



ACTIONS FOR HOUSING NOW

Our collective challenge to re-couple housing costs and incomes

Summary Document

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PREMISE

Few dispute that too many people in BC's lower mainland and capital region cannot find housing that meets both their needs and their means.

The economic consequences of this affordable housing crisis are numerous: increasing difficulty in attracting and retaining workers; precarious municipal and provincial fiscal over-reliance on real estate activity; historically high household debt; a growing wealth gap between renters and owners; long-term health and criminal-justice costs from homelessness and precarious housing; and more.

"Right to the city" arguments raise the unmet moral duty to house everyone safely, adequately and affordably.

But when everyone from major banks and business groups to organized labour, academics, politicians, housing providers, and housing-rights and poverty-eradication activists, agree that the situation puts both prosperity and social integrity at risk, you know you have a wicked problem on your hands. And wicked problems don't get solved in silos.

ACTIONS FOR HOUSING NOW

On that premise, [The Tyee](#) and Tyee Solutions Society - in partnership with [Vancity](#), [Generation Squeeze](#), [SFU Urban Studies](#), [Housing Central](#), the [Canadian Housing and Renewal Association](#) and the [SFU Centre for Dialogue](#) - hosted [***Actions For Housing Now: Our collective challenge to re-couple housing costs and local incomes***](#), on March 29th 2017 in New Westminster.

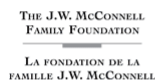
We invited a broadly inclusive group of housing providers, regulators, activists, and thinkers together for a unique, cross-sectoral, non-partisan, day of learning and generative dialogue. In attendance were leaders from business and labour, developers and non-profit housing providers, regional mayors and councillors as well as planning staff, and expert voices from civil society and post-secondary institutions.

Building on Generation Squeeze's [Common Ground](#) dialogue held in October 2016, the Tyee's public [Home For Good](#) event in February 2017, and earlier *Actions For Housing Now* dialogues in [February 2016](#) and [November 2015](#), the event followed a facilitated, structured work program conducted under Chatham House Rule.

That is, participants including journalists from The Tyee and other media agreed in advance that while the contents of the discussion might be reported, neither the names nor affiliations of those who contributed to the conversation would be; the rule encouraged all participants to share their thoughts, insights, and visions for solutions with the greatest freedom.

EVENT SPONSORS

The Tyee would like to thank our event sponsors, whose support was crucial to organizing and hosting this dialogue.



It was not the goal to reach a consensus, far less agreement on any detailed program. Rather, the intent was to enable a cross-pollinating of perspectives that might bring to the surface fresh and/or persuasive ideas for closing the gap between income and costs that currently puts safe, suitable and secure housing beyond the reach of as many as half the province's urban residents. (Based on the proportion of renter households in the population.)

This document, then, is not a fully articulated research report or policy brief. Nor is it comprehensive with respect to either the housing crisis or solutions to it.

It should not be taken to represent the views of any individual participant, participating organization, partner or event sponsor.

It is however a syncretic summary of notes taken during the day by Tyee journalists and volunteer participants, capturing themes and ideas that appeared to draw expressions of commonality, interest, and (at least potentially and conditionally) endorsement, from those in the room.

That British Columbia's lower mainland communities and capital region confronts painful housing realities is beyond dispute.

When more than 120 of its best informed and most engaged citizens came together to address those realities, these were the ideas that crossed lines, broke down silos, and excited optimism.

PANEL ON THE CHALLENGES OF RE-COUPLING HOUSING COSTS WITH LOCAL INCOMES



(The following summary is gleaned from notes on presenters' dialogue and the question period that followed.)

Panelists: Mayor Jonathan Cote (New Westminster), Mayor Mike Clay (Port Moody, and chair Metro Housing Committee), Irene Lanzinger (President, BC Federation of Labour), Anne Peterson (Policy and Research Manager, Surrey Board of Trade), William Azaroff (Executive Lead, Member Experience & Community Engagement, Vancity.)

Housing costs are becoming too high to attract and retain workers. Even housing in places like Surrey, once viewed as an affordable alternative in the suburbs, is getting too expensive for local incomes. Workers may live nowhere near their place of employment, increasing pressure on transit, and on household budgets to pay for the commute. How do we plan for a population being pushed farther and farther out of city centres?

Municipalities are limited in what they can do. Their efforts mostly address the supply side: how to encourage new homes and types of homes. NIMBY opposition may also discourage development.

We are also seeing a change in the labour market. There is a rise in precarious labour—project-based work and the “gig” economy—especially in our growing creative industries. If this means people are only living in the region for a limited time, it means our rental housing shortage will only become more severe.

We also face a generational challenge. Homeownership has long been a key element of financial security. The housing market is often spoken of in terms of winners and losers, with the winners being older generations who have managed to purchase a home, and the millennial generation the losers.

How will millennials attain financial security if homeownership remains out of reach?

Going forward:

- For residents who might be averse to having “affordable housing” near them, municipalities can help educate them on who exactly who might be coming to their neighbourhood, eg. someone earning \$50,000 a year.
- A cultural shift is required on the nature of homeownership. The public can be better educated on options other than ownership. Options that also provide security of tenure will help ease fears of instability.
- Municipalities can encourage the development of more “missing middle” housing stock (eg: townhouses, bungalow courts, multiplexes). This will also make it more appealing for seniors to downsize from houses into options they find desirable.
- Support an increase in the minimum wage so that incomes can catch up with housing costs.
- Businesses can support and pay a living wage tied to how much it costs to live in their local community. They can also offer benefits like childcare to help free up income.
- Federal and provincial governments can help by guaranteeing loans, and amassing land for projects.
- Federal and provincial governments can provide incentives to stimulate the non-profit/community housing sector.

CASE STUDIES



Smallworks

(This section taken from Jake Fry's brief case study presentation.)

Laneway homes are stand alone infill units on a property. So far, Smallworks has built 140 homes (with another 56 on the way) with great success in Vancouver and less so on the North Shore.

It's not a new idea. It was common a hundred years ago for people to build a small home on their property while developing a primary residence.

When [Smallworks](#) started, it was thought that laneway homes would be small cottages for rental. The demand for them turned out to be as starter and retirement homes. They attracted older property owners who could downsize while remaining in their neighbourhood and renting out their larger original house.

Most laneway projects—about 60 to 70 per cent—are built together with larger residences as new construction. About 30 to 40 per cent are added to existing houses.

This is *not* a mass solution for providing affordable housing. However, considering how much land is zoned for single-family houses, it is one method of gently densifying neighbourhoods without losing their character. And when property values rise, the ability of laneway homes to provide a more affordable housing option falls away.

It's interesting to note that the trend in Vancouver has gone from invisible density (basements), to hidden density (laneways), to gentle density (missing middle forms).

Going forward:

(This section compiled from question period and participant comments and notes during break-out conversation after Fry's presentation.)

- In some cases, residential properties can be densified beyond adding a laneway; as many as four or five units can be located on a lot.
- Permit stratification of laneway houses as entry-level homeownership.
- Municipalities could provide “conditional density,” granted in exchange for developers building what they want to see built. A possible model for the foregoing are the City of Vancouver’s looser Heritage Revitalization Agreements.
- Other municipalities should permit laneway houses in all single-family zones, as Vancouver did in 2013.
- Municipalities need to be more flexible in adapting regulations to market needs. For example, the City of Vancouver updated its initial laneway program to allow a parking spot to be located on an exterior parking pad, instead of within the laneway house/garage structure.
- City of Vancouver building permits take too long to process. One solution from the UK would be “presumptive permits,” where a permit is assumed so that work can go ahead.
- Create boards-of-variance with the ability to grant zoning bylaw exemptions for certain new and pilot building forms or tenures.
- How can we scale this even bigger? Cities crunched for land need to imagine more density in single-family house neighbourhoods than laneways.



Community Land Trusts

(This section taken from notes on Tiffany Duzita’s brief case study presentation. Access her presentation and notes [here](#), and learn more about Community Land Trust Foundation of BC [here](#).)

Community land trusts help develop and steward affordable housing, as well as ensure security of tenure. By separating land ownership from the buildings on it, the speculative value of land is removed from the market. Land can be preserved for the community, as homes are financed, built, and maintained. The community land trust is the single point of contact for all development partners, centralizing funding and management requirements for each project.

Housing options can range from non-profit, co-op, to affordable home ownership. The owner or operator has ownership or leasehold interest in the buildings, but the land belongs to the community land trust which can leverage it with other resources to develop and maintain housing. Community Land Trusts can also price homes to local incomes.

Governance sets it apart from other affordable housing non-profits. The two most common governance models are tripartite or closely held. What is common between the two is a community where there is a representation of the people who live in or operate the homes, providing a direct link between the governance and the end user.

Community land trusts can help create a community housing sector that is not impacted by land pressure.

Going forward:

(This section compiled from question period and participant comments and notes during break-out conversation after Duzita's presentation.)

- This model is not yet well-known in Canada. We need to educate the public on the options a land trust can provide for community groups such as churches.
- Increased credibility would help unlock the approval process. We need municipalities and approving organizations to relax concerns and allow groups to run with projects. Risk can be reduced or eliminated, especially if land is transferred to the trust.
- Municipalities could allocate land to a land trust dedicated to affordable housing.
- Labour organizations could harness the model to de-commodify land and provide appropriate member/worker housing options.
- We need a change away from a commercial-developer culture, to put thought and energy into other forms. Those who have a voice in community/municipal/provincial decision-making—for example, faith and other community leaders—could, where their voices are heard, explain how the current housing culture is negatively impacting their communities and congregations.
- Change in municipal policy doesn't usually happen without strong public pressure. We need to create support for alternative ideas, such as small cluster-housing. We need to change municipal policy makers' mindsets through exposure to different models.
- We can leverage municipal self-interest. For example, if Surrey businesses can't fill employment positions because of the lack of affordable housing in the region, they have a motive to help create affordable options. One option they could consider is a trust; we should make sure this is on their radar.
- A London community land trust has been financed in part by a "social-purpose" bond in which individuals can invest.
- The province or municipalities could create a registry of land available for a land trust.
- Federal lands could be transferred to community land trusts.
- In Quebec, the provincial government gives financial support to organizations like community land trusts; it would be useful if that happened in BC.

- We need to create a collaborative environment where all actors are supportive of the project so that no energy is wasted on competitive processes. There is a positive example of this in Burlington, VT: a cohesive project with multiple actors and no competition.
- Some municipalities may be fearful of non-profits' motivations. We need to reduce this fear.
- As municipalities adapt zoning to permit additional density in areas currently zoned for single-family houses, are there ways to do so that incentivize existing landowners to sell to community land trusts?



Verdant

(This section is taken from notes on Dale Mikkelsen's case study presentation. For a link to Mikkelsen's presentation, [click here](#). For more on Verdant, click [here](#).)

Verdant is an affordable housing project for Simon Fraser University staff and faculty. It is a land trust with SFU as a single holder. It's a stand-alone residential community connected by transit. All structures have to meet the four Es: environment, equity, economy, and education.

Forty per cent of households have children (there's also a childcare facility). Eventually, it will be home to 10,000 residents – the 5,000th is just about to move in.

Because of how high land prices in Burnaby have risen, it was a challenge for SFU to attract staff and faculty. The campus wanted the land trust to provide affordable rental and affordable owned housing, which is discounted at 20 per cent below market. Owned can be resold, but the sale price must be at 20 per cent below market value.

There are lock-off suites that allow for profitable rental to students, and for families to expand and contract over time, while staying put.

Is this model scalable? Yes, but need to scale up and scale out. The scale of demand continues to rise as our population rises.

Going forward:

(This section compiled from question period and participant comments and notes during break-out conversation after Mikkelsen's presentation.)

- Models like Verdant require someone to oversee the housing. In Whistler, it started out as a volunteer model, with people joining the council.
- Even at a discount but with no appreciation cap, owned housing can still become less affordable; but if tied to income, requires additional subsidy.
- Administration could be a challenge to implement in municipalities.
- Essential needs are parties or organizations willing to reduce the land from market prices, and separating it from building/home costs (institution, local/regional government). But it's hard to find organizations that support the missing middle.
- Developers are looking to allocate CACs to affordable home ownership. This is tricky for municipalities as they don't want to be seen subsidizing developers or ownership when there are higher priorities like rental.



Purpose-built rental

(There was no formal case study on purpose built rental. However, a break-out group emerged and was led by Wendy Waters from GWL Realty Advisors and David Hutniak of LandlordBC. Included here is a primer on the state of our rental market from David Hutniak – presented to The Tyee via email post-event - as well as notes during that break-out session, and notes from an introductory comment by Wendy Waters.)

From David Hutniak:

“It is estimated that in Vancouver, over 65 per cent of the rental housing market is represented by the secondary market, most notably investor owned condos. While an important form of rental housing, the secondary market does not provide the same level of security of tenure as purpose-built rental, is generally

devoid of professional management, and is typically in the order of 40 per cent or more expensive. Not to mention that in jurisdictions like Vancouver, a lot of it is sitting vacant. If we are truly committed to addressing our long term rental housing needs we must build more purpose-built rental housing.

The market's failure to deliver adequate supply of purpose-built rental housing is glaring. It is also perfectly understandable. Barriers have favoured the construction of other forms of multi-unit residential housing, most notably condos. Whereas in the past, well very distant past, there were progressive tax incentive programs that encouraged the building of rental housing, and we have not seen the kind of supports necessary to really ignite the development of new market purpose-built rental housing. While it is true that we are seeing some growth in the sector, we should not be fooled into complacency.

What is important for all stakeholders to understand, and especially renters, is that the most effective policy levers are those which address the risk/reward imbalance which presents itself to market housing developers who must choose between building purpose-built rentals and condos (today most are choosing condos). While we collectively support more robust policies to encourage construction of homes for purchase and make entry into the purchase market easier for British Columbians, it is broadly accepted that the focus needs to be on policies that support construction of new purpose-built rental housing. That is where the greatest need lies today and that is where we can get the biggest bang for our buck.

Government policies can change this situation for the better. Municipalities can offer meaningful density bonuses for rental, tax exemptions, remove redevelopment barriers and fast-track applications. Senior levels of government can rebate sales and other taxes. GST in particular is crippling because it applies not only to materials but also to labour and land.

To be fair, we are seeing some very good progress and our political leaders are definitely engaged. We're starting to see some shift in multi-unit residential construction toward purpose-built rental, which is a positive development. But we need to move fast. This problem is totally fixable."

Report referenced by Wendy Waters:

A 2011 report by GWL Realty Advisors sought to investigate two myths about renters: that they all aspire to own a home, and that the typical renter cannot afford a home.

Their data shows that a large percentage of renters can afford ownership (as of 2010, 37 per cent in Vancouver, 50 per cent in Toronto), but might be renting to be in a specific location (where ownership may be out of reach), shorten and save on their commute, avoid the hassle of ownership, or to simply save their income for other things.

The report can be viewed here:

[https://www.gwlrealtyadvisors.com/Portals/0/Research%20Reports/2011/Myth%20Busters%20\(English\).pdf](https://www.gwlrealtyadvisors.com/Portals/0/Research%20Reports/2011/Myth%20Busters%20(English).pdf)

Going forward:

- Could we build purpose-built rental on land that is leased?
- Get more purpose-built rental in residential neighbourhoods. Arterials are too busy.

- Six-storey purpose-built rental buildings would be a much better solution than to add one storey to a walk-up building. This would satisfy landlords' desire to densify and ease the pressure from many to build high-rises.
- Don't replace purpose-built rental with only condo towers.
- Find a way to reserve some purpose-built rental units specifically for families. At the moment, many of these are taken up by three adult renters splitting the cost.
- Institute federal or provincial programs to fund renovations and green retrofits. A provincial carbon tax could fund energy retrofits.
- Employ covenants to preserve some purpose-built rental units for a workforce.
- If/when policy adapts to tax housing wealth more, purpose-built rental could be exempted from such taxation in order to incentivize construction.

POLICY PANEL



(The following summary is gleaned from notes on presenters' dialogue and the question period that followed.)

Panelists: Steve Pomeroy (Senior Fellow, Carleton Centre for Urban Research and Education & Principal, Focus Consulting Inc.), Jill Atkey ((Director, Research & Education, BC Non-Profit Housing Association), and Paul Kershaw ((UBC professor and founder, Generation Squeeze).

For Steve Pomeroy's presentation, [click here](#). To read his recent brief on the federal government's 2017 budget as it relates to housing, [click here](#).

For Jill Atkey's presentation, [click here](#). For the BC Rental Housing Coalition's 2017 Affordable Housing Plan, [click here](#).

For a link to Generation Squeeze's Common Ground principles, visit http://www.gensqueeze.ca/building_housing_common_ground.

The housing market is buoyed by fundamentals: rising incomes, falling mortgage costs, increased demand. Vancouver and Toronto are recent exceptions, because of demand from foreign buyers and those relocating domestically, as well as from speculation. In Metro Vancouver, the gap between incomes and home prices is widening.

Higher prices impact access: In 1976, it took about five years of average family income to save up a down payment. The average today in Canada is 13 years. In Metro Vancouver, it's 27 years.

For the last 30 years, most housing starts in Vancouver have been condos, with many rented out. Condos surpass both single-family houses and purpose-built rentals. There is also a lack of purpose-built rental construction.

A national housing strategy needs to look at all ends of the market so we address the problem as a system. While doing so, the strategy needs to focus on our rental crisis, from encouraging more purpose-built rentals (eg: through grants or supportive financing) to consumer rental assistance.

There are no ongoing subsidies to help low-income renters like there were historically for social housing. New "affordable" development cannot achieve low affordable rents without equity contributions from the community housing sector or government.

People have a hard time raising families when they don't know if they have a safe place to live at the end of the month. Lack of secure tenure makes it difficult to be rooted in a community. We need mechanisms to protect tenure, which is something the community housing sector can do.

Does the federal government understand that the notion of "graduating" renters into homeownership isn't realistic for many? Housing should be considered as "homes first" before "investments". We have to bring together people who don't always meet—renters, developers, realtors, landlords, non-profit housing agents, community members, municipal planners, academics—to find common ground.

We need mixed-income housing that's high quality, affordable, has a security of tenure, and in which resident renters *and* homeowners can build lives in meaningful ways.

Going forward:

(The following comments come from the question period after the panelists' presentations and dialogue.)

- Prices are set between supply and demand, demand is rising, so we need more supply. This is the market response, at least in the long term (it's hard to ramp up supply in short term), and why we get price spikes, followed by stagnation and correction. We can also moderate demand by recognizing that there are outdated policies which privilege sheltering housing equity from taxation more than most other sources of equity and wealth. One way to do this problem would be to decrease income taxes and increasing housing wealth taxes.
- We need to level the playing field between owners and renters, for example, more tenure neutral policies like in Austria and Germany, where many more people rent and owners buy a house for life and most remain in it.

- Innovate with lesser-known models of tenure and equity, like the community land trust or employee housing.
- Figure out how to channel more private investment for greater public housing benefit. Generally, we like investment in our local economy from elsewhere within and beyond Canada, but with housing, it's creating issues. Purpose-built rental and innovative models of tenure and equity are what's lacking in supply and need help through policy.
- Use the equity built from the investments of past generations to build up the share of housing within the community housing sector. It's currently at about five per cent, but if the sector is the solution to the housing crisis for the missing middle we should try to get to 30 per cent by working with government as equal partners.
- If homeownership is meant to house people, instead of for financial capital gains, we need to include retirement savings in the conversation. How will we help people – both owners and renters – develop equity elsewhere? Defined pension benefits used to provide some of this security, and might be negotiated back into contracts. Existing devices like TFSAs and RRSPs could be augmented by, for instance, providing tax deductibility for shelter costs below moderate income threshold.
- Shared equity ownership in the community housing sector could allow a partial owner to share some of the lift in a property's market value while the rest is invested back into additional affordable housing. This is widespread in the UK, seldom used in Canada.



ACTION RECOMMENDATIONS

During the final participatory segment of the day, we asked attendees to individually reflect on the top two or three ideas or actions they heard during the day, and what sort of institution or sector held the lever on that change (government, financial institutions, etc.) They were also asked to isolate at least one action that the next provincial government could adopt. They were instructed to write each of those ideas/actions on a sticky note, and then to discuss their ideas with the rest of their table.

The following material comes from those collected ideas and actions, organized into the 'buckets' where they belonged. Similar ideas have been collapsed into single bullets, rather than repeated verbatim.

Businesses

- Pay a living wage tied to local cost of living expenses.
- Get involved in workforce housing development.

Finance

- Innovate tools to attract private capital into rental and lower-cost housing.

Labour

- Unite the labour movement around, and address employers on, affordable housing as a workplace/economic-competitiveness issue. Build real estate knowledge for both.

Community organizations

- Encourage organizations with property to put it in land trusts rather than sell it.
- Non-profit land-owners should be more entrepreneurial in land redevelopment, being willing to share risk and upside.
- Community land trusts and like-minded organizations should create a best practices guide for municipalities and communities to review.
- Explore ways to aggregate non-profit land resource (churches, legions, municipalities) to minimize land costs for purpose-built rental or the community housing sector.
- Invest in expanding capacity, professionalism, and expertise in the non-profit sector (Budget 2017 identifies funding for social housing sector transformation). Do this as we open up single-detached zoning in ways that ensure the public benefits from a large portion of the property value lift generated by rezoning for additional density.

Municipal government

- Allow a more creative land-use environment. Zone for increased density and diversity of housing types. Encourage more accessory uses on properties; help educate on needed density where there is community opposition.
- Fast-track purpose-built rental, and incentivize construction with cost exemptions or referred payment.
- Promote community land trusts for affordable rentals by copying successful models.
- Give the Metro Vancouver Housing Corporation a bigger role.
- Apply quotas for affordable housing in mixed-use developments, as in the U.K.
- Increase public education around the positive values of density. Address suburban fears that encourage single-family sprawl and few residential choices.
- Seek opportunities to purchase or incent sale to community groups, thereby preserving longer term land affordability.

Provincial government

- Set a policy principal of “homes first.” Support should prioritize homes for people to live in, as opposed to investment assets.
- Provincial affordable housing investments should help build expertise and professionalism in the third sector. Non-profits and co-ops usually need to partner with a consultant. If third sector grows, it will help ensure affordability in perpetuity and remove land from the speculative market.
- Raise the minimum wage to help incomes keep up with increased housing costs. Jurisdictions that have done so have not suffered.
- Expand the Rental Assistance Program beyond currently limited demographic.
- Capture land value lift from transit investments and up-zoning. Allow municipalities to collect additional development charges for projects near major transit infrastructure or in high-density zones for affordable housing. This is so that taxpayers, and not just existing land owners, benefit directly from the land value lift that is created by permitting more density.
- Allow municipalities to zone for type of housing tenure, not only type of use. Municipalities with low rental vacancy rates could, for example, use such a tool to promote more purpose-built rental development.
- Tax housing wealth more
 - Implement a property tax surcharge with an exemption for resident homeowners who pay income taxes in the province. This tax would target non-resident owners. See <http://housingaffordability.org> for one model of this proposal.
 - Expand the foreign buyers tax beyond Metro Vancouver to all of B.C., to prevent property speculation from spreading to other communities.
 - Tax a portion of capital gains, or tax housing wealth annually while reducing income taxes.
- Remove the real estate transfer tax from transactions that vend non-profit land (eg. church properties, community organizations) to a non-profit provider of affordable housing.
- Adjust the property tax assessment process for affordable housing properties owned and operated by non-profits and co-ops, to reflect the revenue and value limitations their missions impose, and their protection and expansion of the affordable housing stock.
- Offer grants or tax incentives for renovations to convert properties from single-family to multi-family.
- Change the Residential Tenancy Act to so that fixed-term leases are not used to increase rents above the allowed cap.

Federal government

- Support the “right to housing” in legislation.
- Decrease income taxes and increasing housing wealth taxes.

- Contribute more land (Budget 2017 expands funding to compensate for sale of federal land for housing, though it's modest).
- Institute incentives to encourage building more purpose-built rental construction.
- Create tax benefits for younger renters and homeowners in recognition that high home prices disproportionately hurt younger generations.
- Limit tax-free capital gains for homeowners.
- Infrastructure funding should be tied to density to provide political cover for bold policy.
- Provide more support for community housing sector.

A collective responsibility

- Change cultural expectations and language around housing, to lose the concept of “graduating” to ownership, and broaden the desirability and acceptability of other tenure forms.

APPENDICES

ABOUT THE EVENT HOST

Actions For Housing Now 2017 is part of the Tye's [Housing Fix](#) project. All of the solutions-focused journalism we do through this project is published on [The Tye](#) (thetyee.ca), but also on our project [microsite](#) (thehousingfix.ca). All articles are free to be republished with prior permission.

This event also builds off of a public event we held on February 22nd 2017, entitled ***Home For Good: Building the secure, affordable rental stock we need.*** To watch the full video of that event, and access ideas from participants, please visit: <https://thetyee.ca/Tyeenews/2017/03/02/ApartmentHome-For-Good/>.

AGENDA

08:30 - 9:00 a.m.

Registration and coffee

9:00 a.m.

Welcome, introductions and instructions

9:25 a.m.

Panel and dialogue on the challenges of re-coupling housing costs and local incomes.

- Mayor Jonathan Cote (New Westminster)
- Mayor Mike Clay (Port Moody, Chair of Metro Vancouver Housing Committee)
- Irene Lanzinger (President, BC Federation of Labour)
- Anne Peterson (Policy and Research Manager, Surrey Board of Trade)
- William Azaroff (Executive Lead, Member Experience & Community Engagement, Vancity)

10:35 a.m.

Coffee break

10:50 a.m.

Lightning case studies on affordable housing innovations

- Community Land Trusts: Tiffany Duzita (Director, Community Land Trust Foundation of BC)
- Below-market workforce ownership housing (Verdant); Dale Mikkelsen (VP Development, SFU Community Trust)
- Laneways and gentle infill: Jake Fry (Founder/CEO, Smallworks)

11:15 a.m.

Case study group break-out dialogues (including last-minute addition of purpose-based rental breakout group, led by Wendy Waters (GWL Realty Advisors) and David Hutniak (LandlordBC.)

12:15 p.m.

Buffet lunch

1:05 p.m.

Case study break-out group report back

1:20 p.m. Provincial and federal policy panel and dialogue:

- Paul Kershaw (UBC professor and founder, Generation Squeeze)
- Jill Atkey (Director, Research & Education, BC Non-Profit Housing Association)
- Steve Pomeroy (Senior Fellow, Carleton Centre for Urban Research and Education & Principal, Focus Consulting Inc.)

2:25 p.m.

Participatory dialogue and top action idea recommendations

3:45 p.m.

Closing remarks and evaluation

4:00 p.m.

Event adjourns

ATTENDEE QUESTIONS (on slido.com, #actions4housing)

Robyn Fenton 29/03/2017

10 Likes

How can businesses contribute to affordable housing? How might they partner with/support non-profit housing organisations?

Steven, BCFS 29/03/2017

9 Likes

How can we challenge the nature of ownership (housing or otherwise) w/o making citizens feeling they have lost a key element of their financial security?

Anonymous 29/03/2017

8 Likes

Many European countries have strong rental protection laws, making it difficult for owners to evict tenants or unreasonably raise rents. Why don't we have this?

Anonymous 29/03/2017

8 Likes

Does the NDP's recently-announced 2% property tax for people who don't pay income tax make sense? Could it make a significant difference?

Eric Swanson 29/03/2017

7 Likes

For decades we've been encouraged to use housing to save for retirement. Do you think this approach is at odds with the goal of housing affordability?

Anonymous 29/03/2017

6 Likes

What can Cities do to support different models of housing (co-housing, co-op, shared equity, etc.)? What can the province do? The Feds?

Anonymous 29/03/2017

5 Likes

Anne mentioned the stigma of affordable, but rather than renaming the term "affordable" how do we fight the stigma re: low income people.

Anonymous 29/03/2017

5 Likes

I think it would be interesting to see how many people in the room rent & how many of them pay rent equal to or less than 30% of their gross family income.

Anonymous 29/03/2017

4 Likes

The piece we don't talk about enough is how to raise wages in BC. Is there something happening at the provincial government level that is keeping wages low?

Anonymous 29/03/2017

4 Likes

How can high-level strategies from regional and municipal governments translate quickly into processes on the ground that implement those strategies?

Katharine 29/03/2017

4 Likes

What about businesses/employers looking at subsidized rental houses for their employees?

Marc Lee 29/03/2017

4 Likes

What's your estimate of the number of new affordable units needed in Metro Vancouver every year?

Anonymous 29/03/2017

4 Likes

Are we brave enough as cities to analyze our planning processes and policies and explore their origins, legacies and value in today's world? #change

Alex 29/03/2017

3 Likes

The NDP has proposed a retroactive tax increase. Are more taxes the right direction in terms of solutions?

Anonymous 29/03/2017

3 Likes

How can we create a significant sector that is protected from commercial pressure, that locks in affordability, such as community land trusts and coops?

Anonymous 29/03/2017

3 Likes

Is there a consensus on why prices are uncoupled from wages and what role have the municipalities played in fomenting this gap?

Wendy Waters 29/03/2017

3 Likes

Should metro Vancouver have a region-wide policy to encourage purpose-built rental? And encourage enough scale that professional management can run it?

Anonymous 29/03/2017

3 Likes

Can we apply Capital Gains Tax to house sales?

Anonymous 29/03/2017

3 Likes

If the next generation cannot afford to buy the baby boomers' houses, won't housing prices drop with diminished demand side?

Anonymous 29/03/2017

3 Likes

Since a large % of BC's GDP comes from real estate is there a real interest from our prov gov to solve the housing crisis? Isn't this the real barrier?

Anonymous 29/03/2017

3 Likes

To what extent are municipalities discussing tougher rent regulations to contain rising rents?

Anonymous 29/03/2017

3 Likes

How do we get more "renters" represented in government (local government and beyond)? Homeowners are more highly represented at a decision-making level.

Anonymous 29/03/2017

3 Likes

Housing prices are decoupled from local incomes because many buyers and investors don't live or work here. What's the best way to curb that demand?

Anonymous 29/03/2017

2 Likes

What are our shared priorities? Engagement is necessary but how can we take steps towards systemic change as it pertains to housing, work, incomes?

Anonymous 29/03/2017

2 Likes

Will anybody on the panel actually define "affordable housing"-please!!

Anonymous 29/03/2017

2 Likes

What do you say to developers who argue high costs of housing are attributed to municipal regulations such as CACs and processing times?

Murray Mollard 29/03/2017

2 Likes

If younger generations were to find an effective political voice, will elected reps listen? How can they find that voice/influence?

Anonymous 29/03/2017

2 Likes

Coops are not always affordable. In fact, how can we keep built forms affordable with high land values? Stratify, shared ownership. New forms of tenure needed!

Anonymous 29/03/2017

2 Likes

Land is either expensive and effective for wealth generation, or it is inexpensive and effective as housing. Which should we choose?

Anonymous 29/03/2017

2 Likes

So long as we see housing through an economics lens, how can we meet our communities' social needs when work & profit are interconnected & houses, investment?

Anonymous 29/03/2017

2 Likes

How do empty-nesters/retirees downsize (open up inventory) when there is nowhere to go?

Anonymous 29/03/2017

2 Likes

How would home ownership/real estate growth change if it was restricted based on citizenship/residency?

Wendy Waters 29/03/2017

2 Likes

To what extent are we dealing with planning and policy legacies? No purpose built rental constructed for 30-35 years. Mostly Single Family lots everywhere else.

Anonymous 29/03/2017

2 Likes

What will it take to see capital gains taxes on sales of primary residences?

Anonymous 29/03/2017

2 Likes

What difference does it make that interest rates have come down when housing prices have sky rocketed? Where does that high down payment come from?

Ross 29/03/2017

2 Likes

Just as car owners feel entitled to highways, home owners feel entitled to a very generous capital gains tax treatment. What change is needed?

Anonymous 29/03/2017

2 Likes

How about relax RRSP restriction to allow up to 50 to 75% withdrawal to purchase a home? After all a home is also a retirement saving.

Don 29/03/2017

1 Likes

Doesn't re-coupling require significant increasing of purchasing power?

Jennifer Whiteside 29/03/2017

1 Likes

In Quebec the government funds community organizations to build and operate subsidized and mixed housing--how can we do the same thing here?

Anonymous 29/03/2017

1 Likes

Do we need to educate residents that bringing rental and renters into their area will not bring ruin? Hard to get approvals even for market rental.

Anonymous 29/03/2017

1 Likes

If it's been done, what are we waiting for? #livingwage

Anonymous 29/03/2017

1 Likes

Do you think that municipal regulation inhibits creative housing solutions? How do we maintain necessary regulation, but allow for creative housing?

Anonymous 29/03/2017

1 Likes

Why don't cities make sure lands around transit stations are densified (some Van stn are not) and higher % are designated for secured market rental up to 30%.

Anonymous 29/03/2017

1 Likes

Supply is great, but what about security of tenure?

Anonymous 29/03/2017

1 Likes

How about changing the language from renters "graduating" into homeowners. Why graduating?

Anonymous 29/03/2017

0 Likes

Should emerging sectors like tech or the film industry be taxed with providing housing for their workers?

Katharine 29/03/2017

0 Likes

Isn't the other side of the question the fact that wages haven't kept up with housing costs, be it rental or ownership?

SOME RELATED TYEE ARTICLES

To read all of the in-depth solutions-oriented articles in The Tyee's Housing Fix series, visit <http://thehousingfix.ca>.

Co-ops

Cleveland's Work-to-Own Housing

Co-op selling formerly foreclosed homes offers employees a new kind of mortgage. <https://thetyee.ca/News/2015/12/24/Cleveland-Work-to-Own-Housing/>

How to Revive Co-ops? Band Them Together

If each co-operative housing project was part of a larger whole, their residents, and finances, would be more secure.

<https://thetyee.ca/News/2010/07/08/BandCoOpsTogether/>

Community land trusts:

Well-Housed Vermont City Still 'Feels the Bern' after 32 Years

A developer created by then-mayor [Bernie] Sanders made one city more affordable. Now, Vancouver is taking note.

<https://thetyee.ca/News/2016/05/16/Vermont-City-Feels-the-Bern/>

'Community Land Trust': Vancouver's Affordable Housing Fix?

New rental units on city-owned land earn mixed reviews.

<https://thetyee.ca/News/2013/06/12/Vancouver-Community-Land-Trust/>

Culture:

Abandon the Dream Home, This Prof Says. You'll Be Happier

UBC's Nathanael Lauster urges city dwellers to shake off their 'house addiction.'

<https://thetyee.ca/News/2016/10/24/Dream-Home-Prof-You-Will-Be-Happier/>

Missing middle, forms and tenure:

Can We Be Gentle with Density?

Many housing experts say yes. Here are at least four ways.

<https://thetyee.ca/News/2016/12/06/Gentle-Density/>

Take a Video Tour of Vancouver's 'Missing Middle' Housing Projects

Creative thinking, relaxed zoning inspire buildings that add density to neighbourhoods — without adding towers.

<https://thetyee.ca/News/2017/03/27/Vancouver-Housing-Projects-Video/>

Rental:

Should Old Rental Buildings Be Saved — or Sacrificed?

A building boom decades ago is still housing half of Canada's tenants. But time is running out on a generation of apartment buildings.

<https://thetyee.ca/News/2017/02/14/Should-Old-Rental-Buildings-Be-Saved/>

One Simple Idea to Stop 'Renovictions'

Let the original tenants come home — at their old rent.

<https://thetyee.ca/News/2016/10/19/Simple-Idea-Stop-Renovictions/>

Transit:

One Big Idea to Tie Affordable Housing to Accessible Transit

You can't have one without the other. Enter the '30/30/30' plan.

<https://thetyee.ca/News/2015/12/08/Affordable-Housing-Accessible-Transit/>

Alternative dwelling:

We're Losing What 'SRO' Hotels Can Do Right

For some, much-maligned 'single-room occupancy' means independent shelter within their budget. And it's vanishing.

<https://thetyee.ca/News/2017/02/13/Losing-What-SROs-Do-Right/>

Green and Affordable Homes, Out of the Box

Shipping containers hold the potential to revolutionize urban housing. First of three parts.

<https://thetyee.ca/News/2010/04/12/GreenAffordable/>

'Stop Gap Housing' Idea Could Make Big Dent in Homelessness

Vancouver mayor 'definitely interested' in temporary villages for hundreds

<https://thetyee.ca/News/2008/12/19/StopGapHousing/>

Options:

No, Homelessness Doesn't Have to Be Forever

Calgary and other cities are 'wrapping' their citizens in help, starting with shelter. It works.

<https://thetyee.ca/News/2017/01/16/Homelessness-Not-Forever/>

Time to End the Capital Gains Giveaway to Canadian Homeowners?

This week's federal budget is a chance to bring tax fairness to Canadian renters.

<https://thetyee.ca/News/2017/03/21/End-Capital-Gains-Giveaway/>

Answers to Affordable Housing Are 'Everywhere'

Where many despair, our solutions-oriented panel of experts found rays of hope.

<https://thetyee.ca/News/2015/11/18/Affordable-Housing-Answers/>

Five Ideas to Make Vancouver More Affordable

Housing experts weigh in.

<https://thetyee.ca/News/2013/02/11/Vancouver-Affordable-Housing/>

Affordable Homes Crunch

Experts See Opportunities, Lower Mainland could be lab for innovative financing, planning.

<https://thetyee.ca/News/2013/02/15/Vancouver-Affordable-Homes/>