

# CITY OF NORTH VANCOUVER

# HOUSING ACTION PLAN

## WELCOME

### The City is taking action on housing affordability

Housing is one of the most critical elements to achieving livability in the City of North Vancouver. The unprecedented increase in housing prices, high rent levels, and extremely low vacancy rates has meant increasing numbers of City residents are struggling to find affordable and suitable housing.

To take action on housing affordability, the City is creating a Housing Action Plan to establish goals and strategies to address current and emerging housing needs. The City recognizes its residents are diverse. By facilitating a wide range of housing choices, the City will remain a welcoming community for people from all walks of life and at all stages of life.

## WE HEARD YOU!

During the CityShaping process to create the 2014 Official Community Plan, the number one issue of concern raised by City residents was housing diversity and affordability.

## PROGRESS TO DATE

- **Housing Innovation Tours – June – November 2015**  
Series of public tours at innovative housing developments in the City
- **Innovations in Small Housing Showcase – July – November 2015**  
Weekly public tours of three tiny homes, ranging from 150 to 500 square feet
- **Housing Profile – September 2015**  
Analysis of housing gaps and emerging trends and needs
- **Housing Policy Alternatives Research Document – October 2015**  
Exploration of potential housing policies from multiple case studies
- **Draft Housing Action Plan – April 2016**  
Draft plan identifying potential policies and amendments to existing policies



## YOUR FEEDBACK MATTERS

The City wants to hear what you think of the policy actions proposed in the draft Housing Action Plan. You can provide feedback in the following ways:

- Put a sticky dot on the following boards
  - Green if you support the idea
  - Red if you do not support the idea
- Fill out a sticky note and post it on the comment board
- Fill out the online survey at [cnv.org/housingactionplan](http://cnv.org/housingactionplan)
- Indicate you want to be on the emailed updates on the Sign-In Sheet

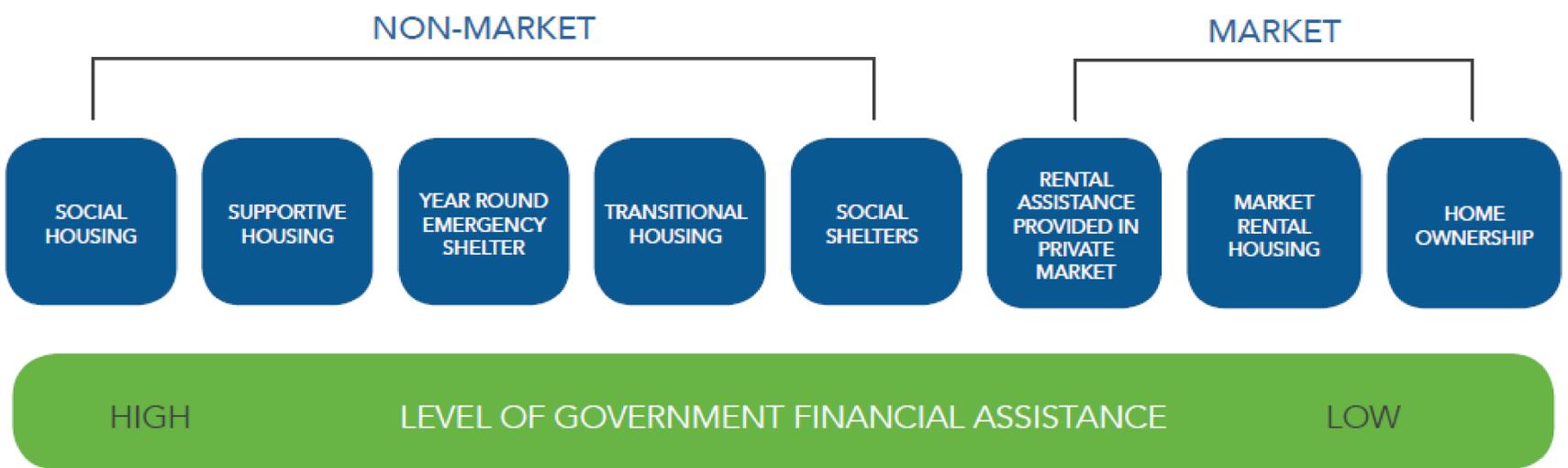


# HOUSING NEEDS + GAPS

## HOUSING FOR ALL

The draft Housing Action Plan focuses on the entire Housing Continuum

The Housing Continuum is a visual concept used to describe and categorize different types of housing. The draft Housing Action Plan sets policies across the entire Continuum, with emphasis on groups experiencing the greatest challenge in the City's housing market.



## HOUSING DEMAND ESTIMATES

Metro Vancouver establishes growth projections for the region, including estimates for housing demand. The draft Housing Demand Estimates for 2016 to 2026 for the City are as follows:

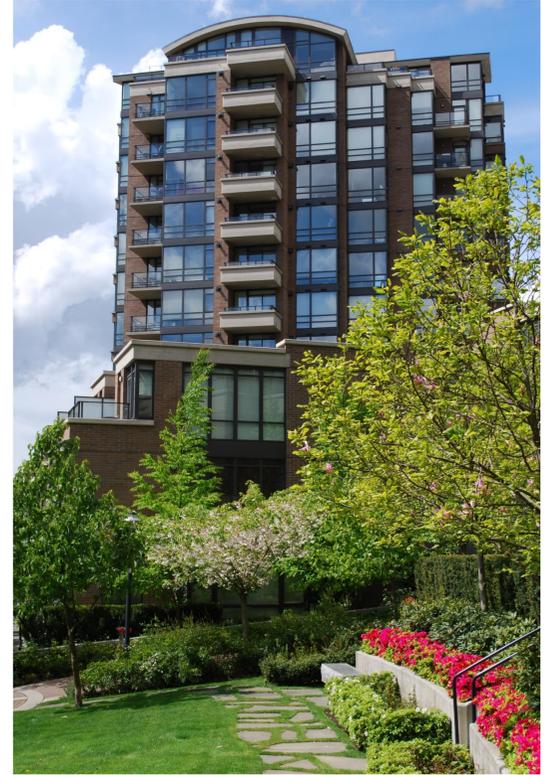
Municipality	Total Demand	Ownership Demand	Rental Demand	Total Rental Demand					
				Very Low (<\$30,000)	Low Income (\$30,000-\$50,000)	Moderate Income (\$50,000-\$75,000)	Above Moderate (\$75,000-\$100,000)	High Income (\$100,000+)	Very Low/One Family Household (<\$30,000)
City of North Vancouver	2,300	1,300	1,000	590	250	80	30	80	100



# HOUSING NEEDS + GAPS

## VISION

The Housing Action Plan will provide a framework from which the City can work with developers, non-profit organizations and other levels of government to address housing needs and gaps, towards creating an inclusive and affordable community that all residents can call “home.”



## GROUPS WITH SIGNIFICANT HOUSING CHALLENGES

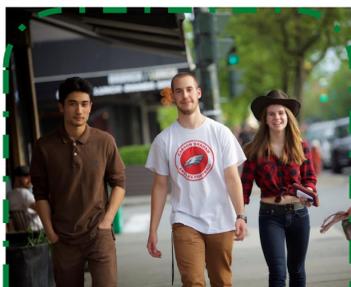
Rapidly rising housing costs have placed pressures on all households. The following groups have been identified as experiencing significant challenges in finding affordable and suitable housing in the City:



**LOW INCOME FAMILIES**  
Families in the City are challenged to find suitable housing at affordable prices, particularly renter families.



**SENIORS**  
Age-friendly and accessible housing is needed ensure seniors remain safe, healthy and independent.



**AT-RISK YOUTH + YOUNG ADULTS**  
Young adults struggle to afford the high rental prices in the City, particularly without financial support from family.



**MODERATE INCOME EARNERS**  
Working households earning moderate incomes are challenged to afford rental prices in the City and are largely priced out of homeownership.



**PERSONS EXPERIENCING HOMELESS OR AT-RISK OF HOMELESSNESS**  
Price increases in the housing market may put vulnerable households at-risk of homelessness.

# PROPOSED ACTIONS

Y/N

## FAMILY-FRIENDLY HOUSING POLICY

To increase the number of family-friendly units within new multi-unit residential developments

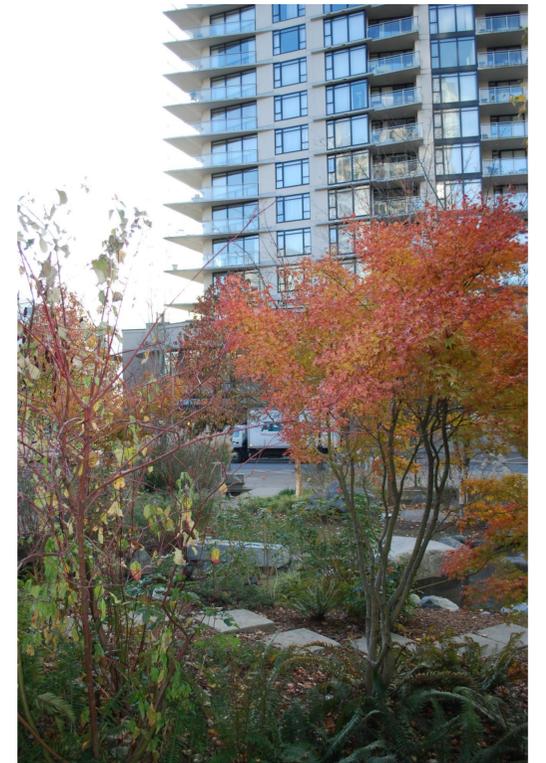
This action requires new or redeveloped multi-unit residential developments to provide a minimum percentage of 3+ bedroom units. Livability and designs considerations appropriate for families will also be applied.

Multi-Unit Condominium	Multi-Unit Purpose-Built Rental
Minimum 10%	Minimum 5%



### DID YOU KNOW?

The 2011 National Household Survey found that the number of owner households spending at least half of their income on housing increased. As households financially over-stretch themselves on housing, there is less money to spend on other household expenses, such as groceries, child care and transportation.



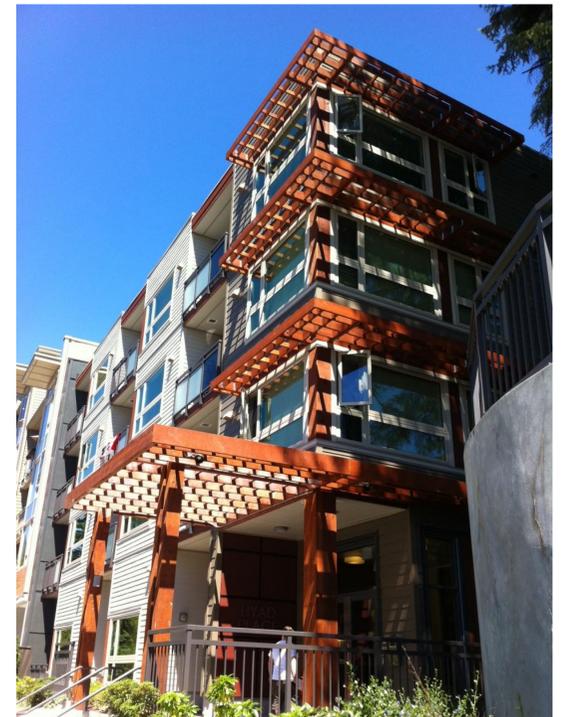
Y/N

## NON-PROFIT HOUSING REGENERATION

To support non-profit housing societies to remain viable upon expiry of their operating agreements and to preserve and enhance non-market housing

The non-profit sector is currently challenged by the expiry of federal operating agreements, where long-term government operating subsidies end as social housing mortgages mature. While many non-profits have been preparing for this expiry and will remain viable without operating subsidies, some non-profits may struggle to retain the level of affordability currently being offered to tenants.

This action seeks to work with non-profit housing societies to identify opportunities to collaborate in the event of redevelopment. The City is proposing to develop a Non-Profit Housing Regeneration Policy to require, in the event of redevelopment, a minimum replacement ratio of 1 to 1 of non-market units. The City will also explore permitting revenue generating uses, such as social enterprises, to aid in the long term viability of non-profits societies.



### DID YOU KNOW?

Between 2016 and 2020, operating agreements for 251 non-market housing units will expire in the City, with another 424 units are set to expire between 2021 and 2025. The City currently has approximately 1,017 units of non-market housing.

# PROPOSED ACTIONS

Y/N

## SECURED LOW-END OF MARKET RENTAL VIA DENSITY BONUSING

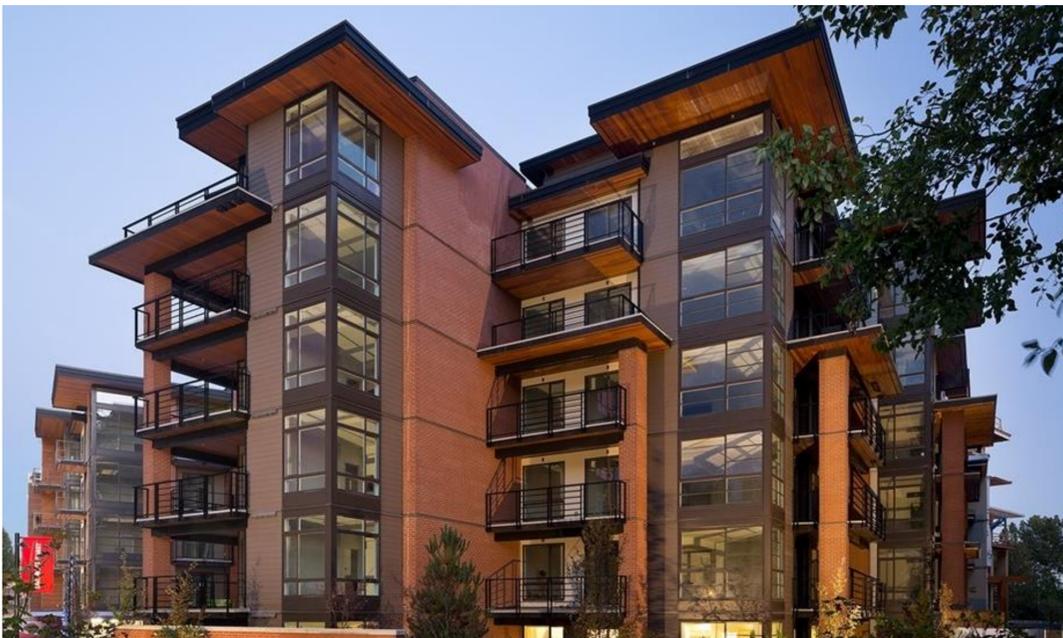
To facilitate affordability in the purpose-built rental stock

The existing purpose-built rental stock offers some of the most affordable rental accommodations in the City. However, with the majority of this rental stock constructed between the 1950s and 1970s, many are now nearing the end of its economic life and may be redeveloped.

This action requires developers who are seeking to redevelop existing purpose-built rental buildings to assist the City in achieving its housing affordability goals. In exchange for a bonus density of 1.0 Floor Space Ratio already offered by the City for market rental development, the City is now requiring a minimum 10 percent of overall units be secured as Low-End of Market Rental. Based on this approach, the rents for these units would be:

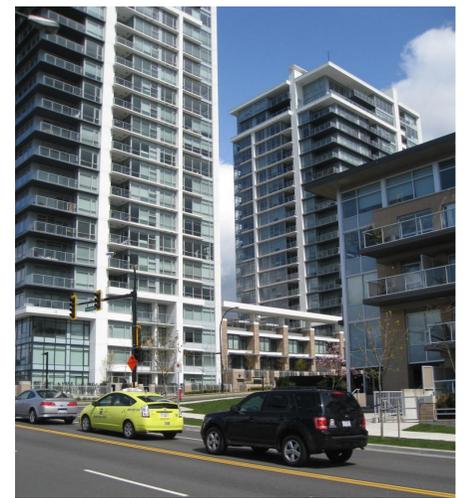
Unit Size	Average Rent (as per CMHC Market Rental Report 2015)	Low-End of Market Rent (10% Below Market)	Maximum Household Income Limit
Bachelor	\$876	\$788	\$31,400
1 Bedroom	\$1,024	\$921	\$37,000
2 Bedroom	\$1,279	\$1,151	\$46,000
3+ Bedroom	\$1,586	\$1,427	\$57,000

The City will further explore the option of a cash in-lieu contribution option, as well as a potential tax exemption for projects with secured Low-End of Market Rental units.



## WHAT IS AFFORDABLE?

According to Canada Mortgage and Housing Corporation (CMHC), a household should not spend more than 30% of their gross income towards shelter costs.



## WHAT IS DENSITY BONUSING?

Density bonusing is a zoning tool that permits addition floor area to be built in exchange for affordable housing and other amenities needed by a community.

Since 1992, density bonusing has contributed to over 185 units of non-market housing and 525 units of market rental housing in the City.

## DID YOU KNOW?

The vacancy rate for the City was 0.4% in 2015. A healthy vacancy rate is between 3% and 5%.

## MARKET VS. NON-MARKET VS. LOW-END OF MARKET RENTAL

Market rental units are units offered by private landlords and rented at rates set by the market. This include purpose-built rental housing, as well as housing offered by the secondary rental market, which include basement suites and other investor-owned houses or units.

Non-Market rental units are units owned or subsidized by government, a non-profit society or a housing cooperative and charge rents that are affordable.

Low-End of Market Rental is a term established by the City to mean rental units provided at slightly lower rental rates than the average market rental prices in the City of North Vancouver.

# PROPOSED ACTIONS

Y/N

## HOUSING ON THE FREQUENT TRANSIT NETWORK

To reduce households expenses by accounting for both housing and transportation costs

Housing and transportation costs are often the two most significant expenditures for households. To address affordability overall, planning for housing and transportation as inter-related systems is important.

This action aims to encourage the development of purpose-built rental and non-market housing within close proximity to public transit and to make housing more affordable by reducing construction costs associated with parking.

This policy proposes reductions to parking requirements in the City's Zoning Bylaw as follows:

Purpose-Built Rental Housing within 400 metres of the FTN	Non-Market Rental Housing within 400 metres of the FTN	Purpose-Built Rental + Non-Market Housing within 400 metres of the SeaBus
25% Parking Reduction	75% Parking Reduction	100% Parking Reduction

Reductions are higher for non-market housing due to the assumption that a large number of non-market housing tenants will not have vehicles. All parking reductions exclude visitor parking.

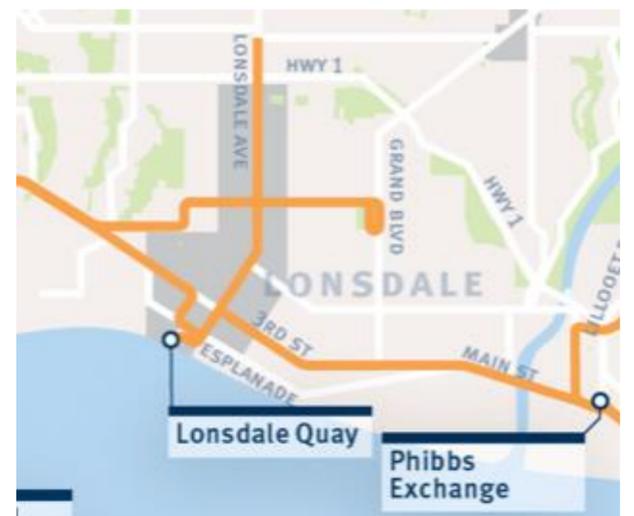
### DID YOU KNOW?

According to a Metro Vancouver study, City renters spend 46% of their gross income on housing and transportation costs, compared to 38% for City homeowners.

### WHAT IS THE FTN?

The FTN, or Frequent Transit Network, is a network of corridors in Metro Vancouver where transit service runs at least every 15 minutes in both directions throughout the day and into the evening, every day of the week.

In the City, the FTN runs along Lonsdale Avenue, 3<sup>rd</sup> Street and Lonsdale Quay.



# PROPOSED ACTIONS

Y/N

## EXPLORE A RENTAL REVITALIZATION TAX EXEMPTION BYLAW

To preserve the existing rental supply and improve livability of existing rental units

The Community Charter allows Council to establish a program to exempt eligible rental properties from municipal property taxes for up to 10 years. This action explores a potential program to incentivize rental property owners to make significant improvements to their property without transferring the improvement cost to tenants.

An agreement would be in place to secure the terms and conditions upon which the tax exemption shall be granted.



### DID YOU KNOW?

The City is only behind Vancouver, Burnaby and New Westminster in total number of purpose-built rental units. Not surprisingly, 46% of City households are renters.

Y/N

## FACILITATE FEE SIMPLE TOWNHOUSES

To make townhouses more affordable by eliminating strata-related fees and encourage movement of moderate-income households up the Housing Continuum to alleviate pressure on the rental supply

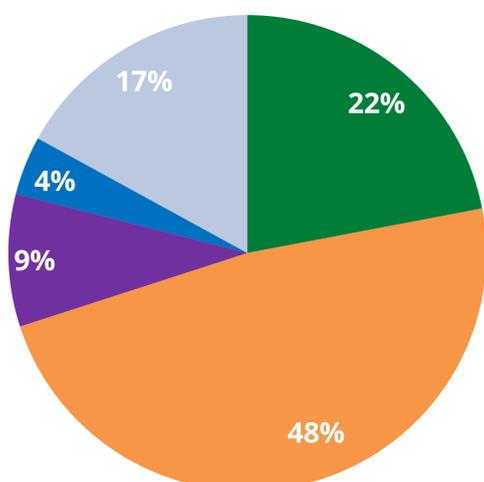
This action encourages the development of ground-oriented family-friendly housing in townhouse form, but without strata-related fees, to make homeownership more affordable to moderate income households and an attractive alternative to single family dwellings.

Each townhouse unit would be located on an individual parcel, separated by a wall located on the common property line. The units would not be strata-titled and would not have common property involved. The City could explore creating templates for agreements to expedite the process. The City could further explore areas in the City to pre-zone for fee simple townhouses, starting with the Duplex Special Study Area.

### WHAT IS FEE SIMPLE HOUSING?

Fee simple is a type of tenure where the owner owns both the building and the land it is on. In contrast, owners of stratified property own their units but not the land on which the building is on. Stratified properties typically have strata-related fees for maintenance of common property.

### THE MISSING MIDDLE?



The 2011 Census indicated a limited supply of smaller ground-oriented housing, such as townhouses and duplexes, in the City's housing stock. With Council's recent adoption of new zoning categories under the Moodyville Development Controls Process, there is now greater capacity for ground-oriented dwellings.

- Apartments 5 Storey and Greater
- Apartments up to 4 Storeys
- Townhouses
- Duplexes
- Single Family Dwellings



# PROPOSED ACTIONS

Y/N

## PERMIT FLEXIBLE CONFIGURATION OF ACCESSORY UNITS ON RESIDENTIAL LEVEL 1 LOTS

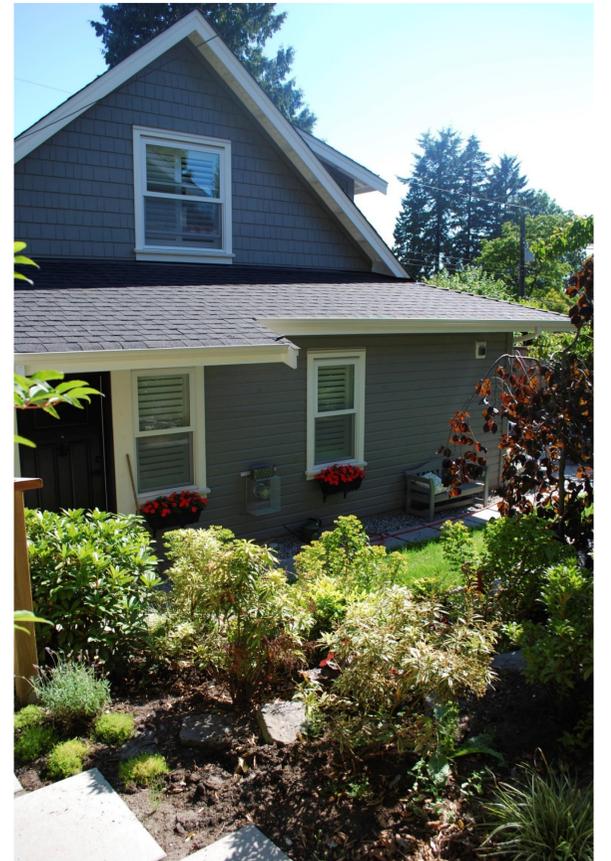
To intensify single detached lots while retaining neighbourhood scale and character

The 2014 Official Community Plan contemplates allowing 2 accessory dwelling units, in addition to a single family home, on a Residential Level 1 Lot. This action proposes to determine the potential configurations to accommodate 2 accessory units and parking for a total of 3 dwelling units on a Residential Level 1 Lot, Flexible configurations of the 2 accessory units is suggested to respond to changing housing needs of City residents..

This policy further recommends updating the owner occupancy requirement for secondary suites to the following:

One Accessory Unit	Two Accessory Units
Owner occupancy not required	Owner occupancy required – owner may reside in either the principal dwelling unit or one of the accessory units

Currently, the owner is required to reside in the principal dwelling unit. By amending restrictions on owner occupancy, the larger principal unit may be rented and help address the shortage of family-friendly rental housing.

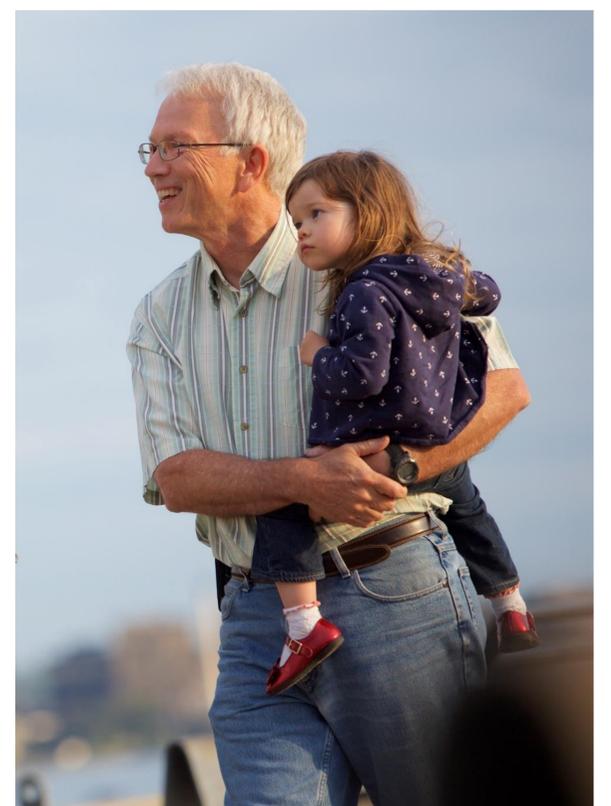


Y/N

## EXPLORE HOUSING FOR MULTI-GENERATIONAL AND EXTENDED HOUSEHOLDS

To increase housing options for multi-generational and extended households in the City

This action seeks to engage stakeholders to explore potential designs and configurations for multi-generational and extended household in various housing forms. Review of the Zoning Bylaw to identify potential modifications to support this policy is also recommended. This is in response to the growing trend where multiple families, related and unrelated, live together to share housing costs to improve affordability.



# PROPOSED ACTIONS

Y/N

## EXPLORE REPURPOSING BUNGALOWS

To intensify single detached lots while retaining neighbourhood scale and character, reducing demolition waste and bolstering the coach house program

This action proposes to explore the potential to repurpose older dwelling units since many older bungalows and small character homes have comparable floor area, site coverage and height as coach houses. By repurposing older homes, the City can preserve the character of City's neighbourhoods, contribute to the City's existing coach house program, reducing demolition waste and increasing the supply of rental housing.



### DID YOU KNOW?

Approximately 56 percent of all dwelling units in the City were constructed prior to 1980.

Y/N

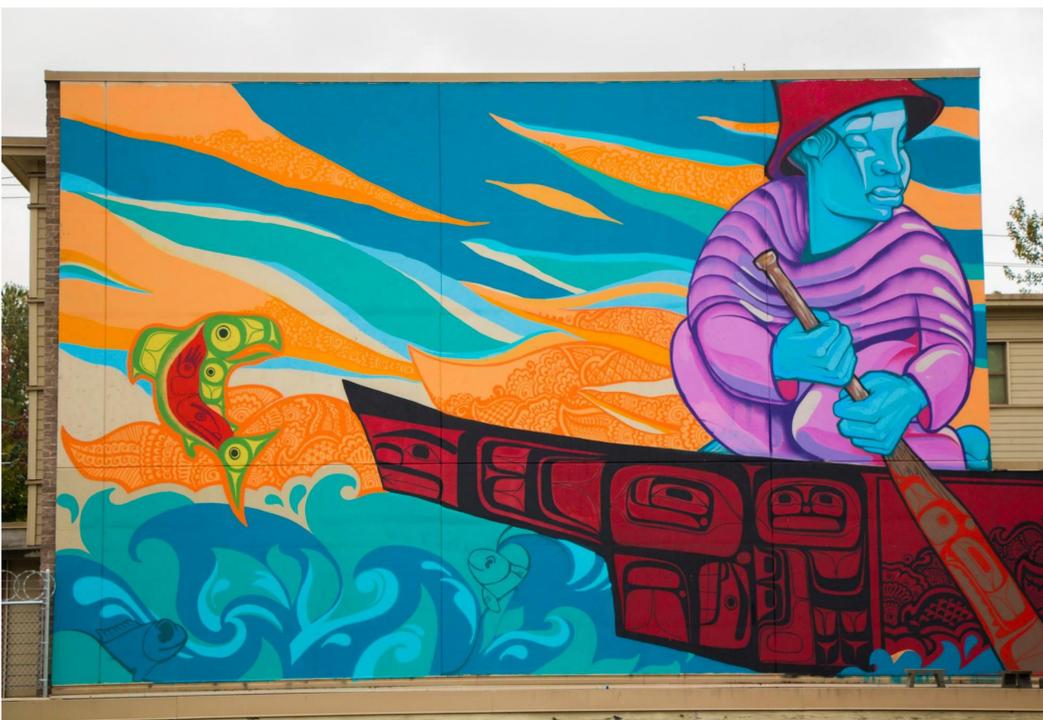
## LEASE CITY-OWNED LANDS

To secure and lease land for affordable housing projects

This action aims to support potential affordable housing projects by contributing City-owned lands. There may be several City-owned sites, including but not limited to:

- Alder Street Lands
- East 1<sup>st</sup> Street Lands
- Harry Jerome
- Casano Street Sites
- Unused or Underutilized rights of ways

Site suitability will largely depend on the affordable housing client, as well as proximity to services, social infrastructure and transit.



### DID YOU KNOW?

The City provided approximately \$2 million to capital costs alone to facilitate the North Shore Housing Centre, which provides permanent shelter beds and transitional housing.

# PROPOSED ACTIONS

Y/N

## FOSTER PARTNERSHIPS

To foster relationship building with organizations of various sectors to collectively facilitate and implement the initiatives of the Housing Action Plan

The City has limited tools to address community housing issues and requires partnerships, collaboration and resources from other sectors to make a significant impact on housing affordability issues. This action suggests entering into a partnership agreement with neighbouring North Shore municipalities to coordinate support and advocacy efforts, in addition to exploring other formal partnerships with various sectors.

Y/N

## ADVOCACY

To generate investment in affordable housing from senior levels of government

This action will continue the City's efforts to work in partnership with community networks to advocate to senior levels of government about housing resources needed to address housing challenges in the City and the region overall.

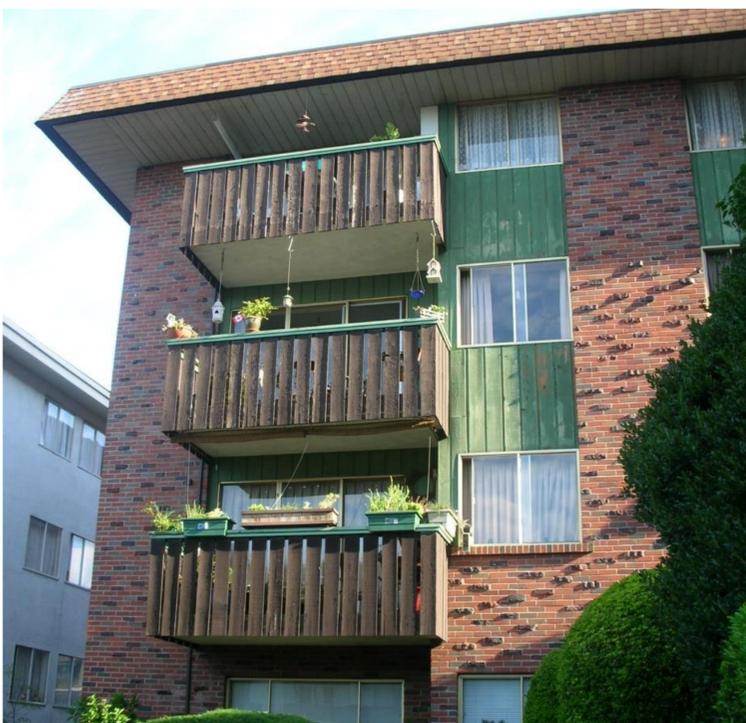


Y/N

## EXPLORE A NORTH SHORE RENT BANK

To prevent renters from economic evictions and homelessness

This action seeks to explore the creation of a North Shore Rent Bank to prevent economic evictions and housing loss for households experiencing temporary financial hardship. A rent bank is a financial assistance program that loans money to tenants experiencing temporary financial hardship to cover the cost of rent and utility bills. Rent banks are administered by a non-profit organization, with support from financial lenders and municipalities. A North Shore partnership is recommended to achieve economics of scale.



## KNOW YOUR RIGHTS AS A RENTER

The Province of British Columbia has established specific rights and responsibilities for renters and landlords under the Residential Tenancy Act. This Act regulates everything from how to legally end a tenancy to how much rents may increase per year.

# PROPOSED ACTIONS

Y/N

## REVIEW PERMITTING PROCESS FOR ACCESSORY DWELLING UNITS IN DUPLEXES

The City was the first municipality to permit Accessory Dwelling Units (suites) in duplexes in 2013 to increase the availability of rental housing. This action seeks to review the City's permitting process to identify potential improvements and cost-efficiencies to better support this initiative.



Y/N

## UPDATE THE AFFORDABLE HOUSING RESERVE FUND

The City's Affordable Housing Reserve Fund has successfully supported the development of non-market housing in the City. While valuable, the rate at which the reserve generates funds has not kept pace with the land and construction costs of building new affordable housing units. To ensure its success, this action proposes to update the terms of reference of the fund to define when priority projects, contribution sources and the process for allocating funds.



Y/N

## REDUCE THE ONE-UNIT AND TWO-UNIT RESIDENTIAL USE MINIMUM LOT SIZE

This action will review the minimum lot size requirement for One-Unit and Two-Unit Residential uses to ensure City regulations reflect changing community trends, including smaller household sizes.



### DID YOU KNOW?

Only 28% of City households have 3 persons or more. The majority of households are either 1 person or 2 people in the City.



# PROPOSED ACTIONS

Y/N

## EXPLORE IMPLEMENTATION OF VISITABILITY FOR GROUND-ORIENTED HOUSING

The City's Adaptable Design Guidelines were adopted 1999 to facilitate livable residences for a wider range of persons. Currently, 25% of all new multi-family units are to meet Adaptable Design Level Two. This action explores broadening accessibility requirements to ground-oriented housing, such as single family homes and duplexes to create greater accessibility in all housing forms and promote aging in place.



Y/N

## UPDATE THE CITY'S SOCIAL PLAN

Adopted in 1998, the Social Plan is the City's strategic document on social planning programs and initiatives. This action proposes a comprehensive update to the Social Plan to ensure the plan reflects changing community concerns and conditions and ensure quality of life.

Y/N

## UPDATE THE CITY'S STANDARDS OF MAINTENANCE BYLAWS

The City has long had Standards of Maintenance Bylaws to ensure buildings are maintained to acceptable standards and not left in disrepair. To ensure the City's Standards of Maintenance Bylaws remain relevant, this action proposes to update the Bylaws to reflect current best practices.



Y/N

## WIDELY PROMOTE HOUSING PROGRAMS AND RESOURCES

Complementary housing programs offered by the Province of British Columbia and other organizations are often available to support low-income households and renters with securing affordable and suitable housing. This action facilitates awareness through the promotion of housing programs and resources by leveraging municipal communication channels.

LET US KNOW WHAT YOU THINK  
**THANK YOU!**

**FILL OUT THE ONLINE SURVEY AT  
AT [CNV.ORG/HOUSINGACTIONPLAN](https://cnv.org/housingactionplan)**

