



# HOUSING ACTION PLAN

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DRAFT

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# EXECUTIVE SUMMARY

## CONTEXT + CITY OF NORTH VANCOUVER'S LEADERSHIP ON HOUSING

Housing is one of the most critical elements to achieving livability in the City of North Vancouver and in the region. Accessing affordable and suitable housing has always been an issue for low-income households and persons with special needs, and increasingly difficult for moderate-income households who are challenged to afford the average market rental and homeownership prices in the City of North Vancouver.

While challenges exist, the City of North Vancouver has made significant commitments to addressing local housing issues through demonstrating leadership for decades. The City of North Vancouver has been an early adopter of new and innovative tools as they become available to municipalities. Such tools include adopting a Standards of Maintenance Bylaw in the late 1970s in an effort to preserve the existing rental housing stock and to ensure basic standards of safety, condition and livability. Also in the late 70s, the City implemented strata control measures to mitigate the conversion and loss of rental units, which has positively contributed to preserving rental housing in the City of North Vancouver.

Other innovative tools adopted more than 20 years ago include establishing a Housing Reserve Fund, permitting secondary suites, encouraging small unit sizes in multi-unit residential development projects, adaptable design policy to facilitate accessible living, and providing city-owned land to make affordable housing projects viable.

More recent tools introduced in the City of North Vancouver include permitting coach houses as accessory units on single detached lots, providing opportunity for new rental housing and low-density infill development in mature neighbourhoods. Another recent tool includes adopting a tenant displacement policy

to assist renters facing eviction due to potential redevelopment. The recently updated Official Community Plan provides a land use framework that includes increased density along major corridors, providing opportunity to create more housing options for both renters and homeowners.

The City of North Vancouver has achieved commendable milestones on housing policy. While these milestones have created positive outcomes on addressing local housing issues, the housing needs and affordability challenges have never been so serious as it is today. Housing prices are increasing at unprecedented rates. Rents are also increasing, with vacancy rates hovering close to 0%. The City's constrained land area intensifies the complexity of increasing supply. As a regional issue, limited affordable and suitable housing affects a range of households and circumstances, and greatly impacts the most vulnerable residents of the community.

## VISION

The Housing Action Plan will provide a framework from which the city can work with developers, non-profit organizations and other levels of government to address housing needs and gaps, towards creating an inclusive and affordable community that all residents can call "home".

While the region's rapidly rising housing costs have placed pressures on all households, the following groups have been identified as experiencing the greatest challenges finding affordable and suitable housing in the City of North Vancouver:

- » Low Income Families;
- » Seniors;
- » At-Risk Youth and Young Adults;
- » Moderate Income Earners; and,
- » Persons Experiencing Homelessness and At-Risk of Homelessness.

Key housing gaps in the City of North Vancouver include a limited supply of family-friendly housing, affordable and accessible age-friendly housing, purpose built rental housing, low-end of market rental housing and supportive non-market housing. Compounding the housing gaps are issues related to expiring operating agreements in the non-profit housing sector, the combined increasing costs of housing and transportation, as well as a limited and constrained land base in the City to accommodate new housing development. Given the increasing number and complexity of housing issues, now is the time for the City to explore new tools to address the growing affordability challenge. The City can, yet again, be an early adopter of innovative housing policies and showcase cutting-edge best practices to the region and elsewhere.

It is within this context that the City is committed to maintaining and improving the existing housing stock, as well as finding new opportunities to increase purpose-built rental and non-market housing. Providing a diversity of affordable, accessible and suitable housing makes a significant contribution to creating an inclusive and affordable community that all residents can call 'home'.

## PROPOSED HOUSING ACTIONS AT-A-GLANCE

The Housing Action Plan represents the final stage of a process that examined critical housing indicators, best practices research and innovative housing policy, and stakeholder consultation. The Housing Action Plan provides a framework to guide decisions and make actions on addressing local housing issues and gaps along the housing continuum, from non-market to market housing.

Categorized by policy, regulatory and land/capital and financial actions, the Housing Action Plan aligns eight key goals, has 14 "big moves", and 60+ specific actions. ►



## POLICY ACTIONS

	Objective	Action	Components / Specific actions
Family-Friendly Housing	To increase the number of family friendly units within new multi-unit residential development projects	Prepare a Family Friendly Housing Policy	<ul style="list-style-type: none"> <li>a. Amend the Zoning Bylaw to require a minimum percentage of three or more bedroom units in all new multi-unit residential development.</li> <li>b. Update the Sustainability Checklist to reflect the Zoning Bylaw change, and include additional design considerations for family-friendly housing, including encouraging ground-oriented units.</li> <li>c. Monitor absorption rates of family-friendly housing units and adjust policy if and when required.</li> </ul>
Density Bonus and Secured Low-End of Market Rental	To secure low end of market rental units in new multi unit residential development projects	Update the Density Bonus Policy to Require Securing a Minimum of 10% of Units Dedicated as Low-End of Market Rental	<ul style="list-style-type: none"> <li>a. Update the Density Bonus and Community Benefits Policy to permit a 1.0 FSR density bonus to eligible rental housing projects in exchange for a required minimum of 10 percent of units secured as low-end of market rental.</li> <li>b. 100% purpose-built rental projects on sites with no existing rental housing are not required to provide low-end of market units, although it is encouraged.</li> <li>c. Prepare a Housing Agreement template.</li> <li>d. Update Density Bonus and Community Benefits Policy to include a cash in-lieu contribution option</li> <li>e. Explore potential tax exemptions for projects that provide low-end of market rental projects.</li> </ul>
Housing on the Frequent Transit Network	To Encourage the Development of and Reduce Construction Costs for Purpose-Built Rental Housing and Non-Market Housing within Close Proximity to the Frequent Transit Network	Prepare a parking reduction policy for purpose-Built rental and non-market housing within 400 metres of the frequent transit network	<ul style="list-style-type: none"> <li>a. Roll out a Reduced Parking Policy and Regulations pilot project for either a purpose-built rental housing project (25% parking reduction) or non-market housing project (75% parking reduction) for sites located within 400 metres of the Frequent Transit Network. For purpose-built rental and non-market housing located within 400 metres of the Seabus, parking may be reduced by 100% with the exception of visitor parking and loading where required. Evaluate outcomes including parking utilization rates.</li> <li>b. Prepare a Policy to Reduce Parking Requirements for purpose-built rental housing (25%) and non-market housing (75%) located within 400 metres of the Frequent Transit Network, and rental and non-market housing (100%) located within 400 metres of the Seabus.</li> <li>c. Update the Zoning Bylaw to reduce parking requirements for purpose-built rental housing (25%) and non-market housing (75%) located within 400 metres of the Frequent Transit Network, and rental and non-market housing (100%) located within 400 metres of the Seabus.</li> <li>d. Continue to monitor parking utilization rates and adjust policy and regulations if and when required.</li> </ul>

POLICY ACTIONS			
	Objective	Action	Components / Specific actions
Non-Profit Housing Regeneration	To Support Non-Profit Housing Societies Efforts to Remain Viable Upon Expiry of Their Operating Agreements and to Preserve and enhance the Existing Non-Market Housing Supply	Create A Land Use Service Framework To Support Non-Profit Housing Societies	<ul style="list-style-type: none"> <li>a. Initiate targeted outreach to non-profit housing societies in the City of North Vancouver and neighbouring municipalities to foster relationship building, share information and identify opportunities to collaborate.</li> <li>b. Provide non-profit housing societies in the City with high-level development potential analysis.</li> <li>c. Connect non-profit housing societies with funding opportunities, such as feasibility study grants (CMHC) and Captailize Housing Initiatives Grant housing initiatives grants (City of North Vancouver).</li> <li>d. Prepare a Non-Profit Housing Regeneration Policy.</li> <li>e. Update the Zoning Bylaw to include a definition of Social Enterprise, and explore Accessory Uses for non-profits in all zones, with size restrictions in residential zones.</li> <li>f. Where appropriate, provide incentives to encourage mixed-use non-profit housing projects that include social enterprises or other revenue generating uses.</li> </ul>

REGULATORY ACTIONS			
	Objective	Action	Components / Specific actions
Rental Revitalization Tax Exemption Bylaw	To preserve the existing rental supply and improve livability of existing rental and social housing	Explore a Rental Housing Revitalization Tax Exemption Bylaw	<ul style="list-style-type: none"> <li>a. Explore a Rental Housing Revitalization Tax Exemption Bylaw (as suggested below).</li> <li>b. Prepare a Rental Housing Revitalization Tax Exemption Certificate template.</li> </ul>
Fee Simple Townhouses	To make townhouses more affordable and encourage movement of moderate-income households up the housing continuum and to alleviate pressure on the rental supply	Update city regulations to permit and encourage fee simple townhouses	<ul style="list-style-type: none"> <li>a. Create templates for Party Wall Agreements and Service Easement Agreements for townhouse development projects.</li> <li>b. Explore areas in the City to pre-zone for fee simple townhouses, starting with the Duplex Special Study Area.</li> </ul>
Flexible Configurations of Accessory Units on Residential Level 1 Lots	To intensify single detached lots while retaining neighbourhood scale and character	Update City Regulations To Encourage Intensification Of Residential Level 1 Lots	<ul style="list-style-type: none"> <li>a. Update the owner occupancy requirement for secondary suites, <ul style="list-style-type: none"> <li>» For Residential Level 1 Lots with one accessory unit, eliminate the owner occupancy requirement; or</li> <li>» For Residential Level 1 Lots with two accessory units, require owner occupancy whereby the owner may reside in either the principal dwelling unit or one of the accessory units.</li> </ul> </li> <li>b. Prepare illustrations to visually communicate flexible configurations of two accessory units on Residential Level 1 Lots, including parking.</li> <li>c. Consult with private sector developers, stakeholders, and the public to discuss the proposed flexible configuration options.</li> </ul>

REGULATORY ACTIONS			
	Objective	Action	Components / Specific actions
Housing for Multi-Generational and Extended Households	To Increase Housing Options for Multi-Generational and Extended Households	Provide a Regulatory and Design Framework to Support Housing for Multi-Generational and Extended Household	<ul style="list-style-type: none"> <li>a. Engage with architects, builders and the public to brainstorm potential designs and configurations for multi-generational / extended household housing, both detached and multi-unit forms.</li> <li>b. Engage with stakeholders to identify culturally appropriate multi-generational housing forms and regulatory mechanisms that can support such forms.</li> <li>c. Review the Zoning Bylaw to identify potential modifications to support housing for multi-generational and extended households.</li> </ul>
Explore Repurposing Bungalow	To intensify single detached lots while retaining neighbourhood scale and character; and to reduce demolition waste and to bolster the existing coach house initiative	Explore the Opportunity to Repurpose Bungalows and Small Character Homes as Coach Houses and, if feasible, Create an Incentive Program to Encourage Such Repurposing Projects	<ul style="list-style-type: none"> <li>a. Undertake a figure-ground analysis to determine typical lot size, floor area and lot coverage of old bungalow and small character homes (i.e. pre 1940s, war time homes ['41 to 47'], mid-century, etc).</li> <li>b. Undertake a feasibility study to determine viability of relocating typical bungalow and small character homes to the rear of a lot and repurpose as "coach houses", with the requirement to infill with one, two or three units (depending on lot size). Feasibility study to focus on repurposing economics.</li> <li>c. Explore the BC Building Code to identify potential code triggers for relocating old bungalow and small character homes to the rear of a lot.</li> <li>d. If feasible, identify incentives for property owners to repurpose older bungalow and small character homes, such as Heritage Revitalization Agreements.</li> <li>e. If feasible, roll out repurposing bungalow and small character homes program with incentives to property owners.</li> </ul>



## LAND, CAPITAL AND FINANCIAL ACTIONS

	Objective	Action	Components / Specific actions
City-Owned Land	To secure and lease land for potential affordable housing projects	Provide City-owned Land to Affordable Housing Projects	<ol style="list-style-type: none"> <li>Provide city-owned lands suitable for affordable housing or consider affordable housing as an aspect of future discussions for the following potential sites: <ol style="list-style-type: none"> <li>» Alder Street Lands.</li> <li>» East 1st Street Lands.</li> <li>» Harry Jerome.</li> <li>» Casano Street sites.</li> <li>» Unused or underutilized rights of ways.</li> </ol> </li> <li>Engage with the non-profit sector to identify potential projects appropriate for a select city-owned site.</li> <li>Prepare a feasibility study and business plan.</li> <li>Undertake concept planning, program development, working drawings, community consultation, and other planning processes (i.e. rezoning) if required.</li> <li>Facilitate project tendering, construction and occupancy.</li> </ol>
Partnerships	To foster relationship building with organizations of various sectors to collectively facilitate and implement the initiatives of the Housing Action Plan	Facilitate and Support Partnerships with Various Levels of Government, Regional Organizations and Non-profit Organizations	<ol style="list-style-type: none"> <li>Create a partnership agreement with neighbouring North Shore municipalities (District of North Vancouver and District of West Vancouver) to identify projects of mutual interest.</li> <li>Continue to partner with various organizations including the private sector, senior levels of government, the region and community based agencies to support the creation of affordable, rental and special needs housing in the community.</li> </ol>
North Shore Rent Bank	To prevent renters from economic evictions and homelessness	Explore Creating a North Shore Rent Bank	<ol style="list-style-type: none"> <li>Prepare a Rent Bank Business Plan.</li> <li>Identify community partners (i.e. District of North Vancouver, District of West Vancouver).</li> <li>Identify funding partners (i.e. United Way, Vancity, other Financial Lenders) and a non-profit organization to administer the Rent Bank program.</li> <li>Establish eligibility requirements.</li> <li>Roll out Rent Bank Program through pilot project, evaluate outcomes, and consider extending the program with adjustments if required.</li> </ol>
Advocacy	To generate investment in affordable housing from senior levels of government.	Advocate to Senior Levels of Government to Invest in Affordable Housing in North Vancouver and Region	<ol style="list-style-type: none"> <li>Prepare letters to local Member of Parliament advocating for a National Housing Strategy.</li> <li>Participate or support the Federation of Canadian Municipalities' efforts to address housing affordability issues at a national level.</li> </ol>

LAND, CAPITAL AND FINANCIAL ACTIONS			
	Objective	Action	Components / Specific actions
Existing Housing Tools	To ensure existing housing tools are utilized to their fullest potential.	Update Existing Housing Tools	<ul style="list-style-type: none"> <li>a. Review permitting process for Accessory Dwelling Units in duplexes to identify potential improvements and cost-efficiencies.</li> <li>b. Update the Affordable Housing Reserve Fund, including exploring the opportunity to invest a minimum amount of the fund into social bonds/stocks as a means to grow the fund</li> <li>c. Reduce the one-unit and two-unit residential use minimum lot size in the Zoning Bylaw.</li> <li>d. Explore the implementation of VisitAbility for ground-oriented housing forms.</li> <li>e. Update the City's Social Plan (as suggested below).</li> <li>f. Update the City's Standards of Maintenance Bylaw.</li> <li>g. Widely promote BC Housing's Rental Assistance Program (RAP), Shelter Aid for Elderly Renters (SAFER) and the Home Adaptations for Independence Program (HAFI) through the City's communication channels, and the integrate program with the HAP family-friendly action.</li> </ul>





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# 1 | INTRODUCTION

## PURPOSE OF THE HOUSING ACTION PLAN

The City of North Vancouver (City) engaged CitySpaces Consulting to prepare a Housing Action Plan (HAP) to align with Metro Vancouver's requirements for addressing housing issues and meeting regional housing priorities. A HAP assesses the local housing market conditions, identifies housing challenges and gaps along the housing continuum, and outlines tools to address these challenges and gaps. It also provides a framework for the City to work with other levels of government, the private sector, and non-profit organizations to facilitate the development of affordable housing.

A HAP also assists municipalities in the establishment of tools, policies, and regulations that allow them to effectively respond to development applications, and to advocate to other levels of government to develop affordable, rental and special needs housing. The HAP provides a lens for decisions that affect housing in the community.

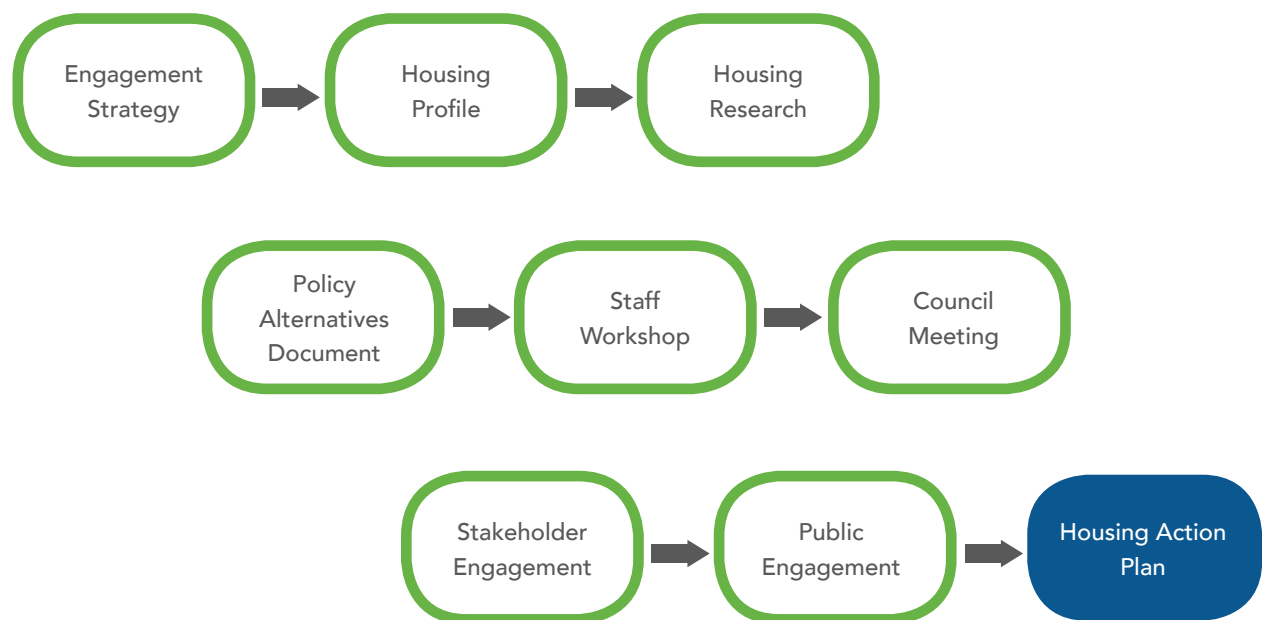
## PROCESS OVERVIEW

The development of the City of North Vancouver Housing Action Plan involved research and identification of issues to better understand the current housing situation. This background work informed the objectives and actions outlined in this Plan, and involved the following key components:

- » Preparation of an Engagement Strategy, which outlined the events and activities to engage staff, Council, stakeholders and the broader public on the Housing Action Plan.
- » Preparation of a background Housing Profile paper, which provided analysis of housing indicators and a summary of housing issues, needs and challenges in the City. An affordability analysis was undertaken as part of this background paper, identifying what City households can afford to rent or purchase based on median gross income and household types. The Housing Profile identifies population groups experiencing the greatest challenge in the City's housing market as well as housing gaps along the housing continuum.
- » Informed by the Housing Profile, preparation of a Policy Alternatives Report that presented research on a wide range of housing models and tools for consideration. The report included descriptions of each tool and examples of communities where these have been implemented. City staff helped narrow the alternatives for further analysis to share with staff and Council.
- » Preparation of a User-Friendly Document summarizing the preliminary Policy Alternatives, including infographics and supporting narrative to describe housing issues and potential tools to address housing challenges.

- » Facilitation of a Staff Workshop, which included a cross-section of City departments to test alternatives and identify potential benefits and challenges of preliminary policy alternatives, and checking alignment with other municipal initiatives.
- » Facilitation of a Council Workshop that included a presentation of preliminary housing tools for consideration and discussion on the proposed HAP direction.
- » Facilitation of a Stakeholder Workshop with participants from the non-profit and development sectors.
- » Analysis on select housing tools, including a high-level proforma analysis and research to inform the anticipated density bonus requirement update to secure low-end of market rental.
- » Draft of the Housing Action Plan, this document, outlining the objectives and actions to respond to housing issues. Each step in the process described above was considered as part of the preparation of this Housing Action Plan.

Key companion documents prepared during the HAP process can be downloaded from the City of North Vancouver's website at: <http://www.cnv.org/housingactionplan>.





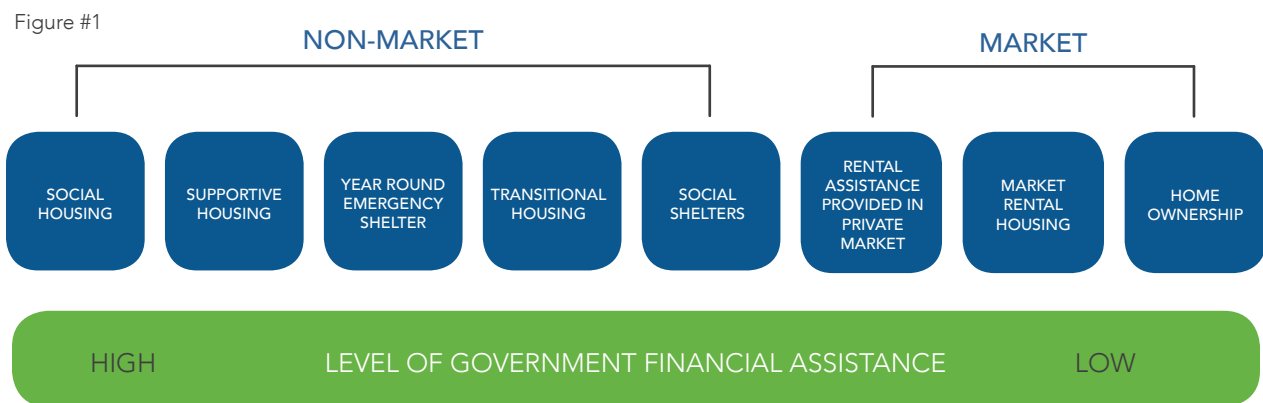




## 2 | HOUSING NEEDS, ISSUES + GAPS

### THE HOUSING CONTINUUM

The Housing Continuum, shown in Figure 1, is a visual concept used to describe and categorize different types of housing. The draft HAP focuses on the entire Continuum, with emphasis on those groups experiencing the greatest challenge in the housing market and the housing gaps identified in the City.



### METRO 2040 HOUSING DEMAND ESTIMATES

In order to advance the complete community goals of the Metro 2040 Regional Growth Strategy for the Metro Vancouver region, a Regional Affordable Housing Strategy was prepared in 2007 and is in the process of being updated. This Strategy provides the vision, strategies, goals and actions for member municipalities to address housing affordability issues. Based on growth projections in the region, Table 1 shows the draft Metro 2040 housing demand estimates for the City of North Vancouver.

Table 1 - Draft Metro Vancouver 10 Year Housing Demand Estimates 2016-2026									
Municipality	Total Demand	Ownership Demand	Rental Demand	Total Rental Demand					
				Very Low	Low income	Moderate income	Above Moderate	High income	Very Low/ One Family House hold
City of North Vancouver	2,300	1,300	1,000	590	250	80	30	80	100

Source: Metro Vancouver, 2015

The Metro Vancouver Strategy notes that in addition to these demand estimates, there is a rental supply shortfall across the region. In the region, and with the help of rent supplements, approximately 80 percent of low-income rental unit demands are currently met and only 35 percent of low- to moderate-income rental unit demands are currently met. As such, a primary goal of the Housing Action Plan is to address the regional shortfall of rental housing today and meet the anticipated rental demand of the future.

## GROUPS WITH THE GREATEST CHALLENGE

While the region's rapidly rising housing costs have placed pressures on all households, specific groups have been identified as experiencing the greatest challenges finding affordable and suitable housing in the City of North Vancouver, as identified below. Symbols have been created to illustrate groups in need. These symbols are referenced throughout the Plan to indicate which housing tools and actions can be used to meet the needs of that particular group.



### Group #1 – Low and Moderate Income Renter Families

In the City of North Vancouver, families earning less than the median income are challenged to find rental housing with enough bedrooms for children, while remaining within an affordable rent range (less than 30 percent of gross median income). The high number of one-parent households in the City presents further housing challenges due to their limited income, compared to dual income households.

These issues are supported by the consistently high applicant wait list for family oriented non-market housing units, and the increased use of rent supplements (Rental Assistance Program) to offset the cost of market rental housing.<sup>1</sup>

<sup>1</sup> The low vacancy and availability rates of 3+ bedroom rental units make it difficult for low-income families to apply their supplement to a suitable unit.



### Group #2 – Seniors

In the coming decades, seniors are expected to experience the largest proportional growth amongst all age groups in the City of North Vancouver. The aging population is already evident in the number of non-market housing units dedicated to independent and frail seniors and the growing wait list for seniors-oriented housing.

- » 47% of all non-market housing units in the City are dedicated to seniors. Another 150 applicants remain on the wait list.
- » 409 seniors receive a rent supplement through BC Housing's SAFER program, allowing seniors to subsidize the cost of market housing to a more affordable rent price.

As the population ages, housing needs change. For seniors, some may be homeowners/empty nesters looking to downsize or find ways to stay in their existing homes. Others may be long time renters living in older rental buildings. Whatever their circumstance, many require age-friendly and accessible housing options to help them remain healthy and independent. Housing forms that are suitable for seniors may also work for persons with disabilities, of which there are 65 applicants on BC Housing's wait list. However, there are a limited number of accessible units within the existing housing supply, especially in older rental buildings that tend to have rent ranges affordable to the fixed incomes of seniors and persons with disabilities.

Other seniors housing issues relate to crisis, social connectedness, and independence. The 2014 homeless count found 31 homeless seniors in the City of North Vancouver, the District of North Vancouver, and the District of West Vancouver (collectively known as the North Shore), 23 of which were unsheltered. There are also a number of single senior women living on their own, who may have unique housing needs related to independence, privacy, safety and social connections. Challenges related to seniors housing are complex, and there is a large need for homelessness prevention, at-home support, and alternative housing forms to allow seniors to age in place.



### Group #3 At-Risk Youth and Young Adults

Supporting youth is integral to the viability of the City of North Vancouver. While the proportion of children and youth in the City is not expected to increase significantly in the coming decades, youth are the City's next generation of post-secondary students, workers, and volunteers and it is important that young people enter the housing market on stable ground. However, there are often housing challenges for youth and young adults, including being able to afford the average rental prices while earning minimum wages in entry-level jobs.

Youth growing up in low-income families, especially lone-parent family households, may be more vulnerable to the increasing rental prices once they leave home. They often have little to no financial support from family to afford rents or when unexpected financial hurdles occur. This is especially true for youth aging-out of foster care as government assistance ends when they turn 19 years of age.

Nearly half of these at-risk youth will go on income assistance within the first few months of their 19th birthday.

On the North Shore, 24 homeless youth were counted in 2014, 10 of whom were unsheltered. In BC as a whole, 40% of homeless youth have been in foster care at some point in their lives. Youth are often vulnerable even before they become independent. Youth fleeing domestic violence, or experiencing family breakdown, may find themselves homeless on the streets, in shelters, or precariously housed (i.e. couch-surfing).

While the North Shore Youth Safe House provides temporary accommodation for at-risk youth, there is a need for independent rental housing appropriate to youth who are able to live independently, such as low-end of market rental units.



### Group #4 Moderate Income Earners

Households with occupations that yield moderate incomes are challenged to afford the average rental prices in the City of North Vancouver and are largely priced out of the homeownership market, such as households working in the service sector. According to wage reports, and compared to average rental prices, many of these workers are paying greater than 30 percent of their gross income towards housing costs. The City depends on these occupations to support the local economy; however, there is limited low end of market rentals to support this workforce.

Housing is an important factor in the local economy – without attainable opportunities to live locally, investment in the local economy and the recruitment and retention of workers could be impacted. Affordable low-end of market rental housing is needed to achieve the City's goal of maintaining a "complete community," where the workforce can live close to their place of work.



The City of North Vancouver's housing affordability analysis indicates there are moderate-income earner families narrowly out of reach of homeownership. These households could potentially alleviate some of the pressure on the rental market if they could become homeowners. However, a significant hurdle for these families is saving enough money for a down payment.

Equally challenging are homeowners who are paying more than 50 percent of their gross income towards housing. These households are vulnerable to changes to fixed costs related to the housing market, including interest rates and property taxes, and as well as other household costs, such as transportation and child care.



#### Group #5 Persons Experiencing Homelessness or At-Risk of Homelessness

The number of people experiencing homelessness on the North Shore increased from 47 in 2002 to 119 in 2014. Those experiencing homelessness can find refuge in the North Shore Housing Centre and Shelter that offers 25 transitional housing units, 25 shelter beds and additional sleeping mats during extreme weather events. BC Housing offers additional support through their homeless rent supplements, which have doubled in the City since 2012 from 20 to 41.

Despite a shelter and housing program, the total number of persons experiencing homelessness has not significantly decreased in the City or the North Shore. Challenges along the housing continuum can increase vulnerability and push at-risk households into a crisis situation, as well as challenge people experiencing homelessness to exit the shelter system and access and maintain affordable housing.



## HOUSING GAPS

The foregoing section identifies the groups that are experiencing the greatest housing challenges in North Vancouver. This following identifies specific gaps in housing types and tenures.

### Gap #1 Family-Friendly Housing

Three plus bedroom homes are most suitable for families; however, in the rental market, low vacancy and availability rates make it difficult for families to find a suitable unit. Low-income families are specifically challenged to find rental units with enough space to apply rent subsidies to which they are eligible. Moderate income families are also challenged to find housing (rental or homeownership) that has three or more bedrooms.

### Gap #2 Affordable and Accessible / Age-Friendly Housing

There is insufficient housing to allow seniors to age-in-place. A balanced approach of seniors housing (including supportive seniors housing), homelessness prevention, at-home support, accessible housing, and alternative housing forms is needed.

### Gap #3 Purpose-Built and Low-End of Market Rental Housing

There is an undersupply of purpose-built rental apartment buildings in the City . The majority of these buildings were constructed in the Lower and Central Lonsdale neighbourhoods during the 1950s and 1960s when senior government funding aided in the development of these buildings. In the following decades, changes in federal tax policy acted as a disincentive to development of purpose-built apartments and improvements to existing buildings.

Since 2000, the federal government has made changes to alleviate the tax burden on rental investments, which, in addition to lower tax rates, have made rental buildings more viable. Notwithstanding this, the challenge facing the City currently is that new rental buildings are typically built to replace existing rental buildings and charge rents much higher compared to the former supply. A City priority is to secure a net gain in rental units through redevelopment projects, and intensify land use where appropriate and when aligned with the City's Official Community Plan.

Low-end of market rental housing is also an important housing gap. Current Labour Market Information indicates that households earning the minimum wage in the City of North Vancouver would have to spend greater than 50% of their income to afford rent for the average priced studio/bachelor rental unit.

## Gap #4 Supportive Non-Market Housing

Supportive housing is a type of subsidized housing that provides ongoing supports and services to residents who may not be able to live independently. Vulnerable populations that are candidates for supportive housing include people experiencing homelessness, at-risk of homelessness, people transitioning from a shelter to permanent affordable housing, and persons experiencing mental health and substance use issues.

The majority of the persons experiencing homelessness on the North Shore have been homeless for 10 years or more, indicating there may be other barriers to housing other than availability and cost. Supportive housing is an alternative for those who face challenges beyond affordability.

## OTHER HOUSING ISSUES

### EXPIRING OPERATING AGREEMENTS

The non-profit housing sector in British Columbia, including the City of North Vancouver, is experiencing major changes in recent years. As of February 2016, there is no new federal funding for social housing projects, and societies must remain competitive in order to obtain the limited funding that is available at the provincial and municipal level.

Currently, the non-profit housing sector is challenged by expiring operating agreements (EOA). The expiry happens when long-term operating government subsidies end as social housing project mortgages mature. In BC, the expected expiry of operating agreements is upwards of 29,000 units by 2030.

In the City, 251 operating agreements for non-market housing units will expire between 2016 and 2020, and another 424 units are set to expire between 2021 and 2025.

A widespread concern related to EOAs is that some societies may not be financially able to continue operating without a government subsidy. This places affordable housing projects at-risk of market conversion or redevelopment without replacement. Amongst challenges are also potential opportunities, such as mergers within the non-profit housing sector with a view to improving organizational and financial capacity to delivery services and housing.

### HOUSING & TRANSPORTATION COSTS

Typically, transportation is the second largest expense for households. In the City, the average homeowner spends 38% of its gross income towards housing and transportation costs. This figure is higher for renters, who spend 46% of their gross income towards housing and transportation. With such a large proportion of household income dedicated to two expenditures, planning for housing and transportation as inter-related systems is an important consideration for policy development and the Housing Action Plan.







# 3 | THE VISION

## LEADERSHIP

The City of North Vancouver has demonstrated housing leadership for decades. The City of North Vancouver has been an early adopter of new and innovative tools as they become available to municipalities. Such tools include adopting a Standards of Maintenance Bylaw in the late 1970s in an effort to preserve existing rental housing and to ensure basic standards of safety, condition and livability. Other municipalities in the region are just now considering such a bylaw. Also in the late 70's, the City implemented strata control measures to mitigate the conversion and loss of rental units, which has positively contributed to the preservation of rental.

Other innovative tools adopted more than 20 years ago include establishing a Housing Reserve Fund, permitting secondary suites, encouraging small unit sizes in multi-unit residential development projects, adaptable design policy to facilitate accessible living, and providing City-owned land to make affordable housing projects viable. These tools were introduced, adapted and implemented alongside the changing policies and funding programs from senior levels of government.

Recent tools introduced in North Vancouver include:

- » Permitting Accessory Dwelling Units in duplexes, the first municipality in British Columbia to implement such tool;
- » Permitting coach houses as accessory units on single family lots, which provides an opportunity for new rental housing and low-density infill development in mature neighbourhoods that retains neighbourhood character and scale;
- » Adopting a tenant displacement policy to assist renters facing eviction due to potential redevelopment; and,
- » Updating the Official Community Plan, providing a land use framework that includes increased density along major corridors.

Over the years, neighbouring municipalities and other communities throughout BC have learned from the City's housing policies, tools and approaches. It is not an overstatement to consider the City of North Vancouver as a key contributor to housing innovation in BC and an example of how policy and targeted land use interventions can make a significant impact on creating an affordable community.

The City of North Vancouver has achieved many milestones on housing policy. While these milestones have created positive outcomes on addressing local housing issues, the housing needs and affordability challenges have never been so serious as they are today. Housing prices are increasing at unprecedented rates. Rents are also increasing, with vacancy rates hovering close to 0%. The city's constrained land area intensifies the complexity of increasing supply.

Given the increasing number and complexity of housing issues, now is the time for the City to explore new tools to address the growing affordability challenge. The City can, yet again, be an early adopter of innovative housing policies and showcase cutting-edge best practices to the region and elsewhere.

It is within this context that the City is committed to maintaining and improving the existing housing stock, as well as finding new opportunities to increase purpose-built rental and non-market housing. Providing a diversity of affordable, accessible and suitable housing makes a significant contribution to creating an inclusive and affordable community that all residents can call 'home'.

# VISION STATEMENT

The Housing Action Plan will provide a framework from which the city can work with developers, non-profit organizations and other levels of government to address housing needs and gaps, towards creating an inclusive and affordable community that all residents can call “home”.

## GOALS

1. To align with Metro Vancouver's Regional Affordable Housing Strategy and meet Metro 2040's requirements to create a Housing Action Plan, which includes:
  - » Assess local market conditions, including housing supply, demand and affordability;
  - » Identify housing priorities, based on the assessment of local housing market conditions, and consideration of changing household demographics, characteristics and needs;
  - » Identify implementation measures;
  - » Encourage the supply of new rental housing and, where appropriate, mitigate or limit the loss of existing rental housing stock;
  - » Identify opportunities to participate in programs with other levels of government to secure additional affordable housing units to meet needs across the housing continuum; and,
  - » Cooperate with and facilitate the activities of the Metro Vancouver Housing Corporation.
2. To align with the long-range vision of the updated City of North Vancouver Official Community Plan.
3. To increase the diversity of housing types to meet the needs of various household types and income levels.
4. To address the current local and regional rental housing shortfall and meet the anticipated rental demand in the future.
5. To support low-income households and those with unique needs to access affordable and suitable housing.
6. To raise awareness and increase support for actions that improve housing options and availability.
7. To build partnerships with and capacity of the development community, non-profit organizations and community partners to collectively respond to housing issues in the City of North Vancouver.
8. To advocate to senior levels of government for increased funding and support for housing, including the creation of a National Housing Strategy, in recognition of adequate housing being a fundamental right of all citizens.





# 4 | HOUSING TOOLS + ACTIONS

## PROPOSED HOUSING OBJECTIVES + ACTIONS

This section summarizes a set of objectives and actions that respond to the vision statement and goals of the City of North Vancouver's Housing Action Plan and complements the City's existing housing tools. A brief context is provided for each action, as well as a set of specific components to explore its implementation.

The list of proposed actions have been organized into broad categories to simplify the review process. Some actions may encompass elements that fit into more than one category, and are not presented in any particular order of priority.

### A GUIDE TO ACTIONS

**Policy Actions:** Demonstrates the City of North Vancouver's commitment to support and facilitate an affordable community.

**Regulatory Actions:** Effective use of regulatory powers encourages the private market to build housing that is affordable for moderate-income households.

**Land, Capital and Financial Actions:** The strategic, proactive use of the City of North Vancouver's resources and assets which can be leveraged to increase affordable housing in the community.

### GROUPS



Low and Moderate Income Renter Families



Seniors



At-Risk Youth and Young Adults



Moderate Income Earners



Persons Experiencing Homelessness or At-Risk of Homelessness

## FAMILY-FRIENDLY HOUSING

- **Objective:** To increase the number of family-friendly units within new multi-unit residential development projects

### ACTION 1:

#### Prepare A Family-Friendly Housing Policy



- Amend the Zoning Bylaw to require a minimum percentage of three or more bedroom units in all new multi-unit residential development.
- Update the Sustainability Checklist to reflect the Zoning Bylaw change, and include additional design considerations for family-friendly housing, including encouraging ground-oriented units.
- Monitor absorption rates of family-friendly housing units and adjust policy if and when required.

The proposed family-friendly housing policy would require new, or redeveloped, multi-unit residential development projects to dedicate a minimum number of units to contain three or more bedrooms and additional considerations with respect to concept planning and space programming (e.g. ground-oriented units, outdoor space, child-friendly amenities, etc.). The policy would be applied to both purpose-built rental projects and multi-unit condominium projects. Suggested requirements are outlined below:

Multi-Unit Condominium/Ownership Projects	Multi-Unit/Purpose-Built Rental Projects
Minimum 10% three bedroom units	Minimum of 5% three or more bedroom units

Over time, the family-friendly housing policy will contribute to the development of units suitable to families and with enough bedrooms to accommodate all members of a household. For multi-unit condominium/ownership projects, this policy will create housing options for moderate-income families aspiring to enter the homeownership market. For purpose-built rental projects, this policy will create opportunities to develop more rental options for families, including low-income families applying rent supplements to available and suitable units.



## DENSITY BONUS AND SECURED LOW-END OF MARKET RENTAL

► **Objective:** To secure low-end of market rental units in new multi-unit residential development projects

### ACTION 2:

Update the Density Bonus and Community Benefits Policy to Require Securing a Minimum of 10% of Units Dedicated as Low-End of Market Rental



- Update the Density Bonus and Community Benefits Policy to permit a 1.0 FSR density bonus to eligible rental housing projects in exchange for a required minimum of 10 percent of units secured as low-end of market rental.
- 100% purpose-built rental projects on sites with no existing rental housing are not required to provide low-end of market units, although it is encouraged.
- Prepare a Housing Agreement template.
- Update Density Bonus and Community Benefits Policy to include a cash in-lieu contribution option
- Explore potential tax exemptions for projects that provide low-end of market rental projects.

The intention of this policy is to encourage the development of low-end of market rental units for low to moderate income households on sites designated for medium to high density residential development, as identified in the Official Community Plan and Density Bonus and Community Benefits Policy. Over time, it is anticipated that this policy will contribute to increasing the supply of affordable rental housing in North Vancouver.

The intended target audience for the secured low-end of market units are low to moderate income households who cannot afford market rental rates within 30% of their gross income, and who are not eligible for subsidized housing. For the purposes of the density bonus policy, the definition for low-end of market rental is as follows:

#### Low-End of Market Rental

Rental units provided at slightly lower rental rates than the average market rental prices. Typically, low-end of market rental is provided at 10% below CMHC average market rents for the area, and households have incomes above BC Housing's Housing Income Limits (HILs) and are not eligible for subsidized housing.

The low-end of market rents are outlined below, and were calculated based on several assumptions including average market rents and median household incomes by age groups and household types.



Approach: 10% Below CMHC Average Market Rents 2015			
Unit Size	Average Rent	Low-End of Market Rent (10% Below Market)	Maximum Household Income Limit
Bachelor	\$876	\$788	\$31,400
1 Bedroom Unit	\$1,024	\$921	\$37,000
2 Bedroom Unit	\$1,279	\$1,151	\$46,000
3 Bedroom Unit	\$1,586	\$1,427	\$57,000

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This policy should be supported by additional measures to secure the low-end of market units over time. These measures may include, but are not limited to, the following:

- » Housing Agreements: Within the provisions of the Local Government Act (Section 483), a housing agreement between the developer and the City is entered and later registered on title (Land Title Act, Section 219). The agreement outlines the terms and conditions through which the housing units will be dedicated to the low-end of market, including:
  - » The form and tenure of the housing units;
  - » Population groups intended to occupy the units;
  - » Administration and management of the units; and,
  - » Rental rates.

The secured low-end of market units are to be administered by the rental building owner or an outside agency if the owner so chooses. Potential agencies include:

- » Non-profit housing society (or multiple societies);
- » Metro Vancouver Housing Corporation; and/or,
- » BC Housing.

.Administrative and management responsibility typically undertaken by such agencies can include: establishing tenant eligibility requirements, intake evaluation, and management of units.

Cash in-lieu may be used to substitute the requirement of incorporating low-end of market units into a residential development project. Cash in-lieu can be transferred to the City's Affordable Housing Reserve Fund, intended to facilitate or support future affordable housing projects. Cash in-lieu calculations should be pre-determined by the municipality, and can be based on the cost of unit replacement (based on construction and land costs to build new).

<sup>2</sup> Low-end of market rents were determined by calculating 10% of the average market rents in the City of North Vancouver as reported by CMHC (2015), by unit size. Maximum Household Income Limits were determined by multiplying the low-end of market rents by 12 to yield the households' annual housing costs, and divided by 30% to meet the standard level of affordability.

## HOUSING ON THE FREQUENT TRANSIT NETWORK

- **Objective:** To Encourage The Development Of And Reduce Construction Costs For Purpose Built Rental Housing And Non-Market Housing Within Close Proximity To The Frequent Transit Network

### ACTION #3:

Prepare a parking reduction policy for purpose-built rental and non-market housing within 400 metres of the frequent transit network



- a. Roll out a Reduced Parking Policy and Regulations pilot project for either a purpose-built rental housing project (25% parking reduction) or non-market housing project (75% parking reduction) for sites located within 400 metres of the Frequent Transit Network. For purpose-built rental and non-market housing located within 400 metres of the Seabus, parking may be reduced by 100% with the exception of visitor parking and loading where required. Evaluate outcomes including parking utilization rates.
- b. Prepare a Policy to Reduce Parking Requirements for purpose-built rental housing (25%) and non-market housing (75%) located within 400 metres of the Frequent Transit Network, and rental and non-market housing (100%) located within 400 metres of the Seabus.
- c. Update the Zoning Bylaw to reduce parking requirements for purpose-built rental housing (25%) and non-market housing (75%) located within 400 metres of the Frequent Transit Network, and rental and non-market housing (100%) located within 400 metres of the Seabus.
- d. Continue to monitor parking utilization rates and adjust policy and regulations if and when required.


The intention of this action is to encourage the development of purpose-built rental housing and non-market housing within close proximity to transit, and to make units more affordable by reducing construction costs. Supporting components of this action include:

- » Reducing parking requirements for purpose-built rental housing and non-market housing within close proximity to the Frequent Transit Network (FTN) and the Seabus.

## Frequent Transit Network

The Frequent Transit Network (FTN) is a network of corridors in Metro Vancouver where transit service runs at least every 15 minutes in both directions throughout the day and into the evening, every day of the week.

In North Vancouver, the FTN runs along Lonsdale Avenue, 3rd Street and Lonsdale Quay




Source: Translink

Reducing parking requirements for sites within close proximity to transit can reduce construction costs and promote alternative modes of transportation. This incentive can significantly reduce construction costs for residential development projects with underground parking.

## Seabus

The Seabus is a passenger ferry that connects downtown North Vancouver with the City of Vancouver. The average daily ridership of the Seabus is 16,600.



Source: Translink

Parking reduction targets are categorized by purpose-built rental housing and non-market housing. Reductions are significantly higher for non-market housing projects given the assumption that a large number of non-market housing tenants will not have vehicles. All parking reductions outlined below exclude visitor parking.

Purpose-Built Rental Housing located within 400 metres of the FTN	Non-Market Housing located within 400 metres of the FTN	Purpose-Built Rental and Non-Market Housing located within 400 metres of the Seabus
25% Parking Reduction	75% Parking Reduction	100% Parking Reduction

## NON-PROFIT HOUSING REGENERATION

- **Objective:** To Support Non-Profit Housing Societies Efforts to Remain Viable Upon Expiry of Their Operating Agreements and to Preserve and enhance the Existing Non-Market Housing Supply

### ACTION #4:

#### Create A Land Use Service Framework To Support Non-Profit Housing Societies



Survey non-profit housing societies in the City of North Vancouver to better understand localized post-expiry long-term viability of the non-market housing supply.

- Initiate targeted outreach to non-profit housing societies in the City of North Vancouver and neighbouring municipalities to foster relationship building, share information and identify opportunities to collaborate.
- Provide non-profit housing societies in the City with high-level development potential analysis.
- Connect non-profit housing societies with funding opportunities, such as feasibility study grants (CMHC) and Captailize Housing Initiatives Grant housing initiatives grants (City of North Vancouver).
- Prepare a Non-Profit Housing Regeneration Policy.
- Update the Zoning Bylaw to include a definition of Social Enterprise, and explore Accessory Uses for non-profits in all zones, with size restrictions in residential zones.
- Where appropriate, provide incentives to encourage mixed-use non-profit housing projects that include social enterprises or other revenue generating uses.

This action aims to support non-profit housing societies to preserve their existing non-market housing supply, and assist non-profit housing societies with regenerating the existing stock where opportunities are presented. This is a specific response to the expiry of operating agreements.

A significant portion of the non-market housing supply in the City is operated by non-profit housing societies. These projects typically have long-term operating government subsidies to offset costs while non-profit housing societies have a mortgage. Operating agreements are scheduled to expire as project mortgages mature. In the City of North Vancouver, 251 non-market housing units will expire between 2016 and 2020, and another 424 units are set to expire between 2021 and 2025.



Some societies may not be financially viable to continue operating without a government subsidy. As a result, some units may be converted to market, or redeveloped without replacement. Some societies may no longer be viable to continue operating. As such, this action aims to support non-profit housing societies in two ways:

- » Establish policy to ensure existing housing operated by non-profit societies remains affordable; and,
- » Support non-profit housing societies with planning for the future, such as potential redevelopment opportunities.

The City can support non-profit housing societies with providing pre-application assistance. This can include undertaking a high-level development potential analysis on non-profit housing sites to identify expansion or redevelopment opportunities, including key considerations such as the OCP designation and density, and current and potential zoning.

A key component to this action is preparing a policy to ensure future land use changes, or redevelopment on non-profit housing sites, do not result in a net loss of non-market housing units. While the City of North Vancouver is achieving greater than a 1 to 1 replacement of purpose-built rental housing, this observation does not extend to the non-market housing supply. As such, a targeted policy would help ensure non-market housing can be replaced upon redevelopment. A suggested non-profit housing regeneration policy framework is outlined below.

Non-profit housing regeneration projects that are pursuing a rezoning have the opportunity to create mixed-use projects with revenue generating uses as part of their development program. The revenue generating uses can support non-profit housing societies remain viable and help offset the cost of subsidized non-market housing units. The City of North Vancouver can support non-profit housing societies with providing flexible opportunities to incorporate social enterprise uses in future regeneration/redevelopment projects. This may require establishing policy to inform decision-making, and updating regulations to support mixed-use affordable housing projects with social enterprise use (i.e. Zoning).

Non-Profit Housing Regeneration Policy	<p>Should a non-profit housing society pursue a rezoning to redevelop a non-market housing site, the society would be required to:</p> <ul style="list-style-type: none"> <li>» Replace non-market units at a minimum 1 to 1 ratio</li> <li>» Secure replacement of units through a housing agreement</li> <li>» Prepare a Tenant Relocation Plan for existing tenants</li> <li>» If feasible and aligned with the OCP designation, encourage rezoning to be mixed-use and include revenue generating uses such as social enterprises.</li> </ul>
Social Enterprises	<p>Social enterprises are businesses owned by non-profit organizations that are directly involved in the production and/or selling of goods and services for the purpose of generating revenue to offset operation costs. Social enterprises range in size and type, such as kitchen catering and/or restaurant, thrift store, restore, and retail store.</p>

This action can be further supported by other actions in this plan, such as the Rental Revitalization Tax Exemption Bylaw, Density Bonus to Secure Low-End of Market Rental Housing, and parking reduction. Other existing tools can be utilized to support the regeneration and preservation of non-market housing units, such as waiving development cost charges and expediting the development process.

## REGULATORY ACTIONS

### RENTAL REVITALIZATION TAX EXEMPTION BYLAW

- **Objective:** To preserve the existing rental supply and improve livability of existing rental and social housing

#### ACTION #5:

#### Explore A Rental Housing Revitalization Tax Exemption Bylaw



- Explore a Rental Housing Revitalization Tax Exemption Bylaw (as suggested below).
- Prepare a Rental Housing Revitalization Tax Exemption Certificate template.

The potential Rental Housing Revitalization Tax Exemption Bylaw aims to provide an incentive to rental property owners to make significant improvements to their property without transferring the improvement cost to tenants. This includes renovating existing rental properties, redeveloping rental properties or building new rental properties. Within the provisions of the Community Charter Section 226, Council can establish a program to exempt eligible rental properties from municipal property value taxes for up to 10 years. This program can allow a rental property owner to make improvements to rental buildings, offsetting the costs through the tax exemption, thereby preventing the improvement costs from being downloaded to tenants.

The Rental Housing Revitalization Tax Exemption Bylaw could also be applied to new construction of purpose-built rental housing, non-profit housing, or any other non-market housing operated by various agencies. Specific components to the Rental Housing Revitalization Tax Exemption Bylaw can include:

Rental Housing Revitalization Tax Exemption Bylaw
<b>Project Types (new, redeveloped, or new development)</b> <ul style="list-style-type: none"><li>» Purpose-built rental housing</li><li>» Non-profit housing</li><li>» Non-market housing / social housing</li></ul>
<b>Proposed Criteria</b> <ul style="list-style-type: none"><li>» New construction or improvement to an existing “project type”.</li><li>» Comply with all applicable land use and other City regulations.</li></ul>



The Rental Housing Revitalization Tax Exemption Bylaw can be secured through the following means which can be further explored:

- » Rental Housing Revitalization Tax Exemption Agreement, which establishes the terms and conditions upon which the exemption shall be granted.
- » Rental Housing Revitalization Tax Exemption Certificate, which confirms the exemption conditions are met and documents the value and terms of the tax exemption.

## FEE SIMPLE TOWNHOUSES

- **Objective:** To make townhouses more affordable and encourage movement of moderate-income households up the housing continuum and to alleviate pressure on the rental supply

### ACTION #6:

Update city regulations to permit and encourage fee simple townhouses



- a. Create templates for Party Wall Agreements and Service Easement Agreements for townhouse development projects
- b. Explore areas in the City to pre-zone for fee simple townhouses, starting with the Duplex Special Study Area.

This action aims to encourage the development of fee simple townhouses. The elimination of strata title and related fees makes fee simple townhouses more affordable to moderate income households and an attractive alternative to single detached dwellings.

This concept would allow each townhouse unit located on an individual parcel, separated by a wall located on the common property line. The units would not be strata-titled and would not have common property involved. Easement agreements can be established for several servicing connections. This action is supported by the Land Title Act (Bill 41, 2012), which ensures that new party wall agreements are binding on owners upon the sale or transfer of property.

The City's concurrent process of developing design guidelines new and zoning categories for the Moodyville Area has identified measures to introduce fee simple townhouses in Moodyville as well as other areas with the applicable zone. As a starting point, the City could explore other areas in the City that could potentially be pre-zoned to permit fee simple townhouses, such as the Duplex Special Study Area. Other supporting documents that can encourage fee simple townhouse development includes creating a party wall agreement template and a service easement agreement template in order to streamline the process.

#### Duplex Special Study Area

The 300 blocks of East 15th, 16th, and 17th Streets are designated as a Special Study Area in consideration of a potential change from Residential Level 1 (0.5 FSR detached) to Residential Level 2 (0.5 FSR attached). The Residential Level 2 designation would allow for duplex uses in this area. Duplexes are currently permitted in the East 300 Blocks from East Keith Road to the south side of East 15th, and can provide more affordable, ground-oriented housing that is suitable for young families

## FLEXIBLE CONFIGURATIONS OF ACCESSORY UNITS ON RESIDENTIAL LEVEL 1 LOTS

► **Objective:** To intensify single detached lots while retaining neighbourhood scale and character

### ACTION #7:

#### Update City Regulations To Encourage Intensification Of Residential Level 1 Lots



Update the Zoning Bylaw to permit flexible configurations for one-unit residential zones, including permitting up to two accessory units on Residential Level 1 Lots.

- a. Update the owner occupancy requirement for secondary suites,
  - » For Residential Level 1 Lots with one accessory unit, eliminate the owner occupancy requirement; or
  - » For Residential Level 1 Lots with two accessory units, require owner occupancy whereby the owner may reside in either the principal dwelling unit or one of the accessory units.
- b. Prepare illustrations to visually communicate flexible configurations of two accessory units on Residential Level 1 Lots, including parking.
- c. Consult with private sector developers, stakeholders, and the public to discuss the proposed flexible configuration options.

This action aims to intensify single detached lots in North Vancouver, while retaining neighbourhood scale and character, through flexible configurations of two accessory units on Residential Level 1 Lots.

The 2014 OCP contemplated the allowance of two accessory units, in addition to a single family home, on a Residential Level 1 lot. The concept would allow a total of three dwelling units on a Residential Level 1 Lot through various unit combinations, be it a single detached house with a secondary suite and a coach house, or a single detached house with two small attached or detached coach houses. The property owner may reside in either the principal dwelling or one of the accessory units, subsequently allowing the larger principal unit to be rented which can help address the shortage of family-friendly rental housing in North Vancouver.

## HOUSING FOR MULTI-GENERATIONAL AND EXTENDED HOUSEHOLDS

► **Objective:** To Increase Housing Options for Multi-Generational and Extended Households

### ACTION #8:

Provide A Regulatory And Design Framework To Support Housing For Multi-Generational And Extended Household



- a. Engage with architects, builders and the public to brainstorm potential designs and configurations for multi-generational / extended household housing, both detached and multi-unit forms.
- b. Engage with stakeholders to identify culturally-appropriate multi-generational housing forms and regulatory mechanisms that can support such forms.
- c. Review the Zoning Bylaw to identify potential modifications to support housing for multi-generational and extended households.

The intention of this action is to respond to the growing diversity of the City of North Vancouver's population and households, where extended households (related or unrelated) live together and share housing costs to improve affordability. Often, single detached homes are the largest dwelling units that can accommodate multi-generational and extended households. Challenges can arise when attempting to accommodate all household members, such as altering the floor area (i.e. filling in high ceilings for extra bedrooms, additional unauthorized suites), and increased vehicles without the room to accommodate parking.

In addition, there is a limited supply and increasing prices of single-detached housing. Extended households may not be able to afford purchasing these larger homes. Housing options for extended households are further limited by the shortage of large rental units and limited 3+ bedrooms in multi-unit housing.

This action can be further supported by other actions in this Plan, including the family-friendly housing policy, accessory units in multi-unit residential buildings, and flexible configurations of two accessory units on Residential Level 1 Lots.

Supporting housing for multi-generational and extended households also meets the growing trend in North Vancouver and region where multiple families, related or unrelated, live together to share housing costs, and supports recent lending institution initiatives that provide "50/50" or "mixer mortgages".



## EXPLORE REPURPOSING BUNGALOWS

- **Objective:** To intensify single detached lots while retaining neighbourhood scale and character; and to reduce demolition waste and to bolster the existing coach house initiative

### ACTION #9:

Explore The Opportunity To Repurpose Bungalows And Small Character Homes As Coach Houses And, If Feasible, Create An Incentive Program To Encourage Such Repurposing Projects



- Undertake a figure-ground analysis to determine typical lot size, floor area and lot coverage of old bungalow and small character homes (i.e. pre 1940s, war time homes ['41 to 47'], mid-century, etc).
- Undertake a feasibility study to determine viability of relocating typical bungalow and small character homes to the rear of a lot and repurpose as "coach houses", with the requirement to infill with one, two or three units (depending on lot size). Feasibility study to focus on repurposing economics.
- Explore the BC Building Code to identify potential code triggers for relocating old bungalow and small character homes to the rear of a lot.
- If feasible, identify incentives for property owners to repurpose older bungalow and small character homes, such as Heritage Revitalization Agreements.
- If feasible, roll out repurposing bungalow and small character homes program with incentives to property owners.

The intention of this action is to repurpose old bungalow and small character homes to reduce demolition waste, retain neighbourhood character and development history, and to encourage low-density infill development.

Specifically, this action looks to repurpose dwelling units built in the City of North Vancouver prior to 1980 (representing 56% of the housing stock). Older bungalow and small character homes often have comparable floor area, site coverage and height as coach houses. These homes have the potential of being moved on the same site and repurposed as coach houses. For the City of North Vancouver, these "backyard bungalows" can contribute to the City's existing accessory coach house program, meeting infill objectives as well as preserving neighbourhood character. Potential repurposing incentives may include:

Heritage revitalization agreements	An agreement negotiated between a property owner and municipality to ensure homeowners restore or conserve a heritage building as a condition of receiving an approval that the property would otherwise not be eligible for. It can vary density in exchange for preserving existing bungalow/small character homes. The agreement would be registered on title as per the Local Government Act, Section 610, Part 15.
Bonus density	To allow flexible configurations on a Residential Level I lot. This can include low density combinations of single detached house with secondary suite and coach house; duplex with coach house, or other innovative arrangements.
Waste Diversion Rebate	To incentivize repurposing older bungalows and small character homes and reduce demolition waste. Applicants must demonstrate estimated materials reused/recycled or repurposed versus disposed. Financial incentives can be provided to applicants that divert construction waste/repurpose existing buildings, such as a proportion or all of building permit fees waived, development cost charges, etc. This incentive can be further complemented by significantly increasing the City's demolition fee.

Overall, the older housing stock forms a part of the City of North Vancouver's development history, including war time housing, mid-century and coast modern architecture. Preserving the diversity and time periods of housing construction contributes to the character of the community and its distinct neighbourhoods, while supporting the coach house initiative and increasing the supply of rental housing in the City of North Vancouver.



# LAND, CAPITAL AND FINANCIAL ACTIONS

## CITY-OWNED LAND

► **Objective:** To secure and lease land for potential affordable housing projects

### ACTION #10:

#### Provide City-owned Land to Affordable Housing Projects



- a. Provide city-owned lands suitable for affordable housing or consider affordable housing as an aspect of future discussions for the following potential sites:
  - » Alder Street Lands.
  - » East 1st Street Lands.
  - » Harry Jerome.
  - » Casano Street sites.
  - » Unused or underutilized rights of ways.
- b. Engage with the non-profit sector to identify potential projects appropriate for a select city-owned site.
- c. Prepare a feasibility study and business plan.
- d. Undertake concept planning, program development, working drawings, community consultation, and other planning processes (i.e. rezoning) if required.
- e. Facilitate project tendering, construction and occupancy.

This action aims to support potential affordable housing projects by contributing City-owned land. There may be several city-owned sites available for affordable housing, and could include but are not limited to:

- » Alder Street Lands.
- » East 1st Street Lands.
- » Harry Jerome.
- » Casano Street sites.
- » Unused or underutilized rights of ways.

Site suitability will largely depend on the target audience as well as proximity to services, social infrastructure and transit. A key step to determine site suitability will be to engage with a non-profit

housing society to identify a potential affordable housing project for a site.

Other agencies may become involved in supporting capital and operating dollars, such as BC Housing. The City can offer additional support for an affordable housing pilot project on city-owned land, including:

- » Waiving or reducing development cost charges or other development/building permit fees.
- » Expedite municipal processes and approvals.
- » Champion and advocate the project.





## PARTNERSHIPS

- **Objective:** To foster relationship building with organizations of various sectors to collectively facilitate and implement the initiatives of the Housing Action Plan

### ACTION #11:

Facilitate and Support Partnerships with Various Levels of Government, Regional Organizations and Non-profit Organizations



- a. Create a partnership agreement with neighbouring North Shore municipalities (District of North Vancouver and District of West Vancouver) to identify projects of mutual interest.
- b. Continue to partner with various organizations including the private sector, senior levels of government, the region and community-based agencies to support the creation of affordable, rental and special needs housing in the community.

The City of North Vancouver has limited tools to address community housing issues, and requires partnerships, collaboration and resources from other sectors to make a significant impact on addressing housing affordability issues.

There are many actions in this Plan that would benefit the City as well as neighbouring municipalities. It would be beneficial to the North Shore to formalize a partnership to coordinate support and advocacy for projects of mutual interest. Creating a partnership agreement with neighbouring North Shore municipalities would be a good starting point.

Other formal partnerships that could be explored include:

- » Metro Vancouver Housing Corporation (MVHC), including the potential management of low-end of market units secured through density bonus.
- » BC Housing.
- » Non-profit housing societies.
- » Private market landlords.
- » Private developers.

## NORTH SHORE RENT BANK

► **Objective:** To prevent renters from economic evictions and homelessness

### ACTION #12:

#### Explore Creating a North Shore Rent Bank



- a. Prepare a Rent Bank Business Plan.
- b. Identify community partners (i.e. District of North Vancouver, District of West Vancouver).
- c. Identify funding partners (i.e. United Way, Vancity, other Financial Lenders) and a non-profit organization to administer the Rent Bank program.
- d. Establish eligibility requirements.
- e. Roll out Rent Bank Program through pilot project, evaluate outcomes, and consider extending the program with adjustments if required.

The intention of this action is to prevent economic evictions and housing loss for households experiencing a personal crisis or temporary financial hardship, and intervene before households become homeless.

A rent bank is a financial assistance program that can make funds available to households who are at-risk of economic eviction. Typically, funds can be used to cover the cost of rent and utility bills. Rent bank loans are expected to be repaid by clients (although repayment rates are generally very high, most rent banks have a contingency on unpaid loans).

Rent banks are most often administered by a non-profit organization, with support from financial lenders and municipal governments. Rent bank staff intake and approve loans, provide assistance with personal budgeting/financial literacy and negotiate with landlords. Examples from BC and across Canada have demonstrated rent banks as being cost-effective, with high levels of client and landlord satisfaction and contributing to overall housing stability in the community. This can be an opportunity for the City of North Vancouver and neighbouring communities.

As a first step, this action would involve preparing a Rent Bank Business Plan. Collaborating with neighbouring municipalities, especially the District of North Vancouver, may yield greater economies of scale. As such, identifying community partners to employ a “North Shore” approach is recommended. Identifying other partners, including financial lenders and a non-profit society to administer the program, would be required.

## ADVOCACY

► **Objective:** To generate investment in affordable housing from senior levels of government.

### ACTION #13:

Advocate to Senior Levels of Government to Invest in Affordable Housing in North Vancouver and Region



- a. Prepare letters to local Member of Parliament advocating for a National Housing Strategy.
- b. Participate or support the Federation of Canadian Municipalities' efforts to address housing affordability issues at a national level.

The City of North Vancouver can work in partnership with community networks to raise awareness about housing issues and resources needed to address the challenges. Specifically include:

- » Advocate for a National Housing Strategy.
- » Advocate for priority projects.
- » Advocate for increased social assistance and rent supplements for low-income households.
- » Advocate with the Federation of Canadian Municipalities on housing affordability issues.

The City of North Vancouver may consider coordinating with the District of North Vancouver and the District of West Vancouver when advocating for projects of mutual interest.

## EXISTING HOUSING TOOLS

► **Objective:** To ensure existing housing tools are utilized to their fullest potential.

### ACTION #14:

#### Update Existing Housing Tools



- Review permitting process for Accessory Dwelling Units in duplexes to identify potential improvements and cost-efficiencies.
- Update the Affordable Housing Reserve Fund, including exploring the opportunity to invest a minimum amount of the fund into social bonds/stocks as a means to grow the fund (as suggested below).
- Reduce the one-unit and two-unit residential use minimum lot size in the Zoning Bylaw.
- Explore the implementation of VisitAbility for ground-oriented housing forms.
- Update the City's Social Plan (as suggested below).
- Update the City's Standards of Maintenance Bylaw (as suggested below).
- Widely promote BC Housing's Rental Assistance Program (RAP), Shelter Aid for Elderly Renters (SAFER) and the Home Adaptations for Independence Program (HAFI) through the City's communication channels, and the integrate program with the HAP family-friendly action.

Existing Housing Tools (see Appendix B for additional detail)	
<ul style="list-style-type: none"> <li>» Accessory Dwelling Units in Duplexes</li> <li>» Adaptable Design Guidelines</li> <li>» Affordable Housing Reserve Fund</li> <li>» CNV4Me - Child, Youth and Family Strategy</li> <li>» Compact Lot Sizes</li> <li>» Density Bonus</li> <li>» Development Cost Charge Waivers</li> <li>» Housing Initiatives Grant</li> <li>» Multiple Unit Building Policy</li> <li>» Official Community Plan</li> </ul>	<ul style="list-style-type: none"> <li>» Accessory Secondary Suites</li> <li>» Seniors Housing Site Criteria</li> <li>» Social Plan</li> <li>» Standards of Maintenance Bylaw</li> <li>» Strata Conversion Policy</li> <li>» Tenant Displacement Policy</li> <li>» Provincial Housing Programs (RAP, SAFER, HAFI)</li> <li>» Tenant Resource + Advisory Centre</li> </ul>



The Affordable Housing Reserve Fund has supported several projects since its' inception. Although valuable, the rate at which the reserve generates funds has not kept pace with the land and construction costs of building new affordable housing units. The reserve fund is unable to make significant contributions to more than one major project at a time, and takes considerable time for money to build for the next project.

Affordable Housing Reserve Fund Suggested Updates:	
Describe any or all amounts of the reserve fund may be used for one or more of the following purposes:	<ul style="list-style-type: none"> <li>» Activities related to implementing the Housing Action Plan, including supporting pilot projects.</li> <li>» Contributing to the planning, consultation, tax sales, waived municipal fees, reduced property taxes, legal fees and construction costs of a priority housing project.</li> <li>» Supporting the Housing Initiatives Grant.</li> <li>» Supporting the Rent Bank program.</li> <li>» Purchasing existing rental stock or land for a priority project.</li> </ul>
Define priority housing projects which the funds should target:	<ul style="list-style-type: none"> <li>» New construction or renovation of low-end of market rental.</li> <li>» New construction or renovation of non-market housing.</li> <li>» New construction or renovation of supportive housing.</li> <li>» New construction or renovation of shelters and safe houses.</li> <li>» New construction or renovation of seniors housing and accessible housing units.</li> <li>» Any of the above that have secured resources/funding from senior levels of government.</li> </ul>
Provide greater detail to the circumstances and 'triggers' of contribution sources:	<ul style="list-style-type: none"> <li>» Sale transfers (i.e. rights-of way).</li> <li>» Density bonus cash in-lieu.</li> <li>» Parking reduction cash in-lieu</li> </ul>
Provide information on the process for allocating funds:	<ul style="list-style-type: none"> <li>» Specify terms and process of inviting proposals to use the funds, such as expressions of interest and request for proposals, and/or on an as and when needed basis.</li> <li>» Specify requirement of Council approval for use of funds.</li> <li>» Limit the withdraw from the reserve fund not to exceed 70% of the balance of the fund.</li> <li>» Explore the opportunity to allocate a minimum amount of the affordable housing reserve fund to be invested into a social bond or stock.</li> </ul>

## ACCESSORY DWELLING UNITS

Permitting accessory dwelling units in duplexes is an innovative tool not found elsewhere in the region, and provides additional opportunities to increase the rental supply and encourages low-density infill development. While still early since its initial adoption, there has been limited uptake in accessory dwelling units in duplexes. There is an opportunity to review the permitting process and identify ways to streamline and to make developing accessory dwelling units more cost-effective.



## SOCIAL PLAN

While the City's Social Plan is broad in its approach, it does contain action items to ensure a range of housing types. However, the Social Plan misses the critical challenges of addressing and preventing homelessness, and actions on mental health and substance use issues. The Social Plan would benefit from a comprehensive update, with the following suggestions:

### Social Plan Suggested Updates:

- » Additional narrative related to the capacity of the social services sector and non-profit housing societies to deliver social services and housing in the City of North Vancouver.
- » Narrative and actions on addressing and housing, homelessness, and mental health and substance use.
- » Including actions on creating social livability, enhancing social connectedness, to complement the inclusive approaches to providing market and non-market housing in the City.

## STANDARDS OF MAINTENANCE BYLAW

While the Standards of Maintenance Bylaw has been long enacted, and served as a best practice example for other communities, there are some additional provisions that may be worth considering.

### Standards of Maintenance Bylaw Suggested Updates:

- » Minimum foot candles per room/spaces to ensure sufficient illumination and safety.
- » Additional narrative on exterior walls, specifically on the maintenance of the building envelope.
- » New requirements related to managing noxious weeds and to prevent the spread of invasive plants to other neighbouring properties.
- » When the Bylaw is not complied, provision to enable the City to enter the rental unit and perform the maintenance at the owners expense.
- » New requirement for fence maintenance, including adding a definition of 'fence'.
- » New requirement for accessory building maintenance.
- » New requirement for preventing and addressing mold growth.

There are many complementary housing programs offered by the Province and other organizations that can support low-income households and renters with securing affordable and suitable housing, such as the Rental Assistance Program (RAP) or their eligibility, the Shelter Aid for Elderly Residents rent supplement program (SAFER), and the Home Adaptation for Independence (HAFI). Low-income households may not be aware of these programs, of, and could benefit from an increase in awareness as well as assistance with preparing their application. It is suggested that the City leverage municipal communication channels to generate awareness of these available programs.

## HOUSING TOOLBOX:

The City of North Vancouver has existing tool and, as part of the Housing Action Plan, actions that will support new tools to address housing needs, issues and gaps in the community.

	Existing Tools	Potential New Tools
Low-Income Families	Child, Youth and Family Strategy	Family-Friendly Housing Policy
	Social Plan	Density Bonus and Low-End of Market Rental Units
	Secondary Suites	Housing on the Frequent Transit Network/Parking Reduction Along the FTN
	Accessory Dwelling Units in Duplexes	Non-Profit Regeneration
	Accessory Coach Houses	Rental Revitalization Tax Exemption Bylaw
	Compact Lot Sizes	Fee Simple Townhouses
	Standards of Maintenance Bylaw	Flexible Configurations of Accessory Units on Residential Level 1 Lots
	Strata Conversion Policy	Housing for Multi-Generational and Extended Households
	Tenant Displacement Policy	Explore Repurposing Bungalows
	Rental Assistance Program (RAP)	Provide City-Owned Land to An Affordable Housing Pilot Project
	Tenant Resource + Advisory Centre	Partnerships
	Accessory Units in Multi-Unit Residential Buildings	North Shore Rent Bank
	Development Cost Charge Waivers	Advocacy
	Affordable Housing Reserve Fund	

Seniors	Existing Tools	Potential New Tools
	Official Community Plan	Density Bonus and Low-End of Market Rental Units
	Social Plan	Housing on the Frequent Transit Network/ Parking Reduction Along the FTN
	Accessory Dwelling Units in Duplexes	Non-Profit Regeneration
	Adaptable Design Guideline	Rental Revitalization Tax Exemption Bylaw
	Coach House Policy	Housing for Multi-Generational and Extended Households
	Secondary Suites	Explore Repurposing Bungalows
	Seniors Housing Site Criteria	Provide City-Owned Land to An Affordable Housing Pilot Project
	Standards of Maintenance Bylaw	Partnerships
	Strata Conversion Policy	North Shore Rent Bank
	Tenant Displacement Policy	Advocacy
	Shelter Aid for Elderly Residents (SAFER)	
	Home Adaptation for Independence (HAFI)	
	Tenant Resource + Advisory Centre	
	Affordable Housing Reserve Fund	
	Accessory Units in Multi-Unit Residential Buildings	



At-Risk Youth and Young Adults	Existing Tools	Potential New Tools
	Accessory Dwelling Units in Duplexes	Density Bonus and Low-End of Market Rental Units
	Affordable Housing Reserve Fund	Housing on the Frequent Transit Network/ Parking Reduction Along the FTN
	Child, Youth and Family Strategy	Rental Revitalization Tax Exemption Bylaw
	Accessory Coach Houses	Provide City-Owned Land to An Affordable Housing Pilot Project
	Development Cost Charge Waivers	Partnerships
	Multiple Unit Building Policy	North Shore Rent Bank
	Official Community Plan	Advocacy
	Accessory Secondary Suites	
	Social Plan	
	Standards of Maintenance Bylaw	
	Tenant Displacement Policy	
	Home Adaptation for Independence (HAFI)	
	Tenant Resource + Advisory Centre	
	Tenant Resource + Advisory Centre	
	Accessory Units in Multi-Unit Residential Buildings	

Moderate Income Earners	Existing Tools	Potential New Tools
	Accessory Dwelling Units in Duplexes	Density Bonus and Low-End of Market Rental Units
	Accessory Coach Houses	Housing on the Frequent Transit Network/Parking Reduction Along the FTN
	Compact Lot Sizes	Rental Revitalization Tax Exemption Bylaw
	Multiple Unit Building Policy	Fee Simple Townhouses
	Official Community Plan	Flexible Configurations of Accessory Units on Residential Level 1 Lots
	Accessory Secondary Suites	Explore Repurposing Bungalows
	Social Plan	Partnerships
	Standards of Maintenance Bylaw	North Shore Rent Bank
	Social Plan	Advocacy
	Standards of Maintenance Bylaw	
	Strata Conversion Policy	
	Tenant Displacement Policy	
	Tenant Resource + Advisory Centre	
	Accessory Units in Multi-Unit Residential Buildings	

Persons Experiencing Homelessness and At-Risk of Homelessness	Existing Tools	Potential New Tools
	Affordable Housing Reserve Fund	Provide City-Owned Land to An Affordable Housing Pilot Project
	Development Cost Charge Waivers	Partnerships
	Housing Initiatives Grant	North Shore Rent Bank
	Official Community Plan	Advocacy
	Social Plan	
	Standards of Maintenance Bylaw	
	Strata Conversion Policy	
	Tenant Displacement Policy	
	Rental Assistance Program (RAP)	
	Shelter Aid for Elderly Residents (SAFER)	
	Homeless Rent Supplements (BC Housing)	
	Tenant Displacement Policy	
	Tenant Resource + Advisory Centre	







# 5 | IMPLEMENTATION

## FRAMEWORK

The City of North Vancouver Housing Action Plan provides a framework to guide decisions and make actions on addressing local housing issues and gaps along the housing continuum, from non-market to market housing. As a framework, the HAP identifies the City's most urgent housing issues, and those within the City's jurisdiction to implement or support.

On its own, the HAP is not enough to address the complexity of housing issues in the City of North Vancouver. The HAP requires support and action by contributors in all sectors of the community and region in order to effectively make change. Implementation largely depends on the City's capacity, availability of funding and other resources and, for some actions, direction of Council and commitment from partners.

Within this context, the HAP is informed by background research and analysis, best practices research, and consultation. The HAP outlines 8 key goals, 14 "big moves", and over 60 specific actions. A high-level implementation approach and actionable timeline is suggested on the following pages. ▼





An annual report should be prepared to Council, which outlines major milestones achieved and progress on the actions associated with the HAP. As data becomes available, progress reports should also provide updates on a select number of key housing indicators:

Key Housing Indicators		
Indicator	Measurement	Data Source(s)
Population change	Number of residents by age	Statistics Canada (every 5 years)
Tenure mix	Number and percentage of households who rent/own	Statistics Canada (every 5 years)
Purpose-Built Rental	Number of purpose-built rental units	Metro Vancouver (annually)
Real estate prices	Benchmark house prices	Real Estate Board of Greater Vancouver (annually)
Rental rates	Average rent in purpose-built housing by number of bedrooms	CMHC Rental Market Reports (annually)
Vacancy Rates	Vacancy rates of rental units, by number of bedrooms	CMHC Rental Market Reports (annually)
Household incomes	Median household income by family type	Taxfiler Tables, Statistics Canada Small Area Data (annually)
Affordability	Maximum home purchase price and maximum rent prices and 30% of gross median income	Calculations based on current lending terms and mortgage rates (annually)
Rental financial assistance	Number of RAP recipients and SAFER recipients	BC Housing (on request)
Prevalence of homelessness	Number of sheltered and unsheltered persons experiencing homelessness	Metro Vancouver Homeless Count (every 3 years)
Demand for non-market housing	Number of households on wait list for non-market housing and housing co-operatives	BC Housing (on request)
Demolition permits	Number of demolition permits	City of North Vancouver (annually)

## ACTIONABLE TIMELINE

A general timeline is proposed for implementing the HAP. The timeline takes into consideration limited staff capacity, funding and financial resources as well as the varying complexity of each action item. Short term priorities are identified for the first year after the HAP is adopted and are considered

immediate items because they are either urgent or relatively simple to achieve. Medium term items are prioritized for the following one to two years and longer term items two to three years or longer to be initiated or implemented.

POLICY ACTIONS				
	Actions	Short-Term (< 1 year)	Medium-Term (1-2 years)	Long-Term (2-3+ years)
Family-Friendly Housing	<ul style="list-style-type: none"> <li>a. Amend the Zoning Bylaw to require a minimum percentage of three or more bedroom units in all new multi-unit residential development.</li> <li>b. Update the Sustainability Checklist to reflect the Zoning Bylaw change, and include additional design considerations for family-friendly housing, including encouraging ground-oriented units.</li> <li>c. Monitor absorption rates of family-friendly housing units and adjust policy if and when required.</li> </ul>	<ul style="list-style-type: none"> <li>✓</li> <li>✓</li> </ul>		<ul style="list-style-type: none"> <li>✓</li> </ul>
Density Bonus and Secured Low-End of Market Rental	<ul style="list-style-type: none"> <li>a. Update the Density Bonus and Community Benefits Policy to permit a 1.0 FSR density bonus to eligible rental housing projects in exchange for a required minimum of 10 percent of units secured as low-end of market rental.</li> <li>b. 100% purpose-built rental projects on sites with no existing rental housing are not required to provide low-end of market units, although it is encouraged.</li> <li>c. Prepare a Housing Agreement template.</li> <li>d. Update Density Bonus and Community Benefits Policy to include a cash in-lieu contribution option</li> <li>e. Explore potential tax exemptions for projects that provide low-end of market rental projects.</li> </ul>	<ul style="list-style-type: none"> <li>✓</li> <li>✓</li> <li>✓</li> <li>✓</li> </ul>		

POLICY ACTIONS				
	Actions	Short-Term (< 1 year)	Medium-Term (1-2 years)	Long-Term (2-3+ years)
Housing on the Frequent Transit Network	a. Roll out a Reduced Parking Policy and Regulations pilot project for either a purpose-built rental housing project (25% parking reduction) or non-market housing project (75% parking reduction) for sites located within 400 metres of the Frequent Transit Network. For purpose-built rental and non-market housing located within 400 metres of the Seabus, parking may be reduced by 100% with the exception of visitor parking and loading where required. Evaluate outcomes including parking utilization rates.		✓	
	b. Prepare a Policy to Reduce Parking Requirements for purpose-built rental housing (25%) and non-market housing (75%) located within 400 metres of the Frequent Transit Network, and rental and non-market housing (100%) located within 400 metres of the Seabus.		✓	
	c. Update the Zoning Bylaw to reduce parking requirements for purpose-built rental housing (25%) and non-market housing (75%) located within 400 metres of the Frequent Transit Network, and rental and non-market housing (100%) located within 400 metres of the Seabus.		✓	
	d. Continue to monitor parking utilization rates and adjust policy and regulations if and when required.			✓

POLICY ACTIONS				
	Actions	Short-Term (< 1 year)	Medium-Term (1-2 years)	Long-Term (2-3+ years)
Non-Profit Housing Regeneration	a. Initiate targeted outreach to non-profit housing societies in the City of North Vancouver and neighbouring municipalities to foster relationship building, share information and identify opportunities to collaborate.		✓	
	b. Provide non-profit housing societies in the City with high-level development potential analysis.		✓	
	c. Connect non-profit housing societies with funding opportunities, such as feasibility study grants (CMHC) and Captailize Housing Initiatives Grant housing initiatives grants (City of North Vancouver).	✓	✓	✓
	d. Prepare a Non-Profit Housing Regeneration Policy.		✓	
	e. Update the Zoning Bylaw to include a definition of Social Enterprise, and explore Accessory Uses for non-profits in all zones, with size restrictions in residential zones.		✓	
	f. Where appropriate, provide incentives to encourage mixed-use non-profit housing projects that include social enterprises or other revenue generating uses.		✓	

REGULATORY ACTIONS				
	Actions	Short-Term (< 1 year)	Medium-Term (1-2 years)	Long-Term (2-3+ years)
Rental Revitalization Agreement	<ul style="list-style-type: none"> <li>a. Explore a Rental Housing Revitalization Tax Exemption Bylaw (as suggested below).</li> <li>b. Prepare a Rental Housing Revitalization Tax Exemption Certificate template.</li> </ul>		<ul style="list-style-type: none"> <li>✓</li> <li>✓</li> </ul>	
Fee Simple Townhouses	<ul style="list-style-type: none"> <li>a. Create templates for Party Wall Agreements and Service Easement Agreements for townhouse development projects.</li> <li>b. Explore areas in the City to pre-zone for fee simple townhouses, starting with the Duplex Special Study Area.</li> </ul>	<ul style="list-style-type: none"> <li>✓</li> </ul>	<ul style="list-style-type: none"> <li>✓</li> </ul>	
Flexible Configurations of Accessory Units on Residential Level 1 Lots	<ul style="list-style-type: none"> <li>a. Update the owner occupancy requirement for secondary suites, <ul style="list-style-type: none"> <li>» For Residential Level 1 Lots with one accessory unit, eliminate the owner occupancy requirement; or</li> <li>» For Residential Level 1 Lots with two accessory units, require owner occupancy whereby the owner may reside in either the principal dwelling unit or one of the accessory units.</li> </ul> </li> <li>b. Prepare illustrations to visually communicate flexible configurations of two accessory units on Residential Level 1 Lots, including parking.</li> <li>c. Consult with private sector developers, stakeholders, and the public to discuss the proposed flexible configuration options.</li> </ul>	<ul style="list-style-type: none"> <li>✓</li> <li>✓</li> <li>✓</li> </ul>	<ul style="list-style-type: none"> <li>✓</li> <li>✓</li> </ul>	<ul style="list-style-type: none"> <li>✓</li> </ul>



REGULATORY ACTIONS				
	Actions	Short-Term ( $< 1$ year)	Medium-Term (1-2 years)	Long-Term (2-3+ years)
Housing for Multi-Generational and Extended Households	a. Engage with architects, builders and the public to brainstorm potential designs and configurations for multi-generational / extended household housing, both detached and multi-unit forms.		✓	
	b. Engage with stakeholders to identify culturally appropriate multi-generational housing forms and regulatory mechanisms that can support such forms.		✓	
	c. Review the Zoning Bylaw to identify potential modifications to support housing for multi-generational and extended households.			✓
Explore Repurposing Bungalows	a. Undertake a figure-ground analysis to determine typical lot size, floor area and lot coverage of old bungalow and small character homes (i.e. pre 1940s, war time homes ['41 to 47'], mid-century, etc).	✓		
	b. Undertake a feasibility study to determine viability of relocating typical bungalow and small character homes to the rear of a lot and repurpose as "coach houses", with the requirement to infill with one, two or three units (depending on lot size). Feasibility study to focus on repurposing economics.		✓	
	c. Explore the BC Building Code to identify potential code triggers for relocating old bungalow and small character homes to the rear of a lot.		✓	
	d. If feasible, identify incentives for property owners to repurpose older bungalow and small character homes, such as Heritage Revitalization Agreements.		✓	
	e. If feasible, roll out repurposing bungalow and small character homes program with incentives to property owners.			✓

LAND, CAPITAL AND FINANCIAL ACTIONS				
	Actions	Short-Term ( $< 1$ year)	Medium-Term (1-2 years)	Long-Term (2-3+ years)
City-owned	a. Provide city-owned lands suitable for affordable housing or consider affordable housing as an aspect of future discussions for the following potential sites: <ul style="list-style-type: none"> <li>» Alder Street Lands.</li> <li>» East 1st Street Lands.</li> <li>» Harry Jerome.</li> <li>» Casano Street sites.</li> <li>» Unused or underutilized rights of ways.</li> </ul>	✓	✓	✓
	b. Engage with the non-profit sector to identify potential projects appropriate for a select city-owned site.		✓	
	c. Prepare a feasibility study and business plan.		✓	
	d. Undertake concept planning, program development, working drawings, community consultation, and other planning processes (i.e. rezoning) if required.		✓	✓
	e. Facilitate project tendering, construction and occupancy.			✓
Partnerships	a. Create a partnership agreement with neighbouring North Shore municipalities (District of North Vancouver and District of West Vancouver) to identify projects of mutual interest.	✓		
	b. Continue to partner with various organizations including the private sector, senior levels of government, the region and community based agencies to support the creation of affordable, rental and special needs housing in the community.		✓	

LAND, CAPITAL AND FINANCIAL ACTIONS				
	Actions	Short-Term (< 1 year)	Medium-Term (1-2 years)	Long-Term (2-3+ years)
North Shore Rent Bank	a. Prepare a Rent Bank Business Plan.	✓		
	b. Identify community partners (i.e. District of North Vancouver, District of West Vancouver).		✓	
	c. Identify funding partners (i.e. United Way, Vancity, other Financial Lenders) and a non-profit organization to administer the Rent Bank program.		✓	
	d. Establish eligibility requirements.		✓	
	e. Roll out Rent Bank Program through pilot project, evaluate outcomes, and consider extending the program with adjustments if required.			✓

LAND, CAPITAL AND FINANCIAL ACTIONS				
	Actions	Short-Term ( $< 1$ year)	Medium-Term (1-2 years)	Long-Term (2-3+ years)
Advocacy	a. Prepare letters to local Member of Parliament advocating for a National Housing Strategy.	✓		
	b. Participate or support the Federation of Canadian Municipalities' efforts to address housing affordability issues at a national level.	✓	✓	✓
Existing Housing Tools	a. Review permitting process for Accessory Dwelling Units in duplexes to identify potential improvements and cost-efficiencies.	✓		
	b. Update the Affordable Housing Reserve Fund, including exploring the opportunity to invest a minimum amount of the fund into social bonds/stocks as a means to grow the fund (as suggested below).	✓	✓	
	c. Reduce the one-unit and two-unit residential use minimum lot size in the Zoning Bylaw.	✓		
	d. Explore the implementation of VisitAbility for ground-oriented housing forms.		✓	
	e. Update the City's Social Plan (as suggested below).		✓	
	f. Update the City's Standards of Maintenance Bylaw (as suggested below).		✓	
	g. Widely promote BC Housing's Rental Assistance Program (RAP), Shelter Aid for Elderly Renters (SAFER) and the Home Adaptations for Independence Program (HAFI) through the City's communication channels, and the integrate program with the HAP family-friendly action.	✓	✓	✓







# APPENDICES

## APPENDIX A: KEY TERMS

**Adequate Housing:** Dwellings reported by residents as not requiring any major repairs.

**Affordable Housing:** Accommodation that allows people to live within their income level. According to Canada Mortgage and Housing Corporation (CMHC), for housing to be affordable, a household should not spend more than 30% of their gross income towards shelter costs. For renters, shelter costs include both rent and utilities. For homeowners, shelter costs include mortgage, property taxes and utilities.

**Core Housing Need:** Means a household living in a housing that falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30 percent or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable.

**Density Bonus:** Means a municipal incentive that allows developers to construct buildings with greater densities with the exchange of on-site community amenities, such as affordable housing, or contributions to an amenity fund, such as the Affordable Housing Reserve Fund, which are negotiated on a case-by-case basis.

**Expiring Operating Agreements:** Means long-term operating government subsidies between a non-profit housing society and a government agency, scheduled to end as social housing project mortgages mature.

**Fee Simple Townhouses:** Means a townhouse that is not strata-titled and does not have common property, and typically has a binding party wall agreement and easement agreement.

**Floor Space Ratio (FSR):** Means a method of calculating density by controlling the size of building that can be built on a property. Multiply the FSR times that lot area to determine the maximum size of building that can be built. For example, 0.5 FSR x 6,000 square feet (lot area) = 3,000 square feet (building).

**Frequent Transit Network:** Means a network of corridors in Metro Vancouver where transit service runs at least every 15 minutes in both directions throughout the day and into the evening, every day of the week.

**Heritage Revitalization Agreement:** Means an agreement negotiated between a property owner and municipality to ensure homeowners restore or conserve a heritage building as a condition of receiving an approval that the property would otherwise not be eligible for. It can vary density in exchange for preserving existing bungalow/small character homes. The agreement would be registered on title, outlined under the Local Government Act, Section 610, Part 15.

**Housing Agreement:** Means an agreement between the developer and the City is entered and later registered on title through a Section 219 covenant, under the provisions of the Local Government Act – Section 483. The agreement outlines the terms and conditions through which the housing units will be dedicated to low-end of market.

**Housing Continuum:** A visual concept used to describe and categorize different types of housing, from non-market to market housing. Housing continuums are developed to assist with planning and program development and are usually tailored to the community or region in question. On the non-market end of the continuum are emergency services and transitional housing, which often require the most public funding, moving towards supportive and social housing options in the middle of the continuum and then towards independent housing options on the right, where housing is typically provided by the private market.

**Housing Land Trust:** Means a non-profit organization responsible for acquiring and holding land for the potential development of affordable housing projects. The Housing Land Trust retains ownership of the land and provides long-term ground leases to non-profit housing societies, co-ops, or other agencies that provide affordable housing. The Housing Land Trust provides exclusive use of their land to ground-lease holders, who own the structures via ground leases. The Housing Land Trust retains a long-term option to repurchase the structures/improvements on the land. Housing Land Trusts remove land from the market by holding it in perpetuity, thereby preserving affordability.

**Low-End of Market Rental:** Means rental units provided at slightly lower rental rates than the average market rental prices. Typically, low end of market rental is provided at 10% below CMHC average market rents for the area, and households have incomes above BC Housing's Housing Income Limits (HILs) and are not eligible for subsidized housing.

**Market Rental Housing:** The private rental market provides the majority of rental housing affordable to households with low to moderate incomes. This can include purpose-built rental housing as well as housing supplied through the secondary rental market such as basement suites, rental condominium units, or other investor-owned houses/units.

**Non-Market Housing:** Affordable housing that is owned or subsidized by government, a non-profit society, or a housing cooperative; whereby it is not solely market driven.

**Rent Bank:** Means a financial assistance program that can make funds available to households who are at-risk of economic eviction.

**Residential Impact Assessment (RIA):** Means a process to mitigate the impact of demand for workforce housing attributed to new commercial and industrial development projects through creating new supply or generating funds to facilitate/support future workforce housing projects.

**Social Enterprise:** Social enterprises are businesses owned by non-profit organizations that are directly involved in the production and/or selling of goods and services for the purpose of generating revenue to offset operation costs. Social enterprises range in size and type, such as kitchen catering and/or restaurant, thrift store, restore, and retail store.

**Suitable Housing:** Housing that has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.

**Supportive Housing:** Subsidized housing that provides ongoing supports and services to residents who cannot live independently and who are not expected to become fully self-sufficient. This form of housing may be located in a purpose-designed building or scattered site apartments and does not have a limited length of stay.

**Transitional Housing:** Time-limited housing where people may remain for up to 2 to 3 years (depending on provider/operating agreement). Support services are generally provided to help move people towards independence, such as providing a range of training, practical help with daily living, and counseling. Transitional housing includes second stage housing for women fleeing violence, as well as housing for youth and people with addictions.

## APPENDIX B: EXISTING HOUSING TOOLS

The City of North Vancouver has numerous policies, programs and initiatives that, collectively, work to address housing issues in the community. Each tool is described below, with suggestions on updating to better meet the vision and goals of this Housing Action Plan.

### Accessory Dwelling Units in Duplexes

The City's Zoning Bylaw currently permits Accessory Dwelling Units (suites) in all new and existing side-by-side duplexes. The suite must be a minimum of 400 sq. ft. (37.16 m<sup>2</sup>) in area, the owner of the building must live in either the primary or secondary suite, and one additional parking space must be provided for each suite. A maximum of two secondary suites may be developed per duplex, subject to construction requirements in accordance to the BC Building Code and the satisfaction of the City.

### Adaptable Design Guidelines

Adaptable design is a regulatory tool to create liveable residences for a wide range of people with varying needs through consideration of flexibility of dwelling design. The City has developed three levels of design guidelines, with level one being a requirement for all multiple unit buildings. Level two and three provide more design elements with greater range of adaptability for a greater number of units.

### Affordable Housing Reserve Fund

The Affordable Housing Reserve Fund was implemented by City Council in 1988 and is a source of funds to offset costs related to affordable housing projects and related housing initiatives in the City. Contributions have primarily come from the City's, in addition to various one-time contributions from rezoning, sale of City lands and Provincial grants. Additional funding to the Fund is anticipated through the City's Density Bonus and Community Benefits Policy adopted in 2015. Since its' creation, the reserve fund has been a contributor to five affordable housing projects.

### Child, Youth and Family Strategy

The City's child, youth and family strategy (CNV4ME) is a policy document that promotes decision-making through the lens of fostering a youth, child and family friendly community. The policy is broad in scope, looking at community engagement, community spaces, housing, program design and delivery, and community partnerships. The strategies and actions within the CNV4ME document are to be implemented across all departments through child, youth and family friendly policies and regulations. Specific housing strategies applicable to this Plan include:

- » Strategy Action 3.1.E: Include youth and family-specific housing needs when updating the Housing Action Plan.
- » Strategy Action 3.1.F: Collaborate with social service providers on identifying opportunities for subsidized housing for youth and families.
- » The HAP provides a family-friendly housing policy that aligns with the strategic actions of the CNV4ME document.

### Accessory Coach Houses

An accessory coach house provides an alternative housing option for lots in the One-Unit Residential zone. Single storey, 800 square feet and 1.6 storey, 1,000 square foot coach houses are permitted through the Zoning Bylaw with a site that meets the minimum floor area, frontage and parking requirements and an application that conforms to the Coach House Development Permit Guidelines. The Development Permit Guidelines are used to secure the form and character of the proposed coach house, ensuring it fits the surrounding building context.

The Coach Housing Initiative has received positive support from the community, and the City has taken an active role to generate awareness, including facilitating community workshops and tours.

### Compact Lot Sizes

The City of North Vancouver proactively considered applications for small lot rezonings on a 'case-by-case' basis, with lots sizes typically equal to or less than 3,600 square feet.

The case-by-case approach has resulted in desirable compact lot housing forms, which supports low-density infill development and better utilizes municipal infrastructure.

### Density Bonus

The City incentivizes community benefit contributions through density bonuses. These bonuses allow developers to construct buildings with greater densities through on-site community amenities or financial contributions to an amenity fund. Examples of housing community contributions include provision of below-market rental housing, maintaining existing rental buildings with a bonus density transfer, or cash contributions to the Affordable Housing Reserve Fund.

The density bonus has been updated as part of the Official Community Plan process, with a specific policy provided to secure low-end of market rental housing through a density bonus. The HAP process provided additional analysis on density bonus with the recommendation to require a minimum of 10% of secured low-end of market housing units in 100% purpose-built rental projects.

### Development Cost Charge Waivers

The City reduces Development Cost Charges for a portion of a development that either provides non-profit rental housing or market rental housing through a rental zoning provision, or secured through a covenant registered on title. Non-profit societies that own and operate a housing development receive a 100% charge reduction while all other rental housing projects receive a 50% charge reduction.

### Housing Initiatives Grant

The Housing Initiatives Grant enables Council to fund initiatives that support the City's affordable housing objectives and policies. Each year, Council considers one or two grants of approximately \$10,000. Proposal submissions are evaluated based on how the project addresses the City's housing priorities and concerns related to accessibility, integration of services or innovative approaches to providing affordable housing.

### Multiple Unit Building Policy

In 2007, the City approved a Zoning Bylaw change to allow most existing apartment buildings to legalize suites through the Building Permit process rather than rezoning. The regulation changes reduced parking standards, allowed dwelling units in basements and allowed existing floor area used for common purposes to be repurposed as rentable floor area.

### Official Community Plan

The City's updated 2014 Official Community Plan provides vision and direction on a sustainable future, including diversifying housing types, increasing rental supply, supporting revitalization and development of affordable rental units, advocating for additional support from senior levels of government on affordable housing projects, ensuring provision of accessible units, and contributing to a range of housing options across the housing continuum. Ultimately, the OCP provides a land use framework and density targets to guide development.

### Accessory Secondary Suites

A secondary suite is a self-contained unit, typically found within a single detached dwelling, which includes cooking and sleeping facilities with a washroom. The installation of a secondary suite in a new or existing single-family dwelling is permitted in the City, and provides additional rental options in the community. The Zoning Bylaw and Building Code regulate the development of secondary suites.

### Seniors Housing Site Criteria

In order to promote design that encourages "aging in place", a set of criteria was developed to promote the essential components of well-located seniors' housing. The criteria identifies two prime areas for seniors' housing in the City based on walkability, transit, access to amenities and services, and access to social and cultural services. The criteria also identify those areas that lack essential factors that are required for well located seniors' housing.

### Social Plan

The City developed a Social Plan in 1998 to respond to a number of social issues by providing a strategic policy response. The Plan's actions guide staff and Council on making decisions with a social and inclusive lens.



### Standards of Maintenance Bylaw

The Standards of Maintenance Bylaw provides the City with powers to enforce basic levels of minimum standards of conditions/repair and safety for rental accommodation including apartment buildings, secondary suites, rented houses, and rented condominiums. Housing that contains mold, insufficient insulation, no heating, faulty wiring and plumbing, and poorly secured locks would be considered inadequate.

### Strata Conversion Policy

The City's Strata Conversion Policy prohibits strata conversion of rental units when rental vacancy rates are less than 4%. This restriction is intended to preserve the existing rental supply and to protect the potential displacement of renters.

If vacancy rates are equal to or greater than 4% for more than a year, then an application to convert rental to strata must be made to the City and have the approval of Council. The Strata Conversion Policy outlines the necessary components of an application for strata conversion including tenant displacement plans and the condition of the building.

### Tenant Displacement Policy

The Tenant Displacement Policy was recently developed to enhance notice and assistance to renters who are displaced through redevelopment or replacement of existing purpose-built rental buildings. The policy applies to all development applications seeking Council approval to redevelop or demolish an existing purpose-built rental building on properties designated Level Four or higher in the OCP. The policy represents a voluntary commitment by the development applicant beyond the requirements of the Residential Tenancy Act.

### Complementary Housing Programs

In addition to the City's housing tools, programs and initiatives, there are other programs available to residents assist with affordability and suitability challenges.

#### Rental Assistance Program (RAP)

BC Housing provides cash assistance to individuals and families who require assistance for rent payments. One program is the Rental Assistance Program, a housing subsidy provided to eligible low-income, working families with cash assistance to help with monthly rent payments in the private market.

Rent supplements have certain advantages to building new housing, such as: assisting with finding market rental housing relatively quickly in contrast to the time required to plan, secure municipal approvals and build new housing projects; the units are not visibly different than other units in the same building; and the supplement remains with the household, even if they decide to move.

#### Shelter Aid for Elderly Residents (SAFER)

The Shelter Aid for Elderly Renters (SAFER) program is a rent subsidy program for seniors (over the age of 60) with low to moderate incomes to help make private market rents affordable.

### Home Adaptations for Independence (HAFI)

The Home Adaptations for Independence program (HAFI) offers financial assistance to seniors for home modifications that improve accessibility, and promote safe and independent living. This program is offered for low-income people of any age with a permanent disability or diminished ability, and who are living in a home they own. Renters are also eligible, but require the landlord to apply on their behalf.

### Tenant Resource + Advisory Centre

The Tenant Resource and Advisory Centre provides information, referrals and legal representation to tenants in British Columbia. The Centre also provides information and education about rental and affordable housing, including online webinars, resources and legal workshops.







