

Making Housing Central in Your Community: Affordable Housing 101 for Local Elected Officials

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GoToMeeting

- The webinar will be recorded
- Participants will be muted
- Use chat box to submit questions
- This PowerPoint and links to resources will be sent to you after the webinar

Agenda

- Introduce the Community Housing Sector
- Overview of Governments' Role in Housing
- Potential Roles for Local Government
- Tools and Resources

What is Housing Central?



BCNPHA

- Formed over **25 years ago**
- Provincial umbrella organization for the non-profit housing sector
- Comprised of nearly **600 members**, representing:
 - About **60,000 units** of long-term, affordable housing

CHF-BC

- Formed over **36 years ago**
- Provincial unified voice for non-profit and equity co-ops across BC
- Comprised of over **250 members**, representing:
 - About **15,000 units** of long-term, affordable housing

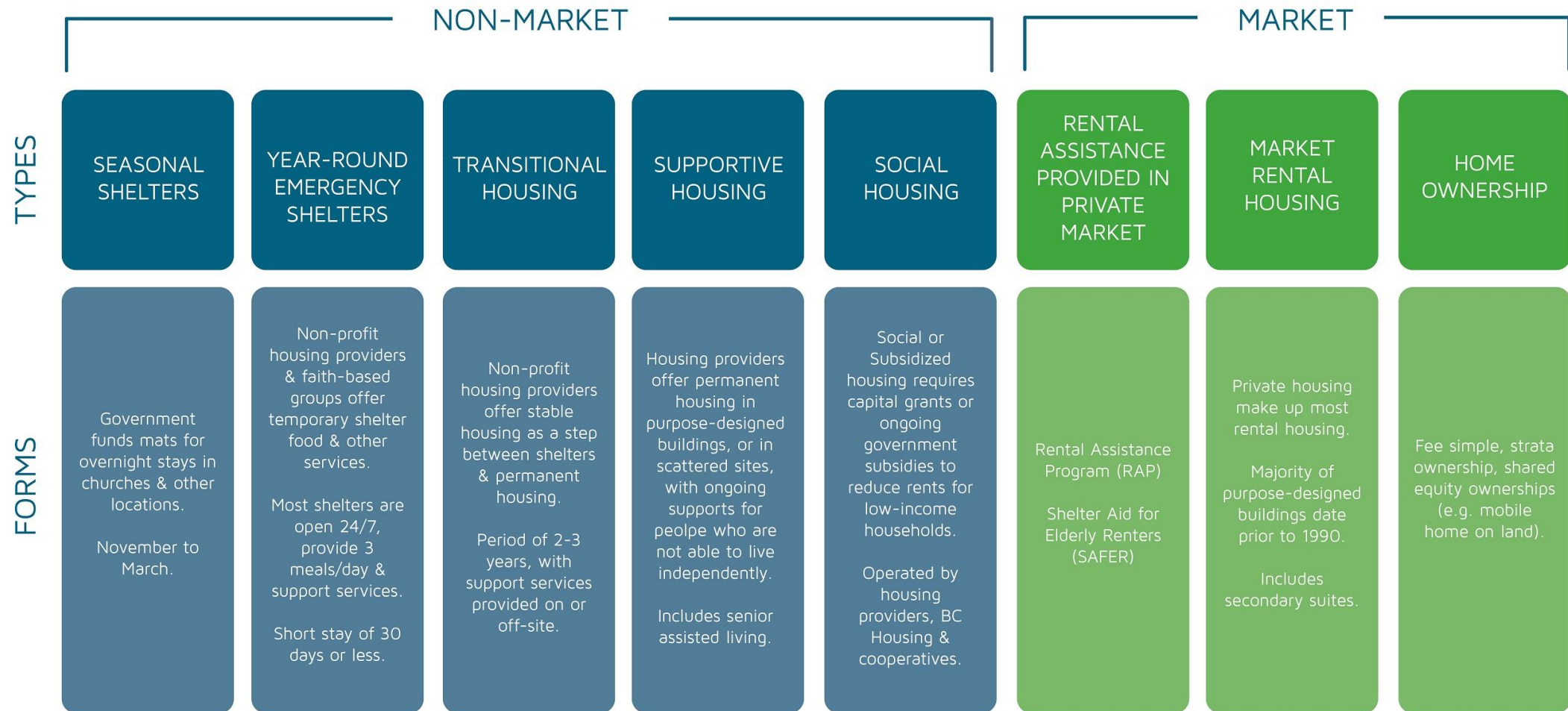
What is the Community Housing Sector?

Co-operative Housing Providers

Non-Profit Housing Providers

Financial Institutions

The Housing Continuum



What is Government's Role?



Government of Canada



Over a 12-year period, the federal investment in provincial and territorial housing programs will reach approximately \$20.5 billion, which cost-matching of approximately half- of this total investment by those agencies



Government of Canada - CMHC

What is the Canada Mortgage and Housing Corporation?

- Established in 1946, it is Canada's national housing agency
- Responsible for the delivery and administration of federal affordable housing programs



Government of British Columbia

Homes for BC: A 30-Point Plan for Housing Affordability in BC

- **\$6 billion-plus investment over 10 years** to help build **114,000 affordable units** for individuals, working families, and seniors delivered through partnerships with the Community Housing Sector
- Includes housing for women and children affected by violence, students, and Indigenous peoples
- **2,500 new supportive homes** for people struggling with homelessness



BC Housing

BC Housing works in partnership with the private and non-profit sectors, provincial health authorities and ministries, other levels of government and community groups to develop a range of housing options.

- Established in 1967, BC Housing is the provincial crown corporation responsible for fulfilling the directives of the Minister of Municipal Affairs and Housing
- BC Housing develops, manages and administers a wide range of subsidized housing options across the province.

Union of BC Municipalities (UBCM)

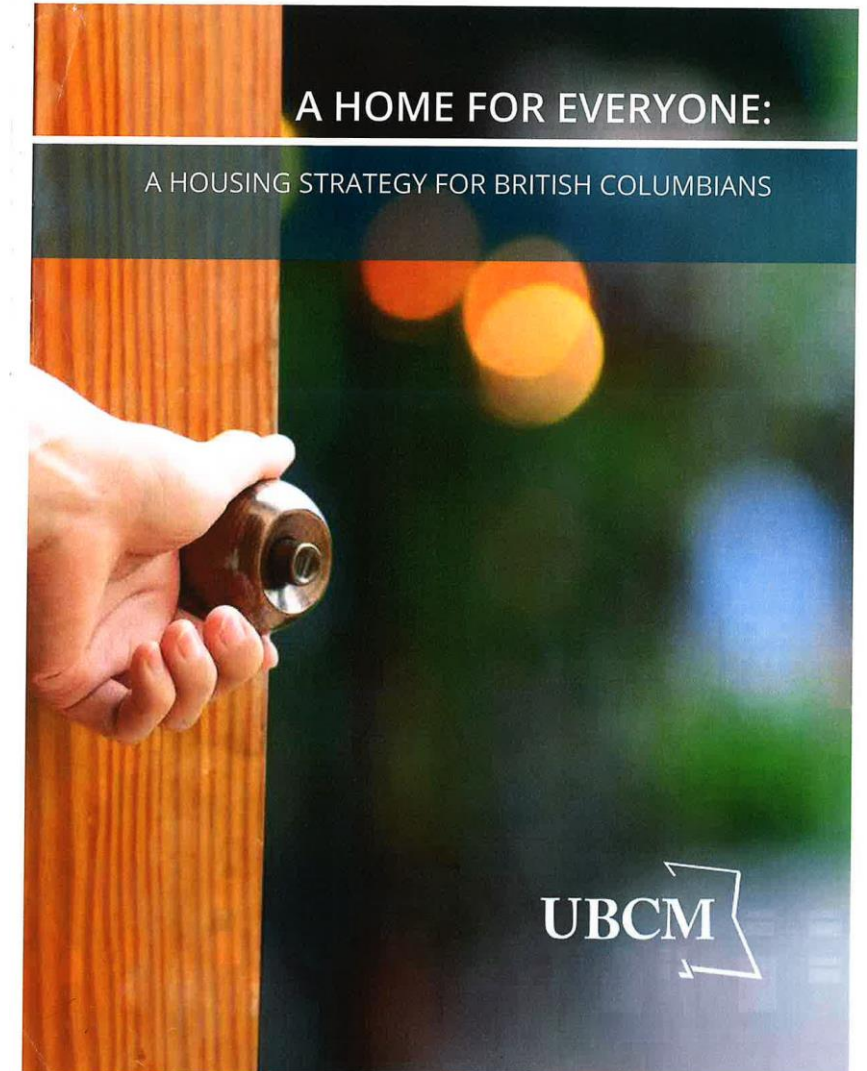
A Home for Everyone

A Housing Strategy for British Columbians

Created by provincial task force of housing stakeholders

32 detailed recommendations to the BC Government to address:

- Increasing the supply of rental housing
- Managing speculative demand
- A comprehensive approach to homelessness
- All government approach towards housing affordability



How serious is the housing crisis?



Scope of the Issue

2016 Census


	Canada	BC
Renter households paying over 30% of income on rent + utilities	40%	43%
Renter households spending over 50% of income on rent + utilities	18%	21%
Renter households overcrowded	9%	10%

2018 Provincial Homeless Count

- Minimum of 7,655 individuals experiencing homelessness

Canadian Rental Housing Index

CANADIAN
RENTAL
HOUSING INDEX



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Community Profile

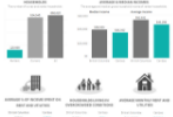
Rental Housing Data

Rental Index

Need help?

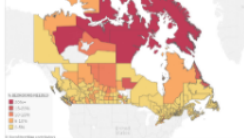
Read the frequently asked questions page to get the most of the Canadian Rental Housing Index.

FAQUser Guide




Community Profile

Explore the health of rental housing in your community and compare key indicators for cities, regions, and provinces.



Rental Housing Data

View detailed data tables and maps, broken down by income quarters and bedroom size.




Rental Index

Compare the state of rental housing in your community with others provincially and nationally.

Using data from the **2016 long-form census**, the Index examines rental housing affordability and overcrowding in **over 800 municipalities and regions** across Canada

Explore your community at:

www.rentalhousingindex.ca




What the Index Tells Us


Response to a **data gap**...

- **Lack of standardized, consistent data** for communities of all sizes
- CMHC rental data primarily focuses on **purpose-built rental stock**
- Census data provides a more **complete picture**


What gets measured, gets done!




How much do renters
earn in my community?



Does my community
need more rental
housing?



Are renters
overcrowded?



How much do renters
spend on housing?



An Affordable Housing Plan for BC

An Affordable Housing Plan for BC

Presented by the BC Rental Housing Coalition



117,000 households need help affording current rent

80,000 units are needed to fix the housing backlog for renters living below multiple housing standards or in overcrowded conditions

A total of 35,000 units will be needed over the next 10 years of which:

- 11,500 for missing middle households
- 23,500 for core need households

Total provincial annual investment required: **\$691M**

Affordable Housing Plan Investment

THE INVESTMENT

AVERAGE ANNUAL COST (MILLIONS)

	Supply	Non-Profit Repair	Income Support	Homelessness	TOTAL
Provincial	\$410.61	\$41.54	\$203.06	\$36.05	\$691.26
Federal	\$410.61	\$41.54	\$203.06	\$36.05	\$691.26
Community Housing Sector	\$410.61	\$41.54	N/A	\$9.50	\$461.65
TOTAL	\$1.23 B	\$124.62	\$406.12	\$81.60	\$1.8B

Build Homes, Not Barriers

Community Opposition to Affordable Housing Projects?

- Helping communities to get from NIMBY to YIMBY
- Campaign to mobilize local networks of support for new housing
- Shelters, supportive housing and affordable rental housing
- Letter-writing; attendance at public hearings

What Can My Municipality Do?



Understand the Role of Local Government...

- **Contribute public land** to the community housing sector for new affordable housing
- **Protect existing affordable housing** supply through retention and replacement policies
- **Zone existing and new rental developments** as rental housing only
- Streamline municipal permitting and rezoning processes to **fast-track development of affordable rental housing**
- Pursue **partnerships with local co-operatives, non-profits, and other stakeholders in the community housing sector** to create new affordable housing developments

Check-out the Local Government Toolkit...

- Developed by Housing Central as part of **Make Housing Central** education campaign during recent election
- **Twelve tools** in your municipal toolkit to support co-ops, non-profits and affordable rental housing.
- This and other campaign materials available at www.HousingCentral.ca

What tools does local government have in its toolbox to support co-op, non-profit and affordable rental housing?

 <p>OFFICIAL PLANS/BYLAWS Official Community Plans (OCPs) and Zoning Bylaws outline the vision and goals for development in municipal land use and housing needs. Policies can include the protection of existing affordable housing and support for construction of new homes.</p>	 <p>TRANSPORTATION As the need for more public transportation infrastructure increases, affordable housing near transit is in danger of being replaced with more expensive and less family-friendly housing. Municipalities can implement policies to protect affordable stock near transit and provide incentives for the development of new, affordable, transit-oriented housing.</p>
 <p>INCLUSIONARY ZONING Inclusionary zoning requires developers to create some type of non-market housing as a condition for new development sites. Municipalities can ask that a specific number of non-market units be built in a development and/or ask for a contribution to a municipal housing fund.</p>	 <p>FEE WAIVERS AND RELIEF There are a variety of municipal costs and fees associated with housing developments that can be waived, including development cost charges, community amenity charges, utility fees and building permit fees. Waiver of these fees can reduce overall building costs.</p>
 <p>PROPERTY TAX Municipal governments have powers over property taxes. Local governments can waive or reduce property taxes for co-op and non-profit housing providers in order to incentivize construction of new housing, or re-development of existing housing.</p>	 <p>ADVOCACY Lobby provincial and federal governments, and UBCM and FCM to have non-profit and co-op housing retained and built. Partner with BCNPHA, CHF-BC and community housing providers on their advocacy initiatives.</p>
 <p>LAND CONTRIBUTIONS Municipalities can sell or lease their land (with a long-term tenure) to co-op and non-profit housing providers at a reduced rate, or contribute the land at no cost, in order to facilitate the construction of new non-market housing.</p>	 <p>DEMOLITION POLICIES Demolition and conversion policies protect against demolition of existing affordable housing and replacement with more expensive homes. Policies can be implemented that make this difficult, with significant financial implications to developers who apply for demolition.</p>
 <p>HOUSING AGREEMENTS Housing Agreements are a regulatory tool, in the form of a contractual arrangement between local governments and property owners or housing providers that govern the tenure, occupancy, cost and restrictions on non-market housing.</p>	 <p>REPLACEMENT POLICIES Replacement policies can establish a ratio of replacement for every affordable or rental unit demolished. Frequently, this is a one-to-one ratio. Municipalities can ensure these ratios are protected within their development and rezoning policies.</p>
 <p>COMMUNITY LAND TRUSTS A community land trust acquires and holds land for the benefit of the broader community. governments should partner with community land trusts to support the development and preservation of affordable homes.</p>	 <p>ZONING FOR RENTAL HOUSING BC provincial regulations regarding municipal authorities have recently been amended to allow local governments to zone specifically to retain and encourage rental housing in their communities.</p>



Use the Tools...



OFFICIAL PLANS/BYLAWS



PROPERTY TAX



TRANSPORTATION



FEE WAIVERS



LAND CONTRIBUTIONS



ADVOCACY

Use the Tools...



INCLUSIONARY ZONING



REPLACEMENT POLICIES



COMMUNITY LAND TRUSTS



DEMOLITION POLICIES



HOUSING AGREEMENTS



ZONING FOR RENTAL HOUSING

Participate in Regional Events

Join us at our Regional Education, Networking and Tradeshow (RENT)

April 03	Vancouver Island RENT - Victoria
May 30	Lower Mainland RENT – Surrey
June 13	Norther BC RENT – Prince George
Sept 09	Interior BC RENT – Kelowna

Watch for us at your local government association regional conferences

April 12	AVICC – Powell River
April 26	AKBLG – Castlegar
April 30	SILGA – Penticton
May 07	NCLGA – Williams Lake
May 08	LMLGA – Harrison Hot Springs

Attend the Housing Central Conference in Vancouver, November 16-19th

Local Government Case Studies



Case Study #1

Contribution of Public Land

Project:

43 Hastings Street, New Westminster

Partnership:

Community Living Housing Society

- Housing Provider

Catalyst Community Development Society

- Development Manager

Province of British Columbia/BC Housing

- Grant (\$314,000) and construction financing (\$864,000)

City of New Westminster

- Issued RFP for housing projects and provided City land

Outcome:

- Three rental homes for people with developmental disabilities at shelter rate (\$375/month)
- Three rental homes at maximum (30%) of Housing Income Limits



Case Study #2

Incentives for Development Applications for Affordable Rental Housing

Policy and Process Development

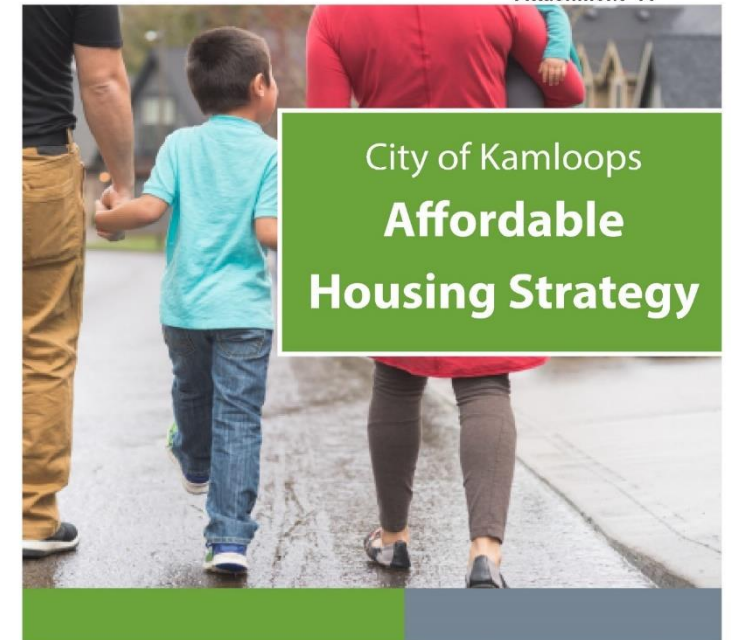
City of Kamloops

Affordable Housing Strategy

STRATEGIC PRIORITY: PROJECT SUPPORT AND CAPACITY BUILDING

- Develop a Low-End of Market incentivization program
- Work across City departments to streamline regulatory and/or operational processes for affordable housing (including reduced parking and DCCs)
- Encourage affordable market rental housing by supporting secondary, garden, and carriage suites subject to existing zoning criteria
- Explore opportunities to support affordable entry into the homeownership market (e.g. shared equity ownership, Habitat for Humanity or other models of community-supported real estate asset development)

Attachment "A"



Case Study #3

Partnerships with Local Co-ops, Non-Profits and other Stakeholders

Project:

Ksan Estates

Partnership:

Government of Canada

- Grant of \$5,500

Province of BC/BC Housing

- \$8 M grant and construction financing \$2.2 M

Ksan House Society

- non profit housing provider

City of Terrace

- land (\$441,000) and financial supports (\$250K)

Outcome:

- Three storey apartment building providing 45 much needed rental homes for low-income families and seniors
- Rental rates projected to be \$595 to \$1035 upon opening of facility later this spring



Case Study #4

Use of Innovation in Housing

Project:

Port Alberni shelter and supportive housing; use of temporary Modular housing units

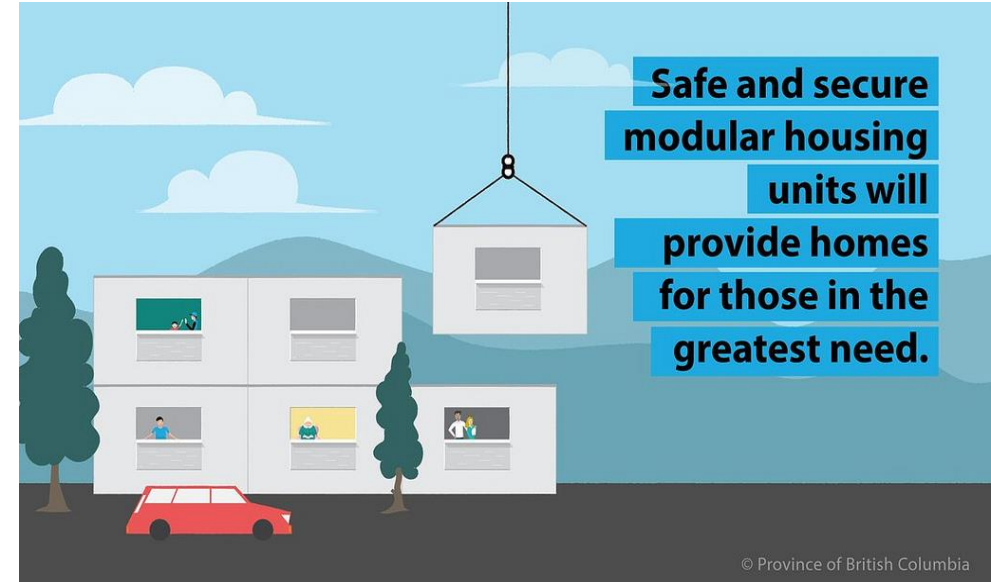
Partnerships:

Port Alberni Shelter Society

- housing and support program provider
- Vancouver Island Health Authority
- property owner leasing to BC Housing
- Provincial Government/BC Housing
- \$7.4M in capital and construction costs

Outcome:

- Relief to people living without shelter with provision of housing and support services
- 30 supportive temporary modular housing units and 20 shelter spaces using temporary modular housing units and multi-purpose wet-weather room for extreme weather shelter space in



Join us for Affordable Housing 201

The Toolkit:

- Taking a deeper examination of how to use regulatory and legislative tools to advance the development and re-development of affordable rental housing

Case Studies:

- Examining additional success stories of local governments using new and innovative approaches to Making Housing Central

Additional Resources:

- New resources from BC Housing, CMHC, and Community Housing Sector stakeholders

Questions ?



Resources

National Housing Strategy
Government of Canada

www.PlaceToCallHome.ca

Homes for BC
Government of BC

www.bcbudget.gov.bc.ca/2018/home_sbc/2018_homes_for_bc.pdf

A Home for Everyone
UBCM

<https://www.ubcm.ca/EN/main/resolutions/policy-areas/housing.html>

Affordable Housing Plan for BC
BCNPHA

www.housingcentral.ca

Resources



www.BCHousing.org



www.HousingCentral.ca

Build Homes, Not Barriers
YIMBY

www.BuildHomesNotBarriers.ca

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