



We (The Tye) have compiled some of the ideas expressed at the February 22, 2017 *Home for Good* event, as well as questions and comments collected from attendees. Over 300 hundred people attended the event; 63 per cent of our registered attendees reported that they worked in – or studied – a field related to housing.

Our hope is that ideas from this event seed further conversations and possible future solutions.

Please feel free to share this document widely. We'd love to know if you find it useful, and who you're sharing it with.

Please reach out to Michelle Hoar – Housing Fix project manager - with your feedback: mhoar@thetyee.ca. We'd love to know what you think of our crowd-sourcing, idea-sharing experiment.

Thank you to our incredible co-presenter organizations, who we couldn't have put this event on without: [Vancity](#), [SFU Vancity Office of Community Engagement](#), [SFU Urban Studies](#), [BC Non-Profit Housing Association](#), and the [Canadian Housing and Renewal Association](#).

This summary is organized in three sections:

- 1) Links to video of event, graphic recording, and Leilani Farha's UN Report on the financialization of housing
- 2) Selection of solution quotes from speakers
- 3) Ideas, opinions and questions from the audience

Thank you to our generous event sponsors:



VIDEO & GRAPHIC DOCUMENTATION

You can rewatch and share the entirety of the event here:

<https://theyee.ca/Tveenews/2017/03/02/Apartment-Home-For-Good/>. Thanks to the AV crew at SFU Vancity Office of Community Engagement for recording and editing the video.

You can access UN Special Rapporteur on Adequate Housing Leilani Farha's report on the financialization of housing – referenced in the interview with her – here:

https://theyee.ca/News/2017/04/07/LFarhaUNReport_Jan182017.pdf



By Andrew Martin, master's student and research assistant at UBC's School of Community and Regional Planning.

View larger version here: <http://bit.ly/2mYF6UG>

PANEL SOLUTIONS

Following are a selection of quotes from the evening's speakers:

“Where I am impressed is in a state where there is actual legislation that codifies housing as a human right. That would not mean that a state that has such legislation is necessarily fulfilling the right to adequate housing for everyone, but it means that they’ve recognized it as a legal right. It’s different than recognizing housing as a matter for social policy. If you start recognizing it as a human right, it allows people to claim it as a human right, and it would influence the kind of social policy you’re going to develop.”

—Leilani Farha, UN Special Rapporteur on Adequate Housing

“You gotta have tight regulation... The money coming in from [outside] real estate [investment] has to then flow into other forms of housing for those with the least [resources locally]. If you look at Singapore, for example, they have gone to great lengths to regulate investment in real estate. Singapore continues to be a highly invested-in place, with real estate bringing in huge dollars. Yet

they have some very tight regulations to ensure the affordability of housing, to ensure social housing continues to be produced, to address homelessness, etc.”

—*Leilani Farha*

“We think we can fix what’s going on in the market in about 10 years. Now I know that’s a really long time. But housing takes a long time to get approved, a long time to build, we are growing really fast—I don’t want to disrupt everybody right now. So the first step is to stabilize everybody, and begin the planning and building of that additional supply that we need. If you can do those two things—I think we can do that, solve homelessness upfront because that’s got to be the priority, but then continue to make [housing] more and more affordable to people as we go along.”

—*Kishone Roy, CEO of the BC Non-Profit Housing Association*

“Affordable housing isn’t just what’s cheaper than what the market is at now. It needs to be pegged to what people are actually making, with minimum wage so low in this province.”

—*Jenelle Davies, secretary-treasurer of the B.C. Federation of Students:*

“We need to do more with rent control – and it’s not just setting up how much it could go up per year, per CIP, that sort of thing – but doing things like getting rid of fixed-term leases... You sign onto them because you’re desperate and you need a place to live and there’s so few places available. And then at the end of your lease you can agree to whatever terms they can set forward in your next lease, or you can leave. Those kinds of things overinflate the market because they have you where you have to sign or go find another place to live.”

—*Jenelle Davies*

“There is now a program....for landlord education... It’ll give a shoutout to LandlordBC because they’ve done some great work in this area. They’ve started a landlord registry where you can take an education course and get a certificate and I think it’s an important step.”

—*Karen Sawatzky, member of the City of Vancouver’s Renters Advisory Committee*

“We need to catch up from 30 years of basically building no purpose-built rental. The secondary rental market, which is secondary suites and rented condos, is not secure. We need to provide rental housing that has the potential to be lifelong housing for renters, and is intended and designed as long-term housing, not just some stop-over to something better... We need to make it so that we can build secure, new, purpose-built rental on any residential street in Vancouver.”

—*Karen Sawatzky*

“What I would like to see is delivering rental housing using first the co-op model, but it can also be done through non-profits and the community land trust model... Community land trusts take the real estate out of the market and put it into community-oriented control, and this protects renters from the impact of land speculation, which we hear is rampant here, and makes all of us much less vulnerable to renovations and other threats to our tenure....

“And when I say all of us, I also mean the homeowners here and those who live in neighbourhoods. Because we’re stabilizing our neighbourhoods, we’re stabilizing our communities. Outside of affordable homeownership in Vancouver, the second problem I hear about is connection and alienation from one another, and that’s because renters are forced to move every two or three years. Imagine being able to move and stay in your community and get to know your neighbours over the long term. And a land trust...will help start providing this security of tenure for your neighbourhoods as well as our individuals.”

—*Yuri Artibise, elected director of the Cooperative Housing Federation of BC*

and the executive director of the Vancouver City Planning Commission

“We have to think of a new Vancouver Special for our suburbs that quadruples, quintuples the number of units on that property. I think we need to look very hard at how we use land... We need to incent the development industry working in Vancouver... anything that the cities in the region can do to create new land, essentially by incenting, by bonusing for the provision of affordable rental, and then covenanting that property so that it’s maintained in perpetuity as a public good. We create enormous lift in the development of new housing. We can shift that over to affordable rental, provided that it works and the cash flows.”

—Michael Mortensen, director of Livable City Planning Ltd

“We sit on a huge land base, but how do we think about that land, especially here in B.C.? We really need to start to think about that land and how we are using it for affordable housing, to separate it from what the current market value is, which is just escalating far beyond what we can afford, and how we extract that value from the long-term reinvestment of that land base. We need to really start thinking about land as being a community investment that is going to remain as a community asset, can achieve a return over time, and continuously recycle that investment back into more affordable housing. We’re often too conditioned of thinking about housing as being that kind of commodity....rather than how we can use this for a catalyst for broader community benefit to create homes for our residents of B.C.”

—Tiffany Duzita, director for the Community Land Trust Foundation of B.C.

“One of the solutions I would think about is systems’ transformation: that’s all levels of government working together through a comprehensive planning lens, to take a look at the linkages and synergies between housing policy, transportation, economic development, and health policy. I think those are the pillars of a healthy community.”

—Dena Kae Beno, housing and homelessness coordinator for the City of Abbotsford

“One of the solutions that I think really needs to be looked at is that I’m sure you can think of all kinds of areas in the city of Vancouver and other cities across Canada where we have all kinds of two, three, and four-storey wood buildings principally built in the ‘50s and ‘60s, that are owned by families and they’re not selling them. Why? Because if they sell it triggers a huge capital gain [tax]. They like the idea of keeping them in the family ownership, they’re not necessarily spending money on maintaining those properties – many of them are deteriorated.

What we could do through the federal government is change the tax laws to allow what’s called a rollover, and allow a family to rebuild or, working in partnership with a company like ours, allow them to take down the old building, rebuild, but have as a condition that they have to rebuild rental and it has to be guaranteed to remain rental, and it has to have rental rate increase protection. So there are solutions, but we have to get together to get government to act.”

—David Podmore, chairman and CEO of Concert Properties

“It’s not just a rental housing issue. Even rental housing is not affordable. If you look at the income you had to have to afford a rental unit 20 years ago today, the decoupling of the relationship between income and rents is enormous. It’s not as bad as condos, but it’s still enormous...”

I think if we’re looking at any kind of subsidy, any kind of densification, we need to tie it to long-term permanent affordability, and by affordability I mean it doesn’t ratchet up when you change

tenancy. In other words, when one family moves up, you can't go up to market. That's where you lose ground, and that's where you end up subsidizing it all over again."

*—Andy Broderick, co-founder and investment committee chair at New Market Funds
and vice president of impact market development at Vancity*

SUBMITTED IDEAS, OPINIONS AND QUESTIONS

(Collected from attendees on question cards, online tool Slido, Facebook, and after the event in an online survey. Many were submitted anonymously, some with names.)

IDEAS & OPINIONS:

Many seniors could be accommodated on single-family properties for ongoing care by family if tiny homes were permitted. Seniors' Advocate housing report gives data on needs. Tiny homes are used in Europe as temporary movable housing for seniors needing care in lieu of institutionalization. It is a rental proposition used by the "sandwich generation" to provide care on their properties.

While the City of Vancouver has made big strides in advocating and pushing for affordable rental housing, especially to senior levels of government, perhaps their biggest issue is of the city's own making: the delays facing developers and builders in getting projects built. Council needs to exert fortitude and push city bureaucracy to enable much quicker turnaround on projects that include rental housing -- so the timeline from application to shovels-in-the-ground is weeks, or few months...as opposed to many months, or even 5 years for larger tracts of land/developments as we heard at forum.

Whether we are talking about condos, secondary suites or purpose built rentals, aging structures are the reality in Metro Vancouver. So, how do we preserve inventory, while repairing/replacing these old buildings? What happens to the residents? How do landlords recoup their expenses in a reasonable timeline? As a landlord, I have a reasonable expectation for return on investment over 10 years. But if my building requires major repair/upgrade, am I supposed to absorb the multi-thousand dollar expense, without increasing rent? I'm not young and my income is fixed. What is to happen to my future?

I'm intrigued by the possibility for renters and/or community minded property owners to collaborate in forming ad-hock development groups. This seems to me like an intriguing way of adding an alternative to small scale developers who are roaming the streets in their (legitimate) pursuit of business opportunities. If there is a "renters to owners" network out there, I'd be happy to hear about it. If there isn't one, I'd be happy to see it form. In a way, I guess, I have started one.

YarOn Stern, YarOn Stern Design

I was especially taken by David Podmore's comments on Federal taxation policy affecting the ability to increase supply. This was something we documented already in the early 2000s in consultations we did for provincial and city governments. Yet there doesn't seem to have been a concentrated effort on the part of the developers, market and non-profit, or for that matter the City to tackle the Feds on this. At least the taxation policy hasn't changed so that is my assumption.

Can't do much about more supply of affordable housing without the Feds supplying some money and maybe a more vigorous CMHC, or in the case of the Province giving attention to family housing the way they have done in the past to housing for seniors and the homeless. And then there are city's like Burnaby that stick their heads in the sand about both homelessness and the declining stock of affordable rental. I would imagine if we had marches like the one at the time of Trump's inauguration that were about the lack of affordable housing and that governments aren't addressing the problem, we would see some improvement. In that we have only ourselves to blame.

I think we need to challenge stratas on the often ridiculously tight restrictions or bans on long-term rentals in strata buildings. Just one example I'm aware of from personal experience: overly restrictive strata rules can result in units sitting vacant due to people relocating for work but not yet wanting to sell. Very inefficient use of housing stock, for it to sit empty. Dialogue to help stratas place more reasonable controls so high quality tenants can rent in such buildings would be an incremental step forward.

I am so happy that this conversation is now taking place citywide (and beyond). I have been a frustrated renter for many years.

Colleen Klassen

FOR OUR URBAN CENTRES Lets explore how we can create more affordable, compact, flexible and liveable units for families <https://www.linkedin.com/pulse/square-feet-hours-making-apartments-work-harder-michael-mortensen?trk=mp-reader-card>

FOR SUBURBS Lets create a NEW Vancouver Special - ubiquitous forms of infill that will incrementally and gently intensify the region's suburbs to offer more housing choices in higher amenity locations. <https://www.linkedin.com/pulse/do-we-need-new-vancouver-special-michael-mortensen?trk=mp-reader-card> --

Michael Mortensen MA, MCIP RPP Urban Planning + Development Intelligence Director Livable City Planning Ltd. Vancouver BC, Canada www.plan-tlc.com

Executive summary: To create housing affordability raise property taxes substantially (while offsetting this by an equal decrease in income tax) and also *heavily* tax the capital gains from property sales (probably at a rate of at least 75%). Thesis: I think that obviously land cost is THE issue that needs to be addressed in an affordability strategy.

By definition, housing is unaffordable when the price of land exceeds its use value in the local economy. So, without decreasing the price of land housing will never be affordable. To decrease the

price of land you simply need to remove the incentive for speculation and investment. The easiest way to do that is to raise property taxes substantially (while offsetting this by an equal decrease in income tax) and also *heavily* tax the capital gains from property sales (probably at a rate of at least 75%). That's it, simple. Anything else is just pissing in the wind.

Establishing Community Land Trusts is a fine, creative stewardship of land and housing in the public interest. By in effect taking land out of the market, keeping lands public in perpetuity, CLTs interrupt the current insurmountable increasing gap btw land values relative to commoners' income growth. CLTs can embrace, encompass rental, co-op, owned, and co- housing, apartments, townhouses. They can include a healthy mix of demographic groupings within society, communities -- in-place or in units held by one or many CLTs in holdings or units scattered across the region. Reclaim the commons, in and with diversity!

Gus Polman, former long-term strata council Pres., now in life lease:

Bologna and northern Spain, where co-operatives flourish. Are there measures that reward occupancy and equality over speculation that drives inequality? For example, someone buying into a neighbourhood with increasing inequality would have a higher property tax bill than someone who buys into a neighbourhood with greater equality. Existing owners would not be impacted.

First off, raise the minimum wage. Thanks to Jenelle Davies for bringing this up! 2. Mr Podmore's comment on the stock of 3 storey buildings decaying because of the capital gains tax seems eminently sensible. Vancouver must densify. 3. More co ops. 4. Land trusts are a novel idea in urban and suburban areas. I know of them in farmland situations. 5. I will investigate Mr Broderick's New Market Funds. 6. The Non-Profit Assoc seems to be an umbrella organization. There are some decaying, poorly run units here in Ladner run by an outfit called The Affordable Housing Society. They do not have to accept people from the BC Housing Registry. (ie the homeless in our town.) That is wrong! Mr Roy should look into that outfit.

Mary Ballon, thinking grandmother

Remove all subsidies (direct & indirect) from home ownership (including the home-owner grant - kind of like removing - hopefully one day - subsidies from fossil fuels). A healthy economy has a larger proportion of renters (for labour mobility, etc) - lots of studies support this. See the excellent NY Times op ed "[How Cities Should Take Care of Their Housing Problems](#)". Better financial support for the enforcers of the Residential Tenancy Act. The Office has been seriously underfunded for many years.

The ocean/mountain land constraint is false. Biggest constraint is single family zoning.

Baldwin Hm

We need to move the language away from the world of finance. These are livelihoods not properties. Home keepers/stewards not land lords. Build policy from that.

There is a clear difference between youth affordable and adult affordable, and we need to remember the young people leaving Foster care into poverty

Stephen Ryan and Becca Hays

Governments at all levels indeed have a responsibility to ensure affordable housing, but we must discuss the role of business in the commodification of housing.

Federal housing strategy please!

AUDIENCE QUESTIONS

What's one action that the provincial government can do that would make a difference in getting the needed rental housing built?

Patricia McSherry

Shared equity models are being used elsewhere by community land trusts to bridge the income gap between renters and owners. Could this model work in BC?

Thom Armstrong

What regulatory hurdles at the municipal, provincial, and federal levels do founders of a housing co-operative face in acquiring properties, getting permits/permissions to operate, long-term possibilities for retaining rights?

Community land trusts are very common in the US and UK. Why isn't Vancouver making one-time public investments in public land by placing land in perpetuity and allowing households to own their housing structure? It is a viable model that is proven, yet Vancouver has ~350 units in CLTs in total!! What's taking so long?

Hearing Yuri talk about co-op housing, what's holding back governments at all levels from directing more effort and capital to developing more co-op housing?

What are the barriers to community land trusts being formed in Vancouver and how can we break them down?

What's the minimum size (by area or by number of units) for a community land trust to be 'worthwhile'?

David

What immediate steps would you recommend to the communities/municipalities/governments now coming to grips with the crisis created by decades of non investment?

The aging stock of purpose-built rental housing in some suburbs is increasing facing redevelopment pressure; how can we renew this stock without raising rents?

Craig E Jones

Regarding the question of considering renters first class citizens, why are there no tax incentives, considerations or relief similar to homeowners?

How do you think the climate of anxiety around housing is impacting the civic culture and "vibe" of Vancouver, both now and in the long term?

Whereas the majority of Vancouver residents are renters, why is there no political will to implement effective affordability policies?

What are the provincial, municipal, and federal policies that are being looked at to stabilize the market? How many are proposed by public vs. private developers?

What are the participants' expectations for the National Housing Strategy?

Lindsay

Do we need to take distinct approaches to affordable housing and supported housing?

David

Companies #StockSplit when their shares become too expensive. Should we allow #LandSplits for the same reason -> more affordable land.

Why shouldn't Vancouver "Do a Vienna" and simply build itself?

Should Vancouver copy NYC and have "emergency rental availability thresholds" at which built it #BuildBabyBuild's (NYC is 5%)

Why is Seattle so far ahead of us in Vancouver? Smaller suites?

Speakers that talk about families and young people. Why is there next to no mention of rental models and social programs geared toward seniors and low-income single adults?

What about seniors' housing?

What has prevented large pension funds from investing in purpose built rental housing in the recent past & are they taking advantage of this opportunity now?

Patricia McSherry

No mention of the difficulties with eviction for landlords and how it may affect the rental market. Why is it tenant-centric?

Does the Lower Mainland have enough industries to sustain and maintain the current property market?

Do you think tiny homes could be part of the solution?

Are there models for accommodating tiny homes that include leasing opportunities?

For students, would more access to on-campus housing create more options to suit their limited budgets?

If their lifespan is 5-10 yrs, modular homes are temp homes (and that does not build community). Why are they preferred to long term permanent social housing?

What about communal housing?

Who is part of your “healthy community”? Is it those who need housing from every kind of community? Do these people look like your panel? What do diverse communities that provide “social benefits” include? How do you connect with these people? What language changes do you think you need to recognize your own class/race/gender/sexuality/nationality?

Density means more housing, but is there an upper limit to density? What forms of density also facilitate community?

What’s your boldest vision for gentle densification in single family detached dwelling neighbourhoods?

Jordan

Densification needs to happen. eg. Nanaimo is mostly single-family homes, but so is Point Grey, or Kerrisdale, or Shaughnessy, and other neighbourhoods. Why did you pick a racialized community? Do you deem these communities disposable?

Aoife

Why are we incentivizing & giving more money to the developers who are part of the problem? Are there more non profit builders who would be interested?

Someone posted on the live video: “Why don’t they move somewhere they can afford? I would live there if I could afford it, I have family there!” How to respond?

Rob B

Why do we have to take their word for it that the rich are better at running housing? Democratically controlled public housing could serve need without profit.

The Global Forces Behind Housing Crises is the problem. How do you think that our province can protect us from this cancerous growth of “finance” in our lives.

Mary Ballon

What are some effective actions or roles that the general public can take?