CITY OF NEW WESTMINSTER

Affordable Housing Strategy

framework for the future

February 2010

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ACKNOWLEDGMENTS

CitySpaces and the City of New Westminster would like to thank the individuals and groups who provided a local perspective and essential input leading up to the final Strategy. Special thanks are in order for the Affordable Housing Task Group, whose members regularly reviewed materials and committed their valued time in meetings. Key staff are also recognized for their tireless support and assistance.

The appendices identify members of the Task Group, key staff and the individuals and groups with whom the consultants met.

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Framework for the Future

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February 2010

SUMMARY: FRAMEWORK FOR THE FUTURE

VISION

Within its jurisdiction, the City of New Westminster will work towards being an inclusive city where all residents live in safe, appropriate and affordable housing and where there are housing choices for people of all ages and abilities.

GOALS

- To preserve and enhance New Westminster's stock of safe, affordable, appropriate rental housing.
- To improve the choice of housing for New Westminster's low and moderate income residents and households with unique needs.

OBJECTIVES

- To effectively use the powers available to the City to:
  - > Facilitate the development of affordable market and non-market housing.
  - > Address the potential loss of existing affordable rental housing.
  - > Establish an environment that allows the private market to build affordably.
  - > Increase housing choices for seniors and residents with mobility limitations.
  - > Ensure and enforce safety standards in the City's stock of market and non-market rental housing.
  - > Effectively communicate information regarding housing initiatives and opportunities.
  - > Actively inform, and build capacity of low and moderate income, immigrant and refugee, and aboriginal households.

ROLES

The City is a facilitator of affordable housing. In this capacity, its roles include:

- Setting Policy — Clear, consistently applied policies express the City's commitment to affordable / attainable housing.
- Establishing Regulations — Effective use of regulatory authority creates housing choice for residents in the form of attainable homeownership and rental housing.
- Using Resources — Strategic use of City resources can leverage an increased supply of affordable / attainable housing.
- Entering into Partnerships — Collaboration with the business and non-profit communities and Provincial agencies will lead to creative solutions to existing and emerging housing issues.
- Advocating — A commitment to ongoing leadership on housing.
- Promoting Quality Design and Innovation — Focus on sustainable, energy-conserving, and attractive design and development of new and conventional housing forms that will reduce maintenance costs, and increase neighbourhood acceptability.

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Framework for the Future

Affordable Housing Strategy

City of New Westminster

February 2010

STRATEGIC DIRECTIONS

Nine strategic directions are recommended to work towards the Strategy's goals and objectives. Specific actions are recommended for each strategic direction in the main body of the report.

1. Provide a clear policy and vision for affordable housing.
2. Limit the loss of existing affordable rental housing.
3. Facilitate community partnerships.
4. Continue to facilitate the legalization and implementation of secondary suites.
5. Use financial tools and incentives.
6. Support the development of a mix of housing products.
7. Support appropriate infill and intensification.
8. Build capacity through dissemination of information.
9. Review plan and monitor achievements regularly.

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June 2009

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Affordable Housing Strategy

City of New Westminster

February 2010

1. INTRODUCTION

The 2010 Affordable Housing Strategy takes as its launching point the 1996 Housing Strategy and the 2006 Homelessness Action Strategy.

It has been 13 years since the City of New Westminster adopted its Housing Strategy. Much has happened in the intervening years, locally and regionally, and it is timely to update the Strategy.

The City has taken numerous steps to research and plan for change and to address concerns for the more vulnerable members of society. This new Strategy builds on the City's initiatives, providing staff and elected officials with a framework for the future — values, goals, objectives, strategic directions, and priorities for action. More specific regulations and policies will be developed at the neighbourhood planning level.

The current turmoil in the global financial market and credit crisis is expected to have a downward impact on housing prices locally. This is at the end of a five-year housing boom that has resulted in a doubling of real estate prices, but has also shifted the balance towards higher levels of homeownership in New Westminster, and throughout Metro Vancouver. Despite the recent downturn in prices, many New Westminster residents are challenged by the costs of housing and the ability to find housing that is suitable for their needs.

1.1. DEVELOPMENT OF THE STRATEGY

The Strategy builds on research findings documented in two earlier backgrounders[1] — one examined trends and statistical data on population and housing in New Westminster (Backgrounder 1) and a second focused on qualitative research findings including key-informant interviews with realtors, developers, planners, community service providers and property managers. A complete list of key-informants is included in Appendix B. The consultants also met with the following key groups:

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- New Westminster Inter-Agency Council - September 17, 2008
- Immigrant Leaders Group, Access New Westminster Pilot Initiative - October 1, 2008
- City of New Westminster staff - October 8, 2008

Throughout the process, the Affordable Housing Task Group provided valuable input and insights into the top issues and gaps. A list of Task Group members is included in Appendix B. In summary, this Strategy report is the outcome of:

- Analysis of key statistics, comparing New Westminster with benchmark municipalities and Metro Vancouver as-a-whole;
- Review of New Westminster's policy and planning documents including the 1996 Housing Strategy, and subsequent implementation activities;
- Examination of BC's legislative tools, and regionally relevant best practices in affordable housing;
- Key-informant interviews, focus groups, and staff discussions to identify top issues, gaps, and citywide priorities;

1 Two background reports were produced that summarize the research leading to the development of the Affordable Housing Strategy. They are attached to this report as companion documents.

- Three meetings with a 14-member Affordable Housing Task Group and mid-project presentation to Council; and
- Public open house and presentation in January 2009.

1.2. DEFINITION OF AFFORDABLE HOUSING

The term "affordable housing" can be problematic since it means different things in different communities. For example, in some communities the priority is on entry level homeownership for young families or for affordable rental for service workers, while in other communities the emphasis is on the homeless and at-risk of homelessness groups with multiple housing barriers and/or complex physical health and mental health issues.

In the context of an Affordable Housing Strategy for New Westminster the following definition is used:

- Affordable housing is homeownership and rental housing for low and moderate income households[2] that does not cost a household more than 30 percent of its gross income (before-tax).[3]

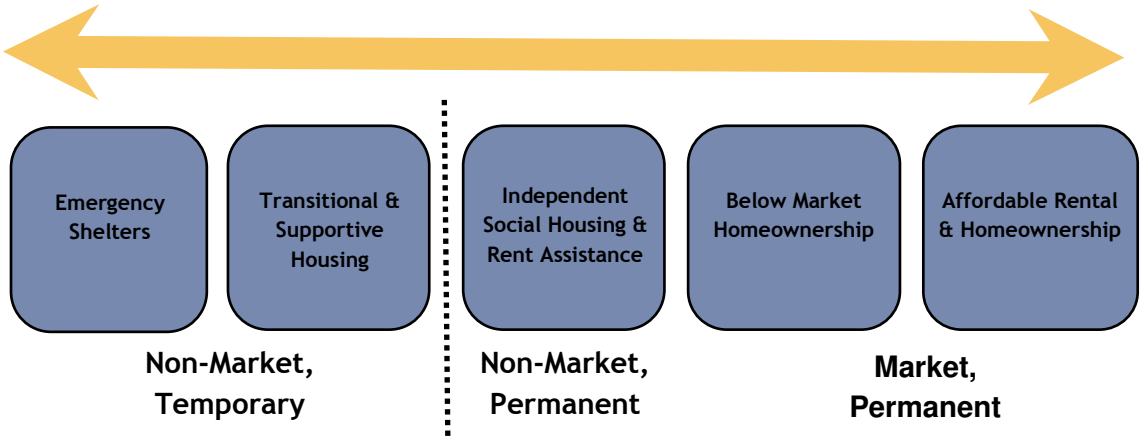
1.3. AFFORDABLE HOUSING CONTINUUM

The affordable housing continuum (Figure 1) represents the spectrum of housing types that are affordable to low and moderate income households.

The Strategy takes as its launching off point the 2006 Homelessness Action Strategy for New Westminster, which responds to the non-market and temporary housing elements of the housing continuum. This Affordable Housing Strategy focuses primarily on permanent housing, placing a greater emphasis on the City of New Westminster's role as a facilitator in the development of affordable housing through the private market.

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Figure 1: Affordable Housing Continuum



[2] Households with incomes at or below the median income.
[3] Thirty percent is a widely accepted measure used by the CMHC and other institutions to determine housing affordability. For the purposes of this strategy it is being applied to both homeowners and renters.

2. CONTEXT FOR NEW WESTMINSTER'S STRATEGY

This section of the report provides contextual information related to local government policy and planning in BC, regional and local initiatives, and population and housing characteristics of New Westminster. It also identifies and discusses the issues and gaps raised during the study process.

2.1. BCs LOCAL GOVERNMENT CONTEXT

In BC, local governments are not directly responsible for affordable housing. However, since the federal government withdrew funding for new social and cooperative housing in the early 1990s, provincial and local governments have become increasingly involved in identifying and addressing housing needs.

Legislatively there are a number of tools and approaches that BC's local governments can use to help meet affordable housing needs — these are shown in Figure 2. Their take-up varies considerably across the province.[4]

Figure 2: Local Government Practices and Approaches

Level of Complexity	Practice/Approach
Less Complex  **More Complex**	Provide information on programs and resources for renters, landlords, current and future homeowners Research and identify housing needs Advocate to senior levels of government Review and update policies, state policy direction clearly and consistently Remove financial or regulatory barriers that hinder the development of affordable housing Provide incentives for the private market to build affordably — through policy and regulatory measures Facilitate the development of non-market housing through grants, long-term leases, approval processes, and regulatory measures Establish programs and initiatives to build capacity of housing providers to work with unique groups and/or assist tenants to maintain their housing

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[4] A sample of examples and best practices of affordable housing tools and how they have been put into practice by municipalities are presented in Appendix D.

2.2. REGIONAL POLICY AND PLANNING

Metro Vancouver (formerly the Greater Vancouver Regional District) has actively supported member municipalities in their use of existing legislative tools to address local housing matters. The region has also undertaken important research (e.g., housing demand forecasts) and supported exchange of information among member municipalities through its Technical Advisory Committee — Housing Sub-Committee. Most importantly, Metro Vancouver offers regional direction and insight for municipalities in the area of affordable housing by way of two policy documents: the draft Metro Vancouver Growth Strategy and the Metro Vancouver Affordable Housing Strategy.[5]

Our Livable Region 2040: Metro Vancouver Growth Strategy — Metro Vancouver is currently consulting with municipalities on an updated vision and strategic plan for the region. The new growth strategy would place a greater emphasis on regional town centres (with Downtown New Westminster falling into this category) and transit corridors which would affect densities in certain areas. The new growth strategy also provides regional direction to municipalities to provide diverse and affordable housing choices through the following municipal actions:

- Develop Regional Context Statements and Housing Action Plans which:

  (a) articulate local housing needs and priorities that take into consideration changing demographics, household characteristics and housing needs;

  (b) assess local market conditions including the affordability of existing ownership and rental housing options;

  (c) specify strategies for meeting the estimated future demand for rental and ownership units as well as strategies for increasing the supply of units affordable to households with low to moderate incomes;

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Table 1: Metro Vancouver's 10 Year Estimates of Housing Demand[6]

Estimated Demand	Ownership	Rental	Low Income/ Social Housing	Low to Moderate Income
New Westminster Households	65%	35%	Earning 50% of median income	Earning 50%-80% of median income
	4,600	2,550	800	1,000

  (d) explore opportunities to increase the supply and diversity of the existing housing stock through infill developments and smaller lot sizes as well as more compact housing forms such as secondary suites, rowhouses, coach houses and garden suites;

  (e) include density bonus policies or use inclusionary housing policies as a means of securing affordable rental units;

[5] Metro Vancouver. September 30, 2008. *Our Livable Region 2040: Metro Vancouver Growth Strategy*. Preliminary Draft; Metro Vancouver. November 30, 2007. *Metro Vancouver Affordable Housing Strategy*.

[6] *Our Livable Region 2040* bases its estimates of ownership versus rental on regional patterns of housing consumption. New Westminster has historically had a higher share of rented dwellings (46%) compared to owner-occupied dwellings which is likely to have an upward impact on the future share of rental housing in the city.

(f) identify opportunities to work with other levels of government to secure additional social housing units;

(g) specify policies or actions that limit the loss of existing rental housing stock and mitigate the impact on tenants who may be displaced; and

(h) articulate specific policies or actions to reduce the number of households in core housing need and the number of homeless or at-risk of homelessness.

Metro Vancouver Affordable Housing Strategy — In 2007, the regional district approved a regional affordable housing strategy that sets out three major goals for affordable housing:

1. Increase the supply and diversity of modest cost housing.
2. Eliminate homelessness across the region.
3. Meet the needs of low income renters.

The Strategy further outlines strategies that can be adopted by municipal governments to expand choices along the housing continuum:

- *Fiscal actions* - that include the use of municipal assets or financial incentives to leverage funds or directly expand the supply of affordable housing.
- *Regulatory actions* - that rely on planning and development control processes to encourage an increase in the supply and diversity of housing.
- *Education and advocacy* - to build awareness and support for affordable housing and to advocate for solutions to respond to the needs.
- *Direct service provision* - to expand the choice for renter households with low to moderate incomes who are not able to find suitable and appropriate housing and to provide services and supports to assist the homeless and the population at risk of homelessness.

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2.3. NEW WESTMINSTER POLICY AND PLANNING

Through numerous policies and programs, the City of New Westminster has supported the development and maintenance of a diverse affordable housing stock.

- **The Official Community Plan (OCP).** Adopted in 1998, the OCP establishes 11 housing goals and 9 related policies and priorities.
- **New Westminster Housing Strategy.** The City adopted its first Housing Strategy in 1996. The report was thoroughly researched and well-documented. However, it lacked prioritization of objectives and recommendations.
- **Other relevant studies and initiatives.** These include:
  - Moratorium on strata conversions (1978)
  - Secondary Suites Program (1998)
  - Staff reports on affordable housing (2000, 2001, 2003, 2004)

- Homelessness Action Strategy and Implementation Plan for New Westminster (2006)
- Density Bonusing in New Westminster Study (2008)

2.4. POPULATION AND HOUSING SHIFTS

The companion document, *Backgrounder 1,* contains information and analysis related to population and housing for New Westminster, including comparisons with the "benchmark" municipalities of Port Coquitlam, Coquitlam, Burnaby, and the City of North Vancouver, as well as Metro Vancouver as-a-whole. Only the key statistics are identified below.

Population — 2001 and 2006

- A strong increase in total population — 1.4% per year. While this pace was considerably faster than benchmark municipalities, New Westminster will need to achieve a greater rate of growth to meet its regional commitment as outlined in the Regional Context Statement in the OCP.
- Age-specific shifts — a 10% increase in the number of children aged 0 to 14 years and a relatively small increase among the seniors population. An influx of 15 to 29 year olds was also noted.
- Smaller household size — an average of 2.1 persons per households, lower than the regional average of 2.6 persons per household.
- A high percentage of one-person households — will contribute to demand for more housing units per capita and smaller units compared to elsewhere in the region.

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Housing Prices and Rents

- Dramatic increase in house prices between 2001 and 2007: 113% for detached dwellings; 92% for townhouses; and 122% for apartments.
- More "affordable" when compared to Vancouver, yet less so than Surrey and Fraser Valley municipalities.
- Real estate prices forecast to decline up to 16% in the region during 2008, reaching their lowest point in 2009 and levelling off for a few years from that point forward.

Housing

- A large apartment base compared to ground-oriented dwellings (in 2006, 66% apartments; 34% ground-oriented).
- Substantial increase in homeownership between 2001 and 2006 — an increase of 18% compared to Metro Vancouver which had a 15% increase in owner-occupancy.
- Between 2005 and 2007:
  - An average of 763 starts per year; most in apartments.
  - No more than 10% of the new units were in fee-simple ownership; the rest were strata-titled condominiums.

- No housing as "purpose-built" rental apartment.
- The number of housing starts slowed considerably in 2008 and are forecast to slow even further in 2009.

Rental Housing

- Low vacancies in purpose-built rental housing since 2000 — 3% or lower.
- City-wide, 10% of rental apartment units are in need of major repair compared to 8% of rental apartments in Metro Vancouver that are in a state of disrepair.
- 269 new units have been legally created through the City's Secondary Suites Program, adopted in 1998.
- The Crime Free Multi-Housing Program, initiated in 1994, is reported to be effective at improving safety and standards for tenants.

Non-Market Housing

- 1,900 units of non-market housing with roughly 1,600 units of long-term stay housing, and 300 units of transitional or supportive housing.

Relationship of Income to Housing Costs

- Table 2 shows the maximum affordable monthly housing cost for households earning the median income and spending not more than 30% of their gross income on housing.
- Couple families earning the median income have the most choice in the market. They can more easily afford the typical rents in the City and can afford to buy a mid range townhouse or apartment unit.
- Single parent households and single persons earning the median income have the least housing choice. They may be able to find adequate rental units, but they are essentially priced out of the homeownership market without a large downpayment.

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Table 2: Relationship of Income to Prices[7]

Household Types	2008 Median Income (estimate)	Maximum Mortgage/Rent	Maximum Purchase Price (10% Down)
All Families	$67,865	$1,697	$346,145
Couple Families	$75,717	$1,893	$386,190
Lone Parent Family	$36,890	$922	$188,158
Non-Family Persons	$27,533	$688	$140,433

[7] Table 2 has been updated from earlier drafts with 2008 median income estimates and February 2009 posted interest rates (4.34%, 5-year fixed term). Please note that while median incomes are estimated to have declined since August 2008, the reduction in mortgage rates has resulted in a net benefit, i.e. an increase in the maximum purchase prices.

2.5. ISSUES AND GAPS

During September through November 2008, the housing consultants met or spoke with 12 key informants and three groups who have in-depth knowledge of, and personal experience with, the housing situation in New Westminster. Six population groups were identified as priority groups who are particularly affected by housing issues in the city. The companion document, *Backgrounder 2*, describes the issues experienced by these groups and their perceptions of gaps in New Westminster's housing market.

Renters

- Lower income renter households have limited options in the local rental market due to the low vacancy rates and the lack of affordable or suitable units. Individuals with pets and other housing barriers (e.g. lack of rental references; mobility limitations; or behavioural problems related to mental health issues) often have the least choice in the rental market.
- Concerns for tenants' rights have been raised in the case of poor building management, particularly for young families or immigrant families who may not be aware of what the standards are or who may not have the confidence to take their landlords to task. Equally, landlords have reported having difficulty dealing with problem tenants.

Low-Income Households

- Couch surfers and households in substandard or unstable housing are among the "hidden homeless" that are present in most communities in the region.
- Youth are often noted to be among the group of low-income households and those facing difficulties in finding affordable or adequate rental housing.

Seniors and Persons with Disabilities

- There are concerns that seniors who are homeowners may choose to leave New Westminster seeking ground-oriented housing options elsewhere due to the limited stock of townhouses and duplexes in the city.
- With the aging of the population, the level of demand is expected to increase for seniors housing, particularly for supported and assisted living forms.
- Housing that is designed for persons with mobility limitations was identified as an area of future housing need. In particular, as the population ages, more seniors will be looking for housing options that allow them to age in place.

Aboriginal Households

- Aboriginal people living off-reserve are often at a disadvantage for access to information and opportunities for homeownership. Increasing the capacity of Aboriginal households to find stability through homeownership has been noted.

- Stereotypes and discrimination are regarded as continuing barriers for Aboriginal renters.

Immigrants & Refugees

- Some new immigrant families and refugees face multiple barriers in finding housing such as language barriers, discrimination and a lack of familiarity with the rental application process.
- A shortage of apartments or suites that accommodate large families is often a concern for immigrant and refugee families.

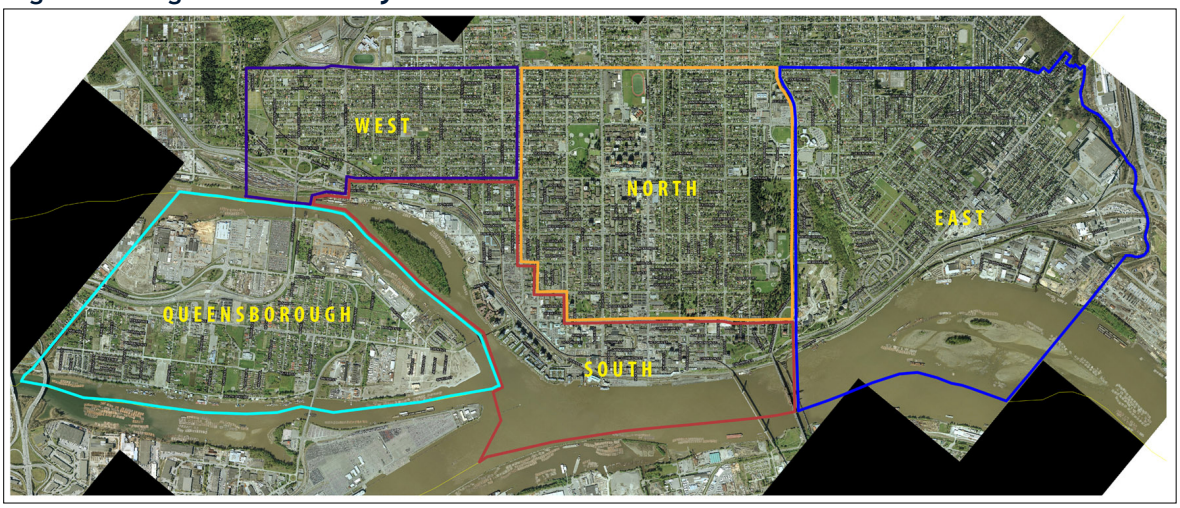
Moderate-Income Households and Homeowners

- There are few first-time buyer properties in New Westminster. Many homeowners have reported a shortage of transition properties between apartments and single detached units that allow existing owner-occupiers to step up the housing ladder.

2.6. NEW WESTMINSTER NEIGHBOURHOODS

For the purposes of this Strategy, neighbourhood study areas were identified that correspond with Statistics Canada's census boundaries and to a general extent reflect the city's major neighbourhoods. The sub areas are outlined in Figure 3.

Figure 3: Neighbourhood Study Areas



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The sub area analysis identified that the housing stock in Queensborough and the South is much newer than the areas of the North, East and West, where a majority of the stock was built before 1980. The North sub area has by far the largest share of residential units with 46% of the city's housing stock and accommodates 59% of the rental units. The South takes the next largest share with 22% of the stock and 43% of the rental units.

While building conditions vary from one area to another, more than half the rental apartments considered to be in poor condition were located in the North and the rest were mostly in the South and East study areas. Many of the city's registered secondary suites are located in Queensborough and the West sub areas of the city which is related to the large share of detached dwellings in these areas.

3. AFFORDABLE HOUSING STRATEGY

The Affordable Housing Strategy addresses homeownership and rental housing, non-market and market housing using a variety of measures. As identified in the earlier phases, rental housing is of particular concern and takes top priority in the Strategy. Alongside rental housing is a focus on housing choice in the homeownership market, particularly for low and moderate income households. The Affordable Housing Strategy provides a guiding vision and framework upon which specific policies and directions can be based.

3.1. VISION

Within its jurisdiction, the City of New Westminster will work towards being an inclusive city where all residents live in safe, appropriate, and affordable housing and where there are housing choices for people of all ages and abilities.

3.2. GOALS

- To preserve and enhance New Westminster's stock of safe, affordable, appropriate rental housing.
- To improve the choice of housing for New Westminster's low and moderate income residents and households with unique needs.

3.3. OBJECTIVES

- To effectively use the powers available to the City to:
  - Facilitate the development of affordable market and non-market housing.
  - Address the potential loss of existing affordable rental housing.
  - Establish an environment that allows the private market to build affordably.
  - Increase housing choices for seniors and for residents with mobility limitations.
  - Ensure and enforce safety standards in the City's stock of market and non-market rental housing.
  - Effectively communicate information regarding housing initiatives and programs.

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3.4. CITY OF NEW WESTMINSTER ROLES

- Setting Policy — Clear, consistently applied policies express the City's commitment to affordable/attainable housing.
- Establishing Regulations — Effective use of regulatory authority on attainable homeownership and rental housing creates housing choice for residents.
- Using Resources — Strategic use of City resources can leverage an increased supply of affordable/attainable housing.

- Entering into Partnerships — Collaboration with the business and non-profit communities and Provincial agencies will lead to creative solutions to existing and emerging housing issues.
- Advocating — A commitment to ongoing leadership on housing.
- Promoting Quality Design and Innovation — Focus on sustainable, energy-conserving, and attractive design and development of new and conventional housing forms that will reduce maintenance costs and increase neighbourhood acceptability.

3.5. NINE STRATEGIC DIRECTIONS

In view of the broad focus and multiple directions of the Strategy, a multi-pronged approach is needed. No one program or policy direction can satisfy the range of affordable housing interests and priorities in New Westminster.

Nine strategic directions have been recommended. Each direction aims to address the Strategy's specific goals and objectives.

1. Provide a clear policy and vision for affordable housing.
2. Limit the loss of existing affordable rental housing.
3. Facilitate community partnerships.
4. Continue to facilitate the legalization and implementation of secondary suites.
5. Use financial tools and incentives.
6. Support the development of a mix of housing products.
7. Support appropriate infill and intensification.
8. Build capacity through dissemination of information.
9. Review plan and monitor achievements regularly.

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Strategic Direction #1
Provide a clear policy and vision for affordable housing

Specific actions within this strategic direction include:

- Adopt the Affordable Housing Strategy, with a review every two years.
- Review and introduce policies in the OCP that further facilitate the development of affordable housing. The directions outlined in this Strategy are well-supported by the policies and priorities of the current OCP. A number of amendments would provide additional clarity, namely:
  - Introduce a definition of affordable housing.
  - Include a specific priority on the replacement of rental housing.

- Introduce policies that support the implementation of alternative life safety standards for secondary suites and enhance the level of municipal enforcement of those standards.
- Introduce policies that encourage appropriate infill and sensitive intensification in low and medium density neighbourhoods.
- Provide some additional focus on partnership building with non-profit housing providers and the role of the City in supporting approvals, building capacity or contributing grants or long-term leases.
- Introduce a new direction that enhances the City's role in the area of providing information to the community.
- Identify opportunities to allow six-storey woodframe construction in areas where appropriate (Note: This is consistent with changes to the *BC Building Code* to be implemented in April 2009).

- Proactively use policies and priorities of the Affordable Housing Strategy and the housing policies in the OCP when developing area plans and neighbourhood-level plans. At the local level planning stage, policies and priorities will offer direction on design, form and density that is best suited to the area or neighbourhood.
- Explore the feasibility of requiring affordable housing in new housing developments as a condition of rezoning.

Strategic Direction #2
Limit the loss of existing affordable rental housing

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There is considerable community concern regarding the loss of the rental stock in New Westminster. Affordable rental housing is most commonly found in secondary suites, rooming houses and purpose-built rental apartment buildings:

- Rooming houses are often the only option for people who can only afford shared accommodation, especially singles who are receiving income assistance from the BC government. They are usually large older houses where several boarders share kitchen and/or washroom facilities.
- New Westminster has a large stock of purpose-built rental apartment buildings. Some of these buildings are at-risk of redevelopment and/or are in significant need of renovation work.

In 1978, the City of New Westminster established a moratorium on the conversion of rental apartment buildings to strata title. This has been instrumental in protecting the City's rental apartment stock. Moving forward, the City will continue to:

- Prohibit the conversion of purpose-built rental buildings to strata title.

Upgrading or redevelopment of the older rental stock can result in the displacement of low-income households who cannot afford the higher rents. The implementation of the following policies is recommended:

- Draft a policy that supports the replacement of rental units in redevelopment situations. Where proposed developments would result in the loss of rental

dwellings, one-to-one or partial replacement of these rental units and/or a financial contribution directed to the Housing Reserve Fund could be sought. Replacement units could be secured through a housing agreement satisfactory to the City of New Westminster.

- Create a displacement policy (procedural guidelines) to minimize the impact of displacement on tenants that are forced to move out of their residences in the event of upgrades or renovations to their rental accommodation.

While the intent of this strategic direction is to limit the loss of affordable rental housing, it must be noted that health and life safety standards in some existing buildings (market and non-market) are not guaranteed. Tenants may be reluctant to complain for fear of recriminations. In this regard the City is encouraged to continue to:

- Proactively use its bylaw enforcement powers to urge upgrading — and where necessary closure — of blatantly substandard rental premises.
- Continue to use standards of maintenance regulations to facilitate basic repairs to rental units.
- Draft a rooming house policy and definition to establish the minimum acceptable standards for shared accommodation in a house.
- Encourage (through density bonusing and/or other incentives) the assembly and redevelopment of rental properties that offer one for one replacement of rental units.
- Continue to support the participation of property managers of the Crime Free Multi-Housing Program.

Strategic Direction #3
Facilitate community partnerships

Local governments throughout BC partner with the Provincial government and non-profit housing providers to develop and acquire housing for low income households. The City of New Westminster has been successful at realizing 84 units of new government-subsidized housing since 2007 in partnership with senior government and non-profit housing providers. Specific actions to further increase the non-market inventory include:

- Provide assistance to non-market housing providers by:
  - Assigning a staff person to shepherd non-market housing proposals (new builds and conversions of existing properties) through the development review and approvals process.
  - Identifying areas where the City can reduce development or permitting fees on a project by project basis.
  - Allowing non-market projects in Density Bonus eligible zones to build to the maximum density without requiring payment for bonus density.
  - Lease city-owned land and make grants available where opportunities arise.

- Implement proposal calls to non-profit operators for housing that targets special needs groups that may be under-served in the community. This would involve partnership with other levels of government and identification of priority target groups.
- Direct funds from density bonusing into the Housing Reserve Fund and create terms of reference for the operation of that account.

Establish a committee to manage the allocation of affordable housing dollars in the Housing Reserve Fund. The group's task would be to develop criteria for project selection and expectations.

Strategic Direction #4
Continue to facilitate the legalization and implementation of secondary suites

The City has been successful at facilitating the development of secondary suites in **new** dwellings. However only a limited number of suites in **existing** houses have been legalized. New Westminster can take a proactive approach to further encourage the development of suites in new houses and the legalization of existing illegal suites.

- Require **new** detached homes to be built as "secondary suite ready" with suites located in basements or at-grade.
- Review and modify the City's minimum health and life safety requirements for secondary suites in existing dwellings. The BC Building Code was modified in 1995 for secondary suites. The City can support the legalization of secondary suites through the development of policies and reduced standards that would cover some of the more costly aspects associated with legalization, for example:
  - Fire separation/compartmentalization - for interior doors and ceilings.
  - Minimum ceiling height - for required area of suite.
  - Electrical, Plumbing and Gas - proof of proper installation.
- The RRAP (Residential Rehabilitation Assistance Program) program through Canada Mortgage and Housing Corporation offers a forgiveable loan for the creation of a secondary or garden suite for low-income seniors or adults with disabilities. The City can promote the program among resident homeowners.
- Investigate options for secondary suites as lock-off units in medium density housing such as townhouses and apartments. A prominent example where this has occurred is at UniverCity at SFU in Burnaby.

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Strategic Direction #5
Use financial tools and incentives

Rezonings and density bonusing can facilitate additional supply of affordable housing, and may generate a limited base of funds as amenity contributions. The implementation of zones identified in the City's 2008 Density Bonusing study will support the development of higher density development in townhouse, low-rise and high-rise residential projects.

- Explore opportunities to seek affordable housing through unit or cash in-lieu contributions as part of negotiations on major rezonings and density bonusing arrangements.
- Direct cash contributions from density bonusing initiatives or other sources that are earmarked for affordable housing into the City's Housing Reserve Fund.

A Housing Reserve Fund can be used to purchase land for the purposes of affordable housing and/or to provide grants to non-profit housing providers and support other affordable housing initiatives.

- For non-profit housing providers, consider providing grants in lieu to offset the costs associated with Development Cost Charges (DCCs) or other permit fees on a case-by-case basis.
- Establish a committee, comprising key staff, to review proposals for non-market housing projects and to brainstorm ideas on how best to leverage the funds in the City's Housing Reserve Fund.

Strategic Direction #6
Support the development of a mix of housing products

- Complete the review of the City's density allocation approach to facilitate the development of more appropriate unit sizes. It is proposed that the historical unit-based density allocation be replaced with a floorspace ratio approach.
- Encourage the expansion of fee simple ownership of townhouses and rowhouses. There are a number of example projects of fee simple rowhousing in the Lower Mainland which municipalities can reference.[8]
- Examine the opportunity to develop up to six-storey woodframe buildings as part of the zoning bylaw review and in accordance with the proposed 2009 Building Code amendments.
- Investigate opportunities to introduce or increase the stock of ground oriented medium density housing in areas of the city where topography permits.
- Promote adaptable design standards consistent with the Provincial standards for Adaptable Housing.[9] This can be implemented through the use of factsheets and how-to booklets that detail design considerations and options. This information will be used to help build neighbourhood understanding and acceptability and reduce maintenance costs.
- Facilitate innovation in site planning and building design to promote sustainability, preservation of neighbourhood character, and streetscape enhancements.

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[8] Two recent examples of fee simple row housing can be seen at: Parklane Homes' Bedford Landing in Langley (http://www.bedfordlanding.com/) and Aragon's Port Royal development in Queensborough, New Westminster (http://www.portroyalhomes.ca/)

[9] Adaptable housing includes accessibility, design and construction features that can be modified at minimal cost to suit renovations at a later time. These include basic accessibility features such as corridors, doorways; design and construction features to support future installation of grab bars in bathrooms; purpose-built features incorporated during initial construction such as accessible positioning of electrical outlets and switches.

Strategic Direction #7
Support appropriate infill and intensification

Many households in New Westminster are no longer able to afford to buy or rent suitable housing. Appropriate infill and intensification has the potential to increase the diversity of the product mix in low and medium density neighbourhoods. This will allow seniors more opportunities to "age in place", increase the supply of rental housing, and facilitate more affordable homeownership.

The City of New Westminster is committed to working in close consultation with the residents and businesses of all neighbourhoods. Rather than a "one size fits all" approach to infill and intensification, at the time neighbourhood planning processes are undertaken, there will be further discussion and development of approaches that are best suited to the established settlement pattern and character of each neighbourhood.

Specific actions **might** include:

- Explore opportunities for sensitive intensification of low and medium density areas such as:
  - Transitional densities, heights, and housing types between single detached areas and high density areas.
  - Medium densities near commercial and transit nodes.
  - Subdivision of larger lots to small lots and the development of multiple detached units such as cottage housing (four detached units on one lot) under certain conditions.
  - Secondary suites as lock-off units in medium density housing such as townhouses and apartments.
  - Courtyard rowhousing of three or more units that is in keeping with the character of the street and neighbourhood.
- Explore opportunities for infill that is in character with existing low density neighbourhoods with particular emphasis on infill for laneway housing and suites over garages.
- Limit the parking requirements for infill housing to ensure that the off-street parking requirements are not prohibitive.
- Examine amendments to the OCP in response to the 2009 amendments to the *BC Building Code* to allow six-storey woodframe construction.
- Develop prototype examples and design guidelines for various forms of infill and intensification and disseminate to prospective developers and homeowners.
- Work with selected developers to introduce demonstration projects in certain neighbourhoods and promote these example projects through public displays, in the local newspaper and on the City's website.
- Best practices of infill and intensification are evident throughout the Lower Mainland. Information guides can be developed that present these examples and illustrate the possibilities — ability to create housing options, preserve the

character of a neighbourhood, improve the streetscape and implement high quality architecture and design.

Along with infill and intensification by private industry, there are potential opportunities to use the existing non-market housing stock to accommodate additional housing. Over the past several years the City has informally — but consistently — supported non-profit housing providers to increase the supply of affordable housing. Going forward the following actions may be considered:

- Fast-tracking the development review process for non-market housing.
- Consider providing property tax exemptions or tax holidays for societies.
- Working proactively with BC Housing, the Cooperative Housing Federation (BC), non-profit housing providers and housing cooperatives to identify opportunities for potential regeneration of existing properties in New Westminster. The objective of this initiative is to create additional affordable housing, particularly for people with unique needs.

Strategic Direction #8
Build capacity through dissemination of information

The City can promote existing programs and initiatives provided by other levels of government through information resources. Specific actions include:

- Develop and maintain an online source of documents and links (on the City website) as a single point of access for tenants and landlords, i.e. webpage.
- Make information available in multiple languages to reach out to key immigrant populations.

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Strategic Direction #9
Review plan and monitor achievements regularly

- Produce and distribute a progress report on affordable housing on a bi-annual basis. This report can serve to update Council and offer an opportunity to inform and solicit community opinion. The report would focus on an update of key indicators but also a discussion of completed tasks and ongoing actions. This type of report will facilitate a “re-group” and review of the Strategy and refocus efforts and discussions towards the objectives of the Strategy and to what extent these are being pursued and achieved.
- Track key indicators on a regular basis, in the form of updatable tables and charts, but also include a qualitative description and analysis of each measure to assess how well the City is performing in key areas.
- The following proposed measures (Table 3) are based on data that is readily-available to the City. Several indicators are aligned with the performance measures identified by Metro Vancouver’s Affordable Housing Strategy.

Table 3: Affordable Housing Status Update Measures - Indicators and Sources

Status Update Measures	Type	Data Source
1- Provide a clear policy and vision for affordable housing		
Extent to which planning, policy and regulatory documents concur with the Affordable Housing Strategy.	Qualitative	City staff review
Number of new policies, definitions and bylaws introduced that specifically address housing affordability.	Quantitative	City staff review
2- Limit loss of existing affordable apartment housing		
Number of purpose built rental units (net additional)	Quantitative	CMHC
Number of buildings that complete the Crime Free Multi-Housing Program	Quantitative	CFMPH
Reported improvements in conditions of rooming houses and low-cost rental housing	Qualitative	City staff review
3- Facilitate community partnerships		
Number of non-market housing units (net additional)	Quantitative	City staff review
4- Continue to facilitate legalization and creation of secondary suites		
Number of suite-ready dwellings constructed	Quantitative	City staff review
Number of existing suites registered		
5- Use financial tools and incentives		
Number and type of housing projects supported through financial incentives or streamlined approval process	Quantitative	City staff review
Amount of Housing Reserve Fund dollars collected and spent ($)		
6- Support the development of a mix of housing products		
Number/mix of units created through innovative strategies and approaches that expand range of housing choice, e.g. infill or laneway housing initiatives	Quantitative Qualitative	City staff review
Number/percent of units constructed that are multi-unit ground-oriented, i.e. duplex, townhouse	Quantitative	City staff review
Number/percent of townhouses/rowhouses that are fee simple		
Number of adaptable/accessible units		

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Status Update Measures	Type	Data Source
7- Support infill and intensification		
Number of neighbourhood plans that introduce infill/intensification policies	Quantitative	City staff review
Number of units created through small lot subdivision		
Number of units created through intensification or redevelopment of low-density parcels		
Number of medium density/townhouse units introduced in transitional zones		
Number of new commercial developments with residential housing above		
Number of coach houses/laneway homes built		
8- Build capacity through dissemination of information		
Number of hits to the City's affordable housing web page	Quantitative	City staff review
9- Review plan and monitor achievements regularly		
Consistent monitoring and review of strategic directions on a bi-annual basis through a progress report.	Quantitative	City staff review

4. EXPERIENCE OF BENCHMARK MUNICIPALITIES

This section examines the experience of benchmark municipalities in Metro Vancouver to identify which tools and regulations have been implemented by other municipalities and their experience in facilitating the development of affordable housing. The following table presents a summary of the five municipalities' experience.

	Port Coquitlam	Coquitlam	Burnaby	North Vancouver	Vancouver
Affordable Housing Strategy	No	Yes, adopted in 2007	No	No	No
AH Policies; OCP; Zoning Bylaw	OCP policies support infill, rental, small lots	Implementation of AH Strategy - 10% units in new neighbourhoods required to be affordable	Separate actions/initiatives	AH policies adopted in 1996	Separate actions/initiatives; 20% units in new neighbourhoods required to be affordable
Subdivision Regulations/ Small Lot Zoning	OCP amended to create new residential zone in 2008	SW Area plan encourages housing choice, e.g. coach houses, intensification	Single and 2-family dwellings permitted on smaller lots in R12 zone		
Coach houses, Laneway homes	Considering infill options	Policies in area plan; details to be examined at neighbourhood level	Not permitted; recommended for review in 2007	Currently working on design guidelines for coach houses/laneway homes	Laneway homes for all single family houses approved in 2008; policies in neighbourhood centre plans
Innovative Examples of Infill/Intensification, e.g. front-back duplexes, triplexes	Only duplexes permitted; other infill options under review		Lock-off suites in multiple-family dwellings at UniverCity (SFU)	Egs. of innovative intensification in low density areas; working on design guidelines for lock-off suites	Egs of innovative intensification in neighbourhood centre plans
Secondary Suites Bylaw	Permitted	Permitted (2001)	Not permitted	Permitted (2003)	Permitted

	Port Coquitlam	Coquitlam	Burnaby	North Vancouver	Vancouver
Alternative Life Safety Standards	No	Yes	Not applicable	No	No
Rental Housing Replacement/Moratorium	Review of rental housing planned; leading to creation of Housing Action Plan	Rental retention policy (2009); Mobile home redevelopment policy; Strata conversion guidelines	Moratorium on strata conversions (1973)	Strata conversion controls (1979); currently undergoing rental housing study as part of Central Lonsdale planning review	Rate of change bylaw; comprehensive rental housing study (underway)
Demolition Policies	To be reviewed as part of rental housing research	No policy	No policy	Policy under review as part of rental housing study	One-for-one replacement policy
Municipal Involvement in Non-Market Housing	Supported 2 housing projects for seniors; works with non-profits to assist through development process	Made 2 sites available for non-market housing at nominal lease rates (2007, 2008)	Provided grants to non-profits Leases land at 75% of market value; owns 19 affordable housing units that are leased to non-profit operator	Partnered on 2 non-market housing developments - part equity owner of one building/used a bonus density transfer to create another site; leases land at 75% of market value	Partnered on multiple non-market housing developments - provided land and property tax relief
Information and Outreach	None	Secondary suites guide/adaptable design guide on website	Staff sit on local housing committees; advocacy and lobbying, but no involvement at individual level	Works with BCAOMA; holds information workshop on various affordability issues annually	Housing outreach worker; works with TRAC on rights and responsibilities of tenants and landlords
Waiving/Reducing Fees	Waived application fees and fast-tracked approval process for non-market housing; will examine use of social amenity fund to offset permit fees	Waiving of fees currently under review; applications fast tracked through approval process	Development fees can be deferred to occupancy for non-market housing projects; waiving fees currently under review	Waived development and application fees for non-market housing; fast-tracked through approval process	Waived development fees for affordable housing; fast-tracked through approval process and allocated dedicated staff

	Port Coquitlam	Coquitlam	Burnaby	North Vancouver	Vancouver
Housing Funds	New social amenity policy will provide cash-in-lieu contributions; portion of funds to be directed to affordable/special needs housing	AH Reserve Fund received third reading by Council; sources include general revenue and density bonus contributions	20% cash in lieu generated from Community Benefit Bonus Policy - earmarked for affordable housing purposes	AH Reserve Fund; sources include general revenue and sale of City lands	Dedicated affordable housing funds generated through development cost levies
Grants/Financial Incentives	Do not provide land	Have provided land at nominal lease rates	Leased land at 75% of market value; has contributed $300K to to 2 non-profits through AH funds	Leased land at 75% of market value; housing grants available; used density bonus transfer to create land for non-market housing	Provides land at nominal lease rate
Innovative Initiatives - Adaptable, Green	Sustainability checklist - applicable to all development	Adaptable design supported	Adaptable design supported		Green building encouraged; green aspects of building bylaw under review
Monitoring and Reporting	No regular reporting	Completed first annual progress report since adoption of AH strategy	No regular reporting	No regular reporting	Quarterly reporting on non-market housing projects; bi-annual reporting on low-income housing

An overview of each municipality's experience is available in Appendix E.

5. PRIORITIES FOR IMPLEMENTATION

The City will continue to be a facilitator of affordable housing. While the Provincial government has provided legislative tools that help the City in this role, it is also incumbent on the City to continue to provide staff resources to facilitate the implementation of an Affordable Housing Strategy.

Considering current and anticipated future needs, and while respecting the competing demands for local governments' resources, it is recommended that the City implement the strategic directions of this Strategy over the course of the next three to five years. A four-year timeline is proposed and many of these actions are considered to be achievable within this time frame. At the end of this period, an overall assessment of the City's achievements in the area of affordable housing will be warranted. A revised timeline and update to the Strategy could also be developed at that stage.

Table 4: Implementation Timeline for Strategic Directions

Strategic Direction	Timing			
	2010	**2011**	**2012**	**2013**
1- Provide a clear policy and vision for affordable housing				
Adopt Strategy	■			
Implement elements of strategy through neighbourhood plans	■	■	■	■
Amend OCP (next review)	■	■	■	
Explore feasibility of including affordable housing in new developments as a condition of rezoning	■	■		
2- Limit loss of existing affordable rental housing				
Introduce a replacement policy for rental housing buildings	■	■		
Create a displacement policy	■			
3- Facilitate community partnerships				
Designate staff person as point person	■			
Create a fast track procedure for non-market projects	■			
4- Continue to facilitate the legalization and creation of secondary suites				
Review opportunities to encourage single detached housing to be suite-ready	■			
Develop or enhance equivalencies for suites in existing homes	■			
Create a "How To" guide for creating secondary suites in existing dwellings	■			

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Strategic Direction	Timing			
	2010	2011	2012	2013
5- Use financial tools and incentives				
Use provisions of Density Bonusing Study	■			
Formalize the Housing Reserve Fund	■			
Evaluate tax exemption provisions of Community Charter and DCC provisions of LGA		■		
6- Support the development of a mix of housing products				
Develop information resources on adaptable design, fee simple townhouse development, green buildings and innovative site planning		■	■	
Examine 6-storey woodframe as part of Zoning Bylaw review		■	■	
Initiate neighbourhood review process		■	■	
Develop prototype and design guidelines for different types of infill and intensification			■	■
7- Support appropriate infill and intensification				
Increasing Housing Choices Study in New Westminster		■	■	
During neighbourhood planning processes	■	■	■	■
8- Build capacity through dissemination of information				
Ongoing, including links on website	■	■	■	■
9- Review plan and monitor achievements regularly				
Prepare progress reports (bi-annual)			■	■

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6. CONCLUDING COMMENTS

The 2009 Affordable Housing Strategy identifies a small set of specific actions that are within the City's jurisdiction to implement. The Strategy places a particular focus on the role of the municipality as a facilitator to assist:

- The private industry to increase product choice and build more housing that is affordable to moderate income households.
- The non-market housing sector to continue to meet the needs of unique populations and low income households.

To remain an effective facilitator, the City of New Westminster will need to continue to dedicate staff resources to a number of action areas, including the preparation and dissemination of information; working with non-profit housing providers; and monitoring and reporting on the City's progress towards the goals and objectives of this Strategy.

The ongoing implementation of this Housing Strategy will demonstrate the City's continuing willingness to show leadership on housing for residents of all ages, incomes and abilities. In doing this, the City will continue to work closely with Metro Vancouver, and its member municipalities, in addressing existing, and yet to emerge, housing issues. Working in parallel, within their legislative jurisdiction, local governments in Metro Vancouver can play a significant role in helping to maintain housing affordability and choice.

APPENDICES

APPENDIX A — DATA SOURCES AND REFERENCES
APPENDIX B — ADVISORS AND KEY-INFORMANTS
APPENDIX C — SUMMARY OF FEEDBACK
APPENDIX D — GOVERNMENT PROGRAMS AND INITIATIVES
APPENDIX E — SELECTED LOCAL GOVERNMENT BEST PRACTICES
APPENDIX F - BENCHMARK MUNICIPALITIES

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Framework for the Future

Affordable Housing Strategy

City of New Westminster

February 2010

APPENDIX A — DATA SOURCES AND REFERENCES

Canada Mortgage and Housing Corporation. *Rental Market Reports*. 2000-2007.

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APPENDIX B — ADVISORS AND KEY-INFORMANTS

Members of Affordable Housing Task Group

Beau Jarvis	Onni Group of Companies
Bob Nicklin	Affordable Housing Society
Caroline Bonesky	Fraserside Community Services
Deanna Bhandar/ James Munro	BC Housing
Doug Ramsay/ Peter Reese	Ramsay Worden Architecture
John Conicella	Wesgroup
Marg Gordon	BC Apartment Owners and Managers Association
Paul Janzen	Community and Social Issues Committee
Tom Durning	Tenants Resource and Advisory Centre
Val MacDonald	Seniors Services Society
Councillor Betty McIntosh	City of New Westminster - Council
Beverly Grieve, Lil Ronalds, John Stark	City of New Westminster - Staff

List of Key Informants

Bill Wong	Union Gospel Mission
Cathy Van Poorten	City of Coquitlam
Cheryl Kathler	City of North Vancouver
Dan Garrison	City of Vancouver
David Roppel	Aragon Properties
Dawn Dutrizac-Larose	Park Georgia Realty
Helen Popple	City of Port Coquitlam
Jaimie McEvoy	The Hospitality Project
John Anderson	Association of Community Organizations for Reform (ACORN)
Kim Deighton	City of New Westminster - Bylaw Enforcement
Lynda Fletcher Gordon	Lower Mainland Purpose Society
Marjorie Staal	New Westminster Family Place
Maylen Crespo	Access New Westminster Pilot Initiative - Family Services
Robert Kiyoshk	Spirit of the Children Society
Sharon Folks	City of Burnaby
Steve Goodwin	Park Georgia Realty
Wanda Gendron	Western Society for Children

Meetings

September 17, 2008	New Westminster Inter-Agency Council
October 1, 2008	Immigrant Leaders Group, Access New Westminster Pilot
October 8, 2008	City of New Westminster Staff Workshop
October 20, 2008	Presentation to Council
January 29, 2009	Public Open House and Presentation

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APPENDIX C — SUMMARY OF FEEDBACK

An open house was held by the City on January 29, 2008 from 5.00 pm to 8.00 pm. Two presentations of the Strategy were given with opportunity for discussion and questions. Approximately 30 people attended the open house and 13 comment forms were returned. As shown in the following table, the respondents generally identified a high level of agreement with different aspects of the Strategy framework.

Please note that the percentages do not add up to 100% in some cases due to rounding.

Level of Agreement		1 High	2	3	4	5 Low
VISION	Within its jurisdiction, the City of New Westminster will work towards being an inclusive city where all residents live in safe, appropriate and affordable housing and where there are housing choices for people of all ages and abilities.	85%	15%	0%	0%	0%
Goals	To preserve and enhance New Westminster's stock of safe, affordable appropriate rental housing.	85%	15%	0%	0%	0%
	To improve the choice of housing for New Westminster's low and moderate income residents and households with unique needs.	69%	8%	23%	0%	0%
Objectives	To effectively use the powers available to the City to: ▫ Facilitate the development of affordable market and non-market housing; ▫ Address the potential loss of existing affordable/rental housing; ▫ Establish an environment that allows the private market to build affordably.	77%	23%	0%	0%	0%
	To increase housing choices for seniors and residents with mobility limitations.	69%	8%	23%	0%	0%
	To ensure and enforce safety standards in the City's stock of market and non-market rental housing.	77%	23%	0%	0%	0%
	To effectively communicate information regarding housing initiatives and opportunities.	85%	8%	8%	0%	0%
	To actively inform, and build capacity of low and moderate income, immigrant and refugee, and aboriginal households.	69%	8%	8%	15%	0%

Level of Agreement		1 High	2	3	4	5 Low
City's Role	**Setting Policy** — Clear consistently applied policies express the City's commitment to affordable/attainable housing.	77%	8%	8%	8%	0%
	Establishing Regulations — Effective use of regulatory authority creates housing choice for residents in the form of attainable homeownership and rental housing.	69%	8%	15%	8%	0%
	Using Resources — Strategic use of City resources can leverage an increased supply of affordable/attainable housing.	77%	8%	8%	8%	0%
	Entering into Partnerships — Collaboration with the business and non-profit communities and Provincial agencies will lead to creative solutions to existing and emerging housing issues.	69%	15%	8%	8%	0%
	Advocating — A commitment to ongoing leadership on housing.	62%	15%	15%	8%	0%
	Promoting Quality Design and Innovation — Focus on sustainable, energy-conserving, and attractive design and development of new and conventional housing forms that will reduce maintenance costs, and increase neighbourhood acceptability.	77%	8%	15%	0%	0%
	TOTAL RESPONSES	75%	12%	9%	4%	0%

The respondents had an opportunity to discuss their likes and dislikes through open-ended questions. The verbatim comments are listed below.

What do you like most about the DRAFT Affordable Housing Strategy?

- Advocating to federal government for purpose built market rental housing, facilitate development of market housing, establish environment that allows private market to develop housing.
- Innovative housing option, better use of urban land, diverse residents housed.
- Smaller dwellings, more rental units.
- Retaining rental housing stock, improving safety.
- Very clear.
- Secondary suite ideas, "Ecodensity" type idea, protection of rental housing.
- The attempt to address the problem of the lack of affordable housing.
- It is a step in the right direction and needs to be pursued rigorously.

What is missing or requires clarification?

- Address the potential loss of existing affordable rental housing, controlling the market exacerbates the problems.
- Dealing with NIMBY, stratifying large heritage houses into multi unit analysis of how apartment building economies don't work for new rental vs. new strata.

- Make rezoning a quicker and easier process, make subdiving easier, example: some people are short 10' on depth then not allowed to subdivide, allow coach houses (on top of detached groups).
- What does "build capacity" mean?
- Re: infill/intensification - I don't believe that allowing infill construction of townhomes (median price of $400,000) will provide affordable housing.
- Strategies to use federal funds not just available for housing.
- Put more emphasis on condition of rental units. Poor ocnditions of apartments in New West is a major problem. Landlords must be held accountable.

Additional opinions/comments regarding DRAFT Affordable Housing Strategy

- Can diversification be required to provide some suites that are affordable for low-income people? I suggest there are many living in New West with incomes of less that $15,000 per annum.
- Concerned about traffic, parking and heritage impacts in infill neighbourhoods.
- Good beginning!

Comments raised in discussions following presentations

- Concern regarding infill and intensification in single detached neighbourhoods not necessarily being affordable.
- Young families should have the option to buy homes with yards.
- Ensure a mix of diverse housing options within the City.
- Concern around the lack of land available for infill/intensification.
- Question of whether there are live-work units currently in New Westminster and where they fit into the Strategy.
- Increased ability to enforce standards of maintenance bylaws.
- Concern around the housing conditions and safety standards in rental buildings that house vulnerable populations.

Demographics:

Description	# Respondents
Employed. Living in New Westminster	9
Retired/Semi-Retired. Living in New Westminster	2
Work in New Westminster	3
Manage/own a business in New Westminster	2
Rent their home in New Westminster	3
Own their home in New Westminster	8
Other *	2

* I have mobility issues and income of less than $15,000 per annum; Property Owner and business owner in New West

APPENDIX D — PROGRAMS & INITIATIVES

Home Adaptation for Seniors Initiative (HASI)

- The program offers financial assistance for minor home adaptations that will help low-income seniors to perform daily activities in their home independently and safely. Homeowners and landlords qualify if the occupant is 65 years or older and has difficulties with daily living and the total household income is at or below the program limit for the area. http://www.cmhc-schl.gc.ca/en/co/prfinas/prfinas_004.cfm

Property Tax Deferral Program

- Homeowners who have lived in BC for at least one year may defer payment of their property taxes on their principle residence if they are 55 years or over or have a disability. An applicant must have 25% equity in their home to qualify for tax deferment. The deferment is a low interest loan program that must be fully repaid before the home can be transferred to a new owner or upon death of the agreement holder. http://www.sbr.gov.bc.ca/individuals/property_taxes/Property_Tax_Deferment/about.htm

First Time Home Buyers Program

- The program allows eligible purchasers (first time home buyers) who meet the criteria to claim an exemption from the Property Transfer Tax if the fair market value of the home is less than the threshold amount. In February 2008 the threshold was established as $425,000. http://www.sbr.gov.bc.ca/individuals/Property_Taxes/Property_Transfer_Tax/ptt.htm

Residential Rehabilitation Assistance Program

- ***Homeowner RRAP Program*** - Canada Mortgage and Housing Corporation offers a forgiveable loan to low-income homeowners for mandatory home repairs (related to structural, electrical, plumbing and fire safety) that will extend the useful life of affordable housing. The program helps people who live in substandard dwellings and cannot afford to pay for necessary repairs to their home. Assistance in New Westminster will be up to a maximum of $16,000. http://www.cmhc-schl.gc.ca/en/co/prfinas/prfinas_001.cfm

- ***Secondary/Garden Suite RRAP Program*** - Canada Mortgage and Housing Corporation offers a forgiveable loan for the creation of a secondary or garden suite for a low-income senior or adult with a disability, making it possible for them to live independently in their community, close to family and friends. Assistance in New Westminster would be up to a maximum of $24,000 and would not need to be repaid as long as the owner adheres to the conditions of the program. http://www.cmhc-schl.gc.ca/en/co/prfinas/prfinas_002.cfm

Rental Assistance Program

- The Rental Assistance Program of the BC government provides eligible low-income working families with cash assistance to help with their monthly rent payments. To qualify, families must have a gross household income of $35,000 or less, have at least one dependent child, and have been employed at some point over the last year. http://www.bchousing.org/programs/RAP

SAFER

- The Shelter Aid for Elderly Renters (SAFER) provides monthly cash payments to subsidize rents for BC seniors (over 60 years) with low and moderate incomes. http://www.bchousing.org/programs/SAFER

Homeless Outreach Program

- The Homeless Outreach Program connects homeless people to housing, income assistance, community-based social and health services in 47 communities in BC. BC Housing staff work in conjunction with community providers to engage individuals who are homeless or at-risk of homelessness and link them to the appropriate services and housing. http://www.bchousing.org/programs/Homeless_Outreach_Program

Crime Free Multi-Housing Program

- The Crime Free Multi-Housing Program is a crime prevention program designed to help residents, owners, and managers of rental property, in cooperation with the police, to keep illegal activity away from rental properties. The program consists of three phases that are completed under the supervision of the police department. Following completion of all three phases, property managers will be able to post signs stating they have joined the program. http://www.nwpolice.org/cfmh.html

Housing Endowment Fund

- The Housing Endowment Fund was established by the Province of BC in 2007 with a $250 million capital endowment. The objective of the Housing Endowment Fund is to generate new ideas and support innovative housing solutions that address housing needs not adequately served through existing housing programs, and are sustainable without ongoing operating funding from the endowment fund. The annual investment revenue of approximately $10 million will be paid out in keeping with the mandate and purpose of the Fund. http://www.bchousing.org/programs/HEF

APPENDIX E — SELECTED LOCAL GOVERNMENT BEST PRACTICES

This document brings forward a small selection of examples of best practices from throughout the Lower Mainland and other parts of BC.

MARKET RENTAL

City of Coquitlam Secondary Suites: Alternative Life Safety Standards

The City of Coquitlam has an established set of building code equivalencies — "alternative life safety standards" — for secondary suites for houses that were built before July 1, 2000. This is intended to reduce the costs of legalizing existing suites. These standards allow lower ceiling heights, alternatives to sprinklers, and allow existing heating systems. The information is made available in an accessible "plain language" document on the City's website.

Nanaimo: Rooming Houses Policies

The City of Nanaimo in 2008 amended its Official Community Plan to include a policy on rooming houses. The policy encourages rooming houses in existing single family dwellings and/or purpose-built facilities throughout the city. Homes or purpose built facilities must be in keeping with the character of the area, comply with Building Code regulations, and should be equitably distributed throughout neighbourhoods.

City of Vancouver: Conversion and Enforcement Policies

The City of Vancouver regulates the conversion and demolition of single room accommodation (SRA) rooms. An owner wishing to convert or demolish SRA rooms (which includes rooming houses and social housing units less than 320 square feet) must obtain an SRA Permit. A permit may be granted but may have conditions attached — for example, a $5,000 per-room fee. The SRA by-law is intended to manage the rate of change over time of the aging SRA stock and is regularly reviewed to ensure that it does so.

RENTAL STOCK PRESERVATION

City of Vancouver: One-to One Replacement Program

The City of Vancouver has adopted a "rate of change" policy which limits the loss of rental housing in a district. The percentage net loss of rental units is determined by the Director of the Housing Centre. Currently, the City has in place a zero rate of change policy (unless rental units are replaced on a one-to-one basis). This policy is applied to the Single Room Occupancy units (SROs) and parcels improved with rental apartment buildings. This policy is in place until a comprehensive rental study is completed.

NON-MARKET RENTAL

BC Housing / Municipal Partnerships

Municipalities throughout BC have been partnering with the Provincial government and non-profit housing providers on the development of new supportive housing projects. The

Provincial government has committed to providing the capital financing for new developments. The local government is expected to make a land/grant contribution and facilitate the development approval process.

- The City of Vancouver and the Province in December 2007 entered into a Memorandum of Understanding (MOU) to provide up to 1,200 new social and supportive housing units on 12 city-owned sites. The Province will pay all costs associated with design, pre-construction and capital costs. The City will provide a 60 year lease at a nominal rate for each non-profit operator as well as a property tax exemption.
- The Province has also entered Memoranda of Understanding (MOU) with several municipalities including New Westminster. Victoria and Kelowna have each committed three sites making way for the creation of 170 and 140 new units respectively. Surrey and Abbotsford have each committed two sites, providing 106 and 100 new units respectively. In mid-November 2008, the Province and Nanaimo concluded a MOU, agreeing to create up to 160 new supportive housing units at five properties.

MARKET OWNERSHIP: INFILL/ INTENSIFICATION POLICIES

City of Vancouver: Kingsway and Knight Housing Area Plan

In 2004, a Housing Area Plan for the Kingsway and Knight area was adopted. It proposed two new residential zones: a Courtyard Rowhouse and Small House/Duplex Zone. These zones were intended to deliver housing that includes many of the desirable features of a single family home while providing a more affordable alternative. The Plan allows for incremental development to occur in the existing neighbourhood without the need for large land assemblies. All new development will be subject to guidelines to ensure attractive building design, quality materials, landscaping and neighbourhood fit.

City of Coquitlam: Southwest Coquitlam's Housing Choice Study

In 2007-08, the City undertook a study and identified strategic recommendations to facilitate the implementation of infill and intensification of low density neighbourhoods. This included neighbourhood area plan policies, a zoning bylaw review, and the development of checklists, design guidelines and conditions to enable and encourage the redevelopment of single detached housing to triplex, duplex with coach house, fourplex, and small lot configurations.

Port Coquitlam: Freehold Tenure Row Housing

The City of Port Coquitlam in 2003 amended its Official Community Plan to allow for a new RM-3R zone in areas designated apartment that accommodate freehold tenure row housing projects. Various sections of the zoning bylaw were also amended to accommodate the new use and small lots. New development applications will no longer need to apply for an OCP Amendment.

District of Delta: Coach House Zone

In 2007, Delta adopted zoning bylaw amendments on the RS9 coach house zone. The amendments provide opportunities for alternate housing forms, less interruption of existing street forms, and greater compatibility with adjacent residential development. In 2008, the District also published design guidelines for the community of Ladner.

City of Vancouver's Laneway Housing

Vancouver City Council approved, in October 2008, laneway housing in all single family areas across Vancouver. Further public consultation on height and parking requirements is planned for Spring 2009; however, a number of key directions were approved by Council. New laneway housing must be family or rental (no strata titled), regulations will be developed with an aim to maintain backyard open space, minimize parking impacts and new laneway housing is to be built to the City's new Green Homes Program. City staff will amend existing zones to allow laneway housing without requiring individual rezoning.

Maple Ridge Garden Suites

Detached, accessory garden suites in Urban, Suburban and Rural residential zones were approved by Maple Ridge City Council in November, 2008. Detached suites can range in size from 398 sqft to 968 sqft but cannot exceed 10% of the lot area. Suites are for residential use and cannot be strata titled or subdivided.

City of North Vancouver: Coach House Community Working Group

The City defines Coach Houses as detached secondary suites. They cannot be strata titled and therefore cannot be sold separately. The draft guidelines address such matters as lot size, location on the lot, building size, height, parking, open space, and special approval process requirements.

DENSITY BONUS INITIATIVES

City of Burnaby: Community Benefit Bonus Program

Through the Community Benefit Bonus Program the City of Burnaby facilitates the development of affordable housing and amenities in distinct parcels in the town centre areas. Bonus density is used in conjunction with comprehensive development zoning. Burnaby adopted the City of Vancouver's formula for calculating contributions — Bonus Floor Area (sf) multiplied by Market Land Value ($ per buildable sf). Thus, the value of the amenity received is equivalent to the increased value of the property arising from the density bonus. The density bonus bylaw sets the conditions by which the maximum floor area ratio (FAR) may be increased.

City of Vancouver: Density Bonusing

The City of Vancouver has density bonusing policies in local area plans that permit more height, more density, and less parking. This practice is often for heritage preservation, but sometimes for affordable housing. The Oakridge/Langara planning policies provide opportunities for an increase of up to 20% in density to encourage the provision of City-desired public amenities. The public benefit priorities include improvements to existing parks and the walking environment, affordable housing, and neighbourhood traffic calming.

WAIVING/REDUCING DEVELOPMENT FEES

City of Burnaby: UniverCity

The City of Burnaby eliminated development cost charges for secondary suites as part of the mixed-use development UniverCity at Simon Fraser University. These "multi-family flex units" are dwellings containing a defined area for potential rental accommodation. The units, if rented, must be registered with the student housing registry at the university.

REDUCING LAND COSTS

Burnaby: Simon Fraser University

The Verdant is a 60 unit strata-titled stacked townhouse on Burnaby Mountain that provides affordable homeownership units at 15% to 20% below those of comparable market housing in Burnaby. The project is based on a partnership between SFU Community Trust, VanCity Enterprises, and ReSource Rethinking Building Inc. SFU provided the land at a discounted price (50% of market value) and committed to buy back 20 units to be managed by the University as rental housing for staff and faculty. To further reduce project costs, ReSource Rethinking Building provided development management services on a fixed fee basis and lower marketing costs were achieved by using a direct marketing approach.

With a reduced cost base overall debt servicing costs were inherently reduced. VanCity also provided innovative financing as preferential mortgage terms with low interest rates and longer amortization rates. Home ownership was based on a fixed return option. The long-term affordability of the project is ensured by restrictive covenant to control resale and thereby limit price appreciation relative to that of adjacent developments. The City of Burnaby also eliminated a second set of development cost charges for secondary suites development as part of the mixed use development which allows suites in strata townhouses or apartments. These "multi-family flex units" are dwellings containing a defined area for potential rental accommodation. The units, if rented, must be registered with the student housing registry at the university.

APPENDIX F - BENCHMARK MUNICIPALITIES

City of Coquitlam

Contact: Cathy Van Poorten, Social Planner

Provide a clear policy and vision for affordable housing

- Strategy adopted by Council in 2007. Implementation has been going smoothly; some things have not 'rolled out' as envisioned. For e.g., the "need for social mix" principal in the strategy has been challenging to realize. The density bonus provision allows for cash-in-lieu or to provide affordable housing units off-site. Going forward, 10% of units are required to be affordable in new neighbourhoods such as in Fraser Mills development.
- Affordable housing is defined as housing that addresses the needs of low to moderate income and special needs households and has a shelter cost of less than 30 percent of a household's income.

Support infill and intensification

- Southwest Area Plan (2008) has received first reading by Council. Plan has policies around small lot zoning, encouraging multiple housing forms, i.e. coach houses, laneway homes, duplexes, courtyard housing.
- Exploration of expanding housing types will occur at the neighbourhood planning level. The City will establish a process in the interim to consider development applications for new small-scale, ground-oriented housing in areas designated "Neighbourhood Attached Residential". The intent of this designation is to accommodate two-family homes on individual lots.
- In Northeast Coquitlam, there has been some small lots approved and some street-oriented townhomes - mainly greenfield residential development.
- Maillardville and Austin Heights neighbourhood plans (update in 2008/2009) will include specific policy directions related to housing choice.

Facilitate the legalization and creation of secondary suites

- Secondary suites have been legal since 2001; approximately 1,000 suites. Alternative life safety standards in place.
- http://www.coquitlam.ca/NR/rdonlyres/FD494B23-5C96-4F8B-B5D2-C0B33DEF7A28/0/BuildingaSecondarySuiteinanExistingHomeBuilt.PDF

Limit the loss of existing affordable apartment housing

- City is planning to start work on a rental retention policy in early 2009. Have completed work on a standards of Maintenance Bylaw as part of this work.
- Southwest Area plan has policy of no net loss of non-market housing units when considering redevelopment or intensification of aging non-market or co-op housing sites. This area is home to a large portion of the City's rental stock.
- Mobile Home Park redevelopment policy - greater notification required at pre-application stage (Provincial requirements state only one year) plus greater compensation. Compensation may include: offering residents choice of

2004/2005/2006 assessments to be paid out to owner; assistance with moving trailer or finding alternate housing; and building rental housing on site. These ideas/principles will be applied to rental retention policy work.

- Guidelines on strata conversion of rental buildings are in place.

Facilitate community partnerships

- Leasing land at two sites - 528 Como Lake and 3030 Gordon Ave - for single mothers at risk of homelessness and an emergency shelter/transitional housing facility, respectively. Decisions were made by Council in 2007 (Como Lake) and 2008 (Gordon Ave).
- Have designated land in Northeast Coquitlam for affordable housing. Strategies for housing delivery on these lands have been delayed but are ongoing.

Build capacity through information and outreach

- The City is involved in lobbying to senior levels of government.
- The City does not lead process of education/outreach on community issues. Views this as the role of the housing provider/community agency.
- Pamphlets are available on website on secondary suites and adaptable design, looking to create a "secondary-suite ready" guide for new single-detached development.
  http://www.coquitlam.ca/NR/rdonlyres/E3C50D8B-721B-400F-A7B2-32AC9DFA42B0/70988/SecondarySuitesReadiness2007.pdf
- Might consider doing some education as part of the rental retention policy but do not really see the City in this role.

Use financial tools and incentives

- Affordable housing reserve fund (AHRF) has received third reading by Council. Funding sources come from general revenues, with the smallest transfer of funds being $50,000 in a given year and potentially reaching $250,000 by 2010. Other sources include density bonusing and cash-in-lieu contributions. Initial contributions have been made from the Four Acres and Willow Court Trailer Park redevelopment ($180,000) and Fraser Mills rezoning ($5 million and 10% of units).
- AHRF will be used for acquisition/lease of City land for new projects; purchase of existing buildings or units to provide affordable housing; reducing/waiving fees and charges; and/or direct monetary contributions to projects.
  Report to Council - http://www.coquitlam.ca/NR/rdonlyres/439679A5-64CC-48B0-ADB0-5AE3DE9D74EB/86755/CITYDOCS730195v1RC_Regular_Agenda_dec082008_20.PDF
- Do not currently waive/reduce fees, but are considering as part of the AHRF.
- City provides land at nominal lease rates.
- City has an inter-departmental team to help applicants through process.

Support the development of a mix of housing products

- The City highly supports having a mix of housing products and will explore in further detail at the neighbourhood planning level.

- City encourages adaptable design and has educational guide available on website.
- 'Green' design uptake in terms of affordable housing has not really been seen yet.

Review plan and monitor achievements regularly

- Have completed the first annual progress report since adoption of Strategy.

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City of Burnaby

Contact: Sharon Folks, Housing Planner

Provide a clear policy and vision for affordable housing

- No affordable housing strategy in place. The City has completed a number of separate initiatives.
- Criteria for affordable units under density bonus is households below core need threshold.
- In newly developing communities on publicly owned land, 20% of units are required to be affordable. This policy has resulted in the creation of 390 units.

Support infill and intensification

- Local neighbourhoods can rezone to an R12 Zone that permits single and two family dwellings on smaller lots - 30 foot wide lots are permitted. Currently 600 lots have been zoned. Rezoning is neighbourhood initiated by petition (from one block area to multi-block area) where half of owners of the area must agree. Staff are then to review and make a report to committee and distribute a brochure to neighbourhood. If there is support by neighbourhood and Council, a bylaw amendment is made. Some applications have failed.
- In the City's four town centres, town-homes and housing over stores is permitted. City notes that developers are building less than the allowable density due to the financial viability of projects, i.e. duplex housing on designated multi-housing lots. The City has considered purchasing lots that are considered important parcels for future multi-family housing development.
- Small lot infill and granny/coach houses was recommended for review in 2007 and ongoing. Currently coach houses and laneway homes are not permitted.

Facilitate the legalization and creation of secondary suites

- The City does not currently allow secondary suites. However, in-law or caregiver suites are permitted as accessory uses. Access between uses must be present (checked by building department) and units are subject to additional utility fees and an annual registration license requirement. No additional parking is required.
- Secondary suites (flex units) are permitted in multiple family buildings at SFU UniverCity. Suites are intended for students of SFU.
- Enforcement of illegal suites is done on a complaint basis.

- A report went to council on legalization of secondary suites in 2007 but nothing further has resulted.

Limit the loss of existing affordable apartment housing

- The City has had a policy to not permit strata titling of multi-family rental buildings since 1973.
- Demolition/redevelopment pressure is not high because of the zoning in the two main rental areas (Edmonds and Maywood areas). However, staff are reviewing this issue to see if an increase in allowable density in appropriate town centre areas would enable gradual modernization of the older rental stock.

Facilitate community partnerships

- Community Benefit Bonus Policy (CBBP) has created 19 affordable units. The first set of units (three) were given directly to a non-profit provider to manage. The remaining units have been leased on a 5-year term to non-profit providers and are required to provide annual reporting (monitor income threshold requirements). A housing agreement is in place to restrict the use of the units.
- The City has given grants from an Affordable Housing Fund to two organizations ($200,000 to the Royal Canadian Legion; $100,000 to Marguerite Dixon Society.) The process of applying for grants has not been formalized, but is intended to offset the costs of municipal fees.
- The City currently leases land at a reduced rate (typically 75% of freehold value) on 7 sites. Currently exploring a partnership with provincial and federal governments for a Hastings Street property. A portion of the site has been recommended for non-market supportive housing (as a long-term lease held by City).

Build capacity through information and outreach

- A number of staff sit on local committees that deal with housing issues and the City is involved in lobbying to the province and residential tenancy branch on a number of issues. The City views that landlord/tenant issues should be dealt with by the residential tenancy branch.

Use financial tools and incentives

- 20% of 'contribution in lieu' funds generated through the CBBP go to affordable housing purposes. Council has the discretion to increase this percentage. Since the start of the program, $27.7 million have been generated of which $2.9 million has been used for the construction of 19 affordable units.
- At present the City allows for deferral of development charges and fees to the time of occupancy. Non-market housing is not subject to the School Site Acquisitions Charge. City Staff are currently reviewing waiving development charges/fees and property taxes on improvements for non-market housing developments.
- The City fast tracks the approval process for non-market housing developments.
- By Council direction, not policy, the City provides land at 75% of market value.

Support the development of a mix of housing products

- Adaptable design is highly supported by the City.
- There are no initiatives in place to facilitate the development of green buildings.

Review plan and monitor achievements regularly

- No annual monitoring done, analysis is undertaken on an as-needed basis.

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City of Port Coquitlam

Contact: Helen Popple, Social Planner

Provide a clear policy and vision for affordable housing

- No affordable housing strategy in place.
- The OCP contains a number of housing policies/directions that support small lot infill; innovative infill (coach houses, laneway homes, duplexes, triplexes); density bonusing; conducting research on supporting rental housing; and City's role to support first time home buyers.

Support infill and intensification

- Currently examining the viability and neighbourhood appropriateness of various infill forms. OCP policies support inclusion of coach houses, triplexes, laneway homes, etc.
- New residential small lot zone passed in May 2008 (33 foot wide). Limited uptake is likely the result of market cooling.

Facilitate the legalization and creation of secondary suites

- Secondary suites are permitted in all residential zones.

Limit the loss of existing affordable apartment housing

- A review of the rental housing stock is planned, including demolition policies. This has not been a major issue as there is relatively little purpose built rental housing.
- As part of the preparation for the Housing Action Plan, the City has just completed an inventory of purpose built rental housing.

Facilitate community partnerships

- The City supports non-market housing through the development process. Has recently supported the development of two seniors supportive housing developments. The City also works with BC Housing to facilitate funding.

Build capacity through information and outreach

- The City is not involved in this area. Staff capacity could not address this role.

Use financial tools and incentives

- Development application fees are waived for non-market housing developments. Social amenity policy work was recently completed. This has not yet gone to Council. Staff recommend the creation of a social amenity fund for density

bonusing. Cash-in-lieu funds generated could be directed towards social amenities including affordable housing and special needs housing (not yet approved by Council). It is not expected that this will generate a large amount of funds due to market slowdown, but will allow City to do so in future.

- City may look at offsetting development cost charges and fees for non-market housing through the social amenity fund.

Support the development of a mix of housing products

- The City supports a variety of housing products where appropriate.
- Currently undergoing work on viability and neighbourhood appropriateness of different forms of infill housing.
- The City employs a sustainability checklist for all development applications. Applications must complete checklist which serves as an educational tool for Council and developers and can be used to negotiate benefits that are missing from checklist. Applications using LEED or equivalent rating system are fast tracked. http://www.city.port-coquitlam.bc.ca/__shared/assets/Sustainability_Checklist2040.pdf?method=1

Review plan and monitor achievements regularly

- Does not conduct any regular reporting or monitoring of affordability indicators.
- City is beginning to compile housing information for the development of Housing Action Plan. Recently completed work on a rental housing inventory.

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City of North Vancouver

Contact: Cheryl Kathler

Provide a clear policy and vision for affordable housing

- No affordable housing strategy in place. Affordable policies adopted in 1996 (revised in 2000) along with the City's definition of affordability. City will consider re-drafting affordable housing policies as part of the OCP update (2009).
- Policies focus on the development of affordable rental housing; encouraging the private market to provide modest and more affordable units through the requirement of smaller units and ownership options such as equity co-ops; and retaining rental housing stock with policies and practices to eliminate conversions and control demolitions.
- "Affordable Housing" means housing which is affordable to households of low and moderate incomes, targeted to those whose incomes and family sizes meet the income thresholds annually set by BCHMC/CMHC for the Lower Mainland.

Support infill and intensification

- Have a long history/track-record of creative infill housing development. A number of innovative developers in the community have implemented various forms - triplex, front-back duplexes etc - and council has been very supportive. Open

approach taken by staff and Council, i.e. 'try it out, see how it goes' approach while being sensitive to the appropriate time and place.

- Currently working on design guidelines for coachhouses/laneway homes. Units will be rental and cannot be stratified; expected to go to Council in early 2009. http://www.cnv.org//server.aspx?c=2&i=232
- Currently considering the implementation of lock-off suites on Western Ave. Design guidelines scheduled to go to Council in early 2009.

Facilitate the legalization and creation of secondary suites

- Legalization of secondary suites in 1993.

Limit the loss of existing affordable apartment housing

- Strata conversion controls have been in place since 1979; condo conversions have been prohibited since 1992.
- No demolition policy in place. One has been on the books but was never enacted. In 2006, Council endorsed a process that any rental apartment to apply for a demolition permit had to come before council. No one came and the process was rescinded in favour of working with the developers on solutions. A rental housing working group was created and findings/recommendations from this group have formed the basis of actions for the Central Lonsdale Study. http://www.cnv.org/c//data/2/237/Noshow/1_Rental%20Housing%20Actions.pdf
- The Central Lonsdale study is looking at how to increase/retain rental housing and create new social housing through increasing height and density allowances in this area. Ongoing process; public consultation scheduled for early 2009. http://www.cnv.org//server.aspx?c=2&i=237

Facilitate community partnerships

- City has worked with various community/housing providers by leasing land at 75% of market value. Quay View Apartments and North Shore Emergency Shelter and Transition House both received subsidies from the AHRF to reduce lease to 50% of market value. The City is part equity owner of Chesterfield House (1412 Chesterfield Avenue).
- In 2007, an existing 16 unit apartment building was purchased in partnership with Marineview Housing Society, BC Housing and the City of North Vancouver ($2.5 million). BC Housing and the City (from AHRF) both contributed $950,000 (10 equity shares each) and Marineview contributed $600,000 (remaining 6 shares). Marineview Housing Society will operate the building for individuals with mental health issues who will move in as existing tenants vacate the units. A new building with an additional 9-units plus common space has been approved for the rear of the site.
- The City is one of a number of partners (private developer, BC Housing, Kiwanis,and the City) to facilitate the development of a 27 unit seniors apartment building (2007) - St. Andrews Place. The City created a site by permitting increased density on the adjacent cite and transferring this to the corner site where the seniors project was developed. Forgivable loans from the federal and

provincial governments (via BC Housing) and a $1 million contribution from Kiwanis went towards this project.

- The City is currently working with a private developer on a development to replace an existing rental building. All building units will be guaranteed rental through housing agreements and the City will be given 5 units with the option to purchase an additional three units. Currently reviewing options for the management of these units.

Build capacity through information and outreach

- City has held workshops on affordable rental housing (2001), affordable home ownership (2004) and affordable housing action (2006). These events are generally found to be moderately successful; working groups have had much success.
- The City started holding working groups in the early 1990s with the legalization of secondary suites. These groups generally follow the model of having two people in support, two people opposed and two people undecided. If a consensus among the working group can be found, then findings and recommendations are taken forward by Staff. The make-up of each working group will depend on the issue and level of commitment. For example, the *Rental Housing Community Working Group* met approximately every 2 weeks for 2 months and the *Coach House Community Working Group* has been meeting for over a year with a high level of enthusiasm and dedication. The establishment of the working groups gives Council a level of comfort that these directions represent the larger community. Terms of Reference for Coach House Working Group: http://www.cnv.org/c//data/2/232/NoShow/Coach%20House%20Community%20Working%20Group%20Terms%20of%20Reference.pdf
- The City typically does not work on or do outreach around landlord/tenant issues. The City works with BC Apartment Owners & Managers Association on issues and would like to see more direction taken in this area.

Use financial tools and incentives

- Affordable Housing Reserve Fund (1988) is funded through a fixed sum from general revenue ($260,000); sale of City lands; and General Revenue Surplus. In 2006, the Fund's balance was $1.9 million. Funds can be used for capital projects, Housing Initiative Grant Programs (HIG), and research/support work related to affordable housing. The fund has contributed to the creation of 88 units and 25 emergency shelter beds. The HIG program has provided grants for affordable housing initiatives.
- Non-market and affordable housing projects are fast tracked through the City's approval process. City fees and charges are waived.
- The City will work with developers to create land through density bonusing or density transfer (e.g. Kiwanis Project).
- Density bonusing is currently initiated on a case by case basis. The City has chosen to not include a formula in policy to maintain flexibility with market changes. Staff may look at creating a baseline formula as part of the Central Lonsdale Study.

Support the development of a mix of housing products

- Adaptable Design guidelines have been in place since 1997.
- As part of the Central Lonsdale Planning Study, a recommendation for retention of rental housing is to enlarge the City's Community Energy System to incorporate rental buildings to reduce operating expenses and facilitate upgrades.

Review plan and monitor achievements regularly

- No regular monitoring or reporting on affordable housing.
- Land department monitors various housing and pricing indicators for density bonus negotiating purposes.

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City of Vancouver

Contact: Dan Garrison, Planner - Housing Centre

Provide a clear policy and vision for affordable housing

- The City does not have a comprehensive affordable housing strategy, but has implemented various policies and plans. The City is currently undertaking (Spring 2009) a shelter strategy and rental housing study and has completed a Supportive Housing Strategy and Homeless Action Plan. No work has been undertaken in terms of affordable homeownership. The City may consider undertaking a comprehensive strategy or this may be required as part of the regional growth strategy.
- New neighbourhoods are required to include 20% of units as affordable housing. This has been primarily in the form of non-market co-op housing. Policy was revised in the 1990s to become more flexible.

Support infill and intensification

- The City is very active in supporting infill and intensification. New laneway housing was approved in November 2008, which allows laneway homes in all residential zones across the City. Planning department is currently working on the regulatory framework with completion expected in the fall of 2009.
- In new neighbourhoods, the City is typically seeing very few single detaches houses. For instance, in the East Fraserlands development, the ground-oriented housing is primarily townhomes.

Facilitate the legalization and creation of secondary suites

- Secondary suites are legal.
  http://vancouver.ca/commsvcs/LICANDINSP/licences/ssp/requirements.htm

Limit the loss of existing affordable apartment housing

- Loss of rental housing is regulated by the rate of change bylaw in the City's Official Development Plan which tracks the number of units converted or demolished and sets a rate of change. This rate was reduced from 4% to 0% in 2007 pending the completion of a comprehensive rental housing study (underway). Applicants must replace rental housing on a one-for-one basis.

- Tenant evictions due to renovations has become a major challenge, particularly in the West End. Owners are renovating and subsequently increasing rents. The original renters are typically unable to afford the new rents. It is a balancing act to ensure quality of aging stock, particularly with no new rental housing being built, without displacing tenants. The City is currently exploring options in this area, but sees the issue as primarily the responsibility of the Residential Tenancy Act. Municipalities could play an advocacy role. The City hopes that the Rental Housing Study will provide some direction in this area.

Facilitate community partnerships

- The City has a long history of working with non-profits and senior levels of government to facilitate the development of non-market housing. Recent examples include the 12 Supportive Housing Sites initative in which the City has donated land and is waiving property taxes for a period of time. Other partnership projects include the Woodwards site, 65 E.Hastings (The Luxe) and the recent partnership with the Province in purchasing and renovating Single Room Occupancy Hotels in the Downtown Eastside.

Build capacity through information and outreach

- The City has a one person team for housing outreach. This has evolved to involve working with the homeless or those at risk-of-homelessness.
- As part of the lead up to the Olympics, the City has been working with Tenant Resource & Advisory Centre (TRAC) and other agencies in education around tenant and landlord rights and responsibilities

Use financial tools and incentives

- Typically the City waives development cost levies for affordable housing. In the case of the 12 sites, the City is providing land and is waiving property taxes.
- An estimate of $175 million dollars over the last 10 years has been directed to affordable housing. The City generates a couple of million dollars per year through development cost levies (for childcare and affordable housing).
- The City has a housing centre and provides dedicated staff person(s) to help projects through the City's approval process.

Support the development of a mix of housing products

- The City is doing a lot of work in the area of "green" building and is currently working on re-drafting the building by-law to make it greener.

Review plan and monitor achievements regularly

- The City publishes an update of non-market housing projects on a quarterly basis.
- Every 2 years, the City completes a study of low-income housing in the downtown core including non-market and market housing.