Supports Item No. 4 PT&E Committee Agenda October 3, 2012



ADMINISTRATIVE REPORT

Report Date:September 25, 2012Contact:David McLellanContact No.:604.871.6939RTS No.:9762VanRIMS No.:08-2000-20Meeting Date:October 3, 2012

то:	Standing Committee on Planning, Transportation and Environment
FROM:	Deputy City Manager
SUBJECT:	Final Report from the Mayor's Task Force on Housing Affordability

RECOMMENDATION

- A. THAT Council receive the final report from the Mayor's Task Force on Housing Affordability (*Bold Ideas Towards an Affordable City*), including the results of the re:THINK HOUSING competition and the web-based Place Speak survey attached as Appendix B, and thank the members of the Task Force for their work.
- B. THAT Council direct staff to implement the action plan in Appendix A, including immediate action to undertake a business plan and feasibility study for a City Housing Authority.
- C. THAT Council direct staff to begin immediate implementation of Action 1, providing an interim rezoning policy that allows for consideration of rezoning applications immediately in certain specific existing residential or mixed use areas (not industrial, office or mixed employment areas) as outlined in 1.2 below.

REPORT SUMMARY

This Council report presents the final report from the Mayor's Task Force of Housing Affordability (*Bold Ideas Towards an Affordable City*) for Council consideration, which includes a summary of the results of the re:THINK HOUSING competition and the webbased Place Speak survey. This staff report also seeks Council direction to implement the priority City actions identified in the body of the report and in the attached priority action plan (Appendix A).

COUNCIL AUTHORITY/PREVIOUS DECISIONS

Council passed a resolution to establish a Mayor's Task Force on Housing Affordability in December 2011, which was to provide recommendations to Mayor and Council for priority actions that may be taken by the City to create low-income housing, affordable rental housing, and affordable home ownership.

CITY MANAGER'S/GENERAL MANAGER'S COMMENTS

The Mayor's Task Force on Housing Affordability has been a vital initiative that will assist the City in developing solutions to one of our most significant challenges. Many hours of inquiry and discussion, plus the years of experience of Task Force members, have produced a notable report that has many good recommendations for Council. This report seeks Council direction to prioritize the actions the City will take in response to the Task Force report, ensuring that staff can focus their attention and resources most effectively in implementation.

REPORT

Background/Context

The City of Vancouver's core mission is "to create a great city of communities which cares about its people, its environment and the opportunities to live, work and prosper." Challenges with housing affordability and homelessness have emerged as significant barriers to achieving this mission. Over the past several years, Council has made rapid progress in addressing these challenges, particularly in reducing street homelessness and encouraging the supply of affordable market rental housing.

In July 2011, the City's Housing and Homelessness Strategy was adopted, outlining actions to address housing affordability across the housing continuum. The Strategy included two key goals:

- 1. End Street Homelessness by 2015
- 2. Increase affordable housing choices for all Vancouverites

In December 2011, Council passed a resolution to create the Mayor's Task Force on Housing Affordability. The mandate of the Task Force was to examine conditions that exist in Vancouver which may act as barriers to the creation of affordable housing, the steps necessary to protect existing affordable housing, and to identify opportunities for increasing the supply of affordable housing. The Task Force sought to:

- Develop innovative recommendations from an evidence-base that will help Vancouver become a more sustainable, diverse, and affordable city
- Focus on affordability solutions for those households with moderate incomes (which currently range from \$21,500 to \$86,500)

In June 2012, following several months of research, analysis, facilitated discussion and input from various sources, the Task Force published an Interim Report. The Interim Report outlined four key recommendations for Council, housing stakeholders and the public to consider:

- Increase the supply and diversity of housing;
- Enhance the City's and the community's capacity to deliver affordable rental and social housing;
- Protect the existing social and affordable rental stock, and explore opportunities to renew and expand that stock; and,
- Streamline and create more certainty and clarity in the regulation process, and improve public engagement.

Following the publications of its Interim Report, the Task Force considered public feedback on the report through a variety of strategies including:

- The re:THINK HOUSING ideas competition
- A web-based Place Speak survey of the community on the recommendations in the report

The final report from the Task Force, attached as Appendix B, incorporates several of the ideas generated through the public engagement. In particular, two concepts that were popular with the public and the Task Force jury that judged the re:THINK competition are included in this Council report as priority actions (Thin Streets and Co-Housing). A summary of the re:THINK HOUSING ideas competition and of the Place Speak survey are included in the Task Force final report.

Strategic Analysis

The final report of the Mayor's Task Force on Housing Affordability proposes four primary recommendations, each with several implementation actions and approaches associated with them. Some of the recommendations suggest relatively minor changes that will enable the delivery of greater housing diversity and affordability, while others propose fundamental changes to the way the City does business. Some recommendations are relatively quick and straightforward to implement, while others are complex and will unfold over a period of several years.

Staff recommends that Council consider and accept the final report from the Task Force. Staff also seek Council direction to implement the priority action plan included as Appendix A. The following sections present the final recommendations of the Mayor's Task Force, followed by the priority actions the City will take to implement them, pending Council approval.

Recommendations of the Mayor's Task Force on Housing Affordability

This section outlines the four high level recommendations of the Task Force, excerpted from its Final Report. These recommendations remain largely unchanged from the Interim Report of the Task Force, which received generally positive public feedback.

Task Force Recommendation 1: Increase supply and diversity of affordable housing

Density increases in appropriate locations create important opportunities to enhance housing affordability and diversity. The City should accelerate planning programs that increase density in large developments (e.g. Marine Gateway, South East False Creek, East Fraser Lands) and transit oriented locations, and those that increase housing diversity in residential neighbourhoods, including the creative use of underutilized city land, such as streets. Improving housing affordability and diversity should be a primary focus of these planning initiatives.

Task Force Recommendation 2: Enhance the City's and the community's capacity to deliver affordable rental housing and social housing

Create a new City-owned entity to deliver affordable rental and social housing by using City lands. Mobilize the community to support affordable housing through community land trusts and alternative financing models.

Task Force Recommendation 3: Protect existing social and affordable rental and explore opportunities to renew and expand the stock

Protect existing non-profit, social and co-operative housing that may be under threat and continue to protect the affordable market rental stock using the community planning process to focus on strategies to repair, renew and expand the stock neighbourhood by neighbourhood.

Task Force Recommendation 4: Streamline and create more certainty and clarity in the regulatory process, and improve public engagement

Enhance certainty, efficiency and transparency of approval processes and clarify regulations in order to reduce development costs and enhance affordability.

<u>City of Vancouver Action Plan: Implementing the Recommendations of the Mayor's Task</u> Force on Housing Affordability

This section outlines a City of Vancouver Action Plan and describes the priority actions that the City will take to implement Task Force recommendations, pending Council approval. These actions were drawn from the Task Force final report and are considered to be those that should be given a high priority as they will have the greatest impact on affordability.

The Action Plan includes two types of actions:

- 1. **Priority Actions for Immediate Implementation** these actions have the potential to make a significant contribution to housing affordability and can be initiated quickly. They were identified as high priorities by the Task Force members.
- 2. Additional Actions for Implementation these actions are no less important than the Priority Actions, but require additional work and time to implement and complete (i.e. 2 to 5 years).

1. Priority Actions for Immediate Implementation:

Action 1: Implement an Interim Rezoning Policy that increases affordable housing choices across Vancouver's neighbourhoods

Immediately implement an Interim Rezoning Policy that allows for consideration of rezoning applications in certain specific existing residential or mixed use areas (not industrial, office or mixed employment areas) as outlined in 1.2 below. The policy will be able to provide immediate and on-going opportunities for affordable housing.

The intent of this Interim Rezoning Policy is to encourage innovation and enable real examples of ground-oriented affordable housing types to be tested for potential wider application that will provide on-going housing opportunities. This policy will demonstrate the "transition zone" concept identified by the Task Force, where ground-oriented affordable housing types provide a transition between higher density arterial streets and single family areas. The Interim Policy will be published in a bulletin and made available on the City website.

Rezoning applications will be considered when the following criteria regarding affordability and form of development are met:

1.1 Affordability

Projects must demonstrate an enhanced level of affordability beyond that provided through the delivery of a generally more affordable housing type alone. Applicants will be expected to demonstrate their ability to maximise the level of affordability in the project. Projects that would be considered are:

- where 100% of the residential floor space is rental housing
- where units are sold for at least 20% below market value and include a secure mechanism for maintaining that level of affordability over time (e.g. resale covenant, 2nd mortgage, etc.)
- innovative housing models and forms of tenure such as co-housing, when they can demonstrate enhanced affordability as determined by the City
- where a Community Land Trust model is employed to secure increasing affordability over time.

AND

1.2 Form of Development/Location

Subject to urban design performance (including consideration of shadow analysis, view impacts, frontage length, building massing, setbacks, etc.) and demonstration of a degree of community support, projects that would be considered are:

• Within approximately 100 metres of an arterial street (i.e. 1.5 blocks), groundoriented forms up to a maximum of 3.5 storeys, which is generally sufficient height to include small house/duplexes, traditional row houses, stacked townhouses and courtyard row houses. • Fronting on arterials that are well served by transit and within close proximity (i.e. a five minute walk or 500 metres) of identified neighbourhood centres and local shopping areas, mid-rise forms up to a maximum of 6 storeys

Staff recommends that the interim policy be reviewed with a report back to Council after 20 rezoning applications are processed. At that point, staff may make recommendations to expand or revise the criteria above in order to enhance housing options and affordability. If approved by Council, this policy would replace the Neighbourhood Housing Demonstration Project. As such, the Neighbourhood Housing Demonstration Project.

Action 2: Implement the Thin Streets concept identified through the re:THINK HOUSING ideas competition

Identify and implement at least one Thin Streets pilot project through each of the Community Plans currently underway in the Marpole, Grandview-Woodland and the West End (in the West End, the concept will likely be implemented using lanes rather than streets).

In addition to providing more affordable housing, Thin Streets projects may contribute to traffic calming and neighbourhood improvement. In communities that are not currently undergoing community planning, the City will develop a process through which Thin Streets projects can be initiated, possibly building on the City's Green Streets program.

Action 3: Develop an operational and organizational model for a City Housing Authority, including a business plan.

This work will outline a new operational and organizational model for a City-owned Housing Authority, and will provide detailed analysis of the implications of this approach for the City, including:

- **Guiding Principles** what are the principles that will guide the City's role in housing?
- Mandate what is the role of the Housing Authority?
- **Governance** how will it be structured and how will decisions be made?
- Assets and Financing what will it own and how will it access funding? What will be its capacity to raise capital? What are the tax implications of the Housing Authority model?
- **Leadership and Staffing** what types of positions/people does it need to be successful?

Action 4: Use current community planning programs to increase the supply of affordable housing

The City will ensure community plan processes currently underway in the West End, Grandview-Woodlands, Marpole and the Downtown Eastside identify areas appropriate for growth and enable those areas to generate affordable housing through density increases. These plans should also maximize the opportunity to create transition zones between arterials and single family neighbourhoods through these planning programs, and in Phase 3 of the Cambie Corridor Plan.

Action 5: Revise and clarify Council's inclusionary housing policies (i.e. the 20% Policy) to emphasize a flexible and creative approach to the delivery of affordable housing in large developments.

The intent of this inclusionary housing policy is to create opportunities for affordable housing when large site rezonings occur. The priority for this policy will continue to be to secure at least 20% of the units in large developments as social housing for low-income households, pending the availability of funding through CACs and other sources at the time of rezoning.

When sufficient funding to achieve 20% of units as social housing is not available in a timely way, the City will consider flexible options to achieve a minimum of 20% of units as affordable housing for low to moderate income households, including, but not limited to:

- Market rental housing owned and operated by a non-profit housing provider;
- Market rental housing that is privately owned and operated;
- Innovative housing models that can demonstrate a significant level of affordability (e.g. affordable homeownership models).
- Clear title to a site that could accommodate 20% of the units in the development as affordable housing in cases where the City has a reasonable expectation of being able to develop the site in a timely way;
- Offsite provision of affordable housing.

The application of these options will be at the City's discretion, and emphasis will continue to be placed on the achievement of social housing for low-income households wherever possible.

This policy is consistent with Council's Sustainable Large Development Rezoning Policy and is intended to provide more clarity to applicants applying for rezoning of large sites under that policy.

Action 6: Identify additional City-owned lands that may be underused and undertake planning work to bring these sites forward for affordable housing development.

The identification of the next phase of City sites for affordable housing will be undertaken following the completion of the current RFEOI/RFP process for affordable housing on City land (More Homes: More Affordability project). The current RFEOI/RFP process is expected to inform future affordable housing initiatives on City land.

Planning work is required to ensure the potential of these sites is maximized. This planning work can be done through area plans, or through site specific rezonings initiated by the Director of Planning, depending on the context of the City-owned lands.

2. Additional Implementation Actions:

Action 7: Increase housing supply and options in strategic locations throughout the City

Staff will develop and initiate planning programs that have the greatest potential for contributions to affordable housing supply. Prioritization of areas for planning programs will begin immediately and will be integrated with the work on the Regional Context Statement (RCS). The RCS will start to identify a framework for future planning in the City and will be complete by Summer 2013. Detailed Terms of Reference for the programs will also be reported to Council prior to the start-up of each program.

These programs will focus on delivering housing supply and affordable options at key transit nodes and corridors, identified neighbourhood centres and local shopping areas. Planning work will focus not only on the specific station sites and arterials, but on carefully defined transition zones adjacent to the key areas of change.

In these "transition zones", opportunities for ground-oriented housing that scales down from higher density forms on and near arterials to adjacent single family neighbourhoods will be explored. It is expected that housing forms identified in the Community Visions, as well as the new housing types being created through the Norquay Neighbourhood Centre Plan will inform this work.

The programs will be aligned with other City initiatives including the Housing and Homelessness Strategy, Greenest City Plan, Economic Action Strategy, Healthy City Strategy, Regional Context Statement and social development goals. Further, the Terms of Reference are expected to signal the City's expectations with regards to financing amenities in potential new areas of development.

It is expected that these planning initiatives will be launched following the completion of the current Community Plan programs at the end of 2013. This timeline fits well with the current work on the Regional Context Statement and allows the existing Community Planning teams to be redeployed to these new planning initiatives, which will benefit from lessons learned during the current Community Plans.

Action 8: Increase the supply of additional secondary rental units

In order to increase the supply of secondary rental units, the City will undertake the following initiatives:

- Expand the laneway house initiative to allow laneway houses in additional single family zones (RS zones)
- Explore the feasibility of laneway houses in duplex zones (RT zones).
- Expand the zoning districts and housing forms in which secondary suites are permitted to include additional ground oriented housing types (e.g. duplexes, row houses, etc).
- Consult with industry on revisions to the Vancouver Building Bylaw, requiring all new ground oriented housing to be built "suite ready." Pending the outcome of the consultation, implement the necessary revisions Vancouver Building Bylaw amendments.

Action 9: Create opportunities for the development of more co-housing projects

In conjunction with the co-housing projects that will be considered under the Interim Rezoning Policy identified in Action 1, the City will review and explore removing regulatory barriers to the development of additional co-housing projects.

Action 10: Enhance the City's family housing requirements to encourage more 3 bedroom units in new development

The City will update and expand its current family housing guidelines to stipulate the inclusion of homes with 3-plus bedrooms in developments, particularly in lower floors of projects where they will be more affordable. Since the inclusion of 3-bedroom units has financial impacts on projects, the City will explore cost offsets to facilitate the development of more 3-bedroom units.

Action 11: Support the development of Community Land Trusts (CLT) and new financing mechanisms

The City will work with partners to support existing community land trusts and explore opportunities to establish new community land trusts. The Mayor's Task Force on Housing Affordability defines a CLT as, "a community-based non-profit corporation created to acquire and hold land over the long term for the benefit of a community and provide secure affordable access to land and housing for community residents".

The City will similarly work with key financial and community partners to explore new social financing mechanisms and opportunities.

Action 12: Evaluate the impacts of expiring federal operating agreements and develop options to preserve affordability and take advantage of opportunities to renew and expand the stock

The City will work with partners to evaluate the impact of expiring federal operating agreements on non-profit and co-operative housing and analyse options for mitigating impacts, including identifying redevelopment opportunities.

For projects on City-owned land, criteria for evaluating the optimal use of City land to leverage housing opportunities will be established, including negotiating lease rates with non-profits in order to protect affordability and engaging with government and non-profit partners to find solutions.

Action 13: Evaluate the City's rental protection regulations (Rate of Change)

The current rental protection regulations will be evaluated through the Community Plan process currently underway and at a City-wide level, with the goal of preserving affordability and housing stability, while identifying opportunities to renew and expand the stock. The evaluation will include a consultant study to identify and test potential retention and redevelopment scenarios. The study should further the City's understanding of the following:

- economic feasibility of rental retention and replacement options
- comparative levels of affordability achievable in new units vs. levels preserved through investment or maintenance of existing units
- the anticipated rate of redevelopment and impact on tenants

Following the evaluation, the City will develop new or amended rate of change policies and guidelines for Council to adopt (these could be included in the community plans or created as separate policy).

As part of the work to preserve and upgrade the existing rental housing stock, the City will also explore the establishment of new financial tools (e.g. a revolving loan fund with partners) for the upgrading and maintenance of rental buildings, with an emphasis on sustainability and liveability.

Action 14: Develop and implement rezoning and permit process improvements

The City will develop and implement improvements that recognize the priority nature of projects which meet the City's Affordable Housing goals, including creating interdepartmental teams, running concurrent rezoning and development processes whenever appropriate, utilizing project facilitation services, exploring alternate public notification processes including social media, and increasing clarity during the community amenity contribution process.

This action is aligned with the Vancouver Services Review project to improve Permitting and Licensing processes at the City, and will benefit from the work underway through that project.

Action 15: Take steps to provide applicants more certainty in the City's approach to financing the infrastructure and amenities needed to accommodate growth.

Where a community planning policy is implemented using a privately initiated sitespecific rezoning approach, the City will explore areas where the CAC amount can be pre-determined prior to the rezoning process, in combination with a negotiated CAC approach where it continues to be appropriate.

Where community planning policy is implemented using a City-initiated, district schedule rezoning approach:

- identify areas where a new district schedule could use a density bonusing system to achieve public benefits and seek Council direction to develop a pilot project for implementation of this district schedule.
- monitor the outcomes of development projects to determine what effect this zoning approach has on the speed and pace of redevelopment compared to non-bonus density zones and to what extent the certainty and associated cost savings are passed on to new occupants.

This staff report and the attached Action Plan outlines the City's priorities for implementing the recommendations of the Mayor's Task Force on Housing Affordability. However, the Task

Force report recommends several innovative concepts that are not specifically included in this report (e.g. building on top of transit stations, encouraging the use of new construction methods and materials, etc.). These concepts will continue to be considered through the implementation of the Action Plan in the City's ongoing work on affordable housing and community planning.

Implications/Related Issues/Risk (if applicable)

Financial

The proposed action steps discussed in this report are within the City's jurisdiction and can be mostly integrated into existing work programs and processes. For example, the community plans already underway in four neighborhoods provide an excellent platform to operationalize the recommendations of the Task Force. These community plans are expected to complete by the end of 2013. At that time, community planning teams can be re-deployed to the next planning initiatives, identified as having the greatest potential for affordable housing delivery. The result of these planning initiatives will then inform future initiatives, where efficiencies can be adopted.

The Action Plan timing and resource requirements are contained in Appendix B. If this Action Plan is approved by Council, where applicable, implementation will be built into the City's long-term financial planning processes, such as the 10-year Capital Strategic Outlook, 3-year Capital Plans and operating budgets.

CONCLUSION

This Council report presents the final report from the Mayor's Task Force on Housing Affordability (Bold Ideas Towards an Affordable Future), including the results of the re:THINK housing competition and the web-based Place Speak survey. Based on the Task Force report, the priority actions set out in this Council report are considered by staff to be the priority actions the City can take at this time to improve housing affordability.

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Action #	City of Vancouver Priority Actions	Project Start	Project Completion	Key Deliverable	Work Already Underway	Link to Housing and Homelessness Strategy Goals					
PRIORIT	PRIORITY ACTIONS FOR IMMEDIATE IMPLEMENTATION										
1	Implement an Interim Rezoning Policy that increases affordable housing choices in Vancouver's neighbourhoods	Immediately	Ongoing	Affordable housing projects immediately enabled	Rezoning policy drafted for Council consideration	Expand planning framework to enhance affordable housing options					
2	Implement the Thin Street concept	Immediately	Q4 2013	At least 3 pilot projects underway	Community Plans in Marpole, Grandview- Woodland and the West End	Expand planning framework to enhance affordable housing options Increase housing supply & diversity utilizing city land					
3	Develop an operational and organizational model for a City-owned Housing Authority	Q4 2012	Q4 2013	Options report to Council	Terms of Reference for consultant study has been drafted	Pursue a new business model to improve affordable housing delivery					
4	Use current community planning programs to increase the supply of affordable housing	Underway	Q4 2013	New community plans adopted with clear affordable housing policies	Community Plans in Marpole, Grandview- Woodland and the West End; Phase 3 Cambie Corridor Plan; Broadway Corridor Plan	Expand planning framework to enhance affordable housing options; A key enabling action to deliver our 10 year targets for social and market rental housing					
5	Revise and clarify the City's inclusionary housing policies (20% Policy) to enhance flexibility	Immediately	Q1 2013	Adopt new inclusionary policy for large rezonings	Existing 20% policy applied through Official Development Plan Areas and rezonings of major projects	A key enabling action to deliver our 10 year targets for social and market rental housing					

6	Identify additional City-owned land that may be underused and begin planning works to bring these sites forward for affordable housing development	Immediately	Q2 2013 (upon completion of current RFEOI/RFP)	Next phase of City sites for affordable housing confirmed	Identification of City sites with potential for affordable housing is ongoing	Increase housing supply & diversity utilizing city land					
ADDITIONAL IMPLEMENTATION ACTIONS											
7	Increase housing supply and options in strategic locations throughout the City	Commence Q1 2014	TBD	Next area planning programs initiated with clear housing objectives	Development of Regional Context Statement to inform priorities (completion Q2 2013)	A key enabling action to deliver our 10 year targets for social and market rental housing					
8	 Increase the supply of additional secondary rental units Expand laneway housing to additional single family zones Explore feasibility of laneway housing in duplex zones Expand the zoning districts and housing forms for secondary suites (e.g. row houses) Consult with industry on revisions to BBL to require "suite readiness" 	Underway	Q1 2013 - laneway house report back Additional work to follow immediately	Laneway housing and secondary suites permitted in additional ground oriented housing	Work already underway to expand laneway housing to new single family zoning districts	Expand planning framework to enhance affordable housing options					
9	Create opportunities for the development of more co-housing projects	Immediate (through pilot projects)	TBD	Dependent on needs identified through pilots	Privately initiated rezoning application for a Co- Housing project has been submitted	Encourage a housing mix across all neighbourhoods that enhances quality of life					
10	Enhance the City's family housing requirements	Q1 2013	Q1 2014	Review of guidelines complete; Council recommendations for enhancements	High Density Housing for Families with Children guidelines are in place	Ensure housing needs of our diverse population are met					

11	Support the development of Community Land Trusts and new financing mechanisms	Immediate	Ongoing	Partners are empowered to use CLT model and develop new social financing tools	Discussions with partners with existing Community Land Trusts	Provide strong leadership and support partners
12	Evaluate the impacts of expiring federal operating agreements and City-lease expiry and develop options	Immediate	Q2 2013	Risk assessment completed	Social housing inventory project; Negotiations on lease renewals	Support partners to enhance housing stability
13	Evaluate the City's rental protection regulations (Rate of Change)	Underway	Q4 2013	Council recommendations for enhancements to Rate of Change regulations	Consultant study underway	On-going protection of the existing rental stock
14	Develop and implement rezoning and permit process improvements	Underway	Ongoing	P&L redesign process complete	Permits and Licensing process redesign is underway	Increased efficiencies & certainty supports our non- profit and private sector partners
15	Take steps to provide applicants more certainty in the City's approach to financing the infrastructure and amenities needed to accommodate growth	Underway	On-going	Appropriate use of pre- determined CACs, negotiated CACs, and density bonus approaches	Implemented through existing planning programs (e.g. Community Plans)	Increased efficiencies and certainty supports our non- profit and private sector partners

BOLD DEAS TOWARDS AN AFFORDABLE CITY

> MAYOR'S TASK FORCE ON HOUSING AFFORDABILITY

APPENDIX B

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THE MAYOR'S TASK FORCE ON HOUSING AFFORDABILITY AIMS TO MAKE VANCOUVER A MORE LIVEABLE, SUSTAINABLE, AND AFFORDABLE CITY.

A MESSAGE FROM THE TASK FORCE CO-CHAIRS

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Dear Citizens of Vancouver,

On behalf of the Mayor's Task Force on Housing Affordability, it is with pleasure that we present our final report. We began to explore housing affordability together back in January 2012, produced a Quick Starts report in March and an interim report in June. Our final report represents the culmination of our work on the most effective ways to improve affordability in Vancouver.

We know that many people across a wide range of incomes face affordability challenges in our city, from those with little income and no housing to those with a higher income but who struggle to find affordable, suitable and adequate housing. We have focused our efforts on addressing affordability for low to middle income households in Vancouver, including lower income singles and couples with critical needs for suitable rental accommodation; singles and couples struggling to buy their first home; families with children wanting to live in the city rather than having to move to the suburbs; and empty-nesters and seniors wishing to downsize their homes without having to leave their neighbourhoods.

The Task Force focused on affordability solutions for moderate income households earning between \$21,500 and a combined \$86,500 but acknowledged that housing challenges faced by low income households (earning less than \$21,500) continue to be a critical public policy concern for all levels of government. However, it noted that the City, along with other non-profit and government partners, is already strongly committed to action in this area through recommendations adopted by Council in its Housing and Homelessness Strategy. These households at the lowest end of the income range are not the main focus of this report.

Our final report builds on our earlier policy recommendations by incorporating input from the re:THINK Housing Ideas Competition, as well as the online public survey. Both the competition and the survey provide good indications of the types of housing people want to see in Vancouver and the different ways in which we can achieve it. We believe that this report provides a blueprint for both short and long-term policy directions to significantly increase affordable housing options in Vancouver, and encourage City Council to embrace the recommendations and take action on the most pressing policy issue in Vancouver today – the lack of affordable housing.

Yours sincerely, Mayor Gregor Robertson & Olga Ilich Co-Chairs, Mayor's Task Force on Housing Affordability

THE CHALLENGE

Vancouver faces severe housing challenges:

- > Vancouver has the highest housing prices in Canada, and the vast majority of households in Vancouver have incomes well below those required to purchase even a modest condo.
- > Vacancy rates in the rental stock are chronically low, averaging just 0.9% over the past 30 years.
- The majority of the city's purpose-built rental stock was built in the 1960s and 1970s and is badly in need of renewal.
- > Nearly 40% of Vancouver households spend more than 30% of their income on housing.
- The situation is even more serious for young households deciding where to settle down and raise a family. Nearly 50% of households headed by people under the age of 34 spend more than 30% of their income on housing.

The Task Force recognizes that homelessness, low income and supportive housing continue to be critical issues facing Vancouver. The City's *Housing and Homelessness Strategy* 2012–2021 outlines an approach to addressing these issues and significant progress is being made (e.g. the completion of 563 new social and supportive housing units since 2010 and an additional 1,411 units already committed or under construction).

Vancouver also needs a range of housing options for its middle and moderate income earners - those making between \$21,500 (single income household) and up to \$86,500 per year (for both single and dual income households). For many of these households, incomes are too low to be able to afford the costs of ownership. Low vacancy rates and rising rental rates mean that even finding affordable rental housing is a challenge. People and families in this income range have been the main focus of the work of the Task Force.

How Vancouverites decide to address these challenges is fundamental to the future of our city. Should we simply let the market decide what kind of city we want and who gets to live here? Or should we take the actions needed to increase the diversity of affordable housing options, and maintain the vibrancy, diversity and economic competitiveness of our city? This Task Force believes that we can and should take action to create more affordable housing for future generations in Vancouver.

HOUSING AND HOMELESSNESS STRATEGY: HOUSING CONTINUUM

Ending homelessness				Rental housing				Ownership	
Shelters	SROs	Supportive Housing	Non-market Rental (Social Housing)	Purpose -built Rental	Secondary Suites	Rented Condos	Condos	Other Ownership	
				Mayor's Tas	fordability				

"Vancouver's economy depends on attracting and retaining talent. Affordable housing of all types, including market rental, is essential to the City's current and future competitiveness.

John Tylee

Director of Policy & Research, Vancouver Economic Commission.

ENHANCING AFFORDABILITY

One way to improve housing affordability is to increase supply and competition between housing providers. Many of the initiatives identified in this report seek to increase the supply of housing that can be delivered at a lower price point. Lower development costs only translate into lower prices and rents when there is sufficient supply and competition in the marketplace.

Currently in Vancouver, housing exists in two major forms – single family homes on single lots and apartment buildings (largely strata and some purpose-built rental). There is little in the continuum of housing beyond these two forms to meet the needs of families and smaller households. A number of the initiatives proposed in this report speak to the need to broaden the choices of housing form, achieve greater density and, by extension, increase the diversity and affordability of housing.

Our regulatory framework does not allow many of the choices in housing form found across the country and even within the Metro region. Row houses, stacked townhouses and other options such as laneway housing that address the needs of families to access green space at home and live in complete neighborhoods are a priority identified by the Task Force. Across Vancouver, there are many areas where this diversity of housing types would be a good fit if zoning were more permissive. Similarly, increasing density in mixed-use areas with an emphasis on transit-oriented development provides many benefits, including lower transportation costs, proximity to jobs, and easy access to public amenities such as child care, schools, parks, as well as destinations such as shops, restaurants and services.

Other initiatives outlined in the report seek to achieve immediate and long-term affordability by increasing rental stock. Here, the City can take steps to lock in affordability for the long term, using both financial and regulatory tools.

The view of the Task Force was that simplifying land-use regulations where appropriate, and facilitating a more flexible and creative dialogue between developers and the City will result in more housing diversity that can help solve our affordability challenges.

TASK FORCE RECOMMENDATION 01

INCREASE SUPPLY AND DIVERSITY OF AFFORDABLE HOUSING

Density increases in appropriate locations create important opportunities to enhance housing affordability and diversity. The City should accelerate planning programs that increase density in large developments (e.g. Marine Gateway, Southeast False Creek, East Fraser Lands) and transit-oriented locations, and those that increase housing diversity in residential neighbourhoods, including the creative use of underutilized City land, such as streets. Improving housing affordability and diversity should be a primary focus of these planning initiatives.

01 INCREASE SUPPLY AND DIVERSITY OF AFFORDABLE HOUSING

Increase housing choice in low density residential areas

The Report from the Round Table on Building Form and Design (the Geller Report) recommends increasing the supply of several different types of housing to broaden the choices, especially for families with children. The City should implement zoning and regulatory changes to encourage these housing forms:

- > adding more transition zones, similar to Norquay Neighbourhood Centre, that scale down from high-density housing near arterials, commercial centres and transit hubs to ground-oriented medium density housing (e.g. stacked townhouses, row houses, townhouses, etc.) in the transition zone adjacent to single-family neighbourhoods.
- Identify opportunities where densification through such housing forms as townhouses, row houses or stacked townhouses, might be appropriate in low-density residential areas.
- Create opportunities for secondary suites and laneway houses in such a transition zone, and elsewhere, to ensure that new medium-density housing contributes to optimizing affordability for renters and home owners.
- Incentivize a minimum standard of suite-ready status in all new ground-oriented housing (single-family homes, medium-density housing where appropriate), making it easier for homeowners to add secondary suites.

Increase supply in locations with good transit links

The City's Secured Market Rental Housing Policy recognizes the importance of rental housing in transit-oriented locations. The City should accelerate plans to increase density in transitoriented locations and related neighbourhood centres, with a focus on achieving housing affordability and family housing (a focus on 3+ bedroom units). This work should build on the Cambie Corridor Plan, which requires 20% market rental housing for any rezoning along the corridor.

A creative inclusionary housing policy

The Task Force recognizes that developing new complete communities on large sites provides perhaps the best opportunity to increase the supply of affordable housing.

The Task Force discussed a number of opportunities to enable different kinds of housing in large developments through partnerships between the private sector, non-profit sector and the City. A more creative inclusionary housing policy for major projects should be developed to ensure that developers of new neighbourhoods are required to provide either rental or affordable ownership units in a mix that better matches the broad needs of the community, particularly low and moderate income households.

The City's current inclusionary zoning policy requires developers to set aside 20% of land for affordable housing. While this approach creates the opportunity for affordable housing development, over the past decades it has depended on senior government funding to build the affordable housing units, funding which often has not materialized. In the context of the current fiscal climate at senior levels of government, a different approach will be needed to deliver affordability.

Identify underutilized land for creative housing options

The re:THINK Housing Ideas Competition drew a number of submissions that offered new ways to use city land for developing new affordable housing. The proposal for "Thin Streets", which won a Task Force Jury award, provides a way to introduce modest housing developments, such as duplexes and rowhouses, into single-family neighbourhoods by using underutilized city streets. The City should identify opportunities for a Thin Streets pilot project, ideally through the existing neighbourhood planning processes, to enable this proposal.

Other ideas for increasing housing supply and diversity of affordable housing:

Expand opportunities for housing partnerships, focusing on entities that have potential or underused land (e.g. churches, health care facilities, post-secondary institutions, etc). Continue to build on the work of the City's Secure Market Rental Housing Policy that incentivizes construction of purpose-built rental units through a density bonus, DCL waiver, parking relaxations and other regulatory tools.

Explore the feasibility of enabling the development of rental housing within certain limited areas currently zoned for industrial use, such as the western edge of the False Creek Flats that is adjacent to a significant number of public amenities as well as rapid transit. The Task Force acknowledged the strong Council commitment and regional policy in place to protect the viability of existing job- producing space. However, there are some locations, well served by transit, which could contribute to the viability of the industrial lands by providing a place for affordable rental housing targeted to people who work or study nearby. As a balance to this approach, the Task Force suggested that the City should also explore opportunities to introduce appropriate employment space in residential areas that are on the edges of commercial and industrial areas.

Be open minded and expand the opportunities where new housing supply can be situated: build on top of existing buildings (including civic facilities); look into conversions of underused parking lots or the development of secondary suites from ancillary and storage space in existing housing stock.

Across all of these options, take into account family needs and other considerations such as access for people who face mobility issues and other challenges. Given Vancouver's changing demographics, the City should consider setting a target of units in large new developments that are fully accessible for persons with disabilities.

Affordability Considerations:

This recommendation has potential for a significant impact on housing supply and affordability. It will increase row houses and townhouses for families, include secondary suites in more types of housing and could enable opportunities for social housing and long-term affordable market rental housing. 11

TASK FORCE RECOMMENDATION 02

ENHANCE THE CITY'S AND THE COMMUNITY'S CAPACITY TO DELIVER AFFORDABLE RENTAL AND SOCIAL HOUSING Create a new City-owned entity to deliver affordable rental and social housing by using City lands. Mobilize the community to support affordable housing through community land trusts and alternative financing models.

02 ENHANCE THE CITY'S AND THE COMMUNITY'S CAPACITY TO DELIVER AFFORDABLE RENTAL AND SOCIAL HOUSING

Enhance the City's capacity to deliver affordable rental and social housing

The City's considerable land assets are a critical component in addressing the affordability challenge and over the last 50 years, city land has played a key role in enabling affordable rental housing. The City should lease land at a nominal fee to facilitate the creation of new social housing and new affordable rental housing. City-owned land should be brought forward to test the level of affordability that can be created by the non-profit and private sectors working together using City sites. These sites should preferably be smaller and medium-sized sites, which are zoned and ready to go, enabling a guicker delivery of units. A fair, open and transparent process should be used to identify potential non-profit and private partners. Based on the experience of the Short Term Incentives for Rental (STIR) program, and with the additional contribution of land at nominal cost through a long-term lease, the Task Force feels that the City can use rigorous criteria to evaluate proposals and partnerships designed to achieve sustained affordability. Following a full evaluation of the units and level of affordability achieved, the City could establish an ongoing program for commitment of land through long term leases for the creation of social and affordable rental housing. It is encouraging to see that the City has already begun an RFEOI for six sites of city-owned housing to be leased for new affordable housing, and should continue this process in the future, with adjustments based on the first REFOL as needed.

The City should be proactive in meeting the affordable housing needs of the community by creating a new Cityowned housing entity to facilitate development of social and affordable housing. A City-owned entity, such as a Housing Authority, could enable the City to deliver on its objectives for social and affordable rental housing. While ultimately responsible to City Council, it would be governed by its own board with a clear mission statement to develop social and affordable housing within a certain range of affordability. There are numerous examples of municipalities across Canada that have established such an entity (Metro Vancouver, Edmonton, Winnipeg, and Toronto for instance).

This entity should be an arm's-length subsidiary company that would be given a mandate and authority to act as a catalyst and facilitator for affordable housing development on behalf of the City. The authority should have the ability to:

- > respond nimbly to emerging partnership opportunities with the private sector, non-profit societies and senior governments.
- consolidate all of the City's non-market housing portfolio under one administrative entity, streamlining and standardizing operations.
- channel City capital grants to not-for-profit housing societies for projects supporting affordable housing and decreasing homelessness, and
- > use the skills of an experienced Board to optimize the return on the City's investment in this critical area of public policy.

Mobilizing the Community for Affordable Housing

A Community Land Trust

A community land trust is a non-profit corporation created to acquire and hold land over the long term for the benefit of a community and provide secure affordable access to

land and housing for community residents. A successful model leverages donations of land and funding from private and non-profit partners to stimulate the creation of affordable housing options. It would be managed by an independent board of directors. The City's role would be to remove obstacles to the success of such an approach, offer policy support as needed, and partner when appropriate. Typically a land trust could acquire and assemble land, and also be the beneficiary of revenue streams generated by the selective sale of land and assets.

Alternative financing

The delivery of affordable housing in Vancouver could be further enhanced by the development of new financing mechanisms. New and evolving models should be investigated for community-based financing agencies for affordable housing through partnerships with nonprofits, foundations, unions, religious organizations and philanthropic individuals to determine possible application within Vancouver. Typically these partnerships provide long-term and inexpensive capital to create new housing, to undertake substantive renovations of existing stock, or provide re-mortgaging options. Such partnerships act as ethical investment vehicles, committed to providing financing at less than market returns for non-profits undertaking affordable housing projects.

Other ideas that could enhance the City's and Community's capacity to deliver affordable rental and social housing:

Review and identify any regulatory barriers to the creation of new co-housing developments, particularly those geared towards seniors. Lobby through the Big City Mayor's Caucus and UBCM for federal and provincial tax incentives to enable the development of new market rental housing and advocate to federal and provincial governments for sufficient funding for social housing. Use the City's influence to work with senior governments, pension funds, private financial institutions, private developers and non-profit societies to secure sources of low interest finance and capital for affordable housing. Work with immigrant and investor communities to explore ways to channel a portion of overseas and inward investment toward creating affordable housing

Affordability Considerations:

- Leasing City-owned land at nominal rates removes a key barrier to housing affordability in the City – the high price of land.
- A new housing entity with an expert Board, charged with managing and creating social and affordable rental housing, could build units for residents across a broad income range.
- A community land trust could enable the creation of affordable rental and leasehold ownership options for moderate-income households as a supplement to City and other government efforts.
- A community-based-financing agency could provide lower borrowing rates that could lower project costs. Access to affordable financing is a critical element of enabling new affordable housing and investment into existing units.

TASK FORCE RECOMMENDATION 03

PROTECT EXISTING SOCIAL AND AFFORDABLE RENTAL HOUSING AND EXPLORE OPPORTUNITIES TO RENEW AND EXPAND THE STOCK Protect existing non-profit, social and co-operative housing that may be under threat and continue to protect the affordable market rental stock using the community planning process to focus on strategies to repair, renew and expand the stock neighbourhood by neighbourhood.

03 PROTECT EXISTING SOCIAL AND AFFORDABLE RENTAL HOUSING AND EXPLORE OPPORTUNITIES TO RENEW AND EXPAND THE STOCK

Protect existing non-profit, social and co-operative housing

Replacing lost affordable housing can be expensive compared to the cost of fixing it up. The City should proactively work with partners to find ways to enable upgrading the affordable housing stock before these buildings fall into disrepair and demolition becomes the only option. The majority of the City's 24,000 social, non-profit and cooperative housing units were built during the 1960s, 1970s and 1980s. Many of these housing projects are subsidized by federal government operating agreements, with the majority of these agreements scheduled to expire by 2025.

A considerable amount of this housing (such as South False Creek and Champlain Heights) was developed on City land under 60 year leases. Many of these properties have less than 25 years remaining on their leases, a challenging situation as most financial institutions will not finance properties that have less than 25 years of remaining lease time. This prevents needed investment by owners in capital maintenance of their units and buildings, thus further accelerating the degradation of the housing stock and reducing the marketability of the units. This issue has been compounded by building envelope failure in some of these properties.

Strategies need to be developed that deal with the renewal of this important affordable rental housing stock. The key components of an approach include: the completion of an inventory of all non-profit housing by age and condition to allow prioritization of renewal; examination of the merits of lease extensions and a forum for consultation with affected parties that focuses on solutions. Partnership models involving the City, the development community, co-ops and non-profit housing societies that are nearing the end of their mortgages may be required to both renew old stock and add additional affordable housing units. This could be achieved in a number of projects through infill and carefully phased redevelopment, while working to protect affordability.



Continue to protect the affordable market rental stock and explore opportunities to repair, renew and expand the stock through community plans

Use community plans as an opportunity to explore ways to repair, renew and expand the City's affordable market rental housing stock by testing the feasibility of a number of maintenance, renovation and redevelopment scenarios in areas where rate of change regulations currently apply (e.g. RM, FM, and CD-1 zones). The scenarios would typically rely on the creation of additional building area (density) to fund reinvestment or reconstruction of the rental housing stock. Scenarios to explore include upgrading and repairing existing units, one-for-one replacement with new rental units, increasing the rental stock with more than one-for-one replacement, and improving affordability through one-for-one replacement with social housing.

Rate of Change Regulations were first adopted in 1989 in response to the loss of more than 2000 rental units over a five-year period through demolition and conversion to condominiums. The current rate of change requires any new development on a site of six or more rental units to replace, on a one for one basis, all of the rental units. Replacement can be done either on or off-site. Without the current rate of change policy, an estimated 14,200 units would be at risk of redevelopment by 2019.

The success of Recommendation 3 will rely on an appropriately phased renewal of the existing rental stock, to avoid displacement of tenants, particularly lower income households. The development of Community Plans, currently underway in four different communities across the city, is an opportunity to explore these options.

Affordability considerations:

Existing purpose-built rental stock is an important source of affordability for moderate income residents. The challenge for the city is to find ways to renew and expand this stock in a way that will minimize the impact on current tenants and maintain affordability over the long term.



Many of these housing projects are subsidized by federal government operating agreements, with the majority of these agreements scheduled to expire by 2025.

TASK FORCE RECOMMENDATION 04

STREAMLINE AND CREATE MORE CERTAINTY AND CLARITY IN THE REGULATORY PROCESS, AND IMPROVE PUBLIC ENGAGEMENT Enhance certainty, efficiency and transparency of approval processes and clarify regulations in order to reduce development costs and enhance affordability.

04 STREAMLINE AND CREATE MORE CERTAINTY AND CLARITY IN THE REGULATORY PROCESS AND IMPROVE PUBLIC ENGAGEMENT PROCESSES

Fast-track applications for affordable rental housing

Increase certainty, efficiency and transparency of the approval process by streamlining by-laws and processing. The City should build on the Task Force Quick Start recommendations to prioritize projects that deliver greater affordability. Delays through the development process can add significantly to costs and an expedited process can generate project savings.

Improve public consultation and engagement

Significant efforts should be made to develop sustained public support for the efforts to create more affordable and social housing. Innovative and inclusive strategies, including the use of social media, place-based polling and input along with various forms of dialogue, video and print material, should be used to convey social objectives, understand public opinion and build support for specific initiatives.

Create more certainty in charges on new development

The City should consider requesting a Vancouver Charter change to allow development cost levies to cover a wider range of community amenities such as recreational and cultural facilities. This would reduce the City's reliance on Community Amenity Contributions (CAC) to fund the amenities required to support growth in the City. In the absence of such legislative change, the City should establish fixed CAC contributions to fund such amenities wherever practical as the clarity this brings in the development approval process is significant. A more standardized approach would provide certainty to the development community regarding project costs, reducing risks and possibly resulting in lower financing costs, thus enhancing affordability.

The City should examine the broader use of 'density bonusing' that allows for prescribed increases in density within an existing zoning bylaw in exchange for meeting specified conditions (e.g. providing affordable housing or other public benefits). The expansion of density bonusing should be in alignment with neighbourhood plans, and would preclude the need for a rezoning which significantly increases the uncertainty and the time for processing affordable housing proposals.



Other ideas to streamline and create more certainty and clarity in the regulatory process and improve public engagement processes:

Develop a NEXUS Pass-type system for applicants who have a proven track record of successful projects. This could include allowing such applicants to hire third-party consultants to sign-off plans in the early stages on an application.

Continue to update City of Vancouver technology to support an efficient permitting process and provide ongoing training to City staff and applicants on bylaws and approval processes.

Amend the Vancouver Building Bylaw for both new and retrofitted buildings to codify alternative solutions in regular use that are currently resolved on a case-by-case basis. This would improve processing times for building permits as well as reduce the cost of engaging professional services to support the permit application.

The City should build on the Task Force Quick Start recommendations to prioritize projects that deliver greater affordability. Adopt the Model National Energy Code of Canada for Buildings (MNECB) and give designers the option of following either ASHRAE or MNECB.

Look for methods to remove barriers to innovation and design, but maintain safety, including:

- > Using sprinklers as an alternative to some of the existing fire safety requirements.
- Encouraging more housing in laneways by providing addresses for lanes and looking into ways of making sure fire trucks have access (including consideration of smaller vehicles).
- Resolving any issues around design and creation of stacked town homes.
- > Permitting the use of newer building materials and using performance-based rather than prescriptive requirements where appropriate.

Affordability considerations:

Lower development costs only translate into lower prices and rents when there is sufficient supply and competition in the marketplace. Reducing development costs will not necessarily translate directly into lower house prices and rents without specific mechanisms to ensure those savings are passed on to purchasers and renters. It will, however, lead to a greater supply of a broader range of housing types and allow more households and families to live in Vancouver.

PLACESPEAK HOUSING TASK FORCE SURVEY REPORT

Following the release of the Task Force's Interim Report in June, a PlaceSpeak online survey was established to allow members of the public to provide feedback on the Report's recommendations. The survey was open for two months, and 151 surveys were collected from local residents, providing a small snapshot of housing affordability opinions in Vancouver. The following is a summary of the survey results; complete survey results are included in the appendix.

WHEN ASKED ABOUT THE REPORT'S RECOMMENDATIONS:

City Involvement

Support for proactive city involvement in managing Vancouver's housing market was reported at 84% across all neighbourhoods, with 100% support in Arbutus-Ridge, Dunbar-Southlands, Fairview, Grandview-Woodland, Kensington-Cedar Cottage, Kerrisdale, Killarney, Marpole, Oakridge, South Cambie and Victoria-Fraserview.

Housing needs

Survey respondents reported freehold townhousing/ row housing, 3+ bedroom market rental, and laneway housing to be the three most-needed accommodation types in their neighbourhoods. By neighbourhood, townhouses/row houses were reported as needed in Downtown, Dunbar-Southlands, Hastings-Sunrise, Kerrisdale, Kitsilano, Mount Pleasant, Renfrew-Collingwood, Shaughnessy, Victoria-Fraserview, and the West End. The neighbourhoods reporting highest need for 3+ bedroom market rental properties were Fairview, Grandview-Woodland, Kerrisdale, Kitsilano, Mount Pleasant, Renfrew Collingwood, Riley Park, Strathcona, and Victoria-Fraserview.

A number of other accommodation types were highlighted as urgently required in the general comments sections of the surveys. These were co-operative housing, live/work spaces, shared equity housing, non-strata row housing, affordable senior accommodation, social housing and co-housing. *Increasing the provision of co-operative housing appeared to have widespread support from many respondents.* The situation of seniors was also highlighted, both in terms of the need for affordable rental properties for retirees, and also the problem of a rising property tax burden on seniors who wished to stay in their own homes.

Using City Land

There was strong support that some of the city-owned land should be targeted for middle income (\$21,500-\$86,500) housing, with 83% of respondents reporting strong/moderate agreement. There was minimal variation across neighbourhoods. There were a number of comments regarding the price bands and cut-offs for moderate housing reported in the surveys, with some respondents considering the upper cut-off low. More than once it was mentioned that a family with children on \$86,000 was under significantly more financial pressure than a no-children family on the same income.

Developing around transit hubs

There was 85% strong/moderate agreement reported for housing developments to be identified around transit hubs, with minimal neighbourhood variation. Comments were made regarding better bike and walking provisions, live-work spaces, and creative integration of housing and amenities also being important.

Requiring moderate income housing in new developments

There was 80% strong/moderate agreement reported across respondents for requiring new housing developments to provide more moderate-income housing. There were also suggestions from respondents that targeting housing for key service workers, such as nurses and first responders, should be considered.

Family Accommodation Requirements

There was approximately 78% agreement reported in favour of a requirement for new developments to include 3+ bedroom housing in their provisions. The most reported interest in this idea was in Dunbar-Southlands, Fairview, Hastings-Sunrise, Marpole, Oakridge, Renfrew-Collingwood, Riley Park, Shaughnessy, Strathcona, Victoria-Fraserview, West Point Grey.

Secondary suite readiness

78% of all respondents thought new housing should be "suite ready". This recommendation was most favoured by respondents from Arbutus, Downtown, Grandview-Woodland, Hastings-Sunrise, Kensington-Cedar Cottage, Kerrisdale, Marpole, Oakridge, Renfrew-Collingwood, South Cambie, and Victoria-Fraserview. It was least favoured by respondents reporting from Dunbar-Southlands, Fairview, Killarney, Riley Park, Shaughnessy and West Point Grey.

Additional suggestions

The single biggest issue raised regarding affordable accommodation in Vancouver was the perceived negative influence of foreign investment driving up prices. Concerns were also expressed that developers prioritised profit in their provisions and had created a glut of condos and luxury housing when more modest housing was the priority. Development and rent controls were mentioned.

In terms of future development there were calls for realism, both in terms of private space expectations, as well as parking provision requirements. There were views expressed regarding the importance of protecting and improving public green space provisions within the city, so as to reduce the need for private green spaces. It was also suggested that the parking requirement provisions on new developments were too high and placed an unnecessary upward pressure on new property prices.

PUBLIC CONSULTATION AND FEEDBACK

Who gave us feedback?

Data Sample

In total, public opinion was voiced from across 21 neighbourhoods of Vancouver, ranging from West Point Grey to Killarney. Reported demographics revealed an age range of 20+ to over 65, with a 45:55 male to female split. *The majority of respondents reported living in a two adult household without children.* Approximately a quarter of respondents reported living in families with one or two children.



Household Income

Just over half of all respondents reported being from households with an annual income of \$21,500 - \$86,500. 37% of survey respondents reported an annual household income of more than \$86,500, and in the lower income bracket, Dunbar-Southlands and Grandview-Woodland yielded significant numbers reporting household incomes below \$54,000.

Type of Housing

Market rental and home ownership were the typical reported tenures with over 80% of respondents across Vancouver falling equally into one or other of these groups. Co-operative living was reported at 6.5%. Reported accommodation sizes ranged from bachelortype suites to houses of +3 bedrooms, with over 50% of respondents reporting 1-2 bedroom accommodation.

Affordability of Accommodation

Over 46% of all survey respondents reported that 30% or less of household income was spent on rent or a mortgage, while approximately 22% of respondents reported that they were spending more than 40% of their household income on rent or a mortgage.

re:THINK HOUSING AN OPEN IDEAS COMPETITION

RECOMMENDATIONS FROM THE JURY

Alan Boniface // Nathan Edelson // Mark Guslits // Olga Ilich // Ken Kwan

In May 2012 the City of Vancouver launched an open ideas competition on affordable housing called re:THINK Housing. During a two month period, close to 70 applications were submitted both locally and from countries as diverse as the Netherlands, Turkey, the UK, Ireland, Austria, Hungary, the United States, Australia, Singapore, and Mexico.

Winners were selected by both a jury comprised of members of the Mayor's Task Force on Housing Affordability, as well as by the public through online voting. In just two weeks, 8,000 votes were cast online.

The submissions were evaluated by the Jury according to the following criteria:

Affordability: for low to middle-income households in Vancouver, defined as an individual household income of \$21,500 to a combined household income of \$86,500.

Green Space: must maintain or enhance public access to green space, and should advance city objectives related to Greenest City 2020 goals.

Public land: Any ideas premised on the use of public land must include the ability for public control and ownership to remain in place.

Neighbourhood integration: should find ways of creatively connecting with natural, historical, and cultural elements of neighbourhoods.

Community needs: meet the housing needs of priority groups:

> lower-income singles and couples needing suitable rental accommodation;

- > singles and couples struggling to buy their first home;
- > families with children who want to live in the city; and
- > empty-nesters and seniors wishing to downsize and remain in their neighbourhood.

Financial viability: Ideas should be deliverable without the sale of public land or financial incentives, and enable long-term affordability without government subsidy.

Feasibility: Proposals for new forms or sites of affordable housing can be initiated and built within three years, with preference given to those that require 18 months or less.

The Task Force Jury was impressed with the number of submissions and the participation in the online voting. While few of the ideas touched on all of the criteria, there was a good range of large and small scale proposals – many of which could play a role in helping to implement the Task Force's recommendations. Picking a winner in each category was challenging because there were several ideas that were very good or similar in nature. In reviewing the results, we are focusing on the kinds of submissions that were made and ways in which many can be moved forward toward implementation to help achieve the City's goals. We found that most ideas demonstrated one or more of the following characteristics:

- > Creative use of public lands
- > Innovative infill in existing neighbourhoods
- > Building over existing development
- > Alternative forms of building management
- > Building with different kinds of materials
- > Reducing parking and storage

The following is a list of some of the proposals that illustrate these attributes, and recommendations for moving them forward in alignment with the Task Force's final report.

CREATIVE USE OF PUBLIC LANDS

It is challenging to create affordable housing in new development due to the high costs of land in Vancouver. The following submissions proposed using public lands, not only to reduce housing costs, but to provide other important community amenities including green space, food security and other services.

#23 Thin Streets: Transforming streets into housing sites (Jury's Winner - see below)

Consideration should also be given to requests from the School Board or neighbours seeking to develop affordable family housing on or near existing schools grounds. Over time, staff should also review the likely yield for affordable housing associated with some of the specific areas identified in the re-THINK Housing competition including Delamont Park, other areas along the former CPR Right of Way and False Creek South, and report back to Council on whether, and if so when, community planning could be initiated to fully explore these opportunities.



#37 Affordable Housing and Heritage Retention:

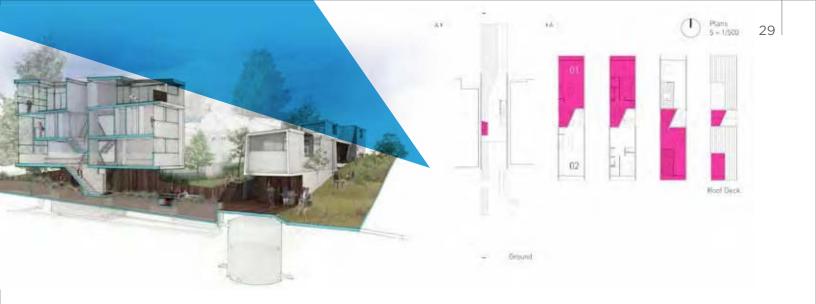
Delamont Park: Infill, heritage retention and community spaces along a portion of a former CPR right of way (Jurv's Honorable Mention)

#52 Back to School: Developing housing on or near school grounds

#111 Neighbourhood, Affordable housing, Green Park: Developing in South False Creek over the streetcar line along 6th Ave

Next Steps

It is suggested that a pilot project for the 'Thin Streets' proposal be considered as part of the ongoing community plans currently taking place. Thin Streets was chosen as one of three winning submissions by the jury due to its ability to be replicated across the city, provide new housing options that fit within single-family neighbourhoods, and be partnered with City initiatives already underway, such as the 'Streets to Parks' program taking place in some of the community plans. The land necessary for the Thin Streets proposal is owned by the City, in the form of right-of-ways, making it more feasible for project delivery than other proposals.



INNOVATIVE INFILL IN EXISTING NEIGHBOURHOODS

There were many proposals to gently increase densities in single family neighbourhoods, ranging from new designs of buildings to creative divisions of existing lots. The diversity of ideas provides a range for the City to draw from to enable targeted forms of development that provide affordability and innovative building form. These include:

#27 Human Space: Density for community and the socio-ecological neighbourhood: Using side lots to create shared equity and enable additions to single-family homes (Jury's Winner - see above)

#112 Three Degrees of Freedom: locations to focus transit-oriented development (People's Choice Winner)

#50 (not) In My Back Yard: full-sized dwelling unit under courtyard (Jury's Honorable Mention)

#102 Courtyard Housing: two houses on 33 ft lot; shared courtyard/water systems (Jury's Honorable Mention)

#115 The Missing Typologies: Fee simple row house & 33 ft lot side by side duplex (Jury's Honorable Mention)

#87 Urban Boardwalk: Infill along former CPR right of way

#20 House IDEA: four small factory built modular houses on 33 ft lot

#36 Think Small: four units on a 45 x 50 ft lot in RM-4 district **#49 Z House:** Z shaped party wall; six dwelling units on 33 ft lot **#58 re:THINK InFill:** Keep existing single family house; permit infill unit on RT-2 33 ft lot

Next Steps

The City should review the proposed ideas for moderate increases in densities in existing neighbourhoods, including neighbourhoods where community plans are underway, and report back to Council outlining the possible yield of affordable housing, resources required, and any regulatory changes needed. Of these ideas, #27 Human Space, won the jury award for Vibrant Neighbourhoods, Private Space because of its proposal to use side lots for shared equity, enabling homeowners to invest in energy improvements and expansions of existing homes while maintaining neighbourhood character. Several others warranted Honourable Mention from the jury as they uniquely addressed housing needs on a local scale. Along with a staff analysis, there could also be an opportunity to incorporate some of these proposals into work done on the Task Force's recommendations for Transition zones.

BUILDING OVER EXISTING DEVELOPMENT

It is challenging to assemble land for affordable housing, especially on sites that are well served by rapid transit. There were several proposals to build over existing development. Some of these are over SkyTrain lines; others over streets or heritage buildings. The Task Force is concerned that what appears to be "free" land will face high costs for construction to accommodate services, seismic and parking requirements. However, such locations could put more workers within easy access to jobs, enhance neighbourhood centres and provide density needed to help conserve heritage buildings.

#56 Bridge Housing: Using density bonusing to develop over existing buildings (Jury's Winner - see below)

#14 Stitch City: Linear housing over transit and arterials

#24 Captain Helmet: Building over transit, parking lot and arterials

#53 Viaduct Village: Building over Viaducts

#85 VanGate: Building over SkyTrain lines

Next Steps

The City should initiate discussions with TransLink to see whether there are realistic opportunities to pilot housing development above a portion of one of the guideways especially near SkyTrain Stations that could yield transitoriented development. The jury chose 'Bridge Housing' as one of the three winners due to its focus on mediumdensity additions to existing structures, which could increase housing around transit hubs while preserving the social and cultural fabric of existing communities. Although there are challenges from a construction perspective, the proposal includes regulatory change within the City's scope, such as density bonusing. Consideration should be given to proposals from private developers on a case-by-case basis to build over other existing structures following any opportunities identified by TransLink.

BUILDING WITH DIFFERENT KINDS OF MATERIALS OR METHODS

There have been significant breakthroughs in the use of containers, concrete and wood products when building multi-unit housing. Some of these can significantly reduce the costs of labour and/or materials in construction; others have resulted in greater energy efficiency and lower operating costs. Many of these options have been successfully tried in other cities and can be readily applied once regulations are adjusted; others are innovative and need to be tested in Vancouver. Those that are successful may lead to new industrial methods that could be produced as part of our emerging green economy. re:THINK Housing submissions that involved using different forms of materials included:

#83 Community Condos: Container housing on temporary sites (Jury's Honorable Mention)

#76 Cargo Park: Container housing near City Hall (People's Choice Winner)

#16 Going Massive: Using timber massive building materials

#63 Kits Point: Modular housing at Kits Point

#93 Existence Maximum: Tall and deep units self-built over time

#108 Passivhaus: energy-efficient wood prefab houses

Next Steps

The City should review the proposed ideas for using new materials and construction methods and report back to Council outlining the feasibility of their use in new affordable housing developments. This should include an analysis of how the various materials impact affordability, as well as options for pilot projects within the City.

ALTERNATIVE FORMS OF BUILDING MANAGEMENT

With housing prices out of reach for a growing number of people, there is a move towards creative options of home ownership and building management. Security of tenure, access to shared space and the ability to prevent land value speculation are considered as preferable attributes by many who do not have the financial ability for outright ownership. Various forms of non-market management, including co-housing, were submitted through the re:THINK Housing project. It is important to note that two of the four people's choice awards went to co-housing projects. Some of the re:THINK housing submissions that involved alternative forms of building management include:

#38 Self-Managed Low-Income Housing: Training addicts in recovery to construct and manage their own homes (Jury's Honorable Mention)

#70 Co-Housing with a Twist: Co-housing (common ownership of housing (People's Choice Winner)

#89 Home Together: Regulatory changes to enable Co-operative Co-housing (People's Choice Winner)

#65 smart SHARE housing: Two units share kitchen, dining and living rooms

Next Steps

The City should review the regulatory framework around co-housing and co-operatives and identify any barriers to enabling these types of developments, as well as how to achieve affordability. As part of future RFEOIs for long-term leases for City land, the City should consider including co-housing or self-managed housing projects in requests for new affordable housing projects.

EXPANDING COMMUNITY AMENITIES AND REDUCING PARKING & STORAGE

The delivery of new community amenities is crucial to enabling strong, vibrant neighbourhoods throughout Vancouver. With strategic increases in density, particularly along arterials, there is a growing importance to deliver community amenities that are accessible to people who do not live in single-family homes that have access to large, open private spaces. Several re:THINK proposals were premised on affordability through a more innovative approach to delivering community amenities in new developments. These ranged from reduction in parking and storage space, increasing courtyard and shared public spaces, and enabling more shared utilities and appliances. Some of these included:

- > **#57 VibRENT City:** Amalgamate community benefits on public land
- #94 Vancouver Department of Social Economics: Sharing social benefits to enable lower housing costs
- > #114 Smaller Footprint: Sharing appliances, tools, cars, bikes, and other items

Next Steps

The City should continue to encourage innovative ideas that improve affordability through sharing of amenities, vehicles and appliances, as well as seek out opportunities to reduce regulatory requirements for parking and storage, as appropriate.

CONCLUSION

Re-THINK Housing has resulted in a significant number of ideas that the Mayor's Task Force of Housing Affordability jury and the general public have found to be worthy of further consideration. Several of these ideas look promising and could be pursued with little if any regulatory change; those that have credible proponents and financial backing should be supported for implementation. Others might yield a considerable amount of affordable housing, but require significant public investment or regulatory change, and should be assessed to determine whether and how they might best be facilitated in a timely way. We encourage the City to act on the suggestions as outlined by the jury, and to continue to revisit the submissions in the coming years as a way to inspire new ideas and solutions for affordable housing in the future.

RE:THINK HOUSING IDEAS COMPETITION WINNERS

MAYOR'S TASK FORCE JURY AWARDS

Building Bold Public:

#56 Bridge Housing - Ian McDonald, Vancouver, Canada

Vibrant Neighbourhoods Public:

#23 Thin Streets: Turning Asphalt into Affordable Housing
 Christina DeMarco, Ted Sebastian, Charles Dobson,
 Vancouver, Canada

Vibrant Neighbourhoods Private:

#27 Human Space: Density for Community and the Socio-Ecological Neighbourhood – Andrew Neuman, Vancouver, Canada

Honourable Mentions as selected by the Mayor's Task Force Jury:

#83 Community Condos - Tami Reilly, North Vancouver, Canada

#37 Affordable Housing and Heritage Retention: Delamont Park – Sean McEwen, Vancouver, Canada

#38 Self-Managed Low Income Housing – Lane Waker, Vancouver, Canada

#50 In My Backyard - d'Arcy Jones, Vancouver, Canada

#102 Courtyard Housing: A Sustainable Community Model on Standard Private Lots in Vancouver - Cheryl Wan, Richmond Hill, Canada

<u>#115 The Missing Typologies - Robyn Fenton,</u> Vancouver, Canada

PEOPLE'S CHOICE AWARDS

At the same time more than 8000 people participated in an online survey to determine the People's Choice Awards.

Building Bold - private land

#112 Three Degrees of Freedom: A transit-oriented plan to depressurize housing in Vancouver's semi-urban areas
Theodore Lim and Stephanie Liou, Vancouver, BC

Building Bold - public land

<u>#76 Cargo park – Daniel Petrocelli, Kavosh Maleki,</u> Chris Carrasquilla Toronto, Ontario

Vibrant Neighbourhoods

- private land

#89 Home Together, from the Vancouver Association of Collective Housing Enthusiasts - Andrew Martin, Carolyn Shaffer, Sarah Ross and Travis Clyne

Vibrant Neighbourhoods - public land

#70 Co-Housing With a Twist - Joanne Lund and Committee

To view the winning submissions, please visit: www.rethinkhousing.ca/winners.php

SUMMARY AND NEXT STEPS

ALL OF THE RECOMMENDATIONS IN THIS REPORT SPEAK TO THE NEED FOR THE CITY TO TAKE AN INNOVATIVE AND MULTI-PRONGED APPROACH TO SOLVING THE ISSUE OF HOUSING AFFORDABILITY.

The membership of the Task Force provided a rich source of advice and experience for the City in its work in this important area of public policy. There is no one silver-bullet solution and, as is evident, achieving our goals will rely on a combination of effective land use policies, innovative structures designed to leverage expertise and funding, and the reduction of unnecessary expense in the City's regulatory process. This report provides a blueprint for the policies and programs the City should undertake, both in the short and long-term, to protect existing affordable housing and unlock the creation of new affordable supply. Given the negative impacts that expensive housing has on our city – whether it is forcing people into longer commutes, living in substandard housing, or limiting economic opportunity – we urge City Council to be bold and embrace the recommendations we have laid out, with a determination to see them through.

The health, prosperity, and future success of our city depends on it.

ACKNOWLEDGEMENTS

The work by the Mayor's Task Force on Affordable Housing could not have been made possible without significant contributions from a variety of City staff, external organizations and individual experts. The Task Force would first like to recognize the work done by City staff to provide research and analysis for the Task Force's Quick Starts, Interim and Final reports: Dr. Penny Ballem, City Manager; Dave McLellan, Deputy City Manager; and Abi Bond, Dennis Carr, Edna Cho, Cory Dobson, Dan Garrison, Jim de Hoop, Dianna Hurford and Vicki Potter in the City's Housing, Planning, and Social Policy departments.

The process of operating several working groups as well as the Task Force Jury required professional facilitation and sage advice. Members of the Task Force would like to recognize the skillful facilitation and direction from Shauna Sylvester and Dr. Laurie Anderson of the SFU Public Square, as well as Sean Ruthen, who represented AIBC as a professional adviser to the Task Force Jury during the re:THINK Housing Ideas competition.

Providing outside advice on the Task Force's policy foundations were local developer and architect Michael Geller, who chaired the Roundtable on Building Form and Design, as well as members of the Academic Roundtable, which included Prof. Erick Villagomez, Founder and Principal, Metis Design (Roundtable Chair); Prof. Anthony Perl, Director of Urban Studies, SFU; Prof. Penny Gurstein, Director of School of Community and Regional Planning, UBC; Prof. Leslie Van Duzer, Director of the School of Architecture and Landscape Architecture; Prof. Emeritus Michael A. Goldberg, Sauder School of Business; Assoc. Prof. Elvin Wyly, Assoc. Prof Geography Department, UBC; Dr. Thomas Hutton, Professor School of Community and Regional Planning; and Andrew Yan, Bing Thom Architects. The Task Force would like to thank them for volunteering their time and experience to research and gather information on housing trends, policies, and programs for the Final Report.

Engaging the public in a dialogue on housing issues involved a broad group of talented partners, and included community plan events, an Ideas Jam, videos, an on-line survey, as well as the launch, promotion, and organization of the re:THINK Housing Ideas competition. The Task Force would like to thank and recognize community planners Lil Ronalds, Holly Sovdi and Andrew Pask; media and online partners GenWhy Media, Design Nerds, TruthFool Communications, Megan Sheldon, Adjacent Media, Spacing Magazine, PlaceSpeak, and Gravit-e Technologies; community event hosts Steve Burgess, Morgan Brayton, Naomi Steinberg, Elder Joe Calder, Elder Victor Gueirn, and Elder Stan Humchitt; re:THINK Reveal performers Shiral Tobin. Type Bridge, Luke Brocki, and Evelyn Lau; and event venues The Hive, The WISE Hall, Denman Theatre, Metro Theatre, and Roundhouse Community Centre. The support of these organizations and individuals was instrumental for engaging Vancouverites on what affordability means to them. Overseeing this work were the dedicated staff in the City's Corporate Communications department, including Mairi Welman, Amanda Mitchell and Tracy Vaughan.

Finally, the Task Force would like to thank all of the members of the public who took the time to provide their thoughts, ideas and opinions on housing, be it through attending events, completing the online survey, or submitting ideas for the re:THINK Housing competition, all of which the Task Force reviewed and studied in the process of completing its work.

APPENDICES

APPENDIX 1: TASK FORCE MEMBERSHIP AND WORK

Co-chaired by Vancouver Mayor Gregor Robertson and former provincial cabinet minister Olga Ilich, who served as Minister of Tourism and then Minister of Labour from June 2005 until June 2008 and who has been involved in the housing field for most of her career, with a strong focus on the development of social and family housing. The Task Force membership is drawn from a number of organizations relevant to the housing sector and includes: architects, designers, builders, non-profit associations, apartment owners, academics, and private, non-profit and public sector property developers.

Alan Boniface Dialog Consulting Architects

John D'Eathe Real Estate Counsellor

Nathan Edelson 42nd Street Consulting

Leonard George Tsleil-Waututh Nation

Marg Gordon British Columbia Apartment Owners & Managers Association

Mark Guslits Mark Guslits & Associates Inc.

Colleen Hardwick (Nystedt) New City Ventures

Howard Johnson Baptist Housing

Ken Kwan SUCCESS

Michael Lewis Canadian Centre for Community Renewal

Raymond Louie City Council **Eric Martin** Bosa Development Corporation

Geoff Meggs City Council

Karen O'Shannacery Lookout Society

Al Poettcker UBC Properties Trust

Peter Simpson Greater Vancouver Home Builders' Association

Bradford Tone Tone Management

The Task Force organized itself initially into smaller themed groups:

Finance: Long-term affordability Flow: City processes and policies Form: Design flexibility Partnership: Government, private, non-profit and co-op sectors

At the request of the Co-chairs, each group looked for one or two initiatives that could significantly impact affordability; they are listed in the section on recommendations.

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APPENDIX 2: QUICK STARTS - RELEASED MARCH 2012

In the lead-up to this Interim Report, the Task Force developed a list of Quick Start actions for the City. The Task Force recommended that the City immediately take action on these straightforward policies and initiatives to put Vancouver on the path to a more creative, yet focused approach to creating and maintaining housing affordability in Vancouver.

Fast-track Applications:

Fast-track applications to build affordable rental or owned housing for those with low to middle incomes through an interdepartmental City staff team with the ability to ensure these applications are given priority.

Use an Inclusionary Housing Policy:

- > Use the Cambie Corridor as a model for the application of inclusionary zoning to fast-track the development of affordable rental housing through:
 - rapid development of a practical implementation strategy for inclusionary zoning related to rental housing in place on the corridor; and
 - » development of a standardized approach on the corridor, with an expedited processing time, for the delivery of Community Amenity Contributions (CACs).
- The City's land-use plan for the Cambie Corridor has opened new areas of the City for rapid transit oriented development, which in turn has spurred a significant amount of development interest. The Task Force has identified the above issues as critical in advancing affordable rental housing in Vancouver and specifically on the Cambie Corridor.

Leverage City Assets:

> Explore the viability of using City-owned land to leverage partnerships, including partnerships with non-profit and co-ops, for the creation of affordable rental housing.

Wield Influence:

- > Use the broad and influential membership of the Task Force to advocate:
 - » with the federal government on the need for enhanced tax incentives and financing mechanisms for the construction of new rental housing and the protection and rehabilitation of existing rental housing; and
 - » with the provincial government on the need to streamline approval processes for the delivery of fee-simple row housing.

In turning its attention to senior levels of government, the Task Force recognizes its important role in enabling, through a number of mechanisms beyond direct funding, the protection of existing rental housing as well as the creation of new rental housing, and in diversifying the range of housing options in the City.

APPENDIX 3: GLOSSARY

Affordable Housing can be provided by the City, government, non-profit, community and for-profit partners. It can be found or developed along the whole housing continuum, and include SROs, market rental and affordable home ownership. The degree of housing affordability results from the relationship between the cost of housing and household income. It is not a static concept, as housing costs and incomes change over time.

Affordable Rental/Secure Market Rental/Purpose Built Rental Housing are apartments and/or buildings that are built with the intent to be rented in the private market. Regulations prevent them from being separated and sold as separate stratas.

Community Amenity Contribution (CACs) are in-kind or cash contributions provided by developers when City Council grants additional development rights through rezonings. CACs can help address the increased demands that may be placed on City facilities as a result of a rezoning (from new residents and/or employees), as well as mitigate the impacts of a rezoning on the surrounding community. Examples of in-kind amenity contributions include affordable housing, child care facilities or park space incorporated into the new development. Cash contributions may be put toward amenities such as these, and others including libraries, community centres, transportation improvements, cultural facilities and neighbourhood houses. Cash contributions are generally applied to off-site amenities in the surrounding community.

Condominiums are buildings in which units of property are owned individually, while the common property is owned jointly by all of the owners. Development Cost Levy (DCLs) are a growth-related charge on all new development. They are applied on a per square foot basis and are payable at Building Permit issuance. DCLs are governed by rules set out in the Vancouver Charter. DCLs are a very important source of revenue for civic facilities. DCLs collected from development help pay for facilities made necessary by growth. Facilities eligible for DCL funding include: parks, child care facilities, replacement housing (social/non-profit housing), and engineering infrastructure.

Income Range considered by the Task Force: The Task Force focused on affordability solutions for moderate income households earning between \$21,500 (single income household) and up to \$86,500 (for single and dual income households).

Moderate Income Households are those making between \$21,500 (single income household) and up to \$86,500 per year (for both single and dual income households)

Other Ownership refers primarily to single family homes and row house forms that are not owned as strata properties (e.g. condominiums).

Rented Condominiums are investor-owned condominium (strata) units rented on the private market.

Secondary Suites are typically additional units within the structure of a principal single family residence (often basement apartments), or are lock-off suites in townhouses and apartments.

Social Housing/Non-market Housing is housing for low and moderate income singles and families, usually subsidized through a variety of mechanisms, including senior government support. The current model in Vancouver is a self-contained unit, with private bathroom and kitchen, owned or operated by government or a non-profit. The rents vary to allow a mix of residents having different incomes and can range from the value of the shelter component of income assistance to 30% of a tenant's income including market rents.

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