



AFFORDABLE HOUSING FOR BC'S CAPITAL REGION: TOOLS FOR THE FUTURE

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EXECUTIVE SUMMARY

Introduction

Access to affordable housing is a serious concern facing many households in the Capital Region, particularly for those households with incomes that have not kept up with the pace of rising housing costs. Those concerned with the issues related to the supply of housing in the Capital Regional District have focused on three major issues: low vacancy rates¹; deterioration of current rental housing stock²; and an increasing lack of growth in affordable housing options relative to demand and population growth.³

In response to the growing housing affordability crunch, local and regional governments and agencies concerned with housing and social planning have a long track record of attempting to address issues related to affordable housing in the region. A series of planning documents and initiatives have evolved as the Regional District, private and non-profit housing stakeholders, municipalities and community agencies have worked to respond to emerging issues. The region was one of the first in BC to create a regional housing trust supported by municipal contributions in 2005.⁴

As part of the Regional Growth Strategy the Capital Regional District adopted an Affordable Housing Strategy that provided a blueprint for regional municipal cooperation. The Community Social Planning Council (a non-profit charitable organization mandated to take action on emerging community development and social issues) contributed to regional efforts with a “Housing Action Partnerships” initiative, that helped inform the development of a cross sector “Housing Action Team” to assist the Capital Regional District with its ongoing work to implement the Affordable Housing Strategy. A Coalition to End Homelessness⁵ and a Homelessness Action Plan were also developed to address the most pressing end of the continuum of housing needs in the community.

Purpose of the Research Project

This report and initiative emerged out of a widespread and shared concern that the supply of affordable market housing needed to be the focus of renewed attention in the region. While social housing development associated with the Homelessness Action Plan continues to be a priority there was concern that the “upstream” component of the housing continuum (affordable rental housing) also needed attention. The Community Social Planning Council, Victoria Real Estate Board, and the Capital Regional District came together in 2011 to review developments in the region and elsewhere, and resolved, with the support of the Real Estate Foundation of BC, to examine what kinds of tools might be available to municipalities and the regional district to enable affordable housing

¹ Canadian Mortgage and Housing Corporation . (Fall 2011). *Rental Market Report* .

² Real Estate and Construction Organizations (2006).

³ BC Non-Profit Housing Association . (2012). *Our Home, Our Future: Projections of Rental Housing Demand and Core Housing Need, Capital Regional District to 2036*. Vancouver, BC: BC Non-Profit Housing Association.

⁴ Capital Regional District . (2012). *Regional Housing Trust Fund (RHTF)*. Retrieved from <http://www.crd.bc.ca/housingsecretariat/trustfund.htm>

⁵ 4 of the municipalities that participated in the planner survey indicated the municipality was a member of the Greater Victoria Coalition to End Homelessness: Langford, Saanich, Sooke and Victoria.

development in the future. The emphasis of the deliberations was on learning from what is already being done in the region and in other places to scale up and focus enabling measures by local government to support non-profit and market housing development that meets current and projected need for affordable housing by all segments of the region's population. This report is intended to inform development of the next generation of planning for housing affordability of the Capital Regional District as it evolves that component of its Regional Sustainability Strategy.

Methodology

The research for this project incorporates five methods of data collection. The methods include: a literature scan and review; a policy scan of local, and other governments' affordable housing policies; an online survey of local municipal planners designed to capture information on the types of policies local municipalities are currently using to preserve and encourage the development of new affordable housing stock; key informant interviews with municipal planners to follow up on survey results; and a focus group with private sector developers and members of the construction and real estate communities. The Council also convened a housing affordability forum to release preliminary research results and facilitate a panel discussion on housing affordability issues from the perspective of private sector developers, non-profit housing developers and municipal planning.

An important aspect of the methodology of the project was the involvement of the Steering Committee made up of representatives from the Capital Regional District and the Victoria Real Estate Board. This committee played an integral role in the research process as advisers and topic experts on planning and housing related matters.

Housing Affordability Challenges in the Capital Region

The crisis of affordability is reaching more and more households as the ratio between household incomes and the cost of housing continues to grow.⁶ The standard measure of housing affordability looks at the relationship between household income and shelter costs. However, other factors also contribute to the affordability of housing including mortgage rates, land values, housing supply, household demographics, and labour market conditions.⁷

Recent research conducted by the BC Non-Profit Housing Association estimates that the level of core housing need for renters in the Capital Region is set to increase by 2,754 to 3,839 households over the next 25 years, from approximately 14,308 households in 2011 to an estimated 17,062 to 18,147 in 2036.⁸ A household is in core housing need when shelter costs exceed 30% of the total household income.

⁶ Federation of Canadian Municipalities . (2012). *No Vacancy: Trends in Rental Housing in Canada* . Ottawa, ON.: Federation of Canadian Municipalities .

⁷ Gurstein, P., & Hofer, N. (2009, August). *Provisions for Affordable Homeownership and Rental Options in British Columbia: An International Review of Policies and Strategies*. Retrieved from www.scarp.ubc.ca/sites/.../Affordable%20Housing%20REPORT.pdf

⁸ The BC Non-Profit Housing Society based these estimates on 2006 Census data as 2011 Census data on housing and income were unavailable at the time the projections were completed. BC Non-Profit Housing Society . (2012). *Our Home, Our Future: Projections of Rental Housing Demand and Core Housing Need, Capital Regional District to 2036*. Vancouver, BC: BC Non-Profit Housing Society .

Research Findings

The results of the research findings are discussed in more detail in the body of the report. Below are some of the highlights from the stakeholder consultations (focus group and interviews with municipal planners) and the survey results.

Stakeholder Consultations – Focus Group

Focus group participants represented private sector developers, the Urban Development Institute, the real estate sector and the Canadian Home Builders Association. The deliberations identified a number of challenges and potential improvements to encourage more affordable housing development. The following briefly summarizes some of the highlights from the deliberations.

1. Government Land Inventory: focus group participants would like to see a land inventory to identify publically owned land that might be appropriate for affordable housing development.
2. Public-Private Partnerships: these types of partnerships are seen as mutually beneficial relationships that support the development of new affordable housings at the same time private sector developers are able to meet pre-sale targets to finance construction.
3. Flexible Policy Environment: focus group participants would like to see more flexible regulatory and policy environments.
4. Permitting Process and Process Certainty: many participants expressed frustration at the length of time the permitting process can take in some municipalities. The longer the process takes, they argued, the more expensive the project becomes which is eventually downloaded onto the consumer.
5. Tax Incentives: tax incentives, particularly tax holidays, are seen as an important impetus for affordable housing development.

Stakeholder Consultations – Key Informant Interviews

Interviews were conducted with five municipal planners to provide an opportunity for planners to elaborate on the survey findings and to provide additional comments on the issues related to realizing housing affordability from their municipal perspective. Some highlights of emergent themes include:

1. A Range of Housing Options is Important: The need for a range of housing options for all income levels was a prevailing theme across the five interviews.
2. Need for Workforce Housing: Municipal planners from Saanich, Sidney and Central Saanich commented on the need for more housing options for residents in the workforce, particularly the service and trades sectors.
3. Role of the Capital Regional District (CRD): Interview participants saw the role of the CRD as that of convener and facilitator particularly in terms of knowledge sharing. In addition, interviewees stated that the CRD could play a central role in facilitating the management of affordable housing units that may be owned or financed by the municipality, but requires management and maintenance by specialized housing agencies.

Survey Results

Municipal planners across the Capital Region were sent a link to an on-line survey that asked them to reflect on a list of policies related to affordable housing preservation and

development, and to identify whether the municipality had undertaken or considered the particular policy or activity. The survey tool was based on a comprehensive and rigorous tool developed by SPARC BC in a study it conducted with municipalities across British Columbia on policies to address housing and homelessness issues.⁹ Out of the 13 municipalities in the Capital Region, 10 municipalities and one Electoral Area participated. The results highlighted here focus on two aspects of the survey: policies to support the preservation of existing affordable housing stock and policies that encourage the development of new affordable housing stock.

Preservation of Affordable Housing Stock

At the time of the research for this report, out of the 13 municipalities in the region, only a small number have policies specifically focused on these types of controls and regulations to preserve existing stock.

Figure 1: Most Frequently Used Policies for the Preservation of Affordable Housing¹⁰

Policy	Number of Municipalities
Permitting secondary suites	6
Tax exemptions for affordable or subsidized rental suites	3
Housing agreements to provide rental units in converted developments	3

Source: Community Social Planning Council, Municipal Planners Survey, 2012.

Adding to the Affordable Housing Stock

In the Capital Region, the City of Langford is the regional leader in terms of having a comprehensive and flexible policy framework that encourages and supports affordable housing development. The larger municipalities of the District of Saanich and the City of Victoria also have undertaken and/or considered a number of these options as well.

Figure 2: Most Frequently Used Policies to Encourage New Affordable Housing Development¹¹

Policy	Number of Municipalities
Affordable housing trust funds	6
Density bonuses for affordable rental units	6
Allowing infill	6
Encouraging smaller units	6
Reduced set-backs, narrow lot sizes	6
Reduced parking requirements	6

Source: Community Social Planning Council, Municipal Planners Survey, 2012

Recommendations

Action on improving access to, and development of, affordable housing involves a range of stakeholders. Based on the findings of our research and consultations in 2012, the

⁹ Newton, R. (2009). *Municipal Strategies to Address Homelessness in British Columbia: Knowledge Dissemination and Exchange Activities on Homelessness*. Burnaby: Social Planning and Research Council of British Columbia.

¹⁰ The policies listed here were response categories in the survey instrument. The results reported here are based on the responses of the survey participants and do not reflect all of the municipalities in the Capital Region.

¹¹ The policies listed here were response categories in the survey instrument. The results reported here are based on the responses of the survey participants and do not reflect all of the municipalities in the Capital Region.

Community Social Planning Council believes that there are some significant steps that can be taken to develop tools to enable affordable housing development in our region for the future. We need a new generation of cooperation amongst local government and housing developers to maximize viable opportunities to increase the stock of affordable housing that uses all of the creativity and commitment of stakeholders.

The following recommendations also attempt to address key opportunities to scale up and enable access to and development of affordable housing with a view to informing the future development of the regional affordable housing strategy of the CRD. We also suggest recommendations that can unite stakeholders concerned with affordable housing to increase the investment and support of senior levels of government.

Furthermore, preliminary recommendations were discussed at a housing forum, where a panel of experts representing the private and non-profit housing development sectors and municipal planning, were asked to reflect on the recommendations. The feedback generated through this forum from panelists and audience participants is reflected in the recommendations below.

We welcome comments, suggestions and input as we move toward action and implementation in the future.

Regional Housing Strategy

We strongly recommend that all stakeholders support a regional affordable housing strategy led by the Capital Regional District in partnership with municipal and community stakeholder, involving the following objectives and actions. We also recognize that achieving affordability is dependent on a variety of factors including access to amenities and affordable transportation options such as public transit, thus housing development must be strongly encouraged and supported in areas close to transit corridors and other amenities.

1. An Effective Regional Housing Strategy

Develop a Regional Housing Strategy that ensures there is a spectrum of housing options that include emergency, supportive, transitional, non-market rental, market rental and ownership housing, with an emphasis on affordable housing options for households with a total income that is at the median income level and below

- 1.1. Develop and maintain a comprehensive housing spectrum analysis including an analysis of current and projected rental housing demand, and regularly disseminate information about gaps in supply relative to demand to the public and stakeholders.
- 1.2. Through the CRD's Housing Secretariat, the CRD Housing Action Team, and other stakeholders, support municipalities in proactively developing publically and privately owned land owned land that is identified to meet projected housing demand, in accordance with best practices for sustainable land use planning and development.
- 1.3. Expand the Regional Housing Trust Fund to leverage investment from senior levels of government in the region in collaboration with mutual funds, and the Community Investment Fund (1.4).

- 1.4. Support the implementation of a community investment fund, financed with RRSP eligible contributions from residents to invest in the development of local affordable housing, with the potential to leverage institutional, philanthropic, and regional and municipal housing funds.
- 1.5. Inventory all publicly owned land (municipal, regional, provincial, and federal) in the region to identify appropriate land for affordable residential development.
- 1.6. Develop demonstration projects that further encourage innovative approaches to housing development, financing, and policy and regulation in rural, suburban and urban settings typical of the region.

2. Build on Promising Practices at the Local Municipal Level

Encourage knowledge sharing and collaboration among local governments on best practices for increasing the supply, diversity and affordability of ownership, market rental and non-market rental housing, and work to establish appropriate policy and regulatory mechanisms to address projected affordable housing need in each municipality.

- 2.1 Encourage municipalities, the private development sector and the Capital Region to work together to develop a strategy to develop housing that compliments the total income demographics of the community.
- 2.2 Encourage all municipalities to contribute to the Capital Region Housing Trust and, where applicable, develop municipal housing trust funds.
- 2.3 Improve and streamline municipal approval processes for affordable housing (e.g. Langford's inter-departmental team model).
- 2.4 Encourage all municipalities to enact secondary suite policies.
- 2.5 Encourage municipalities to implement incentives to stimulate the development of affordable rental housing units such as limited term tax holidays for affordable housing developments.
- 2.6 Enact and enforce standards of maintenance by-laws to ensure the preservation of existing affordable housing stock.
- 2.7 Use Housing Agreements to enable affordable market and non-market rental housing development.
- 2.8 Use conversion and demolition controls to preserve affordable rental housing stock and to enable the expansion of affordable rental housing stock.
- 2.9 Implement alternative development standards and other innovative policies such as SmartGrowth planning tools, to promote density, innovation, and environmentally sensitive development.
- 2.10 Further advance mixed-use commercial and residential development to increase the supply of affordable housing close to work places.

3. Monitoring and Reporting

Work with stakeholders engaged in housing research, planning and policy development to support, and ensure, municipalities report on the housing needs and demands in their area on a five year basis. Furthermore, support the convening of an annual forum to review progress and strategize on solutions.

- 3.1 Develop or refine existing mechanisms to monitor affordable housing stock in the region. Work with data owners, including other levels of government, to obtain critical data.
- 3.2 Adopt/develop a rigorous research methodology to determine future housing need based on population projections and socio-economic trends.
- 3.3 Convene an annual Regional Affordable Housing Forum to encourage cross-municipal and multi-stakeholder information sharing and collaboration, and help develop responses to emerging issues and trends. The CRD Housing Secretariat's housing spectrum analysis and regional housing data book to be used as a mechanism to track and report on progress on each of the various spectrum components on annual basis.

4. Other Levels of Government

Work with senior levels of government to create enabling policy, investment and taxation environments to support municipalities, housing developers, housing providers and other stakeholders to maintain affordability across the housing spectrum for all residents in the region. In particular:

- 4.1 Support a legislated poverty action plan for British Columbia inclusive of an affordable housing agenda for those most in need.
- 4.2 Support the adoption of a national housing strategy, comparable to those that exist in other countries, to recognize the centrality of affordable, safe and appropriate housing to national prosperity.
- 4.3 Recognize the significant challenges facing our First Nations and urban Aboriginal residents in terms of housing needs (on and off reserve), and take action now to meet the need of current and future generations.



INTRODUCTION

Access to affordable housing is the most significant social planning challenge facing the Capital Region of British Columbia. It is a serious concern facing residents of all types of households. As the table below shows (Figure 3), in the annual calculation of the Living Wage for the region, rental-housing costs were the largest factor in the calculation of earnings needed to keep up with inflation.¹²

Figure 3: Monthly Costs of Living for a family of four in BC's Capital Region - December 2011

Item	Monthly	% of total expenses
Shelter: 3-bedroom unit, telephone, utilities, contents insurance	\$1,311.06	23.9%
Food ¹³	\$ 744.60	14.7%
Clothing	\$ 183.12	3.6%
Transportation	\$ 452.68	8.9%
Other ¹⁴	\$ 688.37	13.6%
Child Care	\$ 1118.83	22.1%
Medical Services Plan (MSP)	\$ 128.00	2.5%
Non MSP Health Expenses	\$ 133.00	2.6%
Emergencies (2 weeks' pay)	\$ 210.82	4.2%
Parent Education	\$ 87.50	1.7%
Total	\$5057.97	97.80%

Source: Community Social Planning Council of Greater Victoria, 2012

To compound the problems people face in making ends meet in the face of a dearth of affordable housing, over the past five years average real wages have declined by approximately 9%¹⁵. In a context of rising housing costs, this is putting more and more pressure on households.

In a recent report, *Growing Prosperity in the Capital Region*, which examined the changes in low-income rates across the regional district from 1996 to 2006, the proportion of households below the low income cut off over a ten-year period was noteworthy in municipalities throughout the region.¹⁶ The report also noted that renter households had higher rates of low-income compared to residents that owned their homes.¹⁷

Figure 4 shows the changes in low-income rates across the region between 1996 and 2006. In 2006, the low-income rate for the Capital Regional District was approximately 13%, a

¹² Community Social Planning Council of Greater Victoria. (2012). *Living Wage: Dialogue on the Real Costs of Living*. Victoria, BC: Community Social Planning Council of Greater Victoria.

¹³ The cost of food used in this calculation is based on the Dieticians of Canada report *The Cost of Eating in BC*.

¹⁴ Other expense includes personal care items, household supplies and furnishings, small appliances, recreation, laundry, banking, computer, Internet, and children's toys.

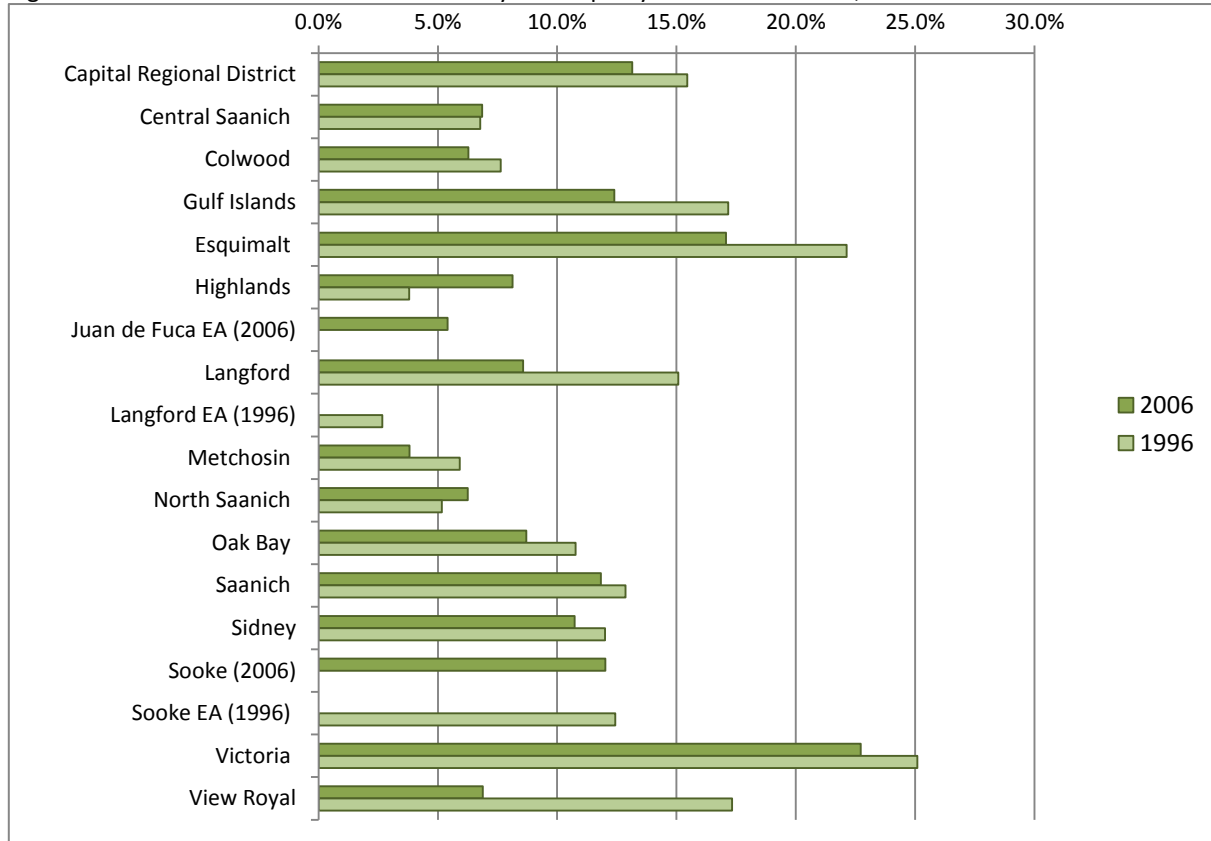
¹⁵ Author calculations using Statistics Canada median wage data (for BC) and Consumer Price Index data.

¹⁶ Community Social Planning Council of Greater Victoria. (2012). *Growing Prosperity in the Capital Region: Looking for trends: an examination of 2006 and 1996 Census data*. Growing Prosperity Consortium.

¹⁷ Ibid.

slight decrease from the low-income rate in 1996, which was 15.4%. Some municipalities saw an increase in low-income rates during this period, most notably in North Saanich and Highlands.

Figure 4: Distribution of Low-Income Status by Municipality and Electoral Area, 2006 & 1996 Censuses



Source: Statistics Canada – 1996 and 2006 Censuses, Custom Tabulations, UPP06_Table1 and UPP96_Table1, *Growing Prosperity in the Capital Region* (2012)

Monitoring of the issues related to the supply of affordable market rental housing by the Capital Regional District has seen a continuing concern with low vacancy rates¹⁸, deterioration of current rental housing stock¹⁹, and an increasing lack of growth in affordable housing options relative to demand and population growth.²⁰

In response, local and regional governments and agencies concerned with housing and social planning have a long track record of attempting to address issues related to affordable housing in the region. A series of planning documents and initiatives have evolved as the Regional District, private and non-profit housing stakeholders, municipalities and community agencies have worked to respond to emerging issues. The region was one of the first in BC to create a regional housing trust supported by municipal contributions in 2005.²¹

¹⁸ Canadian Mortgage and Housing Corporation . (Fall 2011). *Rental Market Report* .

¹⁹ Real Estate and Construction Organizations (2006).

²⁰ BC Non-Profit Housing Association . (2012). *Our Home, Our Future: Projections of Rental Housing Demand and Core Housing Need, Capital Regional District to 2036*. Vancouver, BC: BC Non-Profit Housing Association .

²¹ Capital Regional District . (2012). *Regional Housing Trust Fund (RHTF)*. Retrieved from <http://www.crd.bc.ca/housingsecretariat/trustfund.htm>

As part of the Regional Growth Strategy the Capital Regional District adopted an Affordable Housing Strategy that provided a blueprint for regional municipal cooperation. The Community Social Planning Council (a non-profit charitable organization mandated to take action on emerging community development and social issues) contributed to regional efforts with a “Housing Action Partnerships” initiative, that helped inform the development of a cross sector “Housing Action Team” to assist the Capital Regional District with its ongoing work to implement the Affordable Housing Strategy. A Coalition to End Homelessness²² and a Homelessness Action Plan were also developed to address the most pressing end of the continuum of housing needs in the community.

This report and initiative emerged out of a widespread and shared concern that the supply of affordable market housing needed to be the focus of renewed attention in the region. While social housing development associated with the Homelessness Action Plan continues to be a priority there was concern that the “upstream” component of the housing continuum (affordable rental housing) also needed attention. The Community Social Planning Council, Victoria Real Estate Board, and the Capital Regional District came together in 2011 to review developments in the region and elsewhere, and resolved, with the support of the Real Estate Foundation of BC, to examine what kinds of tools might be available to municipalities and the regional district to enable affordable housing development in the future. The emphasis of the deliberations was on learning from what is already being done in the region and in other places to scale up and focus enabling measures by local government to support non-profit and market housing development that meets current and projected need for affordable housing by all segments of the region’s population. This report is intended to inform development of the next generation of planning for housing affordability of the Capital Regional District as it evolves that component of its Regional Sustainability Strategy.

The recommendations arising from this work are listed starting on page 38 of this document. They are informed by discussion with non-profit and market housing stakeholders as well as with local and regional government planners. They are however the sole responsibility of the Community Social Planning Council of Greater Victoria as an independent non-profit organization mandated to advance agreement, collaboration and action on solutions to housing needs in our community.

²² 4 of the municipalities that participated in the planner survey indicated the municipality was a member of the Greater Victoria Coalition to End Homelessness: Langford, Saanich, Sooke and Victoria.



METHODOLOGY

The research for this project incorporates five methods of data collection. The methods include: a literature scan and review, a policy scan of local and other governments' affordable housing policies, an on-line survey of local municipal planners, key informant interviews with municipal planners and a focus group with private sector developers and members of the construction and real estate communities.

An important aspect of the methodology of the project was the involvement of the Steering Committee made up of representatives from the Capital Regional District and the Victoria Real Estate Board. This committee played an integral role in the research process as advisers and topic experts on planning and housing related matters. The five research methods used in this project are outlined below.

Local Policy and Literature Scan

The local policy scan consists of the development of an analytical framework that incorporates affordable housing policy options put forth by the Capital Regional District²³ and supplemented by recommendations on affordable housing policy tools from five reports developed for the BC context. The analytical framework was then used to examine the Official Community Plans and related planning and policy documents of local governments to determine which recommended policies municipalities were likely to support.

The literature scan consists of web searches for municipal affordable housing policies and strategies focusing on examples from British Columbia and other jurisdictions, mostly in Canada, research reports, online tools and related documents.

Focus Group

The focus group was conducted with developers from the private sector, members of the real estate sector, the Urban Development Institute and the Canadian Home Builders Association to develop a clear picture of the experiences of developers and homebuilders have in terms of producing and preserving affordable housing in the region. The focus group was used as opportunity to explore what the development and real estate sector sees as effective strategies, and to identify barriers to the development of affordable housing. The questions used are attached in Appendix A.

Online Survey

The purpose of the online survey was to determine the types of policy tools that local municipalities are using to preserve and increase affordable housing stock. The questionnaire itself was developed by the Social Planning and Research Council of British Columbia for a study they conducted in 2009 to explore municipal strategies to address

²³ Capital Regional District . (2010). *Affordable Housing: Regional Sustainability Strategy Policy Options Series* . Victoria, BC: Capital Regional District .

homelessness in British Columbia.²⁴ The Steering Committee suggested some small changes to make the questionnaire relevant for this particular project. So, in order to avoid reinventing the wheel, the Social Planning and Research Council's questionnaire was used because it was based on a rigorous literature review and testing process and the response options were based within the policy and legislative framework of BC.

Survey respondents (local municipal planners) were asked to reflect on a list of policies and identify whether their municipality had undertaken or considered the policies or activities laid out in the questionnaire. Respondents were also asked to identify whether or not the policies or activities were relevant for their jurisdiction. The survey was administered online via Survey Monkey. The survey questionnaire is attached in Appendix D.

Out of the 13 municipalities in the Capital Region, 10 municipalities and one Electoral Area participated in the survey. A review of the survey results and key informant interviews reveals that the policy tools listed were not applicable for some of the local governments (particularly the more rural areas) because of a variety of factors including population size, geographic location, and service levels.

Key Informant Interviews

Once the survey data were collected and analyzed, municipal planners were invited to participate in key informant interviews. The interviews were intended as an opportunity for municipal planners to provide further detail than what was gathered through the survey instrument.

The interview questions were developed in consultation with the Steering Committee and built on the survey instrument originally developed by SPARC BC²⁵. Because one of the goals of this project is to inform a regional housing strategy, interview questions focused partly on describing how the respondent planner envisioned the Capital Regional District playing a role in supporting affordable housing policy frameworks and initiatives. Other interview questions focused on adding to the information that was gathered through the survey, and provided additional information on their local government's plans for addressing housing affordability. Only a small sample (5) of municipal planners agreed to an interview. Interview questions are attached in Appendix B.

²⁴ Newton, R. (2009). *Municipal Strategies to Address Homelessness in British Columbia: Knowledge Dissemination and Exchange Activities on Homelessness*. Burnaby: Social Planning and Research Council of British Columbia.

²⁵ Newton, R. (2009). *Municipal Strategies to Address Homelessness in British Columbia: Knowledge Dissemination and Exchange Activities on Homelessness*. Burnaby: Social Planning and Research Council of British Columbia.



DEFINING HOUSING AFFORDABILITY

The crisis of affordability is reaching more and more households as the ratio between household incomes and the cost of housing continues to grow.²⁶

The standard measure of housing affordability looks at the relationship between household income and shelter costs. However, other factors also contribute to the affordability of housing including mortgage rates, land values, housing supply, household demographics, and labour market conditions.²⁷

Rental shelter costs include rent and the cost of utilities including electricity, fuel, water and municipal services.

The concept of affordable housing used in this study is based on the definition of housing affordability used by the Canadian Mortgage and Housing Corporation (CMHC). According to the CMHC, *housing is affordable when shelter costs do not exceed 30% of a household's before-tax income*.²⁸ This proportion is usually applied to those households with an income of 60% to 120% of the median income for the specific geographic location.²⁹

A further distinction is made between rental and ownership shelter costs. Rental shelter costs include rent, the cost of utilities (electricity, fuel, water and municipal services), and ownership shelter costs include mortgage payments (principal and interest), property taxes, strata or condominium fees if applicable, in addition to payments for utilities (as outlined above) and municipal services.³⁰ There are some variations on housing affordability measures used by other institutions³¹ but for the sake of this report affordable housing is understood as shelter costs not exceeding 30% of before-tax household income.

Ownership shelter costs include mortgage payments (principal and interest), property taxes, strata/condo fees if applicable and the cost of utilities.

²⁶ Federation of Canadian Municipalities . (2012). *No Vacancy: Trends in Rental Housing in Canada* . Ottawa, ON.: Federation of Canadian Municipalities .

²⁷ Gurstein, P., & Hofer, N. (2009, August). *Provisions for Affordable Homeownership and Rental Options in British Columbia: An International Review of Policies and Strategies*. Retrieved from www.scarp.ubc.ca/sites/.../Affordable%20Housing%20REPORT.pdf

²⁸ Retrieved August 9, 2012, from Housing In Canada Online: http://cmhc.beyond2020.com/HiCODefinitions_EN.html Canadian Mortgage and Housing Corporation. (2010). *Definition of Variables* .

²⁹ Gurstein, P., & Hofer, N. (2009, August). *Provisions for Affordable Homeownership and Rental Options in British Columbia: An International Review of Policies and Strategies*. Retrieved from www.scarp.ubc.ca/sites/.../Affordable%20Housing%20REPORT.pdf

³⁰ Canadian Mortgage and Housing Corporation. (2010). *Definition of Variables*. Retrieved August 9, 2012, from Housing In Canada Online: http://cmhc.beyond2020.com/HiCODefinitions_EN.html

³¹ The Royal Bank of Canada uses 32% as it's affordability cut-off for home ownership and is based on the assumption that the buyer had 25% down on a 25 year mortgage Royal Bank of Canada. (2012, August). *Housing Trends and Affordability*. Retrieved September 11, 2012, from www.rbc.com/newsroom/pdf/HA-0827-2012.pdf.

That said it is important to consider the variation across different household income levels in terms of housing affordability. For example, workforce housing affordability refers to housing affordability for households with an annual income of 80% to 200% of the median income for a specific locality.³² For households hovering around 80% of the median income, housing options usually mean rental housing and for those at the higher income level, it may mean home ownership.³³

Traditionally, discussions of housing affordability have focused on households or individuals that experience extreme poverty.³⁴ There often exists an assumption that affordable housing is about shelters, transitional and social housing, and certainly, these types of housing options are important components of a healthy affordable housing continuum.³⁵ However, in an effort to expand on traditional notions of a housing spectrum, Curran and Wake (2008) argue that these types of housing options need to exist alongside affordable non-market housing and affordable market housing, which takes into account housing options for middle to low income earners, a demographic previously overlooked by traditional housing continuum models (Curran & Wake, 2008). Within this housing continuum model, then, a diversity of housing options emerges with the intention of providing options for all income and household types.

Making the Case for Affordable Rental and Workforce Housing

Home ownership is increasingly beyond the reach of middle to low-income households across Canada. According to a recent report released by the Federation of Canadian Municipalities, the average price of a home in Canada doubled between 2001 and 2010. At the same time, household incomes have not kept pace with rising housing costs.³⁶

Strong economic conditions in the late 1990s saw home ownership demand rise, which in turn lowered demand on the rental housing market, resulting in fewer rental properties being built.³⁷ Since the shift in economic conditions stemming from the 2008 recession, middle to low income households are moving towards rental housing as an affordable option compared to home ownership so that more pressure is being placed on a rental housing market that is losing stock faster than it is increasing stock.³⁸ Across Canada, demand is running up against an increasing lack of supply. Even though tenant households

³² Gurstein, P., & Hofer, N. (2009, August). *Provisions for Affordable Homeownership and Rental Options in British Columbia: An International Review of Policies and Strategies*. Retrieved from www.scarp.ubc.ca/sites/.../Affordable%20Housing%20REPORT.pdf

³³ Ibid.

³⁴ Ibid.

³⁵ Curran, D., & Wake, T. (2008). *Creating Market and Non-Market Affordable Housing: A Smart Growth Toolkit for Municipalities*. SmartGrowthBC.

³⁶ Federation of Canadian Municipalities . (2012). *No Vacancy: Trends in Rental Hosuing in Canada* . Ottawa, ON.: Federation of Canadian Municipalities .

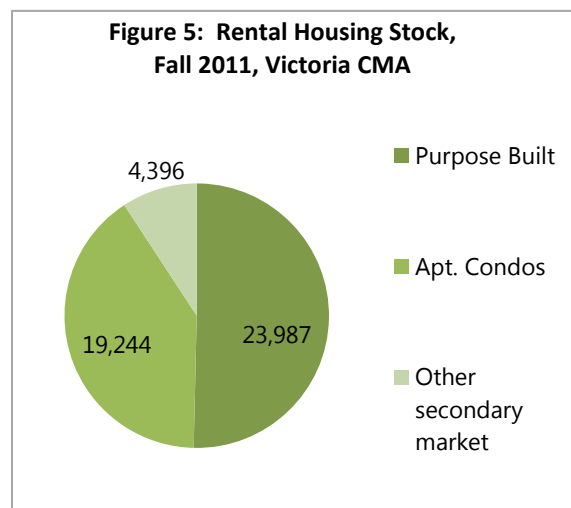
³⁷ Ibid.

³⁸ Ibid.

make up one third of all households, rental construction starts account for only 10% of all housing starts over the past 15 years.³⁹

Current Rental Stock and Increasing Demand in the Capital Region

Figure 5 below shows that in its Fall 2011 Rental Market Survey report, the Canadian Mortgage and Housing Corporation estimates that the total rental stock in the Victoria Census Metropolitan Area (CMA) is 47,627 units, half being purpose built (23,987 units), the other half being made up in the secondary rental market stock (23,640 units). The secondary rental housing market consists of investor condominiums, single detached homes, town homes, duplexes, and ancillary suites.⁴⁰ The secondary rental market continues to gain in importance in terms of increasing stock in Victoria CMA, however these types of units tend to be more expensive than purpose built apartment units.⁴¹



Source: Canadian Mortgage and Housing Corporation, Fall 2011

Figure 6: Number of Rental Housing Units in the Victoria Census Metropolitan Area 2010 to 2011

Unit Size	Total Units		Gain/Loss of Units
	2010	2011	Oct 10 to Oct 11
Bachelor	2,566	2,565	-1
1 Bedroom	13,263	13,309	+46
2 Bedroom	7,328	7,319	-9
3 + Bedroom	795	794	-1
All Units	23,952	23,987	+35

Source: Canadian Mortgage and Housing Corporation, Fall 2011

³⁹ Federation of Canadian Municipalities . (2012). *No Vacancy: Trends in Rental Housing in Canada* . Ottawa, ON.: Federation of Canadian Municipalities .

⁴⁰ Canadian Mortgage and Housing Corporation . (Fall 2011). *Rental Market Report* .

⁴¹ Canadian Mortgage and Housing Corporation . (2012). *Housing Market Outlook: Canada Edition* . Ottawa, ON.: Canadian Mortgage and Housing Corporation .

Figure 6 shows that from October 2010 to October 2011, there was a modest increase in the number of apartment rental units. However CMHC does note that some of these units were reintroduced into the market after renovation (and given the age of this stock, this happens frequently).⁴² CMHC predicted, in the first quarter of 2012 that apartment vacancy rates would edge down to approximately 1.6% due to migration and employment growth.⁴³

In the Capital Region, rental-housing demand is projected to increase by 21% from 2011 to 2036.⁴⁴ This projected increase in demand will largely be driven by changing demographic factors including an aging population and population growth, which is expected to be slow yet steady at approximately 1.0% annually.⁴⁵

Affordability Challenges Will Continue

Over the next 25 years, affordability will continue to be a concern, particularly for senior households.⁴⁶ Core housing need is often used as an indicator of affordability. When a household is in core housing need, "... it cannot afford shelter that meets adequacy, suitability and affordability norms."⁴⁷ A household in core housing need spends more than 30% of its income on shelter costs.

Core Housing Need refers to households that cannot afford shelter that meets adequacy, suitability and affordability norms.

Canadian Mortgage and Housing Corporation, 2012

Figure 7 (next page) shows the percentage of households in core housing need by household type. Of note, a high proportion (44%) of lone parent renters were in core housing need and overall it appears that renter households are in core housing need at higher rates compared to owner households. The level of core housing need for renters is projected to increase by 2,754 to 3,839 households over the next 25 years from approximately 14,308 households in 2011 to an estimated 17,062 to 18,147 households in 2036.⁴⁸

"Housing is an absolute necessity for living a healthy life and living in unsafe, unaffordable or insecure housing increases the risk of many health problems."

Toba Bryant, 2009 in Canada Facts: Social Determinants of Health

⁴² Canadian Mortgage and Housing Corporation. (Fall 2011). *Rental Market Report*.

⁴³ Canadian Mortgage and Housing Corporation. (2012). *Housing Market Outlook: Canada Edition*. Ottawa, ON.: Canadian Mortgage and Housing Corporation.

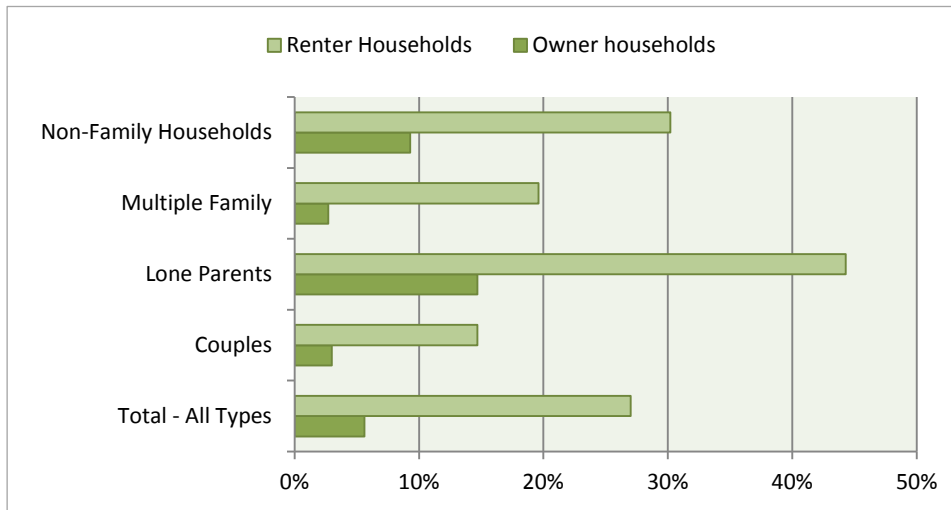
⁴⁴ These figures are based on a scenario when tenure patterns are held constant. BC Non-Profit Housing Society. (2012). *Our Home, Our Future: Projections of Rental Housing Demand and Core Housing Need, Capital Regional District to 2036*. Vancouver, BC: BC Non-Profit Housing Society.

⁴⁵ Ibid.

⁴⁶ Ibid.

⁴⁷ Canadian Mortgage and Housing Corporation. (2012). *Affordable Housing*. Retrieved from http://www.cmhc-schl.gc.ca/en/corp/faq/faq_002.cfm

Figure 7: Percentage of Households in Core Housing Need, Capital Region 2006



Source: Capital Regional District, 2006 Census

The connection between health and decent affordable housing is undisputable.⁴⁹ Therefore it is important to note that households in core housing need, and households that live in poor quality housing, experience higher rates of health problems and face challenges meeting other basic needs like accessing nutritious food because the majority of their income goes towards their shelter costs.⁵⁰ Actions to address housing affordability have wide-ranging socio-economic benefits for every community.

Applying the Affordability Calculation

Curran and Wake's (2008) proposal for a revised housing spectrum model is based on the idea that there needs to be a diversity of housing options that reflects the diversity of the community. In other words, for a community to be truly inclusionary, income and household composition should not be a barrier to accessing affordable and appropriate housing. Curran and Wake (2008) also argue that housing options for low to middle income earners need to be included in affordable housing strategies as traditionally, these income groups have been overlooked.

The question of what housing affordability looks like in general was raised a number of times throughout the research project; during the focus group deliberations, key informant interviews, and by participants at a housing forum.⁵¹ The following explores what an

⁴⁸ The BC Non-Profit Housing Society based these estimates on 2006 Census data as 2011 Census data on housing and income were unavailable at the time the projections were completed. BC Non-Profit Housing Society . (2012). *Our Home, Our Future: Projections of Rental Housing Demand and Core Housing Need, Capital Regional District to 2036*. Vancouver, BC: BC Non-Profit Housing Society.

⁴⁹ Capital Regional District . (2007). *Regional Housing Affordability Strategy* . Capital Regional District .

⁵⁰ Mikkonen, J., & Raphael, D. (2010). *Social Determinants of Health: The Canadian Facts* . Toronto: York University School of Health Policy and Management.

⁵¹ The forum took place on October 18th, 2012 at the Victoria Real Estate Board. The forum consisted of a presentation of the research results and a

affordability threshold might look like for low to middle income earners in the Capital Region.

The table below takes up Curran and Wake's (2008) suggestion of looking at low to middle income earners and applies the affordability calculation used by the Canadian Mortgage and Housing Corporation. The affordability calculation is that affordability is achieved when a household pays less than 30% of its total household income on shelter costs.

Figure 8 presents the affordability thresholds for economic family units⁵² with a total income that is slightly above, at, and below the median income level in the Victoria Census Metropolitan Area. According to Statistics Canada, the median income for all economic family units in the Victoria CMA in 2010 was \$53,500.⁵³

Figure 8: Housing Affordability Thresholds for Economic Family Units in the Victoria CMA, 2010

% of Economic Family Units⁵⁴	Annual Income	Monthly Income	Shelter Costs⁵⁵ Affordability Threshold
10.7%	\$10,000	\$833.33	\$250.00
	\$15,000	\$1,250.00	\$375.00
8.2%	\$20,000	\$1,666.67	\$500.00
	\$25,000	\$2,083.33	\$625.00
10.8%	\$30,000	\$2,500.00	\$750.00
	\$35,000	\$2,916.67	\$875.00
8.8%	\$40,000	\$3,333.33	\$1,000.00
	\$45,000	\$3,750.00	\$1,125.00
6.4%	\$50,000	\$4,166.67	\$1,250.00
	\$55,000	\$4,583.33	\$1,375.00
6%	\$60,000	\$5,000.00	\$1,500.00
	\$65,000	\$5,416.67	\$1,625.00

Source: Statistics Canada and author's calculations.

⁵² Economic Family refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law or adoption. A couple may be of opposite or same sex. For 2006, foster children are included. (Statistics Canada, 2006 Census Dictionary).

⁵³ Statistics Canada. Table 202-0401 - Distribution of total income, by economic family type, 2010 constant dollars, annual.

⁵⁴ The percentages represent the proportion of economic family units with incomes in the particular income range in the Victoria CMA. For example, 8.2% of economic family units have an income between \$20,000-\$29,000 (Statistics Canada, 2012).

⁵⁵ Shelter costs include rent or mortgage payments, taxes (if owned), the cost of municipal services and utilities including water, electricity and fuel.



STAKEHOLDER CONSULTATIONS— FOCUS GROUP

It is understood that in order to proactively address issues of housing affordability, stakeholders from across sectors need to be part of the discussion. The focus group⁵⁶ with developers from the private sector, the real estate sector, the Urban Development Institute and the Canadian Home Builders Association generated a number of suggestions as to how to address the issue of housing affordability in the region. The deliberations identified a number of challenges, and a number of potential improvements, with regard to the creation of affordable housing seen by the private sector development community. The findings from the focus group are summarized below.

Government Land Inventory

The focus group participants would like to see an inventory of available municipal, provincial and federally owned properties in the Capital Region. The argument is that because these are publically owned lands, there may be more flexibility, reduced land costs, and room for innovation. In 2006, a similar suggestion was put forth by the Real Estate and Construction Organizations (RECO)⁵⁷ to the City of Victoria's Advisory Housing Committee in a report looking at the reasons behind the lack of new development of purpose built rental housing.

Public-Private-Non-Profit Partnerships

Partnerships with non-profit housing providers are seen as a desirable means of providing affordable residential units and to fulfill the necessary pre-sale targets to begin the construction process for multi-unit developments. The partnerships are seen as mutually beneficial where a non-profit housing organization is able to purchase a certain percentage or number of units which provides the developer with the start-up capital to begin building. In addition, the developer is provided with the security of knowing the units will be managed and taken care of which can ensure the integrity of the value of the property.

Example: One of the focus group participants mentioned that there are over 30 development projects that are essentially shovel ready but do not have the pre-sale capital to begin the actual building process⁵⁸. This kind of arrangement is seen as particularly desirable with projects that are stalled.

Flexible Policy Environment

The focus group sees it as desirable to have a complementary and flexible regulatory and policy framework that can be applied on an as needed basis to facilitate different types of developments and allow for innovation.

⁵⁶ The focus group was held at the Victoria Real Estate Board on June 1st, 2012.

⁵⁷ Real Estate and Construction Organizations. (2006). *Why Isn't Rental Housing Being Built? What Needs to Change?* Victoria, BC.

⁵⁸ Focus group participant. (2012, June 1).

Barriers – The Permitting Process

When asked to identify barriers to building affordable housing the focus group participants had encountered, the lengthiest discussion focused on the permitting process. The City of Langford was mentioned a number of times as a good example of what it means to have a fast and efficient permitting process.

Focus group participants expressed frustration with the inconsistencies they experience working with different municipalities in terms of processing permit applications. For example, North Saanich has a two day permitting process compared to Saanich which has a 6 week permitting process.

Process Certainty

Focus group participants identified the City of Langford as the only municipality that has lowered development fees and achieved process certainty.

It was suggested that perhaps there needs to be a development officer ombudsman that facilitates the fast tracking of permitting etc. or that municipalities need to have dedicated development project managers that stay with the project from beginning to the end – to help with innovations, continuity etc.⁵⁹ Portland's Economic Development Commission was raised as an example of best practice in this regard. (See insert)

Portland's Economic Development Commission

"The Portland Development Commission plays a major role in making Portland one of America's most livable cities, using urban renewal as a tool to focus public attention and resources in specific areas of the city. PDC helps Portland realize capital projects — parks, streetscape improvements, community centers —that would not happen on their own."

"PDC leads the planning and implementation of comprehensive projects that fulfill

Portland's goal of creating healthy, vibrant neighborhoods throughout the city. The agency focuses on implementing plans unique to each urban renewal area, using an integrated approach to revitalization that includes commercial, retail/institutional, residential/mixed use, streets, mass transit and parks development."

-Verbatim excerpt from the Economic Development

Other Comments and Feedback of Note⁶⁰

- Participants are generally not in favour of inclusionary zoning policies, particularly when projects have to set aside a predetermined number for affordable housing units.
- Concern and frustration was raised about how social planning has been downloaded onto the private sector because municipalities are struggling to carry the load.
- If municipalities want affordable housing development special considerations made for projects that actually fit within the affordable housing mandates of the particular municipality would be useful.
- Purpose built residential rental properties should receive preferred tax treatment.

⁵⁹ Focus group participant. (2012, June 1).

⁶⁰ This is a summary of comments made by focus group participants on June 1st, 2012.

An Ongoing Conversation

In 2006, Real Estate and Construction Organizations (RECO) was asked by the City Of Victoria's Advisory Housing Committee to explore the reasons behind the lack of purpose-built rental units being built in the City. Based on consultations with industry and sector stakeholders, the report put forth a number of policy recommendations to increase and/or stimulate the construction of new purpose built rental units in Victoria

(Real Estate and Construction

Persistent Challenges/Familiar Solutions

A number of the topics raised by the focus group participants reflect past recommendations that were made to the City of Victoria in 2006 by the Real Estate and Construction Organizations. Summaries of the recommendations from this 2006 report are below.

Tax incentives – according to the report, up to 30% of operating costs of a residential rental building goes toward property taxes; therefore it suggests a tax holiday similar to the one advanced to the A Channel Building.⁶¹

Implement a Rental Housing Advocate or Development Advocate – “This person should be knowledgeable of regulations, zoning issues, permitting, development cost charge rules, etc. Acting at a senior management level, this person would have authority to make decisions that remove or reduce red tape, are consistent with rental housing vision, and are reviewable only by the City Manager.”⁶²

Fast-Tracking – Priority should be given to purpose built rental developments, “any proposal for a project including significant rental units should immediately be placed at the top of the list for consideration of City staff and Council ...”⁶³

Strata Titling – The report recommended that the City of Victoria should institute disincentives to discourage the conversion of rental properties into strata units.”⁶⁴

District of Maple Ridge – Town Centre Priority Team

In an effort to encourage development in the town centre, the District of Maple Ridge has created a team of senior representatives from the appropriate departments to work with developers from a basket of incentives. The team also ensures that qualified projects get priority processing.

(District of Maple Ridge
<http://www.mapleridge.ca/EN/main/business/TCIIP.html>)

⁶¹ Greater Victoria's Real Estate and Construction Organizations. (2006). *Why Isn't Rental Housing Being Built? What Needs to Change?* Victoria, BC.

⁶² Ibid.

⁶³ Ibid.

⁶⁴ Ibid.



STAKEHOLDER CONSULTATIONS— KEY INFORMANT INTERVIEWS

Key informant interviews were conducted with five municipal planners to elaborate on the information that had been gathered through the survey. The municipalities that participated in the key informant interviews were Central Saanich, Metchosis, Saanich, Sidney and Juan de Fuca Electoral Area. The following is a summary of the common themes that emerged from these key-informant interviews.

A Range of Housing Options is Important

The need for a range of housing options for all income levels was a prevailing theme in the interviews, particularly with the municipalities on the Peninsula and Saanich. Each municipality has umbrella policy statements that support the development/maintenance of a range of housing by type, tenure and size; however how this is applied differs across the municipalities particularly because of geography, population demographics and density.

- In Central Saanich, the urban containment area – in relation to the Agricultural Land Reserve – provides for ‘natural’ densification to occur in the urban areas of the District such as Saanichton and Brentwood Bay. Saanichton in particular benefits as a highly serviced transit corridor because of its proximity to the airport and ferry terminal therefore densification there seems obvious.⁶⁵
- A range of options also accounts for residents who want to stay in the neighbourhood they grew up, or the neighbourhood they raised their children in, for example, regardless of age or income level. As one planner put it “... you shouldn’t be chased out of your neighbourhood because of you need ...”⁶⁶
- The ability to age in place is increasingly becoming an issue in the rural communities of Metchosis and Juan de Fuca as farmers, and residents who have worked the land their whole lives are aging and are increasingly in need of support. The ability for families to build additional buildings on their properties (like Juan de Fuca) or have secondary suites (like Metchosis) can allow for some aging in place. However, both planners for Juan de Fuca and Metchosis noted that service levels are very low in the rural communities in the Capital Region – in particular these areas lack the transportation infrastructure to support residents who readily need access to health services and who may not be able to drive anymore, for example.⁶⁷
- In areas like Brentwood Bay, some residents who want to downsize but stay in the area, are purchasing smaller units in newly built residential developments, which in Brentwood Bay tend to be mixed business and residential development.⁶⁸ This demonstrates that some residents do not necessarily want to move away from where they have lived for many years because of need.

⁶⁵ Interviewee (2012, July 18).

⁶⁶ Interviewee (2012, July 24).

⁶⁷ Interviewee (2012, July 12) and Interviewee (2012, July 13).

⁶⁸ Anecdotal evidence from Interviewee (2012, July 18).

Need for Workforce Housing

Saanich, Central Saanich and Sidney raised concerns about the need for more workforce housing. One of the interview participants commented that within discussions of affordable housing, a lot of focus is placed on those who are most in need because they are the most visible, and while this focus is deserved, the need for diversified housing options for residents in the workforce tends to go unnoticed.⁶⁹

Of Note ...

While only one survey participant indicated that the municipality was working on initiatives to encourage workforce housing, 5 survey participants indicated the municipality was

- On the Peninsula, there is a strong desire from employers – particularly those in the industrial businesses – to have their workers live closer to the worksite, because of the costs associated with the commute in terms of tangible costs like fuel but also in terms of human resources costs.⁷⁰ Having workers take their earnings to where they live, away from where they work, also means a loss of potential economic development and reinvestment in the municipality.⁷¹
- The development of more affordable workforce housing options is also seen as a means to diversify population demographics, particularly in Sidney, where the population is one of the “greyest” in BC next to Qualicum Beach and Parksville.⁷²

Role of the Capital Regional District

The planners that were interviewed stressed that the Capital Regional District plays an important role in bringing municipalities together to share knowledge and information. When asked about the role of the CRD in relation to the provision of affordable housing the main theme that emerged was concerned with the management of affordable housing units, particularly if they happened to be secured by the municipality. While municipalities may be able to work on securing affordable housing units, many municipalities do not have the internal capacity to manage the units. Municipalities look to the CRD to take the lead on ensuring a spectrum of housing options across the regional district through supporting municipalities in procuring units, and in terms of the management of the units. In addition, the CRD is seen as the leader in terms of knowledge sharing around best practices in relation to affordable housing policy and procurement.⁷³

⁶⁹ Ibid.

⁷⁰ Interviewee (2012, July 26).

⁷¹ Ibid.

⁷² Ibid.

⁷³ This is a summary of the responses on the role of the CRD in the provision of affordable housing.



EXPLORING WHAT LOCAL GOVERNMENTS ARE DOING IN THE CAPITAL REGION: ANALYSIS OF POLICY AND SURVEY FINDINGS

Each municipality in the Capital Region faces different challenges in terms of maintaining and sustaining housing affordability for its residents. For the municipalities in the urban core, the preservation of affordable rental housing stock and managing affordability for new developments are key concerns. For the municipalities on the West Shore, it's about maintaining affordability at the same time as addressing planning and land use needs in a time of accelerated growth and concerns about transpiration and livability. For municipalities on the Peninsula and the rural municipalities and Electoral Areas, there is an on-going effort to maintain the rural feel of the communities, and work with the limits of the Agricultural Land Reserve, while addressing rising land values. More broadly, all of the local governments across the region face challenges in terms of affordability, transportation and sustainability.

In order to better understand and catalogue the various approaches being adopted by local governments to address the increasing lack of housing affordability, and to identify potential for uptake of new policies, a scan and analysis of Official Community Plans and other publically available documents was conducted. An analytical framework was developed for the scan that incorporated affordable housing policy options put forward by the Capital Regional District, and policy options identified by other resources concerned with affordable housing in order to frame the analysis. The results of this scan are summarized in a table on page 20 of this report. Separate summary tables for each municipality are found in Appendix C.

To enhance this analysis, a survey was sent to local municipal planners to explore more detailed policy options related to housing affordability they are considering. The results of this survey provided for a more nuanced understanding of what municipalities are doing to address affordability.

Policies to Achieve Affordability Targets

There are a number of potential policies local governments can implement in order to increase affordable housing. In 2010, the CRD outlined some potential policy directions in their brief “Affordable Housing: Regional Sustainability Policy Options Series”.⁷⁴ These policies were grouped into eight themes:

- Policies to encourage density
- Affordable housing development targets
- publicly-owned properties for non-profit housing
- Increased Regional Housing Trust Fund contributions
- incentives for secondary suite development
- Inclusionary housing policies
- Reductions or waiving development fees
- improvements to and uptake of the Rental Assistance Program

This section provides a preliminary review of the eight policies in order to propose those which are most likely to be effective in improving housing affordability, given municipalities’ and other stakeholders’ readiness to implement them. Assessing these eight policies included two steps:

1. Five BC reports⁷⁵ summarizing affordable housing policy options were reviewed to determine which of the CRD identified policies were included. These findings are summarized in the table on the following page.
2. Each municipality’s Official Community Plan, and any other relevant housing policy documents, was reviewed to determine readiness or support for the CRD identified policies. The results are summarized in the table on the following page, with a ranking in three categories: where the policy is in place, where there is an indication of readiness or support for the policy, or where a precursor policy has been implemented. Appendix C provides more details for each municipality, providing excerpts from the OCPs and/or policy documents.

The summary table below demonstrates that the policies which have been most commonly recommended, and which the majority of municipalities in the CRD are likely to support (in order), are:

1. Inclusionary housing policies
2. Incentives for secondary suite development
3. Identify publicly-owned properties for non-profit housing
4. Increase Regional Housing Trust Fund contributions
5. Reductions or waiving development fees

⁷⁴ Capital Regional District . (2010). *Affordable Housing: Regional Sustainability Strategy Policy Options Series* . Victoria, BC: Capital Regional District .

⁷⁵ Curran, D., & Wake, T. (2008). *Creating Market and Non-Market Affordable Housing: A Smart Growth Toolkit for Municipalities*. SmartGrowthBC. Canadian Home Builder's Association. (2009). . *Housing Affordability and Accessibility: A Synopsis of Solutions*. . JG Consulting Services Ltd. (2010). *Islands Trust Community Housing “Tool Kit”: A Guide to Tools Available to Support the Development of Affordable Housing in the Trust Area*. Housing Policy Branch . (2005). *Local Government Guide For Improving Market Housing Affordability*. Ministry of Forests and Range, Province of British Columbia . Union of BC Municipalities Executive. (2008). *Affordable Housing and Homelessness Strategy”. Policy Paper #2*. 2008 Convension .

Policy Options Summary Table

Policy Options	Municipalities													Reports				
	Central Saanich	Colwood	Esquimalt	Highlands	Langford	Metchosin	North Saanich	Oak Bay	Saanich	Sidney	Sooke	Victoria	View Royal	Smart Growth	CHBA	BC Government	Islands Trust	UBCM
Policies to encourage density														✓				
Affordable housing development targets																		
Identify publicly-owned properties for non-profit housing														✓		✓	✓	✓
Increase Regional Housing Trust Fund contributions														✓		✓	✓	
Introduce incentives for secondary suite development														✓	✓	✓	✓	✓
Inclusionary housing policies														✓		✓	✓	✓
Reductions or waiving development fees															✓	✓		✓
Promote improvements to and uptake of the Rental Assistance Program.															✓			

Policy in place



Indication that policy might be supported



Precursor policies in place



Survey of Municipal Planners – An Analysis of the Results

Municipal planners across the Capital Region were sent a link to an on-line survey which asked them to reflect on a list of policies related to affordable housing preservation and development, and to identify whether the municipality had undertaken or considered the particular policy or activity. Respondents were also asked to identify if the policy or activity was relevant for their jurisdiction. The survey tool was based on a comprehensive and rigorous tool developed by SPARC BC in a study it conducted with municipalities across British Columbia on policies to address housing and homelessness issues.⁷⁶ Out of the 13 municipalities in the Capital Region, 10 municipalities and one Electoral Area participated.

A review of the survey results and key informant interviews revealed that the policy tools listed were not applicable for some of the local governments (particularly the more rural areas) because of a variety of factors including population size, geographic location, and service levels. The survey results are discussed below and organized into three broad categories: policies to preserve affordable housing stock, activities and initiatives to support non-profit housing and adding to the affordable housing stock. Survey participants were presented with a broad range of options, particularly for policies that supported the addition of affordable housing stock. Many of the options were not selected or had a low response rate, therefore only the options that had the highest responses are discussed here in detail. More detail is provided for policies that support the preservation of affordable housing stock. A summary table of the survey results is available in Appendix E.

⁷⁶ Newton, R. (2009). *Municipal Strategies to Address Homelessness in British Columbia: Knowledge Dissemination and Exchange Activities on Homelessness*. Burnaby: Social Planning and Research Council of British Columbia.

Preserving Existing Affordable Housing Stock

According to the BC Non-Profit Housing Association “... little new purpose built rental housing has been built in BC since the 1960s and 70s when tax measures facilitated new purpose built rental housing.”⁷⁷ The affordable rental housing stock is deteriorating across the province because of redevelopment or insufficient maintenance.

Many municipalities across the province are working to address the issue of the deteriorating affordable rental housing stock by enacting by-laws that control rental conversions and demolitions.⁷⁸ Other related policies such as standards of maintenance by-laws, enforce the up-keep of rental properties to ensure their longevity, and the health and safety of the occupants. Maintaining the existing affordable rental housing stock is becoming particularly important given the projected demand for affordable rental units in the Capital Region.⁷⁹ Hence, policy options for the preservation of affordable housing stock are discussed in detail, even though many municipalities in the CRD have yet to institute them.

At the time of the research for this report, out of the 13 municipalities in the region, only a small number have policies specifically focused on these types of controls and regulations to preserve existing stock. It is important to note however, that the more rural communities of Highlands, View Royal, Juan de Fuca Electoral Area and Metchosin indicated that these types of policies were not applicable to their areas.

Figure 9: Most Frequently Used Policies for the Preservation of Affordable Housing⁸⁰

Policy	Number of Municipalities
Permitting secondary suites	6
Tax exemptions for affordable or subsidized rental suites	3
Housing agreements to provide rental units in converted developments	3

Source: Community Social Planning Council, Municipal Planners Survey, 2012.

⁷⁷ BC Non-Profit Housing Association . (2011). *News Archives: Rental housing a potential future leadership opportunity for non-profit housing providers* . Retrieved from <http://www.bcnpha.ca/pages/posts/rental-housing-a-potential-future-leadership-opportunity-for-non-profit-housing-providers269.php?p=10>

⁷⁸ Newton, R. (2009). *Municipal Strategies to Address Homelessness in British Columbia: Knowledge Dissemination and Exchange Activities on Homelessness*. Burnaby: Social Planning and Research Council of British Columbia.

⁷⁹ BC Non-Profit Housing Society . (2012). *Our Home, Our Future: Projections of Rental Housing Demand and Core Housing Need, Capital Regional District to 2036*. Vancouver, BC: BC Non-Profit Housing Society .

⁸⁰ The policies listed here were response categories in the survey instrument. The results reported here are based on the responses of the survey participants and do not reflect all of the municipalities in the Capital Region.

Standards of Maintenance By-Laws

These by-laws allow local governments to force landlords to maintain their rental properties including multi-unit buildings, secondary suites, detached houses and condominiums, in good repair to ensure the health and safety of occupants.⁸¹ Standards of maintenance by-laws are often seen as a useful tool to preserve affordable rental housing stock by ensuring upkeep and preventing premature demolition.⁸² While only one (1) municipality indicated it has undertaken standards of maintenance by-laws, they are reasonably simple to implement although enforcement can present challenges (see below).

The BC Government has a template by-law available for municipalities to customize for their own policy and regulatory contexts. For example, some municipalities may already have regulations in place concerning noise and nuisance, zoning, and unsightly property that may have some of the regulatory tools or enforcement mechanisms outlined in standards of maintenance by-laws⁸³.

Standards of maintenance by-laws are not without their challenges. A study conducted by the Canadian Mortgage and Housing Corporation identified that while a useful tool, standards of maintenance by-laws generally tend to only ensure the minimum standards of maintenance are maintained and that enforcement can present as a challenge depending on municipal capacity and enforcement resources.⁸⁴ However, the CMHC report suggests that policy changes at the provincial level to provide municipalities with more resources for enforcement and tools, and incentives for landlords to maintain their buildings, and more monetary penalties including increased taxation for under-maintained buildings for example, would improve the effectiveness of these kinds of by-laws⁸⁵

Capital Region

The Township of Esquimalt is the only municipality in the region that indicated having standards of maintenance by-laws.

However the City of Victoria and the District of Saanich both indicated that the introduction of standards of maintenance by-laws was being considered. In addition, the District of Saanich was the only municipality that is considering enforcing on-going monitoring of licensed rental units.

⁸¹ BC Office of Housing and Construction Standards . (2012). *Standards of Maintenance Bylaw*. Retrieved August 2012, from BC Office of Housing and Construction Standards : http://www.housing.gov.bc.ca/pub/htmldocs/pub_guide.htm; Newton, R. (2009). *Municipal Strategies to Address Homelessness in British Columbia: Knowledge Dissemination and Exchange Activities on Homelessness*. Burnaby: Social Planning and Research Council of British Columbia; West Coast Environmental Law . (n.d.). *Standards of Maintenance*. Retrieved August 2012, from West Coast Environmental Law : <http://wcel.org/standards-maintenance>

⁸² Newton, R. (2009). *Municipal Strategies to Address Homelessness in British Columbia: Knowledge Dissemination and Exchange Activities on Homelessness*. Burnaby: Social Planning and Research Council of British Columbia. Canadian Mortgage and Housing Corporation. *Strategies to Preserve the Existing Rental Housing Stock in Greater Vancouver* . Ottawa, ON: Canadian Mortgage and Housing Corporation.

⁸³ BC Office of Housing and Construction Standards . (2012). *Standards of Maintenance Bylaw*. Retrieved August 2012, from BC Office of Housing and Construction Standards : http://www.housing.gov.bc.ca/pub/htmldocs/pub_guide.htm

⁸⁴ Canadian Mortgage and Housing Corporation. (2004). *Strategies to Preserve the Existing Rental Housing Stock in Greater Vancouver*. Ottawa, ON: Canadian Mortgage and Housing Corporation.

⁸⁵ Canadian Mortgage and Housing Corporation. (2004). *Strategies to Preserve the Existing Rental Housing Stock in Greater Vancouver*. Ottawa, ON: Canadian Mortgage and Housing Corporation.

Examples from Other Jurisdiction

City of Vancouver – “Standards of Maintenance Bylaw 5462 Prescribes standards for the maintenance and occupancy of buildings within the City of Vancouver to ensure that the buildings are free from hazard and are maintained continuously in conformity with accepted health, fire, and building requirements.”

Saskatoon, Saskatchewan - Saskatoon provides a great example of enforcement of standards of maintenance. “Saskatoon's Property Maintenance & Nuisance Abatement Bylaw 8175 requires property owners in the City of Saskatoon to maintain houses, buildings, and yards to an acceptable standard. Property owners are responsible for ensuring yards are kept free and clean from garbage and debris, junked vehicles, and excessive growth and noxious weeds.”⁸⁶

The Saskatoon Fire and Protection Services act as the main enforcement body of the by-law. The Fire and Protection Services use the annual inspection of all residential properties with more than 4 units to ensure the standards of the by-law are met. Properties are also inspected when complaints are made.⁸⁷

⁸⁶ City of Saskatoon . (2012). *Property Maintenance Bylaw* . Retrieved from <http://www.saskatoon.ca/DEPARTMENTS/Fire%20and%20Protective%20Services/Inspections%20and%20Investigations/Pages/PropertyMaintenanceBylaw.aspx>

⁸⁷ Newton, R. (2009). *Municipal Strategies to Address Homelessness in British Columbia: Knowledge Dissemination and Exchange Activities on Homelessness*. Burnaby: Social Planning and Research Council of British Columbia.

Conversion Controls and Demolition Policies

Conversion control policies are tools used to protect existing rental housing stock in particular from being converted for other uses (i.e. to commercial use or from rental to ownership)⁸⁸. Often, these types of policies are connected to vacancy rates and require the vacancy rate to be higher than a particular threshold for a prescribed period of time before conversions will be approved⁸⁹. Some municipalities require developers to pay conversion fees. In addition, conversion policies are often connected with policies concerned with demolition controls, as is the case in Toronto, Ontario⁹⁰. Furthermore, it is recommended that these policies should also be accompanied by policies that “...support tenant relocation and encourage the construction of rental units to replace those that need to be demolished...” (Newton, 2009).

Demolition policies can also be a part of a basket of policy mechanisms to preserve existing rental housing stock. Demolition controls are put in place to prevent the destruction of rental properties and can work to encourage property owners to maintain viable housing stock in a particular area⁹¹. While some municipalities in British Columbia use them, demolition controls are quite popular in Ontario.⁹² Similar to conversion fees, some municipalities also charge demolition fees in the case of the demolition of what may be considered affordable housing units.

Ontario Ministry of Municipal Affairs and Housing suggests ...

“Within demolition control areas, municipalities can refuse to issue a demolition permit unless a building permit has been issued to erect a new building on the site. This framework can assist a municipality with maintaining residential properties, including affordable housing.”

“They can also allow municipalities to regulate demolition while considering and developing new land use policies for an area, such as an area in transition, where it may be appropriate to maintain existing affordable housing stock and promote new housing opportunities, while also promoting other uses to help revitalize the area.” (Ministry of Municipal Affairs and Housing, 2011)

⁸⁸ Canadian Mortgage and Housing Corporation, 2004. Strategies to Preserve the Existing Rental Housing Stock in Greater Vancouver. Newton, R. (2009). *Municipal Strategies to Address Homelessness in British Columbia: Knowledge Dissemination and Exchange Activities on Homelessness*. Burnaby: Social Planning and Research Council of British Columbia.

⁸⁹ West Coast Environmental Law Clinic, 2012. <http://wcel.org/conversion-demolition-control>

⁹⁰ City of Toronto. (1998-2012). *Housing*. Retrieved 2012 August from City of Toronto: <http://www.toronto.ca/planning/housing.htm>

⁹¹ Ministry of Municipal Affairs and Housing. (2011). *Municipal Tools for Affordable Housing*. Government of Ontario. Toronto, ON: Government of Ontario.

⁹² Newton, R. (2009). *Municipal Strategies to Address Homelessness in British Columbia: Knowledge Dissemination and Exchange Activities on Homelessness*. Burnaby: Social Planning and Research Council of British Columbia.

Examples from Other Jurisdictions

The Ontario Ministry of Municipal Affairs and Housing recommends demolition controls as part of a number of policies to preserve affordable housing stock and ensure rental housing market diversity. It suggests that municipalities establish demolition control areas that can include rental and ownership properties.⁹³

Toronto - In 2007, the City of Toronto passed by-law 885-2007. “The bylaw makes it an offence to demolish or convert rental housing to non-rental purposes without a permit issued by the City under a new Chapter 667 of the Municipal Code. There is a separate application required for this permit, which the City may decide to refuse or approve with conditions.”⁹⁴

Vancouver – The City of Vancouver has a number of policies that regulate conversions and demolitions. One example is below:

- **The Single Room Accommodation (SRA) By-Law No. 8733 (2003):** “The By-law will act as a tool to regulate the rate of change in the supply of low- income housing in the downtown core. Single Room Accommodation includes Single Room Occupancy Hotels (also known as SROs), rooming houses and non- market housing units 320 square feet or smaller. An owner wanting to convert designated room(s) to another occupancy or use, or to otherwise convert or demolish a designated room, must apply for and obtain a conversion or demolition permit. Council will decide whether or not to grant the permit, and may attach conditions to the permit, including a demolition/ conversion fee (currently \$15,000) per room. The monies generated will be deposited into a reserve fund earmarked for the creation of replacement low-cost singles housing.”⁹⁵

City of New Westminster – In 1978, the City of New Westminster passed a moratorium on strata conversions, specifically the conversion of rental units into strata units⁹⁶. The City continues to maintain this policy although it has suggested that it needs to be reviewed pending further study.

Capital Region

The District of Central Saanich, Town of Sidney and the City of Victoria have rental conversion control policies in place including conversion fees, and the District of Saanich is considering implementing these kinds of policies. While none of the municipalities surveyed indicated that there are demolition controls currently in place, the District of Saanich and the City of Victoria indicated that rental demolition controls are being considered.

⁹³ Ministry of Municipal Affairs and Housing. (2011). *Municipal Tools for Affordable Housing*. Government of Ontario. Toronto, ON: Government of Ontario.

⁹⁴ City of Toronto. (1998-2012). *Housing*. Retrieved August 2012, from City of Toronto: <http://www.toronto.ca/planning/housing.htm>

⁹⁵ City of Vancouver . (2012). *Protecting Single Room Accommodations (SRA)*. Retrieved September 2012, from <http://vancouver.ca/people-programs/protecting-single-room-accommodations.aspx>

⁹⁶ City of New Westminster . (2012). *Housing* . Retrieved September 2012, from http://www.newwestcity.ca/business/planning_development/housing.php ,

Housing Agreements and Other Developer Focused Policies

Housing Agreements are contractual agreements between a housing developer and the municipality (often considered a public-private partnership) whereby the developer voluntarily agrees to set aside a determined percentage of units for rental or non-market housing. The agreement generally covers the tenure of the units; the availability of units to specific groups such as seniors or persons living with disabilities for example, the amount of rent; and the management of the units which may involve a non-profit housing organization⁹⁷. The strength of housing agreements lies in the fact that they are filed and registered in the Land Titles Office, which ensures their legacy even if ownership changes⁹⁸. Three out of the survey participants indicated the use of housing agreements specifically in their municipality.

Capital Region

Housing Agreements for Converted Developments

The District of Central Saanich, the City of Langford and the City of Victoria all use housing agreements and the District of Saanich is considering them.

Housing Agreements for New Developments

Central Saanich, Langford, Saanich, Sidney, Sooke, and Victoria all use housing agreements to secure affordable housing units in new developments.

Tenant Support

Both the Cities of Langford and Victoria place responsibility on the developer to assist in relocating tenants; in the City of Victoria, developers are required to provide one-to-one replacement of rental units (District of Saanich is considering); and both Saanich and Victoria are considering the requirement that developers offer new suites to existing tenants.

Other Developer focused policies

related to the preservation of existing housing stock focus on the potential displacement of tenants particularly in circumstances where the current units will be converted or demolished. These types of policies are generally a part of conversion and demolition controls. The City of Richmond, District of North Vancouver, Maple Ridge and the District of West Vancouver use housing agreements to acquire rental units when rental units are demolished for redevelopment.⁹⁹

Conversions of Auxiliary/Surplus Space Requirements

A somewhat related policy, only so far adopted by the City of Langford, is the existence of municipal incentives for private rental landlords to convert surplus/auxiliary space requirements into additional units.

⁹⁷ West Coast Environmental Law Clinic, 2012, and Islands Trust, 2006. Newton, R. (2009). *Municipal Strategies to Address Homelessness in British Columbia: Knowledge Dissemination and Exchange Activities on Homelessness*. Burnaby: Social Planning and Research Council of British Columbia.

⁹⁸ Newton, R. (2009). *Municipal Strategies to Address Homelessness in British Columbia: Knowledge Dissemination and Exchange Activities on Homelessness*. Burnaby: Social Planning and Research Council of British Columbia.

⁹⁹ Newton, R. (2009). *Municipal Strategies to Address Homelessness in British Columbia: Knowledge Dissemination and Exchange Activities on Homelessness*. Burnaby: Social Planning and Research Council of British Columbia.

Secondary Suites

Among municipalities in British Columbia and locally in the Capital Region, secondary suites are a popular choice for local governments concerned with issues of housing affordability and many have enacted supportive policies¹⁰⁰. Six out of the participating local governments indicated they permit some type of secondary suite.

CMHC states that the secondary rental housing stock is increasing in its importance in the rental housing market and currently accounts for approximately half of the rental housing stock in the Victoria Census Metropolitan Area.¹⁰¹ While the secondary rental housing market the CMHC refers to consists of investor owned condominiums, and basement suites specifically¹⁰², other types of secondary suites including garden and carriage suites undoubtedly contribute to this aspect of the rental housing market.

Secondary Suites and SmartGrowth

SmartGrowth is a suite of land-use strategies that seeks to "... create diverse housing opportunities by focusing on land use policies that enable people in different family types, life stages, and income levels to afford a home in the neighbourhood of their choice."¹⁰³

In the SmartGrowth Toolkit for BC Municipalities, secondary suites are recommended as an important aspect of an affordable housing strategy that effectively and sustainably maintains and integrates affordable housing options into all neighbourhoods.¹⁰⁴

Framed in a SmartGrowth strategy, secondary suites become an inexpensive and important aspect of diversifying and increasing density in existing neighbourhoods.

Benefits of Secondary Suites

- Inexpensive way to increase affordable housing stock
- Act as mortgage helpers to first time buyers
- Create units without adding to service infrastructure – uses already available service infrastructure
- Integrates affordable housing throughout different neighbourhoods

Source: (Curran & Wake, 2008)

¹⁰⁰ Newton, R. (2009). *Municipal Strategies to Address Homelessness in British Columbia: Knowledge Dissemination and Exchange Activities on Homelessness*. Burnaby: Social Planning and Research Council of British Columbia.

¹⁰¹ Canadian Mortgage and Housing Corporation . (2012). *Housing Market Outlook: Canada Edition* . Ottawa, ON.: Canadian Mortgage and Housing Corporation .

¹⁰² Canadian Mortgage and Housing Corporation . (2012). *Housing Market Outlook: Canada Edition* . Ottawa, ON.: Canadian Mortgage and Housing Corporation .

¹⁰³ Curran, D., & Wake, T. (2008). *Creating Market and Non-Market Affordable Housing: A Smart Growth Toolkit for Municipalities*. SmartGrowthBC.

¹⁰⁴ Curran, D., & Wake, T. (2008). *Creating Market and Non-Market Affordable Housing: A Smart Growth Toolkit for Municipalities*. SmartGrowthBC.

Examples from Other Jurisdictions

Burnaby, BC – “The City of Burnaby allows secondary suites in apartments and strata townhouses in the new zoning for the mixed-use development called UniverCity on Burnaby Mountain at Simon Fraser University. Called “multi-family flex units,” the apartments or townhouses are a minimum 74 square metres (796 square feet) with the potential rental at least 24 square metres (258 square feet) and not more than 35 percent of the gross floor area of the dwelling. At least ten percent and not more than 50 percent of units in an apartment or townhouse complex can be flex units. The suite must host a secondary kitchen area with a compact range or microwave oven and built-in cook top, compact refrigerator, sink, counter, cabinets and venting, have at least one closet and bathroom with a toilet, sink and bathtub or shower, be wired for an independent telephone connection prior to occupancy, and have a separate lockable entrance door providing direct access to the exterior of the dwelling unit. The apartment or townhouse must provide a common washing machine and dryer for the secondary suites. If a secondary suite is available for rent it must be registered with the student housing registry at the University.”¹⁰⁵

Nelson, BC - “The City of Nelson established a secondary suite program in 1987. Nelson allows secondary suites in all residential zones except in the case of mobile homes and in zones with smaller than the minimum lot size. Secondary suite floor area may be up to 90 square metres or 40% of the habitable building. A suite requires one additional parking unit if it has two bedrooms or less. Nelson’s policy is to encourage safe secondary suites that pay their own way. Where suites exist and are known, the city assesses an additional 100% of sewer and water charges. Building inspectors use various methods to proactively identify unregistered suites, for example, by reviewing rental ads and BC Assessment data. If owners claim the suite is not being used, they are required to remove the kitchen facilities and sign a waiver. Nelson uses a practical approach to decommissioning rather than having set requirements.”¹⁰⁶

Capital Region

The District of Central Saanich, Juan de Fuca Electoral Area, City of Langford, the District of Metchosis, the District of Sooke and the City of Victoria all permit garden suites, while the District of Saanich is considering allowing them. Juan de Fuca Electoral Area, City of Langford, the District of Metchosis, the District of Sooke and the City of Victoria all permit carriage houses while Central Saanich, Highlands, and Sidney are considering them.

¹⁰⁵ Verbatim excerpt from Curran, D., & Wake, T. (2008). *Creating Market and Non-Market Affordable Housing: A Smart Growth Toolkit for Municipalities*. SmartGrowthBC.

¹⁰⁶ Verbatim excerpt from Ministry of Community, Aboriginal, and Women's Services. (2005). *Secondary Suites: a guide for local governments*. Ministry of Community, Aboriginal, and Women's Services.

Tax Exemptions and Preferential Fees

Some municipalities in British Columbia use tax exemptions as a means to provide financial support for affordable housing by exempting the properties from municipal taxation.¹⁰⁷ While not always politically viable, these types of policies can eliminate on-going costs that may have a negative impact on affordability.¹⁰⁸

Examples from Other Jurisdictions

The Province of Ontario – The Ministry of Municipal Affairs and Housing suggests that municipalities consider lowering tax rates for multi-residential properties, as the rate is usually higher for multi-residential property than it is for single residential property, as a way of encouraging affordable housing development and preservation.¹⁰⁹

Capital Region

In the Capital Region tax exemptions as a tool to preserve affordable housing stock are currently used in Langford, Sooke and Victoria.

The City of Langford and the District of Sooke both offer equitable and preferential fee and charges schedules for municipal services, such as garbage, for affordable and/or rental units. The City of Victoria is considering this policy option.

¹⁰⁷ Newton, R. (2009). *Municipal Strategies to Address Homelessness in British Columbia: Knowledge Dissemination and Exchange Activities on Homelessness*. Burnaby: Social Planning and Research Council of British Columbia.

¹⁰⁸ City of St. Albert. (2005). *Municipal Affordable Housing Financial Incentives Overview of municipally-provided financial incentives for affordable housing development*. Planning and Development. St. Albert: Affordable Housing Advisory Board.

¹⁰⁹ Ministry of Municipal Affairs and Housing. (2011). *Municipal Tools for Affordable Housing*. Government of Ontario. Toronto, ON: Government of Ontario.

Activities and Initiatives to Support Non-Profit Housing

Non-profit housing is a practical option in contexts where the value of land is high and the housing market is increasingly unaffordable.¹¹⁰ In the Capital Region there are a number of non-profit housing organizations and initiatives, including cooperatives.

While there is provincial and federal policy support for these kinds of housing initiatives, local governments also have policy tools they can use to support and encourage non-profit housing. The survey identified three policy options. One option was supporting the conversion of private rental properties to tenant cooperatives. Currently, only the District of Central Saanich indicated it supports these kinds of initiatives. Another option is for a municipality to purchase rental properties. In the Capital Region, the City of Victoria is so far the only municipality that has undertaken this kind of initiative. Finally, both the District of Saanich and the City of Victoria are considering how they can support the purchase of rental properties by non-profit housing organizations through tax exemptions, grants or other kinds of supports.

Examples of Non-Profit Housing Organizations in the Capital Region

Greater Victoria Housing Society (GVHS) owns and manages affordable rental apartment buildings and townhouse complexes in Victoria, Saanich, Esquimalt and Colwood.

M'akola Housing Society provides safe, affordable housing for families of First Nations ancestry who were in core need of housing in urban centres on Vancouver Island.

http://www.makola.bc.ca/Makola_Group/index.html

Capital Region Housing Corporation is a non-profit provider of over 1200 rental units of affordable housing in the Capital Regional District of Victoria, BC which provides affordable housing (including some wheelchair-modified units) for families with low to moderate incomes, seniors with low to moderate incomes, and persons in receipt of a disability income. www.crhc.ab.ca

Greater Victoria Rental Development Society builds non-subsidized new apartment units for lower to middle income families in Greater Victoria. [www.http://gvrds.org/](http://gvrds.org/)

¹¹⁰ Gurstein, P., & Hofer, N. (2009, August). *Provisions for Affordable Homeownership and Rental Options in British Columbia: An International Review of Policies and Strategies*. Retrieved from www.scarp.ubc.ca/sites/.../Affordable%20Housing%20REPORT.pdf

Adding to the Affordable Housing Stock

While preserving existing affordable housing stock is an important aspect of maintaining a spectrum of affordable housing options, ensuring that new affordable housing units are also built is important for a number of reasons including increasing affordable housing stock, diversifying housing options and the housing market, diversifying housing options for a spectrum of incomes in different neighbourhoods, and encouraging economic development that benefits the whole community. Furthermore, with demand for affordable rental housing stock projected to increase in the next 25 years, the addition of new stock will become increasingly more important.¹¹¹

In the Capital Region, the City of Langford is the regional leader in terms of having a comprehensive and flexible policy framework that encourages and supports affordable housing development. The larger municipalities of the District of Saanich and the City of Victoria also have undertaken and/or considered a number of these options as well. The results of the survey are discussed below with a focus on the most popular policy options indicated by survey participants. A summary table of the complete survey results is available in Appendix E.

Figure 10: Most Frequently Used Policies to Encourage New Affordable Housing Development¹¹²

Policy	Number of Municipalities
Affordable housing trust funds	6
Density bonuses for affordable rental units	6
Allowing infill	6
Encouraging smaller units	6
Reduced set-backs, narrow lot sizes	6
Reduced parking requirements	6

Source: Community Social Planning Council, Municipal Planners Survey, 2012.

¹¹¹ BC Non-Profit Housing Association . (2012). *Our Home, Our Future: Projections of Rental Housing Demand and Core Housing Need, Capital Regional District to 2036*. Vancouver, BC: BC Non-Profit Housing Association .

¹¹² The policies listed here were response categories in the survey instrument. The results reported here are based on the responses of the survey participants and do not reflect all of the municipalities in the Capital Region.

Density Bonuses for Affordable and Rental Units

Density bonuses are used by municipalities as incentives to encourage developers to include affordable housing units or other amenities like environmental protection technologies, in exchange for higher density over what may be allowed in the original zoning.¹¹³ According to Curran and Wake (2008:31), “The general rule is that the cost of the amenity to the developer should be equal to half of the cost of acquiring land to build the additional density.” Density bonussing can be less effective as an incentive in communities where densification is not valued or where land values are more affordable. Although rural communities can use them as a means of encouraging “cluster development” and they are often used in larger urban environments where land values are high and density is an issue.¹¹⁴

When providing units on a specific site may not be feasible, some municipalities allow for units provided off-site or accept cash-in-lieu to be directed to an affordable housing fund.¹¹⁵ Density bonuses as seen as a way to create higher density or more compact communities that in turn may support transit corridors, neighbourhood economic development and/or more green space.¹¹⁶

Capital Region

The District of Central Saanich, the City of Langford, the District of Saanich, the Town of Sidney, the District of Sooke and the City of Victoria all provide density bonuses for the development of affordable or rental units.

Examples from Other Jurisdictions

City of North Vancouver – uses density bonuses as a way to encourage environmentally friendly development. It was the first municipality in BC to use density bonussing to encourage energy efficiency and the reduction of emissions.¹¹⁷

Resort Municipality of Whistler – In order to encourage affordability and densification, the municipality amended the zoning bylaw to allow a density bonus for employee suites. In specified zones, a density bonus of up to 56 square metres (600 square feet) is permitted for a restricted employee suite.¹¹⁸

¹¹³ Curran, D., & Wake, T. (2008). *Creating Market and Non-Market Affordable Housing: A Smart Growth Toolkit for Municipalities*. SmartGrowthBC. West Coast Environmental Law . (2012). *Density Bonus*. Retrieved September 2012, from <http://wcel.org/density-bonus>

¹¹⁴ Province of BC, Smart Planning for Communities, with the Fraser Basin Council and the Union of BC Municipalities. (2012). *Density Bonussing*. Retrieved from BC Climate Action Tool Kit: <http://www.toolkit.bc.ca/tool/density-bonussing> Curran, D., & Wake, T. (2008). *Creating Market and Non-Market Affordable Housing: A Smart Growth Toolkit for Municipalities*. SmartGrowthBC.

¹¹⁵ Curran, D., & Wake, T. (2008). *Creating Market and Non-Market Affordable Housing: A Smart Growth Toolkit for Municipalities*. SmartGrowthBC.

¹¹⁶ Province of BC, Smart Planning for Communities, with the Fraser Basin Council and the Union of BC Municipalities. (2012). *Density Bonussing*. Retrieved from BC Climate Action Tool Kit: <http://www.toolkit.bc.ca/tool/density-bonussing>

¹¹⁷ City of North Vancouver . (2011). *Density Bonussing Program* . Retrieved September 2012 , from Building and Development : <http://www.cnv.org/server.aspx?c=2&i=394>

¹¹⁸ West Coast Environmental Law . (2012). *Density Bonus*. Retrieved September 2012, from <http://wcel.org/density-bonus>

Alternative Development Standards

Affordability and Choice Today (ACT) and the Federation of Canadian Municipalities support the use of Alternative Development Standards (ADS) as a means to increase housing affordability. The benefits, according to ACT, for implementing ADS include the reduction of the average amount of land and infrastructure needed to support a residential unit, which passes cost savings onto consumers and municipalities.¹¹⁹

“Alternative Development Standards represent flexible and innovative approaches to shaping residential development in a way that is consistent with improved environmental performance of communities, with benefits for affordability, diversity, livability and environmental health.”¹²⁰

ADS can be separated into two categories: planning standards (reduced set-backs, narrow lot sizes, etc.) and engineering (reduced road allowances, reduced parking requirements, etc.).¹²¹ Figure 11 below shows which municipalities in the Capital Region use elements of Alternate Development Standards.

Figure 11: Municipalities in the Capital Region that use elements of Alternative Development Standards.

Policy	Municipalities Undertaken	Municipalities Considering
Encouraging smaller units	Central Saanich, Esquimalt, Langford, Saanich, Sidney, Sooke and Victoria	Highlands, Metchosin
Reduced set-backs, narrow lot sizes	Central Saanich, Langford, Saanich, Sidney, Sooke and Victoria	
Reduced parking requirements	Central Saanich, Esquimalt, Langford, Saanich, Sooke and Victoria	Sidney
Exemptions from parking requirements	Central Saanich, Saanich, Sooke and Victoria	Sidney
Reduced road allowance	Langford, Saanich, Sooke and Victoria	Highlands
Allowing infill	Central Saanich, Esquimalt, Langford, Saanich, Sidney, and Victoria	Highlands, Sooke

Source: Community Social Planning Council, Municipal Planners Survey, 2012.

¹¹⁹ Affordability and Choice Today (ACT). (2009). *Alternative Development Standards*. Ottawa, ON.: Federation of Canadian Municipalities.

¹²⁰ Affordability and Choice Today (ACT). (2009). *Alternative Development Standards*. Ottawa, ON.: Federation of Canadian Municipalities.

¹²¹ Canadian Mortgage and Housing Corporation. (2001). *Affordable Housing Mandates: Regulatory Measures Used by States, Provinces and Metropolitan Areas to Support Affordable Housing*. Ottawa. Canadian Mortgage and Housing Corporation. (2001). *Affordable Housing Mandates: Regulatory Measures Used by States, Provinces and Metropolitan Areas to Support Affordable Housing*. Ottawa.

The advantages of using ADS are that most provinces, BC included, have created a regulatory environment that supports the implementation and development of ADS, and that ADS is becoming widely accepted by professionals and by communities.¹²² Disadvantages are that there cost savings are guaranteed to be passed onto consumers and that they will “... not necessarily contribute to affordability unless they are used in a supportive planning framework.”¹²³

Examples from Other Jurisdictions

Gloucester, Ontario – “The Pineglade Pilot Project is a 165-unit subdivision community in the Ottawa area that was built using alternative development standards to make housing more affordable. Reductions in Right-of-Way widths, pavement widths, lot frontage, lot sizes, setbacks, boulevard width, and amenity areas reduce land consumption and increase affordability. A monitoring committee compared the Pineglade community to another suburban development, Crestmont Place, built by the same developer but using typical development standards over a four-year period. Housing in the Pineglade community cost \$8,500 less per unit than in Crestmont Place, of which \$4,400 in savings were due to modified infrastructure standards. Houses in the Pineglade community sold for an average of \$13,000 less than homes in the Crestmont community because of the smaller lot and house sizes permitted under the alternative development standards. The Pineglade development received a very positive market response.”¹²⁴

Moncton, New Brunswick – “In the early 1990s, Moncton, New Brunswick had almost exhausted the supply of serviced land available for new housing development. Furthermore, land that was serviced was suitable primarily for the upper-end of the housing market because lot sizes were large and land prices were high. To make housing more affordable, a joint venture was started with the Greater Moncton Home Builders’ Association, the Greater Moncton Planning District Commission and the City of Moncton, to review and modify zoning and subdivision by-laws in the Moncton area. Municipal development regulations such as setbacks have been reduced in some areas and engineering standards such as increasing the distance between manhole spacing, are now in force within the City of Moncton.”¹²⁵

¹²² Canadian Mortgage and Housing Corporation. (2000). *Municipal Planning for Affordable Housing*. Ottawa: Canadian Mortgage and Housing Corporation.

¹²³ Ibid.

¹²⁴ Verbatim excerpt from Canadian Mortgage and Housing Corporation . (2012). *Modifying Development Standards*. Retrieved from http://www.cmhc-schl.gc.ca/en/inpr/afhoce/tore/afhoid/pore/modest/modest_005.cfm

¹²⁵ Verbatim excerpt form Canadian Mortgage and Housing Corporation . (2012). *Modifying Development Standards*. Retrieved from http://www.cmhc-schl.gc.ca/en/inpr/afhoce/tore/afhoid/pore/modest/modest_006.cfm

Inclusionary Zoning

Inclusionary zoning refers to zoning regulations that either encourage or require affordable housing in new developments. Typically, an inclusionary policy requires that new residential developments of a certain size include a percentage or set amount of affordable housing units as a condition of development approval. In some cases local governments allow off-site construction of the affordable units, or allow developers to pay cash-in-lieu into a housing fund. Local government usually secures the commitment to building the affordable units at the time of rezoning.¹²⁶

Inclusionary zoning can be either mandatory or voluntary. Mandatory inclusionary zoning provides density bonuses or other cost offsets to help developers defray the costs of providing affordable housing units. Voluntary inclusionary zoning offers certain incentives to developers to attempt to entice them to participate in the program.¹²⁷ One of the limitations of inclusionary zoning as a mechanism to ensure affordable housing is that it requires new developments; however, it is useful as a response to growth.¹²⁸

The advantages of inclusionary zoning are that it is relatively inexpensive for municipalities to undertake and when applied on a mandatory basis, it has the potential of producing new affordable housing units.¹²⁹ However, it is generally not effective in localities that are experiencing slow growth and in smaller housing projects, and “it is not popular with developers and builders.”¹³⁰

A local example for the use of inclusionary zoning is the City of Langford, a municipality that has experienced rapid growth in the past five years¹³¹, where the municipality has used it successfully in residential neighbourhood developments. In Langford, developers must build the affordable units first before developing the rest of the site.

Capital Region

Central Saanich, Langford, Saanich, and Sidney all use inclusionary zoning.

Sooke and Victoria indicated that inclusionary zoning is being considered.

¹²⁶ Curran, D., & Wake, T. (2008). *Creating Market and Non-Market Affordable Housing: A Smart Growth Toolkit for Municipalities*. SmartGrowthBC. Mah, J. (2009). *Can Inclusionary Zoning Help Address the Shortage of Affordable Housing in Toronto?* Canadian Policy Research Networks. Metro Vancouver, Policy and Planning Department. (2007). *Overview of Inclusionary Zoning Policies for Affordable Housing*. Policy and Planning Department. Regional Growth Strategy Review Backgrounder #6.

¹²⁷ Mah, J. (2009). *Can Inclusionary Zoning Help Address the Shortage of Affordable Housing in Toronto?* Canadian Policy Research Networks.

¹²⁸ Curran, D., & Wake, T. (2008). *Creating Market and Non-Market Affordable Housing: A Smart Growth Toolkit for Municipalities*. SmartGrowthBC.

¹²⁹ Canadian Mortgage and Housing Corporation. (2000). *Municipal Planning for Affordable Housing*. Ottawa: Canadian Mortgage and Housing Corporation.

¹³⁰ Ibid.

¹³¹ 2011 Census, Statistics Canada.

Examples from Other Jurisdictions

City of Richmond – “The City of Richmond adopted an affordable housing strategy in May 2007 that uses density bonuses as the incentive to achieve inclusion of affordable housing in larger apartment developments. As well, a density bonus is used as an incentive to include affordable secondary suites in one-half of the houses in new subdivisions. Payment in lieu of the provision of the actual units is only offered for small (80 units or less) apartment buildings or townhouse developments. The parameters for each housing type are different, recognizing the development economics of different housing forms.”¹³²

City of Burnaby – “In Burnaby, a “Non-Market Housing Policy” has been in effect since 1988. It requires 20% non-market housing on publicly owned large development sites and has been applied on the former Oakalla prison lands, the former George Derby veteran hospital lands, the former Burnaby South Secondary School lands, and the City owned Cariboo neighborhood. In all of these cases, senior level social housing programs were utilized to provide on-going subsidies. Almost 400 non-market rental-housing units have been constructed on these sites. Like Vancouver, the landowner or developer had to make the site available to sponsor groups at a price that made development under senior government subsidy programs feasible.”¹³³

¹³² Verbatim excerpt from Metro Vancouver, Policy and Planning Department. (2007). *Overview of Inclusionary Zoning Policies for Affordable Housing*. Policy and Planning Department. Regional Growth Strategy Review Backgrounder #6.

¹³³ Metro Vancouver, Policy and Planning Department. (2007). *Overview of Inclusionary Zoning Policies for Affordable Housing*. Policy and Planning Department. Regional Growth Strategy Review Backgrounder #6.



RECOMMENDATIONS

Action on improving access to and development of, affordable housing involves a range of stakeholders. Based on the findings of our research and consultations in 2012, the Community Social Planning Council believes that there are some significant steps that can be taken to develop tools to enable affordable housing development in our region for the future. We need a new generation of cooperation amongst local government and housing developers to maximize viable opportunities to increase the stock of affordable housing that uses all of the creativity and commitment of stakeholders.

The following recommendations also attempt to address key opportunities to scale up and enable access to and development of affordable housing with a view to informing the future development of the regional affordable housing strategy of the CRD. We also suggest recommendations that can unite stakeholders concerned with affordable housing to increase the investment and support of senior levels of government.

Furthermore, preliminary recommendations were discussed at a housing forum, where a panel of experts representing the private and non-profit housing development sectors and municipal planning, were asked to reflect on the recommendations. The feedback generated through this forum from panelists and audience participants is reflected in the recommendations below.

We welcome comments, suggestions and input as we move toward action and implementation in the future.

Regional Housing Strategy

We strongly recommend that all stakeholders support a regional affordable housing strategy led by the Capital Regional District in partnership with municipal and community stakeholder, involving the following objectives and actions. We also recognize that achieving affordability is dependent on a variety of factors including access to amenities and affordable transportation options such as public transit, thus housing development must be strongly encouraged and supported in areas close to transit corridors and other amenities.

1. An Effective Regional Housing Strategy

Develop a Regional Housing Strategy that ensures there is a spectrum of housing options that include emergency, supportive, transitional, non-market rental, market rental and ownership housing, with an emphasis on affordable housing options for households with a total income that is at the median income level and below

- 1.1. Develop and maintain a comprehensive housing spectrum analysis including an analysis of current and projected rental housing demand, and regularly disseminate information about gaps in supply relative to demand to the public and stakeholders.
- 1.2. Through the CRD's Housing Secretariat, the CRD Housing Action Team, and other stakeholders, support municipalities in proactively developing publically and privately owned land that is identified to meet projected housing demand, in accordance with best practices for sustainable land use planning and development.

- 1.3. Expand the Regional Housing Trust Fund to leverage investment from senior levels of government in the region in collaboration with mutual funds, and the Community Investment Fund (1.4).
- 1.4. Support the implementation of a community investment fund, financed with RRSP eligible contributions from residents to invest in the development of local affordable housing, with the potential to leverage institutional, philanthropic, and regional and municipal housing funds.
- 1.5. Inventory all publicly owned land (municipal, regional, provincial, and federal) in the region to identify appropriate land for affordable residential development.
- 1.6. Develop demonstration projects that further encourage innovative approaches to housing development, financing, and policy and regulation in rural, suburban and urban settings typical of the region.

2. Build on Promising Practices at the Local Municipal Level

Encourage knowledge sharing and collaboration among local governments on best practices for increasing the supply, diversity and affordability of ownership, market rental and non-market rental housing, and work to establish appropriate policy and regulatory mechanisms to address projected affordable housing need in each municipality.

- 2.1 Encourage municipalities, the private development sector and the Capital Region to work together to develop a strategy to develop housing that compliments the total income demographics of the community.
- 2.2 Encourage all municipalities to contribute to the Capital Region Housing Trust and, where applicable, develop municipal housing trust funds.
- 2.3 Improve and streamline municipal approval processes for affordable housing (e.g. Langford's inter-departmental team model).
- 2.4 Encourage all municipalities to enact secondary suite policies.
- 2.5 Encourage municipalities to implement incentives to stimulate the development of affordable rental housing units such as limited term tax holidays for affordable housing developments.
- 2.6 Enact and enforce standards of maintenance by-laws to ensure the preservation of existing affordable housing stock.
- 2.7 Use Housing Agreements to enable affordable market and non-market rental housing development.
- 2.8 Use conversion and demolition controls to preserve affordable rental housing stock and to enable the expansion of affordable rental housing stock.
- 2.9 Implement alternative development standards and other innovative policies such as SmartGrowth planning tools, to promote density, innovation, and environmentally sensitive development.
- 2.10 Further advance mixed-use commercial and residential development to increase the supply of affordable housing close to work places.

3. Monitoring and Reporting

Work with stakeholders engaged in housing research, planning and policy development to support, and ensure, municipalities report on the housing needs and demands in their area on a five year basis. Furthermore, support the convening of an annual forum to review progress and strategize on solutions.

- 3.1 Develop or refine existing mechanisms to monitor affordable housing stock in the region. Work with data owners, including other levels of government, to obtain critical data.
- 3.2 Adopt/develop a rigorous research methodology to determine future housing need based on population projections and socio-economic trends.
- 3.3 Convene an annual Regional Affordable Housing Forum to encourage cross-municipal and multi-stakeholder information sharing and collaboration, and help develop responses to emerging issues and trends. The CRD Housing Secretariat's housing spectrum analysis and regional housing data book to be used as a mechanism to track and report on progress on each of the various spectrum components on annual basis.

4. Other Levels of Government

Work with senior levels of government to create enabling policy, investment and taxation environments to support municipalities, housing developers, housing providers and other stakeholders to maintain affordability across the housing spectrum for all residents in the region. In particular:

- 4.1 Support a legislated poverty action plan for British Columbia inclusive of an affordable housing agenda for those most in need.
- 4.2 Support the adoption of a national housing strategy, comparable to those that exist in other countries, to recognize the centrality of affordable, safe and appropriate housing to national prosperity.
- 4.3 Recognize the significant challenges facing our First Nations and urban Aboriginal residents in terms of housing needs (on and off reserve), and take action now to meet the need of current and future generations.



APPENDIXES

Appendix A: Focus Group Questions

Appendix B: Key Informant Interview Questions

Appendix C: Municipal Policy Tables

Appendix D: Survey Instrument

Appendix E: Complete Survey Results Summary Table

Bibliography

Appendix A: Focus Group Questions

Introduction: The Community Social Planning Council of Greater Victoria has received funding from the Real Estate Foundation of British Columbia, the Victoria Real Estate Board and the Capital Regional District to better understand how local governments are working on sustainable, affordable housing strategies, what makes these strategies work and what more could be done by land use officials and, market and non-market housing developers.

Thank you for participating in this interview/focus group. Your input for this process is important so we can develop a clear picture of the experiences of developers and homebuilders have in terms of producing and preserving affordable housing in the region. We would like to understand what you see as effective strategies that assist/enable the development of affordable housing and what you see as barriers to the development of affordable housing.

For the purposes of this discussion, **affordable housing** is understood as housing that does not exceed 30% of a household's gross income (CMHC, 2011).

- 1. To begin, please provide us with a brief description of your organization and its experience with affordable housing development.**
- 2. Please describe a recent (or not) affordable housing success story and what contributed to the success of the project?**

Follow up questions (can be used at any point in the discussion of this question):

- a. How was this successful in terms of affordable housing development? Did it have to do with the type of development (rental vs. owned)? Another reason(s)?*
- b. Was the success attributable to the municipal framework you were working in? Another reason(s)?*

- 3. Please describe the main barriers to affordable housing development that you have experienced. (Prompt: the top three barriers that come to mind.)**

Follow-up questions (can be used at any point in the discussion of this question):

- a. What kind of impact did the particular barriers have on the development proposal? (This question could be asked for each example given if the participant does not provide more detail)*
- b. Can you identify a solution(s) to these barriers?*

- 4. Are you aware of any strategies used in other jurisdictions, outside of the municipalities in the Capital Region, that you think should be implemented to support affordable housing development?**

Example:

State of California's "Anti-NIMBY law" provides special approval and appeal procedures, it limits the grounds on which affordable housing projects can be denied and lays the burden of proof onto local governments in defending decisions – the courts are able to override local land-use controls, including density limits and even land use designations (CMHC, Affordable Housing Mandates, 2001).

***More examples will be provided at the time of the focus group*

- 5. Thank you for participating in this focus group! Your participation will have an important impact on the outcome of this research. Do you have any questions or comments?**

Appendix B: Key Informant Interview Questions

Interview Questions for Planners

Before the interview, planners will be sent a copy of these questions, the survey results summary table and the policy table. This will allow the researcher to verify survey findings and engage in more targeted discussion of the survey results.

Preamble:

For the purposes of this project, we define housing affordability as: shelter costs not exceeding 30% of a household's income. This is the standard definition used by CMHC. Through recent consultations, informal discussions and a review of the survey results, it has been determined that a more comprehensive and/or multi-level definition of affordable housing/housing affordability is needed to engage in this kind of work. This will be explored more fully in the final report and in future events and research projects.

Theme 1: Perspectives on Local Government Responsibility

1. Please state your municipality's position and vision on the provision of housing that is affordable (including workforce housing) for those that live and work in the municipality?
2. Please describe your municipality's position on local government's responsibility in terms of housing affordability – what are the municipality's responsibilities and what are the Regional District's responsibilities?

Theme 2: Policy and Survey Results Review

1. Please review the policy table provided. Is it accurate? Is there anything missing?
2. Please review the survey results summary table provided. Is there anything missing? *[The interviewer will ask questions specific to the survey results for each municipality]*
3. Is there an example of municipal practice or policy to enable affordable housing development that you would point to as a "best" practice or policy, either in your municipality or elsewhere?

Note: If you are interested, a draft of your municipality's section of the report will be forwarded to you for your review to ensure accuracy.

Thank you for your time and important contribution to this project!

Appendix C: Municipal Policy Tables

CENTRAL SAANICH

Policy Options		
Policies to encourage density		<p><i>Sensitive residential infill and intensification will be considered in areas designated for residential uses within the Urban Settlement Area. (OCP, p. 23)</i></p> <p><i>Higher density forms of residential development may also be considered within convenient walking distance of existing or planned transit services in the established commercial and service areas of Saanichton and Brentwood Bay Village. The building height and density of development should graduate from higher to lower as it is located further away from the core commercial roads. Building types that may be considered include multiplexes, townhouses, stacked townhouse, apartments and mixed-use developments. In general, building heights should not exceed four storeys along the main village streets, and heights should begin tapering down within a block or two of the village cores. (OCP, p. 23)</i></p> <p><i>Residents in urban neighbourhoods have expressed concerns about the nature and impact of densification of residential areas. Develop a set of guidelines for rezoning, comparable to the current 'Design Guidelines for Infill Housing' to give direction to potential developers and provide a sense of security for neighbourhoods. (OCP, p. 23)</i></p> <ul style="list-style-type: none"> • 2011 Residential Densification Strategy – Draft Background Paper identifies densification goals. • Residents and Ratepayers of Central Saanich Society will likely oppose any densification outside the regional urban containment boundary.
Affordable housing development targets		<p><i>Development that addresses community housing needs, particularly the need for more affordable housing, should be encouraged. (OCP, p. 23)</i></p> <p><i>Undertake the development of an affordable housing strategy for Central Saanich that examines other policy strategies and mechanisms additional to policy 4.4 (4), that are available for B.C. municipalities to determine those most appropriate for the District. (OCP, p.26)</i></p>
Identify publicly-owned		<ul style="list-style-type: none"> • Discussion of a regional land bank for agricultural land.

properties for non-profit housing		
Increase Regional Housing Trust Fund contributions		<ul style="list-style-type: none"> Current contributor to Regional Housing Trust Fund.
Introduce incentives for secondary suite development		<p><i>Housing forms that may be considered include carriage housing, small-lot single family homes, and duplex or triplex garden units.(OCP, p. 23)</i></p> <p>January 2012 Central Saanich Advisory & News webpage promotes Residential Rehabilitation Assistance Program for Secondary / Garden Suites.</p> <p><i>“That the Staff Memorandum dated March 13, 2012, from the Director of Planning and Building Services entitled “Secondary Suites in Existing Single Family Dwellings Bylaw No. 1654 Relating to Building Permit Fees” be received, and the Building Permit fees for legalizing or constructing a secondary suite within an existing single family dwelling continue to be subsidized, but that this subsidization be reviewed annually.”</i></p> <p>Memorandum RE: Secondary Suites in Existing Single Family Dwellings Bylaw #1654 Relating to Building Permit Fees, March 2012.</p>
Inclusionary housing policies		<p><i>Consider using the amenity bonus provisions of the Local Government Act to help achieve specific social and environmental goals such as additional seniors housing, affordable rental housing, low impact and energy efficient site and building design, and/or additional parkland. (OCP, p. 25)</i></p> <p><i>Housing types and tenure-ship arrangements should be mixed wherever possible to encourage a social mix within individual neighbourhoods throughout the community. (OCP, p. 26)</i></p>
Reductions or waiving development fees		<p><i>Reduce DCCs for non-profit rental units in larger developments, in exchange for long term commitment to rental tenure and affordability. (Central Saanich Residential Development Applications Evaluation Guidelines, p.4)</i></p>
Promote improvements to and uptake of the Rental Assistance Program.		N/A

Sources: District of Central Saanich, Official Community Plan, 2008; District of Central Saanich, Central Saanich Residential Development Applications Evaluation Guidelines, 2003; District of Central Saanich, Central Saanich Residential Densification Strategy, Draft Background Report, 2011; District of Saanich, Memorandum RE: Secondary Suites in Existing Single Family Dwellings Bylaw #1654 Relating to Building Permit Fees, March 2012.

COLWOOD

Policy Options		
Policies to encourage density		
Affordable housing development targets		
Identify publicly-owned properties for non-profit housing		<i>Use municipal land and/or other resources and/or community organizations to deliver special needs housing. (OCP, p. 7-4)</i>
Increase Regional Housing Trust Fund contributions		<i>Regularly review the disbursement of funds in the Affordable Housing Reserve Fund. (OCP, p. 7-3)</i> <i>Form partnerships to gain access to other funding mechanisms and programs from senior levels of government. Maximize opportunities for joint initiatives or delivery of programs and services with other jurisdictions. (OCP, p. 7-3)</i>
Introduce incentives for secondary suite development		<i>Encourage development of housing with additional dwelling units (e.g. flex housing, secondary suites, lockoff suites and mingle suites) in all parts of the community in all building types, including multi-family buildings. (OCP, p. 7-4)</i> <i>Permit or require secondary suites in new and existing single family housing, including small lot housing and fee simple row housing. (OCP, p. 7-4)</i> <i>Permit or require accessory dwelling units in new and existing multi-family residential buildings in the form of 'lock-off' suites or 'mingles'. (OCP, p. 7-4)</i>
Inclusionary housing policies		<i>Attainable Housing Policy: The purpose of this attainable housing policy is to facilitate the creation of affordable housing in the City of Colwood at minimal cost to the municipality. Council has adopted an attainable housing policy requiring the direct contribution of affordable housing through the development process. While the City has traditionally been affordable to young families just starting out, a 2008 Housing</i>

		<i>Needs Assessment showed that the median priced home in Colwood is now unaffordable for median income households. (Colwood Planning and Development Guide, p.50)</i> <i>In considering rezoning applications that propose an increase in residential density, the City will give consideration to requiring contributions to the community amenity reserve fund and the affordable housing reserve fund. Section 904 of the Local Government Act will be used. (Colwood Planning and Development Guide, p.48)</i>
Reductions or waiving development fees		
Promote improvements to and uptake of the Rental Assistance Program.		

Sources: City of Colwood, Official Community Plan, 2008 City of Colwood; City of Colwood Planning and Development Guide, 2010

ESQUIMALT

Policy Options		
Policies to encourage density		<i>To facilitate moderate densification in accordance with the overall objectives and statements of the Regional Growth Strategy and which will meet the municipality's anticipated housing needs for the life of this Plan. (OCP, p.11)</i>
Affordable housing development targets		<i>Community Goal: To encourage a variety of housing opportunities from rental, to affordable ownership, to luxury ownership (Strategic Plan, p. 5)</i>
Identify publicly-owned properties for non-profit housing		<i>In the event that local government's land holdings are to be sold, subject to their suitability for housing, the Capital Region's non-market housing providers will be approached to determine whether any of these providers have an interest in these lands for affordable or special needs housing. (OCP, p.28)</i>
Increase Regional Housing Trust Fund contributions		<i>Community Goal: To examine means of leveraging affordable housing both for rental and ownership (Strategic Plan, p. 5)</i> <ul style="list-style-type: none">• Contributes to the Regional Housing Trust Fund.
Introduce incentives for secondary suite development		<ul style="list-style-type: none">• Secondary suites are legal in single unit dwellings.
Inclusionary housing policies		<i>To work toward a more "complete community" by maintaining a healthy mixture of housing types, accommodating people with a wide range of income levels. (OCP, p.13)</i>

		<p><i>Development proposals with heights and /or densities greater than those set out in policies 2.2.4.2 to 2.2.4.4. may be considered, where appropriate, through variances to zoning and/or parking regulations and density bonusing of floor-space where new affordable or special needs housing units or amenities are provided for the benefit of the community. (OCP, p.16)</i></p> <p><i>The Township may consider bonus density floor space, parking relaxations or other development variances where a development proposal includes affordable or special needs housing. This may apply to both market and non-market housing, and mixed use proposals. A “housing agreement” may be entered into between the Township and the owner, and registered on the land’s title. (OCP, p.28)</i></p>
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Reductions or waiving development fees		
Promote improvements to and uptake of the Rental Assistance Program.		

Sources: Township of Esquimalt, Official Community Plan, 2007; Township of Esquimalt, 2009-11 Strategic Plan

HIGHLANDS

Policy Options		
Policies to encourage density		
Affordable housing development targets		
Identify publicly-owned properties for non-profit housing		<p><i>The District should consider land donation for affordable housing as an amenity and encourage “sweat equity” housing programs such as Habitat for Humanity. (OCP, p.46)</i></p> <p><i>The STF recommends that council set a goal of obtaining land for affordable housing, e.g. through amenity rezoning. Upon obtaining such land, the STF recommends that council establish a Highlands</i></p>

		<i>Housing Corporation with directors including volunteers, council and District staff members. (Sustainability Report, p. 33)</i>
Increase Regional Housing Trust Fund contributions		
Introduce incentives for secondary suite development		<i>The District should encourage a range of housing forms in order to increase affordable housing. In a rural context, this could include cluster housing, secondary suites, as well as special considerations outlined in the Land Use General policy section. (OCP, p.46)</i>
Inclusionary housing policies		
Reductions or waiving development fees		
Promote improvements to and uptake of the Rental Assistance Program.		

Sources: District of Highlands, Official Community Plan, 2007; District of Highlands, Highlands Sustainability Task Force, Final Report, November 2009

LANGFORD

Policy Options		
Policies to encourage density		
Affordable housing development targets		<i>Recognizing the family orientation of the community, negotiate targets for family-oriented housing in high density development projects. Family-oriented housing is typically ground-oriented but can include two or more bedroom suites in multi-family apartment buildings. (OCP, p. 71)</i>
Identify publicly-owned properties for non-profit housing		<i>Use municipal land and/or other resources and/or community organizations to deliver special needs housing. (OCP, p. 70)</i>
Increase Regional Housing Trust Fund contributions		<p><i>Regularly revise the disbursement strategy of funds in the Affordable Housing Reserve Fund. (OCP, p. 69)</i></p> <p><i>Form partnerships to gain access to other funding mechanisms and programs from senior levels of government. Maximize opportunities for joint initiatives or delivery of programs and services with other jurisdictions. (OCP, p. 69)</i></p>
Introduce incentives for secondary suite development		<p><i>In 2007, the City of Langford expanded the original policy by requiring new developments to be Building Code-ready for secondary suites, contributing to density and diversity. (Langford Affordable Housing Program)</i></p> <p><i>Continue and mandate development of housing with additional dwelling units as secondary suites in all parts of the community in all building types, including multi-family buildings. (OCP, p. 69)</i></p> <p><i>Permit or require secondary suites in new and existing single family housing, including small lot housing and fee simple row housing. (OCP, p. 70)</i></p> <p><i>Permit or require secondary suites in new and existing multi-family residential buildings in the form of „lock-off” suites or „mingles”. (OCP, p. 70)</i></p>

LANGFORD

Inclusionary housing policies		<p><i>The Affordable Housing Program requires developers of new subdivisions within the City of Langford to build one affordable home for every 10 single-family lots subdivided. These affordable homes are then priced at 60% of market value. The City, partnering with CMHC, assists developers by providing free administrative support, density bonuses and streamlined development approvals as incentives. Local realtors provide services free of charge, while credit unions, mortgage brokers and insurers (including CMHC) streamline mortgage pre-approvals (Langford Affordable Housing Program)</i></p> <p><i>Maintain a density bonus strategy for delivering affordable housing. (OCP, p. 69)</i></p> <p><i>Continue to seek development agreements that secure commitments for development proponents to build affordable housing units where cash contributions are not provided. (OCP, p. 69)</i></p>
Reductions or waiving development fees		
Promote improvements to and uptake of the Rental Assistance Program.		

Sources: District of Langford, Official Community Plan, 2008; District of Langford, Affordable Housing Program

METCHOSIN

Policy Options		
Policies to encourage density		<p><i>Detached secondary suites are permitted – “(9) A detached secondary suite shall only be permitted on lots of 0.8 ha (1.98 acres) or greater”</i></p> <p><i>Land Use Bylaw 259, Section 23</i></p>
Affordable housing development targets		
Identify publicly-owned properties for non-profit housing		
Increase Regional Housing Trust		

Fund contributions		
Introduce incentives for secondary suite development		<i>Only one secondary suite (attached or detached shall be permitted per parcel subject to the Land Use Bylaw 259.</i>
Inclusionary housing policies		
Reductions or waiving development fees		
Promote improvements to and uptake of the Rental Assistance Program.		

Source: District of Metchosis, Official Community Plan, 1995; Land Use By-Law 259

NORTH SAANICH

Policy Options		
Policies to encourage density		<i>Areas that could support Multi-family Residential development are designated on Schedule B. These areas could be considered for affordable housing, seniors' housing, rental housing and special needs housing. (OCP, p. 17)</i>
Affordable housing development targets		
Identify publicly-owned properties for non-profit housing		
Increase Regional Housing Trust Fund contributions		<ul style="list-style-type: none"> Additional one-time contribution to Regional Housing Trust Fund in 2011.
Introduce incentives for secondary suite development		<i>Develop details of a municipal program (inspections, licensing) for facilitating the legalization of existing secondary suites. (Housing Strategy, p. 15)</i> <ul style="list-style-type: none"> Secondary suites now legal.
Inclusionary housing policies		<i>To encourage innovative housing and subdivision designs such as detached clustered residential</i>

		<p><i>developments, particularly for sloped upland areas, the District will provide flexibility in regulatory bylaws. Amenity bonusing, in compliance with Section 904 of the Local Government Act, will be supported in certain areas if site conditions warrant, in order to, amongst other things, preserve open space, natural tree cover and environmentally sensitive areas, leaving slopes unaltered. (OCP, p. 17)</i></p> <p><i>Develop details of an inclusionary policy, drawing on examples already being used by BC municipalities. (Housing Strategy, p. 15)</i></p>
Reductions or waiving development fees		
Promote improvements to and uptake of the Rental Assistance Program.		<i>Proactively disseminate information related to existing government and non-profit programs. (Housing Strategy, p. 16)</i>

Sources:

District of North Saanich, North Saanich Housing Strategy, 2008; District of North Saanich, North Saanich Strategic Plan 2009-11; District of North Saanich, Official Community Plan, 2007; District of North Saanich, North Saanich Housing Needs Assessment, 2007; District of North Saanich, Guide to Secondary Suites

OAK BAY

Policy Options		
Policies to encourage density		<p><i>Where land is identified as being appropriate for multi-family forms of development, and where the location meets the requirements of seniors in terms of proximity to transportation and services, consideration should be given to permitting a density of development greater than that allowed for housing that does not provide the support and assistance features required by seniors.(OCP, p. 20)</i></p> <p><i>Allow limited expansion of areas where multiple dwelling units are permitted in order to meet overall housing needs. (OCP, p. 23)</i></p>
Affordable housing development targets		
Identify publicly-owned properties for non-profit housing		<i>Institutional Lands: Both public and private institutions engage in periodic re-evaluations of their need for land holdings. The redevelopment of such lands for multi-family forms of housing can sometimes be accomplished with less neighbourhood impact than would occur in an established low density residential area. Where design and scale can be tailored to ensure neighbourhood compatibility; where the green space values of the community would not be unduly compromised, and where the location meets the requirements of seniors in</i>

		<p><i>terms of proximity to transportation and services, existing institutional lands could be considered for the development of seniors' housing in keeping with the principles embodied in this Plan. (OCP, p.20)</i></p> <p><i>Land in this category is a subset of the "Institutional Land" heading discussed above. The distinction, however, is that with respect to municipal property, the Municipality is not acting as a regulatory authority alone. Although the Municipality is not envisaged as a developer or manager of seniors' housing facilities, to the extent that it has surplus property it may be able to assist by providing land through sale or lease to non-profit groups for this purpose, either at a cost below market value, or accompanied by other incentives that may be allowed under the legislation governing local government. Almost any municipal land considered for the development of seniors' housing would require rezoning to accommodate that use. With the Municipality having an interest in the property which is subject to the rezoning application, it becomes critically important to ensure that the application is seen to be carefully evaluated against the fundamental values underlying this Plan, particularly as far as neighbourhood impact is concerned. What Objective 1 within this section ensures, however, is that the goal of providing a range of seniors' housing options is also considered and weighed in the mix of factors affecting the decision-making process.(OCP, p 22-23)</i></p>
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Increase Regional Housing Trust Fund contributions		
Introduce incentives for secondary suite development		
Inclusionary housing policies		
Reductions or waiving development fees		
Promote improvements to and uptake of the Rental Assistance Program.		

Source: District of Oak Bay, Official Community Plan, 1997 Office Consolidated to 2010

SAANICH

Policy Options		
Policies to encourage density		<p><i>Focus new multi-family development in “Centres” and “Villages”. (OCP, p. 5-8)</i></p> <p><i>Evaluate applications for multi-family developments on the basis of neighbourhood context, site size, scale, density, parking capacity and availability, underground service capacity, school capacity, adequacy of parkland, contributions to housing affordability, and visual and traffic/pedestrian impact. (OCP, p. 5-8)</i></p>
Affordable housing development targets		
Identify publicly-owned properties for non-profit housing		<p><i>Consider the potential for affordable housing in conjunction with municipal community centres and surplus lands within the Urban Containment Boundary. (OCP, p. 5-9)</i></p>
Increase Regional Housing Trust Fund contributions		<p><i>Continue to contribute to the Regional Housing Trust Fund. (OCP, p. 5-9)</i></p>
Introduce incentives for secondary suite development		<p><i>Review existing regulations to consider the provision of a wide range of alternative housing types, such as “flex housing” and “granny flats”. (OCP, p. 5-9)</i></p> <p><i>Review existing regulations to consider legalizing secondary suites in a strategy, possibly implemented on a phased and/or pilot area basis. (OCP, p. 5-9)</i></p> <ul style="list-style-type: none"> • Secondary suites now legal in some neighbourhoods.
Inclusionary housing policies		<p><i>Investigate criteria for considering “inclusionary zoning” (% of units for affordable or special needs housing) and density bonusing as part of development applications, in order to provide for affordable and/or special needs housing. (OCP, p. 5-9)</i></p>
Reductions or waiving development fees		<p><i>Encourage the creation of affordable and special needs housing by reviewing regulatory bylaws and fee structures to remove development barriers and provide flexibility and incentives. (OCP, p. 5-9)</i></p>
Promote improvements to and uptake of the Rental Assistance Program.		

Source: District of Saanich, Official Community Plan, 2008; District of Saanich, Legalization of Secondary Suites in Saanich

SIDNEY

Policy Options		
Policies to encourage density		<p><i>By varying permitted densities for residential development throughout Sidney, the Town will endeavour to encourage housing for all income groups.</i></p> <p><i>To maintain the area surrounding the Downtown Core as the focus for medium to high density multi-family residential development; To allow a range of housing densities and forms to encourage a variety of housing choices; (OCP, p. 17)</i></p> <p><i>Multi-Family Residential developments may be permitted up to a maximum density of 65 units per hectare. Density may, however, be increased up to 100 units per hectare for multi-family, subject to the provision of special social and/or public amenities (i.e. senior's care housing, child care facilities, handicap suites, low-cost rental housing, underground parking, green space), in accordance with the Zoning Bylaw and Section 904 of the Local Government Act. (OCP, p. 24)</i></p>
Affordable housing development targets		<p><i>The Town shall encourage a wide range of housing by type, tenure, and price to ensure that people of all ages, household types and incomes have a diversity of housing choice. (OCP, p. 12)</i></p>
Identify publicly-owned properties for non-profit housing		
Increase Regional Housing Trust Fund contributions		
Introduce incentives for secondary suite development		<p><i>The development of secondary suites is encouraged within areas zoned to permit single-family dwellings, in order to provide a range of housing choice and foster affordable housing. The Town will review future potential for different forms of secondary suites, where appropriate, including detached carriage houses and "granny" flats. (OCP, p. 23)</i></p>
Inclusionary housing policies		<p><i>The Town may consider bonus density, site coverage, parking relaxations or other development variances where a development proposal includes affordable (attainable) housing. (OCP, p. 23)</i></p>
Reductions or waiving development fees		<p><i>"A Development Cost Charge (DCC) Bylaw also provides financial incentives for development with lower infrastructure capital costs (e.g., higher density, infill or centrally located development). The Local Government Statutes Amendment Act (Bill 27, 2008) enables local governments to waive or reduce DCCs for low impact development patterns and small lot subdivisions meant to reduce energy use and GHG emissions." (Climate Action Plan, p. 21)</i></p>

Promote improvements to and uptake of the Rental Assistance Program.		

Source: Town of Sidney, Official Community Plan, 2007; Town of Sidney, Climate Action Plan 2012,

SOOKE,

Policy Options		
Policies to encourage density		<p><i>Amend the District's Community Amenity Contribution Policy to create base densities for each OCP designation above which a rezoning to a higher density requires amenity contributions; (OCP, p. 46)</i></p> <p><i>Require that, within large residential developments, at least 25% of the total dwelling units proposed should take the form of equivalent multi-family residential units; (OCP, p. 46)</i></p>
Affordable housing development targets		<i>Conduct an affordable and accessible housing needs assessment to determine the type and parameters of new affordable, attainable, seasonal, special needs and local housing; (OCP, p. 47)</i>
Identify publicly-owned properties for non-profit housing		<i>Acquire or designate municipal land for affordable housing in order to create an affordable housing land bank in which to enter into partnership for the creation of affordable housing and seniors' housing; (OCP, p. 47)</i>
Increase Regional Housing Trust Fund contributions		<p><i>Support the CRD's Regional Housing Affordability Strategy (RHAS), which calls for local governments, community, industry and interested stakeholder groups to work together to secure increased funding for affordable housing, while reducing policy and regulatory obstacles and streamlining the development process; (OCP, p. 45)</i></p> <p><i>Create a \$50,000 affordable housing reserve fund that may be used for:</i></p> <ul style="list-style-type: none"> <i>i. operational funds for a new Sooke Housing Committee or Corporation; or,</i> <i>ii. acquiring public or private lands for the establishment of affordable housing or seniors' housing. (OCP, p. 47)</i> <p><i>Support incentives for affordable housing throughout the community; (OCP, p. 46)</i></p>
Introduce incentives for secondary suite development		<i>Allow secondary suites in all single family residential areas. Minimum lot sizes for homes with secondary suites need to be able to accommodate parking and provision of private or shared open space for suite tenants.</i>

Inclusionary housing policies	<p><i>Require that a minimum of 10% of all new multi-family and condominium units are affordable residential housing as defined by the District of Sooke, and implemented through housing agreements, phased development agreements or through the use of density bonusing. The option shall be given to developers to locate their required affordable housing in close proximity to the Town Centre; (OCP, p. 45)</i></p> <p><i>Consider a minimum of 5% of any proposed hotel and resort condominium units as staff housing units as defined by the District of Sooke. Staff housing shall be enforced through housing agreements; (OCP, p. 46)</i></p> <p><i>Require that a minimum of 10% of the total of any proposed bare land or strata single family residential subdivisions are affordable housing lots as defined by the District of Sooke. Affordable single family lots shall be sold at an affordable rate through tools such as covenants and housing agreements; (OCP, p. 46)</i></p> <p><i>Consider allowing developers the flexibility to provide their required affordable housing in different forms thus creating an 'affordable housing mix' in new developments, e.g. secondary suites, condominium rental units, cash, or land in lieu to the District of Sooke towards on/off-site affordable housing; (OCP, p. 46)</i></p> <p><i>Encourage a diversity of housing types and densities through the creation of flexible zones ("flexi-zones") and incentives in the zoning bylaw; (OCP, p. 47)</i></p> <p><i>Create density bonusing provisions in the zoning bylaw for additional affordable housing units beyond the minimum 10% of total units to be proposed within the Sooke Zoning Bylaw; (OCP, p. 47)</i></p>
Reductions or waiving development fees	<i>Waive or reduce development cost charges or other development charges for non-profits or co-ops that are developing affordable or special needs housing; (Housing Strategy, p. 17)</i>
Promote improvements to and uptake of the Rental Assistance Program.	

Source: District of Sooke, Official Community Plan, 2010; District of Sooke, Affordable Housing & Social Housing Policy, 2007

VICTORIA

Policy Options		
Policies to encourage density		
Affordable housing development targets		
Identify publicly-owned properties for non-profit housing		<i>Develop a comprehensive strategy to clarify the use of public lands and properties for affordable housing.</i>
Increase Regional Housing Trust Fund contributions		<i>The city has a Housing Fund which offers grants of up to \$10,000 / unit for affordable rental housing and also makes contributions to the Regional Housing Trust Fund.</i>
Introduce incentives for secondary suite development		<i>A grant program offers homeowners a grant equal to 25% of construction costs of new secondary suites, up to a maximum grant of \$5000.</i>

Inclusionary housing policies		<p><i>Use bonus density in developments where it will result in the provision of affordable and special needs housing and community amenities pursuant to Section 963.1 of the Municipal Act.</i></p> <p><i>By means of neighbourhood plans, zoning and senior government housing programs, sustain a mix of housing types to meet the changing demands of the population.</i></p> <p><i>When considering an application to rezone to a higher density any existing residential property having more than four rental units, to welcome, as a voluntary amenity, either the contribution of an equivalent number of affordable replacement rental units on-site or a cash in-lieu contribution to the City's Affordable</i></p>
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		<i>Housing Trust Fund under the provisions of a density bonus bylaw pursuant to Section 904 of the Local Government Act. (Any cash in-lieu contribution is to be equivalent to the cash value of the cost of producing the units.)</i>
Reductions or waiving development fees		
Promote improvements to and uptake of the Rental Assistance Program.		

Source: City of Victoria, Official Community Plan Draft, 2011; City of Victoria, www.victoria.ca

VIEW ROYAL

Policy Options		
Policies to encourage density		<i>Promote the location of higher density housing in the mixed-use Change Areas to bring people closer to transit, shops and services, create vibrant activity hubs and reduce the need for car travel. New housing should respond to housing needs not currently met in the community. (OCP, p. 81)</i>
Affordable housing development targets		
Identify publicly-owned properties for non-profit housing		
Increase Regional Housing Trust Fund contributions		<i>Continue annual financial contribution to the Regional Housing Trust Fund, administered by the Capital Regional District Housing Secretariat, in support of the Fund's ongoing initiatives to provide capital grants for "bricks and mortar" in the acquisition, development and retention of housing that is affordable to households with low or moderate incomes. (OCP, p. 80)</i>
Introduce incentives for secondary suite development		<i>Secondary suites are permitted within six land use zones in the Town of View Royal (Secondary Suite guide)</i>
Inclusionary housing policies		<i>Ensure that any proposed multi-unit residential development requiring a rezoning provides a "housing amenity" contribution to the Town, which could be directed to the Regional Housing Trust Fund as part of the Town's annual contribution (OCP, p. 81)</i>

Reductions or waiving development fees		
Promote improvements to and uptake of the Rental Assistance Program.		<i>Raise awareness of existing federal and provincial Housing Programs through the Town's existing communications channels to ensure that View Royal residents are well informed of the various programs that can assist them to maintain and improve their housing (OCP, p. 81)</i>

Source: View Royal, Official Community Plan, 2011

Appendix D: Municipal Planner Survey Instrument

Preamble: The Community Social Planning Council of Greater Victoria has received funding from the Real Estate Foundation of British Columbia, the Victoria Real Estate Board and the Capital Regional District to better understand how local governments are working on sustainable, affordable housing strategies, what makes these strategies work and what more could be done by land use officials and, market and non-market housing developers.

The purpose of this survey is to establish a comprehensive catalogue of the policy tools local governments in the Capital Region are currently using to encourage the development of affordable housing, and maintaining current affordable housing stock. This survey is meant as an exploratory tool to engage planners in developing an effective, action-oriented affordable housing strategy for the Capital Region. It is intended that this survey will be followed up with key informant interviews with planning staff for each municipality and the Juan de Fuca electoral area. The Community Social Planning Council will be contacting planners to schedule interviews.

The on-line survey should take about 10 minutes to complete. This survey is voluntary and you can end your participation at any time by closing the browser window. If you have questions or concerns regarding this survey, please contact:

For the purposes of this survey, **affordable housing** is understood as housing that does not exceed 30% of a household's gross income (CMHC, 2011).

1. **Name of municipality** (*This ensures that we are able to match the results of the survey to the correct municipality*): _____

Policy Scan: The purpose of these questions is to take stock of the policy tools that are currently used in the Capital Region to promote affordable housing. The intention is to develop a comprehensive catalogue of affordable housing policies which will then inform the development of an effective regional affordable housing strategy.

The following questions are organized into the following themes: protecting existing housing stock, supporting non-profit housing and encouraging new affordable housing development.

2. **Has your municipality/electoral area undertaken, considered or not considered the following initiatives/activities to preserve existing affordable housing stock in your municipality/electoral area?**

	Undertaken	Considering	Not	Not
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			Considered	Applicable
On-going monitoring of licensed rental units in your municipality	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Standards of maintenance by-laws	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rental conversion control policies	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Conversion fees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rental demolition controls	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Maintaining low density zoning (discouraging rezoning requests)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Municipal rehabilitation subsidy programs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Developer responsibility to assist in relocating tenants	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Developer required to offer new suites to existing tenants	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Developer required to provide one-to-one replacement of rental units	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Housing agreements to provide rental units in converted developments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Municipal incentives for private rental landlords to convert auxiliary/surplus space requirements into additional units	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Statutory leases upon conversion (tenants given up to two years in converted unit at fixed rent)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Permit secondary suites: garden suites	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Permit secondary suites: carriage houses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Loan program for conversion of non-residential to residential use or renovation of existing rental housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tax exemption for affordable or subsidized rental units	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other financial incentives, please specify:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Equitable/preferential fee and charges schedule for municipal services (e.g. Garbage) for affordable and/or rental housing units	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Advocating and maintaining communication with senior levels of government on housing issues and initiatives	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

3. Has your municipality/electoral area undertaken, considered or not considered the following initiatives/activities to *support non-profit housing in your municipality?*

	Undertaken	Considering	Not Considered	Not Applicable
Supporting conversion from private rental to tenant cooperatives	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Supporting the purchase of rental properties by non-profits (e.g. Grants or tax exemptions)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Purchase of rental properties by municipality	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

4. Has your municipality/electoral area undertaken, considered or not considered the following initiatives/activities to *encourage new developments of affordable housing?*

	Undertaken	Considering	Not Considered	Not Applicable
Affordable housing trust funds	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Housing agreements to provide affordable housing units in new developments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Use of development cost levies/charges for affordable housing (DCCs)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rent or lease of land for non-profit housing at now or below market rates	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Donation of land for non-profit housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Deferred lease payments for land leased for non-profit housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Density bonuses for affordable or rental units	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Exemptions from parking requirements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Waive development charges or application fees for new rental accommodations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fast tracking	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Allowing infill	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Encouraging smaller units	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Inclusionary zoning	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Reduced set-backs, narrow lot sizes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Densification (e.g. Lock-off suites)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fee simple row housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Area-based development charges	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Reduced road allowance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Reduced parking requirements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Linkage fees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Initiatives to create workforce housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Initiatives to create community integration	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Participation in regional homelessness initiatives	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Initiatives to redevelop older residential areas to facilitate operation of existing schools and community facilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A one -stop tool kit that outlines affordable housing and other development policy tools for developers and other stakeholders	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

5. Please provide any additional comments you would like to make on the topic of policy tools that support affordable housing.

Thank you for your participation! Your input is important to ensure accuracy and consistency in our research. It is intended that this survey be followed up with key-informant interviews with municipal and electoral area planners.

Appendix E: Complete Survey Results Summary Table

This table summarizes the results of the survey that was administered to local municipal planners via an online survey tool.

Yes = the initiative or activity has been undertaken by the municipality

Cnsd = the initiative or activity has been considered by the municipality

★ = the respondent indicated the initiative/activity was not applicable for their municipality

Municipal Actions	Central Saanich	Colwood	Esquimalt	Highlands	Juan de Fuca EA	Langford	Metchosin	North Saanich	Oak Bay	Saanich	Sidney	Sooke	View Royal	Victoria
Activities to preserve existing affordable housing stock														
On-going monitoring of licensed rental units in your municipality				★	★					Cnsd				
Standards of maintenance by-laws			Yes	★	★					Cnsd				Cnsd
Rental conversion control policies	Yes			★	★		★			Cnsd	Yes			Yes
Conversion fees				★	★		★			Cnsd	Yes			Yes
Rental demolition controls				★	★		★			Cnsd				Cnsd
Maintaining low density zoning (discouraging rezoning requests)				Yes	★		★			Yes			★	Yes
Municipal rehabilitation subsidy programs				★	★		★							
Developer responsibility to assist in relocating tenants				★	★	Yes	★							Yes
Developer required to offer new suites to existing tenants				★	★		★			Cnsd				Cnsd
Developer required to provide one-to-one replacement of rental units				★	★		★			Cnsd				Yes
Housing agreements to provide rental units in converted developments	Yes			★	★	Yes	★			Cnsd				Yes
Municipal incentives for private rental landlords to convert auxiliary/surplus space requirements into additional units				★	★	Yes	★							

Municipal Actions	Central Saanich	Colwood	Esquimalt	Highlands	Juan de Fuca EA	Langford	Metchosin	North Saanich	Oak Bay	Saanich	Sidney	Sooke	View Royal	Victoria
Statutory leases upon conversion (tenants given up to two years in converted unit at fixed rent)				★	★		★							
Permit secondary suites: garden suites	Yes			Cnsd	Yes	Yes	Yes			Cnsd	Yes	Yes		Yes
Permit secondary suites: carriage houses	Cnsd			Cnsd	Yes	Yes	Yes				Yes	Yes		Yes
Loan program for conversion of non-residential to residential use or renovation of existing rental housing				★	★		★							
Tax exemption for affordable or subsidized rental units				★	★	Yes				Cnsd		Yes		Yes
Equitable/preferential fee and charges schedule for municipal services (e.g. garbage) for affordable and/or rental housing units				★	★	Yes						Yes		Cnsd
Advocating and maintaining communication with senior levels of government on housing issues and initiates	Yes				★	Yes				Yes		Cnsd		Yes
Activities and initiatives to support non-profit housing														
Supporting conversion from private rental to tenant cooperatives	Yes				★									
Supporting the purchase of rental properties by non-profits (e.g. Grants or tax exemptions)					★					Cnsd				Cnsd
Purchase of rental properties by municipality					★	★								Yes
Activities and initiatives that encourage the development of new affordable housing														
Affordable housing trust funds	Cnsd				★	Yes				Yes	Yes	Yes	Yes	Yes
Housing agreements to provide affordable housing units in new developments	Yes				★	Yes				Yes	Yes	Yes		Yes
Use of development cost levies/charges for affordable					★									

Municipal Actions	Central Saanich	Colwood	Esquimalt	Highlands	Juan de Fuca EA	Langford	Metchosin	North Saanich	Oak Bay	Saanich	Sidney	Sooke	View Royal	Victoria
housing (DCCs)														
Rent or lease of land for non-profit housing at now or below market rates					★	★				Cnsd				Yes
Donation of land for non-profit housing					★	★				Cnsd				Yes
Deferred lease payments for land leased for non-profit housing					★	★								
Density bonuses for affordable or rental units	Yes				Cnsd.	Yes				Yes	Yes	Yes		Yes
Exemptions from parking requirements	Yes				★					Yes	Cnsd	Yes		Yes
Waive development charges or application fees for new rental accommodations	Yes				★	Yes								Yes
Fast tracking	★				Yes	Yes				Cnsd				Yes
Allowing infill	Yes		Yes	Cnsd	★	Yes				Yes	Yes	Cnsd		Yes
Encouraging smaller units	Yes		Yes	Cnsd	★	Yes	Cnsd			Yes	Yes	Yes		Yes
Inclusionary zoning	Yes				★	Yes				Yes	Yes	Cnsd		Cnsd
Reduced set-backs, narrow lot sizes	Yes				★	Yes				Yes	Yes	Yes		Yes
Densification (e.g. Lock-off suites)	★		★		★	Yes				Yes	Yes	Yes		Yes
Fee simple row housing			Cnsd		★	Yes				Yes	Yes	Yes		Cnsd
Area-based development charges					★	Yes					Cnsd			
Reduced road allowance				Cnsd	★	Yes				Yes		Yes		Yes
Reduced parking requirements	Yes		Yes		★	Yes				Yes	Cnsd	Yes		Yes
Linkage fees	★		★	★	★	★								
Initiatives to create workforce housing	Cnsd		Cnsd	★	Cnsd	Yes				Cnsd	Cnsd			
Initiatives to create community integration	Yes		★		★	Yes				Cnsd	Cnsd			
Participation in regional homelessness initiatives	★				★	Yes				Yes		Yes		Yes
Initiatives to redevelop older residential areas to facilitate				★	★	Yes								Yes

Municipal Actions	Central Saanich	Colwood	Esquimalt	Highlands	Juan de Fuca EA	Langford	Metchosin	North Saanich	Oak Bay	Saanich	Sidney	Sooke	View Royal	Victoria
operation of existing schools and community facilities														
A one -stop tool kit that outlines affordable housing and other development policy tools for developers and other stakeholders				★	★	Yes				Cnsd				Cnsd



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