

# north shore news

## JAMES: Housing needs to be affordable for all

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*"Affordable housing is defined as housing that does not cost more than 30 per cent of a household's gross income, regardless of where they live."*

— Metro Vancouver Housing Data Book, updated to September 2014

How many times have you heard councils throughout Metro Vancouver discuss the need to provide affordable housing in their communities? Have you seen much progress?

The discussions follow a predictable theme: the need to raze older but liveable homes is rationalized in order to justify allowing developers to blow through existing floor-space-ratios and zoning bylaws, all in the name of gaining a few so-called affordable housing units.

Some members of the previous City of North Vancouver council were particularly adept at the game but the districts of North and West Vancouver have been gathering momentum in order to meet the development obligations laid down by the Metro Vancouver Regional Growth Strategy.

Encouraged by developer-friendly councils, building height restrictions have been sacrificed so that "tall" and token green space can avoid massed or "squat" site coverage.

Land values have sky-rocketed along with the buildings so, understandable or not, residents who have enjoyed their quiet single-family homes and gardens now want to cash out and to heck with the neighbours they leave behind.

A purchase price around \$289,000 has become the new definition of "affordable" — if you can find one at that price, if your total household income is \$69,000 or more, if you can pay \$1,475 per month for a mortgage or rent and if the unit suits your family.

So what does the federal/regional affordability guideline mean to the North Shore?

The answer explains why so many young people cannot afford to leave home; why seniors cannot find safe, decent accommodation within their budgets, and why an increasing number of families fit the definition of the working poor.

The median incomes in our three communities are: City of North Vancouver, \$59,373; District of North Vancouver, \$87,322 and West Vancouver, \$84,345.

North Shore renters are even worse off. Families that bring home the data book's median income of \$40,152 across five widely disparate demographics that include Lions Bay and Bowen Island can carry a rent of \$1,204.

Hopefuls below that mark will have trouble finding affordable accommodation. Anyone who fits Metro's definition of low-to-moderate income is largely out of luck.

Despite a slight slowing in the market segment, rampant condo development has not proven to lower either real estate prices or rents, quite the opposite.

Two weeks ago, we heard that the December, year-over-year benchmark price for a detached home in Metro Vancouver had

topped \$1 million for the first time.

Then, last Wednesday, the Real Estate Board of Greater Vancouver announced that Metro Vancouver's real-estate prices had increased on average 5.8 per cent over the last 12 months.

So, is the only solution for would-be North Shore renters and owners to give in and move to less expensive communities?

After all, former District of North Vancouver councillor Alan Nixon and real estate broker remarked years ago that prices were already at the point where some people "must accept they can't afford to live here."

Well, job commitments and family ties aside, how far should we expect people to go? I ask because the Metro numbers are consistent across the region; and numbers beyond the region in municipalities like Mission and Chilliwack are fast catching up.

I don't know about you but **my North Shore is about housing for everyone**, not merely for those who can raise the bar higher than Metro's definition of above-moderate earners at 120 per cent of median or more.

**Can it be done? Absolutely it can.**

By the determined will of North Shore residents, the developer-mindset of decision-makers can be changed so that increased growth and density can be achieved without destroying the neighbourhoods we love and enjoy.

In fact, that was the original intent of this column — until I decided I could not describe the ideas effectively without first establishing the background with some hard numbers.

Many years ago, a group circulated a brochure with a photo that had been doctored to show what the District of North Vancouver waterfront would look like if West Vancouver-style multi-family housing were to be built along its length.

No such housing was planned but the community uproar opposing the idea was encouraging.

**So in the next column, without doctoring photos, I plan to describe what I believe could be a partial solution to our growing housing crisis.**

If you think the ideas have merit, the North Shore could become a leader in the field and show the rest of the region how truly affordable housing is already proving successful and how it can become the norm throughout all Metro Vancouver communities.

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