

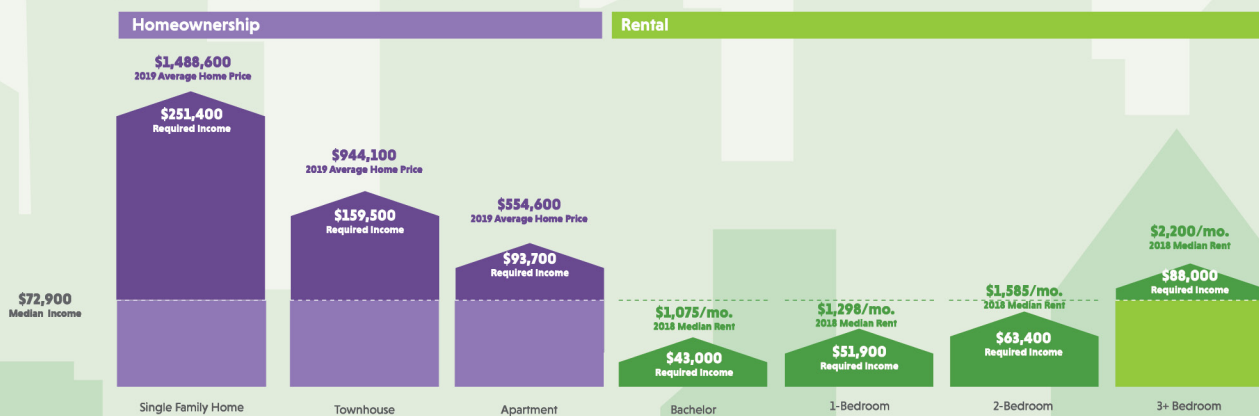
1. Challenge

Regional and provincial housing trends have pushed market housing beyond the reach of working households in Metro Vancouver. On the North Shore, homeownership is increasingly unattainable while rental vacancy rates are at historic lows and the cost of renting is high. Many working households are struggling to find suitable and affordable housing close to where they work and where their children go to school. This trend is being referred to as the “missing middle” of the housing continuum. If the status quo remains, this problem is expected worsen as the population grows.

As job opportunities on the North Shore grow, a lack of housing options and affordability can also increase congestion and commute times as workers move farther away. Between 2011 and 2016, the numbers of jobs on the North Shore grew by 12% while the population only grew by 4%. Among North Shore workers, 40% live elsewhere (mostly in Vancouver, Burnaby, Surrey, or Coquitlam).

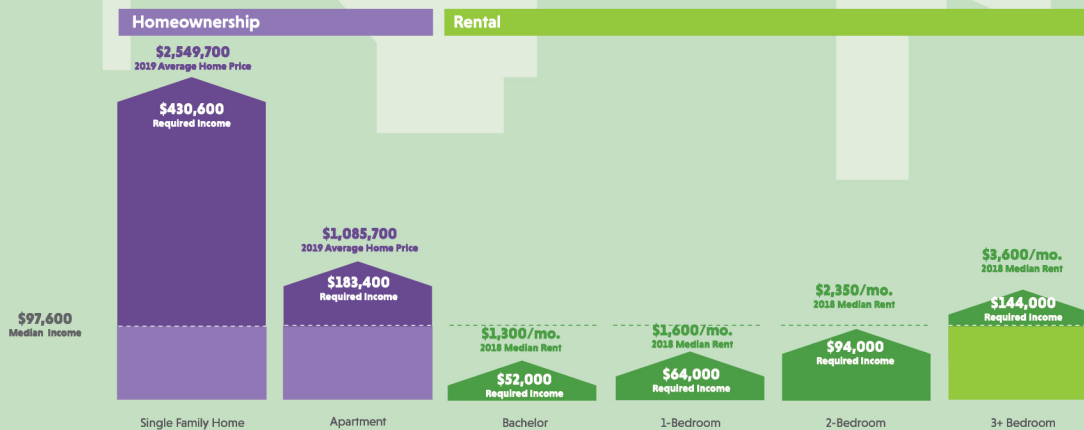
Housing Affordability Gap (City of North Vancouver)

From 2013-2018, the median income in the City of North Vancouver increased by an estimated 18% while the average sales price and median rent price increased by 59% and 34%, respectively.



Housing Affordability Gap (District of West Vancouver)

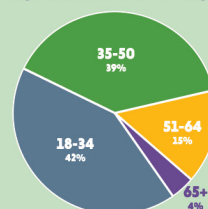
From 2013-2018, the median income in the District of West Vancouver increased by an estimated 13% while the average sales price and median rent price increased by 26% and 31%, respectively.



Squamish First Nations Housing Demand

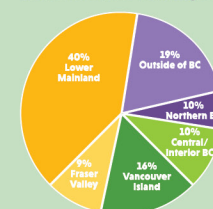
As a partner in the project, the Squamish First Nation would like to develop more housing to support members living on and off-reserve, serving the diverse needs of members.

Age of Members on Housing List



A large proportion of Squamish First Nation members on the housing waitlist are young: 42% are between 18 and 34. An additional 39% are between 35 and 50.

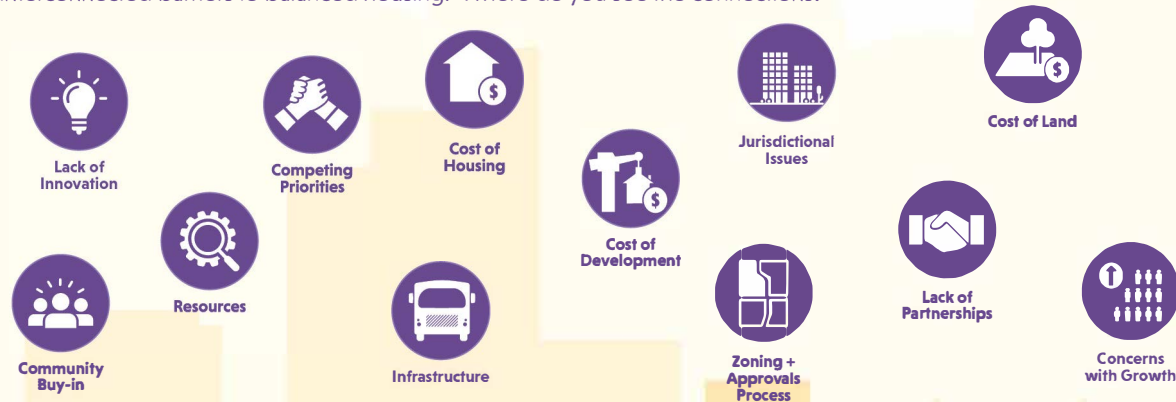
Where Members Currently Live



Of the 1,039 Squamish First Nations members who are on the housing waitlist, nearly half (49%) live in the Lower Mainland or Fraser Valley.

2. Barriers to Balanced Housing

Challenge mapping with the Working Group, and lab participants identified a range of unique and interconnected barriers to balanced housing. Where do you see the connections?



3. Goal Formation

How might we...

co-create diverse housing solutions that make it possible for middle-income earners at different stages of life to live and work in the City of North Vancouver, Squamish Nation, and the District of West Vancouver?

4. Search for Solutions

To understand known solutions, a best practices review was completed as well as a policy review of BHL communities. This section outlines some of the strategies being used to address the "missing middle" of the housing continuum, noting which BHL communities have already adopted similar initiatives.



Common Objectives:

1. Increase the availability, affordability, and diversity of housing to ensure it meets basic housing needs
2. Protect existing purpose-built rental and increase rental stock
3. Support below-market and non-market rental

Housing Solutions

New and Established Policy Tools

Policy tools offer ways for local governments to regulate, incentivize, or support the development of unit types that are needed. While some of the tools below are specific to certain forms or tenure types, most can be adapted to address a community's unique housing issues.

Prezoning for Developments with Affordable Rental or Homeownership

Zoning parcels for higher densities to make it faster and cheaper for developers to receive approvals from the local government. Generally, a rezoning is required to achieve additional density, and this adds time and costs to the approvals process. Prezoning should focus on affordable rental or homeownership, for example, for developments built through a BC Housing program.

Allow Stratified Coach Houses

Allowing coach houses to be stratified and sold separately from the primary dwelling may incentivize landowners to build them. This option may be particularly attractive for families who want to provide a means of homeownership to their children. They could be incentivized with requirements for BC Housing's AHOP program.

Allow Accessory Dwellings – CNV DWV

Making it easier to build secondary suites and coach houses (detached homes built as accessory units to single-family dwellings) can add to the rental stock in a community.

Minimize Additional Design Standards

Sustainability, accessibility, and other design standards are extremely important, but the cost implications for affordable housing should be considered.

Property Tax for Affordable Housing Initiatives
Source of revenue for affordable housing initiatives. For example, the Comox Valley Regional District recently introduced a housing tax to address homelessness.

Density Bonusing – CNV DWV

A provision in a zoning bylaw that allows additional density in exchange for a community amenity or a certain number or percentage of affordable units.

Reductions of Development Cost Charges (DCC) and Other Fees – CNV

Reductions in fees reduce the cost of developing affordable housing. Often reductions are offered through grants.

Inclusionary Zoning – CNV

Zoning requirement for affordable housing units to be included in multi-unit dwelling developments.

Multi-Sectoral Land Audit

Bringing together multiple institutional partners (e.g., province, school district, churches, etc.) to identify underutilized lands for affordable housing.

Affordable Housing Reserve Fund – CNV DWV

A way for local governments to collect revenue to support affordable housing initiatives, generally through community amenity contributions or density bonusing. May be given as grants, reduced fees or other supports.

Property Tax Reductions

Reduced property taxes for a certain number of years to encourage development in particular areas or of a certain housing form.

Allow Rental Housing in Non-Residential Zones

Allowing rental housing in complementary zones above the base use. For example, allowing rental units above a church, institution, school, office, or light industrial building.

Reduction in Parking and Common Area Standards – CNV

An incentive provided by some local governments to reduce the overall cost of development to make affordable housing more financially feasible.

Increased Density Through Zoning – DWV CNV

Updating the zoning bylaw to encourage more housing units on parcels. For example, in historically single-family areas, duplexes and fourplexes can increase the availability of housing, while moderate to high-density buildings are more appropriate near amenities, transit, and the community core.

Streamlining Approvals

Faster and less complicated approvals processes can make it easier and more financially feasible for non-profit housing providers to get housing built.

Regulating Short-Term Rentals

Restrictions on what types of homes can have short-term rentals may be used to prevent housing stock from being lost to tourism.

Housing Agreements and Land Covenants

Used to secure affordable housing units over the long term and prevent unrestricted rent increases or stratification.

Building Design and Construction

Innovations in design and construction are reducing construction costs and offering new opportunities for affordable housing.

Liner Buildings

A form of infill that makes use of setback space. Many older buildings were built with large setbacks that may not be well-used.

Extruded Concrete Housing (3D-Printed Housing)

3D printing to construct housing components. Though not widely used yet in Canada, 3D printing may offer a way to reduce construction costs.

Slab-on-Grade

Building on a shallow foundation instead of a basement or underground parking lot. For low to moderate density developments, slab-on-grade offers a far more affordable form of construction than developments with underground parking or basements.

Wood Frame / Mass Timber Construction

Buildings constructed from mass timber instead of concrete and can be less expensive. This form of construction offers an alternative to concrete with faster construction times, lower costs, and reduced environmental impacts. For example, see UBC Tallwood House.

Housing Form

The high cost of homeownership, urbanization, densification, and changing demographics are creating conditions where new housing forms are needed.

Live-Work Spaces

Residential spaces that can accommodate professional and/or artistic activities. Zoning for these spaces allows commercial uses. They may have additional features such as loading bays, workshops, show rooms, and other amenities geared toward small businesses and creative professionals.

Lot Subdivision

Allowing lots to be separated and sold as smaller lots. Lot subdivision can offer opportunities for gentle densification. Larger homes may be subdivided into multiple separated units or larger parcels that previously housed a single-family home may be redeveloped into a duplex or fourplex

Cohousing

A concept adapted from buildings in Denmark where private dwellings are clustered around a common area with shared amenities, such as a kitchen and dining room, children's playroom, workshops, guest rooms, home office space, laundry, etc. Generally, residents take part in ongoing maintenance and neighbourly activities.

Affordable Rental

Low vacancy rates and accelerating costs of renting point to the need for additional rental stock at a range of affordability levels.

Rent-Geared to Income

Rental rates that are based on a percentage (typically 30%) of a household's income. This allows a household to stay in affordable housing as their incomes change.

Rent Banks

Offer emergency loans to households who need short-term support to making their rental payments. For example, see Vancouver Rent Bank.

Tenant-Financed Rental Housing

Rental housing where construction and land costs are financed in part through down-payments from tenants. In exchange, tenants gain access to high-quality, long-term non-market rental where rental rates are strictly regulated, and subsidies are available for sudden illness or unemployment. Down payments are paid back with interest when tenants move out. For example, see Vienna tenant-financed rental housing.

Renter Equity Programs

A program that allows residents who fulfill the requirements of their lease agreement to earn equity credits. These equity credits are earned monthly and can be exchanged for cash after five years or used as collateral for a loan. For example, see Cornerstone Renter Equity program.

Shared Equity Ownership

A model that helps buyers bridge the gap between what they are able to afford in mortgage payments and the actual mortgage cost to own a property. Shared equity models vary and may include community land trust homes, units captured through inclusionary zoning, and limited equity cooperatives.

Affordable Homeownership

Market-rate homeownership is out of reach for most middle-income households. New approaches are needed to make ownership attainable for the next generation.

Rent to Own

A way into homeownership for those who are unable to secure a mortgage. Companies typically offers financing for a limited time until an adequate down payment has been accumulated through rent payments and a regular mortgage can be secured.

Restricted Resale

A way to provide homeownership at a sales price less than what can be found in the market, now and into the future. Generally, resale restrictions are part of housing agreements or land covenants. The lower cost of homeownership is typically provided through incentives from the local government and multi-stakeholder partnerships.

Shared Appreciation Loans - BC

A way for would-be homeowners to supplement their down payment. Loans represent a percentage of the mortgage and are repaid at full market value when the home is sold, rented, or the mortgage is paid off.

Partnerships

Without significant senior government incentives, partnerships are key to the development of more affordable housing options.

Development Through Partnership

Partnerships typically include local government, non-profit housing organizations, private developers, BC Housing, and / or others. Institutions with land—for example, churches—are partnering with others to build affordable units when they redevelop older buildings.

Housing Authority - SN

A housing authority can be used to leverage land owned by a First Nation or local government to build affordable housing in areas where there are high land costs and limited development opportunities. For examples, see Vancouver Affordable Housing Agency, Calgary Lands Corporation, and CreateTO.

Land Trusts

Institutions with underutilized land can lease their land to others to develop affordable housing. Housing agreements are generally used to ensure that units are affordable.