Affordable Housing Builds Strong Communities

DEVELOPING COMMUNITY
HOUSING POLICIES:

A GUIDE FOR
LOCAL GOVERNMENT

BC Housing
an agency of
the Ministry of
Municipal Affairs,
Recreation and Housing

Honourable Robin Blencoe, Minister

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Minister of Municipal Affairs,
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A MESSAGE FROM THE MINISTER

It is my pleasure to present *Developing Community Housing Policies: A Guide for Local Government*. I believe it will be a valuable tool for local governments as they address the critical need for affordable housing in their communities.

In 1992, I introduced amendments to the *Municipal Act* to mandate local governments to include policies for affordable, rental and special needs housing in their community plans. Local governments have been given this responsibility, in recognition of their key role in designing options and implementing plans that meet the specific housing needs of our urban and rural centres.

To assist in carrying out this mandate, our government established a new Housing Planning Grant Program to provide funding for affordable housing studies. This guide is another resource we have developed to encourage community based planning processes focussed on housing affordability objectives.

The guide provides an overview of the current policies and planning tools local governments are using to maintain and increase the stock of affordable housing in their communities. As well, it provides guidance on the processes that communities are using to develop these policies. By presenting a broad range of experience, the guide will help communities to design and implement policies suitable for their particular needs.

Many communities in the province have already developed creative, practical and innovative policies and responses to housing issues. This guide will also help to share those experiences between communities.

This guide is one more step in our efforts to encourage dialogue between local governments and their communities, among local governments, and between local governments and the Province. It is important that governments and residents alike work cooperatively to achieve our mutual goal of providing affordable housing for British Columbians.

Robin Blencoe
Minister of Municipal Affairs,
Recreation and Housing

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PART 1
INTRODUCTION

The provision of affordable and appropriate housing is basic to the livability and character of British Columbia communities, and the importance of the role played by local government in facilitating the supply and maintenance of this housing is becoming more widely recognized and better understood.

In the past, the roles typically played by local governments in housing were limited to regulating development initiatives and, at times, facilitating senior government social housing supply programs. Over the past few years, in British Columbia and across Canada, the role of local government has expanded to include a greater concern for affordable, rental and special needs housing. Many local governments have become quite innovative in using tools such as community planning, development regulation, taxation, cost recovery and delivery of local services to guide and assist residential developments that support the social objectives of the community. The results clearly demonstrate the effectiveness of local action.

Section 945(2.1) of the Municipal Act, introduced in May 1992, recognizes the importance of this local government role and makes the inclusion of policies on affordable housing, rental housing and special needs housing a required component of local government Official Community Plans (OCPs). The terms "affordable", "rental" and "special needs" are used in the broadest sense to encompass market as well as non-market housing, and to include the consideration of design suitability and location along with cost.

THE AFFORDABLE, RENTAL AND SPECIAL NEEDS HOUSING LEGISLATION

Section 945 of the Municipal Act was amended by Bill 20 on May 19, 1992, to add a new subsection 2.1 which states:

"A Community Plan must include housing policies of the local government respecting affordable housing, rental housing and special needs housing."

This change also applies to the City of Vancouver and the Islands Trust. The legislation came into effect September 30, 1992.

The Municipal Act already required that community plans ensure a five-year supply of housing. This legislation asks that the type of housing also be considered. It requires policies at the community plan level - not regulation through zoning or subdivision servicing bylaws. The terms "affordable", "rental housing" and "special needs" are intentionally not defined. The intent is to allow each community to respond, in its own way, reflecting local conditions and points of view.

Although it took effect September 30, 1992, the legislation is not intended to be retroactive. The intent is to have local governments address the legislation as soon as possible given local circumstances.

The provincial government introduced amendments to section 945 to encourage local governments to put community housing issues on their planning and community development agendas. Local governments are being asked to cooperate with the provincial and federal governments, and the private and non-profit sectors, to help preserve and expand the stock of affordable, rental and special needs housing within their communities. At the same time, section 945(2.1) recognizes the diversity of size, the stage of development and other individual circumstances of local governments. The legislation provides the opportunity for each local government to identify its own particular housing needs, to define the steps it wishes to take to address those needs and to determine how and when it will take action.

This guide has been prepared to assist local governments as they undertake this task of developing community housing policies and strategies. The Ministry of Municipal Affairs, Recreation and Housing will also be providing financial assistance through the Housing Planning Grants Program.

The primary audience of this guide is the people who are involved in setting community housing policy and defining the steps to implement it. This includes:

-   elected representatives of local governments

-   local government staff

-   advisory commissions and committees with a mandate to examine community housing issues, especially those concerned with affordable, special needs or rental housing.

The guide may also be of interest to the people who are directly involved in the delivery and preservation of housing such as private sector developers, community planners, architects and the volunteer and non-profit sector resource and development groups.

The following parts of this guide describe:

● WHY it is increasingly important for local governments to become involved in developing community housing policies.

● HOW local governments can develop community housing policies in accordance with the requirements of Bill 20.

- WHAT actions local governments can take to implement their affordable, rental and special needs housing policies.

- WHERE local governments can get assistance in these undertakings.

Housing issues and solutions come in many forms, and this guide provides information about a variety of approaches that have proven to be effective. The emphasis throughout is on examples rather than prescription, and the guide describes some of the challenges already faced and the solutions implemented by a number of innovative local governments in British Columbia. The intent is to encourage local governments to address their affordable, rental and special needs housing issues in an effective manner suited to the particular needs, attitudes and resources of their communities.

PART 2

WHY ARE HOUSING POLICIES NEEDED AT THE COMMUNITY LEVEL?

Of the three levels of government, local government has always played the most important role in influencing housing development, even if distinct housing policies have not always been formally stated in community plans. Recognition of the role local government plays in creating a supportive planning and regulatory environment for protecting and developing affordable housing is growing as:

* housing needs increase
* the roles of those responsible for housing production change
* the effectiveness of locally initiated action is better understood.

2.1 A GROWING NEED

As increasing numbers of people are attracted to live in the province, the demand for all types of housing is increasing. The major urban centres of British Columbia have experienced exceptionally high rates of growth and, in turn, are facing rapidly rising housing prices. Recently, this trend has been spreading to many of the smaller communities and regions.

Housing affordability issues in some of the higher growth regions of the province are affecting almost every segment of the population and seriously influencing community livability for many. Even outside the metropolitan areas of the province, affordable and appropriate housing is an issue that affects many parts of the community.

The Provincial Commission on Housing Options report documented the province's housing needs in considerable detail. The story behind the statistics is simply that many young families starting out are unable to afford a starter home in the community in which they grew up. Many seniors (even those with the equity of their single-family home) cannot find appropriate retirement accommodation in their own neighbourhood or community. Many families and single people of all ages on limited incomes find it difficult to find suitable or adequate rental housing without spending a disproportionate amount of their income. A significant number of people, without any housing options, can be homeless and left to live in temporary shelters or on the streets. People with physical or mental disabilities can face long waiting periods to get into housing suited to their special needs.

At the same time, the pressures of increased demand and rapid residential growth make it difficult for local governments in some areas to provide an adequate supply of serviced land for new housing while responding to the need to preserve the character of existing neighbourhoods and communities. The problem can be particularly severe in districts and municipalities which are close to their zoned residential capacity and which have either a shortage of vacant residential land or of land designated for multiple-family redevelopment. Local governments often find themselves caught between the opposing forces of increased need for more housing for new residents and increased pressure to maintain the status quo for existing residents.

2.2 CHANGING ROLES

> "*This reevaluation of the traditional municipal role in urban policy is bringing change in the housing field. The housing issues of the 1990's will likely lead the way towards a broader, more responsible municipal role in a variety of policy areas.*"
> J. David Hulchanski, The Municipal Role in the Supply and Maintenance of Low Cost Housing; A Review of Canadian Initiatives

Public policy in housing is shifting as a result of the federal withdrawal from housing programs and the budget constraints faced by all levels of government. These realities mean that the provincial government is increasingly having to seek the cooperation of others in finding innovative and cost-effective solutions to housing issues including the re-examination of the roles of all those who traditionally have been involved with housing. This includes the federal government, the provincial government, the private and non-profit sector development industry and local governments.

Historically the federal government has been the leader in directing housing activity and the primary source of funding for social housing and other programs aimed at rehabilitating the housing stock. Over the past few years, however, the federal government has signalled a major change in its housing role, withdrawing most of the funding it provides for social housing construction programs. This has reduced the total number of new federal/provincial social housing projects undertaken and completely eliminated the non-profit housing co-operative program. More reductions are planned in the coming years, although the federal government's role of providing private mortgage insurance to assist first-time purchasers is expected to continue.

The departure of the federal government from its leadership role in housing has left a vacuum for other levels of government to fill. Until now, the main housing role played by the provincial government has been the maintenance and development of social housing (it is involved with just under half of the estimated 65,000 social housing units in British Columbia). The Province also administers the British Columbia Rental Supply Program, which encourages the construction of privately developed rental apartments, and the SAFER rental assistance program for seniors. In addition, the provincial government performs several other functions, such as the management of residential tenancy legislation and the stewardship of the Municipal Act, both of which can significantly affect housing supply and demand.

The federal/provincial social housing supply programs have produced volunteer and non-profit organizations with expertise in developing and managing low-cost co-operative and rental housing. Since the cancellation of the federal co-operative program, this group has begun to use its knowledge and its practical experience to seek new ways of developing affordable and special needs housing in cooperation with the private sector and local government. The development of private equity co-ops is one such innovation.

Historically, the private sector has developed most of the new housing in the province and controls the pace at which it is built. It also owns most of the rental housing stock. The primary goal of private developers is to be allowed the freedom to serve their markets in a quick, efficient way. However, they increasingly find themselves frustrated by the resistance of existing communities toward new residential growth. In many regions of the province this makes it difficult for private developers to provide affordable market housing for all segments of the population and very few still build rental accommodation. Because these developers are also residents and businesspeople of local communities, they understand the concerns of their neighbours and are increasingly finding ways to cooperate with local and senior levels of government to solve the problems.

As local regulators of both public and private sector development, local governments have always had a significant impact on the type and cost of housing and, to a lesser extent, on the pace of development. Local governments already have many of the powers and tools necessary to implement housing solutions at the community level, and it is local councils that make the final decisions about the compatibility between proposed new housing and existing neighbourhoods.

> *"While initial attention was placed on identifying objectives under which our funding of federal-provincial programs will be applied, the city recognizes there are other ways the municipality, on its own, can improve the quality of housing."*
> Mayor Henry Dayday, City of Saskatoon in "Taking a Proactive Stance" Canadian Housing Magazine. Spring 1990

In recent years, local governments have increasingly used their powers to help the public and private sectors take action on housing affordability. Some municipalities have also become directly involved in the development of affordable or special needs housing projects. The Province recognizes that local governments have limited financial resources that restrict the extent of their direct participation. However, it is becoming increasingly important that they use their planning and development management powers to encourage and facilitate the direct actions of others. It is also important that local governments be provided with an increased choice of planning and implementation tools to carry out this expanded function.

In conclusion, it is clear that an adequate supply of affordable housing depends upon the efforts of all sectors of the economy: private industry, non-profit agencies, and the federal, provincial and local governments. The changing roles of these participants has created a need for:

• an enhanced provincial leadership role

• new types of private, public and third sector partnerships

• a strengthened and more proactive role for local government.

2.3 AN EVOLVING PROVINCIAL AGENDA

The Province recognizes the growing need for housing and is committed to taking a leadership role to increase affordable housing opportunities for all British Columbians.

In addition to its ongoing commitments to existing housing programs, the Province has implemented a number of new initiatives and is currently examining a variety of new approaches.

However, the Province cannot effectively address all housing issues on its own. It needs local governments to identify new, locally appropriate, cost-effective housing policies and actions that will assist everyone who is involved with the provision of housing to do a more effective job. This includes making changes to local government policies and implementation programs, as well as putting forward suggestions for new provincial initiatives. Such input is essential if new provincial policies and programs are to respond effectively to local needs.

Well before Bill 20 was introduced, some local governments were taking a leadership role in the development of innovative and locally workable solutions. At the same time local governments were presenting suggestions for new provincial initiatives. The intent of section 945(2.1) is to recognize these accomplishments and to encourage more local governments to address their own housing needs and to work with the Province and the private and non-profit sectors to find solutions.

The Ministry plans to monitor the experience of local governments with this legislation, to continue to share information about innovative approaches and to listen carefully to locally generated suggestions for legislative amendments or other provincial action.

2.4
LOCAL ACTION YIELDS LOCALLY APPROPRIATE SOLUTIONS

The provincial requirement for locally developed, policies for affordable, rental and special needs policies reflects two fundamental premises. First, local governments are already extremely well situated and equipped to assist the senior governments and the private and non-profit sectors in the provision of housing by merit of their proximity to local issues and their existing statutory powers. Second, recent experience demonstrates that local involvement with housing issues results in a greater variety of locally appropriate solutions than can be provided by the federal or provincial governments working on their own.

The Province recognizes that the involvement of local governments and the wise use of their statutory powers is essential to the provision of affordable housing. Parts 3 and 4 of this guide contain many examples of these local government powers and functions, including:

+ the development of community plans and policies to guide general development trends

- the regulation of land use, development density, design, building sizes and even housing conversion through zoning, subdivision and development permit controls

- the creation of effective development and building approvals processes

- the establishment of appropriate servicing standards

- the management of municipal lands and buildings

- the exercise of local political leadership and advocacy.

> "*Because housing problems are so direct and personal, leadership must be taken by the level of government in closest contact with the daily lives of people, that is, by municipal government leaders.*"
> Mayor John Savage, City of Dartmouth. "Educating the Public", Canadian Housing Magazine, Spring 1990

The Province also recognizes that local planning and community action can deal more sensitively with the broad range of local conditions and interests than the senior governments operating on their own. The 150 cities, districts, towns and villages, the 29 regional districts and the Islands Trust areas are all different in size and stage of development and consequently have quite different housing issues and needs. To be effective, housing policies must reflect that diversity. Section 945(2.1) respects this need for diversity by encouraging each local government to identify its own needs, priorities, steps to be taken and timelines for taking them.

The Bill 20 legislation reflects the Province's belief that the involvement of local government, in cooperation with senior government and the private and non-profit sectors, will yield more effective and appropriate solutions to local and province-wide concerns with housing. Recent experience in B.C. shows that local government involvement can result in:

- a clear focus on community needs

- close coordination among social, environmental, economic and land use planning interests

- new ideas and innovative solutions

- solutions that are in keeping with the local environment and local priorities

- a high degree of community support.

The next two parts of this guide describe the housing policies local governments can produce in accordance with Bill 20, and the actions they can take to implement these policies.

HOW TO DEVELOP A COMMUNITY HOUSING POLICY

Section 945 of the Municipal Act was amended by Bill 20 on May 19, 1992, to add a new subsection 2.1 which states: " A Community Plan must include housing policies of the local government respecting affordable housing, rental housing and special needs housing."

The new legislation reflects the Province's belief that local government involvement in housing is important, and that community plans and planning policies are the appropriate starting point for dealing with community housing issues. While Bill 20 requires local government to put community housing issues on the local planning agenda, it also provides flexibility for each local government to develop its own set of policies tailored to suit its particular needs, resources and attitudes.

The preparation of plans and the statement of public goals, objectives and policies are the primary means by which local government communicates its intent for future action to the private sector, other government agencies and the public. They are also an effective way of linking housing policy and action with the environmental, economic, social, financial and community planning functions of local government.

This part of the report outlines the initial steps in preparing community housing policies and provides examples of what some British Columbia municipalities and regional districts are doing.

3.1 DEFINING THE TERMS

A necessary first step in developing a community housing policy is to agree on a local definition of the need. The terms "affordable", "rental" and "special needs" are not defined in section 945(2.1) of the Municipal Act in recognition of the fact that each local government will have the opportunity to develop its own approach. A variety of definitions reflecting local circumstances is expected. The section which follows describes some of the aspects of affordability and special needs that should be considered when developing a locally relevant definition.

3.1.1
AFFORDABLE

The cornerstone of a definition of affordability is the relationship between the cost of housing and household income. This applies to both rental and homeownership affordability.

The commonly accepted standard of affordability is that of annual housing costs not exceeding 30% of a household's gross income. The report of the Provincial Commission on Housing Options used this standard in its definition of affordability .

PROVINCIAL COMMISSION ON HOUSING OPTIONS: DEFINITIONS

"Affordable" means annual housing costs (rent or mortgage + taxes) which do not exceed 30% of a household's gross annual income. (This definition makes the assumption that home ownership costs include a down payment of 10%, mortgage principal and interest amortized over 25 years and taxes.)

"Affordable housing" means housing which would have a market price or rent that would be affordable to households of low and moderate income. Households of low and moderate income are those who have incomes which are 80% or less than the average household income for the urban area they live in. This definition would include housing built by the private, co-operative, non-profit and public sectors.

These are excellent starting points for addressing a community's housing affordability issues; but affordability can vary widely depending upon a multitude of factors such as community size and rate of growth, mix of housing tenures, local market conditions, amount and stability of incomes, and age and condition of the existing housing stock.

To accommodate these variables, a sensitive, locally generated examination of housing affordability should include a review of a variety of other indices and variables that affect present and probable future prices and incomes. These include:

i)   **Form of Tenure**
     Affordability issues can be quite different for renters than for homeowners. Province-wide, renters have lower incomes and more problems associated with housing cost and security of tenure than do homeowners. (A good source of information about form of tenure is the 1991 census which distinguishes between owner and renter households.)

ii)   **Ownership Affordability**

Affordability issues of homeownership primarily involve young families trying to purchase their first home. Several useful indices address this group, including:

- the percentage of family income required to purchase a starter home in the community (The Royal Bank provides this type of affordability index for major cities.)

- the percentage of renters able to purchase a home in a particular community. (CMHC provides this information. Their figures show for example that only 4.6% of non-family households (12.2% of family households) could afford to buy a home in Victoria in 1992. This compares to 13.5% and 22.6% in Vancouver or 30.1% and 46.3% in Edmonton.)

DISTRICT OF SURREY DRAFT AFFORDABLE HOUSING DEFINITIONS

Surrey modified the "30% standard" by assuming that 25% of the households spending over 30% of their income are "over-consumers" from choice and therefore do not have a forced affordability problem.

In their draft Affordable Housing Implementation Strategy Surrey developed both a core need and a moderate need definition.

"There are two types of Affordable Housing, distinguished by target group and whether or not a subsidy is provided:

1. Assisted Affordable Housing, where the units are provided through a subsidy from either a developer, Surrey or the Province, and includes subsidized social and co-op housing. Assisted Affordable Housing is targeted toward CORE NEED households, defined as those who are paying over 30% of their income on rent and are within the lower quartile of income ranges in Surrey. This only includes rental.

2. Market Affordable Housing, where the units are provided through the private sector and are available to those between the 26th and 50th percentile of Surrey household incomes, (i.e. those referenced as being in MODERATE NEED of shelter cost assistance.) This includes both rental and ownership."

Future affordability has to be considered, as well. It is affected by:

- the rate of growth of the community and the ability of the local residential development market to keep pace

- length of residence or mobility rates

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- anticipated growth in population of the first-time buyer age group

- mortgage interest rates

- household income levels and job security

iii) Rental Affordability

Affordability for renters is becoming increasingly difficult throughout British Columbia. While some tenants rent for lifestyle reasons, temporary residence or while saving to buy a home, most have lower or less stable incomes than homeowners and are more likely to fall into the "core need" group; i.e., those who must spend more than 30% of their gross income for suitable housing. A variety of factors can be considered as part of an examination of local rental housing affordability. They include:

- Vacancy Rates: The CMHC vacancy survey indicates the level of choice in different locations.

- Rental Rates: Local surveys of changes in rental rates can be compared to increases in household incomes within the community.

- Demographics: The age and population mix of the existing and projected future population is an important indicator of potential affordability problems. For example, older and younger singles typically have a greater housing affordability problem, and single parent families have been found to be about six times more likely to be in the core need group than are two-parent families.

- Suitability of Existing Rental Housing Stock: The suitability (size and location) and the adequacy (state of repair and safety) of a community's rental housing can be as important as the rental cost of the housing. An analysis of the type, age, condition and location of the existing rental housing stock is necessary before its suitability for local needs can be assessed. The analysis can also be used to identify the likelihood of future demolitions, and problems with insecure tenancy and tenant relocation.

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• Non-conventional Rental Housing Stock: The Provincial Commission on Housing Options confirmed that the private sector is constructing very few new, purpose-built rental apartments. The greatest contribution to new rental housing is coming from non-conventional sources such as condominiums, investor-owned houses and secondary suites. It is important, therefore, to estimate the number of such units in a community, together with their price and their suitability for the local rental population.

"SUITABILITY" OF RENTAL HOUSING

Canada Mortgage and Housing Corporation includes suitability in its definition of affordable housing. This encompasses size, number of bedrooms and location.

The Municipality of Burnaby links housing "appropriateness" to other aspects of planning in their OCP, i.e., "services, programs, facilities and housing should be of an appropriate type, scale, design, and location for individuals and the community."

• Changes in Housing Stock: Portions of the rental housing stock may be subject to redevelopment pressures, demolition or conversion depending upon their age and location, and the vitality of the local housing market. Past rates of demolition and local market knowledge are helpful indicators. Similarly, the likelihood of new rental construction should be determined as it will affect both availability and price.

• Social Housing: The existing supply and location of government assisted and non-profit housing completes the examination of a local community's affordable rental housing situation. Some of these projects may have potential for additional development or redevelopment. The likelihood of new projects should also be assessed.

iv)   **Perception of Affordability**
The perception of affordability is sometimes as important as the reality of statistics. It affects both rental and ownership housing. For example, rapid price increases can create a feeling that there is an affordability problem as people are forced to adjust their spending patterns to

compensate for higher mortgage or rental costs. Small but sudden increases in housing costs in a small community can be just as disruptive to the community sense of well-being as the large increases being experienced in British Columbia's larger centres. This demonstrates again that each community must set its own definition of affordability to suit local conditions.

3.1.2
SPECIAL NEEDS

The Bill 20 legislation included a special needs category in recognition of the important link between housing policy and the provision of health and social support services. It is intended that the term, special needs, will be applied to a broad spectrum of people and their particular housing needs.

The Report of The Provincial Commission on Housing Options identified the following groups of people with special housing needs:

- people with: -physical disabilities
                -chronic mental illness
                -brain injuries
                -problems of chronic abuse of drugs or alcohol
                -HIV Positive/AIDS
- the homeless or hard-to-house
- women in crisis (e.g., those seeking to leave violent relationships)
- the frail elderly who face increasing difficulty remaining in independent living situations.

Ongoing municipal special needs initiatives within British Columbia have broadened their definitions even further.

MUNICIPAL DEFINITIONS OF SPECIAL NEEDS

"... people who are disadvantaged or 'at-risk'" [Nanaimo's Draft Housing Policy].

"...licensed group homes, foster homes, and other non-institutional residences accommodating two or more residents, where care or other professional support is provided..." [Burnaby's definition for community-based residential care facility].

"...residential projects or dwelling units oriented to those who have special housing needs because of income, age or disability" [Coquitlam's Town Centre OCP].

"...the study's scope is broader...than those people with mental and physical disabilities...and uses the terms 'particular', 'unique', and 'unmet' to refer to the larger scope of housing needs, which are usually not satisfied by the private housing market alone" [Prince George's Special Needs Housing Study: Terms of Reference].

Clearly, the number of population groups with special needs is extremely diverse. So, too, are their housing requirements.

The Provincial Commission on Housing Options reported that people with special needs prefer to live as independently as possible in their own communities. To help achieve this objective, four separate but related requirements should be considered when developing local housing policies for special needs housing:

i) **Cost**
    Affordability is a major concern for many special needs people. A Prince George survey of special needs people found that 80% paid over 30% of their income for housing and 42% paid over 50%.

ii) **Availability/Security**
    Housing suited to a special need is often difficult to find and secure tenure is rare. This creates hardship among a group of people who find it particularly difficult to move.

iii) **Suitability/Accessibility**
    Unsuitable design, size, access, location or management can hinder a special need person's ability to live independently, resulting in the need to provide otherwise unnecessary services or to move the person to an expensive full-care facility. This problem is particularly acute in smaller communities.

iv) **Support Services**
    The provision of support services has been demonstrated to help people to live independently and to integrate with their communities. Coordination of services is required at both the provincial and local government levels.

An effective local housing strategy would consider all of these special needs housing requirements. It would also begin to address what can be done by local groups and government, and to identify how provincial and federal government services can be coordinated to better serve local needs.

3.2
GATHERING INFORMATION

Accurate and relevant information is a prerequisite to a clear and successful start of any housing policy initiative. It is also an invaluable tool for the ongoing work of implementing policy decisions.

3.2.1
STARTING OFF INFORMED

An important first step in developing local housing policy is ensuring that all parties involved fully understand the current situation and the probable effects of a range of alternative future actions. To provide this understanding and to ensure that everyone starts out with clear, shared objectives, information must be gathered and shared among the participants. This information can come from:

- general demographic, planning or housing studies of the local area or region that combine local community input with demographic and other research

- periodic reporting from an ongoing computer information base or monitoring system, including the input from community advisory groups

- a specialized study on a particular aspect of housing - perhaps initiated by a special needs or special purpose interest group

There are numerous British Columbia examples of information-gathering studies. A few are described below.

i)   **Local or Regional Studies**
The **Greater Vancouver Regional District (GVRD)** and the **Capital Regional District (CRD)** undertake housing research studies of interest to their member municipalities. Information about the broader region helps create a context for local planning, policy development and action.

Nanaimo's new housing policy is based on two studies. First, the provincially funded "Rental Housing Strategy Study" and second, the self-financed "Nanaimo Housing Study". The second study examined:

- past and likely future growth trends
- local demographics
- incomes and in-migration affecting housing demand
- the tenure, age and quality of the existing housing stock
- housing starts
- vacancy rates
- local house prices and rental rates.

It made predictions about the future demand for different types of housing to serve different segments of the population and compared these to the existing housing stock and recent housing development patterns.

From this analysis the study identified important, current housing issues and special concerns such as affordability, the need for additional zoned area for multiple housing, the quality and appearance of existing apartments, the potential for manufactured housing and issues related to secondary suites and housing for women.

ii)   **Computer Information Base**
Coquitlam has set up a computer-based housing stock inventory. Periodic reports produced from the system have proven useful for policy studies and for more specific decisions such as the best location for new, multiple-family market and non-market housing proposals.

COQUITLAM'S COMPUTER BASED HOUSING STOCK INVENTORY:
List of Data Produced Every Six Months

1. *Descriptive listing of all existing multiple-family dwelling units in the District, and a separate list of those approved during the immediately preceding 6 month period (separated by non-profit, co-op, seniors' accommodation, rental apartments, rental townhouses, strata-titled apartments and strata-titled townhouses)*

2. *Descriptive listing of all single family subdivisions (5 or more lots) approved since 1986, and a listing of those approved during the previous 6 month period.*

3. *Summary listing of the number of residential permits issued in previous quarter separated by housing type and geographic neighbourhood.*

4. *Summary listing of estimated existing housing stock (updated semi-annually) by housing type and neighbourhood.*

5. *Summary listing of the "units to go" (i.e. the remaining development capacity under existing OCP and zoning policies) for each housing type in each neighbourhood.*

6. *Housing trends report (semi-annually) listing district-wide, housing stock by type, annual housing starts for past 10 years by type, and the rental apartment vacancy rate.*

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iii)   **Specialized/Single Interest Study**
Residents of Coquitlam, Port Moody and Port Coquitlam set up the Tri Cities Social Development Council which carried out a housing needs analysis for their area with funding provided by the United Way, the Coquitlam Share Association and the Vancouver Foundation. The council

produced the information required to develop housing policy for the area.

The **Vancouver** Seniors' Housing Demonstration Program is an example of a local government program that was initiated by a group of concerned seniors from Vancouver neighbourhoods. The program provides financing assistance to non-profit equity co-ops allowing seniors to stay within their community.

3.2.2
STAYING INFORMED

Staying informed about housing issues and the underlying factors affecting housing needs is also important if housing initiatives are to enjoy long-term success. The expanded use of computers has made it possible for an increasing number of local governments to establish monitoring systems that enable them to keep abreast of changes in their community.

Monitoring has been described simply as a process of collecting relevant information, analyzing and organizing it into a useful form, and then keeping it up to date. It can be a valuable tool when there is uncertainty about the future impacts of housing innovations - for example, when a neighbourhood is concerned about the negative impacts that could result from new affordable, special needs or rental housing. Monitoring can also provide information to help local government assess the success of a housing strategy and make necessary adjustments to it.

The **District of North Vancouver** produces a semi-annual report on the status of housing in the District. The report looks at vacancy rates, average rents and government programs, among other factors, and makes recommendations about where the District should focus its attention with respect to housing. The District finds that lack of current data about income, cost of housing, family size and housing needs is a serious impediment to effective housing planning. To address this problem, the District is considering the preparation of its own civic census.

The **Sunshine Coast Regional District** maintains a monitoring system that is based on lot size categories and which has an extremely clear graphic presentation. The District uses this system to record all developed and vacant lots, as well as those with development potential within its rural area. It has also developed and monitors its own "affordability index", which links average household incomes with average sales prices of single-family dwellings on lots of less than two acres.

3.3

**BUILDING
COMMUNITY
SUPPORT**

Building community support through the early involvement of all who consider themselves affected is becoming a trademark of successful affordable housing initiatives.

Affordable housing issues can be contentious, especially if new housing is perceived to affect the stability and quality of an existing community. Often there is a lack of knowledge about the existing situation or about the potential impacts on the existing community.

This potential for misunderstanding and conflict makes it all the more important to ensure a thorough community understanding of issues at the outset, and to create an environment that fosters community support as the work progresses. Process is an essential part of the solution.

The likelihood of developing successful community housing policies is greater when key players are involved from the start and kept involved.

3.3.1

**IDENTIFYING
STAKEHOLDERS**

Whether it be a broad policy development program or a single-purpose housing initiative, the cooperation of an often diverse group of stakeholders is required. To be successful, the process must bring all of the interested individuals and groups together. Various processes for doing so are described in the following sections, but the first step is to identify how many and which people should be included in the consultation and decision-making process. In most cases, the key players can be divided into two groups.

i)   **Those Responsible for Taking Action**
       One group of players who need to be involved are those responsible for taking action. In the case of a local government plan review, for example, this would include key staff (from a variety of departments), representatives of housing interests in the community, representatives of the local housing industry including non-profit housing groups and, possibly, some members of Council.

       Alternatively, where implementation of policy is the focus, (e.g., consideration of a local social housing project) federal, provincial and local staff, and private sector and non-profit development participants could be involved.

ii)   **Those Who Could be Affected**
Another group who should be involved in the process
consists of those who may be affected, or those who
consider that they may be affected by the housing policy
or action program. The most common examples are
existing property owners and neighbours, and interest
groups such as those with a heritage or environmental
preservation focus.

Another group, the future consumers of affordable
housing, are also legitimate stakeholders. More and more
often they are asking to be included in the discussions and
the decision-making process.

The general guideline that is evolving is to design a
process that, to the greatest extent possible, includes
everyone who has a direct stake in the outcome - and to
involve them as early as possible.

3.3.2
FOSTERING
COMMUNITY
INVOLVEMENT

Once the stakeholders have been identified, the next step in
building community support is to design and implement
appropriate community involvement processes.

The British Columbia experience suggests that there is no one
community involvement process that can be guaranteed to work
everywhere. What will work in one place at one time won't
necessarily be successful in a different place or at a different time.
The key is to assess the local situation carefully and to develop a
process that is workable for those particular circumstances and
those people who want to be involved.

The type of involvement process can vary from a broad public
consultation program associated with a comprehensive review of
planning issues to a task force of community leaders undertaking
a narrow, more focused examination of a particular housing need.
It may require detailed information gathering or a more general
examination of significant recent trends.

The design of the process will depend upon such factors as the
scale or scope of the subject matter being addressed, the size of
the community, the time frame of the plan or project, the degree
of certainty required by the decision makers and the sensitivity of the
local population to the issues being addressed.

At the broadest scale, **The Islands Trust** recently undertook an islands-wide policy development program that required consideration of the environmental, economic, fiscal management, social and recreational concerns of both island residents and the rest of the British Columbia population. To address this wide ranging subject matter, the Islands Trust undertook an extensive series of meetings to collect information on local and province-wide issues. Their "Framing Our Common Future" program involved carefully organized meetings and workshops on each major island as well as in Vancouver and Victoria.

By comparison, **Nelson's** housing initiative was specifically focused on developing more social housing for seniors and families in need.

NELSON'S PROCESS FOR DEVELOPING SOCIAL HOUSING

The City of Nelson had already decided they needed more social housing for their seniors and young families. Consequently, their involvement process focussed primarily on coordinating the government, community volunteer and private sector partners who could get the housing built.

Proving the need was an essential first step so an application was made to the Province and a Rental Housing Strategy Study was completed. Support was then given to the existing Nelson and District Housing Society to oversee site selection and design, to apply for necessary senior government housing program allocations and to proceed with financing, construction and rental management.

**3.3.3
SELECTING
AN APPROPRIATE
PROCESS**

A variety of processes has been used in British Columbia to accommodate the variety of tasks and to involve the multitude of individuals and groups asking to take part in decisions that affect their community's housing. These processes include:

• Council-supported committees dealing with quite specific tasks concerning subjects where direct municipal action is needed

• Community task forces that typically have expanded memberships to deal with issues of broader community concern

- Community workshops or public forums that are being used more frequently to raise the general understanding of housing issues and to provide a neutral forum for the discussion of contentious issues and the seeking of consensus for solutions.

A few British Columbia examples that typify each of these processes are described below.

i)   **Council-Supported Committees**
Council committees have been used extensively in British Columbia for a variety of quite specific tasks. These committees include one or more council members and representatives of the community. Councils have chosen either to have broad or narrow community representation.

For example, **Kelowna,** acting on a recommendation contained in its Rental Housing Strategy, formed a Rental Housing Implementation Committee which is focussing on how the city's zoning bylaws can be changed to promote more rental housing. The committee is comprised of a council member, the city social planner and representatives of CMHC, the private development community and the local chamber of commerce.

The City of North Vancouver struck a committee of citizens to advise council on how best to legalize secondary suites.

CITY OF NORTH VANCOUVER'S COMMITTEE ON SECONDARY SUITES

The committee included two residents who supported secondary suites, two residents who were neutral on the topic and two residents who were opposed to secondary suites. The committee met six times and made recommendations to council that have resulted in a draft bylaw being prepared.

Two existing committees of council in **Prince George** have joined together to oversee housing research and the preparation of a comprehensive special needs housing strategy. This brought together private sector representatives of The Housing Advisory Committee, and community representatives and social agency personnel who sit on the Prince George Special Needs Advisory Committee.

Campbell River uses Neighbourhood Advisory Teams (NATs) which are comprised of residents, representatives of the Advisory Planning Commission and representatives of the municipal council. NATs are sometimes organized to assist in the preparation of local area plans for existing residential neighbourhoods or to provide a non-adversarial review of neighbourhood development applications.

ii)   **Community Task Forces**
A task force is similar to a council committee but tends to have a higher profile, a politically-defined mandate and a more diverse and representative community membership.

The Capital Regional District has set up a Healthy Cities Housing Task Force that provides an example of a large (28 member), multi-disciplinary, multi-stakeholder committee. Its membership includes representatives of all levels of government, housing and service providers from the private, non-profit and public sectors, as well as members of the general public. This broad representation is considered necessary to enable it to carry out its mandate of identifying local and regional housing needs, and cooperatively working on housing policy and implementation programs to address those needs.

Surrey's Affordable Housing Task Force is charged with the task of developing an affordable housing implementation strategy. **Burnaby's** Access Awareness Committee, which consists of staff, agency personnel and people in the community with various disabilities, is mandated to raise physical access issues and to foster community action on accessible housing.

iii)   **Community Workshops and Forums**
Workshops and forums are often used to increase people's understanding about issues. By providing a forum where competing interest groups meet and listen to one another in a non-confrontational setting, they can also be effective in resolving community conflict.

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Nanaimo has successfully used a community workshop in the review and refinement of its North Nanaimo Concept Plan.

NANAIMO'S STAKEHOLDER WORKSHOP

Nanaimo set up an all-party workshop in response to community reaction to the housing proposals in their Draft North Nanaimo Concept Plan. The four hour evening session was run by an outside neutral facilitator, and representatives of all interests were invited. This included the mayor and half of the councillors, city staff, developers and builders, representatives from the city's citizen Planning Advisory Committee and Social Planning Advisory Committee, and members of the North Nanaimo Advisory Group (a neighbourhood association).

This was the first time all parties had met to discuss their points of view. All parties came away with a far greater understanding of the issues and the rationale for the policies proposed in the Draft Plan. The planner said, "They all learned much more by listening to each other than by having me try to describe the different interests."

The group was also able to start working toward consensus agreement on many of the issues and they are now well on the way towards a revised set of policies that everyone can support.

Port Coquitlam is one of many local governments that routinely hold public open houses and meetings on important rezonings or changes to the Official Community Plan prior to formal consideration at a public hearing.

Maple Ridge set about to involve a broad representation of the public, with the goal of raising general understanding as well as hearing a full cross-section of neighbourhood concerns.

NEIGHBOURHOOD FORUMS IN MAPLE RIDGE

Maple Ridge prepared an Affordable Housing Strategy that recommended a large variety of approaches. One strategy recommended consulting with neighbourhood residents as part of a two-way education process to hear their concerns and to get people to understand the need for affordable housing.

The Social Planning Advisory Committee (SPAC) of Maple Ridge decided on a process of neighbourhood forums discussing affordable housing. They felt that this process would be the best way of informing council about which neighbourhoods would support which initiatives.

A series of six neighbourhood forums was planned along with two all-day open houses held in local shopping malls. The results of the open houses and subsequent neighbourhood sessions - including one for high schools at a local auditorium - will be summarized into an edition of the municipal newsletter distributed to all households in the community.

Whistler has also undertaken a broadly based community consultation program. In order to provide an opportunity for in-depth discussion about a wide range of community issues, including housing, Whistler asked 18 households to host public meetings in their living rooms. The meetings were facilitated and each group addressed the same set of community issues. The results are being collated and will be presented at a symposium.

SUMMARY CHARACTERISTICS OF SUCCESSFUL COMMUNITY INVOLVEMENT PROCESSES

Recent experience in British Columbia suggests that the following steps build community support and contribute to successful affordable housing initiatives:

- starting with good information

- setting clear objectives at the outset

- matching the process to the scale of the task

- involving a balanced representation of all those who deem themselves affected

- building community support early

- clearly communicating and sharing information as the work progresses

- regularly monitoring the needs, the process and the results

- providing for joint fact finding as the need for new information arises

- adjusting the process as required

- making a commitment to act upon the results of the process and to change outcomes that don't work.

3.4
BRITISH COLUMBIA EXAMPLES OF COMMUNITY HOUSING POLICIES

What type of community housing policies can be dealt with in local government plans? The British Columbia experience suggests the possibilities are almost infinite. Effective housing policies reflect local needs, attitudes and resources. Consequently, it is to be expected that each local government will develop housing policies of quite different scope, character and subject matter.

Many municipalities throughout British Columbia have already prepared housing policies similar to those asked for by Bill 20. Others have developed policies or guidelines that, for a variety of reasons, remain separate from their Official Community Plan. The following section describes some of these examples.

3.4.1
HOUSING POLICIES IN OFFICIAL COMMUNITY PLANS

Official community plans (OCPs) are an appropriate place to include a community's housing policies in that OCPs communicate a local government's intent for future action on housing, economic and social policy matters.

General policies respecting the amount, form and character of housing are a common subject of official community plans. The OCPs of **Salmon Arm, Prince George** and **North Vancouver District** contain examples of local government policies that encourage a diversity of housing forms which provide housing choices for existing and new residents alike.

OCP POLICIES ENCOURAGING HOUSING DIVERSITY AND CHOICE

"To encourage a diverse range of housing styles for a wide range of social and economic needs..." (a Goal in Salmon Arm's new OCP).

"To assure an adequate supply of safe, sanitary and affordable housing for all citizens of the community, offering a variety of housing types, mixes, groupings and densities in various residential environments in various price ranges, with varying levels of services..." (Goal of Prince George OCP).

"Mobile homes shall be granted full recognition as an important component of the housing stock of the City ..." (Specific policy in Prince George OCP).

"Provide housing opportunities to meet the changing needs of District residents at all stages of their lives by providing a balanced housing stock capable of meeting the needs of various age groups, family types, lifestyles and income groups ..." (Goal from District of North Vancouver OCP).

Housing policies within OCPs provide an effective framework to guide ongoing, future political decision-making and local government action.

Saanich is an example of a local government that has had general residential development policies, including an affordable housing policy, in its OCP for over 10 years. Through a variety of action steps, the encouragement of the Capital Region Housing Corporation, and the continued commitment of the political decision-makers to the plan objectives, Saanich has approved over 1,000 government-assisted social housing units since the early 1980's. This amounts to about one third of all multiple family housing starts since 1982 or 12% of all types of housing starts in the district.

Typical of many British Columbia municipalities, the provision of social housing sites, and indeed any affordable multiple housing site, is becoming more difficult in Saanich as areas designated for multiple housing reach full development capacity. To deal with this, a new set of residential development policies is being prepared for inclusion in the updated **Saanich** OCP. These draft policies demonstrate the variety of issues that can be dealt with in an official community plan to encourage affordable housing while ensuring compatibility with existing neighbourhoods.

A VARIETY OF OCP POLICIES CONTAINED IN THE DRAFT SAANICH GENERAL PLAN
(RESIDENTIAL SECTION)

GOAL

"Provision for a variety of housing that offers a choice of location, type, and tenure in the context of a regional strategy and acceptability within the neighbourhood."

SAMPLE OBJECTIVES AND POLICIES

"To require high standards of site development, building design, and landscaping for attached housing and apartments.

"Cooperate with the Capital Regional District and other municipalities to design and implement an information system for monitoring the availability of land for housing as part of a regional strategy.

"Support the creation of small single-family lots for infill purposes in established residential areas where they are compatible with the neighbourhood, and in new residential areas where they are planned as part of a comprehensive development.

"Identify areas in local area plans where multi-family developments may be compatible with the prevailing neighbourhood character, considering scale, visual impact, access to major or collector streets, underground service capacity, and proximity to school, commercial, park, and recreation facilities.

"Review residential zoning and subdivision regulations in response to changing markets and lifestyles.

"Encourage innovations in housing form and the provision of affordable housing by using the regulatory system in a creative manner including the use of Development Permits and Development Variance Permits and by creating new zones if appropriate.

"Make affordable housing a high priority when considering land use options for surplus municipal land."

Burnaby has also started a review of its OCP housing policies largely in response to the realization that it has used up almost 90% of its development potential as defined by existing plan designations, policies and zoning. The range of issues addressed in their new "Residential Growth Management Strategy" indicates the diversity and complexity of subject matter being tackled by some of the larger urban centres in the Province.

ISSUES ADDRESSED IN BURNABY'S RESIDENTIAL GROWTH MANAGEMENT STRATEGY

- *management of growth versus no growth*
- *expansion/reduction of apartment areas*
- *intensification and protection of existing housing areas*
- *relationship and effects of Skytrain [transit] on land use*
- *livability, sense of community and quality of life in higher density areas*
- *innovative housing forms*
- *impact of growth on traffic, environment, social fabric, facilities needs*
- *consideration of Regional growth management issues*

Special issues for single and two family areas:

- *secondary suites*
- *protection of single-family areas*
- *review of two family dwelling regulations*

Specific housing needs:

- *seniors, families, singles, empty nesters*
- *housing affordability*
- *use of municipal lands for housing*
- *rental housing stock/needs of tenants*
- *co-ordination with Senior Government housing policies*

This level of sophistication may be neither necessary nor feasible for a less built up community. Appropriate to a smaller community, **Campbell River's** OCP includes a one-page housing strategy to ensure that the supply of new housing meets the diversity of needs within the community. It distinguishes between new and existing neighbourhoods and suggests different approaches for each.

3.4.2
SEPARATE
HOUSING POLICIES
AND GUIDELINES

Policy statements can be used to communicate their messages in many different ways and, in some cases, community housing policies have been developed separate from official community plans. Sometimes this reflects policies that are still preliminary in nature. In other cases these separate housing policies are more specific and action-oriented than policies normally contained in OCPs, and sometimes they make quite specific suggestions about the actions of other governments or the private sector.

For example, many of **Victoria's** more specific housing policies, and identification of possible sites for affordable or special needs housing, are contained within their neighbourhood plans rather than their OCP. These neighbourhood plans are considered as guidelines for neighbourhood change and, although they conform to the general requirements of the city-wide Official Community Plan, they are not a formal part of it.

Richmond's affordable housing policy (below) is a first step toward a more extensive housing strategy. They intend to link it to other aspects of the community plan in the future.

> "That Richmond Council respond to the need for 'affordable housing' by taking a pro-active role and prepare an action plan involving a series of initiatives in co-operation with the private and public sectors and non-profit groups."

Burnaby's OCP includes a goal concerning special needs housing: "...to help ensure that Burnaby's residential environments accommodate the needs of those having special housing requirements." **Burnaby** is also developing a separate policy statement on community-based special needs residential care facilities. Their work related to group homes and similar small scale residential uses has identified:

-   a need for more information (especially about the mentally ill who often get put on the fringes of communities)

-   an over-use of institutional zones

-   the need for the municipality and the provincial funding agencies to take a coordinated, sensitive and balanced approach to the location and introduction of care facilities into existing neighbourhoods.

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Nanaimo has almost completed a major housing study identifying possible actions that the city could take to address its housing concerns. Their draft policies are being developed separately from any official plan review, although they may be incorporated at a later date. Nanaimo's study presents two alternative sets of policies related to each of their housing goals. One set of policies envisages the city taking a leadership role in pursuit of the goal, while the other suggests a facilitation role. The use of two sets of policies at the draft stage provided clear alternatives for community discussion and decision-making.

DRAFT NANAIMO POLICY OPTIONS FOR ENCOURAGING HOUSING CHOICE

"Leadership" option	"Facilitate" option
E1 *To amend the City's zoning bylaw to provide "incentives" in selected zones for housing projects which include more than 20% of their homes as affordable rental or ownership units. These incentives might include such practices as increased density (floorspace).*	E2 *To give positive consideration to re-zoning applications which provide more than 20% of their units for affordable rental and home ownership units in return for a zoning change such as increased density (floorspace).*
F1 *To pre-zone areas suitable for multi-family housing in newly developing neighbourhoods.*	F2 *To pre-designate areas suitable for multi-family housing in newly developing neighbourhoods.*

Port Coquitlam and Surrey have prepared a separate set of social housing location guidelines to help implement their OCP's overall objective, i.e., to ensure that opportunities for social housing are equitably distributed throughout the community in locations close to appropriate facilities and services.

PART 4

TAKING ACTION: WHAT LOCAL GOVERNMENT CAN DO TO IMPLEMENT ITS HOUSING POLICIES

What else can local government do to protect and increase its stock of affordable homeownership, rental and special needs housing, while continuing to maintain the characteristics valued by the existing community?

The recent experience in British Columbia and throughout Canada demonstrates that the preparation of community housing policies, as required by Bill 20, is just the first step. A great deal of other things can and are being done to implement community housing policies by creative and committed British Columbia local governments.

EVOLUTION OF THE LOCAL GOVERNMENT ROLE

"The review of the Canadian literature found that there has been a great deal of change in the municipal role in low cost housing. Municipalities no longer merely regulate the activities of the private sector nor do they rely solely upon senior governments for subsidized housing. Over the post-war period, the municipal role has begun to include various forms of assistance in the provision of social housing, direct involvement in the residential component of major urban redevelopment projects, formation of municipal non-profit housing societies and corporations, development of social housing policies and action plans, concern with special needs housing, and the regulation of condominium conversions and rental stock demolition."

The Municipal Role in the Supply and Maintenance of Low Cost Housing: A Review of Canadian Initiatives, J. David Hulchanski, Margaret Eberle, Michael Lytton, Kris Olds, August 1990

This part of the guide lists some examples of the wide variety of affordable, rental and special needs housing initiatives being undertaken by local governments within British Columbia. Some actions have proven to be particularly effective. Overall, however, the diversity demonstrates that there are no rights or wrongs. Rather, these examples illustrate once again that local conditions and needs are the best determinate of what a local government can do.

The examples are organized under eight headings which summarize the tools local governments are already using to manage the development and delivery of local services within their jurisdictions.

The first three headings describe local government housing initiatives that can be implemented under the planning or "management of development" powers stemming from Part 29 of the Municipal Act or from the Vancouver Charter. These include:

- Legislating a wide variety of zoning powers.

- Implementing other regulatory powers such as parking standards, conversion control and development permits.

- Organizing the local development approvals process.

The final five headings describe what local government can accomplish with its non-regulatory, day-to-day administrative functions:

- Taxing property and levying fees and special charges.

- Establishing special purpose corporations or societies.

- Administering lands, buildings and corporate financing.

- Producing and disseminating information.

- Creating a supportive political environment.

The examples referred to in the following sections represent only a fraction of the local government initiatives that were discovered as part of the background survey work. It was impossible to compile a comprehensive listing of all such activities, and many excellent local government initiatives similar to the ones listed could not be included in this report.

4.1 ZONING

Zoning is the traditional development regulation tool of local government and has sometimes been cited as contributing to increased housing costs and limiting the mix of housing types. Today, however, there are many examples of ways in which zoning has been used creatively to reduce housing costs generally, to foster the construction of non-profit and social housing projects

and to help preserve existing, affordable housing stock. The sections which follow list some of the ways zoning can be used by local governments within British Columbia to encourage housing variety and affordability.

4.1.1
SECONDARY
SUITES

The issue of secondary suites is being examined by a substantial number of local governments throughout British Columbia as a means of both increasing the stock of affordable rental housing and reducing housing costs for owners, while having minimal impact on the existing communities. Various approaches are being explored.

The Provincial Commission on Housing Options found that there is a "broadly-based consensus" that secondary suites should be legitimized, provided that fire and safety concerns are met and that some restrictions are imposed to deal with neighbourhood compatibility.

Some rural local governments presently permit accessory suites in their rural residential zones as an alternative to apartment development. For example **Metchosin** allows accessory suites up to 55 m² (600 square feet) in all of their residential zones. The **Sunshine Coast Regional District** allows duplexes and full sized second dwellings on many of their larger rural lots.

When **Belcarra** was incorporated in 1979, the zoning bylaw was written to permit secondary suites in the single-family zone, subject to four conditions.

BELCARRA'S CONDITIONS FOR SECONDARY SUITES

■ *septic tank capacity is great enough for a second unit*

■ *secondary suites do not exceed 35% of gross floor area of the house*

■ *secondary suites are no larger than 75 square meters (about 800 square feet)*

■ *one parking space is provided for the secondary suite*

Campbell River permits a mix of secondary suites within new subdivisions, and considers site-specific rezonings within existing neighbourhoods.

Victoria has a longstanding policy (since the 1930's in some areas) permitting suites in larger houses within all its single-family and duplex zones. As a result, the city estimates that one tenth of its total housing stock is comprised of legal suites in homes. The policy now applies only to homes built before 1970 and approval depends on:

- community compatibility, e.g., only minor changes to the exterior are permitted

- sufficient off-street parking while retaining 33% of rear yard space as green open space

- ample house size, e.g., minimum house size of 1,600 s.f. for 2 units, 2,500 s.f. for a triplex and 3,600 s.f. for 4 units.

Saanich is typical of many other local governments. It acknowledges that secondary suites are an important component of the housing stock but does not formally recognize them. Its policy is to take action with offenders only upon the request of a neighbour.

**4.1.2
INCREASED VARIETY OF
RESIDENTIAL ZONES**

Uniform zoning restrictions such as setback requirements and lot coverages have limited the variety of housing choice in the past. Many local governments are now developing new residential zones to encourage more affordable housing forms such as manufactured homes, duplexes and townhouses, and small lot or modest house subdivisions. Others are considering special zones to encourage rental housing or to allow for the special requirements of emergency shelters, transition houses and accommodation for people with physical or mental disabilities.

The 1992 provincial/private sector Manufactured Housing Study discusses the potential for manufactured homes as an affordable housing form. **Metchosin** is typical of quite a few large-lot rural communities that permit up-to-date, CMHC approved manufactured homes in all of their residential zones.

The **Salmon Arm** zoning bylaw has been amended to create a duplex zone and to create three different manufactured home zones for single-wides (i.e., rental park, strata title subdivision and fee simple subdivision). Double wides are permitted in any residential zone.

Coquitlam permits spot rezonings for duplexes throughout many of its existing single-family zones subject to locational criteria specified in the OCP.

Victoria has two townhouse zones (1 unit per 2,000 s.f. or 1 per 3,000 s.f.) which can be applied on a site-specific rezoning basis within areas designated in neighbourhood plans. Victoria has also created a small lot single-family zone permitting lots of 2,800 s.f.

To help preserve existing, moderately priced, single-family neighbourhoods, **Saanich** has created zones that stipulate a maximum gross floor area (GFA) and a maximum building size to discourage the redevelopment of existing affordable housing.

4.1.3
INFILL ZONING

The Provincial Commission on Housing Options observed that family homes are simply not affordable for first-time buyers in the established neighbourhoods of many of the province's larger urban centres. New "infill" housing in these neighbourhoods can provide a realistic alternative to the long commute to the distant suburbs. Infill housing can also make better use of existing services and provide new, more affordable housing in convenient locations.

Several British Columbia municipalities are already developing new zones to permit somewhat higher density housing, in limited numbers, within existing single-family neighbourhoods.

Coquitlam has designated some single-family areas within its Maillardville OCP as being suitable for rezoning to permit three- to four-unit infill housing.

Victoria has developed two small-lot zones that permit modest sized infill homes to be built on large sideyards or corner lots, while maintaining the existing house. They are also considering the reduction of minimum lot sizes to 170 m² (1,800 s.f.), subject to site-specific rezoning and compliance with strict design controls.

VICTORIA'S INFILL ZONES

Zone	Minimum Lot Size	Building Height	Maximum Building Size
R1S1	260 m² (2,800 s.f.)	1 story (5.0 m)	160 m² (1,700 s.f.)
R2S2	260 m² (2,800 s.f.)	2 story (7.5 m)	190 m² (2,050 s.f.)

4.1.4 MIXED COMMERCIAL/RESIDENTIAL ZONING

Residential development over commercial premises can be an effective way of encouraging reasonably priced accommodation in convenient, well serviced locations.

Vancouver has recently increased the residential density limits in three of its commercial district zones to encourage housing above shops. It has also established design guidelines to ensure control over noise and other livability factors. Mixed use zoning in Vancouver's Downtown Eastside has helped to preserve and redevelop numerous suites for the hard-to-house and homeless.

Coquitlam is changing its mixed use zones to encourage increased rental or affordable condominium housing in well serviced neighbourhood commercial centres where impacts on existing communities can be minimized.

4.1.5 PRE-ZONING FOR MULTIPLE FAMILY SITES

Providing an ample supply of pre-zoned and serviced land is one of the best ways for a local government to implement its affordable housing policies.

The Provincial Commission on Housing Options report identified the shortage of developable land as the major contributor to land price increases and decreasing housing affordability in many communities. The pre-zoning of land for different types of housing provides a degree of certainty to the building industry and can contribute to more stable land prices. This, in turn, affects housing affordability. Pre-servicing the land increases certainty and affordability even more.

The report also notes that when land is pre-zoned, there is greater equity between landowners and fewer windfall benefits to the few who are successful in achieving a rezoning when supply is limited.

Finally, pre-zoning can speed up the development of new housing. As well, it provides neighbourhood residents with prior notice of future land use, including areas to be used for multiple housing.

Kamloops has a significant number of undeveloped areas zoned for multiple family housing. **Cranbrook** maintains a supply of serviced multi-family zoned land.

Kelowna pre-zones land for multiple housing and other land uses as part of Neighbourhood Sector Plans.

The inability to control the quality of development and the disruption to existing neighbours is often cited as the reason for not zoning large areas of land in advance. **Saanich's** draft pre-zoning policy sets out clear guarantees of neighbourhood compatibility:

> "...consider pre-zoning land for multiple-family housing only if the site is located in a development permit area and a concept plan has been endorsed by Council."

Vancouver avoided some of the resistance associated with introducing multiple family zoning into existing neighbourhoods by designating low priority industrial districts for redevelopment to high density housing. Vancouver has rezoned over 270 acres of industrial land, thereby increasing the multiple family housing development potential of a "fully developed" city with minimal disruption to existing residential communities.

4.1.6
DENSITY BONUSES

For years, **The City of Vancouver,** under the provisions of its charter, has provided density bonuses to the developers of large buildings in exchange for the provision of affordable housing or other social amenities. Several British Columbia municipalities have experimented with this method of meeting social needs at no direct cost to the local government.

Burnaby is presently considering a plan amendment and rezoning to permit increased density for a high rise, multi-use commercial/residential building where the developer has agreed to deed 10 wheelchair-accessible apartment units to a non-profit resource group at well below market cost.

North Vancouver City's density bonus policy applies to new construction and to the renovation of existing buildings that are located within medium to high density residential and mixed-use residential areas.

> "... a density bonus of up to 10 percent of the allowable gross floor area of the building is available through the rezoning process for non-commercial social or recreational amenity space or for rental housing or non-profit housing."

Salmon Arm allows a similar bonus for the provision of community needs such as rental housing units.

4.1.7
INCLUSIONARY ZONING
POLICIES

Inclusionary zoning refers to policies requiring that for a proportion of new housing within a new development area meet affordability or other special needs criteria. It has proven to be a useful tool for large projects in some of British Columbia's larger centres, to help ensure a mix of housing in areas that might otherwise be developed as luxury housing enclaves.

Burnaby and **Vancouver** both use inclusionary housing policies on large new developments. Vancouver requires that major rezonings of lands to multi-unit residential use include 20% social housing. Some of these units have been produced by the developer writing down the land costs to the point where government-assisted, social housing can be built. Other arrangements are being negotiated as well.

Kamloops has applied this principle to a proposal call for the development of a city-owned site.

4.2
OTHER LAND USE
REGULATIONS

Local governments have a large number of regulatory powers, other than zoning, that are proving effective to reduce the costs of affordable or special needs housing projects or to preserve existing rental housing stock. Some examples are given in the sections that follow.

4.2.1
RELAXATION OF PARKING
STANDARDS

Salmon Arm relaxes the parking space requirements in multi-family zones to lower the cost of developing multi-family social housing projects.

Burnaby reduces its parking standard for social housing projects from 1.75 or 1.6 to 1.5 parking spaces per dwelling unit.

The **Saanich** relaxation policy is even more flexible.

SAANICH'S PARKING RELAXATION POLICY

"Use development permits or development variance permits to control the parking requirements for senior-citizen and special-needs housing, based on market orientation, proximity to support services and public transit, and availability of private transportation services."

4.2.2
CONVERSION CONTROL

The Provincial Commission on Housing Options reported a "widely shared view" that the most affordable housing in any community will always be its existing housing stock. Municipal policies and programs that preserve older rental housing and encourage its rehabilitation can have a significant effect on the availability and affordability of rental housing.

To help preserve its stock of affordable rental housing, **Burnaby** has not approved any conversions to condominiums since 1974. **North Vancouver City** has followed a similar policy since 1979.

The **Township of Langley** has a policy that prevents the conversion of rental housing to strata title when the rental vacancy rate is below 4%.

4.2.3
MINIMUM AND MAXIMUM SUITE SIZES

In order to permit private and non-profit developers to build smaller, more affordable rental accommodations, **North Vancouver City** has reduced the minimum floor area of apartment suites to conform to the CMHC approved minimums. They also limit maximum suite sizes to 750 square feet for 20% of the units in larger multi-family projects.

4.2.4
BUILDING CODES AND MAINTENANCE BYLAWS

Uniform interpretation of building codes can help builders in their efforts to develop high quality, standardized, cost-effective building practices. Building Code interpretation is especially important in renovations and the construction of secondary suites. The provincial building code is monitored and adjusted to ensure that it meets current needs.

To encourage the upgrading and retention of older secondary suites, **Vancouver** and **Surrey** have reviewed and explored alternate ways to meet the Building Code as it applies to the rehabilitation of single family homes.

The condition of housing can be as important as its affordability, especially for low- to moderate-cost rental housing. Poorly maintained housing can lead to the expulsion of the tenants or the demolition of houses that might better be preserved and rehabilitated.

The City of Vancouver uses a building maintenance standard bylaw to ensure safety in older rental accommodation, rooming houses and residential hotels. The bylaw is enforced with some flexibility to encourage the preservation and upgrading of some buildings which are only marginally economic to operate.

4.3 DEVELOPMENT APPROVAL PROCEDURES

By speeding up their day-to-day approvals processes and making them easier to understand, local governments can contribute significantly to the affordability of private market, government-assisted and non-profit housing.

4.3.1 STREAMLINING APPROVALS PROCESSES

Many communities have been examining their development approvals processes in response to criticism that lengthy, inefficient approvals add significantly to the cost of development, particularly, residential development. **Matsqui** is an example of a community that took advantage of a national program, "A.C.T." (Affordability Choice Today), to review its entire approvals process, including rezoning, amendments to its Official Community Plan and development permits.

4.3.2 FAST TRACKING APPROVALS

To facilitate the development of rental and social housing, many local governments give priority to rezoning and development permit applications for these types of housing. **Kamloops** and **Vancouver's** SHORT (Social Housing or Rental Tenure) program are two examples where social housing applications are put at "the front of the line" and their progress is closely monitored.

4.3.3 ASSISTANCE WITH APPROVALS

Better information about the local approvals process reduces uncertainty. By preventing misunderstandings it can also speed up overall approval times.

Many British Columbia municipalities have produced brochures clearly describing their approvals process for all types of housing. **Victoria** has developed a step-by-step guide to assist homeowners who are interested in adding a suite to their home.

Several **Lower Mainland** municipalities have authorized their social planners to assist groups wishing to develop social housing to find their way through the approvals process.

4.4 TAXATION, FEES OR CHARGES

While government needs revenues to help pay for social housing, local taxes and charges also contribute to housing costs. Very few local governments use local tax revenues for the direct support or development of affordable housing projects. There are, however, an increasing number of cases where special fees or charges are being levied in support of lower cost housing.

Local government fees are also cited as contributing to the cost of new housing and thus constituting an impediment to affordability. Although

most local governments still adhere to the philosophy that new development must pay its own way, some new approaches are being examined to reduce this burden on new home purchasers, and some municipalities are waiving fees to assist special needs or rental housing projects. The following sections summarize some ways that local governments within British Columbia are using these powers to improve housing affordability.

4.4.1 PROPERTY TAX DEFERMENT

Under the provincial Land Tax Deferment Program, homeowners who are 60 years of age or older or either widowed or disabled may defer property taxes. The program recognizes that property taxes can be a burden to people on low, fixed incomes and is aimed at keeping these people in their own homes. Municipalities are automatically reimbursed by the Province for the deferred taxes. The property taxes must be paid to the Province either upon the sale of the eligible property, or from the proceeds of the estate upon the death of the program participant.

Municipalities can facilitate the implementation of the provincial program by ensuring that all taxpayers are aware of it.

4.4.2 DEVELOPMENT COST CHARGES/SPECIAL LEVIES

Development cost charges (DCC's) are presently the primary means for local governments to fund urban services such as roads, water, sewers and public park and open space for new development. On the other hand DCC's can comprise a significant portion of the cost of a new lot. The Provincial Commission on Housing Options recorded considerable resistance from the development industry toward increased DCC's. The report made two suggestions.

The first was to levy DCC's on the basis of floor space rather than number of units. This was considered to be more equitable and more likely to encourage the building of smaller, more affordable homes and apartments.

The second suggestion was to explore alternative methods of paying for municipal services. One possibility was to spread the cost of financing over a longer period of time, more closely corresponding to the useful life of the infrastructure, e.g., by establishing specified areas. Another alternative was to spread the costs over a broader population by using general taxation.

The other consideration related to DCC's is whether or not they can be used to raise funds for social housing development. At the present , local governments have no authority to collect DCC's to pay for social housing and some have asked for legislative powers similar to those presently given to the **City of Vancouver**.

Vancouver (empowered by a 1990 change to its charter) charges a development cost levy in its Downtown South area to help fund the replacement of old rooming house and residential hotel accommodation that is projected to be lost through redevelopment.

4.4.3
REDUCED CHARGES AND FEES

Some local governments such as Coquitlam do, on occasion, relax or waive existing development cost charges for non-profit or government-assisted social housing projects. Others reduce off-site servicing requirements or defer the provision of some items where there is no impact on overall neighbourhood amenity levels.

Campbell River reduces its zoning application fees for secondary suites. Whistler waives its works and service charge for the renovation value associated with the construction of a new secondary suite in an existing house.

4.5
HOUSING CORPORATIONS AND SOCIETIES

The establishment of housing societies or corporations is an effective way for local governments to facilitate and guide the delivery of social housing provided through the federal/provincial housing assistance programs. This is a particularly useful local government action in areas of the province that do not have active non-profit development and resource groups.

Nelson formed a housing committee which obtained funding to undertake a local housing needs survey. The city provided support services such as office space, telephone and some direct financial support for staffing to the previously established, non-profit Nelson and District Housing Society. This support was essential to the committee as they undertook the preliminary work required to apply for the federal/provincial social housing programs.

NELSON'S HOUSING SOCIETY

Using the City of Nelson Housing Needs Survey and the Rental Housing Strategy Report, The Nelson and District Housing Society was successful in getting a 40-unit allocation for seniors and family housing under the federal provincial non-profit social housing program. The Society then provided bridge financing to The Links Housing Co-operative which resulted in construction of a 19-unit federal housing co-operative. The City of Nelson purchased and held the land on behalf of the co-operative society, and has leased the site to the co-operative for 60 years.

The **Capital Regional District and Greater Vancouver Regional District (GVRD)** both have non-profit housing corporations that develop and manage non-market housing. They also assume an advocacy role in the promotion and encouragement of innovative housing strategies.

Municipal encouragement and support for non-profit cooperative housing groups within the local community can also produce effective results. **Nanaimo, Victoria, Kelowna** and several municipalities within the GVRD are working with non-profit groups to build affordable and special needs housing.

4.6 LANDS AND FINANCING

Some local governments have substantial land holdings of their own or they have vacant crown lands within their boundaries. Programs to develop such lands can significantly affect housing affordability and the development of special needs or rental housing. In addition, local government is in a position to help finance special housing projects. A number of innovative approaches are already being used within British Columbia and others are in the planning stage.

4.6.1 LAND LEASES

Land leasing has proven to be a very useful means of reducing initial land costs for social housing projects. Several **Lower Mainland** municipalities have leased municipally owned land for non-profit co-operative or government-assisted rental housing. They typically charge an up-front, one-time lease payment equal to approximately 75% of the market value of the land for a 60 year term lease. In some cases, the municipality stipulates maximum rent increases or limited resale prices as part of the land lease agreement.

In some cases the land is not even owned by the local government at the outset of a project. For example, **Burnaby** purchased an existing apartment building and leased it back for conversion to a non-profit co-operative.

A WEST VANCOUVER LAND LEASE CASE STUDY

In the District of West Vancouver, a developer proposed that a site owned by the District was suitable for an equity co-op apartment building. It was agreed that West Vancouver would hold the land during the approvals and construction stage and then lease it to the co-op.

When the project was built, each unit was appraised for its market value. The actual cost of building the unit (including the land cost) was calculated and a ratio for each unit worked out. On average, the development cost of each unit was approximately 75% of the market value. The reasons for this were:

- *The District leased the land to the co-op at 75% of its market value for 60 years.*
- *The developer charged professional fees for the work they put into the project, but received no profits.*
- *The apartments were all pre-sold: there were no marketing or holding costs.*

Based on the terms of the land lease with the District, when a unit is sold, the vendor has it appraised for market value and can sell it for a maximum of 25% (on average) below market value. Therefore, the co-op members will always get the real appreciated value of their investment in the co-op, but the initial savings of the project are always passed on.

West Vancouver has agreed to either renew the lease at the end of the 60-year lease period or to buy back all the units at 25% below market value (on average) - exactly the same conditions as if the units were sold on the open market.

West Vancouver has been able to facilitate housing that will always be below market cost for a special group in its community (in this case, seniors).

Kamloops is typical of some smaller cities presently considering the land lease option. They have issued a proposal call for developers wishing to lease a 36,000 s.f. former armory site in the central business district for mixed-use development, including some affordable housing for seniors.

4.6.2
LAND DEVELOPMENT/JOINT
VENTURES

Local government participation with private and non-profit developers can provide a cost-effective way of getting directly involved with the development of affordable homeownership, rental and special needs housing. Municipalities in the **Lower Mainland** have been contributing municipal lands to the joint venture development of socially desirable housing for over a decade. Recently, this practice is becoming more commonplace in other parts of the province, as well.

The **City of Vancouver** formed a public/private partnership with the **Vancouver Land Corporation (VLC)**, with the goal of developing rental housing for middle-income households. The city has provided leasehold

land to the corporation in return for the development of permanent, rent-controlled housing. Approximately 1400 rental dwellings are expected to be developed under this partnership arrangement.

Prince George has substantial land holdings within its boundaries. To maintain the supply of housing and to moderate land prices, the city develops subdivisions and brings them on stream at market rates. The city has developed both single-family and multi-family lots.

Campbell River has provided design and preliminary engineering assistance to help the Ministry of Environment, Lands and Parks and the private development industry develop vacant crown lands. In this way, the district has contributed to the maintenance of an ample supply of new lots without becoming directly involved in the land development business.

Whistler took more direct action when it serviced and developed a 28 lot single-family "employee housing" subdivision and sold the ground leases at cost by lottery. Clauses in the ground lease require that the land and buildings be occupied only by residents of the municipality.

**4.6.3
FINANCING**

Some of the most recent local government housing innovations involve new ways of providing assistance for financing their own or other affordable or special needs housing projects.

For example, **Richmond** and **North Vancouver City** have established housing reserve funds under Section 378 of the Municipal Act. **Richmond's** has been used to buy a site for lease to a non-profit housing project. **North Vancouver City's** fund is generated from the city's own general revenues ($200,000 in 1991) and has also received provincial incentive grant monies through rental housing development. The fund is used to repay the city for the shortfall between actual market value and the amount paid by non-profit groups for the 60 year pre-paid leases of municipal lands.

Other municipalities in the Lower Mainland are starting to examine alternate ways to raise local funding to finance affordable housing initiatives. These include community bonds, and use of local employee pension plans.

The Provincial Commission on Housing Options concluded that indexed-linked mortgages have proven to be a highly cost-effective financial instrument that could result in significant savings to government-assisted housing projects.

Vancouver has established a $5 million revolving property endowment fund to provide bridge financing on land being used for non-profit housing projects that provide alternative accommodation for older residents of established neighbourhoods. The fund carries the project through the rezoning, design and approvals stage when traditional lending institutions are reluctant to finance.

4.7 INFORMATION SERVICES

Local governments produce and supply information in many different ways as part of their ongoing operations. This function can be beneficial in generating consensus and coordinating action on local housing issues, as well as in ensuring that those who need housing find out what is available. The examples that follow illustrate the actions some local governments are taking.

4.7.1 DEMONSTRATION PROJECTS

Local demonstration projects are an effective tool for introducing new housing forms in a way that is not threatening to the residents of existing communities. Such projects can also be used to help bring about changes in provincial or federal government housing and support services programs.

The **Capital Region Housing Corporation**, with a $20,000 grant from the Affordability and Choice Today program, is undertaking a demonstration project to develop infill fourplexes. They hope to create acceptance of slightly higher densities within existing neighbourhoods by this controlled testing of a new housing concept under local conditions.

INFILL FOURPLEX
(DEMONSTRATION PROGRAM OF THE CAPITAL REGION HOUSING CORPORATION)

The Capital Region Housing Corporation is developing and testing a fourplex design that would fit compatibly into a single-family neighbourhood. The CRHC designed a building that they feel will work on a 60 x 120 foot lot; they wrote a model bylaw permitting it as an infill use while maintaining reasonable design quality; and they have made application to build one as a demonstration project in Victoria.

4.7.2
FINDING SITES FOR SOCIAL HOUSING

In Langley Township, a Mayor's Committee of councillors, local government staff and the prospective developer was formed to help locate appropriate sites and expedite social housing approvals.

The staff of some local governments, such as the **District of North Vancouver**, maintain information to help non-profit groups identify land that is both suitable and available for social and special needs housing.

4.7.3
HOUSING REGISTRIES/INFORMATION CENTRES

Helping people connect with available housing and government housing assistance programs is becoming recognized as an important service in small and large communities alike.

Vancouver and the British Columbia Housing Management Commission jointly contract with the YWCA to provide a renters' information and referral service for Vancouver residents. **Vancouver** also runs an in-house relocation service for tenants who are displaced through redevelopment. This Tenant Assistance Program is funded from a $1,000 per unit fee charged for demolishing multi-unit housing. As part of this program, **Vancouver** also monitors the stock and vacancy rates of its downtown hotel rooms and rooming houses (SRO's).

Whistler is considering the establishment of a housing information centre which would include a registry of vacant accommodation, instruction on how to look for employee housing and information regarding tenants' rights and responsibilities.

A tenants' support group is included in the **The Capital Regional District Healthy Cities Housing Task Force** proposal for an information service.

4.8
POLITICAL LEADERSHIP AND ADVOCACY

Political commitment at the local level is the key ingredient to making all the ideas presented in the previous sections work. All local housing initiatives require a locally supportive political climate, a commitment to put affordable housing on the public agenda and the political will to address the housing needs of all segments of the community's existing population, along with those of potential new residents.

Local governments in British Columbia can also play an important advocacy role by identifying aspects of federal or provincial policy and action programs that need to be changed so they better serve local needs. An example is **North Vancouver City's** 1989 request that municipalities be enabled to:

a) zone areas of their municipality for rental
    accommodation only;

b) zone areas of their municipality for various kinds of
    social housing such as seniors housing, co-op housing,
    etc."

This proposal and others like it are welcomed by the Ministry. A broad
spectrum of proposals from local governments and the private and non-
profit sectors has been included in the Provincial Commission on
Housing Options Report. This report is being actively reviewed as the
basis for possible future provincial action.

> *"Municipal leaders can demonstrate leadership in housing by taking advantage of
> the intimate knowledge of their communities and their direct involvement with
> citizens to plan and develop housing policy that will direct federal and provincial
> governments in their development of programs and their allocation of funds. It is up
> to them to listen."*
> Mayor John Savage, City of Dartmouth "Educating the Public" Canadian Housing Magazine,
> Spring 1990

Many local governments are making the commitment to resolve
affordable housing issues throughout British Columbia. Most of the
housing initiatives described in this part of the guide resulted from
political leadership at the local government level. The actions taken
include:

• leading community-based discussion that focuses on goals for the
  future of the community, including the role of housing

• developing community-supported housing policies

• implementing plans and policies through appropriate zoning and
  other regulations

• committing to keep all parties informed about local housing issues
  and the ways they are being addressed

• encouraging staff to streamline approvals processes

• setting fair levies or charges to support local government housing
  programs and services

• exploring new ways of dealing with municipal land

• developing new models of cooperation with the private and non-profit
  sectors to develop and finance affordable housing initiatives.

PART 5

WHERE DO WE GO FROM HERE?

This guide has presented the overall context and rationale for the development of community housing policies and implementation programs by local government. It has described how a local government can develop a set of community housing policies and what other actions might be taken to implement those policies.

A cross-section of examples was included to describe what some local governments have already tried, although it is recognized that no one example may be appropriate for any particular community. The intention is that each local government with a concern for affordable, rental and special needs housing will take from this guide what it finds useful, add information as it sees fit and develop its own housing policies or strategies.

The community housing policy that results can be called a study, a policy, a plan or a strategy. Some policies will be included within the Official Community Plan, in compliance with section 945(2.1); other policies, guidelines or implementation steps may not be appropriate for the OCP and would be better included in some other type of document. The policy may be undertaken immediately or at a later date, in coordination with some other planning study. To be effective it should relate housing to the many other aspects of a community's development, management and planning. The overall scope, subject matter and approach of each local government's housing initiative will be unique, reflecting that area's special housing needs, issues, attitudes and resources.

5.1 FIRST STEPS

As described in the previous sections, there are a number of ways to develop community housing policies. Similarly, there are several ways to get started: a small committee could be established by council, an evening or all-day workshop could be organized, or a housing needs study could be prepared and vetted by a broadly based community consultation process.

When a local government does decide to address its housing issues, some of the steps that can be undertaken are:

• Organize a group, or bring existing groups together, to guide this initial phase of the task. This might involve an initial evening workshop or community forum with follow up-meetings of a smaller working group.

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- Assemble readily available information on local housing issues and needs.

- Identify the housing issues to be addressed within the community and list them in order of priority.

- Review housing policies that already exist and actions that have already been taken.

- Identify the overall purpose of the undertaking. For example, should more information be collected? Is the primary objective to develop goals and policies for inclusion within the OCP, to amend local planning regulations, to undertake direct action programs or a combination of all of these activities?

- Determine a realistic time frame for undertaking the work - one that is coordinated with other planning initiatives and which respects the limits of local government staff and financial resources.

- Identify the resources available to the undertaking, including human resources (local government staff, staff in other agencies, community volunteers, private or non-profit sector residential developers or other representatives of the business or social services communities), financial resources and government programs.

- Organize the information from the seven previous points into some form of written report or "terms of reference" that includes:

  - the overall purpose or objective
  - the subjects to be addressed
  - the form the final product will take (e.g., policies in an OCP, zoning bylaws, information brochures, liaison committees or other linkages with the private or non-profit sectors)
  - the organizational and public consultation processes to be used
  - the budget requirements
  - the time frame for completion.

- Acquire sufficient funding for the undertaking. For example, this may include applying for funding assistance under the provincial

Housing Planning Grants Program and/or applying to other public or private sources. Early consultation with Ministry staff is helpful if provincial funding assistance is being sought.

5.2
SOURCES OF HELP

For those who have decided to get started, several sources of assistance are available:

Ministry Staff
Staff from the Ministry of Municipal Affairs, Recreation and Housing are available to answer questions about this guide and the provincial affordable housing program generally.

For questions about provincial housing policies and programs, call the Housing Department at 387-7088.

For questions about Housing Planning Grants, call the Planning Branch of the Local Government Department at 387-4039.

For questions about Planning Grants in general, call the Planning Branch of the Local Government Department at 387-4039.

BC Housing
The British Columbia Housing Management Commission, part of the Ministry of Municipal Affairs, Recreation and Housing, is a good source of information on general housing need throughout the province. They also have some information on specific regions.

For information about provincial housing policies and programs, call Community Services at 433-1711.

Recent Publications
There are several recently published reports on affordable housing in Canada and British Columbia. Those used in the preparation of this guide are listed in Appendix A.

Other Local Government Representatives
As indicated in this guide, many local governments are already actively
involved in local housing issues, and are developing creative responses to
their needs. The local governments which have undertaken the initiatives
mentioned in this guide can be contacted directly. (They are listed in
Appendix B.)

5.3
CONTINUING THE
DIALOGUE

The Ministry of Municipal Affairs, Recreation and Housing wants to work
with local government in making Bill 20 effective. The examples of successful
housing initiatives described throughout this guide attest to the importance
of building partnerships to address local housing concerns. This guide
provides a rich array of examples of how local governments in co-operation
with the private and non-profit sectors are responding creatively to the
challenge of providing affordable housing. Local governments are using the
tools at their disposal to make a significant contribution.

It is hoped that this report will start and sustain a dialogue among local
governments and between local governments and the Province; a dialogue
that all those concerned with housing in British Columbia will carry on over
the next few years.

APPENDIX A

RECENT PUBLICATIONS ON AFFORDABLE HOUSING

The publications listed below were referred to in the preparation of this guide. Some of the reports contain extensive bibliographies on the subject.

British Columbia Housing Management Commission (1992) Guide for Housing Societies, Vancouver, B.C.: B.C. Housing and CMHC, B.C. & Yukon Region.

Burgess, Robert V. (1992) A Sampling of Housing Innovations, Vancouver, B.C.: Vol. 34, No. 1, February 1992, PIBC News.

Canadian Housing (1990) "Local Responses", Ottawa, Ont.: Vol. 7, No. 1 Spring 1990, Canadian Housing.

Carter, Tom and Ann McAfee (1990) "The Municipal Role in Housing the Homeless and Poor," in George Fallis and Alex Murray (eds) Housing the Homeless and Poor: New Partnerships among the Private, Public and Third Sectors, Toronto, Ont.: University of Toronto Press, pp. 227-262.

Hulchanski, David J. and Margaret Eberle, Michael Lytton and Kris Olds (1990) The Municipal Role in the Supply and Maintenance of Low Cost Housing: A Review of Canadian Initiatives, Report for the Centre for Future Studies in Housing and Living Environments, Canada Mortgage and Housing Corporation, Vancouver, B.C.: UBC Centre for Human Settlements.

Hulchanski, David J. (1991) Maintaining Low Rent Central Area Housing Stock; A Survey of Innovative North American Municipal Initiatives Report to the Central Area Division, City of Vancouver Planning Department, Vancouver, B.C.: UBC Centre for Human Settlements.

Kennedy Consulting Inc. (1992) Manufactured Housing Study, British Columbia, Report for the Manufactured Homes Advisory Committee of British Columbia, Victoria, B.C.: British Columbia Ministry of Municipal Affairs, Recreation and Housing.

Lytton, Michael E. (1991) Homeownership Incentives: An Inventory of Recent Canadian and U.S. Initiatives CHS Research Bulletin, Vancouver, B.C.: UBC Centre for Human Settlements.

Murphy, Derek (1991) "Greater Vancouver Regional District Municipal Affordable Housing Initiatives 1990/1991 Update" in Social Futures: Proceedings of a Conference on Issues in the Social Environment and the Role of Municipal Governments, Vancouver, B.C.: Greater Vancouver Regional District Development Services Department.

Ontario Ministries of Municipal Affairs and Housing (1989) Increasing Housing Choices: Implementation Guideline for the Land Use Planning and Housing Policy Statement, Toronto, Ont.: Ontario Ministries of Municipal Affairs and Housing.

APPENDIX B

LIST OF PARTICIPATING LOCAL GOVERNMENTS

The following local governments were contacted as part of the background survey of housing initiatives undertaken for this guide.

Regional Districts

Capital Region District Housing Corporation
Greater Vancouver Regional District Housing Corporation
Regional District of East Kootenay
Sunshine Coast Regional District

Cities	Districts
Burnaby	Campbell River
Coquitlam	Langley
Kamloops	Maple Ridge
Kelowna	Matsqui
Nanaimo	Metchosin
Nelson	North Vancouver
North Vancouver	Saanich
Port Coquitlam	Salmon Arm
Prince George	Surrey
Richmond	West Vancouver
Vancouver	Resort Municipality of Whistler
Victoria	
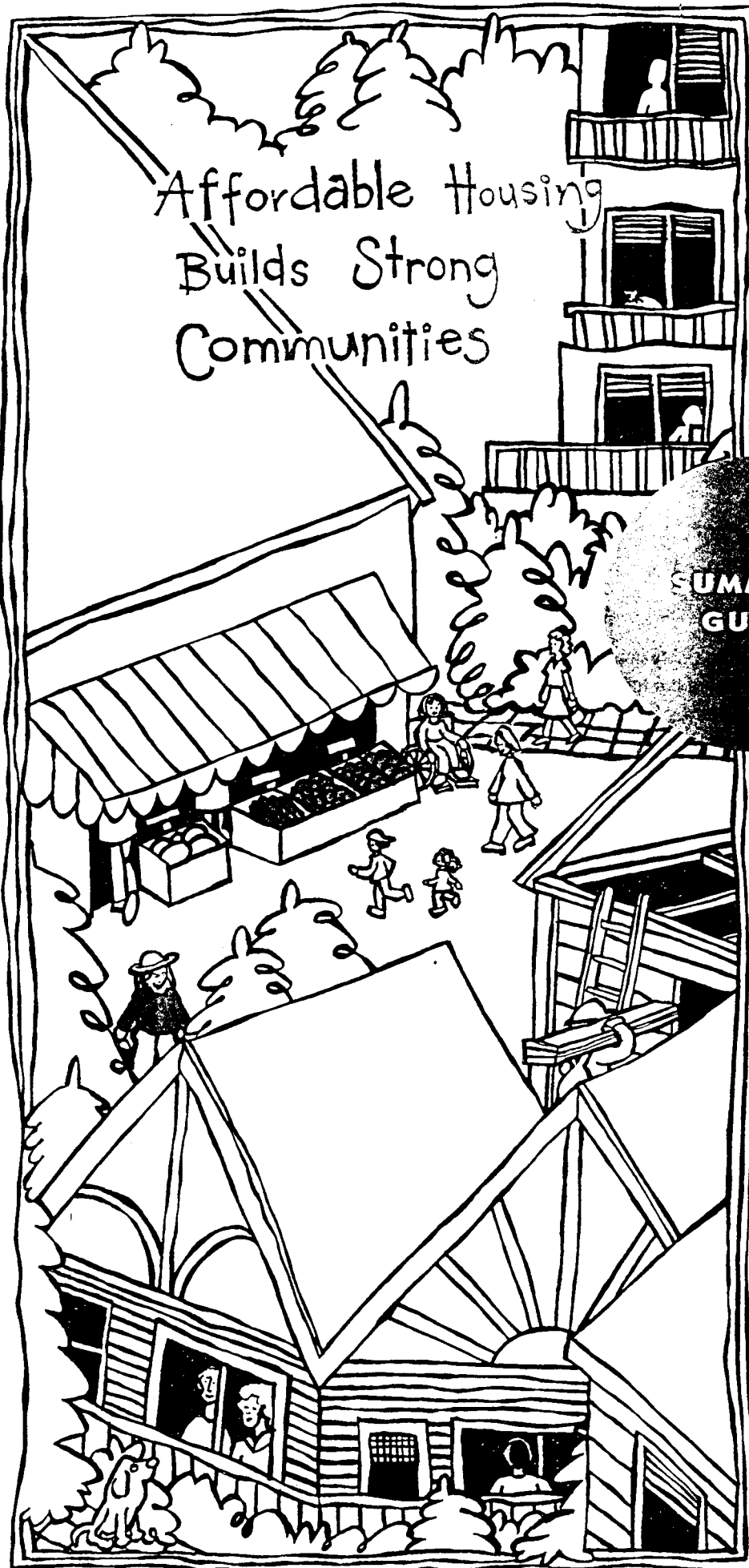
Towns	Villages
Oliver	Belcarra
Osoyoos	

Islands Trust

Affordable Housing Builds Strong Communities

SUMMARY GUIDE

*A Requirement
of the Municipal Act*

On May 19, 1992, The Province amended Section 945 of the Municipal Act by Bill 20, adding a new subsection 2.1 which states:

"A Community Plan must include housing policies of the local government respecting affordable housing, rental housing and special needs housing."
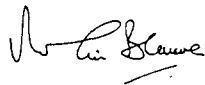
The intent is to encourage local governments to put community housing issues on their planning and community development agendas. Local governments are being asked to cooperate with the provincial government, and with the private and non-profit sectors, to help preserve and expand the stock of affordable, rental and special needs housing within their communities.

The legislation provides the opportunity for each local government to identify its own particular housing needs, to define the steps it will take to address those needs and to determine how and when it will take action. Ultimately, the success of the legislation will rest with each local government.

To assist local governments in addressing this issue, the Province has produced a guide which describes a variety of approaches that have proven effective in a number of British Columbia communities. To assist financially, a program of Housing Planning Grants has also been announced. This summary guide highlights the key findings for people committed to encouraging affordable, special needs and rental housing within their communities.

Why are Housing Policies Needed at the Community Level?

"The provision of affordable and appropriate housing is basic to the livability and character of British Columbia communities, and the importance of the role played by local government in facilitating the supply and maintenance of this housing is becoming more widely recognized and better understood."

Hon. Robin Blencoe, Minister of Municipal Affairs, Recreation and Housing
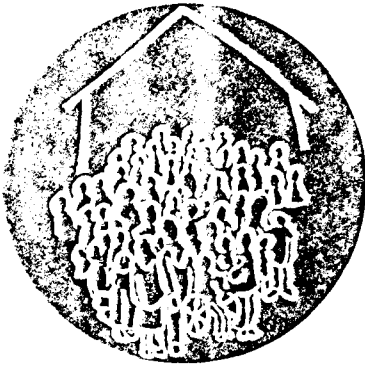
GROWING NEEDS

As more and more people move to British Columbia, the demand for all types of housing is increasing, both in the major urban centres and in many of the smaller communities. In some of the higher growth regions of the province, housing affordability affects almost every segment of the population and seriously influences whether or not people can continue to live in their communities.

Many young families are unable to afford a starter home. Seniors often cannot find appropriate accommodation in their lifelong neighbourhoods. In many communities rental housing is scarce and expensive. The number of people who are homeless is also a concern. People with mental or physical disabilities can face long waiting periods to get into special needs housing. Even outside the larger urban centres, affordable and appropriate housing is an issue that affects many people.

CHANGING ROLES

Public policy in housing is shifting as a result of the federal government's withdrawal from housing programs and the budget constraints faced by all levels of government.

The Province recognizes the growing need for housing and is committed to taking a leadership role to increase affordable housing opportunities for all British Columbians. However, the Province recognizes that it needs local governments to identify new, locally appropriate, cost-effective housing policies and actions.

In today's world, the provision of an adequate supply of affordable and special needs housing depends upon the efforts of all sectors of the economy: private industry, non-profit agencies, and the federal, provincial and local governments. The changing roles of these participants has created a need for:

- an increased and more varied provincial role

- new types of private, public and third sector partnerships

- a strengthened and more proactive role for local government.

LOCAL ACTION YIELDS LOCALLY APPROPRIATE SOLUTIONS

The Bill 20 legislation reflects the Province's belief that the involvement of local government, in cooperation with senior government and the private and non-profit sectors, will yield more effective and appropriate solutions to local and province-wide concerns with housing.

Local governments already have many of the planning and development management powers to encourage and influence local housing production. Their proximity to and understanding of local issues ensures more sensitive and locally appropriate solutions.

Recent experience in B.C. shows that local government involvement can result in:

- a clear focus on community needs

- close coordination among social, environmental, economic and land use planning interests

- new ideas and innovative solutions

- solutions that are in keeping with the local environment and local priorities

- a high degree of community support.

How to Develop a Community Housing Policy

The Province believes that local government involvement in housing is important, and that community plans and planning policies are the appropriate starting point for dealing with community housing issues.

The preparation of plans and the statement of public goals, objectives and policies are the primary means by which local government communicates its intent for future action to the private and non-profit sectors, other government agencies, and the public. They are also an effective way of linking housing policy and action with the environmental, economic, social, financial and community planning functions of local government.

An effective local housing strategy defines the issues, states policies to address those issues, identifies what can be done by local groups and councils to implement the policies, and suggests how provincial and federal government services can be coordinated to serve local housing needs.
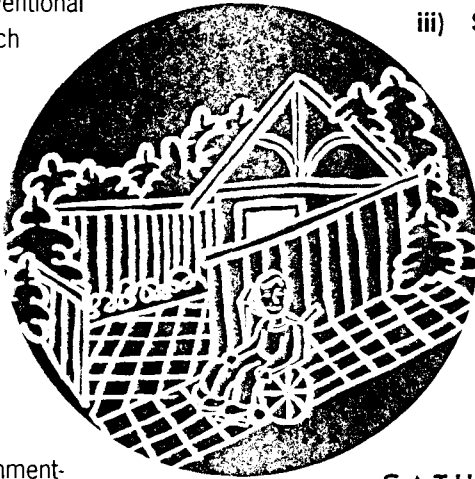
DEFINING THE TERMS

A necessary first step in developing a community housing policy is to agree on a locally appropriate definition of the need. The terms "affordable", "rental" and "special needs" are not defined in Section 945(2.1) of the Municipal Act so that local government has the opportunity to develop its own approach to suit its own issues and resources. A variety of definitions reflecting local circumstances is expected.

AFFORDABILITY:

For both renters and homeowners, affordability is the relationship between the cost of housing and household income. The commonly accepted standard of affordability is that annual housing costs not exceed 30% of a household's gross income. However, affordability can vary widely and any examination of housing affordability should encompass a number of aspects, including:

i) **Form of Tenure** - Province-wide, renters have lower incomes and more problems associated with housing cost and security of tenure than do homeowners.

ii) **Ownership Affordability** - The primary concern is with individuals or families trying to purchase their first home. Percentage of family income required to purchase a starter home and percentage of renters able to purchase a home in a particular community are useful indices to apply to this group.

Future affordability must also be considered. It is affected by such factors as the community's rate of growth and the ability of the local residential development market to keep pace, the anticipated growth in population of the first-time buyer age group, mortgage interest rates, household income levels and job security.

SPECIAL NEEDS

The term, special needs, applies to a broad spectrum of people and their particular housing needs. It includes: people with physical disabilities, chronic mental illness, brain injuries, HIV Positive/AIDS, and chronic drug or alcohol abuse problems; the homeless or *at-risk* hard-to-house; women in crisis; and the frail elderly. The special needs groups are extremely diverse, as are their housing requirements.

The 1992 Provincial Commission on Housing Options reported that people with special needs prefer to live as independently as possible in their own communities. To help achieve this objective, local special needs housing policies should address:

i) **Cost** - Affordability is a major concern for many special needs people.

ii) **Availability** - Housing suited to a special need is often difficult to find and secure tenure is rare. This creates hardship among a group of people who find it particularly difficult to move.

iii) **Rental Affordability** - Rental affordability is increasingly difficult for many British Columbians. While some people rent for lifestyle reasons or temporarily (e.g., while building a home), most have lower or less stable incomes than homeowners and many spend more than 30% of their gross income for suitable housing.

Factors to be considered for this group include: vacancy rates, rental rates, demographics, suitability of existing rental housing stock including nonconventional rental housing such as condominiums and secondary suites, possible changes in housing stock due to variables such as demolitions and new construction, and the supply and location of government-assisted and non-profit housing.

iii) **Suitability/Accessibility** - A number of factors such as design, size or location can hinder a special need person's ability to live independently, particularly in smaller communities.

iv) **Support Services** - Adequate support services can help people to live independently and to integrate with their communities.

iv) **Perception of Affordability** - The perception of affordability is sometimes as important as the reality. For example, rapid price increases can create a feeling that there is an affordability problem as people are forced to adjust their spending patterns.

GATHERING INFORMATION

An important first step in developing a community housing policy is ensuring that everyone starts out with clear, shared objectives and a thorough understanding of the current situation. This information can come from:

- general demographic, planning or housing studies of the local area or region

- periodic reporting from a computer information base or monitoring system, or from

- a specialized study on a particular aspect of housing.

Staying informed about housing issues and the underlying factors affecting housing needs is also important to ensure long-term success. Some local governments have established computerized monitoring systems that enable them to keep abreast of changes in their community on subjects such as number and distribution of vacant zoned lots, development potential under present OCP designations, vacancy rates and rental and purchase prices.

BUILDING COMMUNITY SUPPORT

Building community support through the early involvement of all who consider themselves affected is becoming a trademark of successful affordable housing initiatives. The first step is to identify and bring together all of the interested individuals and groups. These stakeholders include those responsible for taking action and those who could be affected.

Once the stakeholders have been identified, the next step is to design and implement a community involvement process that fits local circumstances and resources. There is no one process that is guaranteed to work everywhere. The most appropriate type of process can vary from a broad public consultation to a task force of community experts who focus on a particular need. It may require detailed information or more general trends.

Some of the processes used in British Columbia include council-supported committees, community task forces and community workshops or public forums.

A Checklist for Successful Community Involvement Processes

- *Start with good information*
- *Set clear objectives at the outset.*
- *Match the process to the scale of the task.*
- *Involve a balanced representation of all who deem themselves affected.*
- *Build community support early.*
- *Clearly communicate and share information as the work progresses.*
- *Regularly monitor the needs, the process and the results.*
- *Provide for joint fact-finding as the need for new information arises.*
- *Adjust the processes as required.*
- *Make a commitment to act upon the results of the process and change outcomes that don't work.*

EXAMPLES OF COMMUNITY HOUSING POLICIES

The type of community housing policies that can be dealt with in local government plans is almost infinite.

A community housing policy can be called a study, a policy, a plan or a strategy. Some policies will be included within the Official Community Plan (OCP), in compliance with Section 945 (2.1); other policies, guidelines or implementation steps may not be appropriate for the OCP and would be better included in some other type of document.

The policy may be developed immediately or at a later date, in coordination with some other planning study. To be effective it should relate housing to the many other aspects of a community's development, management and planning.

The overall scope, subject matter and approach of each local government's housing initiative will be unique, reflecting that area's special housing needs, issues, attitudes and resources.

Council Supported Committees

These include one or more council members and possibly some citizens. They are appointed to advise council, and to deal with specific tasks where direct municipal action may be needed.

Community Task Forces

These are similar to council supported committees but usually have expanded memberships and deal with broad issues of community concern.

Public Forums

These are used to raise the public understanding of issues and to provide a neutral forum for discussion and the seeking of consensus for solutions.

Some of the subjects included in housing policies produced by British Columbia municipalities include:

- an adequate supply of safe, suitable and affordable housing
- housing diversity and choice
- encouragement of social, government-assisted housing
- design compatibility of new housing built within existing neighbourhoods
- consideration of impacts on neighbourhood services when rezonings are being considered
- innovative housing forms
- placement of special needs housing
- preservation of existing affordable housing stock (rental and ownership)
- use of municipal lands for housing
- coordination with senior government service programs.

ZONING

Zoning is no longer just a tool to restrict land use. It is being used creatively to encourage housing variety and affordability, to foster the construction of non-profit and social housing projects and to help preserve existing, affordable housing stock. Local governments in British Columbia are using zoning to:

TAKING ACTION...

What Local Government Can Do to Implement Its Housing Policies

The preparation of community housing policies, as required by Bill 20, is just the first step. Many other things can and are being done by creative and committed local governments with the tools and powers they already possess. These include the municipal powers of zoning, subdivision and issuance of permits stemming from Part 29 of the Municipal Act as well as the local government day-to-day administrative functions such as the charging of fees and taxes, financial management and information services to the public.

- legalize secondary suites while ensuring neighbourhood compatibility

- increase residential variety by allowing design- controlled manufactured homes, duplexes and townhouses in appropriate locations

- protect affordable housing by controlling the size of single-family homes that have been redeveloped in existing neighbourhoods

- permit infill housing that allows slightly higher density housing, in limited numbers, within existing well-serviced single-family neighbourhoods

- allow mixed commercial/ residential development that provides affordable rental or special needs housing in convenient locations

- pre-zone land for multiple family housing to reduce speculative profits and guarantee a steady supply

- require that a specified proportion of new housing in larger developments meets affordability or other special needs criteria specified in an "inclusionary zoning" policy.

OTHER LAND USE REGULATIONS

Local governments have many regulatory powers, other than zoning, that can be used to reduce the costs of affordable or special needs housing projects or to preserve existing rental housing stock:

- relaxing parking standards for special needs housing where parking is an unnecessary extra expense

- controlling or not approving conversion of existing rental apartments to condominiums

- reducing minimum suite sizes

- uniformly interpreting building codes to help builders be more efficient in renovations

DEVELOPMENT APPROVALS PROCESSES

Local governments in British Columbia are helping to increase the affordability of private market, government-assisted and non-profit housing by such actions as:

- streamlining approvals processes to prevent delays and misunderstandings
- expediting approvals of housing projects that serve community social objectives
- producing brochures which describe the process
- providing special staff assistance with approvals to non-profit housing groups.

POLITICAL LEADERSHIP AND ADVOCACY

Political commitment at the local level is the key ingredient to making all these implementation ideas work. All housing initiatives require a locally supportive political climate, a commitment to put affordable housing on the public agenda and the political will to address the housing needs of all segments of the community's existing population, along with those of potential new residents.

Local governments can also play an important advocacy role by identifying aspects of federal or provincial policy and action programs that need to be changed so they better serve local needs.

INFORMATION SERVICES

Local governments produce and supply information in many different ways as part of their ongoing operations. This can help generate consensus and coordinate action on local housing issues, as well as providing information to those who need housing. Such services can take the form of:

- demonstration projects that test neighbourhood compatibility of new housing forms
- helping to locate suitable sites for social or non-profit housing
- operating housing registries and information centres for tenants and special needs groups.

LANDS AND FINANCING

Some local governments own substantial land holdings or have vacant crown lands within their boundaries. Using such lands can significantly affect housing affordability and the development of special needs or rental housing.

In addition, local governments are in a position to help reduce the financial costs of special housing projects. Examples include:

- leasing land to non-profit developers, with lump sum payments at the beginning at less than market purchase prices, or with index-linked mortgages that pay for full land costs over a 20- or 30-year term
- developing municipal or crown land to ensure adequate supplies for affordable housing
- entering into joint ventures with private or non-profit developers where the municipality provides favourable terms on the land in exchange for special amenities or rent controls
- establishing local government housing funds (financed in a variety of ways) to assist local affordable or special needs housing initiatives.

TAXES, FEES AND CHARGES

Few local governments use their property tax revenues for the direct support or development of affordable housing projects. However, it is becoming more common to levy special fees or charges in support of lower cost housing. For example:

- many municipalities encourage some homeowners to defer their property taxes under the provincial Land Tax Deferment Program
- Vancouver City (under its Charter) imposes a levy to help fund the replacement of old rooming houses lost through redevelopment
- some local governments have relaxed or waived charges and fees for social housing or special needs housing projects.

Where Do We Go From Here?

This summary guide presents the overall context and rationale for the development of community housing policies and implementation programs by local government. It describes how a local government can develop a set of community housing policies and what other actions might be taken to implement those policies.

The next step is up to you, the reader. It is hoped that you will take the parts that you find useful, add to them as you see fit, and develop your own housing policies or strategies that reflect your area's special housing needs, issues, attitudes and resources.

There are several ways to get started: a small council committee, an evening or all-day workshop, or a housing needs study. This box lists some of the steps that can be taken when a local government decides to address its housing issues.

Many of the local government actions referred to in this summary guide attest to the importance of building partnerships to address local housing concerns. The Ministry of Municipal Affairs, Recreation and Housing is committed to working with local government in making Bill 20 a success.

It is hoped that this summary guide has started a dialogue among local governments and between local governments and the Province... a dialogue that all those concerned with housing in British Columbia will carry on.

First Steps

- *Organize a group, or bring existing groups together to guide this initial phase of the task.*
- *Assemble information on local housing issues and needs.*
- *Review existing housing policies and actions that have been taken.*
- *Identify a realistic scope for the undertaking.*
- *Identify the housing issues to be addressed and list them in order of priority.*
- *Determine realistic time frames for undertaking work.*
- *Identify the resources available to the undertaking, including human resources.*
- *Organize the information into a written report or "terms of reference" that includes:*
  - *the overall purpose or objective*
  - *the subjects to be addressed*
  - *the form the final product will take*
  - *the organizational and public consultation processes to be used*
  - *the budget requirements*
  - *the time frame for completion.*
- *Acquire sufficient funding for the undertaking.*

If you want more information please call:

- the Housing Department at 387-7088 for questions about provincial housing policies and programs

- the Planning Branch of the Local Government Department at 387-4039 for questions about housing planning grants and planning grants in general

- Community Services at BC Housing at 433-1711 for information about provincial housing policies and programs, or to obtain a copy of the complete guide

BC Housing
an agency of
the Ministry of
Municipal Affairs,
Recreation and Housing

Honourable Robin Blencoe, Minister