invisible hands of the market give us all a refreshing neck rub.

Indeed, Clark's letter goes on to assert that *any* move by the government to cool a housing market renowned worldwide for its heat would instead bring up disastrous economic repercussions: negative homeowner equity, depleted investor returns, somehow higher rental rates, cats and dogs sleeping together, etc.

This meltdown scenario is also a straw man argument. No one sensible is talking about policies to bring down the overall price level: this would wreak exactly the same havoc as an uncontrolled collapse of the housing bubble. But any reasonable analysis of the situation suggests a clear role for policy to slow or halt the rate of increase in housing prices so that income levels can catch up. The combination of the two would let us all squeeze out of the affordability trap.

Oddly enough, [the B.C. Ministry of Finance references](#) what seems to be an excellent example of how this can be accomplished in their own briefing note on the issue. They point to Singapore, which used a basket of policy measures to bring their housing price increases under control. As a result of their actions between 2009 and 2013, housing prices in that market slowed and then began a slow decline.


But the finance department states that this is not a success story, as housing is still unaffordable for many who live in Singapore -- missing the point of the exercise entirely. If the Singaporean government can continue to maintain housing price stability, these policies will give local incomes a chance to catch up to those admittedly levels. Their economy will grow out of its housing crisis without triggering a sudden market correction.

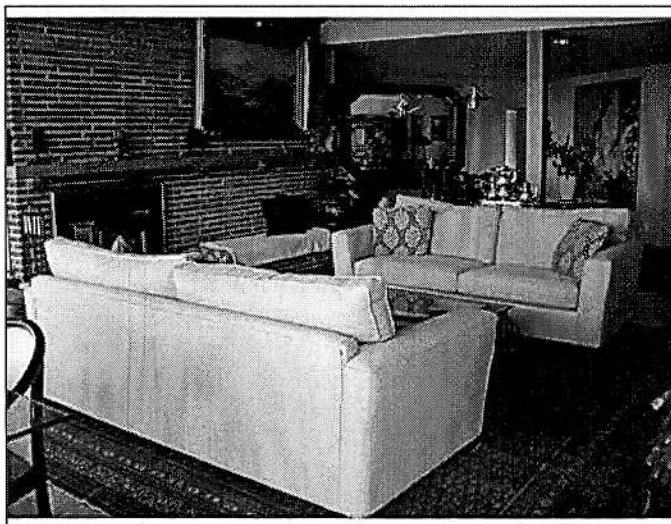
That's exactly the kind of outcome we need to engineer here in Vancouver, and we need to get to work now. The Vancity study raised the alarm that affordability issues are poised to trigger an exodus of millennials from Vancouver, in search of the higher incomes and satisfactory homes that they have been told won't be possible here.

This is a terrible prospect for a city that wants to build its future around the jobs of tomorrow, filled by our brightest and best. Instead we risk turning into a resort city, where few who grew up here can aspire to actually live here.

But, as with seemingly any non-LNG related economic challenge, the government's policy non-response seems to be the sort of frantic shooing gesture a BMW driver makes when faced with a squeegee kid. Unfortunately for those of us living in Vancouver, this one isn't going to go away. It's a real problem with real consequences that are directly opposed to building a sustainable society.

ALSO ON HUFFPOST:

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Royal LePage



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Conversations



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Comment



Lisa Clarke

What drives me crazy is that the middle-class British Columbian pays for this grossly inflated housing market in so many ways. Increased debt load, money going towards mortgages that could go into savings, vacations, resp's, the BC economy, you name it. I'm sick of it! Raising a family here is so hard, the greedy real estate market is gobbling up our quality of life. They've created a monster here! Do something about this, you're wrecking the province my grand-parents and great-grandparents worked so hard to build!

Reply · Like · 6 · June 13 at 10:37pm



Foreign Investment in Vancouver Real Estate

Totally agree. I think that it's fear of being priced out forever. I have friends that have jumped into the detached market on the East Side, and they are so stretched financially, but they just don't care because they think it's just going to go up-up-up. It's such a speculative market, not based on rates or salaries, but the hope that we just keep getting more foreign buying.

Reply · Like · June 14 at 7:14am



Aaron Anderson · Vancouver, British Columbia

There are a couple of ways to address this issue. The easiest is the bank of Canada raising interest rates to what they used to call "normal". That would mean 6-8% mortgages. Immediately regular dual income middle class families will not be able to afford their million dollar slum-homes, many will be forced to foreclose. New home owners would not be able to enter the market with these interest rates even if they had the minimum down payment of 10%. Supply and demand would tilt, demand would reduce, supply would increase and prices would fall.

The other option is, just don't buy. Save your money, rent, look at ms listings now and then, continue to save, laugh at pushy real estate agents who try to get you to over bid another offer to lock in the property. Keep saving. Your bank will send you letters as your assets grow, offering... See More

Reply · Like · 1 · June 14 at 8:45pm



Michael Wilson · Vancouver, British Columbia

Sorry, Matt, but you lost me here:

"No one sensible is talking about policies to bring down the overall price level"

The only way to truly restore affordability is to do exactly that.

The biggest deterrent to risky financial decisions is fear of loss. When the government says they will do whatever it takes to prevent price drops, it encourages the very behaviour that got us into this mess!

Reply · Like · 1 · Yesterday at 5:54am



Matt Toner · Vancouver, British Columbia

Hi Michael, this is why I call it a trap. If we were to knock the price levels down by X%, this would shove many existing owners underwater wrt their mortgages. The effects would be more localized, but would feel a lot like the US housing market correction of 2008: it would hit homeowners hard and could have a knock-on effect that impacts the Vancouver economy in general.

This is why I suggest measures to bring about price stability in the housing market. If prices weren't galloping ahead, incomes would steadily catch up and we could escape the trap.

Reply · Like · Yesterday at 9:23am



Brad Richert · Top Commenter · Associate Broker/Realtor at Macdonald Realty Langley

9 million Millennials in Canada have entered or are entering home buying age. All want what their parents have. But sure, blame Asians and Realtors and the government.

8.2 million baby boomers completely changed the face of real estate two generations ago but we can't learn from history. We gotta find our minority scapegoat. Keep it up. See how far that gets us.

And yes, real estate is overtly racist. It takes 6 months in the industry to realize this if you haven't already. Canadian racism is polite and in denial.

Reply · Like · 1 · June 14 at 10:10am



Peter James · Top Commenter

>>>>"Canadian racism is polite and in denial."

Not that polite.

Let's iust sav it's not as overt and in-vour-face.

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Part of HPMG News

Vox

Clarion Alley in the Mission neighborhood of San Francisco. | Darwin Bell

This woman has a plan to fix San Francisco's housing crisis — but homeowners won't like it

by Timothy B. Lee on June 15, 2015

When I visited San Francisco last month, everyone wanted to talk about Bay Area's affordable housing crisis. Tech

industry money has made San Francisco the most expensive city in America, and ordinary San Franciscans are finding it harder and harder to afford housing.

There's a raging debate over what to do about it. Traditionally, many affordable housing advocates have viewed market-rate housing developers with suspicion. In their view, developers make things worse by building luxury condos that are too expensive for ordinary San Franciscans. This kind of thinking is behind a recent proposal to freeze (<http://www.vox.com/2015/5/5/8557153/san-francisco-mission-campos>) market-rate housing development in a neighborhood called the Mission.

But a new generation of affordable housing advocates have a different view. For example, Sonja Trauss leads a new group called the San Francisco Bay Area Renters Federation — "SFBARF" for short — that believes promoting development, rather than stopping it, is the key to making the region affordable again. She hopes to remove legal barriers to housing construction in order to unleash a major building boom in San Francisco and throughout the Bay Area.

This is a fight with national implications. The Bay Area has become the center of American innovation, yet strict housing regulations in San Francisco and Silicon Valley have stunted job creation there. Other big coastal cities are struggling with similar problems. A recent study (<http://www.nber.org/papers/w21154>) suggests that relaxing housing regulations in the San Francisco and New York metropolitan areas alone could boost the American economy by hundreds of billions of dollars.

But the politics of this are tricky. Everyone supports more housing *somewhere*, but hardly anyone wants housing to be built near them. People like their neighborhoods the way they are and worry that development will change them for the worse. Ultimately, then, the Bay Area housing fight is about culture as much as it is about economics. Solving the region's housing crisis will require convincing ordinary voters that long-term benefits of more plentiful housing will be worth the upheaval that would result from a building boom.

Why long-time Mission residents hate luxury condos

On June 2, the Board of Supervisors, San Francisco's city council, met to consider a proposal by supervisor David Campos to freeze market-rate housing construction in the Mission, a neighborhood Campos represents. The supervisors heard comments from constituents for more than seven hours.

Most of the speakers favored the moratorium. The Mission has traditionally had a large Hispanic population, but surging demand for housing there has led to a steady attrition of Hispanic residents over the past 15 years. The neighborhood's strict rent control laws mean that it's not easy for landlords to force out existing residents. But when longtime renters move, landlords can boost rents to market levels, which means the new residents are likely to have little in common with the old ones.

The Mission isn't exactly having a construction boom

Writing for San Francisco Weekly, Julia

Carrie Wong described

(<http://www.sfweekly.com/thesnitch/2015/06/03/tl>

mission-moratorium-and-the-other-

bubble) how many longtime Mission

residents feel about the changes in their

neighborhood — and why so many are

hostile to the construction of new

condos there:

These new glass and concrete edifices contribute to the alienation of the neighborhood's old residents. As do the fancy new restaurants and boutiques that working class residents can't afford. As do the giant tech shuttles lumbering through the narrow streets. For some, these are neighborhood improvements that provide jobs and improve the economy. But for those who will never enter them unless it's through the back door to wash dishes, deliver food, or clean rooms, they are just another reminder that they no longer belong.

Advocates of the Campos moratorium conceded that it wasn't a long-term solution to the neighborhood's affordability crisis. But they hoped the measure — which would have lasted for at least 45 days and been renewable for up to two years — would focus the city's attention on the issue and give it time to buy land for subsidized housing projects before private developers get it.

The Board of Supervisors voted for the development freeze by a 7-4 margin. That was short of the nine votes required to put the emergency measure into effect. But the issue isn't dead — advocates have vowed to put the measure to voters this fall.

San Francisco's "very deep hole"



SFBARF leader Sonja Trauss. (Timothy B. Lee/Vox.com)

The stakes in the Mission moratorium fight are actually quite low; the neighborhood isn't exactly having a construction boom. In recent years, the Mission has been adding around 100 units per year (it gained 85 units (http://www.sf-planning.org/ftp/files/publications_reports/2014_Housing_Mission_Moratorium_Report.pdf in 2014), which works out to a third of 1 percent of the 25,000 units in the neighborhood.

The pattern is similar in the city as a whole: rents are surging, but development has been sluggish. "For the last decade, we've been growing by about 10,000 people a year," says Scott Weiner, a San Francisco supervisor who voted against the Mission development freeze. Yet the city has only added about 2,100 units per year over the last decade. In a city with 380,000 housing units, that's an annual growth rate of less than 1 percent.

When population growth dramatically outpaces housing construction year after year, "you start digging yourself into a very deep hole," Weiner says.

"We've been doing that for about a decade."

Last year was better than average, with the city adding 3,500 units (http://www.sf-planning.org/ftp/files/publications_reports/2014_Ho

"We've finally turned in a positive direction," Weiner says. "The last thing we need is to shut down housing production when we have a housing shortage. This moratorium will increase the pressure on our inadequate housing stock."

How housing regulations hold back the American economy

San Francisco's housing fight has implications for the American economy as a whole. The reason San Francisco is experiencing such a severe housing shortage is that the Bay Area is home to dozens of innovative technology companies that are desperate to hire more workers. They've been bidding up technology workers' salaries, and those workers are using their higher salaries to bid up the region's scarce housing.

This is a crisis for San Franciscans who can't afford the spiraling cost of housing. But it's also a problem for the American economy as a whole, because a shortage of housing is stifling the growth of some of America's most innovative companies.

Housing shortages are having similarly detrimental effects in other major metropolitan areas like Boston, New York, and Washington, DC

In a more flexible housing market, the growth of Google, Twitter, Airbnb, and other companies would have triggered a massive housing boom and rapid growth in the Bay Area's population. And this wouldn't just create more jobs at technology companies. The region's growing wealth would also create a lot of jobs for other professions — schoolteachers, nurses, chefs, and nannies — that provide services to high-tech workers. As workers moved to the

Bay Area to take advantage of opportunities there, workers in the rest of the country would find it a little easier to find jobs and get raises.

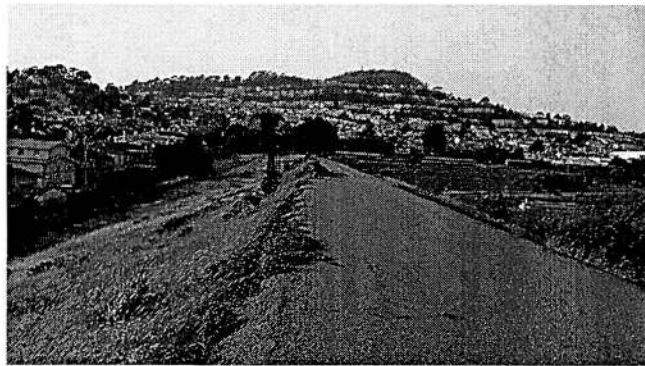
Housing shortages are having similarly detrimental effects in other major metropolitan areas like Boston, New York, and Washington, DC. These are all areas with high wages and a shortage of qualified workers. In a more flexible labor market, they'd all be experiencing a building boom as people moved there to take advantage of these opportunities.

How much are housing regulations holding back the American economy? It's impossible to put a precise number on the costs, but a recent study (<http://www.nber.org/papers/w21154>) by economists Chang-Tai Hsieh and Enrico Moretti suggest that the costs are easily in the hundreds of billions of dollars. They estimated that if cities built enough housing to allow 10 percent of Americans to move to higher-productivity cities, this would increase US economic output by 3.4 percent, which is more than \$500 billion. They

find that the New York and San Francisco Bay areas are responsible for the lion's share of economic losses due to housing shortages.

So every American worker has a stake in San Francisco's housing debate. A building boom in the Bay Area there would not only boost some of America's most innovative companies, it would also create hundreds of thousands of new jobs and help reverse America's recent economic slump.

Not in my backyard



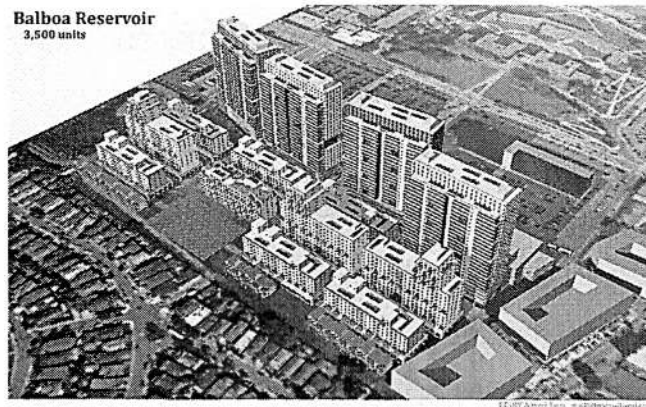
This abandoned reservoir site could provide housing for thousands of people. (Timothy B. Lee/Vox.com)

Development advocates believe that for San Francisco to really get a handle on its affordability crisis, it needs to add a lot more housing. One particular site in south San Francisco seems to offer an opportunity to do that. The long-retired

Balboa Reservoir now serves as a huge parking lot for the City College of San Francisco. The 17-acre site is owned by the San Francisco Public Utilities Commission, and city planners want to build affordable housing there.

The site is less than a 15-minute walk from the Balboa Park BART station, so residents who work downtown would be able to get there without a car, limiting the need for parking. And with a college campus on two sides and a four-story apartment building on a third, there are few neighbors next door to complain about having tall buildings towering over their yards.

Pro-development activists see this as an opportunity to build thousands — not just dozens or hundreds — of housing units. Here's one conceptual sketch (<http://sfbarf.tumblr.com/post/118213525855/fisrt-cultural-industries-balboa-reservoir>) by artist Alfred Twu of how the site could be developed to provide homes for 3,500 low- and moderate-income residents. That's about as many new housing units as the entire city added in 2014.



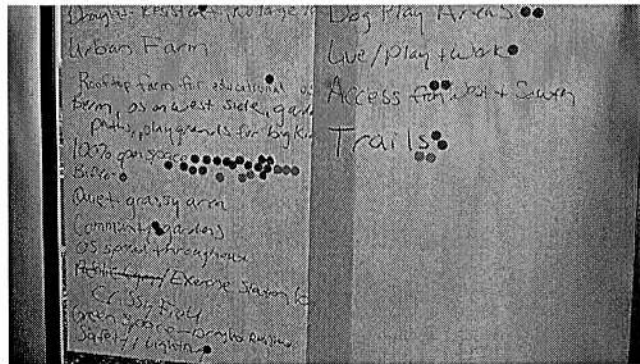
The city organized a May 5 meeting at the community college to solicit public input on what the project should look like. Sonja Trauss, the head of the pro-development group SFBARF, attended along with several of the group's members to press for an ambitious, high-density project.

But they were vastly outnumbered by the locals, who had a different agenda. Development advocates use the phrase NIMBY ("Not in my backyard") to describe people who resist change in their neighborhoods. NIMBYs were out in force at this Tuesday-night meeting.

Dozens of neighborhood residents packed the large classroom, writing their views on enormous Post-it notes city officials had posted around the room. People could endorse another

person's view by placing a colored sticker next to it.

The majority view was that the project should provide housing for as few people as possible. By the end of the night, "100% open space" had dozens of brightly colored stickers next to it. A lot of people also wanted buildings that were no more than one or two stories tall because taller buildings would destroy the "character" of the neighborhood.



Many people who lived near the Balboa Reservoir wanted it to be converted to "100% open space." (Timothy B. Lee/Vox)

Parking was a concern for many residents. At one point, Trauss was confronted by a resident who appeared to be in her 60s. She demanded to know if Trauss lived in the neighborhood, and Trauss admitted she lived in West

Oakland, on the other side of San Francisco Bay.

"Then you can't know what it's like here," the woman replied. "It's like a parking lot every day." She blamed the parking problems on previous development projects that hadn't provided enough parking spaces.

If you want more housing, you have to put it somewhere

This kind of scene — which has played out again and again around the Bay Area — is a big reason for the region's housing crisis. Almost everyone agrees that the San Francisco Bay Area as a whole needs more housing. But the region is heavily developed, so any specific site developers choose is likely to be located near *somebody*. And those somebodies almost always find reasons to say, "Not in my backyard!"

In many ways, the fight over the Mission moratorium and the fight over the Balboa Reservoir project are mirror images of each other. In the Mission, low-income renters are organizing against development projects that they

fear will bring in a new crop of more affluent homeowners, transforming their neighborhood in ways that will make them feel out of place.

This kind of conservatism has been a major factor behind the city's affordability crisis

In the Balboa Park neighborhood, affluent and predominantly white homeowners are organizing to stop a development that will provide housing for less affluent residents. While their stated concerns had more to do with parking and green space than changing demographics, the practical result of converting the site to "100% open space" would be to freeze the current demographics of the neighborhood.

People move to neighborhoods they like, so it's natural that longtime residents of a neighborhood would be resistant to change. But in the aggregate, this kind of conservatism has been a major factor behind the city's affordability crisis. Because no one

wants housing built in their own neighborhood, San Francisco isn't building housing anywhere — at least not at a rate that can keep up with demand.

Sonja Trauss hopes to convince renters in San Francisco that they have a shared interest in making housing more affordable — and then organize them to lobby for more development. On paper, renters should be a potent political force. More than 60 percent (http://factfinder.census.gov/faces/tableservices/jsf/pid=ACS_13_5YR_B25003&prodType=table) of San Francisco households rent. So if they were well-organized — and convinced that more development would lower housing costs — they would be an unstoppable political force.

And Trauss believes that the intensity of recent debates is helping to galvanize the city's renters — especially relatively affluent newcomers — into becoming more politically active.

"There's actually a very nasty tone to the conversation from the NIMBYs," she says. "People say, 'Tech assholes, go home.'"

How developers make neighborhoods boring

Graffiti on Haight Street in San Francisco (<https://www.flickr.com/photos/jbparrott/3948539219/in/photolist-71Vi9p-71ZleS-atZcTA-bm2LDY-rXMzhW-8mHGxk-9iwtU-56Uo6i-5reuY9-6SEsSq-6vLdaE-7kKBbU-71Zi7U-3vQXPc-ba7hz-8mqwRZ-9D9FQ6-7BowBy-frTVAn-7Zr3yt-89G6wC-7oDinY-7ozqbR-7oDikm-7ozq9z-4j67cC-5QzPt5-c1Q3u-5MJgwV-u5viZ-5Qvyre-bm2PLY-HL3Ss-5R4AiZ-5R8Tym-6SAApX-4PvWGS-9iwk3-8JSbJY-6J2eLu-LJxSW-4HYWZ-frU5ce-8YpPHk-fxYJCt-HL3RN-fnpdyv-7BjxtM-7BjKGx-9tz8U6>)

While Trauss's political project is pro-development, she blames developers for some of the friction between newcomers and longtime residents.

"Developers are part of mainstream America," she says. "And mainstream America is pretty racist."

What she means is that major real estate developers use their wealth and influence to change the culture of the neighborhoods where they build. "If you have some neighborhood that's marginal or unusual and has any kind of street life that is technically illegal but generally not enforced," she says, developers will lobby to change that.

"They call it awful things," Trauss says. "They say 'cleaning up the neighborhood.' And what that means is getting all kinds of laws like loitering enforced, making street life difficult and illegal."

Trauss sees this kind of cultural friction as an unfortunate side effect of development projects. But she doesn't see it as a reason to block housing

projects. Instead, she wishes traditional housing groups would focus more on these issues. "If you're organized anyway, don't organize to stop the new building, organize to stop the accompanying integration problem."

"Aaron Peskin is a legendary hater"

(Michael Larson

([Right now, SFBARF is pretty small.](https://www.flickr.com/photos/10502977@N05/1442395538/in/photolist-byr9mi-dqdNbf-byRJwp-7J25z2-2kRveC-bBv78g-b2gwmx-aP44PR-dzFbQ4-bTdoXP-aJaiTz-9Km2UR-fhrcuq-3csDWA-gGSuS-bt3YpX-9Evp9w-7BWQCV-9i6b5b-fH1q9p-fzhNSx-aFdwoN-pJ4S5r-4heGvv-fjw3r-7EbheV-7SjHYX-6tSPB1-akRdoF-5RT97n-i3f2p1-bmzyqK-4856v6-bn1GxB-biYt8p-9pMVBA-bdWmaF-9hMnEV-aSDvyp-54H2zK-aRcxPM-ddNEF8-7D6Le4-bnD6gL-hwBY5a-dXRcsR-fcBhWg-6pxdvD-iid9Du-6i2wbl))</p></div><div data-bbox=)

Besides Trauss, the group has only one other paid staffer — a part-timer working on a contract basis. Trauss also has a handful of active volunteers and a mailing list with around 300 people.

So far, Trauss has focused on getting her supporters to meetings like the one in Balboa Park, to ensure that elected officials always hear a pro-development perspective to counter the NIMBYs. And she says the next big step is getting involved in electoral politics.

This fall, Aaron Peskin, a former president of the Board of Supervisors, is running in a special election to unseat recently appointed supervisor Julie Christensen. Trauss says the race provides an ideal opportunity for SFBARF to flex some political muscle.

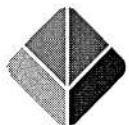
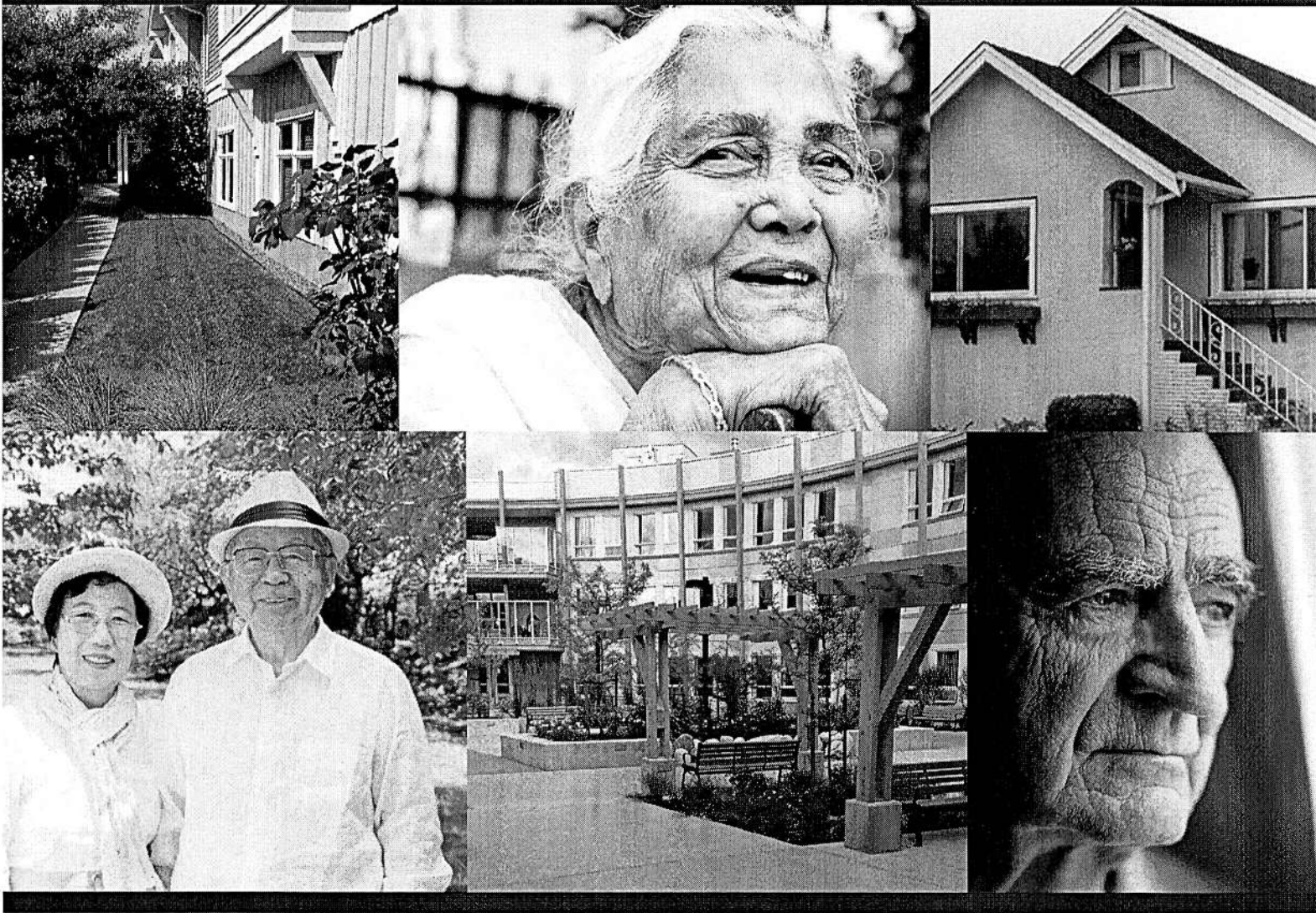
"The Board of Supervisors is split between 'yes we can build' people and people who are like, 'No way,'" she says. "Julie Christensen and Aaron Peskin are on opposite sides of that spectrum. Aaron Peskin is a legendary hater. He would be terrible."

So SFBARF hopes to mobilize thousands of relatively new San Francisco residents who haven't become politically engaged yet with an issue that all of them care about: the sky-high cost of housing. If the group helps Christensen beat Peskin in November, it could demonstrate that there's a substantial constituency for pro-development politics.

Seniors' Housing in B.C.

Affordable • Appropriate • Available

Executive Summary



OFFICE OF THE
SENIORS ADVOCATE

www.seniorsadvocatebc.ca
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May 2015
Report #4

Executive Summary

In the past year, the Seniors Advocate has met with thousands of seniors and their families in every region of the province. Among the many issues and concerns these seniors have raised and brought forward for discussion, they expressed a deep concern around the affordability, availability and appropriateness of seniors' housing in the province.

Seniors expressed clearly that they want to age as independently as possible in their own homes and in their local communities. However, low incomes and high living costs have a profound impact on the affordability of independent housing options for seniors, and on their ability to freely choose their living arrangements.

Many seniors accept that, as they age, changes to their health and mobility may necessitate a move to housing that incorporates a support or care component. However, many feel frustrated that their housing options are limited by the availability of appropriate housing in their communities and by the policies, practices and regulations currently in place that determine eligibility for particular types of housing. They fear they will be forced into assisted living or residential care prematurely, or need to move to faraway communities where there is no support system of friends and family.

Given the breadth and depth of the concern, the Seniors Advocate sought to undertake a review to identify issues across the continuum of independent housing, assisted living, and residential care settings that might limit seniors' ability to make choices about their housing. At each step along this housing continuum, the Advocate asked:

1. Have we done everything we can do to make this housing **affordable**?
2. Have we done everything we can to ensure this is the most **appropriate** place for seniors to live?
3. Have we done everything we can to make this housing option **available** to seniors?

The goal of this report is to emphasize some of the most pressing housing priorities facing seniors living in British Columbia. It is focused on recommendations that are practical, realistic and have the potential to leverage significant change.

The context of where and how B.C. seniors are currently living is necessary to appreciate the magnitude of the issues. The data indicate that, while many seniors are doing fine, some are not and require help to ensure their housing is affordable, appropriate and available.

A snapshot of how B.C. seniors are living shows that:

- 93% live independently in houses/townhouses/apartments/condominiums
- 80% are homeowners, of which 22% carry a mortgage
- 20% are renters, with 20% receiving some rent subsidy
- 26% live alone

EXECUTIVE SUMMARY

- 4% live independently but receive provincially subsidized home care services
- 3% live in assisted living, with 20% receiving a subsidy
- 4% live in residential care, with 95% receiving a subsidy

The financial circumstances of B.C. seniors show that:

- The median income for seniors is \$24,000
- 35% of seniors who rent live on a household income of \$20,000 or less
- Average rents for a one-bedroom apartment vary from a high of \$1,038 in Vancouver to a low of \$547 in Quesnel
- While the average house price varies greatly in the province, the average annual costs of homeownership net of any mortgage payments is about the same regardless of where a senior lives, averaging around \$1,000 per month
- 36% of seniors with household incomes less than \$30,000 believe they will need to move in the future due to affordability

Independent Housing

Independent housing options for seniors include both home ownership and rental situations. Independent housing is a choice that is **appropriate** for most seniors if it is affordable, if there is housing available that can provide accessibility to services and supports, and if it allows for design features to make the environment safe and accessible. There are data to support that, if seniors choose to, they can be cared for in their own home to very high care levels. Where the housing is located, whether or not there is a co-residing caregiver, and the degree of risk that a senior chooses to live with are all factors that will influence this choice, and different people will make different choices. However, should a senior choose to live independently, evidence supports this can be an appropriate choice.

The **affordability** of independent housing for low and moderate income seniors, both renters and homeowners, is challenging. Data support that many seniors who rent, particularly those in the Lower Mainland and Greater Victoria, are in genuine need of more support to cover their rental costs. The data also support that some low to moderate income seniors who are homeowners need to find cost relief for either their ongoing home ownership costs, or the extraordinary costs of major repairs.

The **availability** of suitable housing for seniors is lacking most in rural and remote areas of the province. This presents a particular challenge for those seniors who are isolated and may need to move into the nearest town once they are either widowed, lose the ability to drive, or require daily home support services if they want to continue to live independently and optimize their safety.

In response to these issues, this report makes a number of recommendations including changes and amendments to existing programs designed to help seniors financially. For homeowners, a bold new initiative is proposed that would allow for some, or all, of seniors' household expenses to be deferred.

Assisted Living

Assisted living in British Columbia takes various forms: publicly-subsidized Registered Assisted Living, private-pay Registered Assisted Living, and private-market assisted living residences. Assisted living is a housing choice for many seniors who wish to live in a community with others and have hospitality services like cooking and cleaning provided by the facility. It is also appropriate housing for seniors who require care but have a level of cognitive function that allows them to engage with the community of seniors they live with while maintaining their independence.

The data reviewed in this report support that, for many of the people living in Registered Assisted Living, it is an **appropriate** setting. However, the data also clearly indicate there are other seniors for whom subsidized Registered Assisted Living would be appropriate, but they are not eligible for this type of housing and care as a result of the current regulations. These seniors would appear to instead go prematurely to residential care.

The **affordability** of subsidized assisted living appears to be adequately regulated by the current rate structure whereby seniors pay 70% of their net income, with a Temporary Rate Reduction available to those who need it. For seniors with very low incomes, however, these fees can leave very little disposable income for costs not covered by the fees.

The **availability** of assisted living overall appears to be sufficient given there is an estimated 10% vacancy rate. However, the availability in smaller, more remote communities may be a challenge. In general, the availability of subsidized assisted living is difficult to assess as there is no standardized method used for tracking vacancies either within or between health authorities.

Based on these issues, this report makes recommendations related to several aspects of the current regulatory framework for assisted living.

Residential Care

Sometimes called long-term care, facility care or a nursing home, residential care provides 24-hour professional supervision and care in a protective, secure environment for people who have complex care needs and can no longer be cared for in their own homes or in assisted living settings. Seniors with Alzheimer's or other forms of dementia, those with significant physical incapacity, and those who require unscheduled and frequent higher level nursing care are all suited to live in residential care.

The data reviewed in this report suggests that residential care is the **appropriate** setting for the majority of seniors who live there, although some seniors are not in the appropriate location or their preferred facility. However, these data also suggest that some seniors in residential care, perhaps 5 to 15% of current residents, could be living in the community either with home care services or in assisted living.

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The **availability** of residential care varies throughout the province. Waiting times for placement are greater in the north than in the Lower Mainland and waiting times are greatest for those who require highly specialized care such as a secure dementia unit. While it is difficult to assess accurately the sufficiency of beds overall, there is definitely a lack of availability of the bed of choice, or 'preferred bed'.

The **affordability** of residential care is assured by charging residents a percentage of their net income and by the availability of a Temporary Rate Reduction (TRR) in the case of undue financial hardship. However, awareness of the TRR and uniform application are lacking.

This report recommends changes to how residential care clients are assessed in order to ensure that all possible options for care and support in the community, either via home care or assisted living, have been exhausted before a senior is admitted to a residential care facility. It also recommends changes to admission processes to ensure that seniors' admission to residential care is carried out in a fair and appropriate way that respects seniors' needs and preferences. Finally, the report calls upon the provincial government to commit to a higher standard of accommodation in residential care facilities, including the provision of single room occupancy with ensuite baths for 95% of beds by 2025.

Conclusion

We all want to do better for our seniors. This report highlights some of the systemic issues that seniors face as they strive to achieve housing that is appropriate, affordable, and available. It is clear that many low and middle income seniors, both renters and homeowners, need to have more financial help in meeting their basic needs. It is also clear that we need to do a better job in respecting the desire of seniors to live as independently as possible for as long as possible. Changes to the regulatory framework for Registered Assisted Living, along with more comprehensive screening for residential care admissions, are required to ensure our seniors are given all possible supports to live as independently as possible for as long as possible. Lastly, for those seniors with significant cognitive or physical disability who require the level of care provided in residential care, we must do all we can to get them to a place they want to call home that offers the privacy and dignity they deserve.

Together, we can build a strong foundation of appropriate, affordable and available housing options for the seniors of British Columbia.

Independent Housing Recommendations

1. Revise the Shelter Aid for Elderly Renters Program (SAFER) to align with the subsidized housing model of tenants paying no more than 30% of their income for shelter costs, by:
 - a. adjusting the maximum level of subsidy entitlement from the 90% currently indicated in the SAFER regulations to 100%; and
 - b. replacing the current maximum rent levels used in the SAFER subsidy calculations with the average market rents for one-bedroom units in B.C.'s communities as reported annually by Canada Mortgage and Housing Corporation.
2. Create a Homeowner Expense Deferral Account type program, as outlined in this report, to allow senior homeowners with low or moderate income to use the equity in their home to offset the costs of housing by deferring some or all of the major ongoing and exceptional expenses associated with home ownership until their house is sold.
3. Amend the *Residential Tenancy Act* and *Strata Property Act* to protect tenants and owners who require non-structural modifications to their unit (i.e. grab bars, flooring) from either eviction, fine or denial and protect their right to access grant money from the Home Adaptions for Independence (HAFI) program.
4. Amend both the *Residential Tenancy Act* and the *Strata Property Act* to ensure that tenants/owners cannot be evicted or fined under bylaw for the occupancy of their unit by a live-in caregiver.
5. Amend the Home Adaptions for Independence (HAFI) program to: exclude the value of the home as a criterion; graduate the grant on a decreasing scale relative to income; decrease complexity for landlord applications; and allow for applications from strata corporations and co-ops.
6. Amend the *Strata Property Act* and the *Manufactured Home Act* to ensure seniors who are placed either in residential care or subsidized Registered Assisted Living are able to rent their homes while they are listed for sale.
7. The Provincial Government consult with the Active Manufactured Home Owners Association, the Manufactured Home Park Owners Alliance of British Columbia and regional manufactured home owners associations to revise the *Manufactured Home Act* so that fair and equitable compensation is provided to manufactured home owners who are required to leave their home due to sale or development of the property.
8. The Provincial Government, BC Housing and the Office of the Seniors Advocate work together to develop a strategy for affordable and appropriate seniors housing in rural and remote British Columbia.
9. The Provincial Government work with the Federal Government on the issue of seniors who are homeless as a discrete population within the homeless community.
10. The Provincial Government work with the Office of the Seniors Advocate to raise awareness of all subsidy and grant programs available to seniors.

EXECUTIVE SUMMARY

Assisted Living Recommendations

11. Registered Assisted Living be fundamentally redesigned and regulations changed, to allow for a greater range of seniors to be accommodated and age in place as much as possible including palliative care. This should reduce: the number of discharges from Registered Assisted Living to Residential Care; the number of admissions to residential care of higher functioning seniors; and the number of seniors admitted directly to residential care from home with no home care.
12. Amend section 26(6) of the *Community Care and Assisted Living Act* to:
 - a. allow that section 26(3) of the Act does not apply to a resident of assisted living if that person is housed in the assisted living facility with a person who is the spouse of the resident or anyone in the classes listed in section 16(1) of the *Health Care (Consent) and Care Facility (Admission) Act* and that person is able to make decisions on behalf of the resident.
 - b. provide that the meaning of "spouse" should extend to a person who has lived in a marriage-like relationship with the resident in addition to a person legally married to the resident.
13. The minimum amount of income with which a resident of subsidized assisted living is left be raised to \$500 from the current \$325 to recognize the costs that are not covered under Registered Assisted Living that are covered under Residential Care.

Residential Care Recommendations

14. All health authorities adopt a policy that everyone assessed for admission to residential care who scores lower than three on either of the ADL Hierarchy or Cognitive Performance Scale on the InterRAI-HC or MDS 2.0 must receive an additional assessment to ensure all possible options for support in the community, either through home care or assisted living, have been exhausted.
15. All current residents in residential care whose latest InterRAI assessment indicates a desire to return to the community be re-assessed to ensure all possible options for support in the community, including additional supports for their caregiver and potential placement in assisted living are exhausted.
16. All health authorities immediately adopt a policy that any vacancies in residential care will be filled first from the preferred facility transfer list, and only after that has been exhausted will the bed be filled from the assessed and awaiting placement (AAP) list. Residents, if they choose, should be permitted to be placed on the transfer list for their preferred facility immediately upon admission to their first available bed. Residents and their family members should be regularly advised of:
 - a. How many people are ahead of them on the waiting list for a preferred bed; and
 - b. How many vacancies on average occur in the preferred facility.
17. The resident co-payment amount charged to residents who do not enjoy a single room must have a portion of their rate adjusted to reflect their lower grade accommodation.
18. The government commit that by 2025, 95% of all residential care beds in the province will be single room occupancy with ensuite bath and any newly built or renovated units meet the additional standard of shower in the ensuite washroom.

For a full copy of this report go to: www.seniorsadvocatebc.ca or contact our office directly.

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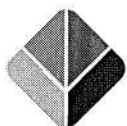
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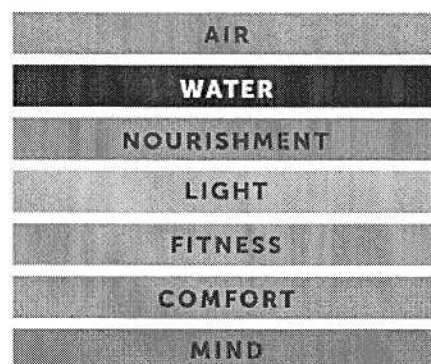
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WELL is administered by the International WELL Building Institute (IWBI), a public benefit corporation whose mission is to improve human health and wellbeing through the built environment. IWBI was launched by Delos in 2013, following a Clinton Global Initiative commitment by Delos founder Paul Scialla to improve the way people live by developing spaces that enhance occupant health and quality of life by sharing WELL globally.

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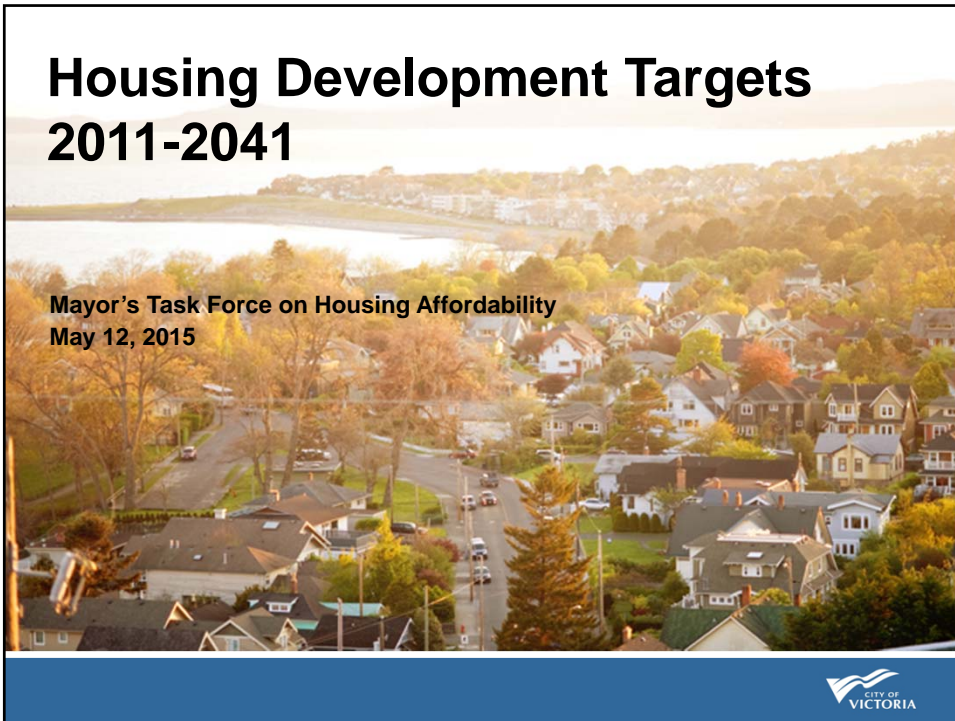
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Housing Development Targets 2011-2041

Mayor's Task Force on Housing Affordability
May 12, 2015



OCP Projections: New Housing Needed to address 2011-2041

Housing Type	Number	Average per Year
Apartment	12,190	406
Ground Oriented	2,361	79
Total	14,551	485

Assumptions:

- Population Growth of 20,000 over 30 years
- Decline of renter proportion from 59% to 55%





Primary Rental Trend

Year	Bachelor	1 Bed	2 Bed	3+ Bed	Total
2010	2,166	9,409	4,156	182	15,912
2011	2,165	9,443	4,140	192	15,940
2012	2,226	9,539	4,206	161	16,132
2013	2,246	9,492	4,167	150	16,055
2014	2,279	9,567	4,243	190	16,270
Total New	+113	+158	+87	+8	+358
Average	+23	+32	+17	+2	+74
Projected Need (OCP)					275
Deficit					-201

Source: CMHC

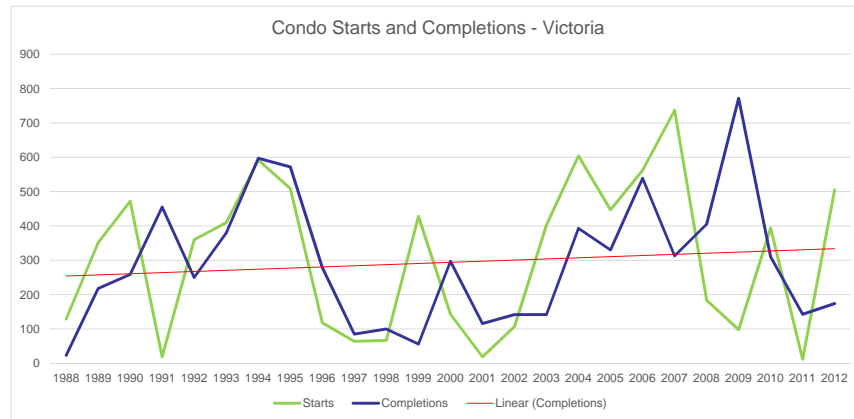



Secondary Rental Development

- New condos add between 100 and 150 secondary rental units per year
- Deficit = between 50-100 rental units per year
- New units mostly high end of rental range
- BC Non Profit Housing Association research suggests a need for additional 45-57 units of affordable rental units per year over next 30 years



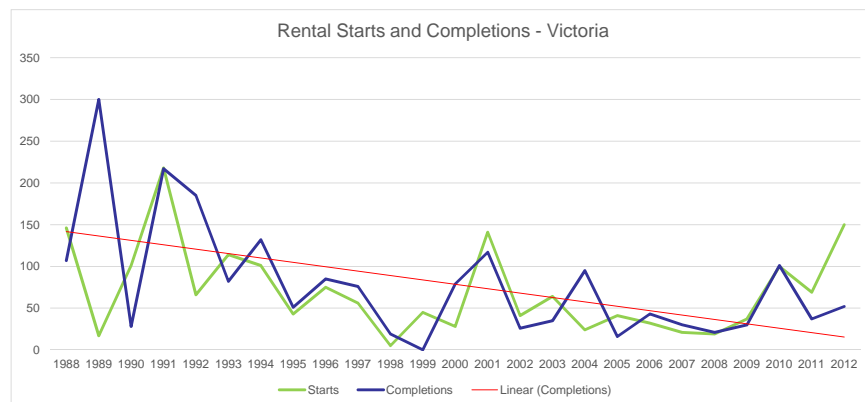
Condo Starts and Completions



Average Starts per Year – 309
Average Completions per Year – 294

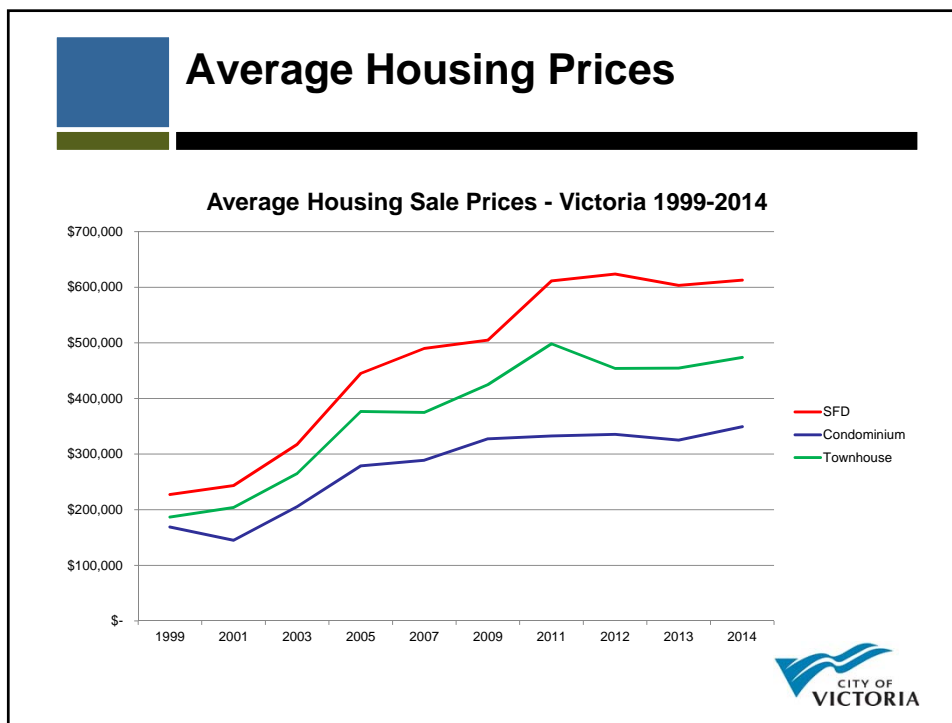
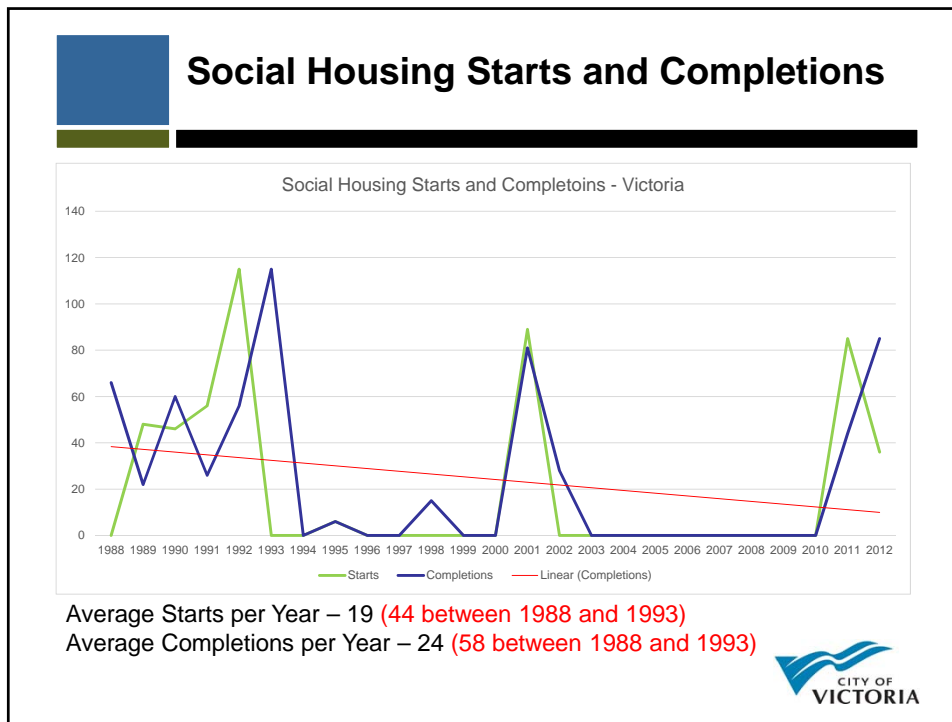


Rental Starts and Completions



Average Starts per Year – 70
Average Completions per Year – 79





Renter Overspending

Income Quarters	Studio	1 Bdrm	2 Bdrm	3 Bdrm	4 Bdrm	All Unit Sizes
1st Income Quarter \$0 to \$18,146 Average Income \$10,284	685	3,060	1,035	110	45	4,945
2nd Income Quarter \$18,147 to \$35,647 Average Income \$26,855	35	405	555	90	0	1,085
3rd Income Quarter \$35,648 to \$57,771 Average Income \$45,260	0	30	45	75	20	200
4th Income Quarter \$57,772 + Average Income \$88,945	0	0	0	0	0	0
All Income Quarters	720	3,500	1,640	270	75	6,250

Source: BCNPHA Rental Housing Index



Household Affordability Targets

Estimated rental levels are calculated by taking the average income of each income quarter and following the widely adopted standard for determining household affordability:

1. $AGI \times 30\% = AHSC$
2. $AHSC / 12 \text{ months} = R/M$

Income Quarters	All Unit Sizes	Rent/ Month
1st Income Quarter \$0 to \$18,146 Average Income \$10,284	4,945	\$257
2nd Income Quarter \$18,147 to \$35,647 Average Income \$26,855	1,085	\$671
3rd Income Quarter \$35,648 to \$57,771 Average Income \$45,260	200	\$1,131
4th Income Quarter \$57,772 + Average Income \$88,945	0	\$2,223
All Income Quarters	6,250	\$356*

Source: BCNPHA Rental Housing Index

* Weighted Arithmetic Mean



Affordable Ownership Potential

Housing Type	2014 Average Price	80% of Market	Annual Income Required for Mortgage Approval	Down Payment Required
Single Detached House	\$612,784	\$490,227	\$118,500	\$24,854
Townhouse	\$473,938	\$379,150	\$93,000	\$18,930
Condominium	\$349,324	\$279,459	\$71,000	\$14,009

1. Based on RBC Mortgage Approval Calculator
2. 30 Year Amortization
3. 3.35% Interest Rate



Targets for New Affordable Housing Units Needed – 2011-2041

Quartile	Target Household Income	Housing Type	Units Needed		Rental/Price Range
			Total	Per Year	
2	\$18,147 - \$35,647	Low End Market Rental	1,319 to 1,382	44 to 46	\$454-\$891
3	\$35,648 - \$57,771	Near Market Rental	243 to 255	8 to 9	\$892-\$1,444
		Affordable Ownership	1,092	36	\$120,000-\$215,000
Total			2,654 to 2,729	88 to 91	

- Targets represent 18.8% of OCP projected 485 units of new housing needed to be built to support anticipated population growth
- These targets focus only on new development, as this best reflects current municipal authority in the area of housing – regulation of new construction and additions to existing developments

