



# **Mayor's Task Force on Housing Affordability**

*Bold Ideas Towards an Affordable City*

**Interim Report — June 2012**

## A message from the Task Force Co-Chairs

Dear Citizen of Vancouver,

On behalf of the Mayor's Task Force on Housing Affordability, it is with pleasure that we share this report on our work to date. We began to explore housing affordability together back in January 2012 and have been working hard since then to look at how we might 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: 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 more suburban locations; and empty-nesters and seniors wishing to downsize 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 \$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 and so, these households at the lowest end of the income range are not the main focus of this report.

We are looking forward to receiving feedback from the public on our work over the summer and are also excited to see the results of the re:THINK Housing competition in July.

We will present Council with our final report, which will incorporate public feedback and the best ideas from re:THINK Housing, in the fall.

Yours sincerely,

Mayor Gregor Robertson & Olga Ilich



## The Challenge

Vancouver faces severe housing challenges:

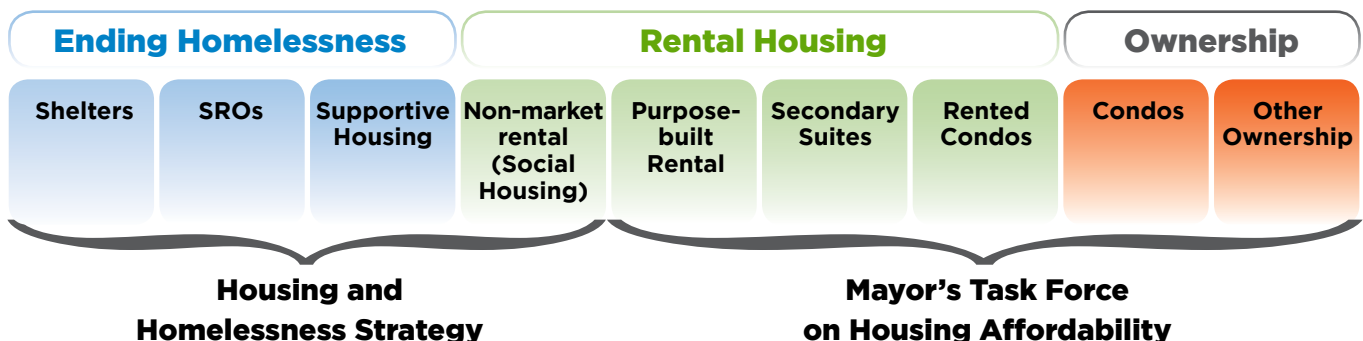
- Vancouver has the highest housing prices in Canada and the vast majority of households in Vancouver have incomes well below those required to purchase even a modest condo.
- Vacancy rates in the rental stock are chronically low, averaging just 0.9% over the past 30 years.
- The majority of the city's 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 age 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 committed or under construction).

**“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  
Development Commission.*

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 has 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.

## **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 which 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 form would be a good fit if zoning were more permissive.

Similarly, increasing density in mixed use areas, particularly 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 meet our affordability challenges.

## Task Force Recommendations

### **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. Improving housing affordability and diversity should be a primary focus of these planning initiatives.

### **2 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.

### **3 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 which may be under threat and continue to protect the affordable market rental stock use the community planning process to focus on strategies to repair, renew and expand the stock neighbourhood by neighbourhood.

### **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.

## **Recommendation 1: 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 housing choices, especially for families with children. The City should implement zoning and regulatory changes to encourage these housing forms:

- add 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 to ensure that new medium density housing forms contribute 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 transit oriented 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 work done 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.

### **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 which 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: built 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.

### **Affordability considerations:**

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

## **Recommendation 2: 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 be smaller and medium sized sites, which are zoned and ready to go, enabling a quicker 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.

The City should be proactive in meeting the affordable housing needs of the community by creating a new City-owned 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 which have established such an entity (MetroVancouver, 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 non-profits, 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:**

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 incomes 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.



### **Recommendation 3: Protect existing social and affordable rental housing and explore opportunities to renew and expand the stock**

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 co-operative housing units were built during the 1960's, 1970's and 1980's. Many of these housing projects are subsidized by federal government operating agreements, however the majority of these agreements are 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 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**

Using community plans as the 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 which will minimize the impact on current tenants and maintain affordability over the long term.



## **Recommendation 4: 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 with the authority to sign off plans in the early stages of 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.

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).
- Resolve 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.



## 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 Task Force has provided a rich source of experience and advice for the City in this important area of public policy. There is no one solution and, as is evident, future success will rely on a combination of effective land use policy, innovative structures designed to leverage expertise and funding, and the streamlining and reduction of unnecessary expense in the City's regulatory processes.

Over the coming months, the Task Force and the City are seeking public feedback on this report through a variety of strategies which include:

- An ideas competition with the winning and popular results being addressed in the final report of the Task Force
- A web-based survey of the community on the recommendations of this report and proposals generated through the ideas competition
- Continuing consultation with stakeholders and community groups, through community planning activities already underway
- A compilation of all community input for the benefit of the Mayor and City Council in the final report of the Task Force .

The final report is expected to be submitted to Council for consideration in September 2012.



[vancouver.ca/housing/rethink/index.htm](http://vancouver.ca/housing/rethink/index.htm)

### 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

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

Partnerships - 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.



## **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-profits 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).

**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.

