

# Scalable Municipal Housing Tools for Small + Rural Communities






# CitySpaces

Scalable Municipal Housing Tools for Small Rural Communities

Presentation by: **Jada Basi, MCIP, RPP.**

CHRA National Congress - Halifax 2017

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What is a  
small town  
anyways?





My small town!





Quesnel,  
BC.

Pop.  
10,007



*The Washington Post*  
*Democracy Dies in Darkness*  
**In Canadian lumber town, real fears over a trade war with Trump**



Lumber is stacked at the West Fraser sawmill in Quesnel.



# What is a “small town” anyways?

It depends...

- Population
- Density
- Proximity to urban centres
- Perspective





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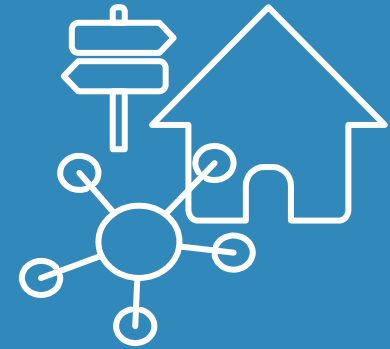
**Rurality is diverse!**

**Small town is a spectrum!!**

**There are degrees of rurality!!!**



# ROLES



Roles in Affordable Housing





# Roles in Affordable Housing

we all have a part to play...



## **Non-profit Societies**

Non-profit housing societies primarily operate the affordable housing projects / units.



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Provide policy and regulatory tools to support, encourage, require and incentivize the development of affordable housing. Establishes land use designations.



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**AND....**

**Provincial Gov'ts**

**Federal Gov't**

**Health Authorities**

**Academics**

**Advocates....**





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# PROCESS



Municipal action informed by demonstrated need



***Housing Needs Assessments***  
*identify populations challenged to  
afford housing in the local market;  
housing gaps; and other housing  
issues*



“



# Housing Needs Assessment

key objectives...



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key objectives...



Identify housing gaps, needs, priorities to inform **City-wide**...

- Affordable housing strategy
- OR housing action plan
- OR other policy i.e. OCP
- OR to support aspiring non-profits
- OR some combination



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key objectives...



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- **Site-specific** feasibility study
- AND business plan
- AND funding proposals
- OR portfolio planning + opportunities / site selection
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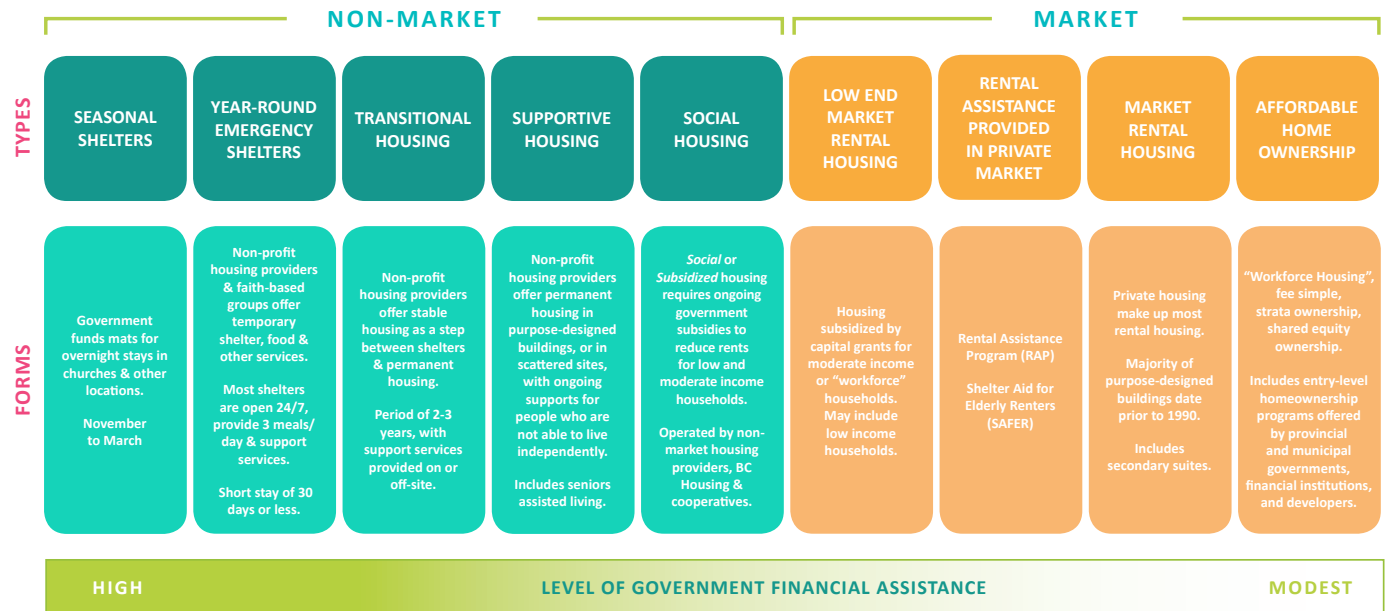
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City-wide looks at the entire housing continuum.

Non-profit housing needs assessment may look at one or a few areas based on their expertise and mandate.

# The Housing Continuum



***Housing Needs Assessments***  
*identify priority groups, housing  
gaps and directly influence the  
tools appropriate for response,  
including municipal policy*



“

# **Municipal Role in Affordable Housing**

Demonstrated need informs actions

- Community-wide plan to address housing gaps / issues
- Formulate policy
- Revise and write new regulations
- Establish programs
- Foster strategic initiatives and partnerships

# TOOLS



Municipal Housing Tools (for small towns)





## **Policy Option: Secondary Suites 1.0**

Target: Low to moderate income singles, couples, small families including students and independent seniors.

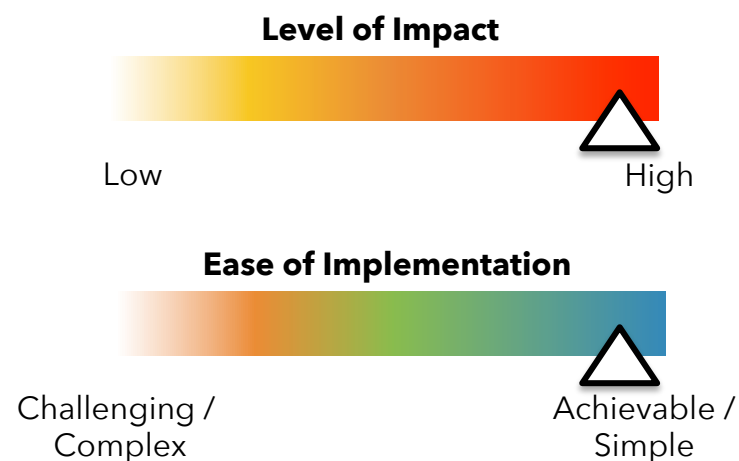
- Supports and encourages secondary suites within single detached units
- Requires all new single detached units to be 'suite-ready'
- Rental supply within existing urban fabric
- Resilient introduction of rental housing re: market forces, changes to resource-based economies



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## **Policy Option: Secondary Suites 2.0**

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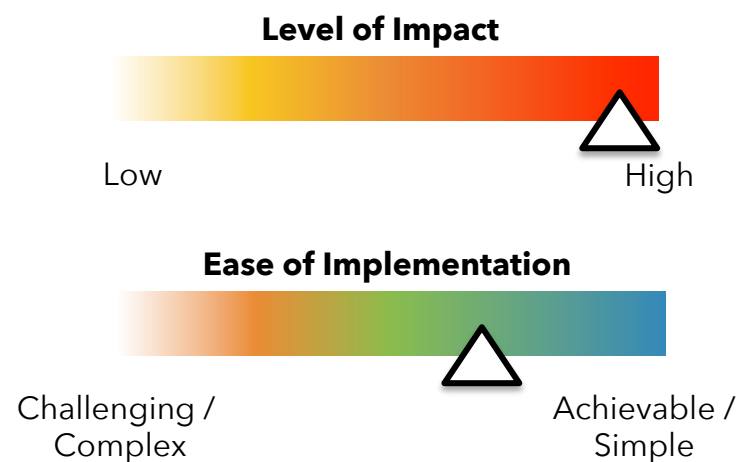
- Supports and encourages coach houses / laneway homes ('detached secondary suites')
- Ground-oriented rental = great for families and mobile seniors
- More visual impact (improves or detracts from street character)
- Higher costs associated to private owner



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## **Policy Option: Secondary Suites 3.0**

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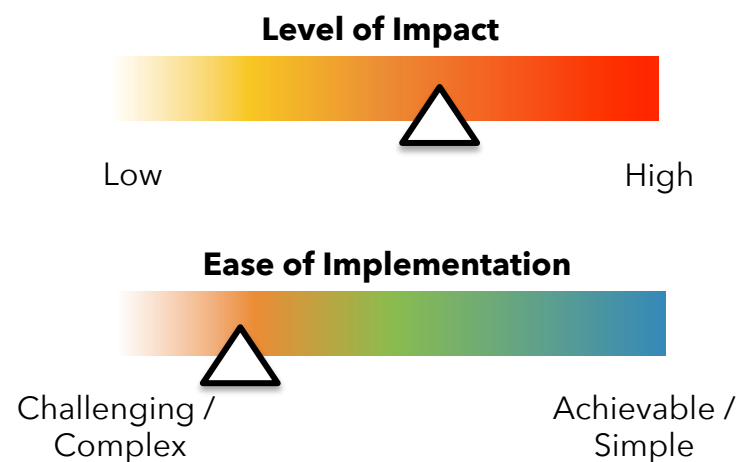
- Supports and encourages secondary suites in duplexes, townhouses, and condos ('lock-off suites')
- Works in communities where density can be supported by the market
- More complicated



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## **Policy Option: Ground-oriented Multi-unit Housing**

Target: Low to moderate income families and seniors.

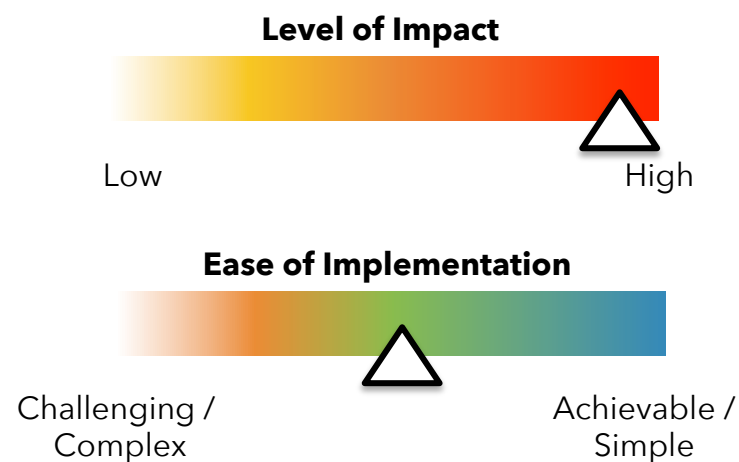
- Supports and encourages ground-oriented multi-unit housing (low to medium density)
- Ownership (strata or fee simple), or purpose-built rental, or low-end market rental, or affordable, or combination
- Appropriate multi-unit scale for smaller communities



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## **Policy Option: Family-Friendly Housing**

Target: Low to moderate income families including couples with children, single parents, multi-generational households.

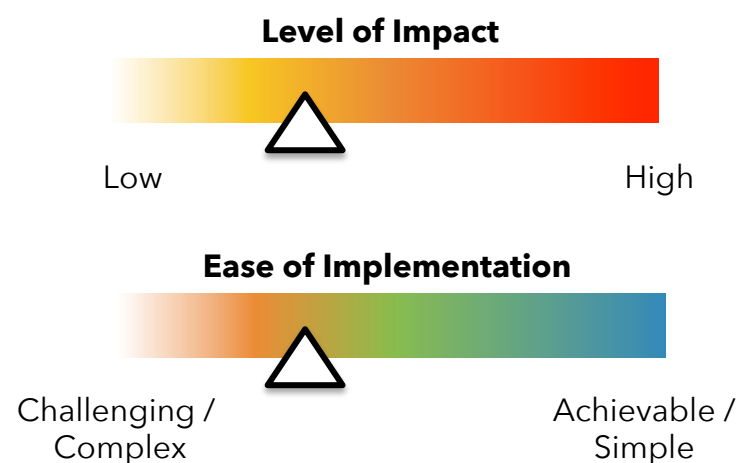
- Requires new multi-unit residential development projects to dedicate a specific percentage of units that could meet the needs of families (typically units with 3+ bedrooms)
  - New Westminster multi-unit rental projects require minimum 25% 2 and 3 bdrm units, minimum 5% 3+ bdrm units
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## **Policy Option: Co-location of Housing with Social Infrastructure**

Target: Low to moderate income singles, couples, families including seniors and vulnerable populations.

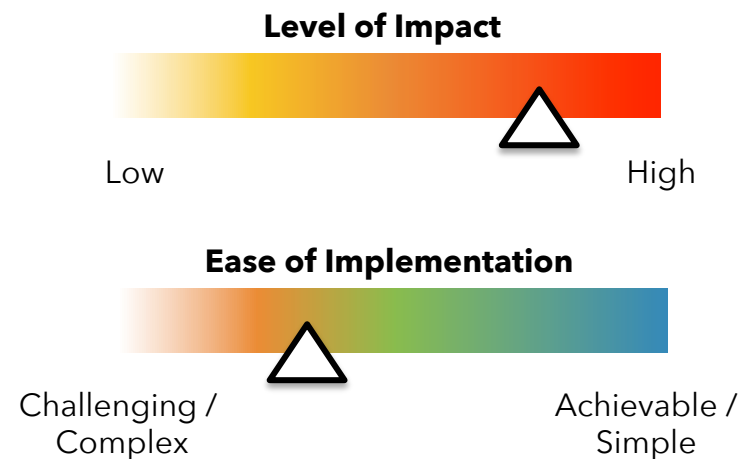
- Integrates rental, low end market rental, affordable housing with new and redeveloped community social infrastructure
- Community centres, seniors centres, libraries, fire halls, places of worship
- Shared capital / operating costs
- Maximizes public benefits in delivery of community assets



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## **Policy Option: Financial Tools**

Target: Low to moderate income renters including singles, couples, families, seniors, vulnerable populations.

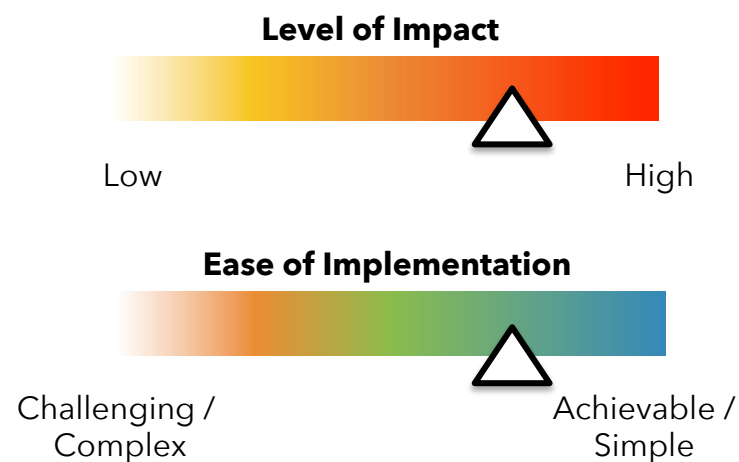
- Municipal incentives provided to developers to incentivize rental housing, low end market rental, affordable housing, or combination
- Waiving development cost charges, building permit fees
- Increasingly expected!



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## **Policy Option: Housing Reserve Fund**

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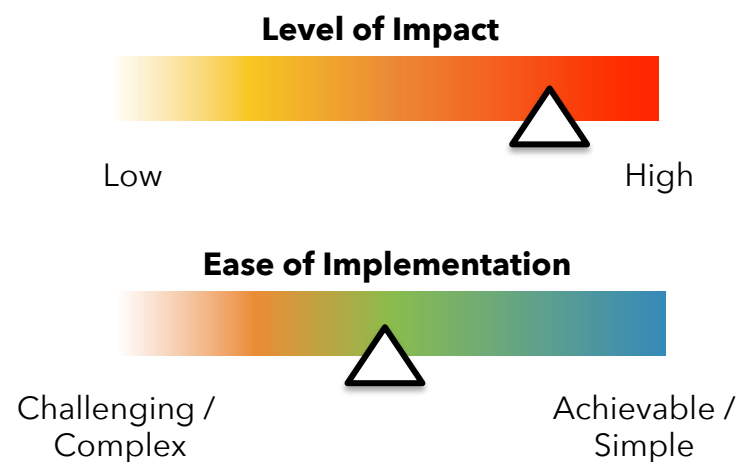
- Cash-contribution in lieu of built affordable housing units -> saved in municipal housing reserve fund
- Fund accumulates over time and municipality can use to contribute to affordable housing capital costs, provide grants, undertake research/feasibility studies, etc.
- Accumulating funds in slow markets can take a long time



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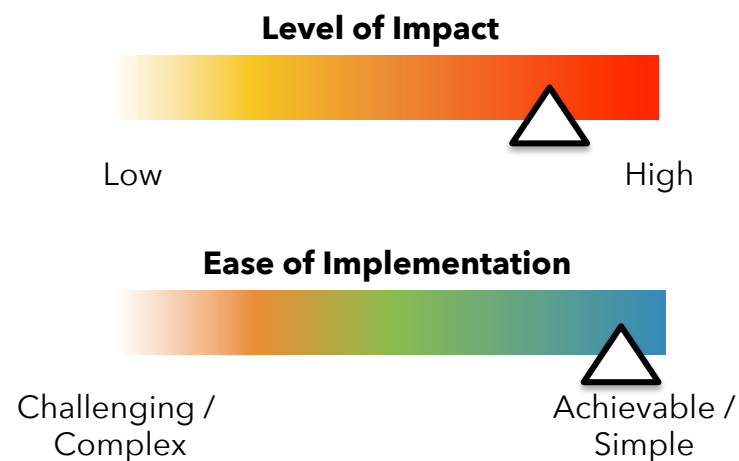
- Restricts the conversion of purpose-built rental housing into stratified condominiums when rental vacancy rate is low
- Intended to retain / secure rental housing
- Typical municipal bylaw: above 3% vacancy conversion permitted; below 3% vacancy restricted



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## **Regulatory Option: Standards of Maintenance**

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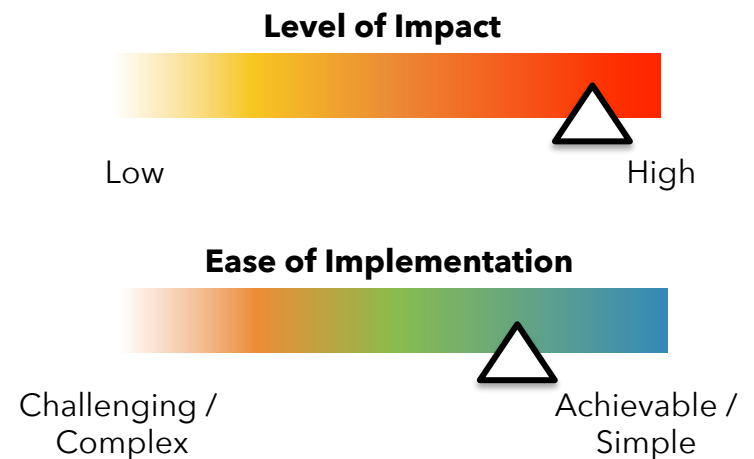
- BC 1994 legislation to LGA
- Gives municipalities powers to enforce basic levels of maintenance for rental accommodation including apartments, secondary suites, and houses and condos rented through secondary rental market
- Adequate ventilation, plumbing, heating; secure locks/windows; mould, etc.



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## **Program Option: Rent Bank**

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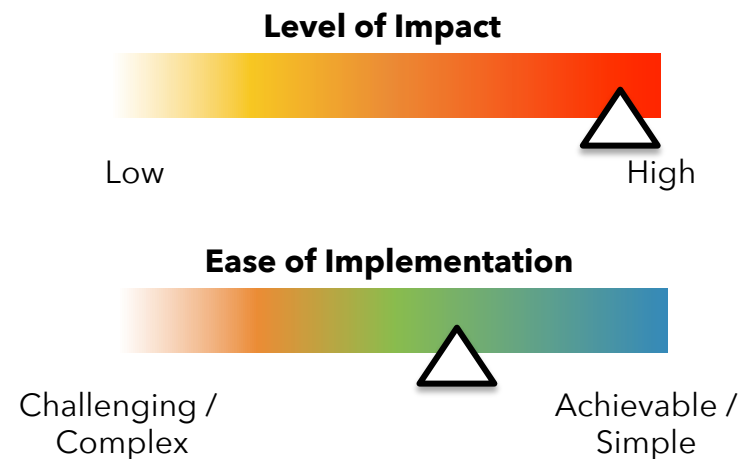
- Financial assistance program that make funds available to households at-risk of economic eviction
- Homelessness prevention tool
- Administered by non-profit
- Municipality = establish mandate and make financial contribution
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# Municipal Housing Tools

## At-A-Glance

### Generalized Impact Level

	Small Town		Big City
Secondary Suites 1.0	HIGH	←	MED
Secondary Suites 2.0	MED	↔	MED
Secondary Suites 3.0	LOW	→	MED
Ground-oriented multi-unit housing	MED	→	HIGH
Family-friendly housing policy	LOW	→	MED
Co-location of Housing and Social Infrastructure	MED	→	HIGH
Financial Tools (i.e. waive development cost charges)	HIGH	↔	HIGH
Affordable Housing Reserve Fund	MED	→	HIGH
Strata Conversion	MED	→	HIGH
Standards of Maintenance Bylaw	HIGH	↔	HIGH



# Municipal Housing Tools

## At-A-Glance

### Generalized Impact Level

	Small Town		Big City
Rent Bank	HIGH	↔	HIGH
Density Bonus	LOW	→	HIGH
Inclusionary Zoning	LOW	→	HIGH
Streamlining + Fast-Tracking	LOW	→	HIGH
Grants	HIGH	↔	HIGH
Advocacy	MED	↔	MED
Public-Private Partnerships	MED	→	HIGH
Municipal Housing Authority	MED	→	HIGH
Community Land Trust	LOW	→	HIGH



Closing  
comments.



*Housing tools must be  
appropriate to community **scale**;  
and respond to demonstrated  
need appropriate to the local  
context*



“



*No single housing tool is successful in isolation. When implemented together, the combination of policies, regulations, programs, incentives and partnerships create a comprehensive response to affordable housing issues in small and rural communities*



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# Thanks.

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