



AN INTRO TO HOUSING

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INTRODUCTION

Planners work across fields, such as:



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INTRODUCTION

- Why do planners care about housing?
- What are some challenges to supplying housing in cities and regions?

WHY IS HOUSING IMPORTANT?

- Quality of housing for working class, health and safety
- Providing adequate, affordable, and appropriate housing for Canadians has been a goal of the federal government since 1935
- Housing has a major impact on the layout of settlements, and planning for new housing requires both greenfield and greyfield solutions



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GOVERNANCE

- In most countries, planning for housing is a joint effort by national, state/provincial, and local governments
 - Limited responsibility and revenue generation of municipalities. Municipalities generally prepare housing forecasts based on their population estimates
 - National planning objectives or funds (National Housing Strategy was introduced in 2017)
- Developers in the private and non-profit sectors use these policies and programs to propose and build new housing

NATIONAL HOUSING ACT

- determines major policy priorities, e.g. supporting home ownership, National Building Code
- specifies partnerships and funding agreements, provides funding

PROVINCIAL HOUSING STRATEGY/ PLAN

- develops programs, e.g. rental support for low-income households, seniors
- provides funding to support policy objectives, e.g. affordable housing for all residents

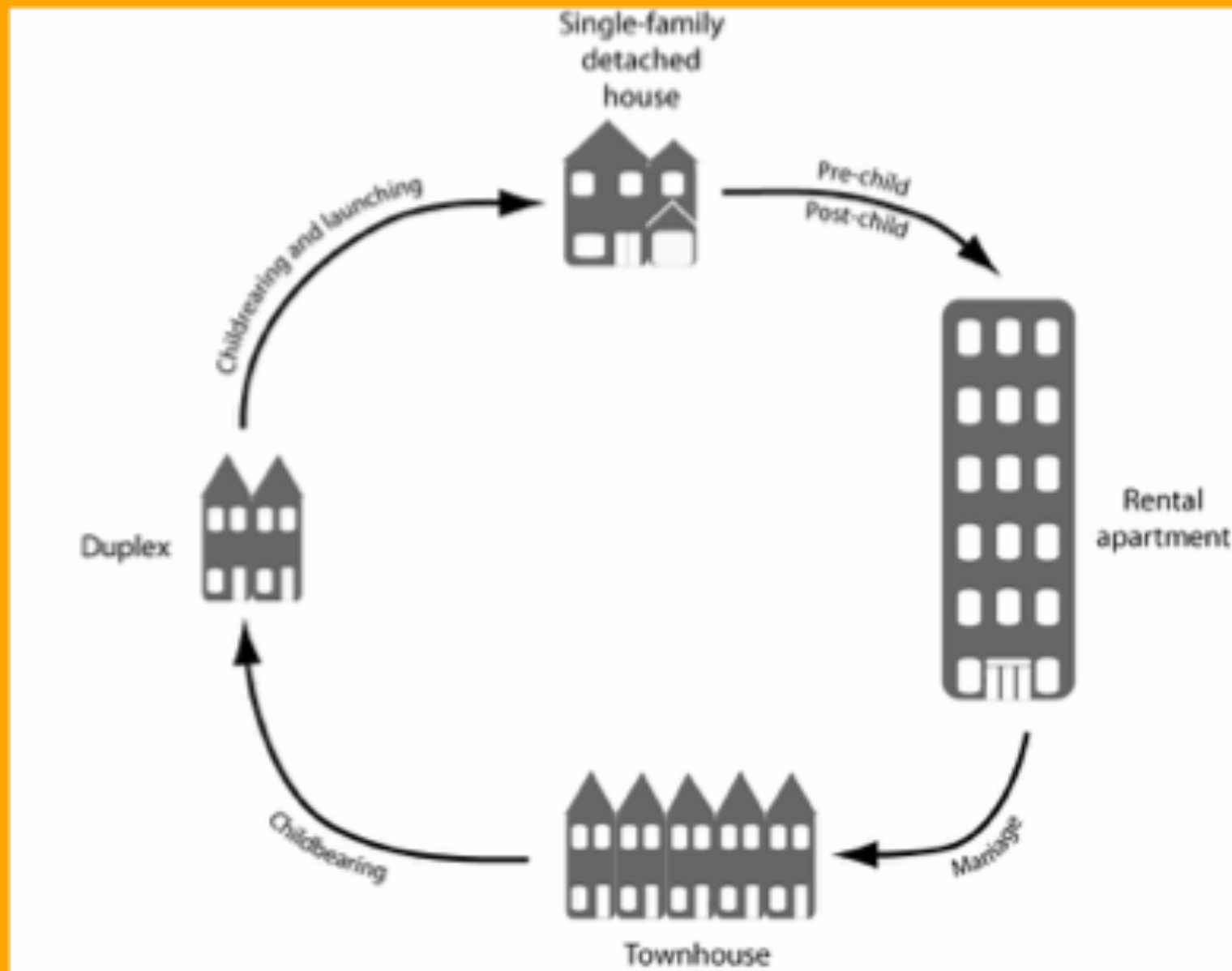
MUNICIPAL HOUSING PLAN, BYLAWS, PROGRAMS, POLICIES

- identifies gaps in housing supply
- provides demographic information
- sets out exact numbers of units to be built in future
- provides information on land area and guidelines to be used to develop new neighbourhoods and housing

HOUSING PRIORITY SHIFTS

- 1950s
 - CMHC focus on “slum” clearance and construction of public housing (75% funded by federal and 25% provincial governments)
 - Promotion of suburban housing through access to low-interest mortgages, design guidelines: homeownership increased from 41% to 56% from 1941 to 1952
- 1970s
 - Condominium Acts passed in provinces and changes made to Income Tax Act, making rental housing less profitable
 - CMHC introduced programs to support co-operative housing, ownership among low-income households, rental support to deal with affordable housing crisis
- 1990s-2000s
 - new urbanism, Smart Growth, brownfield/greyfield developments, mixed-use, TOD

HOUSING CAREER



Thomas 2009

- Assumes linear progress
- Assumes same life cycle stages for everyone
- Assumes ability to move through each stage

HOUSING CONTINUUM

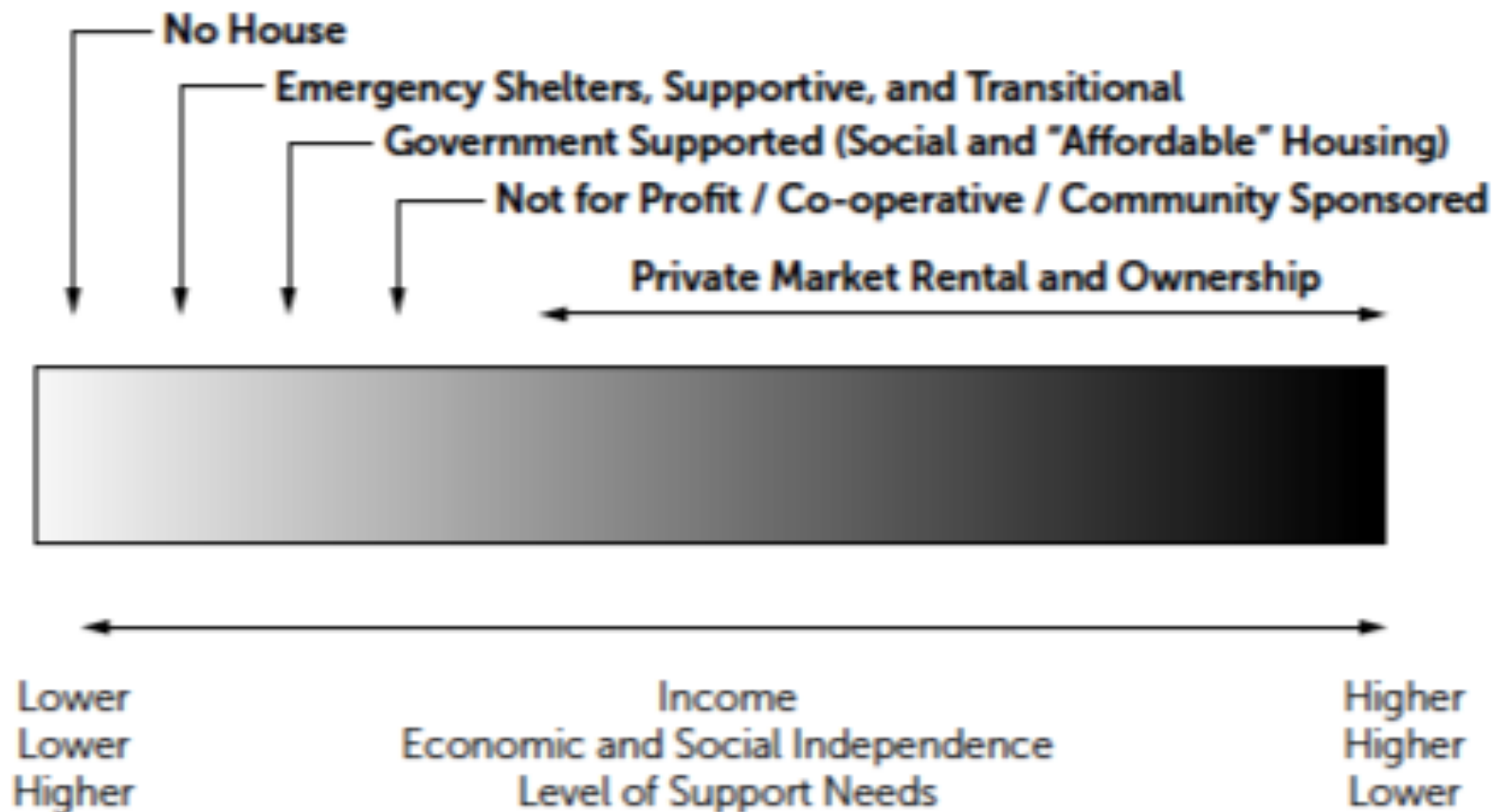


Figure 5.1.2 • Saskatchewan's housing continuum.

Source: Government of Saskatchewan 2011.

- Does not assume linear progress
- Does not tie housing to life cycle
- Acknowledges barriers to different housing types

HOUSING MIX AND AFFORDABILITY

- Housing affordability is a persistent problem in most countries
- Contributing factors:
 - Unstable economy, increase in temporary work
 - Increasing polarization of incomes
 - Declining role of governments in providing public housing
 - Historically, government has intervened in housing provision for affordability, quality

HOUSING MIX AND AFFORDABILITY

News › UK › UK Politics

Lack of affordable housing blamed for 50% drop in young homeowner

Labour figures show just 800,000 people under the age of 34 now own their home

Oliver Wright | @oliver_wright | Thursday 24 September 2015 |  32 comments



- United Kingdom developed incentives for young first-time buyers (2015)
- Key Worker housing (e.g. NHS, firefighters, police) for households earning < £ 60,000 (\$85,000 USD)

Key workers to be given 30% discount in new housing scheme

Shadow housing secretary labels initiative for first-time buyers as 'another empty promise'



▲ In 2015 the Conservatives had promised to build 200,000 new homes, but the National Audit Office found not one had been built. Photograph: Joe Giddens/PA

Key workers, such as nurses, police and military personnel, will get priority under a new scheme offering homes for first-time buyers at a 30% discount, the housing secretary will say on Friday.

PLANNING/POLICY TOOLS

- Commonly used tools include:
 - Protecting existing rental and affordable housing
 - Removing regulatory barriers (e.g. ensuring a variety of housing types)
 - Developing incentives to build affordable housing (e.g. faster approvals, inclusionary zoning)
 - Requiring developers to contribute to an affordable housing fund
 - Zoning to encourage multiple-family dwellings, increased density
 - Policies to maximize the use of existing infrastructure

REGIONAL APPROACHES

- Housing forecasts and plans are often at the regional level
- Policies to maximize the use of existing infrastructure
 - e.g. focusing higher density housing in designated transit corridors, using city-owned sites near transit for affordable or public housing
- Designating key areas in each neighbourhood for new housing
- Ensuring that supportive housing is equally distributed across the region, e.g. "fair share"

REGIONAL APPROACHES

- Greater Golden Horseshoe in Ontario includes 10 of the largest cities in the country
- Places to Grow Act aims to decrease the amount of land used for urban growth



PLACES TO GROW

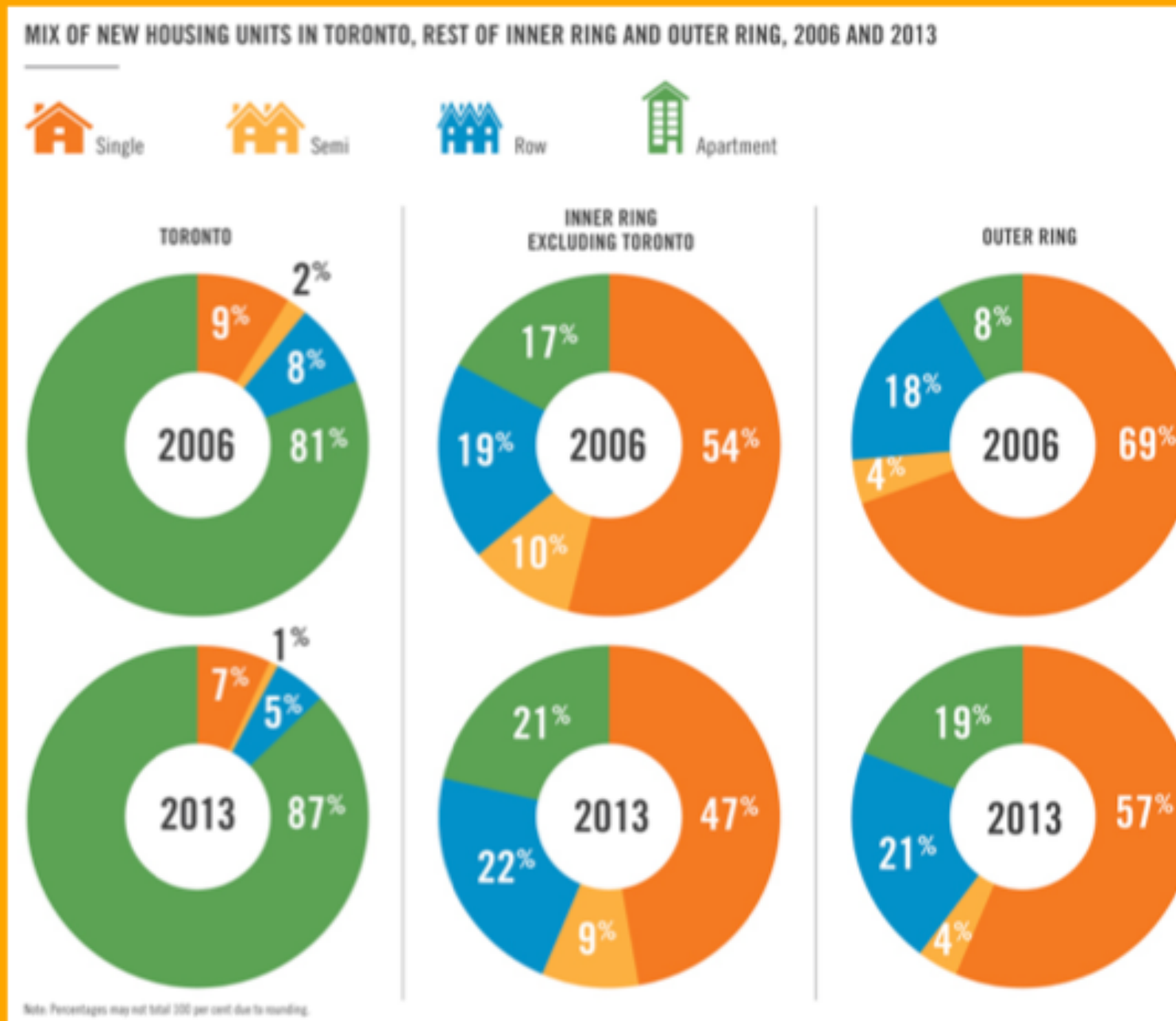
GROWTH PLAN FOR
THE GREATER GOLDEN HORSESHOE 2008

SCHEDULE 4

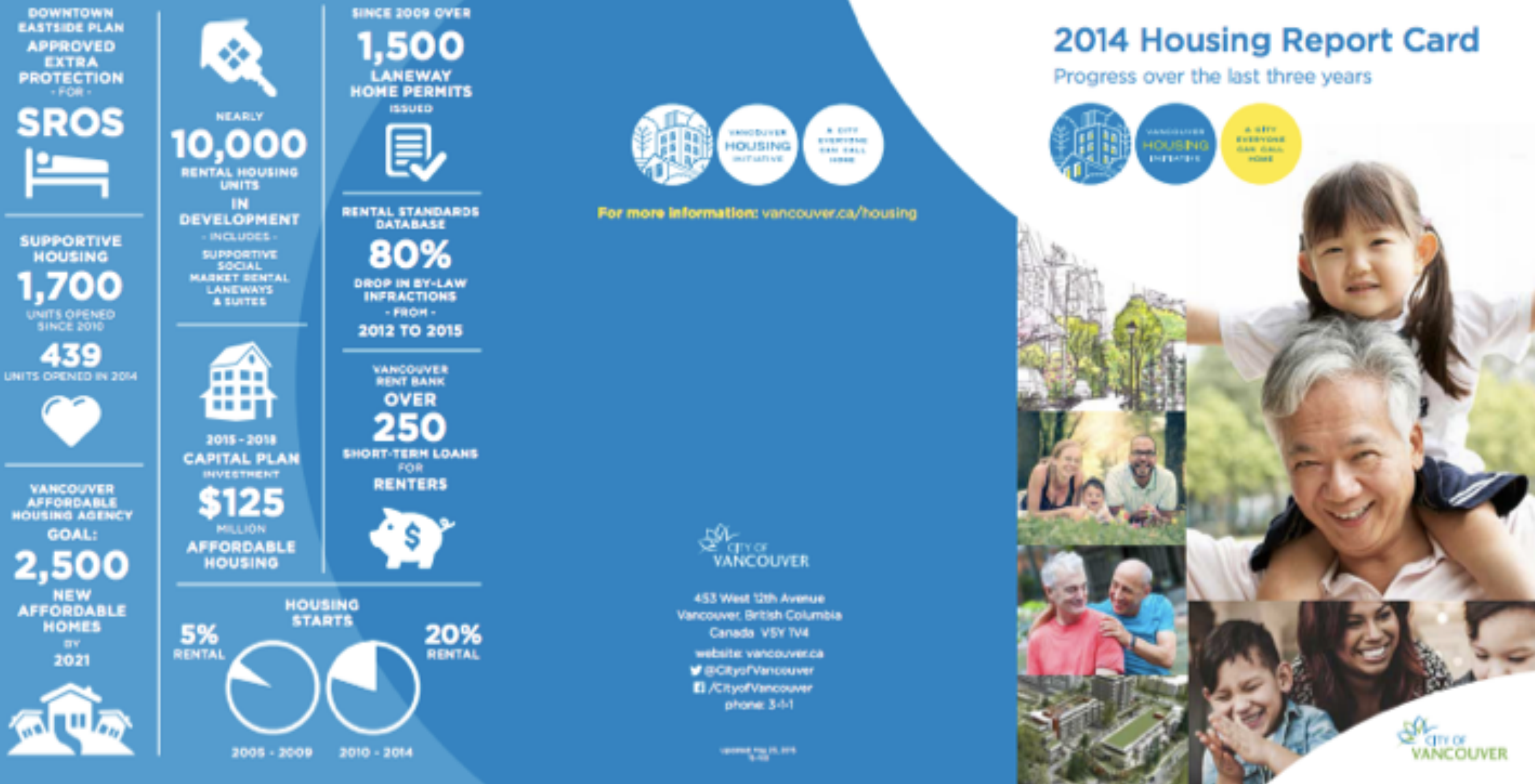
Urban Growth Centres

Note: The information displayed on this map is not to scale, does not accurately reflect approved land-use and planning boundaries, and may be out of date. For more information on precise boundaries, the appropriate municipality should be consulted. For more information on Greenbelt Area boundaries, the Greenbelt Plan 2005 should be consulted. The Province of Ontario assumes no responsibility or liability for any consequences of any use made of this map.

REGIONAL APPROACHES

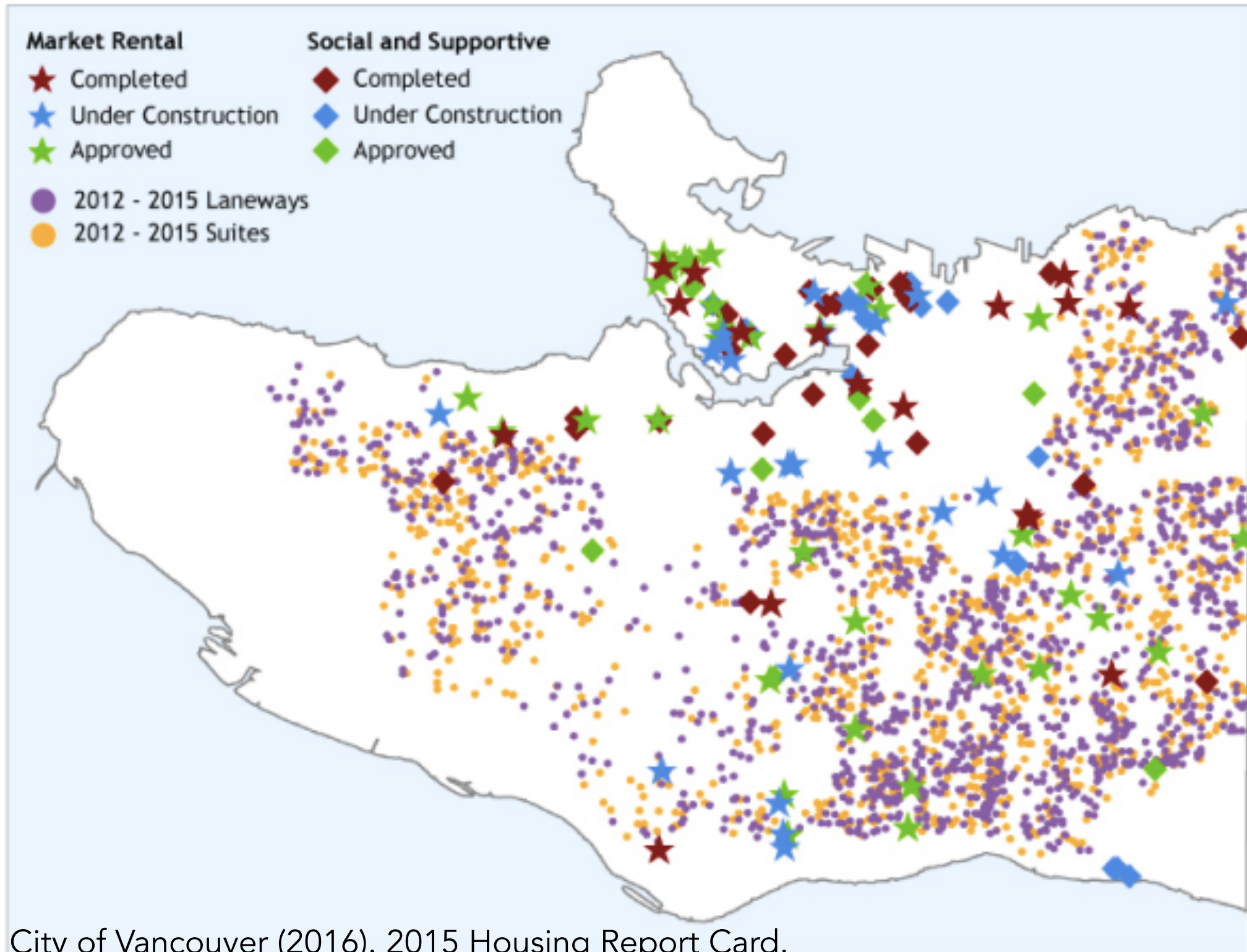


REGIONAL APPROACHES



REGIONAL APPROACHES

Overall: 12,688 Rental Housing Units in Development



City of Vancouver (2016). 2015 Housing Report Card.

NATIONAL HOUSING STRATEGY

- Introduced in 2017 and rolled out in 2018, the NHS is a 10-year plan to create new housing, repair/renovate existing, provide resources for community-based housing, and fund housing research
- Total budget is \$55 billion
 - Targets include cutting homelessness by 50%, removing 530,000 households from core housing need, renovating and modernizing 300,000 homes, building 125,000 new homes
 - Provinces are expected to contribute half of the cost of the federal contribution of \$20.5 billion in provincial and territorial housing programs

THE WHISTLER CASE

(Marla Zucht and Margaret Eberle)



WHISTLER: A RESORT MUNICIPALITY





Tourism Whistler's Official Map to Whistler

Produced in Partnership with the
Resort Municipality of Whistler

Village Regions

The Village Village North
Marketplace/ Upper Village
Main Street

Walking Times (minutes)	Marketplace	Town Plaza	Village Common	Village Square	Mountain Square	Skier's Plaza	Upper Village
Marketplace	2	4	5	6	7	11	
Town Plaza	2	2	3	4	5	9	
Village Common	4	2	1	2	3	7	
Village Square	5	3	1	1	2	8	
Mountain Square	6	4	2	1	1	9	
Skier's Plaza	7	5	3	2	1	9	
Upper Village	11	9	7	8	9	9	

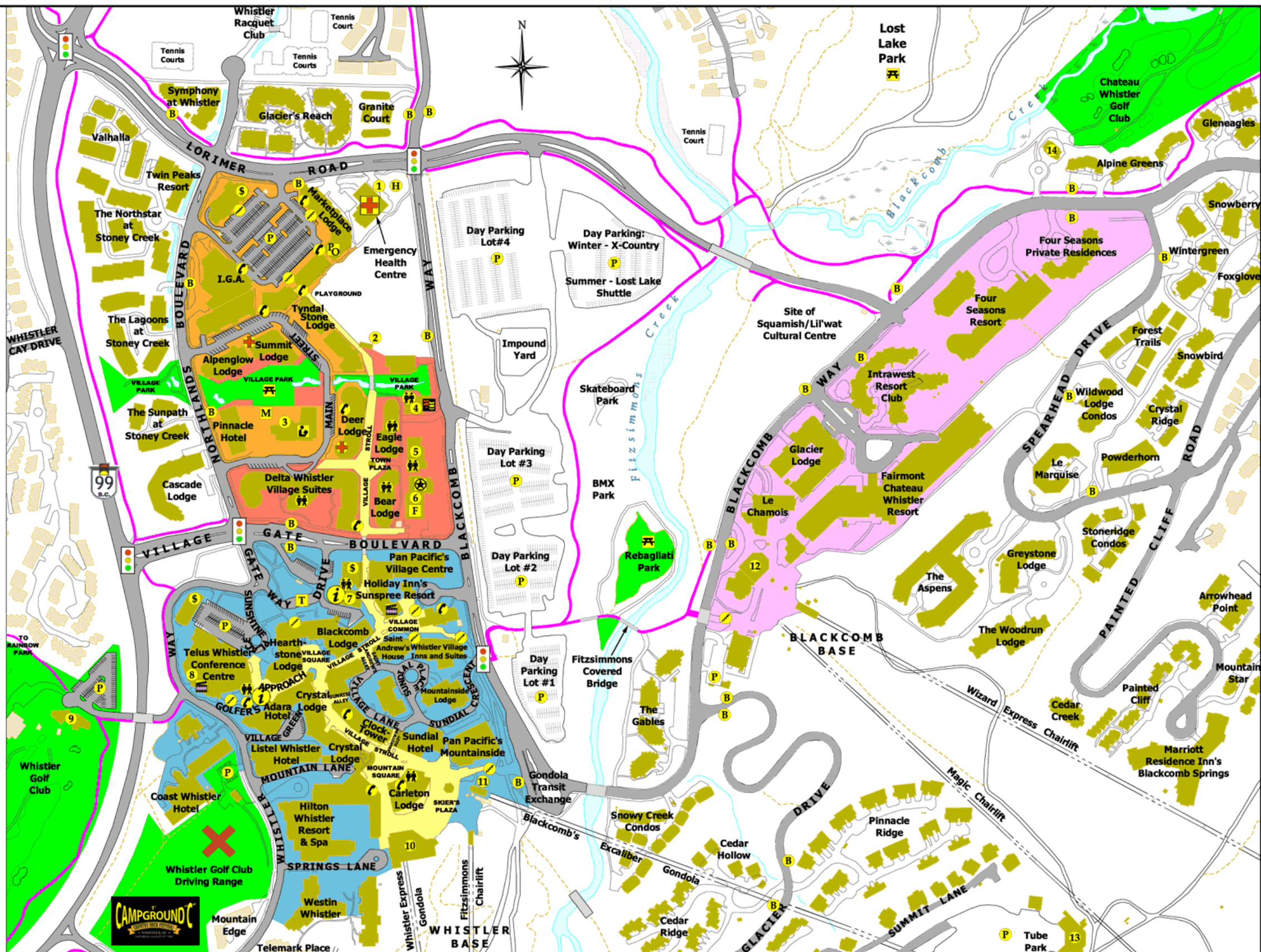
Trails

Valley Trail
Village Stroll
Unpaved Trail

Medical Clinics Parking
Information Telephones
Washrooms Taxi Loop
Bank Bus Stop
Post Office Cinema
Park Area Stairs

Landmarks

- Whistler Heath Care Centre
- 2010 Winter Olympic Games Centre
- Library & Museum
- Millennium Place
- Municipal Hall
- Police & Fire Department
- Visitor's Centre
- Rainbow Theatre
- Whistler Golf Course
- Whistler Mountain Gondola
- Blackcomb Mountain Gondola
- Blackcomb Day Lodge
- Blackcomb Mountain Base 2
- Chateau Whistler Golf Course



PLANNING PROBLEM

- Rapid growth in 1960s and 1970s
- Prices rose dramatically, outstripping local salaries
- Employees lived in nearby towns, commuting mountain roads to work
- 1975, Resort Municipality of Whistler formed with its own legislation (RMOW Act) as the first resort municipality in Canada
 - Act allows Province broad, discretionary land use powers
 - 53 acres of land granted to the municipality in 1976 just after it developed its first OCP

RESPONSE TO AFFORDABILITY CONCERNS

- Employees created Whistler Valley Housing Society non-profit housing organization
- Qualified for CMHC funding for social housing, built the city's only social project at Whistler Creek Court (1985)—20 units, RGI
- City considered using federal funds for subsidized housing (but wanted to be self-sustaining), inclusionary zoning (charging development fees) which was only allowed in resort communities at the time

WHISTLER'S SOLUTION

- Enacted Whistler Employee Housing Service Charge Bylaw (1990)
 - Developers of commercial, tourist, and industrial land to build housing or contribute to a fund
 - By 1996 the fund had \$6 million, which was used to create 326 resident-restricted beds for the local workforce (\$1.7 million balance in 2012)
- Whistler Housing Authority created 1997 to oversee creation, administration, management of resident-restricted housing
 - WHA is a subsidiary of the municipality

WHISTLER'S SOLUTION

- Municipality appoints council members and senior staff to WHA board of directors (4 of 7 members), two resident members
- Monthly rents from the rental units cover debt servicing of mortgages, property management, contributions to capital reserves, WHA operating budget
- Community goal is to house a minimum of 75% of the workforce within municipal boundaries



S U C C E S S

- 900 units built by 2012: 57% affordable ownership, 43% rental, all restricted to residents
- Occupancy is either occupancy-restricted or occupancy- and resale-restricted by covenants on title and managed by WHA
 - Resale restrictions guarantee long-term affordability of the units: WHA calculates the maximum resale price using the Canadian Core Consumer Price Index, works with seller to list property and sell to qualified buyers from the waitlist
- Waitlist
 - Lottery and points systems attempted, now first-come-first-served



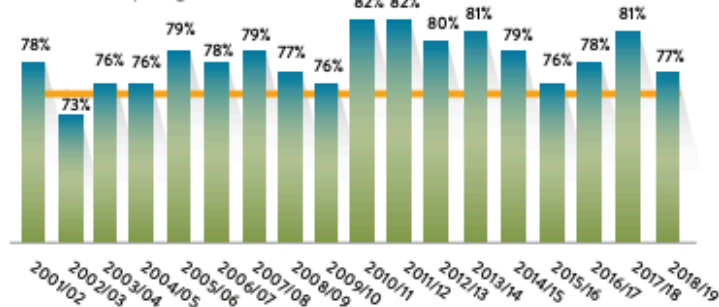
Community engagement is critical to WHA and RMOW to ensure restrictions and innovations are well understood



The Terrace

PERCENTAGE OF EMPLOYEES LIVING & WORKING IN WHISTLER

Community Target 75%



EMPLOYEE HOUSING WAITLISTS



INVENTORY OF EMPLOYEE HOUSING UNITS

153 Suite **658** Apartment **711** Town House **116** Duplex **147** Detached House **383** Dormitory



2019 WHA STATEMENT OF OPERATIONS

\$3,909,845

Total Revenues and Grants

\$3,537,419

Total Expenditures

2020 WHA CONSOLIDATED BUDGET

\$7,055,603

Total Revenues and Grants

\$4,940,840

Total Expenditures

WHA OWNED & MANAGED RENTABLE SQUARE FT.



EMPLOYEE HOUSING INVENTORY

Employee Housing Units

1082

Rental

1086

Ownership

Employee Housing Beds

2596

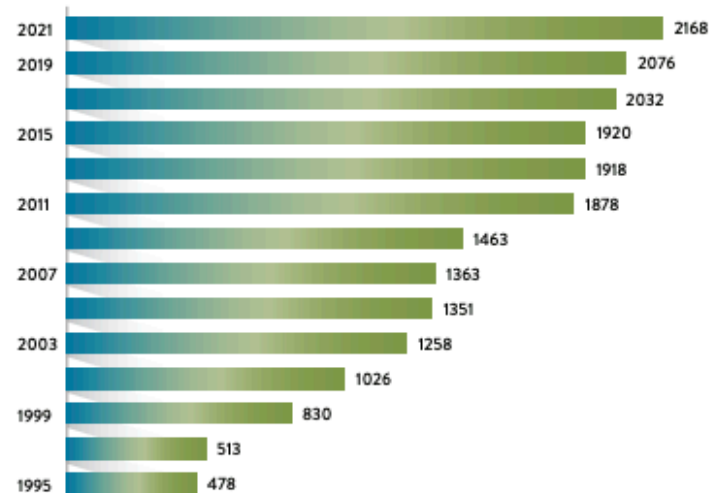
Rental

3993

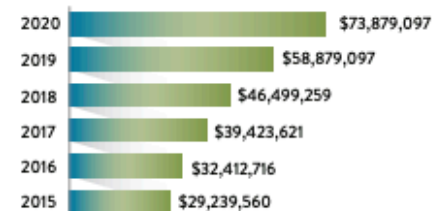
Ownership



GROWTH IN EMPLOYEE HOUSING UNITS



WHA CAPITAL ASSET VALUE



WHA BOARD OF DIRECTORS AND WHA STAFF

WHA Board of Directors

Jen Ford (Chair)
Duane Jackson
John Grills
Mike Furey
Dale Mikkelsen
Jonathan Decaigny
Brian Good

WHA Staff

Marla Zucht – General Manager
Jessica Averiss – Operations Manager
Sam Mendl – Housing Devel. Manager
Allison Winkle – Housing Administrator

WHA Board Representatives

Michael D'Artois
G.D. Maxwell
Colin Pitt-Taylor



Whistler Housing Authority Corporate Plan and Consolidated Budget (2020)

https://cdn.shopify.com/s/files/1/1211/9038/files/WHA_2020_Corporate_Plan_Consolidated_Budgets.pdf?41

UNIQUENESS

- Affordable housing developed without assistance of provincial/federal governments
- WHA housing prices are occupant- and price-restricted but not means-tested, resulting in a mix of incomes in WHA housing
 - Did not focus on low-income or vulnerable households
- WHA price restrictions remain in perpetuity because they're registered on title

TRANSFERABILITY

Table 5.4.1 • A Range of Tools That Can Be Used to Introduce Workforce Housing

Tool	Replicability
Covenants and housing agreements controlling occupancy	Yes
Linkage fees	Applicable only in "resort municipalities" in BC. Alternatives such as community amenity contributions and cash in-lieu provisions for density bonuses are available in other municipalities.
Resale price restrictions	Yes
Housing authority	Yes, but not necessary; can be done by a municipality or other organization
Annual housing needs assessments	Yes

- A number of municipalities have drawn on the Whistler experience to meet workforce needs
 - Vancouver, Tofino, Banff, Salt Spring Island, Bowen Island, Langford, UBC, SFU

DISCRIMINATION IN THE HOUSING MARKET

- Many groups face discrimination in the housing market
 - Ethnocultural minority groups
 - Racialized people
 - Indigenous people
 - Low-income workers, especially on income assistance
 - Youth and young adults
- Homelessness has been a serious problem in Canada since the early 1990s, which is compounded by the affordable housing crisis. Having a job/income is a requirement for most housing

SUMMARY

- Governments are responsive to changes in quality, affordability, and sustainability of housing options
- Providing a range of different housing types/tenures is critical in meeting the long-term needs of municipalities and regions
 - Developers respond to policies, programs, and incentives to develop housing
 - Governments have addressed affordability as a persistent issue
 - Most municipalities are moving towards mid-rise, high-rise, and mixed-use housing developments because they have a lower impact on land and natural resources and are more affordable
- Ongoing challenges include discrimination in the housing market and homelessness

WHAT DO PLANNERS IN THIS AREA DO?

- Calculating population/demographic projections based on Census data
- Developing a survey to determine the needs of a particular client group for a non-profit housing provider e.g. women, Aboriginal people, youth
- Working for a non-profit housing authority managing units
- Evaluating a housing program to determine its effectiveness, e.g. housing supplement for seniors
- Determining the land uses and by-law amendments for a revised official plan

WHAT DO PLANNERS IN THIS AREA DO?

- Managing and delivering a homelessness program for a charity
- Working on a mixed-use housing proposal for a developer
- Developing partnerships between non-profit organizations to apply for funding for a project
- Calculating the amount of land needed for new housing in a region over the next 20 years
- Mapping out areas where households pay over 30% of their income in rent
- Making sure a proposed housing project meets local design guidelines

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