

Housing Policy Alternatives Research



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Introduction

Purpose

There is no single model or approach to solve the complexities of housing affordability problems. Every community tackles these problems differently, but there are many examples and experiences to draw from.

The purpose of this policy alternatives research paper is to provide background information that will help inform the development of action items for the City of North Vancouver's Housing Action Plan. It includes a wide range of models and approaches that could be considered in North Vancouver. Where relevant, these approaches are described within their "legislative context", along with examples from comparable communities and regions.

The Policy Alternatives Paper is part of the Housing Action Plan (HAP) being undertaken by CitySpaces Consulting on behalf of the City of North Vancouver, which is intended to align with Metro Vancouver's requirements for housing priorities in the region.

Research Organization

The first deliverable of the HAP was the background Discussion Paper prepared by the City of North Vancouver. The Discussion Paper provides housing indicators that highlight the issues, needs, and

challenges of affordable, suitable, and adequate housing in North Vancouver. The document demonstrates the sub-population groups experiencing the greatest housing challenges, as well as gaps along the housing continuum. Organization of this document is largely shaped by the issues and gaps identified in the discussion paper.

Companion User-Friendly Document

A companion document will be prepared with an "at a glance" summary of this policy alternatives document - likely with a selective number of policies. It is intended to be user-friendly for print and web media to generate awareness of the document and to provide policy alternatives to the community in a readable and accessible communications format.





Housing for Low-Income Families

Summary of Housing Gap

In North Vancouver, families earning less than the median income are challenged to find rental housing that contain enough bedrooms to accommodate a household with children, while also remaining within an affordable rent range (less than 30% of gross median income). This is supported by the consistently high applicant wait list for family-oriented non-market housing units (second largest wait list in the City). Fortunately, the rental assistance program offered by BC Housing, which provides eligible low-income families with subsidies to offset the cost of market rental housing, has increased in North Vancouver - meaning more low-income family households are utilizing rent subsidies to make their housing more affordable. However, the low vacancy rate and low availability of large rental units (3+ bedrooms) makes it difficult for low-income families to apply their subsidy to a suitable unit. Generally, low-income families in North Vancouver are challenged to find available rental units with enough space to accommodate all members of their family.

Further, the housing affordability analysis presented in the background Discussion Paper indicates there is a cohort of moderate income earner families who are narrowly out of reach of homeownership. One of the largest hurdles for these families is saving enough money for a down payment. Moderate income households could potentially alleviate some of the

pressure on the rental market if they could move towards the homeownership side of the continuum; however, the initial financial requirements for entering into homeownership prove to be a barrier.

Equally challenging is the number of owner households who are paying more than 50% of their gross income towards housing. These households, considered to be in core housing need, are vulnerable to potential changes to fixed costs related to the housing market, including interest rates and property taxes, as well as other household costs such as transportation and childcare.

To summarize this issue, the City of North Vancouver is home to moderate income homeowner families who are over-stretched, living outside of the standard measures of affordability.

Existing Tools

The City of North Vancouver has identified the need for “family-friendly” housing through several existing policies and actions. Specifically, the Child Youth and Family Strategy (CYFS - 2014) has two strategy actions to support family-friendly housing:

- **Strategy Action 3.1.E:** Include youth and family-specific housing needs when updating the Housing Action Plan.





- **Strategy Action 3.1.F:** Collaborate with social service providers on identifying opportunities for subsidized housing for youth and families.

The City’s Social Plan (1998) contains one specific strategy related to family-friendly housing:

- **Social Plan 3.6.7.3:** Develop guidelines which allow for consideration of innovative housing concepts which meet specialized housing needs of individuals of families, but which do not fit within the standard Zoning Bylaw requirements.

The Official Community Plan (OCP - 2015) has four policies that could support family-friendly housing projects, however do not specifically target low-income families:

- **OCP 1.5.1:** Provide opportunities for a range of housing densities in type, size, and location.
- **OCP 1.5.3:** Increase the supply of non-profit rental social housing through collaboration and partnerships.
- **OCP 1.5.4:** Prioritize the development and revitalization of affordable rental housing and use density bonusing and density transfers to incentivize the retention, renewal, and/or replacement of rental units as a public benefit.
- **OCP 1.5.8:** Advocate to senior levels of government to provide funding and other supports to facilitate the creation of new subsidized rental housing geared to low-income housing.

Overall, existing policies reflect the need for rental housing and housing suitable for families, and focus on “supporting” or “encouraging” family-friendly housing rather than “requiring”.

Proposed Policy Alternatives

Fee Simple Townhouses

Proposed Actions:

1. Update the Zoning Bylaw to permit fee simple townhouses.
2. Create templates for Party Wall Agreements and Service Easement Agreements for fee simple townhouse projects.
3. Consider undertaking a development pilot project to demonstrate fee simple townhouses in North Vancouver.

Overview: Fee Simple townhouses have been widely discussed in the lower mainland and other parts of BC as an attractive form of attached homeownership. Each unit is located on an individual parcel, separated by a wall located on the common property line. The units are not strata-titled and do not have common property involved. Maintenance of parking and landscaping, for example, are the responsibility of the individual unit owner rather than an assessment and strata association.

The elimination of strata title and related fees make townhouses an affordable and attractive alternative to single detached dwellings, especially for family households. However, initial capital dollars may be higher for fee simple townhouses for reasons such as several servicing connections (i.e. water, sewer) versus one servicing connection for strata-titled townhouses. It may be possible for some projects to have easement agreements, resulting in fewer



connections and reducing the overall project costs. It largely depends on the site and existing infrastructure.

How it Works: There has been minimal uptake in the development of fee simple townhouses in BC given the limitations of the Land Title Act. Previously, the Act did not ensure a Party Wall Agreement could “run with the land”, essentially prohibiting the Party Wall Agreement from transferring to new owners when a unit is sold. However, the legislation changed in 2012 (Bill 41), ensuring new Party Wall Agreements are binding on owners upon the sale or transfer of the property. Today, the legal requirements to maintain the Party Wall Agreement can be transferred without creating a new agreement upon sale of the property.

Each unit has its own water and sewer connection, electrical meter, and street address. The units sharing walls have a Party Wall Agreement. If some or all servicing is shared or cross different properties, then a Service Easement Agreement can be created.

Design Guidelines can also be written and registered on title to mitigate potential conflict of improvements (i.e. exterior paint).

Examples from Elsewhere: Fee Simple townhouses are a popular housing option on the east coast, especially in Toronto. Prior to the Land Title Act coming into effect in 2012, there were few examples of fee simple townhouses built, mostly demonstration projects that “bent the rules” in order to deliver fee simple townhouses.

Since the changes to the Act, new fee simple townhouses have been developed, primarily in lower

mainland suburbs, and are being reflected in municipal planning tools (i.e. Zoning).

The Cambie Rowhouse Project (Vancouver, BC)

The Cambie Rowhouses were built in 2010 on 33rd Avenue and Cambie Street in Vancouver, BC. The development was a demonstration project to showcase the potential of fee simple rowhouses. The project resulted in 3-bedroom 3,000 square foot units on three levels. Each unit has private outdoor amenity space and a detached garage with a “nanny suite”.

The development was challenging given the limitations at the time with the Land Title Act and the issue related to inability to transfer Party Wall Agreements upon sale of a unit. The project side-stepped this requirement by constructing two concrete walls separated by one inch of air space between the units, legally making the units “detached houses”. Each unit had to be treated as individual structures with more concrete sheer walls and structural steel required for each dwelling, which increased the overall capital costs of the project. (Note: changes to the Act no longer requires these types of accommodating design features).

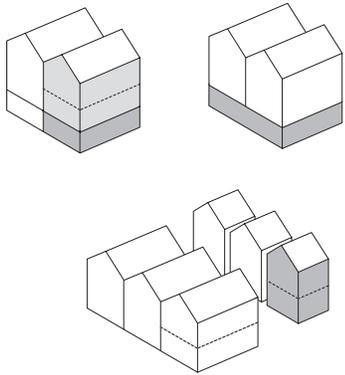
Since the success of the Cambie Rowhouses, the City of Vancouver has amended the Zoning Bylaw to accommodate nuances between a strata-titled townhouse and a fee simple townhouse. Primarily, the minimum width of the unit is wider for a fee simple townhouse (5m/16.4ft) versus a conventional strata-title townhouse (4m/13.3ft) in order to accommodate space needed for individual unit servicing.

Zoning for Fee Simple Townhouses

Zoning Bylaws have been amended to include special provisions and specific regulations to support fee simple townhouse developments, including:

- City of Vancouver’s RM-8 and RM-8N Zones
- City of Coquitlam’s RMT-1 Zone
- City of Langford RT2 Zone





Above: Variations of stacked townhouses / stacked flats



Above: Stacked Townhouses in Kitchener, Ontario

Bedford Landing (Langley, BC)

Bedford Landing is a master planned community located in the Township of Langley, with a mix of housing forms and densities. Fee Simple rowhomes in this location were built after the Party Wall Agreement changes to the Land Title Act. As a result, the project did not require side-stepping development, and are truly attached townhouses. To make the fee simple townhouse project viable, Bedford Landing comprised of:

- Party Wall Agreement;
- Services Easement Agreement; and,
- Design Guidelines registered on title.

The Township of Langley also has special provisions in their Subdivision and Servicing Bylaw to regulate fee simple and strata-titled properties, but does not have special zoning requirements for fee simple townhouses.

Langley has since continued to develop attractive fee simple townhouses, including the Yorkson community which comprises of 39 fee simple townhouses.

Other recent examples of fee simple townhouses include New Westminster’s Port Royal master planned neighbourhood on Queensborough Landing. Another example is in the City of Langford, where previous zones did not permit subdivision of lots small enough to facilitate fee simple townhouse development. Langford responded to this challenge by creating a specific zone (RT2) for the development of fee simple townhouses.

Stacked Townhouses

Proposed Actions:

1. Consider permitting stacked townhouse as a use in existing Medium-Density Apartment Residential 1 Zone, or consider creating a Townhouse Zone with stacked townhouse use.
2. Create drawings to visually communicate the concept to developers and community at-large.

Overview: Stacked townhouses are units stacked one on top of another, rather than traditionally designed side-by-side units.

All units have a separate entry (rather than common corridors). The format reduces common spaces such as lobby and amenity space, which can reduce overall construction costs depending on required amenities of a multi-family development project.

Stacked townhouses are increasingly becoming popular as municipalities have found ways to encourage and regulate the form through policy and zoning. In Toronto, they are called “stacked towns”. In Montreal, they are called “maisonnettes” with either a single or two-storey unit stacked above another, each accessed by exterior staircases.

Stacked townhouses can be designed in a variety of ways, combining different unit sizes and shapes. This is attractive to households, especially families looking for “family-friendly” alternative housing forms. The various configurations can support “stacked flats”, meaning townhouses that do not have stairs, which is a sound option for seniors, persons with disabilities, or other households looking for a unit without stairs.



They are typically three to four storeys in height, and can blend in well in low to medium density neighbourhoods. As such, stacked townhouses can also be great projects for infill on sites that may otherwise not be able to achieve high density/tall towers.

Examples from Elsewhere: Stacked flats are gaining popularity in Canada, especially on the east coast. Communities in the lower mainland of BC are also experimenting with this housing form, including the City of Burnaby and SFU's UniverCity community.

RM-7 Zone (Vancouver, BC)

The City of Vancouver permits stacked townhouses (on large lots) as part of their RM-7 rowhouse zone, as well as other forms of multi-family housing such as duplexes and triplexes (on small lots).

Within the zone, stacked townhouses and other uses such as a regular (side by side) townhouses and duplexes are differentiated. Additional design guidelines are also available for stacked townhouses (specific to the Norquay Village Plan).

Below: An illustration of stacked townhouses in Vancouver



Stacked Townhouses	Regular (side by side) Townhouses
<ul style="list-style-type: none"> • 132 units/ha 	<ul style="list-style-type: none"> • 65 units/ha
<ul style="list-style-type: none"> • Maximum Height = 37.5 ft 	<ul style="list-style-type: none"> • Maximum Height = 35 ft
<ul style="list-style-type: none"> • 0.65 parking spaces per unit 	<ul style="list-style-type: none"> • 1 parking space per unit
<ul style="list-style-type: none"> • 2.25 bike spaces per unit 	<ul style="list-style-type: none"> • 1.25 bike spaces per unit

Cedar Brownstones (Kitchener, ON)

The Cedar Brownstones project in Kitchener Ontario provides 36 townhouse units in a three-storey wood frame building. The units are triple stacked flats, and are purpose-built rental for \$975 per month per unit. The project was built under a multiple dwelling zone, requiring minor variance approvals including setback reduction.



Family-Friendly Rental Housing Policy

Proposed Actions:

1. Consider undertaking a real estate market analysis on family-friendly rental housing requirements to determine the appropriate percentage of units in multi-family projects to be three or more bedrooms.
2. Establish a family-friendly rental housing policy with a conservative requirement (i.e. 5% of units to be three or more bedrooms), and monitor absorption rates to reduce or increase the requirement.
3. Consider providing incentives to encourage three bedroom rental units in exchange for floor area ratio exclusion.

Overview: A family-friendly rental housing policy is one that requires new residential developments or redevelopment projects to dedicate a specific percentage of units to family-friendly units (three or more bedrooms).

These policies have gained popularity for a number of reasons. Increasing prices for single-detached dwellings are less affordable to families than they once were, and indicators suggest that more families are living in multi-family dwellings. Concerns related to livability has been raised with families living in small units or in units with an insufficient number of bedrooms to accommodate all members of a household. Part of this challenge is related to the low availability of multi-family units (both ownership and rental) that contain three or more bedrooms. As such, municipalities are increasingly exploring policy to

require developments to include more family-friendly units in their projects.

Research indicates that family-friendly units (three or more bedrooms) are more affordable if they are located in areas of the buildings that are inherently lower priced portions of the building (i.e. at-grade or areas with less views).

The Urban Development Institute has suggested that a family-friendly housing policy requirement could be supported by exempting three bedroom units from development cost charges and floor area ratio. This could be a consideration by the City of North Vancouver.

Examples from Elsewhere: There are local examples of family-friendly housing policy, most recently in the City of New Westminster.

Family-Friendly Housing Policy (New Westminster, BC)

The City of New Westminster recently undertook a feasibility study for potentially introducing a mandatory family-friendly housing policy. Real estate market analysis consultants were retained to undertake economic research to determine the relative return on investment in family-friendly units, as well as estimated market demand for such units. Findings from the study demonstrated that requiring family-friendly units did not impact overall return on investment for developers. Demand was more difficult to demonstrate, as quality, form, pricing, and proximity to family-friendly amenities play a role.



The final recommendation to the City of New Westminster was to require multi-family development projects to include a minimum of 20% of units as two-bedroom and 10% of units as three-bedrooms. The consultants also recommended staff discretion to waive or reduce the requirement where appropriate.

A final Family-Friendly Housing Bylaw was approved by Council in June, 2015. The bylaw adapted the feasibility study recommendations to include requirements in multi-family homeownership housing in addition to purpose-built rental housing. The bylaw will come into effect in January, 2016.

Multi-Family Ownership Housing Projects	Multi-Family Rental Projects
<ul style="list-style-type: none"> Minimum 30% two and three bedroom units 	<ul style="list-style-type: none"> Minimum 25% two and three bedroom units
<ul style="list-style-type: none"> Minimum 10% three or more bedrooms 	<ul style="list-style-type: none"> Minimum 5% three or more bedrooms

Family-Friendly Co-Housing

Proposed Actions:

1. Update the Zoning Bylaw to include a definition of co-housing.
2. Consider incorporating “co-housing use” into the existing Medium-Density Apartment Residential 1 Zone.

3. Consider creating a Co-Housing Zone, building off of the successful regulatory elements of the Quayside Village Co-Housing project.

Overview: Co-Housing combines individual ownership with shared community living. In a co-housing community, residents typically own their own home or unit with a common house or common area with shared amenities for all residents. Residents typically participate in the planning and design of the development with specific focus on environmentally-conscious and pedestrian-friendly design. These projects can target a particular age group or sub-population, however most new co-housing projects are focused on a multi-generational model.

Co-housing is not necessarily a more affordable option up front for prospective homeowners because the initial costs can potentially be higher than market housing. However, co-housing affordability largely comes from the benefits of shared space and an intentional sharing of resources.

Examples from elsewhere indicate that creating a comprehensive development (CD) zone for site specific co-housing projects is a model that works to support development. However, if a municipality anticipates a number of co-housing projects in the future, or would like to encourage more than one-off projects, then creating a co-housing specific zone may be worth considering, and could benefit staff including reduced administrative time.

Examples from Elsewhere: Many co-housing projects in the lower mainland of BC are “products of the past”. Quayside Village Co-Housing in the City of North Vancouver, for example, was built in the 90s





Above: Quayside Co-Housing in North Vancouver

Quayside Village Co-Housing

Quayside Village Co-Housing in North Vancouver was built in the 90s, and has since served as a best practice example for other co-housing project aspirations. In fact, Quayside has been seen as an innovator in co-housing design, serving as inspiration to new co-housing projects in BC and elsewhere.

through a CD zone. There are, however, groups actively looking for co-housing appropriate sites in the City of North Vancouver (i.e. Driftwood Village Co-housing). There are recent examples of co-housing development projects in the lower mainland of BC that can lend lessons learned to supporting co-housing development projects in the City of North Vancouver.

Vancouver Co-Housing (Vancouver, BC)

The City of Vancouver first co-housing project is under construction in East Vancouver. Residents of the proposed project formed a development company that will not dissolve until they take possession of their units. After that, they will form a strata agreement. Residents will have access to 6,500 square foot common areas and all household decisions are made by consensus.

The City created a specific Comprehensive Development Zone (CD-1 (564)) to address the definition of common areas and multiple dwelling (co-housing). The zone also sets the maximum number of units, a maximum floor space ratio, and a minimum percentage of the development to be dedicated to the common amenity area.

Belterra Co-Housing (Bowen Island Municipality, BC)

A new 30 unit/5 building co-housing development project is currently planned on a 10 acre parcel on Bowen Island, known as Belterra Co-Housing. The Bowen Island Municipality created a Comprehensive Development Zone (CD-16) for the project, which includes lot coverage maximum (15% for the 10 acre

property), maximum number of dwellings, maximum total floor area, and limits on future subdivision of the land. The administrative process included a zoning amendment to add a new definition for “co-housing”.

Shared Equity Homeownership

Proposed Actions:

1. Establish eligibility requirement for shared equity homeownership program, and a wait list.
2. Create a formula or index to calculate owned equity (value) appreciation for houses to remain below market over time.
3. Administer appraisal process for purchase transactions.

Overview: Shared Equity Homeownership is a housing program that allows housing to be purchased below market value to households “just out of reach” of homeownership, or those unable to obtain a mortgage through conventional methods.

There are a couple of different variations to shared equity homeownership. The principle, generally, is that the initial purchaser (either a non-profit society, a municipality, or other agency), makes a home available to an eligible household at a discounted rate. When the home is sold, the buyer and the program agency share in the equity appreciation of the property in proportion to the initial price contributions.

Another variation is a pre-determined equity sharing value. Homes are initially purchased by an agency,



and sold to a buyer at below market value. An example:

- Apartment units purchased and resold at 80% of market value; and
- Townhouses purchased and resold at 65% of market value.

A covenant is placed on title for restrictive price appreciation to ensure the unit remains affordable to future buyers. The owned equity (value) appreciates according to a formula or index, and the market value is determined by an appraisal.

The appraisal process is administered by the municipality, and prospective purchasers (“program participants”) come from a housing wait list based on pre-determined eligibility criteria. The program participants generally accrue a reasonable amount of equity while still ensuring long-term affordability. The agency also accrues equity that can be reinvented into more shared equity housing projects or towards affordable housing and rental housing projects.

Examples from Elsewhere:

McPherson Place (Calgary, AB)

Attainable Homes in Calgary is a non-profit organization that matches low to moderate income households with affordable homeownership units. It is a wholly owned subsidiary (“Housing Authority”) of the City of Calgary with an independent board of directors. It has a variety of programs, including projects that involve a shared equity homeownership model.

Their McPherson Place project is a product of shared equity homeownership, that they call “Self Equity Lender Financing (S.E.L.F)”. They partnered with a private developer and built a 160-unit condominium project in Calgary targeting low to moderate income households. Their program eliminates the requirement for participants to provide a down payment, and also reduces the monthly mortgage payments to an affordable price point. In McPherson Place, the private developer and the tenant (“participant”) share in the equity appreciation of the unit in proportion to the purchase price contribution. When the unit is sold, the appreciated equity is divided according to the proportion of the purchase price contribution.

Attainable Homes manages the building, including overseeing the building policies, occupancy, sales, and wait list. The City’s overall role in this project was providing the land (through a 10 year lease), as well as being an arms-length facilitator and decision-maker as the owned subsidiary of Attainable Homes.

Community Land Trust

Proposed Actions:

1. Consider supporting the establishment of a Community Land Trust through policy.
2. Identify partnership organizations.
3. Contribute city-owned land to potential Community Land Trust projects, where possible.

Overview: A Community Land Trust (CLT) is an alternative approach to providing affordable housing. Typically, a new non-profit organization is created to acquire and hold land to secure in anticipation of a



Above: A Shared Equity Homeownership Project in Calgary



Above: An affordable housing product of a Community Land Trust in Vernon, BC

viable affordable housing project. For some affordable housing projects conceived through CLT's, the housing affordability is perpetual; meaning the CLT organization ensures the units remain affordable over time.

CLT is a way for non-profits to combine their land holdings under a single umbrella organization, towards building affordable housing. Over time, equity increases and, as a result, access to financing improves and subsequent projects are more likely to be pursued.

The municipal role often involves support and partnership, with a non-profit organization acting as the agency or administrator.

Examples from Elsewhere: Community Land Trusts are present in both large and small communities in BC, including Denman Island and Vernon. One example is showcased below.

Vernon and District Land Trust (Vernon, BC)

The Vernon and District Community Land Trust (VDCLT) is a non-profit organization that formed in the mid-2000s in response to a local housing development boom. Since its establishment, VDCLT has helped facilitate collaboration amongst various community groups and interested parties to conceptualize and implement affordable housing initiatives in Vernon. The most notable project is the "Under One Roof" initiative.

Vernon's Under One Roof project is an innovative housing development that involved a coalition of community organizations, institutions, and local

businesses, with support from the City of Vernon and the provincial government. The diverse coalition involved the VDCLT, Kindale Development Association, and Habitat for Humanity as key partners.

The \$1.9 million project resulted in a 6-plex housing project, targeting households with low or fixed incomes. The Kindale Development Association owns and manages three of the units (two 1-bedroom accessible units and one 3-bedroom unit). Two units were retained and managed by the VDCLT. A 3-bedroom unit built by Habitat for Humanity is now owned by the occupant.

While the total number of units is small, the project was complex.

Repurposed Bungalows

Proposed Actions:

1. Undertake a figure-ground analysis to determine typical lot size, floor area, and lot coverage of old bungalow homes and small character homes (i.e. pre 1940s, war time homes [41 to 47'], mid-century, etc.).
2. Undertake a feasibility study to determine viability of relocating typical bungalow/small character homes to rear of lot and repurpose as "coach houses", with the requirement to infill with one, two, or three units (depending on lot size). Feasibility study to focus on repurposing economics.
3. Roll out repurposing bungalow/small character home program with incentives to property owners to retain and repurpose older bungalow/small



character homes with the intention to reduce demolition waste, retain character/development history, and to encourage gentle infill development.

Overview: Over half (56%) of dwelling units in North Vancouver were built prior to 1980. This older stock forms part of North Vancouver’s development history, including war time housing, mid-century modern, and coast modern architecture. The diversity and time periods of housing construction contributes to the character of the community and its distinct neighbourhoods.

Over time, changes to mature neighbourhoods with older housing stock may occur, including redevelopment, especially older homes reaching the end of their economic life. Often, the cost to renovate older homes to today’s standards (Bylaws, BC Building Code, etc) may be more expensive than demolishing and redeveloping altogether.

Redevelopment of older homes also tends to occur when the current structure underutilizes a site and increased density is possible. Redevelopment can be a moderate density increase, such as demolishing an older bungalow home, replaced with a single detached or duplex with a coach house.

Demolishing the older housing stock for new, more energy efficient homes designed for the livability needs of today’s households may encounter community opposition. Challenges may occur when an older home is, or is perceived as being, of heritage value. Policies can be formulated to protect designated heritage homes, and other incentives may be introduced to retain heritage while increasing density (i.e. heritage revitalization agreements).

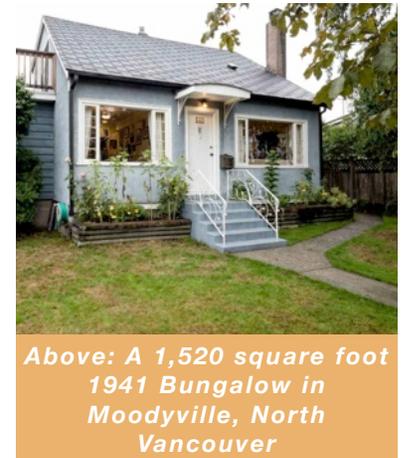
However, this does not necessary protect the character of mature neighbourhoods consisting of interesting homes not designated as heritage.

The retention versus redevelopment debate provides a unique opportunity with respect to the provision of coach houses. Coach houses often have the same or near match to the floor area and/or site coverage and height as the older, small bungalow/small character homes. As such, bungalows/small character homes have the potential of being moved on the same site and repurposed as a coach house. For North Vancouver, these “backyard bungalows” can contribute to the city’s existing accessory coach house program - providing infill as well as character retention.

Other opportunities for repurposing bungalows/small character homes could include relocating the dwellings to a different site slated for infill development. Similarly, several bungalows could be relocated and clustered together (i.e. “pocket neighbourhoods”). These options are dependent on site characteristics and sizes of homes.

How it Works: There are no readily available examples for repurposing bungalows/small character homes as coach houses. There are examples of heritage retention of small homes with infill residential development, which may or may not result in a coach house. Generally, this concept would be relatively new to the lower mainland and possibly elsewhere, so carving an innovative path would be required.

Steps to understand the feasibility of this program would include researching and understanding the older housing stock in North Vancouver, such as the



Above: A 1,520 square foot 1941 Bungalow in Moodyville, North Vancouver





number of houses in the city that would fit the footprint of a coach house. The next step could include undertaking a more detailed economic analysis to identify the cost of move a dwelling on the same site (or elsewhere), as opposed to demolishing and disposing waste in the landfill. Subsequent steps will likely depend on the findings of the study, but may involve identifying potential incentives offered by the municipality to property owners to repurpose an older, small home to make the retention more cost-effective.

Coach House Stratification

Proposed Actions:

1. Confirm coach house policy intent: to provide suitable rental *and* ownership housing in North Vancouver, specifically targeting small family households and downsizing seniors.
2. Identify distinct neighbourhoods or areas where stratification of coach houses may be appropriate.
3. Consider creating a “Strata Title Policy” for neighbourhoods where coach house stratification could be feasible.
4. Create a Strata Agreement template for property owners to standardize small strata plans and to alleviate challenges related to determining fees, common property, etc.
5. Consider creating a Heritage Infill Policy that allows coach houses to be stratified/sold in exchange for heritage house preservation.
6. Revisit the term “Accessory Building” for coach houses in areas identified as appropriate coach

house stratification, potentially changing to “small infill dwelling unit” or other term.

7. Update the city’s Coach House Development Permit Guidelines to include “how-to” information on coach house stratification.

Overview: “Coach house” is a housing form recently introduced to the City of North Vancouver. Interest in these homes have increased in the community, largely due to newly completed projects, as well as demonstration projects presented by the City. The introduction of these homes has also sparked innovation in the private sector, including builders creating small/pre-fabricated coach houses at affordable construction costs, which translates into affordable prices for property owners looking to add infill on their properties.

Many municipalities have been testing permitting coach houses and other similar forms of small residential infill, such as laneway homes and garden suites. Although the terms may be used interchangeably, not all of these forms are the same:

- A coach house is a secondary detached dwelling unit on a property;
- Laneway houses are essentially coach houses - a secondary dwelling unit on a property, located to the rear of a property and distinctively accessed by a lane;
- Garden suites are coach houses, but are another term used (i.e. term used in Maple Ridge). They are also sometimes referred to as carriage houses; and,
- In Vancouver, both laneway homes and coach houses are used to differentiate access and, in some cases, site configuration.



Coach houses are more common than laneway houses in communities where lane access is limited or the grid does not support a lane configuration.

The primary intent is to gently increase density in low density neighbourhoods, especially within well established, mature neighbourhoods. The provision of coach houses provides a mortgage helper to the property owner, as well as provides alternative rental accommodation for the community. Coach houses are especially suitable for small family households and seniors looking to rent (or own) a smaller unit.

While municipalities with coach houses typically have limitations on coach house tenure (strictly rental), some municipalities are exploring or have implemented policies to allow for coach house stratification. Stratifying coach houses has both benefits and disadvantages. Stratifying coach houses allows for small lot detached homes at a more affordable price point for potential homebuyers (primarily due smaller lot size, as well as less total square footage), especially for first-time home-buyers. Introducing coach houses to the ownership supply can increase the availability of low end market homeownership in the community. Further, the principal dwelling would also result in a smaller lot size post stratification, potentially providing a price point more affordable than homes found on typical lot sizes in the surrounding area.

However, there are criticisms of allowing coach house stratification, including reducing the number of coach house rentals suitable for households in need of family-friendly *rental* housing. As such, municipalities exploring coach house stratification are looking to

balance the provision of rental and ownership coach houses.

Examples from Elsewhere:

RS-1 and RS-5 Zones (Vancouver, BC)

In the City of Vancouver, zoning changes in 2009 allowed for laneway houses in several detached low density zones (subject to Laneway Regulations). Other residential zones may allow laneway houses if the lot meets certain requirements (i.e. lot size). The regulations limit laneway houses to areas with double fronting on active roads and laneways, and provide for minimum site standards including site width, neighbourhood character, and massing considerations. The bylaw also specifies development regulations including height, location on the lot, and site coverage.

Primarily, laneway houses cannot be strata-titled in the City of Vancouver. However, the City created “Strata Title Policies” for RS, RT and RM zones to allow laneway homes to be stratified. The exception is made by Council or the Approving Officer.

Further, in special circumstances, the City of Vancouver allows for laneway houses or coach houses to be sold when a heritage house is being preserved. This approach allows the property owner to generate revenue to reinvest in an aging heritage home that may otherwise be unfeasible to preserve. This is likely achieved with a heritage revitalization agreement.



Above: Coach House in North Vancouver





Above: New Grow Homes in Montreal, a form of Flex Housing

Flex Housing

Proposed Actions:

1. Engage with architects to create a Flexible Townhouse Guide that illustrates building components which low to moderate income households can choose/exclude in order to make a home more affordable to their price range;
 - ▶ Where feasible, target the purchase price point below \$475,000 in order for first time homebuyers to be eligible for property transfer tax waiver.
2. Review the Zoning Bylaw to determine if provisions for modular housing reflects the aspiration to encourage flex housing with modular components.
3. Form partnerships with private developers who can commit, on a trial basis, inclusion of flex townhouse units in their development projects (partly unfinished/unpartitioned top floors).
4. Create eligibility criteria for program participants (i.e. income ranges).
5. Partner with housing societies or other agencies to acquire land and facilitate the process, possibly in conjunction with a community land trust.
6. Evaluate absorption of flexible townhouse units and identify outcomes of occupancy, including the ability of households to finish/adapt townhouses over time.
7. Based on evaluation study, consider incorporating a minimal requirement of unfinished/partially partitioned townhouses in future multi-unit development projects.

Overview: Flexible housing allows households to change the size and room composition of their home over time to meet their needs and financial circumstances, over time. An option with flexible (“flex”) housing is to purposefully and selectively not finish spaces in a home in order to reduce the overall construction costs and upfront costs borne by the buyer. The concept is meant to include essential finished spaces, such as kitchen, bathroom, and bedroom, and not finish other spaces until household needs change and/or as financial circumstances improve.

Many flex housing products are in the form of modular housing. However, examples from Montreal demonstrate that flex housing can be incorporated into the conventional urban fabric of cities, such as townhouses.

Examples from Elsewhere: There are various approaches and versions to flexible housing and it has been called by many terms.

Grow Home (Montreal, QC)

The Grow Home (“flex housing”) concept was first introduced to Montreal in the early 90s by McGill University scholars. The intent was to provide housing at an affordable price range for low to moderate income households looking to enter into the homeownership market.

The original concept was realized through a three-storey townhouse development project. In this concept, the upper floors were unfinished/not partitioned at the time of purchase. As household need for space increases and their financial situation



improves, they can progressively adapt the house, such as converting the unpartitioned space into another bedroom.

Since first introduced, the Grow Home concept has led to the development of over 6,000 dwellings built in Montreal by private developers. These units were found to achieve cost savings of 30% compared to fully completed townhouses. The projects did not require financing from government.

Flatpack Home (Netherlands and United States)

The flatpack home is a flexible modular housing option in the Netherlands. The product is a system of pre-fabricated components that households can pick or exclude as part of their home purchase. The configuration is flexible and can fit within an aspiring homeowners budget.

The product typically results in homes suitable for small families, with two or three bedrooms, and can be designed as detached, semi-detached or terraced.

The Netherlands program has specific requirements:

- Eligible participants must have an annual income between \$30,000 and \$55,000 (US Dollars); and,
- Participants can choose from 30 designs available in the program catalogue.

The City of Nijmegen started the program with 30 city-owned sites, selling their sites to program participants. Houses are 1,075 square feet and take approximately six to eight weeks to assemble.

The Flatpack house has sparked similar projects driven by private developers In Wisconsin, for

example, a manufacturer of “Flatpak House” produces residential building components at their headquarters and assembles homes across the United States, as fast of 3 weeks to 3 months. Flatpak can also be used for multi-unit dwellings up to four-stories.

Rental Assistance Program (RAP)

Proposed Actions:

1. Widely promote BC Housing’s Rental Assistance Program (RAP).
2. Support community-based organizations to offer assistance with program applications.

Overview: BC Housing provides cash assistance to individuals and families who require assistance for rent payments. One program is the Rental Assistance Program, a housing subsidy provided to eligible low-income, working families with cash assistance to help with monthly rent payments in the private market.

Rent supplements have certain advantages to building new housing, such as:

- Assist in finding market rental housing relatively quickly in contrast to the time required to plan, secure municipal approvals and build new housing projects;
- The units are not visibly different than other units in the same building; and,
- The subsidy remains with the household, even if they decide to move - the household receives the supplement, not the housing unit.

Low-income households may not be aware of this program or their eligibility, and could benefit from an



Above: Flatpak housing - flexible, modular housing built in Wisconsin and shipped across the United States



increase in awareness as well as assistance with preparing their application.

Remove Owner-Occupancy Requirement for Secondary Suites

Proposed Actions:

1. Obtain legal opinion on requiring owner-occupancy for homes that contain a secondary suite.
2. Consider removing statutory declaration requirement of owner-occupancy for secondary suites, and/or update the Letter of Understanding form to reflect the removal of owner-occupancy requirement.
3. Create a Property Management Agreement template for property owners with rental properties with secondary suites, to ensure compliance of management and maintenance.
4. Review bylaw enforcement protocols to ensure complaints of legal suites are appropriately responded to.

Overview: The City of North Vancouver currently allows entire houses to be rented. However, the City requires homes with secondary suites to have the principal unit occupied by the owner. This requirement is believed to be the result of community policy review, intended to help ensure rental units are well maintained and managed. Requiring owner-occupancy is also a common practice for other municipalities that permit secondary suites.

However, the ability to enforce owner occupancy is difficult, and there are indications that requiring owner-occupancy could be legally challenged.

There may be benefits to removing the requirement of owner-occupancy for homes with secondary suites. The increasing demand for rental properties in the City could be addressed, partly, by introducing rental that is already part of the built urban fabric (principal units of homes with suites). Further, renting principal units could be suitable forms of rental for families. In addition, there may already be homes in North Vancouver that have both units (principal and secondary suite) rented.

Removing the requirement may be a relatively simple administrative exercise, starting with removing the statutory declaration of owner occupancy for homes with secondary suites. To mitigate any concerns regarding rental management and maintenance, the City could create a property management agreement with the property owner.

Examples from Elsewhere:

Removal of Statutory Declaration of Owner Occupancy for Dwellings with Secondary Suites (Saanich, BC)

In 2008, the District of Saanich reviewed their Secondary Suites program to evaluate its effectiveness and to look for opportunities for improvement. Staff identified that requiring statutory declaration of owner occupancy for dwellings with a secondary suite could be legally challenged.



The District undertook subsequent research and found communities that removed statutory declaration experienced a reduction in staff time and related costs for administering the secondary suites program.

The District removed the requirement for statutory regulation, however retained the owner occupancy requirement in their Zoning Bylaw.

Removal of Owner Occupancy for Dwellings with Secondary Suites (Vernon, BC)

In 2014, the City of Vernon reviewed their secondary suites program. After obtaining legal advice, it was determined that it was not within its purview to require a property owner to live in either the principal dwelling or the secondary suite in homes that contain a suite. As a result, Vernon deleted the owner occupancy requirement regulation in their Zoning Bylaw. In Vernon, both the suite and the principal unit can now be rented and occupied by someone who is not the owner of the property.

The public initially expressed concern that the removal of owner occupancy would result in less oversight of rental tenant activities and potentially conflict would ensue such as noise and property maintenance. However, the City believes that the requirement of a business license for a secondary suite and ability to respond to building and parking complaints could sufficiently respond to challenges.

There were several Council reports and meetings to discuss this change. Staff considered requiring property owners who rent both the principal unit and secondary suite to retain a property manager to

ensure maintenance and management of renters. This conversation is ongoing.

It is apparent that requiring owner-occupancy for homes with secondary suites is commonplace for communities in BC. However, legal opinion has demonstrated that a municipality cannot enforce owner-occupancy and, as a result, an increasing number of municipalities in BC are removing the requirement. There are mixed opinions on this issue, such as a resolution at the UBCM (2014) calling a resolution for the Province to amend Part 26 of the Local Government Act to require secondary suites be permitted in owner-occupied homes only.





Workforce Housing

Summary of Housing Gap

Households, both family and non-family, with occupations that yield moderate incomes are challenged to afford the average rental prices in the City of North Vancouver and are largely priced out of the homeownership market. These occupations include early childhood educators, licensed practical nurses, office clerks, and financial clerks. According to wage reports, and compared to average rental prices, many of these workers are paying greater than 30% of their gross income towards housing costs. The City depends on these occupations to support the local economy; however, there is limited low end of market rentals to support the workforce. This issue is of increasing concern given the investment in industries such as ship building, which is expected to generate more moderate income earning employment in the community. It is important for the municipality to recruit and retain workers, but affordable workforce rental housing is needed to support this goal.

One segment of the workforce is comprised of young persons in the community. The proportion of children and youth in the city is not expected to increase significantly in the coming decades. That said, youth are the next generation of post-secondary students, workers, volunteers, and occupants of housing, and it is important that young renters enter the housing market on stable ground. However, there are often challenges to the beginning of a young person's

housing market experience. As one factor, youth and young adults earning minimum wage are challenged to afford the average rental prices in North Vancouver.

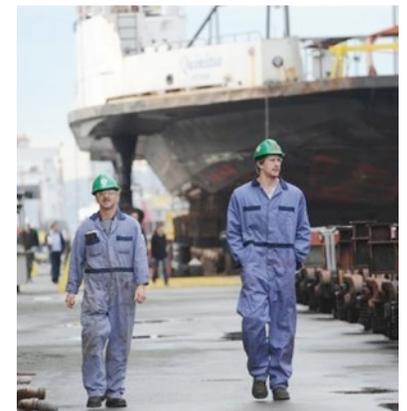
Youth growing-up in low-income families, especially lone-parent family households, may be more vulnerable to increasing rental prices once they move away from home. They often have little to no financial support from family to afford rent or unexpected financial hurdles, and are not eligible for BC Housing's rental assistance program unless they have dependents themselves.

The challenges experienced by youth and young adults requires them to seek affordable/low end of market rental housing, which is competitive in North Vancouver, particularly given the increasing number of older rental buildings being redeveloped into new units at higher densities and rented at higher prices.

The urban workforce have incomes that may not be sufficient to afford the average rental prices in the city. Moderate income earners, be they young adults or just those with low-paying jobs, are in need of non-subsidized low end of market rental units in North Vancouver.

Existing Tools

There are two existing policies in the city's OCP that, indirectly, support housing the workforce:





- **OCP 1.5.2:** Increase the amount of affordable and adequate accommodation for lower income households (including non-market housing) in an effort to meet Metro Vancouver Housing Demand Estimates articulated for the City over the next 10 years.
- **OCP 1.5.4:** Prioritize the development and revitalization of affordable rental housing and use density bonusing and density transfers to incentivize the retention, renewal, and/or replacement of rental units as a public benefit.

Proposed Policy Alternatives

Workforce Housing Inclusion Policy

Proposed Actions:

1. Establish a definition for workforce wage range (“moderate income households”) for the City of North Vancouver.
2. Adopt a workforce housing inclusion policy, which may include:
 - ▶ Minimum of 5% of dwelling units affordable to moderate income household;
 - ▶ Half (50%) of these units to be purpose-built rental;
 - ▶ Option for a contribution to be provided via cash-in-lieu.
3. Create a housing agreement template that can be registered on title to ensure units remain affordable over time.

Overview: Addressing housing affordability challenges of the workforce can be done by government interventions, private market interventions, and/or private sector industry interventions. The Workforce Housing Inclusion Policy would look to the private market to include a minimum number of units in a multi-unit development project to accommodate the workforce (“moderate income households”).

Key to this policy is determining the appropriate rent ranges, based on what the workforce can afford. Some municipalities reference BC Housing High Income Limit (HILs) charts. It can also be based taxfiler incomes and/or wage reports from the Housing Action Plan discussion paper.

Incentives, as part of density bonusing, may be possible as well; however, may require additional economic analysis to determine land lift value and appropriate exchange of housing for density.

Multi-Unit Coach Houses

Proposed Actions:

1. Consider formulating policy to encourage multi-unit coach houses in areas located in close proximity to transit (i.e. 400 metres).
2. Update the General Regulations section of the Zoning Bylaw to include regulations and requirements for multi-unit coach houses.
3. Update the Zoning Bylaw to include the provision of modular construction methods to make multi-unit coach houses affordable to property owners.



4. Update the Coach House Development Permit Guidelines to reflect the opportunity to develop multi-unit coach houses.
5. Consider reducing required parking in the Zoning Bylaw for multi-unit coach house, possibly 0.5 stalls per unit and two bicycle parking per unit.

Overview: Coach houses have gained popularity in the City of North Vancouver, especially with recently completed projects as well as demonstration projects facilitated by the City.

At this time, coach houses have been introduced as an additional one-unit suite for properties that do not have another secondary suite (i.e. basement suite). Innovations in coach house development are including pre-fabricated and modular versions.

The concept of “tiny houses” and “micro units” has been gaining popularity in the city. These small units (approximately 350 to 500 square feet) can be built at an affordable price for property owners and add to the rental stock through gentle infill density development (i.e. as coach houses).

Introducing tiny houses as an option for coach houses can result in covering a smaller area on a lot compared to the maximum standards outlined in the City of North Vancouver’s Coach House Development Permit Guidelines. These footprints are beneficial to properties that are smaller (especially a small rear width).

On large lots, it may be possible to cluster tiny units together, either side by side, front/back, potentially up/down (depending on height or the percentage of height compared to principal dwelling unit) or some

other configuration. Clustering units together can essentially forms “multi-unit coach houses”, or small duplex/triplex coach houses consisting of ground-oriented micro units. These units may remain within the footprint of a standard coach house currently found within the City’s coach house regulations.

These multi-unit coach houses/ground-oriented micro units could result in accommodating more rental units within the same infill impact as a one-unit coach house infill. A key challenge would be the private sector’s development learning curve, as well as accommodating parking for rental tenants.

Given the challenges related to parking, rolling out multi-unit coach houses may be most effective in areas in close proximity to transit. A low ratio of vehicle parking to unit may be feasible (i.e. half parking space per unit) should development be restricted to transit oriented areas. Concept viability may benefit from encouraging alternative forms of transportation, such as cycling. Generally, the multi-unit coach house concept would likely require a parking reduction.

Introducing multi-unit coach houses is an opportunity to permit more rental units, which is essential to accommodate the anticipated workforce.

Suites in Townhouses

Proposed Actions:

1. Engage with the BC Building Code to identify fire separation considerations for townhouses with suites, similar to the exercise for exploring and ultimately permitting suites in duplexes.





2. Engage with architects and local developers to brainstorm potential configuration of townhouses with suites, and to test proforma to see the potential of making underground parking more affordable for townhouse projects.
3. Update the Zoning Bylaw to permit Accessory Dwelling Units in Townhouse buildings.

Overview: Townhouses are a housing form that are increasingly popular and in demand given they often come with a more affordable price point compared to single-detached homes for potential homebuyers. When done well, they can be an attractive ground-oriented alternative that utilizes infrastructure more efficiently than low density single detached neighbourhoods, and are an appropriate and livable format for family households and a workforce population.

Although the price points of townhouses are lower compared to single-detached homes, they are considerably higher compared to condos/apartments, and are increasing in price every year. In addition, townhouses often come with surface parking, ideally in the rear of the yard. Encouraging underground parking for townhouses is usually a preferred approach, however may not always be viable in a development project's proforma (site specific).

There is an opportunity to consider increasing the density of townhouses while not increasing the overall volume or massing of townhouses. This could potentially be achieved by permitting secondary suites in townhouses. These suites would be ground-oriented, accessed either at-grade or with an access

depression at the front or rear of the unit, similar to a basement suite in single-detached houses.

Permitting secondary suites in townhouses would allow aspiring homebuyers to have a mortgage helper as part of a townhouse. It also provides an opportunity to introduce other forms of rental housing in the City, and create "mixed-tenure" communities by combining ownership (principal unit in the townhouse) and rental (the suite).

Incorporating suites in townhouses would be more likely achievable in new construction. However, conversion of existing townhouses could be possible, such as providing exterior stairs to the second floor (for principal unit access), while having the suite accessed at grade. There could be many options of configuration with the creative help of architects and the development community.

The addition of units in townhouses will require additional parking. The additional units/density may make for a better proforma to potentially incorporate underground parking for townhouse projects, which is difficult to achieve, in some markets.

Examples from Elsewhere:

There are few examples in Canada where secondary suites are permitted in townhouses. This is more common in Europe, including in London (UK) where terraced housing (another term for townhouse) permits lower level suites in some areas of the city. In the United States, many brownstone townhouses contain suites accessed at-grade or through a half flight of stairs, often called street-level garden apartments.



Suites in Townhouses (Toronto, ON)

The City of Toronto initially permitted secondary suites in townhouses in response to grandfathering previously existing suites in townhouses. Today, the City's Zoning Bylaw permits townhouses to contain one secondary suite in the R (Residential) Zone, subject to meeting floor area regulations.

Regulations for townhouses with suites are the same for single-detached dwellings with suites. This includes not requiring parking spaces for secondary suites in most residential districts.

aPodments

Proposed Actions:

1. Determine minimum square footage for micro-units appropriate to North Vancouver, considering design and livability (i.e. 200 square feet).
2. Update regulations for Accessory Boarding Use, potentially to increase from five to eight boarders, and may include a kitchenette as well as shared amenities.
3. Consider preparing livability standards or guidelines for micro suite aPodments (i.e. natural lighting, proximity to amenities, etc).
4. Consider implementing a pilot project with an evaluation study to better understand the potential implications on livability and neighbourhoods of aPodments / micro multi-unit housing.

Overview: aPodment buildings are purpose-built rental housing, which from the street closely resemble multi-unit or townhouse dwellings. Each building has

several micro-units (150 to 200 sq. ft.) with a kitchenette plus a small 3 piece bathroom. A "Pod" of up to eight units share a full-size kitchen and laundry facilities. Typically, off-street parking is available and is rented separately. Essentially, aPodments are today's modern rooming houses.

Typical aPodment features include:

- Located in urban, medium to high density neighbourhoods;
- Close proximity to transit stations, shops, facilities and major routes;
- Close proximity to community amenities - gyms, parks, restaurants, hair salons, public spaces;
- Kitchenettes and/or shared kitchens;
- Shared, on-site laundry;
- Utilities and high-speed internet included;
- Cable and phone ready;
- Common areas;
- Flexible leases to accommodate tenant needs;
- High WalkScore; and,
- Parking optional with additional fee.

The purpose-designed aPodments could be an option that may have a strong market demand in North Vancouver, especially for temporary workers, some permanent singles/workers, and potentially students. Permitting such re-conceived rooming houses as an outright use in pedestrian-oriented areas, where services and transit are conveniently available, could support a reduction in parking requirements. Bylaw amendments may include removal of the single



Above: Sample aPodment buildings in Seattle



Above: Sample aPodment unit in Seattle



Above: Sample aPodment unit in Seattle



Above: Sample aPodment unit in Seattle



Above: Common space in Seattle's aPodment

detached dwelling restriction placed on boarding/rooming houses and the requirement to provide one parking space per bedroom.

Examples from Elsewhere: Micro-units are finding their way into the lower mainland of BC. The specific “aPodment” model is unique to Seattle, although various versions have been adapted in other parts of the United States.

aPodments (Seattle, WA)

These ultra-compact apartments with shared amenities have been recently built and occupied in Seattle.

The micro-unit aPodments have been introduced as a response to the affordable housing crisis in the city, particularly for rental units. They are characterized by tenants as clean, modern, and more affordable than the average rental prices of studio and one bedroom apartments.

Seattle’s aPodments are considerably smaller than the average studio apartment, ranging from 200 to 350 square feet. Most often, the rents include utilities as well as wifi.

Part of the micro-unit innovation was developers interpretation of Bylaws. When aPodments were first introduced, zoning (code) allowed up to eight unrelated people to live in one dwelling, with a shared kitchen. The code did not specify that the rooms had to be tied together as a single unit. As a result, developers built a hybrid between an apartment building and a boarding house.

Criticisms from some members of the public has targeted the size of aPodments, perceiving the units to be too small and not livable. However, the absorption of these purpose-built rental units is very fast and developers are continuing to build aPodments to meet demand. As of March, 2015, a total of 780 aPodments have been built in Seattle, with another 1,598 approved for development.

The City has been responding to criticism with potentially updating their code to increase the minimum floor area to 220 square feet. However, advocates of micro-units indicate that aPodment tenants spend much of their time outside their units, in common spaces and at nearby shopping centres, restaurants, and coffee shops, using the city as their living room and their aPodment as their place of rest. Still, the City is finding the development of aPodments moving much quicker than can be monitored and evaluated. Perhaps the City of North Vancouver could consider implementing aPodment pilot projects to better understand the implications of micro housing on livability prior to giving the green light on full permission.

Shipping Container Housing

Proposed Actions:

1. Consider incorporating policy into the OCP to encourage alternative forms of construction techniques that can reduce the cost of building residential dwellings, specifically multi-unit dwellings, to make units more affordable. Specifically identify shipping containers as an alternative construction technique.



2. Update the Zoning Bylaw to add a “shipping container” definition, as well as add specific provisions in the general regulations section on special use of shipping containers as residential.
3. Engage with the City’s building inspection department to identify any potential challenges with inspecting shipping container projects, and find ways to educate and learn from examples on how to evaluate shipping containers.
4. Engage with Port Metro Vancouver to identify a process and agreement to utilize surplus shipping containers for affordable housing, potentially dedicating to housing workforce (i.e. port workers and ship builders).

Overview: There is an opportunity for the City to implement some of the proposed housing policies through implementing alternative construction techniques. Shipping containers, for example, can act as an alternative construction material to build housing, and is increasingly being used to develop affordable housing projects.

The concept involves repurposing used shipping containers into housing units, and stacking them like lego blocks. The container is the skeleton of the project, fitted with wiring, plumbing, insulation and drywall. Each container can be a unit (creating a small micro unit), or multiple containers can be combined to make larger units.

The advantage to using shipping containers for building housing is the overall reduced construction cost of the project. The concept does not deal with the issue of rising land values, but can help make an affordable housing project viable, especially when

partnerships for gifting land and development waivers are offered. They are also a great way to repurpose surplus containers from local import activities.

Policy could be established to support this construction technique, and would be a fitting housing form near or adjacent to light industrial areas. It could also be a unique housing form to house the potential workforce in the ship building and related industries.

Examples from Elsewhere:

Oneesan Housing for Low-Income Women (Vancouver, BC)

The Atira Women’s Resource Society opened their newest housing development, Oneesan, in August 2013. The development consists of 12 single-units, providing accommodation to women at risk of homelessness. The development was made possible through the partnership of Atira Women’s Resource Society, BC Hydro, CMHC, as well as community partners.

Innovative construction techniques propelled the project: recycled shipping containers providing the basis for the development. Zoning for the site is within the Downtown Eastside/Oppenheimer zone (DEOD). Identified as a medium density, mixed-use zone, the three-storey self-contained development fits within the community.

The project sought to provide livable units that were both sustainable and cost effective. The financial implications of an alternative construction technique was at the forefront of the project, proponents



Above: Shipping Container Housing in Vancouver



Employee Service Charge Bylaw

The special status of “resort municipality” provides Whistler with special powers to establish the Bylaw, which may not be an option for the City of North Vancouver. Resort regions can also use development cost charges towards employee housing per the Local Government Act (amendment 2006).

maintaining a thorough cost analysis throughout both planning and construction phases. The following factors were identified as having notable influence on cost: site profile, project scale, suite size, and construction/durability. The Oneesan development provided cost savings of \$22 per sq. ft. at the time of opening.

Having received the Real Estate of BC’s 2014 Land Award, the project has been deemed a success by both tenants and the real estate industry. The project has proven to be aesthetically pleasing while providing much needed affordable housing.

Workforce Housing Linkage Fees

Proposed Actions:

1. Engage with the North Vancouver Chamber of Commerce to discuss a potential Workforce Housing Linkage Fee.
2. Establish a process for proponents of commercial/ industrial development projects to demonstrate a jobs plan (or can also be called a “Housing Impact Assessment”), including number of anticipated employees by occupation type/class and income ranges and the shortfall/gap in housing to accommodate anticipated workers.
3. Create a Workforce Housing Index to identify the amount of cash contributions per estimated employee or per square footage of commercial/ industrial development project, by industry type and compensation ranges.
4. Create a Workforce Housing Fund to collect cash contributions for commercial/industrial development

projects, or update the existing Affordable Housing Reserve Fund to include categories of development projects (i.e. workforce housing, social housing, etc.).

Overview: Linkage fees is a mechanism that municipalities can utilize to generate funds from industries to contribute to the cost of providing housing that is affordable to the workforce they employ. Popular in the United States, linkage fees support industries to attract and retain workers, and make their ventures more sustainable in the long run. This approach to housing workers distributes the responsibility between government, the private market, and private sector employers.

In typical jobs to housing linkage fees (in the United States), cash contributions are generated by industry developers. The contribution amount is pre-determined by the municipality through a jobs-housing linkage fee index. The index sets out the amount of contributions based on the number of employees generated by the project, and based on expected incomes, compared to rental costs and housing prices to determine the affordability gap of the workforce. Sometimes the index is based on the square footage of the commercial/industrial project. In municipalities in California, linkage fees are categorized by the following industries:

- Office;
- Hotel and other lodging;
- Retail/entertainment;
- Research and development/manufacturing/industrial; and,



- Warehouse/storage.

A court decision in California resulted in requiring municipalities to demonstrate that there is a reasonable relationship between the fee amount imposed on industry and the cost to mitigate the problem (affordable housing) that the fee addresses.

There is an opportunity for the City of North Vancouver to explore the option of requesting that a Housing Impact Assessment (i.e. Jobs-Housing Linkage Analysis) be undertaken by applicants of commercial and retail projects. Potentially, the City can ask a proponent to mitigate any potential impacts on housing demand at specific intervals of the application review process, such as a condition prior to final 3rd or 4th reading.

Examples from Elsewhere:

Employee Housing Service Charge Bylaw (Whistler, BC)

The Resort Municipality of Whistler enacted an Employee Housing Service Charge Bylaw in 1990. The Bylaw requires all developers of commercial, industrial and tourist accommodation in Whistler to contribute to the local affordable housing stock through either:

- Requiring developers to build rental housing for their employees; or,
- Provide cash-in-lieu to the municipality's Employees Restricted Housing Fund (calculated at \$5,908 per employee, with the number of employees based on a pre-determined formula per industry type).

Since the adoption of the Bylaw, the municipality has built over 1,000 affordable housing units with funds generated through the Employees Restricted Housing Fund. The Bylaw places the responsibility of providing workforce housing to the developers and employers rather than the municipality or other agency.

Jobs-Housing Linkage Fees (San Francisco, CA)

The jobs-housing linkage fees are intended for developers to mitigate housing impacts generated by commercial or industrial development projects. The City measures impacts through their Job-Housing Nexus Analysis, which demonstrates the link between the commercial/industrial development projects, job growth, and the need for affordable housing.

San Francisco is one of twenty municipalities in California that has a jobs-housing linkage fee system. Each municipality tailors their program to their specific employment and housing needs.

Note: There is concern that imposing a jobs-housing linkage fee could potentially discourage investment and local economic development. However, municipalities that employ reasonable fees have not experienced a negative response from industries.

Living Wage Policy

Proposed Actions:

1. Engage with the Living Wage for Families Campaign to obtain input on an appropriate Living Wage Policy for North Vancouver, including assistance with determining the living wage calculation.

Jobs-Housing Linkage Analysis

A Linkage Analysis (also known as Nexus Analysis) documents the linkages between construction of new workplace buildings, including office, retail, and hotel, and the employees that work in them, and the demand for affordable housing. The analysis quantifies the housing need to cover the range of compensation levels of industry.

There is an opportunity for the North Vancouver to develop a unique linkage analysis, possibly referring to it as a "Housing Impact Assessment". Then, as part of commercial and industrial development project applications, the City may require an HIA prior to subdivision or earlier in the planning procedures as deemed appropriate by the municipality.





2. Led by Human Resources, review City staff compensation and identify employees working under the living wage. “Top up” wages, as appropriate, to align with living wage standards.
3. Prepare a North Vancouver Living Wage Policy.
4. Update the City’s competitive bid process to include a mandatory Declaration document that must be filled and signed by prospective vendors and contractors.

Overview: Across Canada, provincial governments establish a minimum wage. A living wage is different. It is a voluntary adjustment to the provincial standard, reflecting what households require in order to afford the cost of housing and other living expenses such as food, clothing, and transportation.

Living wage employers are organizations that voluntarily become certified for providing a living wage to their employees. Living wage is typically identified by a third party entity. In BC, the Living Wage for Families Campaign calculates living wages for communities and regions in BC. In Metro Vancouver, the current living wage is calculated at \$20.68 (2015 rate). Living Wage for Families Campaign can work directly with organizations to determine their specific living wage, accounting for total compensation (wage plus benefits).

Research on living wage has found many social and economic benefits, including decreased employee turnover, and savings on staff hiring and training. It can also improve job performance, productivity and service delivery, as well as lower rates of absenteeism. Spin-off benefits include reducing the number of households experiencing or at-risk of

poverty and homelessness by guaranteeing an income that reflects the local cost of living.

Establishing a living wage policy at the municipal level ensures that all workers who “do business” with the City earn a livable income that allows them to afford housing in the community. Further, it sets an example for other sectors and potentially influencing private sector employers to pay living wages as well.

There are many municipalities that have adopted a Living Wage Policy in recent years, including Vancouver (2015) and New Westminister (2011). Implementation can take several years, starting with civic employees and then contractors and vendors.

Examples from Elsewhere:

Living Wage Policy (New Westminister, BC)

The City of New Westminister was the first municipality in Canada to become a Living Wage Employer (2011). The city adopted a Living Wage Policy, requiring contractors with the City to pay their employees a “living wage” as calculated by the Living Wage for Families Campaign. In 2015, the living wage was \$20.86 per hour. In addition, the City reviewed it’s municipal staff and “topped up” those who were earning less than living wage.

However, since it’s initial rollout, the municipality admits that enforcing the living wage policy is difficult, and have leaned of four cases where the living wage was not provided to contractors with the city. Shortcomings were identified during municipal audits and, in each case, the contractor implied they would correct their error for future projects.



Seniors-Oriented and Age-Friendly Housing

Summary of Housing Gap

In the coming decades, seniors are expected to experience the largest proportional growth amongst age cohorts in the City of North Vancouver. Already evident in this population is the number of non-market housing dedicated to independent and frail seniors and the growing wait list for seniors-oriented housing. In North Vancouver, nearly half (47%) of all BC Housing non-market housing units are dedicated to seniors, with another 150 applications on the wait list. There are also 409 seniors in the City who are receiving rent supplements through BC Housing's SAFER program, allowing seniors to subsidize the cost of market rental housing to a more affordable price.

As the population ages, housing needs change. For seniors, some may be homeowners/empty nesters looking to downsize. Others may be long-time renters living in older rental buildings. Whatever their circumstance, many require age-friendly and accessible housing options to help them remain healthy and independent. Housing forms that work for seniors may also work for persons with disabilities, of which there are 65 applicants on BC Housing's wait list. However, accessible units are limited within the existing housing stock, especially in older rental buildings which tend to have rent ranges affordable to the fixed income of seniors.

Other senior housing issues relate to crisis, social connectedness, and independence. The 2014 homeless count found 31 homeless seniors on the North Shore, 23 of whom were unsheltered. Further, there are a number of single senior women living on their own, who may have unique housing needs related to independence, privacy, safety, and social connectedness. Challenges related to seniors housing is complex, and there is a large need for homelessness prevention, at-home support, and alternative housing forms to allow seniors to age-in-place.

Existing Tools

The City of North Vancouver has several existing policies and strategies related to seniors' housing. Two stand alone documents include the Adaptable Design Policy (revised in 2013), and a site criteria matrix for seniors' housing projects (1995).

In addition, the City's OCP contains two policies related to seniors' housing:

- OCP 1.5.5: Identify City-owned lands with opportunities for non-profit housing, housing demonstration projects, and supportive housing for seniors and individuals with special needs.
- OCP 1.5.6: Ensure a sufficient number of new apartment buildings provide accessible units and that





these accessible units are represented across various unit sizes.

There are other OCP policies that could support seniors' housing indirectly, including OCP 1.5.3: Increase the supply of non-profit rental social housing through collaboration and partnerships.

The City's Social Plan (1998) contains five policies related to seniors' housing:

- **Social Plan 3.3.1.3:** Advocate for adequate provincial and federal funding for housing, support, and care services for seniors living in the community.
- **Social Plan 3.3.2.2:** Promote the City's interest in the development of seniors' housing projects which provide in-house services ("supportive housing") to maintain independence and well-being of residents.
- **Social Plan 3.6.5.1:** Review the City's Adaptable Design Policy on a regular basis in conjunction with representatives from various seniors and disability groups, and architectural and development sectors.
- **Social Plan 3.6.5.2:** Develop incentives which result in the feasibility of adaptable design in priority areas.
- **Social Plan 3.6.5.3:** Liaise regularly with the appropriate provincial ministry and with other municipalities to develop a common base of accessible housing design and promotion approaches, and resolution of Building Code related issues.

A key component to seniors' housing is ensuring that suitable and accessible housing is available in a variety of tenures and forms, including ownership, rental, and subsidized seniors-oriented housing.



Above: Hollyburn Mews in West Vancouver



Above: Pocket Neighbourhood in the United States

Proposed Policy Alternatives

Pocket Neighbourhoods

Proposed Actions:

1. In lieu of a Comprehensive Development Zone, prepare a "shelf ready" Pocket Neighbourhood Zone that can be introduced to the Zoning Bylaw upon a suitable development application. Subsequent projects can utilize the zone.
2. Consider preparing design guidelines for pocket neighbourhoods, including accessibility features for seniors and persons with disabilities.

Overview: Pocket neighbourhoods are clustered housing comprising of small ground-oriented dwellings, usually ranging from 800 to 1,500 square feet with the typical being 1,000 square feet. Essentially, pocket neighbourhoods are an evolved version of the "Bungalow Court".

The Zoning Bylaw could support this housing form by increasing the dwelling units per parcel, reducing parking, and including a definition of pocket neighbourhoods and/or cluster housing. This residential use could further support ideas brought forward from the community, such as clustering housing on underutilized land.

Pocket neighbourhoods are a great alternative for seniors looking to downsize, and to those who are looking for a choice beyond an apartment or condo. Note: Pocket neighbourhoods are also suitable development forms for family-friendly housing, housing multi-generations and potentially Aboriginal



households and other cultures where extended families typically cluster or live together.

Examples from Elsewhere: Various versions of pocket neighbourhoods are developed in BC and in Washington State. North Vancouver has infill residential development that resembles pocket neighbourhoods, such as the project located at 223/225 West 17th Street (4 stratified detached units on one lot that was previously single detached).

Hollyburn Mews (West Vancouver, BC)

Hollyburn Mews is a new development in West Vancouver that is inspired by the pocket neighbourhood concept, but altered in order to fit within the local land use designations and zoning of the municipality.

The development is a collection of duplexes and laneway homes. The duplexes are side-by-side fronting the street, and the laneway homes are located to the rear of the lot. Parking for the duplexes are located in the rear of the lot as well, and parking for the laneway homes are attached to the laneway home. Each home has a dedicated outdoor amenity space. In this example, the lots are stratified, and each homeowner pays a small maintenance fee.

The duplexes and the laneway homes have identical floor plans, except the laneway homes are a small version of the duplexes. Each home has the main living area on the ground floor (living room, kitchen, dining), with dual master bedrooms upstairs, and a recreation room and flex space in the basement.

The units at Hollyburn Mews sold at values less than neighbouring homes due to being on smaller lots, offering a more affordable homeownership option to the community.

King Edward + Inverness Street (Vancouver, BC)

This “no name” infill development in east Vancouver has a similar design to Hollyburn Mews. This project redeveloped two standard single-detached lots into six units: two front-back duplexes at the front of the lot, and two laneway homes at the rear of the lot.

These homes offered a variety of bedroom sizes to accommodate different family configurations. The laneway homes each have two bedrooms. The “back” duplex units each have four bedrooms, while the “front” duplex units each have three bedrooms. In addition, the four-bedroom duplexes had illegal secondary suites in the basement.

Parking for the laneway homes are attached to the laneway homes. Dedicated parking to the “back” duplexes were located at the rear of the lot as well. The “front” duplexes had on-street parking.

The lot is stratified, and each unit, including the laneway home, can be purchased and owned. The price points for these homes varied from the two-bedrooms to the four-bedrooms, offering options to aspiring homeowners.

Similar to Hollyburn Mews, these newly constructed units were listed well below neighbouring houses due to the compact small lots and attached forms.



Above: King Edward + Inverness.

“Shared Living for mature adults is a critical addition to aging-in-place efforts”

- Dr. Patrick Roden, creator of AginginPlace.com

Pocket Neighbourhood Zone (Summerland, BC)

The District of Summerland created a unique pocket neighbourhood zone in 2011. The purpose of the zone is to accommodate the development of single detached housing in a cluster of cottages, grouped around a shared open space and served by a shared parking area. Pocket neighbourhoods in Summerland are encouraged in fully serviced urban areas. Select features from Summerland’s pocket neighbourhood zone include:

- Maximum density of 28 dwellings/ha;
- Maximum lot cover of 40%;
- Maximum floor area ratio of 0.55;
- Minimum development site area (1,300m²) and maximum development site area (3,795m²);
- Maximum gross floor area (per dwelling) of 100m²; and,
- Home occupation permitted.

The District is currently looking to redevelop a former RCMP site into a pocket neighbourhood, with detached dwellings of 1,000 square feet each.

Shared Housing for Mature Adults

Proposed Action:

1. Formulate policy to encourage shared housing arrangements for independent seniors / mature adults.
2. Update the Zoning Bylaw to permit Multiple Dwelling Unit Conversions, and/or revise provisions

related to Accessory Boarding Use. Incentivize accessible dwelling unit conversions.

3. Prepare a Zoning Schedule outlining the standards for shared housing dwelling units.

Overview: Seniors are increasingly challenged with maintaining and affording their homes as they age, and are looking for options to stay within their community and maintain their social connections. While many look to change their housing situation, some may not necessarily want to move into a seniors facility. This can result in an abundance of over-housed seniors (i.e. “empty nesters”), characterized as couples or single senior households living in homes large enough to accommodate a family of four or five.

Shared housing for mature adults is a housing alternative in response to the over-housing of seniors, and related housing challenges including affordability and vulnerability. Shared housing involves a group of seniors (i.e. four elderly women) sharing a home together. Seniors, as roommates, can save money on rent/mortgage, utilities, housekeeping expenses, and home maintenance while retaining relationships.

The concept is more popularly known as “Golden Girls Housing”, as much of the idea was initiated in response to senior women living on their own. Living together addresses challenges to affording their home, living safely alone, and being socially isolated.

Grouping seniors together who would otherwise be living in their own home can also potentially “free-up” single detached dwellings for families looking to enter into the homeownership market, as well as rental



units occupied by seniors that could be made available to other population groups.

How it Works: Imagine a house filled with friends. The concept is an informal group home arrangement, oriented towards seniors able to live independently. There are several options to facilitate seniors shared housing:

- A group of seniors who share and manage a home equally, either through shared ownership or equally sharing a lease/rental agreement;
- A landlord/tenant arrangement where one person owns the home and others are roommates; and,
- A homeowner and a home companion arrangement, where one person provides limited non-medical household assistance and companionship for an older adult.

Successful arrangements are found when a home provides both private and common spaces to each occupant. For example, lock-off suites with private bathrooms, with common spaces to include kitchens, dining, and living rooms.

Shared housing is not intended to be a “group home” or housing with live-in supports, as that would require licensing and specific conditions as per the Community Care and Assisted Living Act. Seniors as roommates, who do not require care, is not a facility requiring licensing. The arrangement may foster non-medical home assistance (i.e. Better At-Home programs) but still not trigger the Act.

From the City’s perspective, establishing alternative policy and regulations could support this housing form. Considerations include:

- Permitting Multiple Dwelling Unit Conversions in select existing zones (which can also encourage units in the secondary rental market while retaining neighbourhood character);
- Specific Shared Accommodation Zone (similar to a rooming house), that outlines specific requirements for accessibility and livability; and/or,
- Revising the description and regulations for Accessory Boarding Use.

Conversion regulations usually create strata-titled condominiums, that are either owner-occupied or rented through the secondary rental market. They also tend to create self-contained units with a bedroom, kitchen, bathroom and living room without shared common space. This option could provide senior tenants with an arrangement of primary ownership and privacy while remaining close to neighbours.

The City permits duplex conversions in a Comprehensive Development Zone (CD 494). Other municipalities have regulations that outline provisions to convert dwellings in non-CD residential zones. While these examples do not specifically target seniors, they could be used and adapted for seniors shared housing.

Alternative to conversions, shared housing can be structured similarly to lock-off suites, but without a kitchen or cooking facility. Lock-off suites could contain a bedroom, bathroom and, sometimes, a small amenity space either indoor (i.e. reading nook), or outdoor (i.e. patio). All occupants would share a kitchen, dining, and living room space as well as other

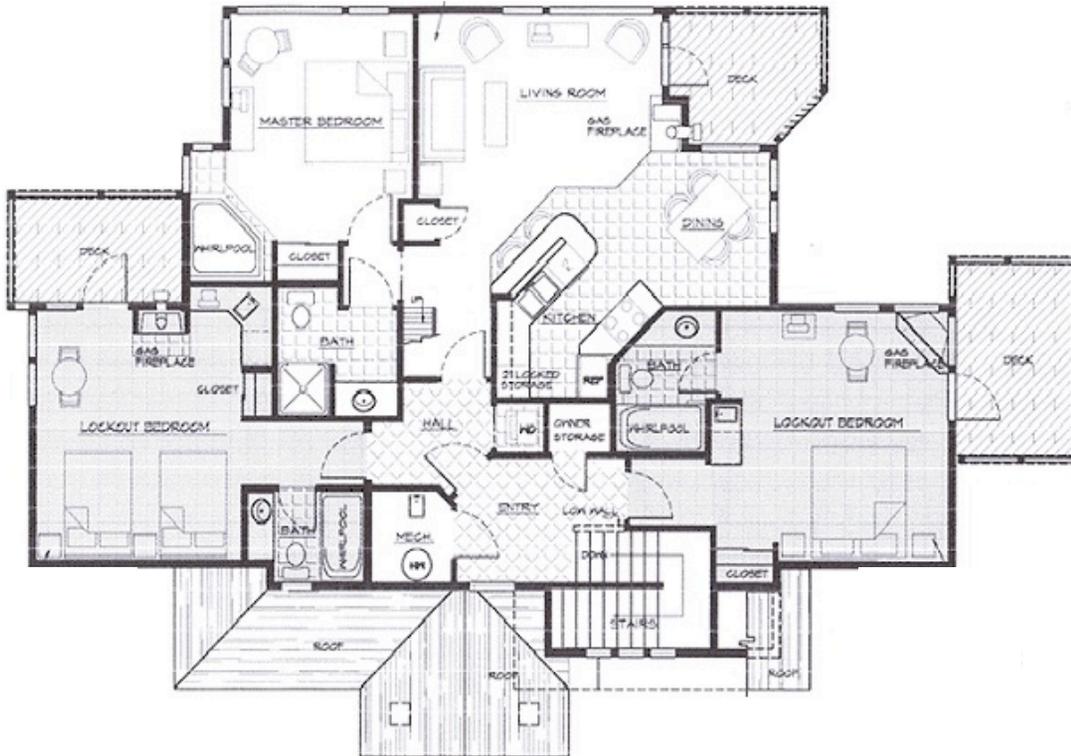


Accessory Boarding Use	Shared Living
<ul style="list-style-type: none"> • Enclosed within Principal Building 	<ul style="list-style-type: none"> • Enclosed within Principal Building
<ul style="list-style-type: none"> • Does not include kitchen or cooking facilities 	<ul style="list-style-type: none"> • Does not include kitchen or cooking facilities, but contains a full washroom (either senior safety features or accessibility standards)
<ul style="list-style-type: none"> • Limited to two boarders or five in medium and high density residential zones 	<ul style="list-style-type: none"> • Range from three to five occupants, depending on the size of the dwelling



spaces such as laundry. This arrangement may be best supported through the creation of a Shared Accommodation Zone/Shared Housing Zone, that permits the conversion or adaption of a single detached residential dwelling to include two or more bedroom/bathroom/amenity space (“lock-off suites”), depending on the size of the building. Stratifying the conversion would not be required, resulting in either shared ownership or a landlord/tenant arrangement.

Below: an example of a converted home with separate bedrooms and washrooms and commons spaces



Another option could involve expanding the City’s Accessory Boarding Use. Currently, there is no definition of a “boarder”, however provisions related to Accessory Boarding Use provide details on the activity of a boarder and is similar to the description of the lock-off suite idea for seniors shared housing. The provisions would need to be reviewed to determine if the number of maximum boarders can increase, and if language related to requiring bathrooms could be included.

Creating and attaching a Schedule to the Zoning Bylaw could further support seniors shared housing. Specifically, the schedule could outline standards such as minimum dwelling unit sizes, and accessibility standards/incentives.

Examples from Elsewhere: There are different models of shared living for mature adults and seniors. In the United States, there are several networks of Golden Girl Homes, where grassroots organizations connect senior women in need of housing with other senior women looking to share their home. Other models are more direct in regulating the arrangement, although specific to seniors is not commonly found.

Single Family Dwelling District (Victoria, BC)

The City of Victoria has a zone “Single Family Dwelling District” (R1-B) that allows single family dwellings built before 1970 to be converted into duplexes or multiple dwellings. The zone requires at least 46m² (496 square feet) of floor space for each unit.

Further, the City of Victoria’s Zoning Bylaw contains a schedule on housing conversion regulations. This



includes the number of dwelling units permitted in a house conversion (by dwelling type), and the required minimum habitable floor area for each unit. These requirements are aligned with the BC Building Code.

Shelter Aid for Elderly Renters (SAFER)

Proposed Actions:

1. Widely promote the SAFER rent subsidy through the communication channels of the City (web and print media).

Overview: The Shelter Aid for Elderly Renters (SAFER) program is a rent subsidy program for seniors (over the age of 60) with low to moderate incomes to help make private market rents affordable.

Although some seniors are utilizing the rent supplement program, other seniors may not know it exists or that they are eligible. There may also be a shortage of suitable and accessible rental units that seniors could apply their SAFER rent subsidy towards.

As seniors-appropriate housing is developed in the private market, the City may want to consider facilitating and supporting awareness of the SAFER program through their communication channels, such as web and print media. It may help connect seniors to the information they need to access the program.

Home Adaptations for Independence (HAFI) Program

Proposed Actions:

1. Widely promote the HAFI program through the communication channels of the City (web and print media).

Overview: The Home Adaptations for Independence program (HAFI) offers financial assistance to seniors for home modifications that improve accessibility, and promote safe and independent living. This program is offered for low-income people (of any age, including seniors) with a permanent disability or diminished ability, and who are living in a home they own. Renters are also eligible, but would need the landlord to apply on their behalf.

The City may want to consider facilitating and supporting awareness of the HAFI program through its communication channels, such as web and print media.

Better At-Home Program

Proposed Actions:

1. Widely promote the United Way's Better At-Home Program in North Vancouver through the communication channels of the City (web and print media).

Overview: Better At-Home programs can offer a variety of services to help seniors live independently in their own home. These services can include:

- Friendly visiting;



- Information and referral;
- Transportation to appointments;
- Light yard work;
- Simple home repairs;
- Grocery shopping;
- Light housekeeping; and,
- Non-medical health support.

The Better At-Home program is typically funded by the Province and usually delivered by non-profit organizations. The United Way has partnered with the North Shore Community Resources to provide Better At-Home services for seniors over the age of 65 in North Vancouver (with some exceptions for seniors with disabilities ages 55 to 64).

There is an opportunity to widely promote the Better At-Home program through the City's communications channels to help connect seniors living on their own to get home support, promoting aging in place. The cost of the program is geared to income as is illustrated in the table to the right.

Cost for a 2-Hour Appointment through the North Shore Better At-Home Program			
Fee Category	Single Seniors Income	Couple Seniors Income	Program Cost
A	< \$15,900	< \$25,600	\$0 (100% subsidy)
B	\$15,900 to \$23,700	\$25,600 to \$35,000	\$3 (70% subsidy)
C	\$23,701 to \$35,000	\$35,801 to \$70,500	\$7 (30% subsidy)
D	> \$35,000	> \$70,500	\$10 (no subsidy)



Housing Our Most Vulnerable Residents

Summary of Housing Gap

The number of persons experiencing homelessness on the North Shore increased from 47 in 2002 to 119 in 2014. Persons experiencing homelessness can find refuge in the North Shore Housing Centre and Shelter, which offers 25 transitional housing units, 45 shelter beds, and additional sleeping mats during extreme weather events. BC Housing offers additional support through their homeless rent supplements, which have doubled in North Vancouver since 2012 from 20 to 41. Despite a shelter housing program, the total number of persons experiencing homelessness has not significantly decreased in the City or on the North Shore.

Challenges along the housing continuum can increase vulnerability and push at-risk households into a crisis situation. Youth and young adults, for example, are challenged to afford and maintain market rental housing in North Vancouver. Supporting youth is integral to the viability of the community, and is especially important for homelessness prevention as a means to curb the high prevalence of homelessness at an age before homelessness begins, or to intervene before it becomes cyclical in their adult life.

Supporting our most vulnerable residents requires housing supply along the non-market side of the housing continuum, from shelters and safe houses to

transitional housing, permanent supportive housing, and subsidized independent affordable housing.

Existing Tools

The City of North Vancouver's OCP has one specific policy to address housing for vulnerable residents who are experiencing homelessness or are at-risk of homelessness, and three policies that indirectly support vulnerable residents through the provision of non-market and affordable housing.

- **OCP 1.5.2:** Increase the amount of affordable and adequate accommodation for lower income households (including non-market housing) in an effort to meet the Metro Vancouver Housing Demand Estimates articulated for the City over the next 10 years.
- **OCP 1.5.3:** Increase the supply of non-profit rental social housing through collaboration and partnerships.
- **OCP 1.5.7:** Continue to provide a range of affordable housing options along the housing spectrum, including shelters and safe houses, low-barrier housing, transitional/temporary housing, supportive housing, and independent living options with priority given to locating such housing in transit accessible areas.
- **OCP 1.5.8:** Advocate to senior levels of government to provide funding and other supports to facilitate the





creation of new subsidized rental housing geared to low-income housing.

The City of North Vancouver also has a Development Cost Charge Waiver Bylaw (2010), which reduces the DCC's by 50% for purpose-built rental housing, and 100% for rental housing operated by a non-profit housing society.

Proposed Policy Alternatives

Rent Bank Groans

Proposed Actions:

1. Prepare a business plan for creating a municipal rent bank.
2. Identify funding partners to contribute to the project (i.e. United Way of the Lower Mainland, Vancity, etc.).
3. Identify community-based organizations to administer the rent bank.
4. Identify target population (i.e. income ranges), and eligibility requirements.
5. Roll out a municipal rent bank program through a pilot project.

Overview: A “rent bank” is a financial assistance program that can make funds available to households who are at-risk of economic eviction. The funds can be used to pay housing related costs, such as rent and utility bills.

Most rent bank programs operate by providing loans, with the intention of having loans repaid by the

clients. However, a contingency is built into the program operations as sometimes the loans are not paid back.

Other industries refer to these financial situations as “groans”, which combines the words “loans” and “grants”. Meaning, funds are a loan if a client is able to pay it back, or a grant if a client is unable to pay it back. It offers less risk to the clients in need. The combination of a grant/loan serves as a zero interest way for low-income households to borrow money to cover the costs of housing during temporary and unforeseen circumstances/financial hardship. Accessing rent banks is especially important for low-income households who may not have access to credit during a short-term emergency crisis.

Typically, rent bank staff provide the following services:

- Intake and approval of loan;
- Assistance with personal budgeting/financial literacy;
- Negotiations with landlords;
- Liaison with other relevant agencies;
- Information and referrals;
- Follow-up on loan repayment; and,
- Sometimes provide housing search assistance if current housing will remain unaffordable in the long-run.

The role of the municipality is typically as the monitoring agency and primary financial contributor, with funds spent as per Council direction. Administration and delivery of the rent bank is undertaken by a community-based organization.



Monthly and quarterly reports on loans, repayments, and client characteristics are provided to the city and Council.

Rent banks have been attributed to being cost-effective, with high levels of client and landlord satisfaction, and contributing to overall housing stability in a community.

Examples from Elsewhere:

Rent banks are found across the country, from Toronto to Vancouver. In BC, rent banks are operating in Surrey, the Fraser Valley, and Prince George. Below are a few examples of how these rent banks operate.

Surrey Rent Bank (Surrey, BC)

This Surrey Rent Bank is managed by Sources Community Service Society, a non-profit community based organization.

Launched in 2010, the program started with \$120,000 in operating funds and \$40,000 for loans. In its first year, the Surrey Rent Bank provided 70 loans preventing approximately 180 people from economic eviction. The loans averaged \$850 each.

The rent bank currently serves the communities of Surrey and White Rock.

Rent Bank Pilot Project (Toronto, ON)

The City of Toronto initiated a one year rent bank pilot project in 1998 with the intention of providing small loans and/or grant to prevent low-income households from being economically evicted, specifically targeting single mother households. As the first rent bank in

Canada, the initial project funding amounted to \$65,000 by three partners:

- City of Toronto's Homelessness Initiative, which contributed \$50,000 (77%) of the initial project funding. The majority (\$40,000) was dedicated to loans and the remainder (\$10,000) was dedicated to start-up costs and administrative expenses;
- The United Way, which contributed \$5,000 towards administrative costs; and,
- CMHC, which contributed \$10,000 for an evaluation study once the pilot project ended.

Other community-based organizations extended the contribution, including Hockey for Homelessness (\$10,000).

In its first year, the rent bank achieved many successes and largely helped their target population. Loans ranged from \$250 to \$2,398, with the average loan provided at \$1,100. Over two-thirds of rent bank clients retained their housing, and 71% of clients had an improved housing situation within the first 6 months of receiving a loan.

Toronto's rent bank program did not perform well in the areas of loan repayment. In total, 31% of clients made repayments, and less than 1% of these clients were able to repay the full amount borrowed.

Following the pilot project, the City extended the rent bank program and started contributing \$200,000 per year. In 2007, the budget grew to over \$1.2 million (largely funded by the Province, allocated to the City).



Engaging with Persons with Lived Experience

Conducting focus groups with persons with lived experience is a current best practice for housing vulnerable persons and implementing the housing first concept. The At Home/ Chez Soi project in Vancouver, for example, had focus groups with people with lived experience which resulted in the development of a consumer reference group, along with other subcommittees and expanded roles for people with lived experience in the program. They provide personal examples of what being vulnerable is like and recommendations on appropriate housing and services.

Vancouver Rent Bank (Vancouver, BC)

In 2012, the City of Vancouver introduced a rent bank pilot project as a means to prevent economic eviction and as a measure to prevent homelessness.

The City and partners provided \$150,000 to the Network of Inner City Community Services Society to operate the rent bank. The rent bank provides one-time interest free loans for low-income households in temporary financial crisis. They also provide referral services.

During the first year of operation, the rent bank issued 137 loans with an average of \$906 per loan.

The Vancouver Rent Bank is funded by the City of Vancouver, Streethome Foundation, and the Vancouver Foundation. Other organizations support the program through services, such as Vancity, who provides micro-loan advice, UBC Department of Economics (data collection and analysis), as well as the Network of Inner City Community Services Society who administers the rent bank.

Housing First

Proposed Actions:

1. Engage with non-profit housing societies and other community-based organizations to identify how the municipality can best support organizations seeking federal Homelessness Partnering Strategy funding.
2. Consider providing a Housing First Grant to non-profit housing societies and other community-based

organizations who are earmarked to deliver housing first in North Vancouver.

3. Consider supporting a Peer to Peer Dialogue, and other forms of engagement, for persons with lived experience. Collaborate with persons with lived experience to determine how to improve methods of engaging in planning processes. Provide honorariums to participants.
4. Engage with Housing First providers and find ways to participate in the monitoring of their effectiveness.
5. Create a site selection criteria checklist or matrix to help housing providers or other organizations identify appropriate sites for scattered units.
6. Prepare policy in the OCP to identify City-owned lands that could be utilized for delivering the Housing First model.

Overview: Housing First is an approach to providing people with immediate access to permanent affordable housing, in addition to flexible, community-based services for people who have experienced homelessness. Housing First does not require people to graduate through a series of steps before getting into permanent housing. The four core principles to Housing First:

- No housing readiness requirements;
- Consumer choice and self-determination (enabled through rent supplements);
- Immediate access to permanent housing with the support necessary to sustain it;



- Housing not conditional on sobriety or program participation (however individualized and client-driven supports provided);
- Harm reduction; and,
- Community integration, social inclusion, self-sufficiency and improved quality of life and health.

Generally, the goal of Housing First is to end chronic homelessness by providing immediate housing to people experiencing homelessness. It is once people are housed that steps towards wellness can be pursued. Housing First has been demonstrated to increase housing stability, improve quality of life, improve health and addiction outcomes, and reduce the overall costs related to healthcare and the justice system.

How it Works: When participants enter the program, they are provided immediate access to housing through a team that is responsible for helping participants find and sustain housing. A care plan is prepared by the participant in collaboration with a case manager. Additional interventions are intended to promote community integration.

Although Housing First is largely administered and delivered by non-profit housing societies and related agencies, there are a number of ways that municipalities can support the Housing First concept:

- Mobilize readiness through social marketing and other communication methods, including community education, on the Housing First concept and relevant community benefits.
- Support community-based organizations to create a Housing First program model appropriate to the

North Vancouver context, so that initiatives align with federal funding for Housing First (Homelessness Partnering Strategy).

- Support opportunities for persons with lived experience to engage with each other (peer to peer) and to tell their stories on their terms. Persons with lived experience are people who have first hand accounts of experience of the housing system.

Funding for Housing First may also come from municipalities, regional districts and provincial governments.

Examples from Elsewhere:

Bring Home Lethbridge (Lethbridge, AB)

Housing First in Lethbridge is managed through a partnership of Social Housing in Action (SHIA) and the City of Lethbridge. Together, they serve as collaborative partners to end homelessness. Their partnership introduced the Housing First concept in 2009. The role of the City of Lethbridge is to administer and oversee the implementation of the five-year plan to end homelessness, and the service agreements with the Housing First and prevention programs, to monitor their effectiveness to Housing First principles.

The City of Lethbridge funds an integrated model, including five Housing First teams and prevention and community integration services. These include various housing options, including market housing, permanent supportive housing, eviction prevention, and diversion initiatives. Program funding comes from the federal, provincial, and municipal government.





Results collected from the beginning of the program in 2009 demonstrated that over 864 households have been permanently housed, with more than 90% remaining housed through Housing First. Between 2011 and 2012, there was a 25% reduction in shelter occupancy and over 70% fewer people “living rough”.

At Home/Chez Soi (Across Canada)

The At Home/Chez Soi Project was introduced in 2008 as a five year research demonstration project, looking to identify effective approaches to housing the chronically homeless in Canada. Supported by the federal government through a \$110 million investment, the project took place in five locations across the country: Vancouver, Winnipeg, Toronto, Montreal, and Moncton.

Identifying the strengths and weaknesses of existing approaches, the project created comparison through the Housing First model by providing clients with housing and support services prior to attaining sobriety or mental stability.

In Vancouver, 90 project participants were accommodated at Housing First units scattered throughout the city. Site scattered units had many positive outcomes, including a decrease in emergency department services and fewer encounters with law enforcement.

Housing First site scattered intervention in Vancouver resulted in a total cost of \$28,282 per high need person and \$15,952 per moderate need person, per year. This resulted in a \$24,190 reduction in cost of supporting high need participants, and an increase of \$2,667 for moderate need participants. Many

variables led to the offset of costs, including decreased levels of incarceration and hospitalization.

Affordable Housing Agency

Proposed Actions:

1. Explore the opportunity to create a separate, legal incorporated affordable housing agency with the City of North Vancouver as sole shareholder.
2. Establish a board of directors for a North Vancouver Housing Agency.
3. Establish a governance and operational policy for a North Vancouver Housing Agency.
4. Identify the purpose and target audience of the affordable housing agency (i.e. workforce housing, low-income housing, supportive housing, or multiple categories).
5. Establish housing programs to be administered under the agency, including eligibility criteria for specific programs under the agency (i.e. restricted resale homeownership).
6. Prepare Standard Charge Terms to ensure an efficient process for drafting housing agreements and other documents for housing agency projects.

Overview: A housing authority is a government body that administers affordable housing in the community.

There are different approaches to establishing a housing authority, but most are created as a separate legal entity that is either solely or majority owned by a municipality. They are designed to target the



affordability challenges of a specific sub-population group, such as the workforce or families.

The housing authority has its own staff (separate from municipal staff) that operates the agency and administers the housing projects. This includes establishing and maintaining a housing wait list, planning housing projects, creating housing agreements and related covenants on title, and administering tenant management. Sometimes, authorities can partner with private market developers and obtain a portion of units to manage under the authority.

Municipal Council, as the governing body of the shareholder, maintains control of the agency through all its shares in the company, and provides direction to the mandate, goals and objectives of the agency.

Examples from Elsewhere: There are several housing authorities in Canada, ranging from Saskatoon, Lethbridge, Fort McMurray, Red Deer, Windsor as well as Vancouver which has recently established a housing authority known as the Vancouver Affordable Housing Agency (VAHA).

Whistler Housing Authority (Whistler, BC)

The Whistler Housing Authority was created in 1997 with the purpose of overseeing the development of price-controlled rentals in the community, and subsequently administer and manage operations. The creation of the housing authority was a direct response to the housing affordability challenge in the community, particularly the housing challenges experienced by the workforce.

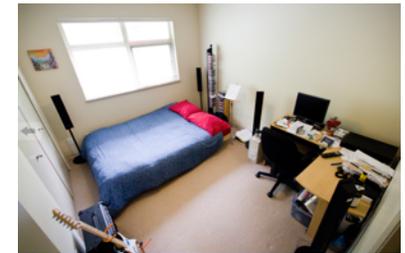
The authority is owned by the Resort Municipality of Whistler, and operates in conjunction with other affordable housing policies in the community such as the Employee Housing Service Charge Bylaw (i.e. jobs-housing linkage fees).

The housing authority administers the resale and price restrictions, placed on the title of the land at rezoning, and then transferred to the title to each unit at the time of subdivision. Two covenants are placed on title, including a Housing Agreement (requiring occupancy and use), and a Right of First Refusal/Option to Purchase (terms for resale). The housing authority registers these covenants as Standard Charge Terms so they are not recreated for every new housing project. The terms are registered on title when the municipality adopts the rezoning bylaw.

The authority requires their program participants (renters and owners) to occupy their units for at least six months each year.

Whistler Housing Authority uses covenants as a means to secure affordable rental and affordable homeownership housing for the workforce, as well as the retiring workforce. The housing authority also administers the housing wait list.

Today, the Whistler Housing Authority has 1,900 affordable rental and ownership housing units. Some WHA units are occupancy restricted, and are required to be occupied by either a Whistler employee or retiree. Other units are both resale and occupancy restricted, and must be occupied by a Whistler employee or retiree while the resale price of the unit is controlled by the housing authority.



Above: Rental housing managed by the Whistler Housing Authority



Above: A Social Enterprise “Hub” In Winnipeg

Social Enterprise

Proposed Actions:

1. Consider preparing a policy for the OCP that supports the development and inclusion of social enterprise as part of affordable housing development projects.
2. Update the Zoning Bylaw with a definition of social enterprise use.
3. Identify zones in the Zoning Bylaw that could permit a social enterprise use, such as mixed use zones (C-1A and C-1B), and potentially medium and high density apartment residential zones.
 - ▶ Consider the performance-based outcomes of “social enterprise use” rather than the activity (i.e. non-pollutant/non noise generating use as opposed to classifying by type).
4. Support non-profit societies who are exploring a social enterprise concept (feasibility study/business plan), through engaging them on preliminary or pre-application meetings.

Overview: Social enterprises are businesses owned by non-profit organizations that are directly involved in the production and/or selling of goods and services for the purpose of generating revenue as a means to realize their social objectives or mission.

Social enterprises range in size and variety, such as kitchen catering and/or restaurant, thrift store, restores, retail store, and many other forms.

Community-based organizations have been operating social enterprises for years. The YMCA, for example, has fitness centres as a business that they use to

generate revenue for reinvesting in their operations and programs, including affordable housing. Social enterprises can also incorporate valuable skills and training opportunities for tenants of housing projects, and provide additional opportunities for partnership.

Housing societies are increasingly exploring the concept of establishing a social enterprise as a means to generate revenue, especially given the limited funding available for existing and new projects and programs. They are also looking at social enterprise as a means to remain viable for the long term, such as generating revenue to mitigate the impact of expiring operating agreements and loss of federal subsidies, as well as a method to expand their portfolio and potentially fund new affordable housing units.

A non-profit housing society could establish a social enterprise through a secondary for-profit or non-profit commercial operation with revenues feeding into the ongoing financial viability of its affordable housing. Social enterprises can be developed within an existing building (including within a housing project) or offsite.

Social enterprises are an option for housing societies to generate revenue to ensure the quality and sustainability of affordable housing projects in communities. Municipalities can support the development of social enterprises by accommodating social enterprise uses within new construction housing projects or offsite projects or within existing structures where feasible. This may require establishing policy to inform decision-making, and updating regulations to support mixed-use affordable housing projects with social enterprise use.



The challenge of integrating social enterprise into a non-profit organization is the inherent limitation of space, as well as permitted uses for social housing projects. There is an opportunity for the City of North Vancouver to explore integrating the option of social enterprise to ensure space needs are met.

Examples from Elsewhere:

Wigwamen Incorporated (Toronto, ON)

Wigwamen Incorporated is a housing provider in Toronto, Ontario and has two social enterprises:

- Upper Canada Property Management - which provides rental housing property manage for private market rental buildings; and,
- Green Tech Services Non-Profit - which provides in-home energy audits for a range of residential buildings.

Wigwamen Incorporated generates revenue from these two social enterprises and funds a variety of programs and activities for tenants living in their social housing. They fund post-secondary education scholarship for tenants, child/youth literacy programming, a back to school backpack program, and new mothers program. In addition, the revenue generated from the social enterprises gets invested as equity in new affordable housing development projects.

Good Shepherd Non-Profit Homes (Hamilton, ON)

The Good Shepherd Non-Profit Homes is a housing provider in Hamilton, Ontario. The organization has one social enterprise (Good Shepherd Works) that provides several services, including:

- Landscaping services;

- Pre-bed bug treatment and unit preparation; and,
- Cleaning and laundry services.

Revenue generated from the social enterprise is reinvested into programs and future investment opportunities. In addition, the social enterprise hires social housing tenants to provide skill development, employment opportunity, and additional income for individuals who face barriers to securing employment. They also provide an essential service to other housing providers in the city by professionally reducing the exposure of bed bugs through adequately preparing units for treatment.

Restore - Habitat for Humanity (Across Canada)

Habitat for Humanity has long established restores in various communities across Canada. Their restores are a non-profit home improvement store and donation centre that sell new and used furniture, home accessories, building supplies, and appliances to the public at a significant discounted rate.

The revenue generated by restores are used to build homes in the local community, and also prevents household waste from entering the landfill. A Habitat for Humanity restore is located in North Vancouver. This is an example of an offsite social enterprise.



Municipal Landlord Association

Proposed Actions:

1. Explore opportunity to create a Municipal Landlord Association that provides landlords with education and support on housing tenants who were formerly homeless or at-risk of homelessness.

Building Capacity of Private Market Landlords

Scattered site programs, such as housing first, provide rent subsidies to people to offset the cost of rent in private market buildings. This is an essential component to delivering affordable housing in communities, as there are not enough purpose-built permanent affordable housing in cities to accommodate everyone in need. Critical to securing rental units for vulnerable tenants is building the capacity of private market landlords to ensure safety and security of vulnerable tenants and their neighbours as well as procedures to prevent eviction / prevent homelessness.

2. Develop relationships with landlords and property management companies.
3. Support landlord to landlord and landlord to housing provider dialogue on mitigating challenges related to housing vulnerable tenants, and mediation efforts to prevent eviction/prevent homelessness.
4. Through the Municipal Landlord Association, create a landlord database to connect landlords to housing societies who need rental units for the housing first program or other scattered site programs.
5. Consider creating or supporting the development of a “damage bank” for potential repair costs as a means to support landlords where there is tenant conflict issues, and a means to reduce the risk of landlords accommodating tenants with past histories of conflict.
6. Consider collaborating with the Municipal Landlord Association to prepare an Eviction Prevention Strategy for North Vancouver.

Overview: A key component to housing vulnerable households, including those experiencing homelessness or at-risk of homelessness, is finding private market rental units that can be used (in combination with a rent supplement) to house them. Connecting individuals to a scattered unit can find resistance of landlords and limit the options of finding accommodation.

Landlords want to rent their units to tenants with financial security and good behavioural traits. A person coming from a shelter or inadequate housing may be perceived as not a good tenant candidate. Part of this perception is an unfair stereotype, other

times it stems from experience related to unpaid rents, tenant conflict, unit damage, or other reasons. Landlords take on risk of potentially paying for damages caused by tenants with behavioural issues.

Best practices in housing first and other rent subsidy/ scattered site programs have identified building capacity of private landlords in order to accommodate tenants who have poor credit histories and housing profiles, and potentially tenants with limited life-skills.

This requires supporting landlords by developing relationships, providing information, education, and skills to engage and manage vulnerable tenants. For tenants under a Housing First program, it is important to emphasize that a skilled and responsive team will be connected with tenants on a weekly basis and can respond to issues that might arise.

As relationships are established with potential landlords, there is an opportunity to work collaboratively to develop strategies for eviction prevention. Other opportunities include planning special events specifically for landlords to promote communication and knowledge exchange.

Recent conversations in Metro Vancouver have indicated that one forum to support landlords is by creating a landlord network for landlords interested in housing vulnerable tenants. While a region-wide network does not exist for this particular purpose, there are several places where “general” information can be accessed and resources shared (i.e. Residential Tenancy Act, Landlords BC, Tenants BC).

There is an opportunity, however, for the City of North Vancouver to support a local network of landlords to



have a safe space to learn about housing vulnerable tenants, including resources available to them, and community benefits. Ideally, a larger network in the region could evolve, where North Vancouver would be a chapter. Generally, there are opportunities to improve relationships with landlords in order to make private market units more widely available to at-risk groups.

Landlord programs can involve a list of willing landlords and match tenant candidates to suitable market housing. Components could include a database of good landlords and their rent ranges, matching programs, intervention protocol to prevent eviction, and a damage bank for potential repair costs.

Examples from Elsewhere:

Friendly Landlord Network (New Westminster/ Metro Vancouver, BC)

The Friendly Landlord Network is a Metro Vancouver-wide network of private market landlords who are interested in renting units to youth who have aged out of foster care (ages 19 and over). The program objectives are to collaborate with private and public sector partners to improve the security of tenure of youth leaving care through a network of 'friendly landlords'.

The Friendly Landlord Network is evolving, and plans to include an online database resource for Metro Vancouver to foster youth serving agencies and caregivers that enroll in the program as well as offering safe, affordable market housing in a variety of communities.

The Friendly Landlord Network has a community engagement coordinator who connects youth aging out of foster care to landlords, and also answers questions from landlords.

Renter Readiness Program

Proposed Actions:

1. Engage with Ready to Rent BC to obtain ideas on creating education courses on tenant rights and responsibilities.
2. Engage with community-based organizations to establish a Renter Readiness program - a resource for vulnerable tenants looking to secure rental housing (with the help of rent supplements).
3. Identify funding partners (i.e. Vancity, Vancouver Foundation, BC Housing).
4. Support a Renter Readiness Certificate program, that involves training and workshops to tenants to demonstrate tenant readiness to landlords.

Overview: Similar to the concept of supporting landlords to house vulnerable populations, there is an opportunity to support at-risk and vulnerable tenants with securing and sustaining rental units (with the help of rent supplements).

Best practices in this area have identified a number of ways that tenants can be supported, largely through education. These can include facilitated workshops and information sessions (i.e. "renter roundtables") with tenants on how to find market housing. These could include information about rights and responsibilities (under the RTA), preparing for landlord tenant interviews, and selecting suitable housing.





Other support mechanisms may include providing flexible funding to assist with damage deposits, moving costs, etc. Also supporting tenants to access basic necessities that help create a positive home environment (i.e. buying furniture and other household items). Provide workshops and information sessions to clients on how to find housing (e.g. script for telephone conversations with potential landlord, appropriate attire, and what to look for in a safe and appropriate neighbourhood).

Other best practices indicate that training is essential, including life-skills training to improve tenants' ability to maintain market housing (i.e. budgeting skills, using appliances safely/effectively, good neighbourliness, paying rent on time, reporting problems, etc). A certificate program could be developed to illustrate tenants completion of the training sessions and to demonstrate housing readiness to landlords.

Related activities could include training to outreach workers on how to build relationships with landlords, mediate conflict, and provide information to tenants with respect to their rights and responsibilities. It's also an opportunity to increase access to education and resources for building managers, and improve communication between landlords and tenants.

A renter readiness program should be operated by an external agency, supported by a municipality either through funding or other appropriate resources.

Note: The Housing First concept does not require tenants to be "housing ready" to access housing. However, they can, on a voluntary basis, participate in training and education programs.

Examples from Elsewhere:

Ready to Rent BC (Victoria, BC)

Ready to Rent BC was established in Victoria in 2011, and has expanded to the entire Capital Regional District and other parts of Vancouver Island. Occasionally, mobile courses are offered in the lower mainland.

The program supports both housing providers and tenants with education for finding and maintaining rental housing. It is rolled out through a 6 week course series on the following topics:

- Review rental history and identify past issues;
- Identify housing priorities;
- Create short and long term financial goals, including making a spending plan/budget;
- Prepare a package to introduce tenant to landlord;
- Learn how to complete a rental application;
- Learn rights and responsibilities of tenants and landlords; and,
- Connect to resources to help maintain housing.

The program is funded by BC Housing, the Capital Regional District, the federal government, Coast Capital Savings, United Way of Greater Victoria, Vancity Community Foundation, the Victoria Foundation, and Vancouver Foundation.

Portland Housing Center (Portland, Oregon)

The Portland Housing Center has operated a housing readiness course in Portland since 1998, targeting renters facing barriers such as criminal records, credit



histories, and lack of references. Specific populations that are targeted include persons experiencing or who have experienced homelessness, youth, women survivors of violence, persons discharged from correctional facilities or long-term hospitalization, persons with developmental disabilities, recovering addicts, and other people who have experienced challenges and require support to find and sustain housing.

The Portland program includes an “action kit” for preparing prospective tenants for renting, including:

- Problem solving such as budgeting, legal problems, poor credit history;
- Spending plan, including identifying poor spending habits and costs to consider such as moving expenses;
- Looking for a home, including the application process, rental agreements, and screening;
- Good tenant practices; and,
- Moving in and preventing evictions.

Since its establishment, the Portland Housing Center’s housing readiness has graduated over 30,000 tenants.

updating the Social Plan to reflect social changes in the community. In particular, the current Social Plan makes no mention of persons experiencing homelessness, which could be included in an updated version.

Social Plan Update

Proposed Actions:

1. Update the City’s Social Plan.

Overview: The City of North Vancouver has a well established Social Plan that was prepared in 1998. Nearly 20 years old, the City would benefit from





Housing Multiple Household Arrangements

Summary of Housing Gap

The City of North Vancouver has experienced an increase in multiple household arrangements, comprising of 8% of household types. Statistically, this “arrangement” refers to a household in which two or more census families occupy the same home, either related or non-related.

There can be many reasons why multiple household arrangements are on the rise in North Vancouver, ranging from the need to pool resources (both financial and at-home support), to caring for loved ones and relatives (i.e. multi-generational housing). The region is also seeing an increase in shared accommodation to make housing prices more affordable, both through rental (roommate arrangement), and homeownership (i.e. mortgage splitting between multiple households).

Cultural norms may also play a factor in multiple household arrangements, as the city is a diverse municipality home to urban Aboriginals, long-time residents, new immigrants, and a mix of ethnicities. Culture can influence housing needs, and may create unique challenges with respect to matching households with suitable and culturally-appropriate housing. With the last census decade (2001 to 2011) experiencing the highest number of new immigrant settlement in decades, the city could experience an

increased demand for alternative housing forms to meet the needs of multiple household arrangements.

Existing Tools

The City has existing housing policies related to supporting housing mix and variety; however, it is limited in meeting the needs of multiple household arrangements. The OCP has one indirect policy:

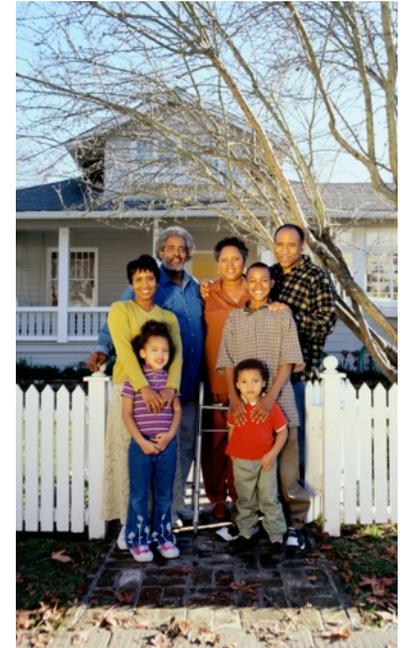
- **OCP 1.5.1** Provide opportunities for a range of housing densities, diversified in type, size and location.

The Child Youth and Family Strategy (CYFS - 2014) has two actions that can indirectly support multiple household arrangements:

- **Strategy Action 3.1.C:** Examine bylaws that ensure new developments include a mix of unit sizes that meet the diverse needs of residents.
- **Strategy Action 3.1.D:** Further examine allowing lock-off units in a variety of housing types to allow for lower cost rentals that may be affordable to older youth and emerging adults.

The City’s Social Plan (1998) is the only existing City document that refers to relationship between culture and housing, but does not speak directly to multiple household arrangements:

- **Social Plan 3.10:** Culturally appropriate housing. Any resident from any culture requires appropriate





housing and possesses the basic need for safety and security.

Proposed Policy Alternatives

50/50 Policy

Proposed Actions:

1. Engage with lending institutions that provide 50/50 mortgages to identify housing forms most appropriate for supporting this affordable homeownership option.
2. Consider preparing policy that supports the modification of detached homes with semi-partitioned spaces and separate entries, while respecting the BC Building Code.

Overview: The increasing prices of real estate and challenges of entering the market for first-time home buyers has sparked innovative ways to finance purchasing a home. One of these options is “mortgage splitting”, also known as “hybrid mortgages”, “50/50 mortgages”, or “mixer mortgages”.

Generally, the concept involves having multiple households on a single land title, with households signing a co-ownership agreement. However, each household can set their own terms with the financial institution (fixed or variable rate), and mortgage payments come from separate accounts.

Co-purchasing makes homeownership more affordable for households by sharing the property costs, and also allows buyers a broader range of

choices to ensure the housing they buy meets the needs of their household. There are risks involved, such as if one household cannot make a payment, then the other household is legally obligated to do so.

There are different housing forms that are more conducive to 50/50 mortgages, such as detached homes with one family on the top floor and another in the basement (bedrooms and bathrooms), and shared living rooms and kitchen on the main/ground level.

While mortgages are outside of a municipality’s purview, there is an opportunity to ensure that a variety of housing forms are supported in the city that can meet the needs of co-owned properties. This can include preparing policy that supports flexible partitioned spaces in detached homes, innovative configuration, and separate entries.

Multi-Generational + Extended Household (MG) Zone

Proposed Actions:

1. Engage with architects, builders, and the public to brainstorm potential configuration of multi-generational / extended household detached and multi-unit homes.
2. Engage with Aboriginal groups to identify culturally appropriate multi-generational housing forms, and prepare policy to encourage such forms.
3. Review existing residential zones to see if modifications can be made to support multi-generational and extended family households; or,

4. Prepare a Multi-Generational + Extended Household (MG) Zone.

Overview: Housing, be it rental or ownership, ranging from detached to multi-unit, has not kept pace with reflecting the diverse needs of various household arrangements. Often, single detached housing is the “largest” dwelling unit to accommodate multi-generational and extended families; however, challenges arise when several people live in a home that isn’t accounted for in conventional planning and regulations (i.e. persons per household assumed per dwelling unit). Sometimes, as a result, the floor area is altered (i.e. filling in high ceilings for extra bedrooms, additional unauthorized suites), increased vehicles without the room to accommodate parking, and increased use of municipal services that may have limited capacity based on a lower density/person per household calculations.

Creating a zone that could support multi-generational households could be an option for the City of North Vancouver. This would be an innovative, largely untested approach to housing, but merits some consideration given the changing demographics and housing challenges in the city. Note: Zoning cannot “people zone”, but rather establish a regulatory framework that can support innovative development forms.

The potential zone could permit a single unit that can accommodate multiple households / multiple generations, either within traditional single-detached neighbourhoods or medium density neighbourhoods. Considerations for minimal number of suites and common spaces should be considered. It could different uses and modifications, including carista

apartments (similar to lock-off suites but found on main/ground level floor of detached home).

Other considerations could include determining potential configurations of multi-generational and extended household units for rental housing and multi-unit residential development.

Examples from Elsewhere:

Siem Lelum House (Victoria, BC)

In Victoria, plans are currently underway to renovate and repurpose a Travellers Inn from a motel to a multi-generational housing project for low-income Aboriginal households.

In total, the project will provide 45 units for single young adults (19 to 25), young families, and grandparents. The first phase of the project is already complete.

The project was approved under existing zoning (R-40) with minor exemptions and variances to make the project viable, such as increased site coverage to incorporate a common building.

Home Within a Home (Ottawa, ON)

Metric Homes in Ottawa began offering families a “home-within-a-home” option following changes to the city’s Zoning Bylaw. From the street, dwellings look like single-family homes, but behind the exterior walls are a two-storey house with an attached bungalow.

The structure ‘fits’ with the design and character of predominately single detached neighbourhoods; but



Above: Example of Carista Apartment

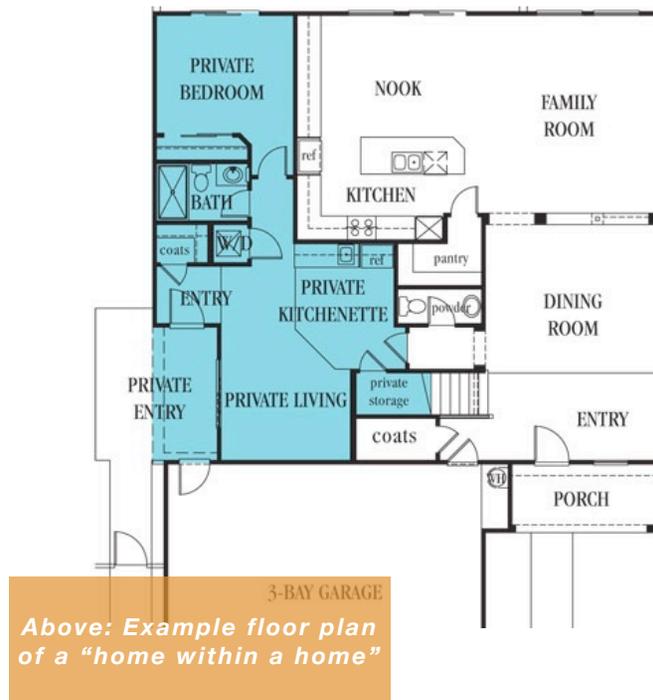


has two separate dwellings each with own private entrance and common areas in-between. Each home has separate electrical, water and heating system allowing for two households to live independently of each other.

Single Family Home Amendments to Accommodate Extended Families (Surrey, BC)

In 2013, the City of Surrey undertook a land use analysis on their single family residential zones (RF) to respond to the growing number of extended family households living in the city.

Initial response from the City was to increase the total floor area ratio as well as the maximum permitted



floor area in order to accommodate large, extended families. Community groups were divided on this proposal. One of the primary concerns was that large homes would unintentionally encourage unauthorized secondary suites.

After much debate, analysis, and engaging with an expert panel and the public, a number of recommendations were put forward to accommodate extended families:

- Amend the Single Family Residential Zone (RF), including increasing the floor area ratio and maximum floor area on specific lot sizes, inclusion of covered decks to be part of floor area calculation, and reduce the maximum lot coverage;
- Introduce a new Single Family Residential Zone (RF-10) and Special Single Family Residential Zone (RF-10S), with a number of regulations to control massing and scale.

The example in Surrey indicates that one approach to responding to multi-generational and extended household arrangements is to review existing zones and identify modifications where appropriate.

Dual Master / Master on Main

Proposed Actions:

1. Consider policy or design criteria to encourage rental and ownership housing forms to include a bedroom and full bathroom on the main / ground floor, to support seniors and persons with disabilities to age in place as well as support various household arrangements.



Overview: Multi-generational households often seek homes that have enough bedrooms to accommodate all members of the family. This often includes grandparents/seniors.

However, older homes may lack accessibility features, while new home construction tends to have all bedrooms on the second storey or basement, with zero bedrooms on the main floor and a half bathroom on the main floor. This poses challenges to multi-generational households who are looking for a ground-level bedroom and full accessible washrooms for accommodating aging parents.

There are new developments that contain “masters on main” as well a dual master bedrooms where different generations have adequate space and accessibility to meet their needs. While “master bedrooms” is not a housing policy to distinguish, the important consideration is ensuring that multi-generation and extended families have the adequate space and appropriate number of bathrooms to accommodate all members of their family, and especially consider the mobility needs of older members of a family and persons with disabilities.

Examples from Elsewhere:

Secret Ridge (Coquitlam, BC)

Secret Ridge is a subdivision that has been recently developed on Burke Mountain in Coquitlam. This development consists of a mix of detached homes and townhouses. The townhouses are a rarity in the region as they have dual master bedrooms, one of which is on the main/ground floor.

This housing form with two master bedrooms with one master on the ground floor have made it a very unique and popular layout for multi-generational households looking to enter into homeownership but cannot afford the price point of a single detached home. The townhouse is more “in reach” of their household income, allowing extended families to stay together, and has enough space to accommodate all members of the family,. It also provides the option for a bedroom/bathroom for seniors or persons with a disability on the ground floor.



Above: Secret Ridge, Coquitlam





Rental Housing and Transportation

Summary of Housing Gap

Typically, transportation is the second largest expense for households. In the City of North Vancouver, the average homeowners spends 38% of their gross income towards housing and transportation. With such a large proportion of household income dedicated to two expenditures, planning for housing and transportation is an important consideration for policy development and the Housing Action Plan.

Existing Tools

The City's OCP has three policies that support housing and transportation, although only one (OCP 1.5.7) directly relates/refers to transportation:

- **OCP 1.5.3:** Increase the supply of non-profit rental social housing through collaboration and partnerships.
- **OCP 1.5.7:** Continue to provide a range of affordable housing options along the housing spectrum, including shelters and safe houses, low-barrier housing, transitional/temporary housing, supportive housing, and independent living options with priority given to locating such housing in transit accessible areas.
- **OCP 1.5.8:** Advocate to senior levels of government to provide funding and other supports to facilitate the

creation of new subsidized rental housing geared to low-income housing.

- **OCP 2.2.2:** Strategically manage on-street and off-street transportation facilities to prioritize sustainable forms of transportation through measures such as providing bicycle end-of-trip facilities and pedestrian-level lighting, reducing parking requirements in developments that are in close proximity to frequent and rapid transit, and providing electric vehicle charging stations and designated spaces for car-share, carpool, and low-emission vehicles.

In addition, the City of North Vancouver has Multiple Unit Building Regulations within the Zoning Bylaw (introduced in 1996), which encourages additional rental units within an existing building (i.e. located in a basement or cellar provided that the space meets code requirements). This tool encourages the development of more rental units, and indirectly supports rental housing near transportation.



Proposed Policy Alternatives

F.T.N and T.O.D. Parking Reduction Policy

Proposed Actions:

1. Consider amending OCP policies that strategically prioritize reducing parking requirements for housing sites in close proximity to frequent or rapid transit,





or add additional policies to specifically encourage, support, and prioritize reducing parking for purpose-built rental housing and affordable housing within walking distance (400 metres) of the frequent transit network.

2. Analyze implications for reducing parking requirements for multi-unit purpose-built rental housing and affordable housing by 25% on sites located within 400 metres of the frequent transit network.
3. Consider amending the Zoning Bylaw to reduce the required parking by 25% for multi-unit residential development in areas within 400 metres to the frequent transit network.
4. Explore a policy for accepting a “transit pass subsidy” in exchange for reduced parking.

Overview: Encouraging high density, multi-unit residential development is a key direction in the City of North Vancouver’s Official Community Plan. It is also a priority for Metro Vancouver as a means to accommodate the anticipated population growth of the region and to support the utilization of transit.

However, many communities (in the lower mainland and elsewhere) continue to require parking stalls to accommodate potential personal vehicles of multi-unit residential building occupants. Most often, parking is accommodated underground to best utilize the site. Underground parkades are one of the most expensive components of a development project, with the costs passed down to consumers (both renters and owners).

Some municipalities have undertaken parking studies of multi-unit buildings, and have found that many are

underutilized. Indicators suggest that housing located in proximity to amenities encourages less reliance on personal vehicles and higher use of walking, cycling, and taking transit, thus lowering utilization of parking.

There is an opportunity for the City of North Vancouver to investigate the utilization of parking found in multi-unit residential projects, and to carve a policy to waive or reduce parking requirements for housing projects, particularly to incentivize purpose-built rental and affordable housing projects.

Examples from Elsewhere:

Parking Reduction of 5% within 200m of SkyTrain Station (New Westminster, BC)

In 2008, the City of New Westminster reviewed its parking requirements for multi family residential development.

The City found its current parking standards over-exceeded demand. Their analysis found that reducing the parking requirement for sites close to transit would reduce the construction costs as well as promote alternative forms of transportation.

Staff recommended a reduction of overall requirements, including a reduction of up to 20% if a residential development project site is located within 400 metres of a SkyTrain station. This was later revised and now has a 5% reduction if the site is located within 200 metres of a SkyTrain station.

In recent applications, the City of New Westminster is considering testing a “transit pass subsidy” in lieu of parking spaces. One proposed project, for example



proposes to subsidize 11 transit passes at a rate of \$30 per month per pass for 10 years in exchange for a perpetual 11-space parking reduction, a value of \$39,900.

While \$30 for a transit pass is low, the concept is a unique alternative consideration. The City of North Vancouver may want to consider exploring this concept, potentially with a higher dollar figure per transit pass to reflect the monthly one zone (\$91) and two zone (\$124) transit costs.

Parking Reduction for Housing in High Frequency Transit Areas (Minneapolis, MN)

The City of Minneapolis has approved policy to reduce parking requirements for housing projects on sites in close proximity to high-frequency transit.

For large projects (greater than 50 units), the reduction is 50%, so 1/2 parking spot per unit. For projects less than 50 units and within a quarter-mile (400m) of a transit stop that has a frequency of at least one bus every 15 minutes, the City requires zero parking requirements.

Proponents of the policy anticipate that the overall construction costs of the projects will be reduced given the elimination of large, expensive underground parkades. They expect the cost per unit to the consumer to also decrease.

The official change is reflected in the parking section within the zoning ordinance for multi-unit residential buildings.

Lock-Off Suites

Proposed Actions:

1. Update the Zoning Bylaw to permit and regulate lock-off suites in Medium and High Density Apartment Residential Zones, with priority on sites located within 400 metres of the frequent transit network.
2. Consider updating the Density Bonus and Community Benefits Policy to exclude lock-off suites from density calculations.
3. Consider preparing a lock-off suites guideline document.

Overview: A lock-off suite (also called a lock-off unit, multi-family flex unit, or flex housing) is a secondary suite inside an apartment unit, similar to the concept found in flexible suites in resorts and hotels. The lock-off suite has a separate entrance and a common door to the principal unit which can be “locked off” by the owners for rental purposes. The lock-off suite may contain living space, a bedroom, and cooking facilities.

Lock-off suites can be used to increase the number of available rental units in the secondary rental market. For apartment owners, it can also provide a “mortgage helper” without creating illegal suites.

Examples from Elsewhere: There are examples of lock-off suites in the lower mainland of BC, including Vancouver and Burnaby.



Above: A typical floor plan of a lock-off suite.

UniverCity (Burnaby, BC)

Lock-off suites are permitted in the “UniverCity” neighbourhood (Comprehensive Development Zone) of Simon Fraser University in the City of Burnaby. The entire unit must be no less than 74 square metres in size and the rental unit must be no less than 24 square metres. The rental unit cannot be more than 35% of the gross floor area (GFA) of the principal unit. Each lock-off suite is required to contain cooking facilities, independent telephone connections, and a separate lockable entrance.

Various Zones (Vancouver, BC)

In the City of Vancouver, lock-off suites are permitted in several zones (i.e. RM-7, RT-11) including the Norquay Village neighborhood, Kitsilano, and other neighbourhoods. The Zoning Bylaw allows for units at a minimum of 280 square feet, although the minimum could be lowered to 205 square feet in special circumstances. The City allows one lock-off unit for every 3 principal dwelling units or at a lesser rate at the discretion of the Director of Planning. The Bylaw excludes lock-off suites for density calculations.

The City of Vancouver also created design guidelines (Principal Unit Combined with a Lock-Off Unit Guidelines). Further, a covenant on title is required to ensure that the lock-off suite is not counted as a separate strata lot.



Managing Change

Summary of Housing Gap

Addressing the challenges inherent to housing often boils down to managing change. This include managing redevelopment projects, infill projects, preventing conversions and potential net loss of rental or affordable housing stock, and finding ways to accommodate a growing population with limited land supply.

Managing change also relates to the upkeep and maintenance of the existing housing stock, protecting tenants and ensuring their rights, safety, and security are not infringed upon.

Existing Tools

The City of North Vancouver has several policies and plans related to managing the existing housing stock and to manage the change, transition, and redevelopment of the housing supply. The Social Plan (1998) contains several relevant policies:

- **Social Plan 3.6.4.1:** Continue to control conversion of rental housing.
- **Social Plan 3.6.4.2:** Monitor the effectiveness of the City's Standards of Maintenance Bylaw and revise as required.
- **Social Plan 3.6.4.3:** Monitor changes in the market rental housing stock.

- **Social Plan 3.6.4.4:** Continue to review existing policy and procedures and how they impact the retention, rehabilitation, and replacement of the existing affordable housing stock, including secondary suites, with a view to maximizing the potential retention and rehabilitation of the older, more affordable market rental housing stock.
- **Social Plan 3.6.3.14:** Consider permitting greater density on redevelopment sites so that the number of existing rental units are not reduced while remaining consistent with the Official Community Plan.

The Child Youth and Family Strategy (CYFS - 2014) has one specific action related to managing change:

- **Strategy Action 3.1.B :** Support the ongoing maintenance of adequate rental units.

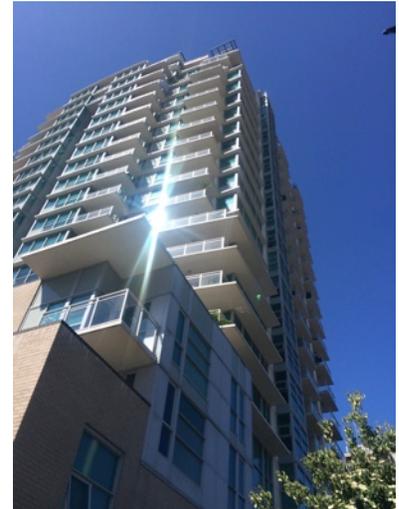
In addition, the City has a Demolition Notification Policy (1990) and a Strata Conversion Policy (2008).

Proposed Policy Alternatives

Density Bonus and Community Benefits Policy

Proposed Actions:

1. Consider undertaking a real estate market analysis to quantify the potential land lift value from density bonus, by neighbourhood, to determine the





appropriate market rate exchange for below market rental housing.

Overview: The City of North Vancouver has recently prepared a Density Bonus and Community Benefits Policy (May, 2015). One of the objectives of the policy is to determine the appropriate requirement of below market rental units in a 100% purpose-built rental project.

Typically, it is the land lift value that helps determine what the appropriate exchange of below market units is relative to the additional density provided. In other municipalities in the Metro Vancouver region, the level of amenity contributions, including housing, can often range between 50% to 75% of the “land lift”, and can be slated as a flat fee or other metric to the municipality to pay for such amenities (i.e. per lot/door, on a square foot basis, etc.).

However, market complexities and variations between cities and even neighbourhoods can influence the potential land lift value from increased density. As such, a sweeping city-wide policy may not accurately reflect market realities of North Vancouver’s different neighbourhoods. Area-wide policies to secure below market rental housing may provide reasonable requirements from developers while providing clear and consistent direction to staff, the public, and Council.

Alternatively, some municipalities determine below market rental housing through negotiation on a site-by-site basis. However, this involves a considerable amount of time for both staff and the applicant, and provides uncertainty to the developer, the public, and

Council on the potential density and housing mix of potential projects.

Another option for municipalities is identifying a highly conservative requirement (i.e. 5% of units) and monitor absorption of units and land lift values over time, and adjust accordingly. However, applicants may challenge the municipality’s requirement without having “qualifiers”, and the City may fall short on opportunity to request the appropriate number of below market rental units.

Ideally, detailed economic metrics provides evidence-based indicators for quantifying a requirement. Further, noting the potential for divergent interests across the City’s neighbourhoods and their likely varying levels of development interest, additional exploration may benefit from a pilot project.

Examples from Elsewhere:

Amenity Zoning Analysis + Options (Maple Ridge, BC)

In 2012, the City of Maple Ridge engaged CitySpaces Consulting and G.P. Rollo and Associates to investigate how Amenity Zoning could assist the City with balancing community planning and public benefits.

Specifically, Maple Ridge was exploring ways to deliver amenities that are not attainable through development cost charges. Such amenities include *affordable housing*, community spaces, child care spaces, endowments, or reserve funding.

Supplemented by case study research, the bulk of the project involved detailed economic analysis, largely referring to “typical” development interest in the City. Two key questions were asked:

- Is there potential for the District to secure amenities through Amenity Zoning? and,
- If so, what level of amenity contribution is viable in Maple Ridge?

The answers to these questions largely varied by neighbourhood, lot size, current and proposed zoning, and all of this was influenced by community-specific market conditions. In some zones, for example, the assessment of hypothetical rezonings and their corresponding land lifts revealed a general positive correlation between increased densities and increased land values. In other zones, the study found that increased property values did not entirely correlate with increases in density.

Findings from this study have implications to determining the appropriate number of below market rental units in exchange for density bonusing specific to the Maple Ridge context and largely depends on the market conditions and potential land lift.

Standards of Maintenance Bylaw Update

Proposed Actions:

1. Consider updating the Standards of Maintenance Bylaw with:
 - ▶ Additional narrative on owner’s duties and obligations.

- ▶ Minimum foot candles per room/spaces to ensure sufficient illumination and safety;
- ▶ Additional narrative on exterior walls, specifically on the maintenance of the building envelope;
- ▶ New requirements related to managing noxious weeds and to prevent the spread of invasive plants to other neighbouring properties;
- ▶ When the Bylaw is not complied, provision to enable the City of North Vancouver to enter the rental unit and perform the maintenance at the owners expense;
- ▶ New requirement for fence maintenance, including adding a definition of ‘fence’;
- ▶ New requirement for accessory building maintenance; and,
- ▶ New requirement for preventing and addressing mould growth.

2. Consider undertaking a more thorough review of the Bylaw, as a separate project.

Overview: A Standards of Maintenance Bylaw was enacted in 1994 due to legislative changes to the Municipal Act. The Standards of Maintenance Bylaw provides municipalities with powers to enforce basic levels of maintenance for rental accommodation. Specifically, municipalities can use the bylaw to ensure that rental units such as apartment buildings, secondary suites, houses, condominiums, and any other rental units meet minimum standards of conditions/repair and safety.

The City of North Vancouver has a Standards of Maintenance Bylaw (2008). It establishes the basis for



safety and maintenance of buildings. North Vancouver was one of the leading municipalities in adopted the Standards of Maintenance Bylaw, and has served as a best practice example for other communities exploring the option of adopting a Standards of Maintenance Bylaw.

Not all municipalities in BC have a Standards of Maintenance Bylaw. There are few that have more recent versions compared to the City of North Vancouver, some containing additional provisions that may be worth considering for North Vancouver.

Examples from Elsewhere:

Standards of Maintenance Bylaw (Terrace, BC)

The City of Terrace adopted their first Standards of Maintenance Bylaw in 2013. The organization and majority of information is similar to North Vancouver, with a couple of minor exceptions:

- **Owner's Duties and Obligations:** additional narrative in Terrace's Bylaw places emphasis on owners not permitted to rent units if not complied with the Bylaw, and that any requirements unmet must be dealt with in a timely manner;
- **Lighting:** minimum foot candles are described by room or space to ensure illuminated spaces for safety (i.e. 10 foot candles for stairway; 30 foot candles for kitchen; 50 foot candles for bathrooms); and,
- **Exterior walls:** additional narrative to specifically require maintenance of the building envelope to prevent the accumulation of moisture in the walls or drafts through the wall system.

Standards of Maintenance Bylaw (Victoria, BC)

The City of Victoria's Standards of Maintenance Bylaw was originally prepared in 2007 and was last updated in February, 2015. Specific inclusions in the Victoria Bylaw that may be worth considering in North Vancouver include:

- **Noxious Weeds:** a section on prohibiting weeds is specified in the Bylaw. Specifically, the owner or occupier must not allow weeds or other growths that are likely to spread or become a nuisance to other properties, and not to be unkept or unsightly.

Building Maintenance and Occupancy Standards Bylaw (Chilliwack, BC)

The City of Chilliwack originally prepared their Building Maintenance and Occupancy Standards in 2001, and last updated in 2010. Some unique provisions worth consideration include:

- **Remediation by the City:** a specific provision that, when the Bylaw is not complied, enables the City to enter the rental unit and perform the maintenance at the expense of the owner;
- **Fence:** specific provisions for fence maintenance is required;
- **Accessory buildings:** specific provisions for fence maintenance is required; and
- **Mould:** specific provisions for preventing and addressing mould growth is required. A special schedule of mould classification is provided in the Bylaw.

Housing Revitalization Tax Exemption Bylaw

Proposed Actions:

1. Obtain legal opinion on entering into agreements with property owners to exempt their property from municipal property taxes, for a limited duration of time, in exchange of improvements.
2. Consider preparing a Rental Revitalization Tax Exemption Bylaw for rental properties and social housing projects.
3. Prepare a Rental Revitalization Tax Exemption Agreement template.
4. Prepare a Rental Revitalization Tax Exemption Certificate template.

Overview: The Standards of Maintenance Bylaw is a tool used to ensure that minimum maintenance standards and safety measures are met in rental buildings. However, some rental properties may fall to disrepair to the point where the cost to improve the conditions are significantly costly, and are either not financially feasible or the costs get passed down to tenants through rent increases. In fact, although the Residential Tenancy Act limits the year over year rent increases, they do make exceptions to property owners who make significant investment improvements to property, allowing them to significantly increase rent.

The challenge is two-fold. First, significant improvements to a rental property resulting in increased rents run the risk of displacing tenants who can no longer afford to live there. Secondly, not investing in properties can lead to poor housing

conditions, which can affect the health and safety of tenants.

A municipality can play a role through providing incentives to property owners to make significant improvements to their property without transferring the cost on to the renters. Specifically, Section 226 of the Community Charter allows Council to establish a program and enter into agreements with property owners to exempt their property from municipal property value taxes for up to 10 years.

Often, this power is used for programs such as a downtown revitalization, where properties can apply for tax exemption in exchange for commercial improvements. There is an opportunity to explore the option of implementing a tax exemption program specific to rental properties and social housing projects.

When a property owner of a rental building wants to make improvements, the municipality can provide a tax exemption up to a certain period to offset the costs of improvements, thereby preventing the improvement costs from affecting tenants.

Multiple Unit Conversion

Proposed Actions:

1. Consider adding a “multiple unit conversion” definition to the Zoning Bylaw.
2. Consider adding provisions to the general regulations section of the Zoning Bylaw that outlines the conditions in which multiple unit conversions are





Above: Restored Jeffs Residence in Vancouver

permitted, including minimum habitable gross floor area.

3. Consider preparing a schedule for housing conversion regulations, that include housing forms that could be considered for conversions, any restrictions and exterior change conditions.

Overview: Multiple Unit Conversions (also known as multiple dwelling unit conversion) occur when properties (primarily large single-detached homes) are converted into multiple units.

There are many benefits to multiple unit conversions. First, it increases unit density without changing the existing massing of a residential building. It often leads to a condominium complex, allowing for affordable homeownership, or into new rental units, or a combination of both.

In addition, multiple unit conversions can help retain character and original construction features of the home, which can be important for well established, mature neighbourhoods. Examples of conversion can be commonly found in older buildings, typically built with larger floor areas compared to today's compact detached development.

From a regulatory perspective, there is an opportunity to introduce multiple dwelling unit conversion regulations in the City of North Vancouver, potentially through amendments to the Zoning Bylaw. Provisions may include minimum required habitable floor area for each additional unit created.

Examples from Elsewhere: Multiple unit conversions are found Victoria, Vancouver, and

Ladysmith, and are largely found in municipalities with a significant number of residential heritage buildings.

Housing Conversion Regulations (Victoria, BC)

The City of Victoria has adopted housing conversion regulations as of July, 2014. A house conversion as defined by the City, infers a change in use: converting from a single detached home or duplex to a duplex, multiple dwelling, boarding house, or other. The regulations established by the City in Schedule G of the Zoning Bylaw, outlines the zones where house conversion are applicable, along with restrictions and technical specifications. These include the minimum floor area permitted for self-contained dwelling units and individual dwelling units, among others.

Jeffs Residence (Vancouver, BC)

The Jeffs Residence is a historic single-detached Victorian home located in Vancouver. For years, this landmark building was neglected and maintenance was deferred, until a developer bought the property and planned to demolish the house and replace it with higher density multi-unit housing.

Residents of the neighbourhood shared strong sentiment for the building, and requested the City find a solution to retain the historic house. From the developer's perspective, it was more costly to restore the home than to demolish it and redevelop the site.

The City implemented several tools to solve the issue. They first offered density bonusing to allow for townhouse development adjacent to the site (also owned by the developers), as a way to offset the cost of restoring the home. They also allowed for the



existing heritage home to be converted into stratified units through their multi-unit conversion regulations. The house was eventually restored and converted into 7 units - all were two bedrooms except the top floor which was a one bedroom unit. They were stratified into condominiums for purchase. Adjacent to the site were 21 2-storey town homes ranging from three to four bedroom units.

Heritage Revitalization Agreements

Proposed Actions:

1. Consider formulating policy to encourage and prioritize rental housing and affordable housing as part of Heritage Revitalization Agreements.
2. Create a Heritage Revitalization Agreements handout, available to the public and builders by web and print media.

Overview: A Heritage Revitalization Agreement (HRA), is a formal, voluntary written agreement negotiated between a property owner and the municipality. It ensures that homeowners restore or conserve a heritage building as a condition of receiving an approval that the property would otherwise not be eligible for.

HRAs can vary or supplement a broad range of bylaws, including uses and densities, in order to provide incentive to the property owner to preserve a heritage property. For example, it can vary density in exchange for conserving or restoring heritage, without requiring a rezoning. Communities in BC that have introduced an HRA have been able to gently increase density in established, mature neighbourhoods, while

retaining historic buildings and neighbourhood character.

The subject properties can be either designated as “protected heritage” or as property that the local government considers worth conserving. Simply, an HRA can be used to deal with a property that has never before received any formal recognition of heritage character or value. Often, the HRA will result in those properties not currently listed to be finally registered as part of the HRA.

The agreement must be registered on title, outlined under the Local Government Act, Section 966, Part 27.

The City of North Vancouver has engaged in HRAs in various development applications in the City. However, additional benefit to the community could be sought by incorporating affordable housing as a component or condition to HRA approval.

Examples from Elsewhere:

Burr Street (New Westminister, BC)

The City of New Westminister has utilized the Heritage Revitalization Agreement as a means to restore and conserve heritage property while also encouraging infill development, including increasing the number of secondary suites and subdividing properties for infill/compact lots.

An example of using an HRA is the recent project on Burr Street. The subject property was an old heritage home on a large lot. The property owner wanted to subdivide the lot and sell the other lot for profit.



Above: A revitalized single-detached heritage home and secondary suite, as a result of an HRA, in New Westminister



Subdivision was not permitted under the current Zoning and Subdivision and Servicing Bylaw. However, the property owner entered into an HRA with the City to restore the current house. The property owner relocated an older heritage home from another part of the city to the subdivided parcel, placing it on a new foundation that had a high enough ceiling height and window allowance to permit a legal suite.

The result of this project was two restored heritage homes, one of which was sold well below neighbouring homes because it was on a compact lot. It also created one new rental unit with the legal secondary suite. The City benefitted by adding one affordable home ownership home, one new rental suite, two restored heritage homes, and infill development that efficiently uses existing servicing and infrastructure.

Affordable Housing Regeneration Policy

Proposed Actions:

1. Support non-profit housing societies by engaging in preliminary or pre-application meetings to discuss their land use options on their sites and the process for pursuing redevelopment planning and subsequent development application.
2. Prepare a “how-to” guide for non-profit housing societies considering exploring changes to their housing project (land use considerations, pre-application, application, permits, licensing, taxes, incentives, community consultation, approvals, design, etc.).

3. Support opportunities to connect private developers with non-profit housing societies on joint-venture redevelopment projects.
4. Consider undertaking a real estate market analysis to quantify the potential land lift value from density increase from rezoning, by neighbourhood, to determine the appropriate replacement of affordable housing units.
5. Formulate an Affordable Housing Regeneration Policy to require the replacement of the affordable housing units at a land lift value rate (i.e. density increase index to determine proportion of replacement, which could yield greater than one for one replacement).

Overview: Numerous social housing projects across the province and Canada, including North Vancouver, were built under federal programs in the 60s, 70s and 80s. These projects are beginning to display deterioration, some starting to reach the end of their economic life.

Some of these existing housing projects may require significant renovations to remain viable, such as a rainscreen retrofit. Others may have high vacancy due to social or physical obsolescence (i.e. no longer meeting the needs of their target population). These projects may need the same or near same amount of capital to renovate or retrofit their existing property as required for a complete redevelopment.

Building new may prove advantageous if there are additional underlying issues with the building that could be solved through redevelopment, such as unit size and amenities. Further, there may be housing projects that have experienced a change in their land



use designation, including major changes in the recent OCP update, which may allow them to achieve a higher density on the site than originally permitted.

As such, there is significant opportunity to support the non-profit housing sector in renewing and regenerating the existing affordable and social housing stock. Existing projects may be able to be redeveloped, yielding a net gain in affordable units and other amenities considered best practice today. Further, there is an opportunity for existing housing societies to redevelop their 100% rent geared to income (RGI)/highly subsidized projects into higher density projects that incorporate market units, which could help generate revenue and offset the costs of non-market housing.

Non-profit organizations may look to municipalities for guidance on pursuing a major change to their property, from small modifications to major intensification and redevelopment. They may also need assistance with interpreting covenants on title, understanding the permits that are required, licenses, and potential incentives such as tax exemption.

Rate of Change Guidelines

Proposed Actions:

1. Prepare a definition of “rate of change”, and consider adding it to the Zoning Bylaw.
2. Monitor the rate of change on a bi-annual or annual basis.
3. Consider preparing Rate of Change Guidelines.

Overview: The City of North Vancouver is rapidly growing and experiencing an increasing presence of redevelopment projects involving residential buildings, including rental buildings.

Today, it is widely understood that the redevelopment projects are yielding a greater return on rental units; meaning there are no net loss of rental units, but rather a net gain in the overall total number of rental units.

In other jurisdictions, however, not all projects (alone or collectively) result in a one for one replacement or a higher number of rental units. In some communities, a net loss is actually experienced.

While the City is currently not encountering such challenges, the growth and anticipated changes to the city may place pressures on the existing housing stock for redevelopment and regeneration. Redevelopment can be a welcome project, especially if it improves the public realm, site utilization, and achieve greater density and infrastructure efficiency. However, there may be potential for unintentional loss of affordable rental housing in the city. As such, there is an opportunity for the City of North Vancouver to monitor the rate of change in the housing stock, particularly the rental stock, and consider implementing a rate of change policy or guidelines to prevent future net loss of rental housing.

Examples from Elsewhere:

Rate of Change Guidelines (Vancouver, BC)

The City of Vancouver has a definition of “rate of change” in their zoning bylaw, defined as:



- The percentage net loss of rental housing units in a zoning district in the 365 days preceding the date on which a person submits a rezoning or development application for a multiple dwelling consisting of six or more dwelling units, on real property in that zoning district, as determined by the Director of the Housing Centre or successor in function.

The City also has a rate of change guidelines that apply for specific multi-unit residential zones, as well as one comprehensive development zone (CD-1). The intent of the guidelines is to prevent net loss of rental and affordable housing as a result of a development application that requires demolition or change of use or occupancy.

A tenant relocation plan is suggested under the rate of change guidelines.

Tenant Relocation Policy

Proposed Actions:

1. Consider preparing a tenant relocation policy for redevelopment projects, as well as for existing residential buildings that undergo significant improvements that result in displacement.
2. Create an applicant checklist for projects involving tenant relocation.
3. Create a Tenant Relocation Plan template.
4. Create a Notice to End Tenancy template.
5. Create a sample Tenant Relocation Plan.

Overview: For housing projects slated for redevelopment, a best practice is implementing a tenant relocation policy and plan. A tenant relocation

plan outlines the steps and procedures required by a developer/applicant to ensure a smooth transition of tenants prior to eviction. This process typically starts from a period of informal conversations to official notification and relocation assistance.

For housing projects that have at-risk tenants or tenants with complex needs, special consideration may be required to implement one-on-one support for relocation. This may involve engaging with a non-profit society/outreach workers to engage with at-risk tenant(s), identify needs and potential barriers to finding replacement housing, and working one-on-one to assist them with securing housing. In these circumstances, engaging outreach workers/societies to assist in this process is typically at the expense of the developer.

Examples from Elsewhere:

Tenant Relocation Plan, Checklist, and Templates (Vancouver, BC)

The City of Vancouver has a tenant relocation checklist for applicants to complete as part of rezoning and development permit processes.

The checklist provides information for the applicant to review, including applicable policies (i.e. Rate of Change Guidelines), as well as outbound links to related resources (i.e. Residential Tenancy Act).

The checklist establishes protocol for the applicant to notify tenants of the intention to redevelop a property and information related to the process, timeline, and implications. The city provides a sample notice communication form.



The City of Vancouver also has a Tenant Relocation Plan form to assist the applicant with preparing a plan. The form requires the applicant provide rental statistics, the number of units by type (i.e. one-bedroom, two-bedroom)/size/rents, and a list of existing tenants (by name). The relocation plan requests that the applicant make special circumstances for long-term tenants (+10 years), cover moving expenses, and assistance with finding alternate accommodation. A sample Tenant Relocation Plan is available for applicants for reference.

Secured Market Rental Housing Policy (New Westminster, BC)

The City of New Westminster requests that developers present a plan addressing tenant relocation and replacement option in cases where demolition of purpose built rental housing occurs. The City, through its' Secured Market Rental Housing Policy, establishes an expectation that the minimum requirements relocation under the Residential Tenancy Act would be exceeded, and that the replacement housing be purpose-built rental housing (on or offsite) or, in lieu, a cash contribution to the City's affordable housing reserve fund.

This policy was recently tested in a current application (2015) in the City for an "Urban Academy" (private school) that proposes to expand their facility, which would result in the loss of eight purpose-built rental housing units. As a response, the applicant committed to the following actions:

- Two months free rent (one month in addition to the one month required by the Residential Tenancy Act

and for some who preferred it, the proponent paid their first two months' rent in their new home, regardless of the cost differential);

- Early return of security deposits and help to pay a deposit if costs of the deposit process exceeded their financial ability;
- Practical assistance during relocation;
- Moving expense assistance;
- Supply of moving cartons; and,
- Alternative accommodation at a nearby location and in newly renovated suites, at the same rental rate they were paying at current location.

The applicant provided a notice letter to tenants early in the process and provided one-on-one support to each tenant to help with relocating.

In addition, the net loss of eight purpose built rental units resulted in the applicant contributing cash to the city's affordable housing reserve fund.



Unoccupied Housing Tax

Proposed Actions:

1. Engage with BC Hydro and create a data sharing agreement for the City to obtain property hydro usage data on a monthly basis.
2. Prepare an Unoccupied Housing Tax Bylaw, which describes the intent of the Bylaw, infraction criteria, compliance criteria, timelines, and amount. This would include establishing a usage threshold in which infraction would be confirmed and enforcement issued.





3. Engage with a lawyer to review tax implications and process for transferring revenue from the Unoccupied Housing Tax into the City's Affordable Housing Reserve Fund.

Overview: With the growing demand for housing in North Vancouver and the region, there has been increasing public discontent with the presence of “vacant housing” in communities where availability rates are low and need is high. Vacant homes (more appropriately referred to as “unoccupied homes”) are criticized for being left empty when they could otherwise house a household and contribute to the vibrancy and safety of communities.

An Unoccupied Housing Tax is a potential incentive to property owners to occupy or rent their units that are otherwise left unoccupied for the majority of the time. An Unoccupied Housing Tax can provide the City with a tool to potentially decrease the prevalence of unoccupied housing by encouraging occupancy as an alternative to vacancy. In addition, should units remain unoccupied, the tax has the potential to generate revenue for allocation towards affordable housing projects.

How it Works: The City would be required to obtain data or other metrics to confirm a housing unit is unoccupied. Some municipalities have utilized BC Hydro usage along with documenting site conditions, typically looking for absentee usage for a period between 9 to 12 months. While there are limited examples of this approach, a possible program could involve the following:

- Monitor BC Hydro data on a monthly basis, looking for properties that have not utilized or have under-

utilized hydro over a 9 month time period. A data sharing agreement between BC Hydro and the City of North Vancouver would need to be established.

- Properties that have not met minimum hydro usage in 9 months triggers a follow-up from the municipal bylaw department.
- Bylaw officer investigates property(ies) to inquire low usage. Criteria for compliance may include:
 - If occupied, then no further investigation required and the Unoccupied Housing Tax is not employed. Confirm with hydro and property owners on low usage (i.e. potential energy efficient housing, extended vacation, etc.).
 - If site is engaged in a development process (i.e. development application, feasibility study etc.), then this should be noted/filed and the Unoccupied Housing Tax is not employed. A follow-up with the property owner in 9 months would be required to check-in on the development process. Should the development process be active, then an extension is granted.
- If property is unoccupied and is not engaged in a development process, then the Bylaw Officer may issue a 3 month notice for the property owner to have the unit occupied, either owner occupied or as a rental unit.
- If property owner does not comply within 3 months of notice, then the municipality can impose the Unoccupied Housing Tax on such property until documented compliance is met.
- Revenue generated from the Unoccupied Housing Tax would be allocated to the City of North Vancouver's Affordable Housing Reserve Fund.

Implementing this tax program would require enacting a municipal Bylaw as well as legal review.



Examples from Elsewhere: There are few examples of this type of taxation, mostly in the form as research and feasibility studies.

Vacant Housing Tax Study (Vancouver, BC)

The City of Vancouver is currently investigating the opportunity to implement a Vacant Housing Tax. Part of their research has led to the announced plan for creating a database of empty homes and condos to determine the extent to which unoccupied housing contributes to the city's affordability challenges. The City plans to use BC Hydro consumption data as well as national census information. The specific census data is unknown at this time.

Property Tax on Unoccupied Housing Units (London, UK)

London, UK has struggled with similar affordability issues to Metro Vancouver. Currently, there are many proponents in the UK for new taxes on properties that are unoccupied for 6 months of the year; however, there are few examples of policy. One federal policy allows municipalities to charge 150% property tax on homes that are unoccupied for more than 2 years.





Summary of Policy Alternatives

Alternatives At-A-Glance

Policy / Strategy	Proposed Actions
Fee Simple Townhouses	<ol style="list-style-type: none"> 1. Update the Zoning Bylaw to permit fee simple townhouses. 2. Create templates for Party Wall Agreements and Service Easement Agreements for fee simple townhouse projects. 3. Consider undertaking a development pilot project to demonstrate fee simple townhouses in North Vancouver.
Stacked Townhouses	<ol style="list-style-type: none"> 1. Consider permitting stacked townhouse as a use in existing Medium-Density Apartment Residential 1 Zone, or consider creating a Townhouse Zone with stacked townhouse use. 2. Create drawings to visually communicate the concept to developers and community at-large.
Family-Friendly Rental Housing Policy	<ol style="list-style-type: none"> 1. Consider undertaking a real estate market analysis on family-friendly rental housing requirements to determine the appropriate percentage of units in multi-family projects to be 3 or more bedrooms; or, 2. Establish a family-friendly rental housing policy with a conservative requirement (i.e. 5% of units to be 3 or more bedrooms), and monitor absorption rates to reduce or increase the requirement. 3. Consider providing incentives to encourage three bedroom rental units in exchange for floor area ratio exclusion.
Shared Equity Homeownership	<ol style="list-style-type: none"> 1. Establish eligibility requirement for shared equity homeownership program, and a wait list. 2. Create a formula or index to calculate owned equity (value) appreciation for houses to remain below market over time. 3. Administer appraisal process for purchase transactions.
Community Land Trust	<ol style="list-style-type: none"> 1. Consider supporting the establishment of a Community Land Trust through policy. 2. Identify partnership organizations. 3. Contribute city-owned land to potential Community Land Trust projects, where possible.



Policy / Strategy	Proposed Actions
Repurposed Bungalows	<ol style="list-style-type: none"> 1. Undertake a figure-ground analysis to determine typical lot size, floor area, and lot coverage of old bungalow homes and small character homes (i.e. pre 1940s, war time homes [’41 to 47’], mid-century, etc.). 2. Undertake a feasibility study to determine viability of relocating typical bungalow/small character homes to rear of lot and repurpose as “coach houses”, with requirement to infill with one, two, or three units (depending on lot size). Feasibility study to focus on repurposing economics. 3. Roll out repurposing bungalow/small character home program with incentives to property owners to retain and repurpose older bungalow/small character homes with intention to reduce demolition waste, retain character/development history, and to encourage gentle infill development.
Coach House Stratification	<ol style="list-style-type: none"> 1. Confirm coach house policy intent: to provide suitable rental <i>and</i> ownership housing in the City, specifically targeting small family households and downsizing seniors. 2. Identify distinct neighbourhoods or areas where stratification of coach houses may be appropriate. 3. Consider creating a “Strata Title Policy” for neighbourhoods where coach house stratification could be feasible. 4. Create a Strata Agreement template for property owners to standardize small strata plans and to alleviate challenges related to determining fees, common property, etc. 5. Consider creating a Heritage Infill Policy that allows coach houses to be stratified/sold in exchange for heritage house preservation. 6. Revisit the term “Accessory Building” for coach houses in areas identified as appropriate coach house stratification, potentially changing to “small infill dwelling unit” or other term. 7. Update the City’s Coach House Development Permit Guidelines to include “how-to” information on coach house stratification.



Policy / Strategy	Proposed Actions
Flex Housing	<ol style="list-style-type: none"> 1. Engage with architects to create a Flexible Townhouse Guide that illustrates building components which low to moderate income households can choose/exclude in order to make a home more affordable to their price range. <ul style="list-style-type: none"> ▶ Where feasible, target the purchase price point below \$475,000 in order for first time homebuyers to be eligible for property transfer tax waiver. 2. Review the Zoning Bylaw to determine if provisions for modular housing reflects the aspiration to encourage flex housing with modular components. 3. Form partnerships with private developers who can commit, on a trial basis, inclusion of flex townhouse units in their development projects (partly unfinished/unpartitioned top floors). 4. Create eligibility criteria for program participants (i.e. income ranges). 5. Partner with housing societies or other agencies to acquire land and facilitate the process, possibly in conjunction with a community land trust. 6. Evaluate absorption of flexible townhouse units and identify outcomes of occupancy, including the ability of households to finish/adapt townhouses over time. 7. Based on evaluation study, consider incorporating a minimal requirement of unfinished/partially partitioned townhouses in future multi-unit development projects.
Rental Assistance Program	<ol style="list-style-type: none"> 1. Widely promote BC Housing's Rental Assistance Program (RAP). 2. Support community-based organizations to offer assistance with program applications.
Remove Owner-Occupancy Requirement for Secondary Suites	<ol style="list-style-type: none"> 1. Obtain legal opinion on requiring owner-occupancy for homes that contain a secondary suite. 2. Consider removing statutory declaration requirement of owner-occupancy for secondary suites, and/or update the Letter of Understanding form to reflect the removal of owner-occupancy requirement. 3. Create a Property Management Agreement template for property owners with rental properties with secondary suites, to ensure compliance of management and maintenance. 4. Review Bylaw enforcement protocols to ensure complaints of legal suites are appropriately responded to.



Policy / Strategy	Proposed Actions
Workforce Housing Inclusion Policy	<ol style="list-style-type: none"> 1. Establish a definition for workforce wage range (“moderate income households”) for the City of North Vancouver. 2. Adopt a workforce housing inclusion policy, which may include: <ul style="list-style-type: none"> ▶ Minimum of 5% of dwelling units affordable to moderate income households. ▶ Half (50%) of these units to be purpose-built rental. ▶ Option for a contribution to be provided via cash-in-lieu. 3. Create a housing agreement template that can be registered on title to ensure units remain affordable over time.
Multi-Unit Coach Houses	<ol style="list-style-type: none"> 1. Consider formulating policy to encourage multi-unit coach houses in areas located in close proximity to transit (i.e. 400 metres). 2. Update the General Regulations section of the Zoning Bylaw to include regulations and requirements for multi-unit coach houses. 3. Update the Zoning Bylaw to include the provision of modular construction methods to make multi-unit coach houses affordable to property owners. 4. Update the City’s Coach House Development Permit Guidelines to reflect the opportunity to develop multi-unit coach houses. 5. Consider reducing required parking in the Zoning Bylaw for multi-unit coach house, possibly 0.5 stalls per unit and two bicycle parking per unit.
Suites in Townhouses	<ol style="list-style-type: none"> 1. Engage with the BC Building Code to identify fire separation considerations for townhouses with suites, similar to the exercise for exploring and ultimately permitting suites in duplexes. 2. Engage with architects and local developers to brainstorm potential configuration of townhouses with suites, and to test proforma to see the potential of making underground parking more affordable for townhouse projects. 3. Update the Zoning Bylaw to permit Accessory Dwelling Units in Townhouse buildings.



Policy / Strategy	Proposed Actions
aPodments	<ol style="list-style-type: none"> 1. Determine minimum square footage for micro-units appropriate to North Vancouver, considering design and livability (i.e. 200 square feet). 2. Update regulations for Accessory Boarding Use, potentially to increase from five to eight boarders, and may include a kitchenette as well as shared amenities. 3. Consider preparing livability standards or guidelines for micro suite aPodments (i.e. natural lighting, proximity to amenities, etc). 4. Consider implementing a pilot project with an evaluation study to better understand the potential implications on livability and neighbourhoods of aPodments / micro multi-unit housing.
Shipping Container Housing	<ol style="list-style-type: none"> 1. Consider incorporating policy into the OCP to encourage alternative forms of construction techniques that can reduce the cost of building residential dwellings, specifically multi-unit dwellings, to make units more affordable. Specifically identify shipping containers as an alternative construction technique. 2. Update the Zoning Bylaw to add a “shipping container” definition, as well as add specific provisions in the general regulations section on special use of shipping containers as residential. 3. Engage with the City’s building inspection department to identify any potential challenges with inspecting shipping container projects, and find ways to educate and learn from examples on how to evaluate shipping containers. 4. Engage with Port Metro Vancouver to identify a process and agreement to utilize surplus shipping containers for affordable housing, potentially dedicating to housing workforce (i.e. port workers and ship builders).
Workforce Housing Linkage Fees	<ol style="list-style-type: none"> 1. Engage with the North Vancouver Chamber of Commerce to discuss a potential Workforce Housing Linkage Fee. 2. Establish a process for proponents of commercial/industrial development projects to demonstrate a jobs plan (or can also be called a “Housing Impact Assessment”), including number of anticipated employees by occupation type/class and income ranges and the shortfall/gap in housing to accommodate anticipated workers. 3. Create a Workforce Housing Index to identify the amount of cash contributions per estimated employee or per square footage of commercial/industrial development project, by industry type and compensation ranges. 4. Create a Workforce Housing Fund to collect cash contributions for commercial/industrial development projects, or update the existing Affordable Housing Reserve Fund to include categories of development projects (i.e. workforce housing, social housing, etc.).



Policy / Strategy	Proposed Actions
Living Wage Policy	<ol style="list-style-type: none"> 1. Engage with the Living Wage for Families Campaign to obtain input on an appropriate Living Wage Policy for North Vancouver, including assistance with determining the living wage calculation. 2. Led by Human Resources, review City staff compensation and identify employees working under the living wage. “Top up” wages, as appropriate, to align with living wage standards. 3. Prepare a North Vancouver Living Wage Policy. 4. Update the City’s competitive bid process to include a mandatory Declaration document that must be filled and signed by prospective vendors and contractors.
Pocket Neighbourhoods	<ol style="list-style-type: none"> 1. In lieu of a Comprehensive Development Zone, prepare a “shelf ready” Pocket Neighbourhood Zone that can be introduced to the Zoning Bylaw upon a suitable development application. Subsequent projects can utilize the zone. 2. Consider preparing design guidelines for pocket neighbourhoods, including accessibility features for seniors and persons with disabilities.
Shared Housing for Mature Adults	<ol style="list-style-type: none"> 1. Formulate policy to encourage shared housing arrangements for independent seniors / mature adults. 2. Update the Zoning Bylaw to permit Multiple Dwelling Unit Conversions, and/or revise provisions related to Accessory Boarding Use. Incentivize accessible dwelling unit conversions. 3. Prepare a Zoning Schedule outlining the standards for shared housing dwelling units.
Shelter Aid for Elderly Renters (SAFER)	<ol style="list-style-type: none"> 1. Widely promote the SAFER rent subsidy through the communication channels of the City (web and print media).
Home Adaptation for Independence (HAFI) Program	<ol style="list-style-type: none"> 1. Widely promote the HAFI program through the communication channels of the City (web and print media).
Better At-Home Program	<ol style="list-style-type: none"> 1. Widely promote the United Way’s Better At-Home Program in North Vancouver through the communication channels of the City (web and print media).



Policy / Strategy	Proposed Actions
Rent Bank Groans	<ol style="list-style-type: none"> 1. Prepare a business plan for creating a municipal rent bank. 2. Identify funding partners to contribute to the project (i.e. United Way of the Lower Mainland, Vancity, etc.). 3. Identify community-based organizations to administer the rent bank. 4. Identify target population (i.e. income ranges), and eligibility requirements. 5. Roll out a municipal rent bank program through a pilot project.
Housing First	<ol style="list-style-type: none"> 1. Engage with non-profit housing societies and other community-based organizations to identify how the municipality can best support organizations seeking federal Homelessness Partnering Strategy funding. 2. Consider providing a Housing First Grant to non-profit housing societies and other community-based organizations who are earmarked to deliver housing first in North Vancouver. 3. Consider supporting a Peer to Peer Dialogue, and other forms of engagement, for persons with lived experience. Collaborate with persons with lived experience to determine how to improve methods of engaging in planning processes. Provide honorariums to participants. 4. Engage with Housing First providers and find ways to participate in the monitoring of their effectiveness. 5. Create site selection criteria checklist or matrix to help housing providers or other organizations identify appropriate sites for scattered units. 6. Prepare policy in the OCP to identify city-owned lands that could be utilized for delivering the housing first model.
Affordable Housing Agency	<ol style="list-style-type: none"> 1. Explore the opportunity to create a separate, legal incorporated affordable housing agency with the City of North Vancouver as sole shareholder. 2. Establish a board of directors for a North Vancouver Housing Agency. 3. Establish a governance and operational policy for a North Vancouver Housing Agency. 4. Identify the purpose and target audience of the affordable housing agency (i.e. workforce housing, low-income housing, supportive housing, or multiple categories). 5. Establish housing programs to be administered under the agency, including eligibility criteria for specific programs under the agency (i.e. restricted resale homeownership). 6. Prepare Standard Charge Terms to ensure an efficient process for drafting housing agreements and other documents for housing agency projects.



Policy / Strategy	Proposed Actions
Social Enterprise	<ol style="list-style-type: none"> 1. Consider preparing a policy for the OCP that supports the development and inclusion of social enterprise as part of affordable housing development projects. 2. Update the Zoning Bylaw with a definition of social enterprise use. 3. Identify zones in the Zoning Bylaw that could permit a social enterprise use, such as mixed use zones (C-1A and C-1B), and potentially medium and high density apartment residential zones. <ul style="list-style-type: none"> ▶ Consider the performance-based outcomes of “social enterprise use” rather than the activity (i.e. non-pollutant/non noise generating use as opposed to classifying by type). 4. Support non-profit societies who are exploring a social enterprise concept (feasibility study/business plan), through engaging them on preliminary or pre-application meetings.
Municipal Landlord Association	<ol style="list-style-type: none"> 1. Explore opportunity to create a Municipal Landlord Association that provides landlords with education and support on housing tenants who were formerly homeless or at-risk of homelessness. 2. Develop relationships with landlords and property management companies. 3. Support landlord to landlord and landlord to housing provider dialogue on mitigating challenges related to housing vulnerable tenants, and mediation efforts to prevent eviction/prevent homelessness. 4. Through the Municipal Landlord Association, create a landlord database to connect landlords to housing societies who need rental units for the housing first program or other scattered site programs. 5. Consider creating or supporting the development of a “damage bank” for potential repair costs as a means to support landlords where there is tenant conflict issues, and a means to reduce the risk of landlords accommodating tenants with past histories of conflict. 6. Consider collaborating with the Municipal Landlord Association to prepare an Eviction Prevention Strategy for North Vancouver.
Renter Readiness Program	<ol style="list-style-type: none"> 1. Engage with Ready to Rent BC to obtain ideas on creating education courses on tenant rights and responsibilities. 2. Engage with community-based organizations to establish a Renter Readiness program - a resource for vulnerable tenants looking to secure rental housing (with the help of rent supplements). 3. Identify funding partners (i.e. Vancity, Vancouver Foundation, BC Housing). 4. Support a Renter Readiness Certificate program, that involves training and workshops to tenants to demonstrate tenant readiness to landlords.



Policy / Strategy	Proposed Actions
Social Plan Update	<ol style="list-style-type: none"> 1. Update the City's Social Plan.
50/50 Policy	<ol style="list-style-type: none"> 1. Engage with lending institutions that provide 50/50 mortgages to identify housing forms most appropriate for supporting this affordable homeownership option. 2. Consider preparing policy that supports the modification of detached homes with semi-partitioned spaces and separate entries, while respecting the BC Building Code.
Multi-Generational + Extended Household (MG) Zone	<ol style="list-style-type: none"> 1. Engage with architects, builders and the public to brainstorm potential configuration of multi-generational / extended household detached and multi-unit homes. 2. Engage with Aboriginal groups to identify culturally appropriate multi-generational housing forms, and prepare policy to encourage such forms in the City. 3. Review existing residential zones to see if modifications can be made to support multi-generational and extended family households; or, 4. Prepare a Multi-Generational + Extended Household (MG) Zone.
Dual Master / Master on Main	<ol style="list-style-type: none"> 1. Consider policy or design criteria to encourage rental and ownership housing forms to include a bedroom and full bathroom on the main / ground floor, to support seniors and persons with disabilities to age in place as well as support various household arrangements.
F.T.N and T.O.D. Parking Reduction Policy	<ol style="list-style-type: none"> 1. Consider amending OCP policies that strategically prioritize reducing parking requirements for housing sites in close proximity to frequent or rapid transit, or add additional policies, to specifically encourage, support and prioritize reducing parking for purpose-built rental housing and affordable housing within walking distance (400 metres) of the frequent transit network. 2. Analyze implications for reducing parking requirements for multi-unit purpose-built rental housing and affordable housing by 25% on sites located within 400 metres of the frequent transit network. 3. Consider amending the Zoning Bylaw to reduce the required parking by 25% for multi-unit residential development in areas within 400 metres to the frequent transit network. 4. Explore a policy for accepting a "transit pass subsidy" in exchange for reduced parking.



Policy / Strategy	Proposed Actions
Lock-Off Suites	<ol style="list-style-type: none"> 1. Update the Zoning Bylaw to permit and regulate lock-off suites in Medium and High Density Apartment Residential Zones, with priority on sites located within 400 metres of the frequent transit network. 2. Consider updating the Density Bonus and Community Benefits Policy to exclude lock-off suites from density calculations. 3. Consider preparing a lock-off suites guideline document.
Density Bonus and Community Benefits Policy	<ol style="list-style-type: none"> 1. Consider undertaking a real estate market analysis to quantify the potential land lift value from density bonus, by neighbourhood, to determine the appropriate market rate exchange for below market rental housing.
Standards of Maintenance Bylaw Update	<ol style="list-style-type: none"> 1. Consider updating the Standards of Maintenance Bylaw with: <ul style="list-style-type: none"> ▶ Additional narrative on owner's duties and obligations. ▶ Minimum foot candles per room/spaces to ensure sufficient illumination and safety; ▶ Additional narrative on exterior walls, specifically on the maintenance of the building envelope; ▶ New requirements related to managing noxious weeds and to prevent the spread of invasive plants to other neighbouring properties; ▶ When the Bylaw is not complied, provision to enable the City of North Vancouver to enter the rental unit and perform the maintenance at the owners expense; ▶ New requirement for fence maintenance, including adding a definition of 'fence'; ▶ New requirement for accessory building maintenance; and, ▶ New requirement for preventing and addressing mould growth. 2. Consider undertaking a more thorough review of the Bylaw, as a separate project.
Housing Revitalization Tax Exemption Bylaw	<ol style="list-style-type: none"> 1. Obtain legal opinion on entering into agreements with property owners to exempt their property from municipal property taxes, for a limited duration of time, in exchange of improvements. 2. Consider preparing a Rental Revitalization Tax Exemption Bylaw for rental properties and social housing projects. 3. Prepare a Rental Revitalization Tax Exemption Agreement template. 4. Prepare a Rental Revitalization Tax Exemption Certificate template.



Policy / Strategy	Proposed Actions
Multiple Unit Conversion	<ol style="list-style-type: none"> 1. Consider adding “multiple unit conversion” definition to the Zoning Bylaw. 2. Consider adding provisions to the general regulations section of the Zoning Bylaw that outlines the conditions in which multiple unit conversions are permitted, including minimum habitable gross floor area. 3. Consider preparing a schedule for housing conversion regulations, that include housing forms that could be considered for conversions, any restrictions and exterior change conditions.
Heritage Revitalization Agreements	<ol style="list-style-type: none"> 1. Consider formulating policy to encourage and prioritize rental housing and affordable housing as part of Heritage Revitalization Agreements. 2. Create a Heritage Revitalization Agreements handout, available to the public and builders by web and print media.
Affordable Housing Regeneration Policy	<ol style="list-style-type: none"> 1. Support non-profit housing societies by engaging in preliminary or pre-application meetings to discuss their land use options on their sites and the process for pursuing redevelopment planning and subsequent development application. 2. Prepare a “how-to” guide for non-profit housing societies considering exploring changes to their housing project (land use considerations, pre-application, application, permits, licensing, taxes, incentives, community consultation, approvals, design, etc.). 3. Support opportunities to connect private developers with non-profit housing societies on joint-venture redevelopment projects. 4. Consider undertaking a real estate market analysis to quantify the potential land lift value from density increase from rezoning, by neighbourhood, to determine the appropriate replacement of affordable housing units. 5. Formulate an Affordable Housing Regeneration Policy to require the replacement of the affordable housing units at a land lift value rate (i.e. density increase index to determine proportion of replacement, which could yield greater than one for one replacement).
Rate of Change Guidelines	<ol style="list-style-type: none"> 1. Prepare a definition of “rate of change”, and consider adding it to the Zoning Bylaw. 2. Monitor the rate of change on a bi-annual or annual basis. 3. Consider preparing a Rate of Change Guidelines.



Policy / Strategy	Proposed Actions
Tenant Relocation Policy	<ol style="list-style-type: none"> 1. Consider preparing a tenant relocation policy for redevelopment projects, as well as for existing residential buildings that undergo significant improvements that result in displacement. 2. Create an applicant checklist for projects involving tenant relocation. 3. Create a Tenant Relocation Plan template. 4. Create a Notice to End Tenancy template. 5. Create a sample Tenant Relocation Plan.
Unoccupied Housing Tax	<ol style="list-style-type: none"> 1. Engage with BC Hydro and create a data sharing agreement for the City to obtain property hydro usage data on a monthly basis. 2. Prepare an Unoccupied Housing Tax Bylaw, which describes the intent of the Bylaw, infraction criteria, compliance criteria, timelines, and amount. This would include establishing a usage threshold in which infraction would be confirmed and enforcement issued. 3. Engage with a lawyer to review tax implications and process for transferring revenue from the Unoccupied Housing Tax into the City's Affordable Housing Reserve Fund.



Implementation

Section will be prepared as part of the Housing Action Plan document.

