Imagining Otherwise:

an exploration into municipal planning of affordable and diverse housing

Bridget Buglioni

Supervised by
Professor David Wachsmuth

Supervised research project submitted in partial fulfilment
of the Master of Urban Planning degree

McGill University School of Urban Planning
Montréal, Québec, Canada

August 2024

Acknowledgements

Thank you to my supervisor Professor David Wachsmuth for everything you have taught me and the opportunities you have given me over the past two years. I also extend my gratitude to the faculty, staff and my peers at the McGill School of Urban Planning for all I have learned throughout this Master's program.

Thank you to my family, friends, and my partner, for being there to support me along the way, I could not do this without you.

I situate the importance of this topic within the work of Lancione's *For a Liberatory Politics of Home* (2023). In his work he proposes we view those experiencing some form of "lessness," as not the exception, not a "province of an otherwise functional plateau," but founded upon a shared political economy (Lancione, 2023, p. 3). Those experiencing "the harshest intensities of lessness" are a part of the same logic that sustains the mainstream ideologies of home, that is to say, one might not experience the same precarity, but are part of the system that perpetuates it (Lancione, 2023, p. 9). I highlight Lancione because he brings forward relational thinking– that we all exist on a spectrum of vulnerability, which we can use to guide planning practice.

Abstract

In the wake of increasing housing pressures and inequality, this study examines the municipal role in housing, and explores future visions for the housing landscape of our communities. Using qualitative interviews with Planning professionals across mid-sized cities in the Metro Vancouver region, this research offers insight into current municipal practice in the Canadian setting. While municipalities look to the Province and Federal government as being primarily responsible for meeting widespread housing needs, it is evident we have turned to using the planning system to facilitate the provision of affordable housing. In response, municipal planning has had to take on an essential housing role. The extent to which a municipality takes on this downloaded housing responsibility varies both within and across municipalities, and shifts over time. Further, their capacity to take on a larger housing role also varies, particularly due to organisational and fiscal capacities, as well as political will. The findings of this housing exploration emphasises the need for a housing system that reflects the diverse needs and desires of our communities by encompassing varying tenure types, densities, and housing forms to ensure no residents are left behind. In order to achieve a housing landscape that adequately meets residents needs and offers an opportunity to dwell joyfully, these Planners recognise the way housing is delivered needs to shift. While transforming housing delivery is seen as beyond the current capacity of many municipalities, it is within the broader scope of planning, and could potentially be integrated into municipal frameworks with adequate support and resources.

Résumé

Dans un contexte de pressions et d'inégalités croissantes en termes de logement, cette étude examine le rôle des municipalités dans le domaine du logement et explore les perspectives d'avenir pour le domaine du logement dans nos communautés. À l'aide d'entretiens qualitatifs avec des professionnels de l'aménagement dans des villes de taille moyenne de la région métropolitaine de Vancouver, cette recherche offre un aperçu des pratiques municipales actuelles dans le contexte Canadien. Tandis que les municipalités considèrent que la province et le gouvernement fédéral ont la responsabilité de répondre aux principaux enjeux de logement des résidents, il est évident que nous nous sommes tournés vers les outils de l'urbanisme pour permettre la provision de logements abordables. En réponse, l'urbanisme municipal a dû assumer un rôle essentiel en matière de logement. La mesure dans laquelle chaque municipalité adopte cette responsabilité dévolue de logement varie au sein des municipalités et entre les municipalités, et évolue au fil du temps. En outre, leur capacité à assumer un rôle plus important en matière de logement varie également, notamment en raison de leurs capacités organisationnelles et fiscales, ainsi que de leur volonté politique. Les résultats de cette exploration du logement soulignent la nécessité d'un système de logement qui reflète les divers besoins et désirs de nos communautés en englobant différents types d'occupation, de densités et de formes de logement afin de s'assurer qu'aucun résident n'est laissé pour compte. Pour parvenir à un paysage immobilier qui réponde de manière adéquate aux besoins des résidents et leur offre la possibilité d'habiter avec joie, les urbanistes reconnaissent que la manière dont le logement est livré doit changer. Bien que la transformation de la provision de logements soit considérée comme dépassant les capacités actuelles de nombreuses municipalités, elle s'inscrit dans le cadre plus large de l'aménagement et pourrait éventuellement être intégrée dans les cadres municipaux avec un soutien et des ressources adéquats.

Contents

List of Figures

chapter 1

"[Housing] is a universal necessity of life, in some ways an extension of the human body."
(Madden and Marcuse, 2016)

Introduction

Introduction

The current Canadian housing market is putting incredible strain on the daily lives of residents. There are limited housing options outside of traditional homeownership and private market rentals, and within what is physically available, the units or homes are often unaffordable (Moos and Skaburskis, 2010). In current housing debate there is talk of increasing the "missing middle" housing in Canada, referring to medium-density housing. On top of the need for medium-density development nation-wide, we also need affordable and diverse housing types–including supportive housing, transitional housing, emergency shelter, and non-market options such as social housing, and co-operative housing. In a community without adequate supply of purpose-built rentals, or affordable and diverse housing, the private market takes over as the only housing provider, and often this is not sufficient nor equitable (Blunden and Flanagan, 2022).

Policy turning away from public housing investment has resulted in increased housing disparity across Canada and many other countries (Raynor and Whitzman, 2021). Research from the early 2000's in Canada pointed to consistent increases in housing unaffordability for two decades across almost all classes of household, and called for serious policy intervention (Moore and Skaburskis, 2004). In the two decades following, housing unaffordability continues to plague many Canadians, particularly more vulnerable populations like racialised groups, young people, and renters (Government of Canada, 2022a).

In cities, there is an ongoing challenge in managing urban development, housing markets, and neighbourhood decline and revitalisation (Suttor, 2016). Although housing is often considered beyond the municipal planning role, city planners work to manage the challenges and changing needs of cities, making them liveable for both current and future residents–and today one of the greatest challenges of our cities is housing. Municipalities are also most intimately aware of local resident needs, and see and feel the effects of a lack of affordable housing in the daily lives of residents. There are many contributors on top of increasing costs, that further put stress on housing today that fall beyond municipal capacity, including but not limited to: economic recessions, a decline of the welfare state, struggles between federal and provincial governance, deinstitutionalisation of psychiatric patients (such as Riverview Hospital in Coquitlam), family unit breakup, and the shift in social housing policy away from helping the very poorest households (Fallis and Murrary, 1991). Although these influences may go beyond what is considered within municipal control, as our population becomes increasingly urban, questions of municipal autonomy, governance, and power emerge.

Research Objectives

This research is grounded in the belief that affordable and diverse housing forms are fundamental to creating livable and equitable cities. It is with an understanding that within our current housing system a number of residents are left behind, or lack the experience of "dwelling joyfully,"[1] that I seek to explore this issue and how it is addressed and understood at the municipal planning level. The objectives of this research are twofold:

First, is to examine how municipal Planners define the housing challenges regarding diverse and affordable housing types in their community, and how they define their role within this problem.

Second, is to engage in an exploration into dwelling joyfully, in which these Planners express their housing visions for the community.

Geographic Setting and Background

Housing research in Canada tends to focus on the largest cities, yet today housing challenges affect cities of all sizes. The geographic setting of this work focuses on the Metro Vancouver Region of British Columbia. In this research, rather than examine the City of Vancouver, I focus on the cities around it, the mid- and smaller-sized cities of the region, offering a perspective into housing challenges and governance beyond Canada's largest cities.

The Metro Vancouver region is home to 21 municipalities, and occupies the south west area of British Columbia. It is the third largest metropolitan area in Canada, behind Toronto and Montreal. Up against the ocean and nearby mountains, this region has long been considered a desirable place to live and work. Often regarded as a liveable city, Vancouver is also noted for its high cost of living, which is also seen across the Metro Vancouver region.

Across Canada, around one in ten residents of all tenures are reported to be living in a state of Core Housing Need, yet across Metro Vancouver these rates are significantly higher, as the 2021 census reported 16.9% of households in the Vancouver CMA were in Core Housing Need (Statistics Canada, 2021a; Statistics Canada, 2022). Further, in the municipalities throughout Metro Vancouver, the percentage of households living in a state of Core Housing Need is much higher for tenant households, representing a region that features high housing stress (see figure 1. Core Housing Need in Owner versus Tenant Households).

[1] From the Preface of *For a Liberatory Politics of Home*, Lancione states "in immanent terms, many lack a way of dwelling joyfully, and there is so much to be gained in recentering thinking from that standpoint" (2023, p. viii).

Percent of Households in Core Housing Need: Owner versus Tenant Households

Core Housing Need refers to whether a household's dwelling is considered at least one of: unaffordable, inadequate, or unsuitable, and the household could not afford alternative housing based on local housing costs.

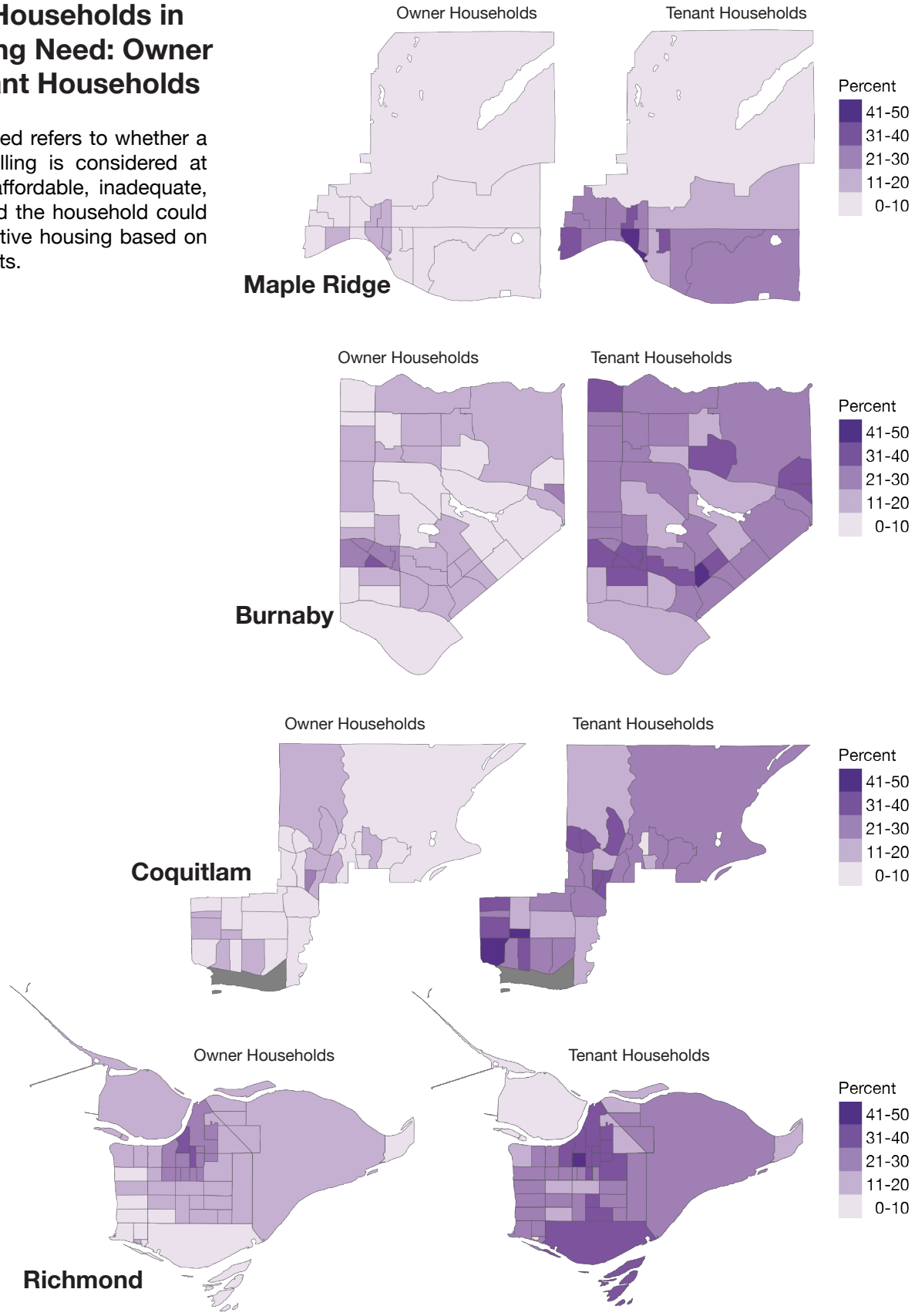
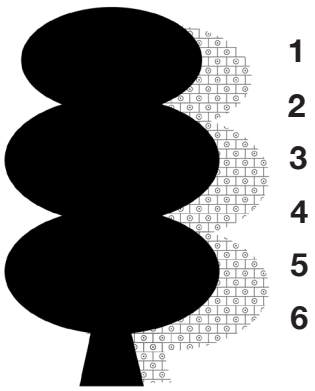


Figure 1. Mapping the Percent of Households in Core Housing Need: Owner versus Tenant Households. (2021)

As seen across figure 1, the percentage of households living in Core Housing Need is significantly higher among tenant households than owner households across all municipalities shown–with some census tracts seeing as high as 50% of tenant households in a state of Core Housing Need[2].

Overview of Study

This introduction frames the issue and presents the research objectives. In the following sections of this report, chapter two provides a literature review on the topics of: housing governance in Canada; the importance of affordable and diverse housing needs; current approaches to meeting housing need; and a broader look at the planning role. Chapter three presents the research methodology: qualitative interviews with 9 planning professionals in Metro Vancouver. Following, is a presentation of findings, split in two parts. First, chapter four presents the interview findings regarding: the current housing landscape; challenges to housing affordability; and approaches to achieving affordable and diverse housing. Key findings include: a reliance on municipal planning to meet today's housing need as a result of both a lack of housing investment from higher levels of government, and a housing landscape in which housing is increasingly unaffordable and therefore housing needs are not met. Second, chapter five presents the findings of the housing exploration, in which the interviewed Planners describe their ideal future of housing, as well as engage with a discussion of housing as a fundamental infrastructure of our cities. The results of this chapter point to the fact that a wide range of housing options are both desired and needed; however, in order to achieve these desired housing outcomes, housing delivery needs to change. Chapter six is a discussion of the research findings and offers recommendations, as well as the conclusion to the report.



[2] See Appendix for figures of West Vancouver, North Vancouver, Surrey and White Rock, Langley, Port Moody, Port Coquitlam, Pitt Meadows, Vancouver, New Westminster, and Delta.

chapter 2

Literature Review

Literature Review

Today housing unaffordability is a global issue, with housing expenses rising faster than wages across the globe, and rising numbers of people in both developed and developing countries facing bleak housing options (Wetzstein, 2017; Madden and Marcuse, 2016). The policy-outcome gap regarding housing affordability can be contextualised by a "lack of understanding about how affordable decent housing" can be implemented in high-demand urban centres located within open market-based societies (Wetzstein, 2017, p. 3163; Rolnik, 2013; Hulchanski and Shapcott, 2004). Market-friendly interventions have long dominated housing policy and discourse, and arguably have done little to address affordability (Wetzstein, 2017; Goetz, 2021). Struggles over finding and holding on to affordable housing has long plagued lower income populations, but today, housing affordability poses a challenge to well-paid professionals, and middle class workers alike (Wyly, 2022). Accessing adequate housing across many cities has become a question of privilege rather than a question of right (Wetzstein, 2017, p. 3164).

Housing Canadians is a "prerequisite for a sustainable social fabric," yet the problem lies in how to house people of both low- and moderate-incomes when the private market is the main housing provider in Canada (Hulchanski and Shapcott, 2004, p. 3). In a number of cities around the world, such as Vancouver BC and its surrounding region, the housing market has been "unhinged" from local incomes and use values (Wyly, 2022; Moos and Skaburskis, 2010). Over the last few decades, the link between the conditions of the local housing supply and local needs has progressively been loosened, as home prices rise faster than incomes, and the local housing market has become entangled in planet-spanning vacancy chains and filtering processes (Wyly, 2022; Moos and Skaburskis, 2010).

Within this setting of both local and global housing challenges, what follows is a review of literature regarding: government responsibility of housing, the costs and benefits of both affordable and diverse housing; current planning approaches to achieving this housing; as well as a wider discussion of the planning role.

Housing Governance

Broadly speaking, in Canada powers and responsibilities are divided among the federal and provincial governments, and the provincial governments in turn set out the powers and responsibilities of their municipalities. In British Columbia, the Province sets out statutes, such as the Community Charter, which sets the legislative framework for all municipalities in the province (with the exception of Vancouver which is governed by the Vancouver Charter). The Community Charter sets out the core areas of authority as well as sets out municipal-provincial relations (Union of BC Municipalities, 2022). Where housing fits into these frameworks and responsibilities is not entirely clear. While the current Federal government is in favour of ramping up housing

supply, they do not position themselves as primarily responsible for housing in Canada (Kirkup and Stone, 2023). According to the Canadian Constitution, the federal government is concerned with issues that concern Canada as a whole, while provincial responsibility is more involved in local matters, such as education, hospitals, and municipalities–although the federal government can use their financial powers to influence areas beyond their explicit control (Government of Canada, 2021).

Suttor argues, although housing is often an urban issue, it is by no means a local issue, meaning the factors that influence housing, such as demographic, social, and economic factors, are regional, provincial, and even national in scale (2016). Therefore "urban does not only mean municipal" (Suttor, 2016, p. 6). A brief history on social or public housing in Canada tells the story of shifting housing responsibility–as social housing was just one arm of mainstream housing concerns, and helps to understand where housing responsibility lies today.

The major turning points regarding the history of social housing policy in Canada, all reflected the evolving welfare state (Suttor, 2016). The beginning upswing of social housing in Canada occurred within the context of welfare state expansion, following other benefits such as employment insurance, public health insurance, and old age pensions (Suttor, 2016). The emergence of provincial housing corporations and significant social housing production in the 1960's were directly linked to this federal agenda (Suttor, 2016).

By the late 1970's, at the same time that Quebec's Nationalist politics opposed continued federal welfare state expansion, on the West Coast, with some resource boom affluence and an increasing population, these provinces pushed for decentralisation (Suttor, 2016). Alongside these provincial desires were federal fiscal pressures, and this era led to a shift from federally delivered programs to more state-funded community-based agencies, in what is described as a mixed economy of welfare (Suttor, 2016). We also saw a shift in public housing delivery no longer solely from provincial and municipal agencies, but now from community agencies as well (Suttor, 2016). By the late 70's, the Federal government ended funding of new public housing, and non-profit and co-op housing carried on as Canada's main approach to social housing (Suttor, 2016).

What followed in the 1980's and increasingly in the 1990's was incremental devolution, federal spending cutbacks, and continued transferring of programs from the federal to the provincial level (Suttor, 2016). This 1990's era pulled the federal government responsibility away from low-income housing needs, as well as removed the Canada Mortgage and Housing Corporation (CMHC) involvement in the ageing social housing stock, which meant the low end of the rental market now had to meet the demand for low-income housing (Suttor, 2016). At the same time however, the early 1990's recession led to a real estate crash, and eventually interest rates and home prices lowered–which led to a major outflow of renters into home ownership as housing affordability improved. The Canadian housing market was now working well for a larger portion of the population, and as housing affordability and rental

housing was not a mainstream political concern, as a result, social housing fell off the policy agenda (Suttor, 2016).
At this time the provinces took varying approaches, as Ontario further devolved management to the municipal level, while Quebec and British Columbia maintained provincially funded social housing at this time (Suttor, 2016). This history of social housing in Canada from the post war period until the early 2000's was just one part of widespread federal government shifts, in response to changing politics, as well as shifting global, social, and economic trends.

Carter and McAfee (1991) point out that "few housing problems can be solved by a housing-only solution," and that as housing problems may vary from region to region, local involvement is appropriate (p. 232). But municipal involvement varies, as municipalities across Canada are not equally involved in housing, which may be due to level of need, degrees of affluence, and political interest (Carter and McAfee, 1991). Research from the early 1990's envisioned a growing importance in the municipal role in housing, as well as from the private and third sector, following scepticism over the federal ability (or interest) in solving the housing problem (Fallis and Murrary, 1991).

Today the municipal housing role in Canada, with limited fiscal opportunity to implement capital projects, is predominantly in land-use control and housing policy (Eidelman et al, 2022). Many of the provinces still hold core responsibility over social housing, such as British Columbia's BC Housing, or similar provincial corporations across Saskatchewan, Manitoba, and Nova Scotia (Eidelman, et al., 2022). However, in Quebec and Alberta, there is now a larger portion of social housing controlled by municipal owned agencies, and in Ontario, this is even more so the case, as the majority of social housing expenditures are at the municipal level (Eidelman et al, 2022).

This history situates the muddy housing responsibility we see today, in which the federal government is not nearly as involved in housing as it once was, in which there is variability across the provinces in provincial and municipal involvement in housing, and where the Canadian housing system is predominantly represented by the private market. In recent years, provincial governments have provided the largest share of housing funding, although there has been some federal reinvestment and a shift towards housing as a federal priority (Eidelman et al, 2022; Suttor, 2016). What Suttor points to that can be used to help understand housing responsibility and governance, is that as conditions and priorities shift, policy is repeatedly recast (2016, p. 3).

Costs and Benefits of Affordable and Diverse Housing

In countries like Canada, where the majority of households are relatively safely housed, housing condition in relation to health does not receive significant attention (Baker et al., 2016). However, housing and health continue to have a strong relationship, especially now as more research points to relationships between housing affordability, tenure, and precarity in affecting well-being (Baker et al., 2016; Mallet et al., 2011).

High housing costs can lead to forced tradeoffs that often have adverse health effects, such as foregoing medical care, medical insurance, or health-promoting activity (Rubin and Ponsor, 2018; Galster and Lee, 2021; Gollust et al., 2019), as well as a greater reliance on other services such as food banks (Suttor, 2016).

With a severe lack of affordable options available, residents may continue to live in housing that negatively affects their health and well-being (Leviten-Reid et al., 2024), which can lead to poor parental mental health, and have adverse effects for children (Barrera et al., 2019; Conger et al., 1992,1993; Linver et al., 2002; Earls, 2010).

High residential mobility, which is more often experienced by poorer families or individuals, is linked to negative social outcomes (Desmond, 2012). Stable housing is considered a critical foundation for our well-being (McCullough, 2023). Access to stable housing can therefore positively impact overall health and social determinants for society, as well as reduce health care system expenditures especially regarding chronic homeless populations (Rubin and Ponsor, 2018). Affordable housing also affords opportunity to improve personal security and fear of displacement, and to empower residents (Vale et al., 2014).

Berry (2014) argues inequality threatens far more than just the functioning of urban labour markets, as past a certain point, inequality kills participation, aspiration, and incentive. In fact, maintaining inequalities may lead to increased costs for governments having to maintain the status quo, such as the ever rising government spending on police budgets (Berry, 2014). Inequality manifests in housing, as for example, lower income households face a much higher financial burden when paying more than 30% of their income on housing when compared to higher income households (Gollust et al., 2019). Without housing, participation in most aspects of social, political, and economic life become impossible (Madden and Marcuse, 2016).

Inaccessible home ownership and a lack of available non-market housing leaves much of our population to rely on the private rental market. In Canada, we are seeing more growth in renter than owner households. Between 2011 and 2021, the population of tenant households grew by 21.5%, while the population of owner households grew by 8.4% (Government of Canada, 2022b). A number of populations, such as immigrants, refugees, racialised groups, LGBTQ+ populations, young people, or those leaving the criminal justice system face higher rates of housing discrimination in the private market (Ages et al., 2021; Aalbers and Christophers, 2014). Housing discrimination is further exacerbated by a low stock or outright lack of affordable, adequate, and accessible housing supply (Ages et al., 2021). Therefore without an adequate stock of affordable rental housing units or social housing, barriers and discrimination certain populations face in the housing market, will continue to persist (Leviten-Reid et al., 2024).

In the absence of tangible housing choice, extremely vulnerable populations, such as women and families experiencing domestic violence, may stay living in unsafe situations (Blunden and Flanagan, 2022). The lack of available and accessible affordable housing, as well as an inadequate supply of transitional

or supportive housing, makes it harder for those using emergency shelters to exit out of emergency accommodation, creating system bottlenecks (Blunden and Flanagan, 2022). Without opportunity to move from an emergency shelter into transitional or supportive systems, vulnerable populations may enter back into unsafe housing situations or homelessness (Domestic Violence & Homelessness | The Homeless Hub, n.d.). Additionally, programs such as Housing First, which rely on the availability of affordable market housing, are undermined in cities with high rents and low vacancies (Anderson-Baron and Collins, 2019).

In research from the United States, a significant portion of affordable housing units are occupied by seniors, who are also a population in greater need of acute care, long term care, and other medical services (Rubin and Ponsor, 2018). Between 2016 to 2021, Canada's over 65 population rose by 18.3% (Government of Canada, 2022c). With an ageing population, the need for both affordable and diverse housing accommodations may become an important aspect of Canadian city planning. Yet even beyond our ageing populations, at any point in time individuals may need access to more diverse housing types, such as transitional, supportive, or emergency housing. As Blomley (2020) and Lancione (2023) point out, we exist on a spectrum of vulnerability, and many people live in heightened forms of precarity. Various and changing needs throughout the life course may require access to diverse housing types beyond the private market.

Canadian planning policy actively promotes or encourages mixing housing types, however, new and old developments, especially in the suburbs rarely integrate diverse housing at the block scale, as developers and builders are less inclined to mix tenures and built form because of fears of property value effects, or intolerance (Perrin and Grant, 2014). Different housing types may also come with negative perceptions, with residents linking housing mix to social behavioural concerns (Perrin and Grant, 2014). Finding affordable housing in smaller communities, in the suburbs, or the edges of cities can also be challenging, as the supply of affordable housing is limited, especially as there may be few rental properties, and the rental costs can be similar to those of larger cities (Brown, 2017; Preston et al., 2009). It is recommended that we need more subsidised or affordable housing in small- and mid-sized cities, especially as the government hopes to attract and retain immigrants in cities of these sizes (Teixeira and Drolet, 2018).

Approaches to Meeting Housing Needs

Market centric policy norms

A popularised free-market rationality has led to decades of normalised and undisrupted neoliberal discourse and governance. Despite evidence that reducing regulations does not lead to housing affordability, arguments for free-market urbanism have actively shaped pro-market, and anti-regulation policy advice (Peck, 2016). The dominant approach to supplying housing today is to rely on market supply and demand forces to meet citizens' needs. Under this supply-side policy consensus, deregulation and zoning reform dominate

academia and the public imagination as municipal tools to address the need for housing (Rodriguez-Pose and Storper, 2020). Besides zoning reform, there are a number of tools municipalities are harnessing in order to play a role in the provision of affordable housing (Tsenkova, 2022). For example, the municipality can stimulate mixed housing projects through waiving development fees, selling off municipal land at discounted rates, lowering taxes, providing loans, and expediting planning approvals, all of which could encourage developers to build affordable housing, or some amount of affordable units in their projects (Tsenkova, 2022). However, to what degree these approaches will supply diverse and affordable housing in meaningful capacities is important to consider. What follows is an overview of literature on some of the key current planning and governance approaches to addressing housing needs.

Zoning Reform

Zoning reform is one of the popular approaches cities, provinces, and states are using in response to current housing pressure. Research in Australia on zoning reform using data over a 20-year period, explored the relationship between observable supply and housing price by removing density constraints, and found while areas with highest zoned capacity did see more dwellings built, these areas of increased supply also saw faster price growth, not lower price growth (Murray and Limb, 2023). What this points to, is that "zoning controls work to locate new housing where it is planned," not to increase housing affordability (Murray and Limb, 2023, p. 130). The increased dwelling capacity, or "zoned capacity" in up-zoned areas did not lead to a rush of development; as although the zoned capacity was increased by 101% over 20 years, the actual dwelling increase observed was 33% (Murray and Limb, 2023).

In a cross-city analysis of the impacts of land-use reform on housing affordability and supply in the U.S., Stacy et al., found upzoning did lead to increased housing supply compared to cities without land-use reform (2023). However, an increase in supply due to zoning reform, may not lead to prices falling–or for prices to even stop rising (Stacy et al., 2023). In their measures of affordability, this study specifically focussed on rental pricing, not home sales, and found the increased supply predominantly was in units only affordable to households with higher than middle-incomes (Stacy et al., 2023). For rental units affordable to those with extremely low incomes, land-use reform had some positive but not significant impacts (Stacy et al., 2023). The result of Stacy et al.'s work being that regulatory change to allow new housing construction, leads to market rate housing that is predominantly out of reach of moderate- and low-income households (2023).

Research exploring the impacts of upzoning in Portland, Oregon points to higher development probability for upzoned parcels, compared to those which are not upzoned, as well as finds upzoning leads to higher density development, although this study did not explore the impacts of affordability (Dong, 2021). This same supply side increase was not found by research on zoning reform in Chicago allowing for increased density and reduced parking requirements, as Freemark finds no significant supply side increase five

years following the reform, and finds higher housing prices associated with the upzoned housing parcels (Freemark, 2020).

Some mainstream housing scholarship argues strict land-use regulations, such as single family residential zoning or parking requirements, limit housing production and as a result, increase housing price (Gabbe, 2019; Glaeser & Gyourko, 2002). However there is significant scholarship that demonstrates there is weak or no correlation between housing regulation and affordability (Wyly, 2022; Rodriguez-Pose and Storper, 2020; Freemark, 2020; Imbroscio, 2021). Blanket upzoning overall, will unleash market forces that are more likely to serve high income groups than low income (Rodriguez-Pose and Storper, 2020). Upzoning is promising more to policy makers than it is achieving in the housing market (Rodriguez-Pose and Storper, 2020), at least in the short-term.

A number of scholars argue zoning reform is not proven as sufficient enough for affordable housing to be built in meaningful capacities, nor can we rely on increasing housing supply to reduce housing costs for consumers (Murray and Limb, 2023; Goetz, 2021; Freemark, 2020; Stacy et al., 2023). While there may be benefits to increasing urban density, zoning reform for higher density should not be relied on to meaningfully increase the supply of affordable housing (Murray and Limb, 2023). If we understand the rate of new housing supply as predominantly limited to economic means and constraints and not planning constraints, then planning efforts through zoning reform are "unlikely to increase supply or decrease home prices" (Murray and Limb, 2023, p. 130).

Inclusionary Zoning

Following the downloading of federal social housing responsibilities, municipalities have turned to inclusionary zoning or density bonusing as a tool to generate affordable housing development (Mah and Hackworth, 2011; Hyde, 2023; Stabrowski, 2015). Inclusionary zoning can be implemented in a number of ways, such as citywide or in specific locations; as mandatory or voluntary; required onsite or off-site; as a percentage of units or floor area ratios; and importantly, the affordability requirements can differ in level and in length (Stabrowski, 2015). Inclusionary zoning is both in its design and function considered a neoliberal policy that relies on market-based solutions to housing affordability (Goetz, 2021; Imbroscio, 2021), and can be seen as the neoliberalisation of urban governance (Hyde, 2023).

The production of affordable housing under inclusionary zoning is dependent on the state of the housing market, and therefore in the event where market-rate housing is not being built, neither is any affordable housing (Goetz, 2021); and even in the event where market-rate housing is built, affordable housing may still not be produced if developers instead choose to buyout of building affordable units, or opt for other another community contributions (Jonas, 2023). However, without federal investment in affordable housing, inclusionary zoning is one of the only leveraging tools to incentivise or require the market to generate some below market-rate housing (Stabrowski, 2015).

Inclusionary zoning policy has been critiqued through multiple lenses, such as a form of housing tax or as gift-like.

From a housing tax perspective, new developments are essentially taxed through this policy to include affordable housing, and developers in turn raise the price of the market-housing or produce less housing to accommodate this "tax" (Kontokosta, 2015; Hamilton, 2021). From the gift-giving lens, this policy is critiqued as concealing the negative effects of privatisation on affordable housing, as developers give back to the city through inclusionary agreements or buyouts (Hyde, 2023). These market-based policies may lead to what Hyde describes as 'giving back to get ahead,' in which altruism is converted into a strategy of accumulation for private developers (2022). Further, when affordable housing is only built within new market developments, it becomes a "symptom" of gentrification as well as the imposed solution or mitigation to gentrification (Stabrowski, 2015). While inclusionary zoning does create units at below-market rates, it does not come without costs (Bento, 2009).

Figure 2. Inclusionary Zoning Development Diagram

Rent Subsidies

Demand-side assistance, commonly in the form of rent subsidies or benefits, occurs in countries like Canada where the bulk of rental housing is privately owned (Leviten-Reid et al., 2024). In fact, housing allowances are a major component of the National Housing Strategy in Canada (Leviten-Reid et al., 2024). In response to a lack of affordable housing, both within the private market and outside of it, the dominant policy solution is through the form of rent subsidies, rather than an increased supply of affordable housing options (Blunden and Flanagan, 2022).

A commonly noted benefit of rent supplements is that it offers housing choice to the consumer. In highly competitive rental markets, with high rents and low vacancies, there is relatively little choice in practice when using rental assistance (Blunden and Flanagan, 2022). Blunden and Flanagan argue, the use of the word "choice" surrounding rental assistance policy discourse, is a "discursive tactic that positions 'choice' as a desirable program effect, while passing over the limitations on the real options available to a specific group of participants" (2022, p. 1901).

In a study of tenant experience in Nova Scotia for residents receiving demand-side housing allowances, Leviten-Reid and colleagues found a misalignment between a rights-based approach to housing and actual experience, particularly for those receiving the Canada Housing Benefit allowance (2024). Tenants receiving housing allowances were not found to live in adequate housing, and those who were receiving the new Canada

Housing Benefit allowance instead of rent supplements actually represented a step backwards, as they would end up receiving less help compared to their original rent supplements (Leviten-Reid et al., 2024). Leviten-Reid et al., explain their Canadian housing pessimism is in part because of the current approach to housing's close resemblance to neoliberal logics of governance–particularly through the use of public money rental assistance that flows right into the hands of the private sector, and also because of the reliance on the private sector to meet citizens needs in light of the reduction of the social state (2024).

These authors also argue strategies such as the new Canada Housing Benefit assistance reproduces the neoliberal category of the 'deserving poor,' because those who can demonstrate their participation in the labour market, and therefore their worthiness, receive greater housing subsidies (Leviten-Reid et al., 2024). Those who live in any form of subsidised housing, which includes those receiving rent subsidies, live at significantly higher rates of Core Housing Need, compared to other tenure forms (Statistics Canada, 2021b) (See figure 3).

Research in Canada and the U.S. illustrates the challenges in navigating access to services such as rental assistance because of bureaucracy and complex systems, and that not all who are eligible receive assistance (Keene et al., 2023; Cooper et al., 2020). While rent subsidies do work to alleviate some housing stress, tenants sometimes still face unaffordable shelter costs (Cooper et al., 2020).

Working within their municipal capacity, zoning reform, inclusionary zoning, and subsidies, are some of the key current planning and policy approaches to providing housing to those in need, despite limited results and challenges implementing these approaches within the current housing landscape. The emergence and widespread use of these approaches must be understood in conjunction with federal and provincial downloading of responsibility for affordable housing since the 1990's (Raynor and Whitzman, 2021).

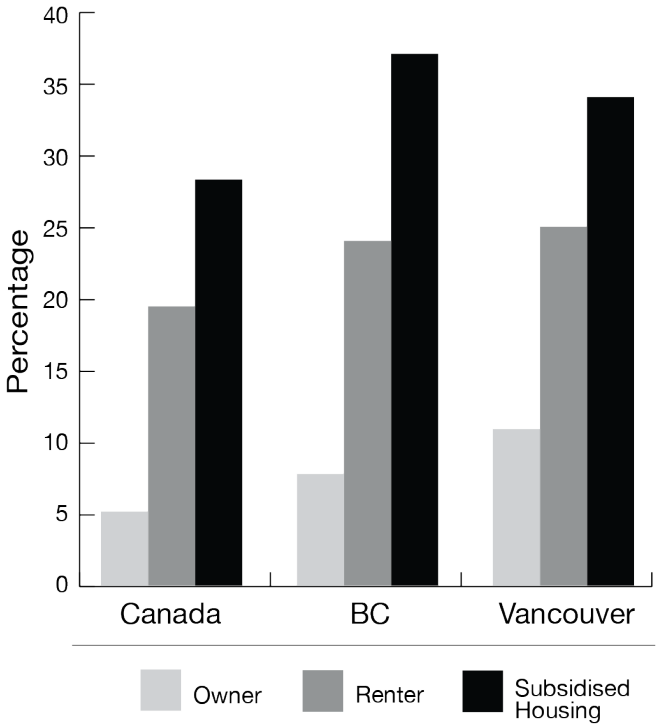


Figure 3. Percentage of Households in Core Housing Need by Tenure. (2021)

Planning Role

Planners are charged with balancing many and sometimes competing demands (Lauria and Long, 2017; Forester, 1987). The actions of planners in response to these demands may pose

ethical challenges, as an action intended for the benefit of the community can affect various constituencies differently (Lauria and Long, 2017). The planning role in regard to housing is complex, as although the provision of housing may not reflect a core municipal function, high housing costs, coupled with a lack of federal or provincial investment leaves little choice but for municipalities to engage with approaches to maintaining or providing affordability and to target diverse housing needs. Housing is also a key component of the structure of our cities (Madden and Marcuse, 2016), and municipal governments are most aware of local housing needs (Cater and McAfee, 1991). However, with competing interests over property value, and the conflicting narrative of housing as a human right and as an appreciating asset, the municipal role in and around housing is blurry. Further, the extent to which municipalities are involved in the governance and supply of housing varies across Canadian provinces (Eidelman et al., 2022).

In contemporary planning discourse, Blomley argues, we seldom debate the relationship between planning and (private) property (2017). As most urban land is privately held, planners must recognize that their planning must affect private property in order to have effect on the city (Blomley, 2017). Planning's focus on controlling land use, distances and detaches itself from complex questions of property (Blomley, 2017). Similarly, Moody discusses planning's involvement with real estate, and argues the trouble is that most property owners "do not realise or refuse to admit, that their ownership is an equity in which is shared the rights and privileges of their neighbours," and that in this property ownership they hold not just land but civilisation, "transportation, electricity, gas, glimpses of the ocean in one city, vistas of parks in another, and views of boulevards in a third" (1919, p. 33). To achieve ambitious goals, planning must act upon private property, but to what ends should private property be opened to public ends (Blomley, 2017)?

Looking into the history of private property and planning, there was a fear that ownership of private land could lead to misuse and waste, and therefore land use planning is a tool, or rather a calculus that balances interests and productivity in the city as a whole (Blomley, 2017). It is worth reflecting on to whom do things belong, and the planning role in the arrangement of space, objects, and people, as a field that engages in conservation and enhancement of human life (Blomley, 2017).

Planning's close relationship to municipal governance also calls for a reflection on political will when examining the role of planning. At one point in England for example, fundamental to housing policy and urban planning, was the acceptance of planning as having an "important role in meeting housing requirements across a spectrum of need," coupled with government commitment to support the provision of housing–which was reflected in their previously high rates of social housing (Austin et al., 2014, p. 469). In Australia and New Zealand in comparison, the political interest in affordable housing planning was historically more ambivalent, with a heavier reliance on the private market for housing supply–as seen in their lower rates of social housing (Austin et al., 2014). As unaffordability continued to grow in these three countries, the last

two decades of policy turned to address the need for affordable housing through the planning system (Austin et al., 2014).

Spatial residualisation, challenges regarding the availability of suitable land, and the 'need' to reduce government spending on housing assistance, has resulted in a growing emphasis on using planning to facilitate the provision of affordable housing (Austin et al., 2014). Inclusionary zoning has therefore emerged as a planning tool that attempts to solve all three of these challenges (Austin et al., 2014). As discussed previously, to what degree these approaches make meaningful impact in practice is critiqued. However, we can understand current planning approaches to meeting housing need in relation to and in response to political and government support or lack of support for low income housing.

Types of Planners

The 1979 work of Howe and Kaufman, categories the role of planners as either politicians, technicians, or hybrids based on a study of ethics, finding most planners fell into a hybrid role. Revisiting this study, Lauria and Long surveyed American planners and found the planning role had meaningfully shifted, as their findings point to most planners assuming the role of a technician (2017). The technical role, is one in which planners see themselves as "value neutral, relying on objective information," while the political role, is one in which planners see themselves as "advocates for specific values or polices" (Lauria and Long, 2017, p. 203).

Work by Forester categorises planners into five 'perspectives': the technician; the incrementalist or pragmatist; the liberal-advocate; the structuralist; and the progressive (1982). Each of these perspectives suggest a different "basis of power" for planners to use and foster, and at times combine, in their own practice (Forester, 1982, p. 68).

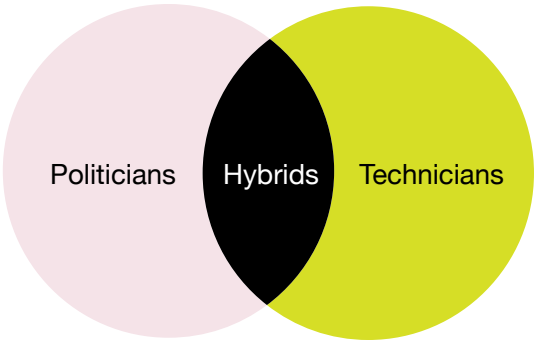


Figure 4. Howe and Kaufman's categories of Planners

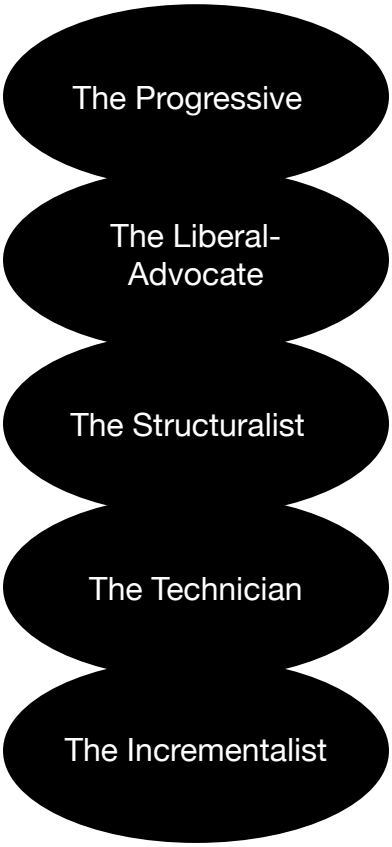


Figure 5. Forester's 5 Planning Perspectives

Forester acknowledges the difficulty of the lack of power within planning, and offers knowledge and information as a source of power, as well as countering misinformation (1982). When dealing with conflict over land use and serving different interest groups, Forester also argues planners play a role of negotiators and mediators (1987). Further, he argues, planners have the discretion to "negotiate as interested parties themselves" (1987, p. 312). How planners define their role within this housing crisis, as well as whether their beliefs and values are reflected in practice, will be further explored in this research.

Conclusion

Housing has come to represent an important role in the circulation of capital, as one of the most prevalent asset classes today is residential property (Aalbers and Christophers, 2014). Housing or property ownership plays an important role in all of capitalism's guises; in the processes of capital circulation, in social relations of capital, and as ideology (Aalbers and Christophers, 2014). The household is encouraged by government policy to take on mortgage debt, which further justifies a federal shift away from supplying social housing, as well as offers a way to "participate" in society and access what might otherwise be out of reach (Aalbers and Christophers, 2014; Walks and Clifford, 2015; Walks, 2014). As the cost of housing continues to rise, a number of residents in society struggle to find a home that meets their needs and offers a stable, and safe place to live. Housing issues disproportionately affect more vulnerable groups, such as renters, visible minorities, recent immigrants, LGBTQ+ populations, and therefore reinforces inequality (Ages et al., 2021; Aalbers and Christophers, 2014).

This literature review presents significant research highlighting the importance of both affordable and more diverse housing options, such as transitional or supportive housing in making our cities more equitable and liveable. As well as significant research that examines the challenges of supplying affordable and diverse housing options through common market-centric approaches such as zoning reform, inclusionary zoning, and housing subsidies. A number of these municipal planning tools have emerged in response to the affordability crisis of many cities today, and reflect an effort to take on downloaded housing responsibility from higher levels of government. Whether these tools work to improve affordability is not widely reported in research, although they often do work to increase planned supply. In the Canadian context, municipalities "do tackle housing problems, but their mandate is unclear, and often their tools are inappropriate and their funds inadequate," but by default, they take on a role (Fallis and Murray, 1991, p. 11).

chapter 3

Methodology

Methodology

Research Design

In light of the ongoing housing crisis and high housing stress in the daily life of Canadians, the primary purpose of this research is to investigate municipal role in housing and explore future housing visions for cities. By exploring the current challenges and approaches to meeting housing needs the municipal role can be better understood in regard to housing. This research offers a perspective into housing need and the planning response at a mid-sized urban scale, gathering expert knowledge and perspectives from planning professionals outside of Canada's largest urban centres. This research employs the use of academic literature and expert interviews in order to meet the following objectives:

1. To examine how municipal Planners define the housing challenges regarding diverse and affordable housing types in their community, and how they define their role within this problem,
2. To engage in an exploration into "dwelling joyfully," in which these Planners express their housing visions for the community.

Participant Criteria and Recruitment

The participant criteria was municipal planners of the Metro Vancouver region of British Columbia. Specifically, I sought Planners who worked within the realm of housing, such as those within the Planning and Development departments of the cities across Metro Vancouver. Recruitment of interview participants involved cold-emailing, using community relationships to identify participants, and limited snowball sampling.

Data Collection

Following Ethics Approval from the McGill University Research Ethics Board (REB) office, a total of 9 interviews were conducted between April and June of 2024 with Planners across 7 different municipalities. Interviews were semi-structured, and each were between 30 minutes to 1 hour in length. All interviews were conducted via Microsoft Teams because of location differences. With participant consent, the majority of interviews were recorded and transcribed by Microsoft Teams software. In the case where one interview was not recorded, notes were taken by hand during the interview, and a follow up of written responses were also provided by the participant.

A semi-structured interview approach was taken in order to allow for consistency across interviews while

also allowing flexibility and the ability to explore topics in greater detail. Topics of discussion across interviews included: the local housing landscape, the municipal housing role, and exploring housing desires and diverse needs. Questions were designed to be open ended, to invite thoughtful and in depth responses. Questions were a mix of pragmatic, reflective, as well as constructivist in nature.

Data Analysis

A thematic approach to data analysis was taken as it allows for the formation of themes as well as is a useful method for examining various perspectives, highlighting similarities and difference, and exploring unexpected insight (Nowell et al., 2017). The following phases were conducted for this data analysis:

1. Familiarisation with interview data
2. Generating Initial Codes
3. Coding data
4. Generating Initial Themes and Subthemes
5. Defining and Finalising Themes
6. Writing Findings.

Findings

The findings of this research are discussed across two chapters, each reflecting one of the research objectives. The first Findings chapter (chapter four), engages with objective one: to examine how municipal planners define the housing challenges in their communities and how they define their role within this problem. This chapter presents findings on the broader housing landscape within these communities, which then sets the context for findings on housing challenges and municipal actions. Chapter four also engages with a brief discussion of the BC Provincial legislative changes, and this was an action taken at the provincial level which influences the municipal planning role.

The following chapter (chapter five), presents findings regarding objective two: to engage in an exploration into dwelling joyfully, in which these planners express their housing visions for the community as well as a discussion of affordable housing as a fundamental infrastructure to our cities.

chapter 4

Housing Challenges and Municipal Actions

4.1 The Housing Landscape

There has been significant change throughout Metro Vancouver over the last few decades in the housing landscape of these communities. In less than thirty years whole neighbourhoods have been transformed by new development and community plans. At the same time, these communities have seen shifting needs, as the demographics change, and in some areas visible homelessness and vulnerability increased. As housing costs continue to rise, quality of life has been impacted, and many have moved farther east, away from their family ties. These changes have put pressure on local planning and impacted the municipal planning role.

Growth

When asked about the current housing landscape in these communities, as well as changes that had been seen or felt over the years, two planners, Participants 5 and 8, brought up planned growth. Change in these communities they argued is not just emblematic of a housing crisis but of planned regional growth. Particularly as some of these municipalities have Skytrain stops within their communities, there is an expectation to build density around these stations. As a result, these communities have seen immense population growth, and changes to the community demographics. The ways in which this growth occurred was not without accompanying challenges–especially in terms of displacement. Around the Metrotown area of Burnaby for example, zoning for higher density near the Skytrain created an incentive for new development and led to "demovictions" of older three story apartment buildings that were providing many residents affordable places to live within the private market. These older affordable units were replaced with the many high towers that are emblematic of the area today. This particular growth was met with a "groundswell of opposition," Participant 5 from Burnaby described, and the longtime Burnaby mayor of this period did not see re-election in 2018. Replacement of older homes and buildings for higher density is seen along the skytrain routes across Metro Vancouver.

Shifting Housing Typologies

In Maple Ridge, Participant 8 described their shifting housing typology, from single family, to townhouses, and now the start of apartment development, as a reflection of the community planning processes of the early 2000's. Our housing form, she described, "actually stems more from the complete community area planning process, than it did as a reaction to the housing crisis." Across many of these municipalities the growth in high density housing developments is physically evident as whole neighbourhoods have shifted from one housing type to another, from single-family to multifamily forms.

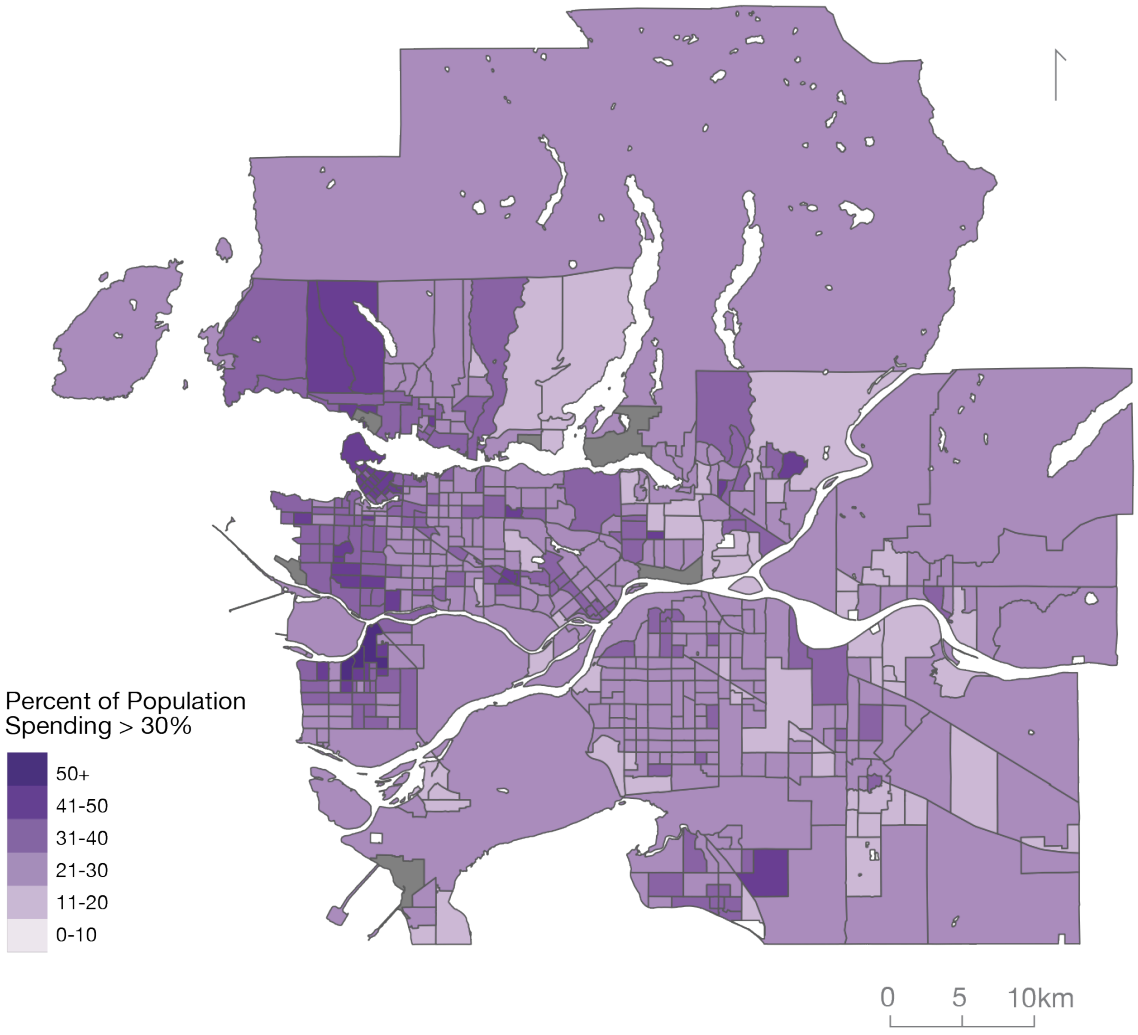


Figure 6. Percent of Households in Metro Vancouver Spending More than 30% of Income on Shelter. Data: 2021 Census Canada

Housing Costs

High housing costs have been a part of Metro Vancouver's housing landscape especially in the City of Vancouver for many decades; however, in the last decade in particular costs have risen dramatically. A number of interview participants described housing costs as one of the biggest changes to the broader housing landscape of their communities.

This change is reflected in public discourse, as community members express their concerns over housing, as residents are unable to find housing that is adequate for their needs or within their budget, or complain often of how their children or grandchildren can no longer afford to live near them, and instead have moved to much farther communities or even other provinces. This generational separation among families was something commonly discussed across interviews.

There is no singular year in which we reached a turning point, as each interview spoke of different events and changes in affordability at different times and for different populations. What was a turning point for one population, might not reach another area or group of residents for a few years. For example, Participant 3 described the cumulative effects of a lack of social housing even back in 2006, and remembering more visible homelessness appearing around 2013. Participant 5 from Burnaby described the Metrotown demovictions of low-income renters in the mid-2000's. In Coquitlam, Participant 7 described home prices reaching $1 million in 2016. Participant 8 from Maple Ridge spoke of the community being relatively affordable until closer to 2019. Each municipality has seen the effects of unaffordability in many forms over many years, with these effects now more than encroaching on the lives of the middle class.

Global Unaffordability

"Whether that's Sydney, Hong Kong, London, Paris, New York, Los Angeles, San Francisco, Toronto"…

The issue of housing unaffordability in Metro Vancouver is described and spoken about by residents like it is a hyper-local trend, explained Participant 7 from Coquitlam, with residents believing "we need to fix housing in Vancouver," which is correct, but the reality of course being that this is more than local, and is a trend in cities across the globe. There are forces at play, reflects this Planner, such as capital flows of investment, labour, material costs, "and a whole lot that local governments have no control over." This sort of reflection was made more than once–that there is only so much local government can control, especially regarding societal trends and the financialisation of housing.

Quality of Life

People leave because it is just not worth it, "they can't get the quality of life they want," tells Participant 6 from the City of North Vancouver. Further, he continues,

"housing seems unattainable–at least the types of housing they want."

In North America we have a longstanding cultural attachment to single family homes that many participants reflected on. This strong narrative is still present today, in which many want to own property–often in the form of a single family home with a lawn. In Coquitlam for example, Participant 1 spoke of how the single-family homes of the city, with their many bedrooms, lend well to families, and that there is not necessarily a high density housing stock that is built to accommodate families very well, nor is there a culture around high density family living quite yet.

High housing costs are also impacting other aspects of daily life and the economy. With such high proportions of income spent on housing, residents lack income to spend in other ways, such as dining in restaurants or other leisure activities. Despite the size of some of these communities, they may lack restaurants, stores, or nightlife because their residents do not have the disposable income to support those services. Additionally, Participant 7 spoke to employers' challenge in finding employees because the cost of housing is such a detriment.

Diverse Housing Needs

Throughout these interviews, it was evident there is a need for a wider range of housing options across Metro Vancouver and the lower mainland in order to meet growing needs in these communities.

Supportive and transitional housing

Across all interviews, these Planners spoke of the need for homeless shelters, transitional housing, and supportive housing throughout the region. The increase in visible homelessness in some of these communities has forced a big mental shift upon residents and city council, as what was once considered a downtown eastside problem has continued to make its way into the suburbs of Vancouver. The reality however is that these housing forms needed for more vulnerable populations, are not quite as easy to implement as market housing because of the need for operating agreements, service provision, and because of the stigmatisation around these housing types.

Participant 3 from the City of Port Moody spoke of how the Tri-Cities needs shelter beds, as well as more supportive and transitional housing, as they have seen significant gains in visible homelessness. At the same time, "we have nowhere to transition these people into," he explained, and therefore they also need lower income housing to be built for these populations to eventually move into. The literature review points to the same sort of system bottlenecks described here, in which a housing form that is meant to be temporary becomes permanent due to a lack of available options to move into. The acknowledgement of these diverse housing needs is there, both from Planning staff, City Council, and many residents of these communities. The challenge is that these housing types are hard to provide in this market (Participant 7, City of North Vancouver).

The cost of renting in the BC exacerbates the attempts to house more vulnerable populations in market housing, as rents are often too high for those on social assistance, and the rental market is competitive. Medicine Hat Alberta for example, is recognised as a city in which the housing first approach worked well to reduce their homeless population; a very important difference being that Medicine Hat has lower average rental costs compared to other cities in Alberta, and significantly lower rents than BC's lower mainland (Participant 3, Port Moody). Meaningful and consistent amounts of government funding are therefore needed for these types of systems to function. More broadly, the whole spectrum of housing needs to be developed, in order to provide adequate amounts of housing for all groups (Participant 3, Port Moody).

Impacts on the Municipal Planning Role

When asked about the changes in their communities regarding housing and the housing crisis, it became evident that housing affordability and diverse housing needs and concerns have an impact on municipal planning. For the two Social Planners interviewed, their roles have certainly shifted due to current housing pressures; as one mentioned, the "consequences of a housing crisis is we have more homelessness and so homelessness is now very much a part of our social planning portfolio

where it wasn't before," and the other explained, "as a social planner, we deal not just usually with housing, but also with other social policy aspects…but it has basically all been shoved off to the side for all this housing stuff that we're dealing with right now."

Another example is the impact on developing plans. One planner spoke on the difference in creating plans now compared to 15 years ago:

> **"We would talk a lot about urban design and fitting in with the neighbourhood– what the amenities and parks should look like, the environmental considerations, types of trees, and also about the character of the type of neighbourhood we were creating through our planning documents. Now it's all about the housing supply and quantity of housing. It's the top priority and everything else is secondary" (Participant 7, Coquitlam).**

In a short period of time there has been a major shift from relatively little attention paid to housing besides land-use control, as well as the position that housing isn't a local government responsibility, to the creation of municipal affordable housing plans and strategies, as well as adopting of incentives, new by-laws, and housing policy. "All of these things didn't exist before," explains one Planner, "and the local government has been pushed into that space because of the crises" (Participant 7, Coquitlam).

Planning itself has changed, but it's an exciting time for the career, explains Participant 4 from the City of Port Coquitlam. Even though they might not have the same authority previous generations had, "it's allowing for more creativity, allowing us to think outside the box," and that the traditional ways of the planning role certainly needed to see some updates and changes (Participant 4, Port Coquitlam). It is both an exciting and uncertain time, this Planner remarks.

"As a planner [housing] impacts our day to day discussion and decision making more than it ever has before."

(Participant 7, Coquitlam)

4.2 Challenges to Housing Affordability and Diversity

4.2.1 Responsibility & Capacity

Positionality

The municipal planning departments and city councils have had to adapt in response to the housing needs of today. The ways in which these planners and the city council define their role, and position themselves within these widespread housing problems and challenges can be understood through their actions, but also was reflected on in these interviews. For example, whether or not a municipality is willing to use or sell-off municipal land for housing, or taking the position that capital funding for housing needs to come from higher levels of governments, can be emblematic of whether or not, or to what degree they consider housing a municipal responsibility.

Overall, it was evident, across multiple municipalities, that they do look to the Province or to the Federal government for affordable and diverse housing needs. At the same time, these municipalities are engaging in, and have adapted their actions and policies that reflect a more active role, by providing some affordable housing within their means and therefore have taken on some of the responsibility for housing. The fact that housing responsibility is something that can shift, is one of the challenges itself for these municipalities. This is particularly evident when discussing land, and whose role it is to provide land for deeply affordable housing, emergency shelters, transitional housing, or housing with health services attached.

A number of Planners described how the Province has an expectation that when it comes to housing, cities will provide land for the province to use for housing, and in some cases cities do and have, especially when it reaches a crisis level. However, just because it may be expected, does not mean a municipality will accept the responsibility of providing land. For example, Participants 1 and 7 from Coquitlam both explained how the current council of Coquitlam does not want to provide municipally owned land, as they do not see it as their responsibility. They take the stance that they do not have to provide land for other provincial services, such as schools or hospitals, so why are they expected to for housing. This challenge over providing land is one that reflects the complex question of housing responsibility, and an unclear division of responsibility.

The Case of Burnaby's shifting position

The City of Burnaby was often mentioned as a case in which you can trace the shifting position of the municipality, the redefining of their role regarding housing, alongside the change in their mayor.

For a longtime, the mayor of Burnaby

took the position that housing was not a municipal responsibility, and took a very anti-interventionist approach, letting the market forces create new supply, and primarily positioning municipal planning within land-use planning. When updating the plans for the Metrotown area of Burnaby, there weren't housing policies in place to protect the older apartments, which were replaced by new developments–meaning long-time tenants lost their affordable homes through 'demovictions', leading to mass protests, and eventually the mayor losing the elections. The new mayor of Burnaby, elected in 2018, Mike Hurley, takes a different stance on the municipal role in housing. He immediately set up a Housing Task Force, has adopted stringent tenant protection policies, and is now setting up a Burnaby Housing Authority, for the city to own and operate non-market housing. This example represents a major pendulum swing in terms of the positioning of municipal responsibility.

Municipal Capacity

"Unlike big cities, we don't have big robust social planning or housing departments" (Participant 7, Coquitlam).

Organisational Capacity

It is generally understood that municipal governments have limited capacity to fund capital projects, and that housing does not necessarily fall into their core function or responsibilities. Regardless of whether housing falls within the traditional "core functions" or "wheelhouse" of these municipalities, "it's been downloaded to us, and downloaded without any additional resource or additional help," explained Participant 4 from the City of Port Coquitlam.

In this project, the municipalities in which Planners were interviewed are all under 300,000 residents, and their planning departments are limited in fiscal capacity, as well as department staff when compared to Vancouver or other larger Canadian cities. As Participant 7 explained in the case of Coquitlam, historically, almost all housing built was regular market housing, without a lot of government intervention, and now that there needs to be intervention to meet more diverse housing needs, they don't necessarily have the experience or the capacity for it, which was echoed by Participant 9 from the City of New Westminster as well. There is a challenge to the organisational capacity of these departments, as well as the need to help developers, both market and non-market, through these processes of operating agreements, funding, or taking advantage of the city's incentives. Whereas one Planner explained, "Vancouver has had a social planning department since the sixties, they're used to these deals, they're used to negotiating those agreements with developers or with the Province to get things built" (Participant 7, Coquitlam).

City Assets

Land was one particular challenge that emerged in a number of interviews both for its high cost and its difference in availability between municipalities. As land is a major component in the cost of housing, its availability or lack thereof can pose challenges or opportunities for municipalities. Meeting the housing targets imposed by the

Provincial government will be particularly challenging in municipalities which lack undeveloped land area, and for municipalities without city owned land, therefore significantly impacting their capacity to take on a larger housing role. For example, Participant 4 from the City of Port Coquitlam explained how,

> **"there's been a huge push from the province throughout Metro Vancouver to utilise lands that the city owns for affordable housing or to partner with housing providers to provide the land for free."**

But without much municipally owned land, there isn't this option. At the same time, there is land owned by the Province of BC in Port Coquitlam; however, this Planner described the Provincial government in being selective about what land they will develop, and that oftentimes "it's just a matter of waiting for them to approach us."

Similarly in Port Moody, while the city may have some land available, because it is located more outside the community, BC Housing does not want to use that city owned land for supportive housing (Participant 3, Port Moody). Like Port Coquitlam, the Province also owns land in Port Moody that would in fact be better geographically suited for low income or supportive housing. Although Port Moody could try and apply for funding to develop some of the land they have, "the struggle constantly is about whether or not the City should be doing that when the Province itself has a lot of land in Port Moody that is better suited, and would be better utilised, as it is in the areas where it is actually needed. So why is the Province not stepping up and doing that" one Planner asks (Participant 3, Port Moody).

Land rich municipalities have a greater capacity to potentially finance or provide sites for different housing needs, however their positionality will determine to what extent they choose to use their municipal assets, as well as whether or not they have reached a point of crisis. At the same time, it was evident throughout these interviews that the municipality can be involved in housing in other capacities than development, such as policy and education, as discussed further in section 4.3.

Higher Levels of Government

As responsibility for diverse housing needs has been downloaded to municipalities without significant resources to take on these needs, working with senior levels of government is still seen as important, and in fact necessary. One of the challenges is that the provincial government's resources are spread throughout the entire province. Across these interviews it was particularly noted that higher levels of government need to take on a larger housing role particularly for lower end affordability and supportive housing forms. These housing forms are not going to come easily through regular market conditions, at least not to the levels that are needed. As one Planner remarked:

> **"While municipalities play a role in creating the land**

use and the opportunities for these [housing types] to come through, it's really the provincial and federal levels of the government that need to step in, because it's never going to come through just regular market conditions. It can in instances–but you're not gonna achieve it to the levels that we need it to be" (Participant 3, Port Moody).

As another Planner discussed, we are at a challenging point for affordable and supportive housing forms "where people want it, we all recognise we need it, but the numbers don't work without the granting or the financing from a senior level agency" (Participant 8, Maple Ridge).

Even with this significant policy shift seen in Burnaby, when discussing transitional or supportive housing, Participant 5 from the City of Burnaby said they look to other levels of government for funding, for guidance, and leadership when it comes to these housing types. "We recognize it takes a partnership approach," she explained, with a key component of that partnership being funding from higher levels of government. This partnership approach, and call to higher levels of government particularly for funding was mentioned by a number of interviewed Planners. The reasoning behind looking to senior government is twofold, the first reason coming from the position that housing is not the municipal responsibility, the second being that within the current market conditions, building deeply affordable, or transitional and supportive housing types are not possible at the level they are needed, without government funding. Today the Provincial government in BC has become more invested in addressing housing with many housing policy initiatives in recent years, such as the legislative changes discussed in section 4.3.5.

4.2.2 Managing Change

Change, Growth, New Challenges

One challenge in planning that was highlighted by a number of these Planners was the fear and general aversion to change that is common in any community. There is a fear of change, of different housing types, of loss of property value, and of quality of life (Participant 6, City of North Vancouver). There are a number of ways in which these communities have seen significant changes, as highlighted in section 4.1 on the Housing Landscape, but managing change is also a challenge in itself–especially because the pace of change has been so quick. There are perceptions of what is an acceptable neighbourhood or living situation, and "it takes time to work with a neighbourhood on the evolution" of what is accepted (Participant 7, Coquitlam).

Both residents and city staff have had to wrap their heads around some significant differences to these neighbourhoods in a short period of time, such as an increase in visible homelessness. Beyond recognizing that this is now an issue for many of these municipalities, the real challenge is getting those services for vulnerable populations built in communities where this has never been a real issue in the past (Participant 3, Port Moody).

Managing and balancing growth is a challenging aspect of municipal planning. For example, construction can have a significant impact on quality of life, and is something the city hears from residents (Participant 6, City of North Vancouver).

> **"I think we have something like 100 active construction sites in the city…it has a really big impact on the quality of life, that's something that we hear a lot." (Participant 6, City of North Vancouver).**

The end of life of buildings is also an aspect of change and growth that poses a challenge for these municipalities. Many older apartment buildings provide affordable housing within the market. Taking these buildings down displaces residents, even with rental replacement policy and relocation assistance, temporary displacement and managing change on the sites of older apartment buildings, was a challenge discussed by a number of these Planners. The age of these buildings, coupled with long term tenancies, creates deep affordability that is very difficult to mimic in a new build, even at 'affordable' market rates, such as 10% or 20% below CMHC averages.

Balancing Interests

Another challenge that emerged throughout these interviews is balancing various interests. This goes hand-in-hand with managing change, as in some cases, change may be a reflection of evolving needs. Many of these municipalities are seeing large amounts of intermunicipal migration as well as international migration, which can lead to a more diverse set of needs within the community. There is also the challenge of

serving the interests of current residents, while planning for the needs of future ones.

City Council

Although no interview participants described particularly challenging council politics or attitudes, there is the acknowledgement that the views of the council are important. "You need the support of your Council to back up the policies and the regulations that we're providing and bringing forward" (Participant 4, Port Coquitlam).

One Planner, Participant 7 from Coquitlam gave an example of how tradeoffs have to be made in the case of new high density development through what he described as an "opportunity cost." In this example, the new development could receive an extra 1.5 Floor Area Ratio (FAR) if they built rental housing. Alternatively, the City could have charged the developers for the extra 1.5 FAR to build non-rental housing, and used that revenue for community amenities such as libraries, recreation centres, or other benefits Eventually the council decided the rental housing was more important than the money they could have gained on the developments, but "the challenge for my council was what they were foregoing," especially, "because again, they started with the position that this isn't our responsibility" (Participant 7, Coquitlam).

These opportunity costs, and competing interests are a challenge especially for the council, as they represent the interests of the entire (voting) community. Echoing these challenges of balancing interests, Participant 1, also from Coquitlam stated,

"For better for worse, our democratic elected government represents the attitudes of the people that live in these communities, and if by and large that holds true–while as planners we might represent our own interests, and as a housing planner I have very specific interest to build more housing for people in need–the council overall has to balance the interests of the city as a whole" (Participant 1, Coquitlam).

Additionally, one Planner described the challenge in working with the council is having them wrap their heads around understanding future resident's needs, because there is no vote from future residents, or from residents who may want to live in the community but can't afford it (Participant 3, Port Moody). These future residents, or potential residents aren't necessarily represented.

Community Attitudes

On the need for affordable housing, or for more diverse housing options, such as supportive housing, many interviewed Planners described general agreement and support from their councils and from community residents who accept that the need is there. The challenge is often in where this housing is placed. In Burnaby for example, "there's a lot of support in the community for this type of housing," explained Participant 5.

However there is always a reason from residents as to why the location is not ideal if the development is proposed for next to their building; "'You know, we support this, but just not right here,' is the response we get" (Participant 5, Burnaby).

"You're always going to have that pushback, because residents don't like change–especially if you've been in a neighbourhood for 30 odd years." (Participant 4, Port Coquitlam). Some of this resident pushback comes from a lack of understanding from residents who lump all non-market housing together. This pushback is a challenge, and some residents may not ever come around to accepting different housing forms in their community, but through education and consultation, many residents do come around (Participant 4, Port Coquitlam).

Density

In municipalities of these sizes, some of which have traditionally been what you might describe as "bedroom suburbs," competing interests over density is a common challenge to be managed. Some residents have lived in these communities for decades, and have a preference to maintain the feel of the neighbourhoods. Currently in the City of Port Moody, Participant 3 explained his council and residents are supportive of affordable housing, the problem is that they don't want density. From the council and a vocal population in the community, "we receive more pushback on the high density than the affordable housing," he explained. However, with the current market conditions of BC, you cannot achieve affordable housing without density, unless you have funding from higher levels of government. The issue is not in admitting the need for affordable housing, but accepting density as the way to achieve it within the economic conditions of BC.

Opinions on density in some communities are shifting. In the City of Maple Ridge, Participant 8 said when she started there was certainly a 'nimbyism' to the residents, but that it has been changing over time. One reason for this is that they have had an influx of residents from cities that have higher density such as Vancouver or Coquitlam, and therefore are more used to it than longtime residents. Additionally, the implications of the housing crisis have also led to some adjustment in resident attitudes, as they want places for their children to live and even for themselves, and have become more open to increasing density (Participant 8, Maple Ridge).

Figure 7. High Density Residential Building near Burquitlam Skytrain, Coquitlam. Source: Author 2024

4.2.3 Development Conditions

Current Market and Development Conditions

The current market and development conditions of Metro Vancouver and in many regions across Canada, are adding additional challenges to building new housing, as well as maintaining current affordable stock. Interest rates, as well as material and labour costs play a significant role in the development of affordable housing units. However the cost of land in the Metro Vancouver housing market is what Participant 8 from Maple Ridge described as the real crux of the issue.

Figure 8. Coquitlam New Developments. Source: Author 2024

4.3 Approaches to Meeting Housing Needs

4.3.1 Protection

Existing Stock

Protecting existing affordable rental housing is an action that many municipal Planners spoke of, as once that housing is lost it is difficult to replace at the same level of affordability. Most often, this affordable rental housing stock exists in the private market, through older apartment buildings, and because tenants have been living in their rented unit for extremely long periods of time, maintaining low monthly rents. If these buildings are slated for redevelopment, some of the municipalities interviewed now have policies in place to aid tenant relocation and assistance, or to encourage 1-to-1 replacement of rental units in the new developments.

In some cases there has been success in moving previous tenants into new purpose built rentals at the same monthly rents as their old building, but it is more common should they move into the new building, their rent is set at a rate that is a given percentage below the CMHC average rents for the unit size–such as between 10% to 25% below CMHC averages for the city. This can still affect the affordability for some people, who even paying a below average rent, may still end up having to pay higher rent because of the redevelopment, and as a result no longer have access to an affordable unit.

Future Stock

The other aspect of protection is maintaining the rental tenure and affordability of newly developed units in perpetuity. A common way this is achieved in policy is for example, an affordable unit must stay an affordable unit for 60 years or as long as the life of the building.

4.3.2 Development

There are a number of approaches being taken by municipal Planners and their cities that broadly fall under a development or supply side course of action including: reducing development costs, market incentives, development requirements, and planned supply.

Incentives & Requirements

Engaging with market incentives or development requirements is one of the main approaches a few of these municipalities are taking to get some affordable housing or rental housing built–and in a number of cases this approach has resulted in getting units built. The challenge is in finding a balance between creating incentives or requirements that still will lead to development, and are not economically stifling for developers. Further there are critiques of inclusionary zoning or market incentives in development, that the costs to produce the affordable units may in turn drive up the prices of the market rate housing.

Encouraging the Market

One of the main takeaways from incentive or requirement approaches in development and land use planning is that the municipal Planners can encourage or manipulate the housing market through planning and policy. This is not a new feature of municipal planning, as residential zoning laws have long been used to control where and what housing forms have been permitted in communities. Today however incorporating new policy and incentives within these established municipal tools is allowing planners to reshape development and achieve the housing forms that are needed.

When the incentives are designed so that most development applicants will take advantage of them, or they are expected to take advantage of them, it does lead to the development of the types of units the planning department wants to see built, such as below market and rental housing. Some of these municipalities went from hardly any purpose-built rentals to a major increase in their development through market incentives. For example, the City of Coquitlam has a High-Density Rental Incentive program, which has led to a number of purpose-built rentals as well as some below market housing.

> **“We designed the incentives in a way that almost 100% of applicants that were eligible, took us up on them. So, we went from, 20 or 30 years of zero purpose built rental units being developed, to now we've got 12,000 either under application or under construction, with about 2000 or 2500 of those being below market” (Participant 7, Coquitlam).**

This is a major shift in housing development done by a more active use of policy and municipal planning capacity.

In the City of North Vancouver, a “mid-market rental” policy is in place and is required in any development with a residential rental component when seeking a density bonus. Essentially, this policy means that 10% of rental units needs to be 10% below the CMHC average rate and has resulted in hundreds of units in the city without a lot of pushback from developers.

Inclusionary Zoning

Inclusionary zoning policies are being used in a number of municipalities across Canada now to create, where possible, mandatory unit types, such as family sized units, or affordable units. In the City of Port Moody, their Inclusionary Zoning policy expects 15% of a development's floor area to be at below market rates, rented at 20% below the CMHC average for the Tri-Cities area. Participant 3 from Port Moody admitted these units still would not be affordable for someone on social assistance but are affordable for some– and the units are restricted to those who fall into BC Housing income limit rates. He also explained that smaller developments, projects below a 2.0 floor area ratio do not have to adhere to this inclusionary zoning policy, because the development cannot afford to include the affordable units unless it is a higher density development in the current market. The policy requires these units to stay affordable in perpetuity, as long as the building is standing, and if or when a tenant leaves, that unit can go back on the market again at 20% below the CMHC average rents at that point in time.

One of the challenges in either policy requirements or development incentives is managing the units in these developments. When discussing the Mid-Market Rentals in the City of North Vancouver, Participant 6 spoke of how there are questions about how the units should be managed, if for example it should be a third party instead of the developer so that you ensure they are serving the purpose for which they were intended.

Similarly, Participant 3 from the City of Port Moody spoke of how when negotiating higher density in developments, in some cases instead of providing 15% of the development floor space at below market rates, they could instead provide 6% at non-market rates. However, an issue with these units is that BC Housing hasn’t provided the operating funds to non-profits for the units in those projects because they are based out of Strata Buildings and BC Housing has no control over them. Say for example, strata and maintenance fees were raised, the operating budget of these non-profits is affected, so without that control BC Housing won’t provide the funds.

Affordable for whom

In the case of Maple Ridge, Participant 8 said they had been thinking about inclusionary zoning policy; however, understanding that building affordable units can increase other housing costs, she said the department and the council have to discuss:

“who is our intended audience to support at this point in time?”

This challenge of balancing multiple interests, is something to be considered among market approaches to affordable housing. What might lead to a positive output for one group, such as affordable units, could result in a negative output for another, such as increase cost of market units, and is one of the critiques of Inclusionary Zoning policy in literature.

Reducing Costs

Essentially reducing costs can be seen as another form of a development incentive. It can also be used to create affordability or specific unit types that otherwise might not be built. Through these interviews it became evident there are a few main streams to reducing housing development costs that the municipality can engage in. The municipality can lower the overall cost of a development by allowing for some form of cost reduction, such as waiving a development fee, or lowering parking requirements. Alternatively, or additionally, the municipality can reduce the cost of a development by injecting some of their own capital or assets into the project, such as leasing land or providing funding. And lastly, speeding up the processing of the development, or preferentially processing affordable projects is another strategy municipalities are using to reduce costs for developers.

Reducing or waiving requirements

Example: Parking

Depending on the municipality and the development site, different requirements can be more costly than others–such as underground parking. In the City of Maple Ridge for example, because soil is costly, it would cost a developer more to build underground parking in Maple Ridge than it might in another municipality, such as Burnaby (Participant 8, Maple Ridge). Maple Ridge is looking at parking reductions particularly for specific uses, such as purpose-built rentals, or low-income housing, as it can reduce overall development costs significantly.

Use of Municipal Assets: land, funding, city-led projects

The question of whether municipal land should be sold off, leased, or used for housing varies across municipalities both because of the availability of municipal land, the severity of housing needs, and whether the municipality believes in using this approach. Regardless, it is an approach that has been adopted on a case-by-case basis. The homeless shelter serving the Tri-Cities, for example, operates on land owned by the City of Coquitlam, which is leased by the Province, who then contracts the operations out to a non-profit organisation. In Burnaby and the City of North Vancouver as well, the Planners interviewed say they too have come to the table with land for non-market or affordable projects.

Providing grants to nonprofits who are developing or building non-market housing is one of the municipal approaches to increase the production of affordable units. While many municipalities agreed funding should be coming from higher levels of government, this is still an approach taken at the municipal level. Especially

as a portion of money raised through density negotiations can be used for affordable housing grants, such as Coquitlam's Affordable Housing Reserve Fund.

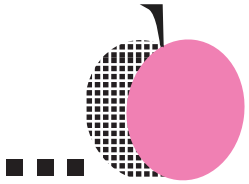
Planned Supply (Upzoning)

Pre-zoning areas or updating plans and municipal zoning to allow for higher density residential forms is one action these municipalities are all engaging with, and is one of the new Provincial legislative changes as well. Creating a planned supply engages with the notion that an increased supply will help with affordability–although across the interviews many of these Planners didn't exactly expect an increase in planned supply to create widespread affordability. While it may not lower the cost of housing, at least in the short term, what it can provide is housing typologies such as townhomes or apartments, instead of single family homes, that may be offered at a lower price point because they are often smaller housing forms. Although this may not lower the overall cost of housing, it can instead create some more affordable options. This tool works well to try and achieve specific housing types, such as targeting the missing middle housing.

4.3.3 Education

Although not commonly directly spoken of across interviews, education was mentioned as an important tool that can be used in order to get residents in the community on board with the need for affordable or diverse housing options. Understanding the relationships between wanting to hold onto a single family home, while also having nowhere near to downsize into, or seeing your children have to move farther away, is something that can be better understood through education and consultation. Creating a dialogue with residents, understanding their needs and working with them on how the neighbourhood can evolve was viewed with high importance.

Planners themselves also need to stay up to date, and to be adaptable at this time, reflected a few interviewed Planners. Not only in order to adapt policy to changing needs, and to ensure they are in a position to bring forward policy that actually achieves what it is intended for.



4.3.4 Partnerships and Collaboration

Although these interviews featured discussions of approaches at the municipal level, there was still repeated acknowledgment that this is not only the municipal planning responsibility, and that part of the role they define for themselves is one of a partner or collaborator. Particularly in regard to housing for more vulnerable populations, such as those in need of emergency shelters or supportive and transitional living arrangements, the need for federal and provincial involvement was always reflected on. Through some of the planning tools, such as inclusionary zoning, these Planners are able to achieve some level of affordable unit development, but more diverse housing forms typically can only be achieved through collaboration.

Additionally, there was the acknowledgement that while some affordable units may be created, the municipality cannot achieve the quantities needed without partnerships. As one Planner discussed, in order to build the lower end to middle end of the housing spectrum,

> **"you need significant cash infusions from the provincial and federal governments because it's never going to come through just regular market conditions–it can in instances, but you're not gonna achieve it to the levels that we need it to be" (Participant 3, Port Moody).**

It was evident that because of how housing is currently managed and delivered, as well as because of the market conditions, partnerships are necessary. For example the municipality might look to the provincial government for funding, and in turn the provincial government looks to them to put up land, so there is often some sort of collaboration expected. When operating agreements are required there is an additional level of collaboration needed, as the municipality typically looks to the province to fund the operating agreements and nonprofits who might manage the site.

4.3.5 Provincial Action

Provincial Legislative Changes

In light of discussing municipal approaches to meeting housing need, this section provides a brief overview and discussion of recent Provincial actions. In the fall of 2023 the BC Provincial government introduced a number of new legislative bills regarding housing, including:

Bill 44: Housing Statutes (Residential Development) Amendment Act, which is aimed at increasing small-scale and multi-unit housing. Most notably by permitting secondary suites and laneway homes across BC, as well as three to four units on single-family or duplex lots in most municipalities over 5,000 people, and six units on larger single-family zoned or duplex lots near frequent service transit stops. This Bill also reduces the need for public hearings for housing rezoning that aligns with the official community plan in place.

Bill 46: Housing Statutes (Development Financing) Amendment Act, which is aimed at a more upfront and transparent development tool, meaning municipalities will engage in pre zoning, to reduce the rezoning process. This bill also works to replace development cost charges and community amenity contributions or requirements with an “amenity cost charge” that is more prescriptive, rather than negotiated.

Bill 47: Housing Statutes (Transit-Oriented Areas) Amendment Act which requires designation of transit oriented development (TOD) areas and encourages development of housing near transit. This bill requires municipalities to permit housing developments that meet the provincial standards in height and density around transit hubs and allow for parking to be determined by need rather than through parking minimums.

Planning Response

These legislative amendments are a very recent change for the municipal Planners interviewed and therefore their responses to these bills reflect initial opinions and potential outcomes in these bills' wake. Overall, the response from these planning professionals was that many agreed with the core principles and intentions of these legislative revisions. They understood the Province has come forward with these bills with good intentions, as they hope to see more housing built, streamline the planning process, and deepen affordability through these changes. I asked these Planners for foreseeable positive or negative impacts following the introduction of these bills, and some key discussion points emerged:

Growing Pains

An increase in density puts strain on or requires updating of city infrastructure, which is something the provinces do not necessarily have to face, but these municipalities do. One Planner describes this infrastructure capacity as one of the "pain points" of these changes, particularly for their engineering staff as well. "The Province doesn't need to concern themselves with fire flows– whereas we have to make sure we are safe, and that we have enough drainage and sewerage capacity if say 20% of these buildings are built out" (Participant 8, Maple Ridge).

Density expectations

Most of the interviewed Planners did not expect to see significant neighbourhood changes where density has increased in the single-family or duplex zoned areas. In these smaller scale single-lots, they do not expect a rush of redevelopment, nor do they expect affordability to increase through these changes. However, the flexibility to implement a small variety of housing forms in these neighbourhoods was viewed positively.

Especially regarding the density increases around transit oriented development, a few of these Planners agreed that with these bills, municipalities can't be holding back on density like some may have in the past, but also that it helps the public to understand the need to increase density around high frequency transit.

At the same time, one Planner discussed how as much as we need to give attention to these new bills and the push for increased density, we can't lose sight of other housing needs. Increasing affordability is often heavily focused on because it is a pressing need; however, there is also a need for that more diverse stock of housing, such as a deep need for seniors housing with our aging population, and more supportive or transitional forms (Participant 4, Port Coquitlam).

Little change for some, a push ahead for others

For some of these municipalities the new Provincial legislation is hardly different from the direction they'd already been heading in or had planned to grow in. Many of these communities had already been engaging with transit oriented development style planning, particularly the municipalities with skytrains stations. Therefore these changes now require the work of Official Community Plan updates and rewriting of policy for little actual change to their current plans. At

the same time, these legislative updates are encouraging some municipalities to potentially move ahead on enacting some change that they might not have done otherwise for another few years.

One of the big changes of these bills is the parking requirements. For municipalities that do not have skytrain access within their bounds, such as Port Coquitlam, residents may rely more on their personal vehicles, and are fearful of a lack of parking (Participant 4, Port Coquitlam). These legislative changes might help push this community forward into looking at more active transportation, car sharing, and increasing transit frequency, therefore providing the opportunity to make some changes that might not have otherwise occurred for another few years or more.

Losses to Municipal Value Capture

The impacts to density bonus are significant, as they result in a capital funding gap as well as losing the ability to capture value like they had been, explains Participant 7 from the City of Coquitlam. Before the province introduced the new density minimums near transit, the City of Coquitlam would in fact allow for densities even higher than the Provincial minimums, but they would allow for them through density bonuses. They would allow developers to build higher, either by having them build certain housing types and units, such as rental units, and/or these large tower developments would pay the city, and that money would go towards community amenities, libraries, affordable housing grants, et cetera.

These density increases from the Province have now created a capital funding gap that can be made up through higher taxes or finding a new way to work the density bonus tool (Participant 7, Coquitlam). Additionally, he explained, these properties near transit, and therefore the property owners, "have benefited from a $2 billion dollar transit investment," and as their properties have now been zoned for higher density the land value has been raised, and "they've seen their property value increase–which we aren't able to recapture and give back to the public" (Participant 7, Coquitlam).

Through the rezoning process, the city would have captured some of the land value increase, that unearned windfall profit. "It's one of the few ways we make some money," he remarked, "and that's now broken" (Participant 7. Coquitlam).

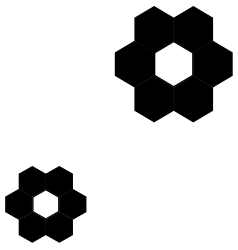
Housing delivery still for profit

How housing developers might react to these changes is also important to consider, because one of the current ways in which many developers earn their profits: zoning changes. Often, "developers attain value from their properties by buying them when they're allowed for one thing, and then rezoning them for something else," increasing the property's worth through the municipal rezoning process (Participant 6, City of North Vancouver). With the new legislative changes, increasing zoning allowances across these municipalities, there will be developers who build following the new density allowances, explained this Planner. There are those who are happy to develop and expect what is considered the normal rate of return, around 15%. However, he also foresees there will still be developers who will want to go through a rezoning process, to take what might now be designated for six

stories, up to say ten stories, because that is how they generate extra value, generate bonuses, and money for their shareholders. The consequence or the outcome of the Province's legislation is that prices need to come down, in order to make housing cheaper for everyone, but **"there's a lot of vested interest in not having land values actually decrease,"** he reflects, and therefore asks, "fundamentally, do developers want to see land value come down?"

Take aways

Despite some foreseeable challenges ahead due to these Provincial legislative changes, these Planners understand the Province has acted in order to try to address housing pressures and shortages across BC, through increasing density allowances, promoting transit-oriented development, and streamlining the development process. While supporting the intentions of these bills, some shortcoming were discussed, such as the loss to revenue capture from density bonusing, and the fact that inherent profit driven nature of the housing landscape in BC means challenges still lay ahead in improving affordability. As parcels of land are rezoned for higher densities, we can expect property value to increase, rather than decrease, affecting affordability for current residents. While increasing housing supply is viewed positively, and that increasing the flexibility of housing forms in our neighbourhoods is important, these Planners also remind us, a rush of increased development and lowering of housing cost is not likely to occur in the short term, and we should not to lose sight of other widespread housing needs in the wake of these new bills.



Chapter Four Summary

Chapter four offers an examination of the housing challenges in Metro Vancouver as discussed by current municipal planners. It also examines their role as seen both through the actions taken, and to what extent they position housing as a municipal planning responsibility.

The housing landscape of these communities is one that features growth, high housing costs, and an increase in more diverse housing needs. These conditions put pressure on municipal planning and as a result housing has become a larger part of these Planner's careers in recent years. Key challenges to providing affordable housing within these planner's experience are: challenges of responsibility between lower an higher levels of government; the capacity of municipal government to take on a downloaded housing role; challenges in managing change, of balancing the interests of various residents in the community, as well as the challenges associated with the current market and development conditions in Metro Vancouver and beyond.

Regarding the approaches taken at the municipal level to meet widespread housing needs, these municipal planners are taking action in four main ways: through protection, development, education, and partnership. Through development, they are using Planning tools to try and get affordable units built, to have purpose built rentals built, and to increase overall supply. In terms of protection, they are using Planning Policy to protect current future affordable units. Regarding education, both professional and general education can be used to best understand how to achieve affordable housing and remove stigma around more diverse housing forms. And lastly, in terms of partnership, these Planners point to the need to work together with higher levels of government, as well as developers, and health care providers to meet diverse housing need. This chapter also features a discussion of recent action taken at the Provincial level, as the new legislation has an impact on the municipal planning role. While these Planners are generally supportive of the intentions behind the Provincial legislation, these bills do not come without some drawbacks, as well as an understanding that they may not lead to a rush of new housing supply in the short term.

Overall, these findings point to a large role in housing being taken at the municipal level as seen through current planning actions. However, these Planners acknowledge they do not have the fiscal capacity to build and maintain large quantities of affordable housing, nor are they able to set heavy requirements for the private market to provide affordable housing at the quantities needed, therefore they look to higher levels of government to take on a larger housing role, or to engage in a partnership approach to meeting housing needs.

chapter 5

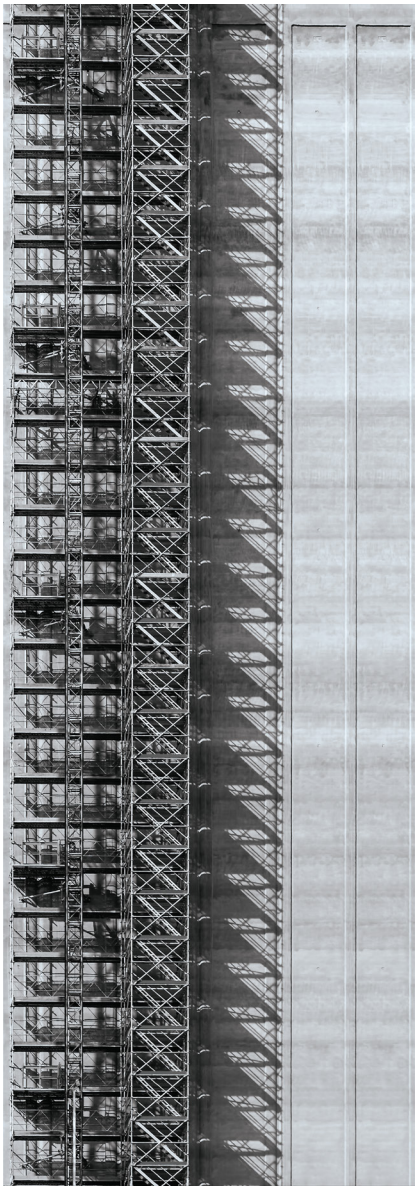
Exploration

5.1 Housing Exploration
5.2 Housing As Infrastructure

5.1 Housing Exploration

We all have housing preferences, but at the same time we can look around our community and try and understand what types of housing are needed beyond these preferences. As these interviews were with professional Planners, they understand community needs, and have offered both professional and personal responses when asked, what types of housing would you like to see in this community? I also asked them to engage in utopian planning in this question, and to ignore market and real-world budget constraints in their responses.

Their responses included a variety of conversations about built form or housing typologies, as well as tenure and owner variations, and discussions of wider principles of both housing and planning more broadly. By and large what came from these responses was a reflection of our diverse housing needs and desires.



What types of housing would you like to see in the community?

- Housing Form
- Tenure
- Principle

Figure 9. Housing Exploration

Responses

Typology, Density and Built Form

In terms of housing form, variety and diversity was emphasised. As one Planner said, "I don't want the trade off between a too small apartment or too expensive house. There's a lot of space in the middle" (Participant 7, Coquitlam). This is not to say residents, especially young families, don't want access to those single family homes, but these communities are full of them, and these Planners would like to see other options and choices available. In fact, two participants (2 and 6) expressed that we don't need single family homes, as we have enough of them in these communities. What many of these communities need is smaller scale and denser housing. And we can get resemblances of single family homes, through townhouses or row houses, that can act as a proxy for that desired form of housing at a higher density. The alternative, which was not desired, is increasing urban sprawl.

A lot more of that low- to mid-rise housing typology, such as the multiplexes characteristic of many neighbourhoods in Montreal, was desired. Whether it is a walk-up apartment, a plex, townhouse, or courtyard housing, this scale of density was widely discussed across interviews as something they would like to see in their communities. As some of these municipalities are seeing the greatest increase in new housing units through high density towers, there has been a desire from residents to have some more ground-oriented options (Participant 5, Burnaby).

There was also a call for creativity, or more interesting housing from developers, and to make it easier for developers to achieve a variety of housing in both design and function. At the same time, keeping human functionality in mind when we build was important–bringing quality to residents, building housing for the way we want to live, rather than apartments without closets, without privacy, or options for multi-family living, accessibility, and housing needs through the life cycle.

A diverse stock that meets the needs of everyone in the community–and not only current needs but also future needs was emphasised. The new housing legislation will take time to produce significant change, and may not result in some of the variety of housing that is needed, such as seniors housing. Various housing forms are not usually built in the market until they become a desperate need, or reach a crisis level. But, **"all costs aside, we just need a diverse stock for everybody"** (Participant 4, Port Coquitlam).

Being able to build with sustainability in mind was also discussed. Understanding that density can offer a more sustainable way of living (Participant 2, Port Moody) and that building housing can have negative environmental effects (Participant 8, Maple Ridge). Building with sensitivity to natural features, such as ponds or trees through courtyard housing was a desire of one Planner, although to do this housing form in practice would be costly. Regardless, it is the environmental impacts and sustainability aspect that she wants to keep in mind when thinking about what types of housing she would like to see

in the community (Participant 8, Maple Ridge). There is a great urban forest canopy in Maple Ridge she explained, and that often gets clear cut when a house is built. In this important quest for housing, what sometimes feels like it's missing, is questioning the ecological impacts (Participant 8, Maple Ridge).

Housing Tenure

These Planners also expressed desire for a variety of tenureship forms and options for residents. A need for more purpose built rental housing was expressed, as well as the need for more rental and ownership options in general, such as

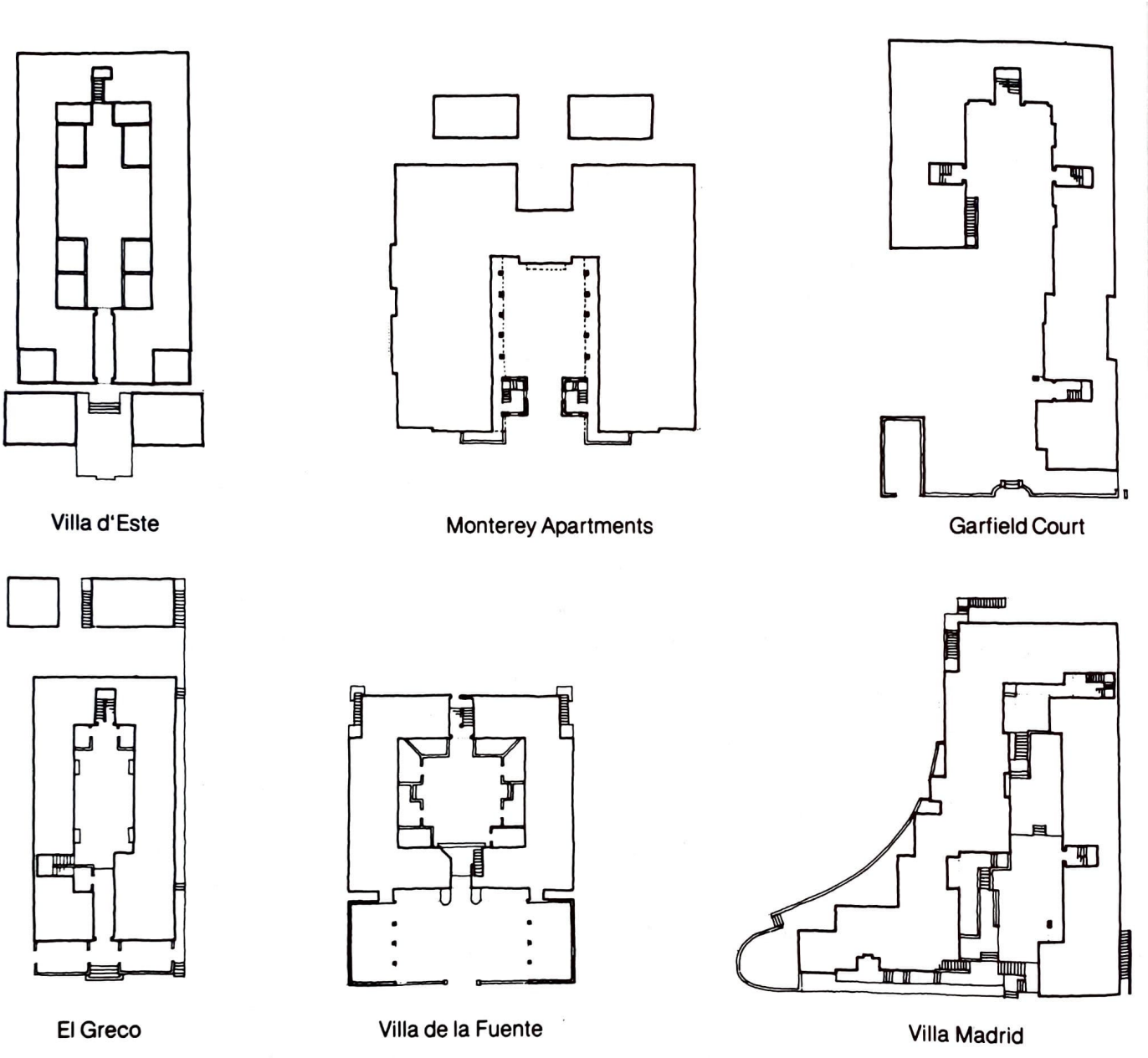


Figure 10. Courtyard Housing Diagrams. Housing built between 1920 and 1930 in Southern California. Scanned from Hayden (2002), (originally from Polyzoides, Sherwood and Tice, Courtyard Housing in Los Angeles, 1981).

a rent-to-own model, and more co-op housing. Furthermore, a desire for more mixed income and mixed tenure in our housing was expressed.

The co-op model of housing in BC offers a great model to look back at, explains one Planner. Within this model he appreciates the community-based relationship of this housing type, but he believes this model shouldn't necessarily stand-alone as it has often in the past, but should be a part of a larger model such as a Community Land Trust, as we are seeing more of now in BC (Participant 1, Coquitlam).

Another response to this question of what housing types we'd like to see, was a wish for the Province to create a strong ecosystem of social housing that they would continue to build and maintain (Participant 3, Port Moody). His dream would be that this social housing could be available for a large proportion of our population, 30% to 40%, or even as high as 60%, while the market could take care of the rest of our housing needs. The current capitalist housing system that we have is not serving a large number of residents in our population, and even as we try to tweak the system, it is not going to do the job for a number of years (Participant 3, Port Moody). "It's a very expensive dream though," he remarks, because of the many years we've gone with higher levels of government reducing their investment into social housing.

Broader Housing and Planning Principles

Beyond form and tenureship, these Planners also discussed broader housing and planning principles to strive for and to keep in mind when thinking about the future of housing. Regardless of what typologies may have been discussed, the broader housing principle that underwrites these responses was one of choice. Having a variety of available tenures and forms held high importance, which reflects the desire to create adequate choice for residents, to have housing that meets their needs and how they desire to live.

"It feels like we're mass producing housing and expecting people to fit their lives around it, and we're still doing a bad job of it because it's not cheap and it's not efficient. We should find a way to develop housing that people want to live in and then figure out how to produce it more efficiently" (Participant 6, City of North Vancouver).

Further, a number of Planners also spoke of the need for amenities and walkability, as Hayden would say, "townhouses need a town" (2002, p. 184). For example, Participant 9 from the City of New Westminster remarked she'd like diverse housing that meets residents' needs, "while also ensuring we have the right amenities for them." Likewise, a Planner from the City of North Vancouver said, "we need to be a lot better about figuring out how we integrate amenities" into apartment buildings. He described taking a more holistic approach to housing, thinking about **"what makes a good life, and then how does housing contribute to that life?"** (Participant 6, City of North Vancouver).

5.2 Housing As Infrastructure

Throughout this project I have been thinking about the importance of housing, and was interested in exploring the classification of housing, more specifically affordable housing, as one of our key forms of civic infrastructure, which plays into this broader research question of understanding housing responsibility. It also opens a discussion as to whether housing is treated as a privilege or a right. I asked these Planners to respond to this classification, perhaps to agree or disagree, and to express their thoughts. They engaged thoughtfully with this question, and sometimes threw a question or two back at me in response. As Wetzstein (2017) argues, in many cases today, housing has become more of a privilege than a right. If it were to become a right, then the way it is delivered might need to change, and this was reflected on through this question.

Recognition

One theme in response to this question was that access to affordable housing benefits the community as a whole and therefore is recognised as important in municipal Planning today. It is also clear in the public mind that affordable housing needs to exist. The challenges are in how this recognition translates to units, as well as questions of responsibility.

Often today, affordable housing is negotiated into a development or built as a community amenity contribution (CAC). With the new legislation in place, one Planner explained, "the Province wants municipalities to move away from CACs and head towards an Amenity Cost Charge (ACC) financing framework, which does not consider affordable housing as an amenity" (Participant 9, New Westminster). Within this bill, as affordable housing is not considered an amenity, ACC financing cannot be put towards building affordable units, which many municipalities have been using as a core tool to provide affordable housing.

One Planner spoke of how there might be differences across generations of municipal Planners as some might not see affordable housing as an amenity for the community or that it is a municipal prerogative because they're of the opinion this is a provincial or federal responsibility. The shift away from CAC funding for affordable housing might imply housing is not a municipal responsibility, which would mean it is either up to the market or higher levels of government to instead provide much needed units.

Changing how we deliver housing

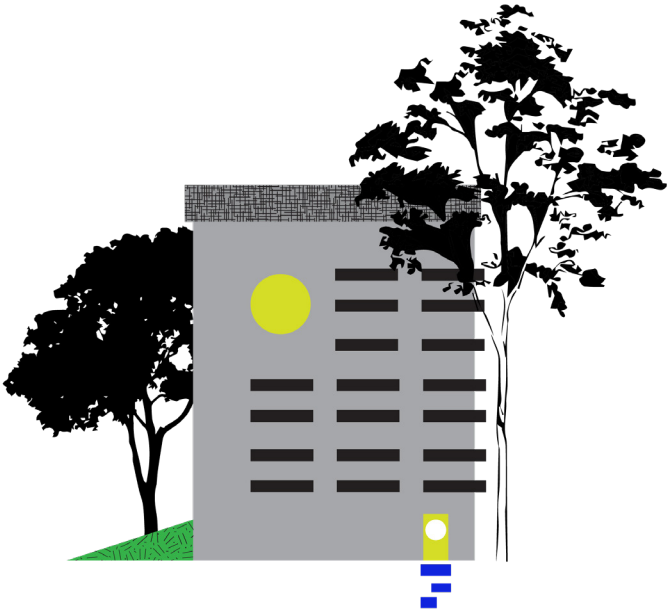
> **"The reality is that the housing market is failing a lot of people, and we need to make sure that the people that are left behind are still finding a roof over their head. How do we do that if not through government involvement or by changing the way we deliver housing" (Participant 1, Coquitlam).**

Housing as a core form of infrastructure or as a right "goes beyond municipal boundaries and municipal duties," argued one Planner, as "we're operating in a capitalist system, and it is not up to municipalities to reframe that system" (Participant 6, City of North Vancouver). If the municipality was responsible for providing this civic infrastructure, it would require immense tax increases, therefore it would need to come from senior levels of government (Participant 6, City of North Vancouver).

One of the barriers to housing alternatives, is that housing today is an asset, and one that people expect to appreciate– and non-market housing does not fit well in this narrative. However, one Planner pointed out that dominant societal attitudes can shift and gave the example of the overton window theory (the range of policies politically accepted by mainstream society at any given time), in order to understand where there is political opportunity at any given moment (Participant 1, Coquitlam). Right now, there is not a mainstream push for public housing, but perhaps we are at the beginning of an opportunity window for it, he explained. Although, we still need advocates to push us in that direction, he added, because it requires we change the way we think about the provision of housing (Participant 1, Coquitlam).

For a lot of people, a push towards public housing would be a significant change in how we think and understand housing, as well as a change in how we think about asset management, investments, and even retirements, which have all been heavily entangled in housing. "We think of housing as an asset, something we want to appreciate in value, but this alternative approach really requires rethinking" (Participant 1, Coquitlam). It is not inconceivable, he remarks, and offers forward a role in Planning in advocacy:

> **"There is a role for advocates in all of this. Being a planner, you don't have to just be a municipal or local government planner. You can be a planner in many different ways. You can push for change outside of the system, and or through other actors and partnerships."**



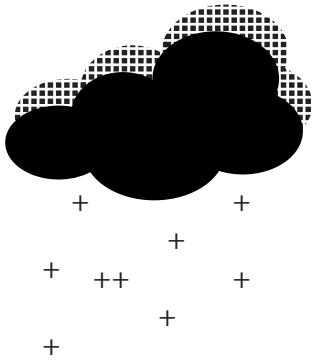
Chapter Five Summary

Chapter five provides an exploration into the types of housing desired by these municipal planners across Metro Vancouver. It offered these Planners an opportunity to examine a future for housing ignoring real-world constraints. Responses included both a range of housing preferences as well as answers that reflected the needs of current residents. Broadly, their housing desired can be grouped into themes of housing form, housing tenure, and housing principle. By form, a wide range of options were discussed such as townhomes, multiplexes; flexible units, courtyard housing, density, as well as options beyond high density. In terms of tenure, the need for more rental was discussed, as well as non-market housing forms such as cooperatives and social housing. Lastly, regarding housing and planning principles, these Planners called for variety and the ability to offer choice to residents, as well as discussed desires for walkability, and improving access to amenities within residential areas or buildings.

This chapter also examines a question of housing as a form of public infrastructure in our cities, as housing is fundamental in participating in society. This discussion is similar to the question of whether housing is considered as a privilege or a right, and led to a reflection on who should be responsible for housing delivery should it be treated as a right. It was widely recognised there is a need for affordable and accessible housing in these communities, but that the private is not adequately providing it, nor is the municipality able to build affordable housing at needed levels. However, there is opportunity within Planning through advocacy and education to push for rethinking our current housing system.

chapter 6

Discussion and Conclusion



6.1 Discussion

Across these interviews with Planning professionals and a review of academic literature it is evident that in the wake of housing pressures, a significant portion of the provision of adequate and affordable housing that meets residents needs has fallen upon municipal planning. In response, a number of planning tools and policies have been adopted as attempts to use urban planning to facilitate the provision of affordable housing. Inclusionary zoning, density bonusing, and market incentives were commonly listed as approaches taken by municipal Planners to provide housing options. The extent to which this will improve *widespread* affordability and housing conditions in these communities at least in the short term is not likely, although it is not without value. This is a significant change in the planning role for some of these small- to mid-sized cities. Many of them have small planning departments compared to larger Canadian cities, and haven't had to accommodate a diverse range of housing needs like they now are. Housing in general has become a greater part of many of these Planner's careers in recent years.

At the same time, acknowledging a wide range of housing options are needed to meet the needs of residents, these Planners recognize higher levels of government need to play a larger role in housing provision, as the planning system cannot keep up with today's housing unaffordability.

In response to the objectives of this research, this section contains a discussion of how these municipal Planners define the housing challenges in their communities, and how they define their role in addressing housing need. As well as a discussion of housing desires and affordable housing as a core infrastructure to our cities.

How do these Planners define the Housing Issues and Challenges in their Communities?

Together these planning interviews speak of overlapping factors that come together to help define the housing problems of these communities. The general themes or causes that emerged were:

1 The effects of Federal disinvestment
- Downloaded responsibility
- Unclear positionality between the Municipality and the Province
- Reliance on Planning to meet housing needs

2 High costs & the financialisation of housing
- Land costs, Building costs, Interest rates
- Achieving affordability in the current market conditions

3 Growth
- Ageing buildings, demovictions, planned growth

4 Increase in Diverse housing need
- Lack of capacity to address need

5 Balancing interests
- Housing as an asset, housing as a right

Retreating from its position as a welfare state, the Canadian Federal government's pulling out of housing responsibility at the low income end of housing needs plays a role in the Canadian housing problem today. A lack of investment into the development and maintenance of social and non-market housing, creating a low national supply, coupled with ever increasing market housing costs has had a palpable impact on many Canadian cities. Other factors beyond municipal control, such as high interest rates, increased labour and material costs, and the financialisation of housing, all further contribute to unaffordability.

These municipalities have also seen significant population growth, and changing demographics. This growth does not come without challenges, such as when older rental housing is replaced with new development, often at much higher rental costs–particularly around transit oriented development areas.

In the wake of more diverse housing needs, such as an increase in homelessness, without meaningful investment from higher levels of government, these municipalities lack the fiscal capacity to address more complex needs, and are unable to build needed housing forms such as building emergency shelters and transitional housing. At the same time, there are still Planners and City Council who would argue these housing needs fall beyond their scope of responsibility. Although land use control, and therefore regulation of housing is a large part of municipal planning responsibility, the development of deeply affordable or transitional and supportive housing forms is not part of the traditional municipal planning role, nor do they have fiscal capacity to build these housing forms.

How to they define their role?

As Carter and McAfee discuss, the self defined role or involvement in housing varies across municipalities (1991). Consistent with those findings, these interviews also point to how the defined role also varies *within* the municipalities, and that this role shifts over time. There are variances between Planning staff and among the City Council on the degree to which housing is or is not a municipal responsibility. And over time, this responsibility for housing provision shifts, as discussed in these interviews and seen through municipal action in recent years. These shifts, can be linked to the housing challenges and themes previously discussed that put pressure on municipal planning.

It is evident across these findings that we have turned to the planning system to address our affordable housing needs. These municipal Planners describe a number of actions that have been initiated to respond to housing needs, particularly through development, such as through development requirements and incentives, reducing development costs, zoning reform, density bonusing, and community amenity contributions, but also through increased use of housing policy, such as tenant relocation and replacement policies.

Even within the context of these actions, it was still evident across interviews, the responsibility for housing is not solely on their shoulders. Many of these Planners consider the city's role to be a partner, with higher levels of government, with developers, with nonprofits and health agencies, in meeting residents' needs.

One way to describe their role, is perhaps to understand it as a role by default. Responsibility has been downloaded to the municipal level without adequate funds to meaningfully take on this role, and therefore a greater emphasis and reliance on planning tools has emerged as a result.

The issue, however, is that the municipal Planning system is arguably not the most efficient system to meet affordable housing needs without the fiscal capacity to build non-market units. Instead, they use tools that work primarily within the private market, and therefore do not come without costs. For example, critiques of development requirements or inclusionary zoning as that they act as a tax to development, and that developers will make up for costs through higher unit rents or sale prices. Additionally, affordable housing units become a "symptom of gentrification" when they are only built within new market developments (Stabrowski, 2015). What is one the one hand, a benefit or solution, can also lead to further costs and challenges. Zoning reform, or upzoning, is another commonly used planning tool that is used in response to housing pressure, but a number of scholars argue it does not lead to affordability, particularly for low-income residents (Murray and Limb, 2023; Goetz, 2021; Freemark, 2020; Stacy et al., 2023).

This is not to say current municipal Planning approaches haven't achieved any success, and that they haven't been doing all they can with many of the tools they have. In fact, many of these Planners felt these municipalities have

made a lot of housing achievements and had a lot of success with the policies and tools they've engaged in. What they also recognise, is that even though they have taken on a number of approaches, and seen a lot of affordable units built, it is not enough without the help of senior levels of government.

The extent to which these municipalities take on this downloaded responsibility is important to consider because of the lack of involvement from higher levels of government. If a municipality chooses not to take on more responsibility, or perhaps they lack support from council to do so, housing needs may go unmet. Additionally, needs are not universal across municipalities, as some cities, typically those with higher income populations, may not need significant municipal involvement in order to meet housing needs. There is a need for flexibility in the municipal planning role, but also in terms of involvement from higher levels of government. A lack of Provincial or Federal investment does not have the same effect on municipal planning across all cities.

Recognising our housing system that leaves residents behind, and contributes to the increasing housing pressures seen across these municipalities, a number of these Planners reflected on this as being a large-scale global issue–which it undoubtedly is. Although housing manifests as an issue in municipal governance–as it is felt by residents at the local scale–there was the positioning among a number of Planners that this issue goes far beyond actions they can take.

This reflects a more pragmatic and technical planning approach, but also reflects Forester's acknowledgement of the lack of power as a challenge in planning (1982). As one Planner in particular discussed in this research, taking on a larger role within our housing problems perhaps falls outside of municipal planning, but not outside of planning in general. Advocacy, he argues, is one of the spaces to push for change in housing delivery, and occupy a planning role outside of the municipal system.

On Housing Desires and Delivery

In exploring the future housing visions, these Planners reinforce the need for a variety of housing forms and tenure options in order to provide housing that meets today's needs and allows residents a chance to dwell joyfully. What it also reveals, is a challenge in Planning between action and knowing. These professionals have a vision of the housing needed across their communities, but are faced with many challenges to providing it.

Discussing affordable housing as a core infrastructure to our cities offers a reflection of housing responsibility. Understanding the importance of housing in everyday life, in participating in society–its widespread availability, affordability and adequacy is needed. While these Planners recognise that need, they also argue the municipal Planning system cannot provide the housing types needed at the levels we need without aid from higher levels of government.

Ways forward

This research points to increasing need across Metro Vancouver for both affordable and diverse housing options. Our housing system is leaving residents without a roof over their head, it takes away from our quality of life, leading people to relocate away from friends and family, or restricting their ability to make a needed housing transition without an available option to move to. In order to work towards the housing types presented in chapter five's housing exploration, there is a recognition that the way we deliver housing needs to shift, and that higher levels of government need to take greater action.

It might go beyond the municipal planning role to be able to provide adequate and affordable housing for all within our current market system. But that does not mean Planners don't have a role to play. Perhaps there is room in planning, even within municipal planning to push for rethinking our housing system, to ask others to imagine things differently, to imagine otherwise. As Forester argues, knowledge can be a source of power in planning (1982), and as these planners recognise that in order to deliver the housing forms needed, the delivery of housing needs to shift away from for-profit housing. In this need to rebalance the housing ecosystem to include more affordable and diverse options, a more political planning approach may be warranted at the municipal level. We must remind ourselves Planning practice is not value-neutral, therefore planners do not have to act solely as technicians, but can take on political roles, or engage in more advocacy centred planning. Further, a larger municipal role in housing could be integrated into local planning practice if adequate support and resources are provided from higher level government.

Recommendations

1. We use Planning to push for rethinking the housing system, to educate residents on different housing options and housing delivery. Planners can use their knowledge as a source of power and act as advocate for change.

2. The Provincial and Federal government build and maintain a wide supply of affordable and diverse housing options, *or* higher levels of government provide fiscal and operational support and resources for municipal planning to take on a larger role in the provision of affordable and diverse housing forms.

6.2 Conclusion

Although housing affordability is an issue across Canada, the Metro Vancouver region has long been an area that with high housing costs. As housing costs continue to rise across the nation, affordability in this region continues to worsen, with home prices and rental costs beyond many local residents means. This research offers an examination into the mid- and smaller-sized Canadian cities in Metro Vancouver in regard to today's housing challenges and approaches to addressing need.

First, this research reinforces our need for affordable and more supportive housing types at the local scale of Metro Vancouver as well as recognises housing is a national and global concern. Core Housing Need is prevalent among all of the municipalities in Metro Vancouver, and particularly affects tenant households, with some census tracts seeing upwards of 50% of tenant households living in Core Housing Need. Without affordable and accessible options available, housing inequality and discrimination will continue to exist. Housing is fundamental to participate in society and therefore its provision should not be reliant on the market to the extent in which it is today.

A number of overlapping factors come together to influence the housing challenges we see today, which means there is no one solution to solving the housing problem. Throughout this research however, it is evident we have turned to the planning system to provide affordable housing. A number of approaches are being taken at the municipal level in response to this need, such as actions in development, in protecting affordable units, in education, and by taking a partnership or collaborative approach to meet housing needs. These actions imply there is a municipal role in housing, and that action can be taken to achieve affordability at the municipal level. At the same time, these Planners look to higher levels of government to play their part as well, as they recognise they cannot meet housing needs without involvement from higher levels of government.

One of the challenges and exciting aspects of planning is looking towards the future, while also considering the needs of current residents. Planning is a field concerned with the enhancement and conservation of human life (Blomley, 2017), yet enhancement might not look or feel the same to everyone, and interests often compete in the wake of conservation. However, there is much to be gained from recentering our thinking from the standpoint that many lack the experience of dwelling joyfully (Lancione, 2023). This research offers an exploration into dwelling joyfully, but exploring housing needs and desires. The overarching vision is: **a housing system with a diverse stock that meets everyone's needs throughout the life course.** It remains to be seen how we will achieve a housing system that delivers adequate and accessible housing for all, but planning can play a role in getting us there.

References

Aalbers, M. B., & Christophers, B. (2014). Centering housing in political economy. Housing, Theory and Society, 31(4), 373–394. https://doi.org/10.1080/14036096.2014.947082

Ages, A., Aramburu, M., Charles, R., Chejfec, R., & Bahubeshi, R. (2021). A Path Forward: Housing Discrimination in Canada: Urban Centres, Rental Markets, and Black Communities. Canada Mortgage and Housing Corporation (CMHC). https://assets.cmhc-schl.gc.ca/sf/project/archive/housing_organizations3/a_path_forward_-_ppol_620_cmhc_reduced_size-4188919.pdf

Anderson-Baron, J. T., & Collins, D. (2019). 'take whatever you can get': practicing housing first in alberta. Housing Studies, 34(8), 1286–1306. https://doi.org/10.1080/02673037.2018.1535055

Austin, P. M., Gurran, N., & Whitehead, C. M. E. (2014). Planning and affordable housing in australia, new zealand and england: common culture; different mechanisms. Journal of Housing and the Built Environment, 29(3), 455–472. https://doi.org/10.1007/s10901-013-9356-3

Baker, E., Lester, L. H., Bentley, R., & Beer, A. (2016). Poor housing quality: prevalence and health effects. Journal of Prevention & Intervention in the Community, 44(4), 219–232.

Barrera, I., Kelley, S., & Aratani, Y. (2019). "I would say it's almost like a crime against, you know, the soul": building a culture of health in low-income housing communities through addressing childhood trauma. Housing Policy Debate, 29(3), 440–451. https://doi.org/10.1080/10511482.2018.1553057

Bento, A., Lowe, S., Knaap, G.-J., & Chakraborty, A. (2009). Housing Market Effects of Inclusionary Zoning. Cityscape, 11(2), 7–26.

Berry, M. (2014). Neoliberalism and the city: or the failure of market fundamentalism. Housing, Theory and Society, 31(1), 1–18. https://doi.org/10.1080/14036096.2013.839365

Blomley, N. (2017). Land use, planning, and the "difficult character of property." Planning Theory & Practice, 18(3), 351–364. https://doi.org/10.1080/14649357.2016.1179336

Blomley, N. (2020). Precarious Territory: Property Law, Housing, and the Socio-Spatial Order. Antipode, 52(1), 36–57.

Blunden, H., & Flanagan, K. (2022). Housing options for women leaving domestic violence: the limitations of rental subsidy models. Housing Studies, 37(10), 1896–1915. https://doi.org/10.1080/02673037.2020.1867711

Brown, N. R. (2017). Housing experiences of recent immigrants to canada's small cities: the case of north bay, ontario. Journal of International Migration and Integration, 18(3), 719–747.

Bryan, D., & Rafferty, M. (2014). Political economy and housing in the twenty-first century - from mobile homes to liquid housing? Housing, Theory and Society, 31(4), 404–412. https://doi.org/10.1080/14036096.2014.947080

Carter, T. & Mcafee, A. (1991). 8. The Municipal Role in Housing the Homeless and Poor. In G. Fallis & A. Murphy (Ed.), Housing the Homeless and Poor: New Partnerships among the Private, Public, and Third Sectors (pp. 227-262). Toronto: University of Toronto Press. https://doi.org/10.3138/9781442675889-009

Conger, R. D., Conger, K. J., Elder, G. H., Lorenz, F. O., Simons, R. L., & Whitbeck, L. B. (1992). A family process model of economic hardship and adjustment of early adolescent boys. Child Development, 63(3), 526–541.

Conger, R. D., Conger, K. J., Elder, G. H., Lorenz, F. O., Simons, R. L., & Whitbeck, L. B. (1993). Family economic stress and adjustment of early adolescent girls. Developmental Psychology, 29(2), 206–219.

Cooper, S., Hajer, J., & Plaut, S. (2020). Assisting renters : manitoba's rent assist in the context of canada's national housing strategy (Ser. documents collection). Canadian Centre for Policy Alternatives. March 1, 2024.

Desmond, M. (2012). Eviction and the reproduction of urban poverty. American Journal of Sociology, 118(1), 88–133.

Domestic Violence & Homelessness | The Homeless Hub. (n.d.). Retrieved April 6, 2024, from https://www.homelesshub.ca/blog/domestic-violence-homelessness

Dong, H. (2021). Exploring the impacts of zoning and upzoning on housing development: a quasi-experimental analysis at the parcel level. Journal of Planning Education and Research, (20210201). https://doi.org/10.1177/0739456X21990728

Earls, M. F. (2010). Committee on Psychosocial aspects of Child and Family Health. Clinical report-incorporating recognition and management of perinatal and postpartum depression into pediatric practice. Pediatrics -Springfield-,126(5), 1032–1039.

Eidelman, G., Hachard,T., & Slack, E. (2022). The Municipal Role in Housing (Who Does What). https://imfg.munkschool.utoronto.ca/report/the-municipal-role-in-housing/#_1-backgrounder-municipalities-and-housing-policy

Fallis, G. & Murray, A. (1991). 1. Introduction. In G. Fallis & A. Murphy (Ed.), Housing the Homeless and Poor: New Partnerships among the Private, Public, and Third Sectors (pp. 1-15). Toronto: University of Toronto Press. https://doi.org/10.3138/9781442675889-002

Forester, J. (1982). Planning in the Face of Power. Journal of the American Planning Association, 48(1), 67–80.

Forester, J. (1987). Planning in the face of conflict: Negotiation and mediation strategies in local land use regulation. Journal of the American Planning Association, 53(3), 303-314.

Freemark, Y. (2020). Upzoning chicago: impacts of a zoning reform on property values and housing construction. Urban Affairs Review, 56(3), 758–789. https://doi.org/10.1177/1078087418824672

Gabbe, C. J. (2019). Changing residential land use regulations to address high housing prices. Journal of the American Planning Association, 85(2), 152–168. https://doi.org/10.1080/01944363.2018.1559078

Galster, G., & Lee, K. O. (2021). Housing affordability: a framing, synthesis of research and policy, and future directions. International Journal of Urban Sciences, 25(1), 7–58. https://doi.org/10.1080/12265934.2020.1713864

Glaeser, E. L., & Gyourko, J. (2002). The Impact of Zoning on Housing Affordability. National Bureau of Economic Research.

Goetz, E. G. (2021). Democracy, exclusion, and white supremacy: how should we think about exclusionary zoning? Urban Affairs Review, 57(1), 269–283. https://doi.org/10.1177/1078087419886040

Gollust, S. E., Marino, N. M., Call, K. T., & Yen, I. H. (2019). Unlocking opportunities to create a culture of health in housing: lessons from interdisciplinary, community-engaged research teams. Housing Policy Debate, 29(3), 397–402. https://doi.org/10.1080/10511482.2019.1568083

Government of Canada (2021). The Canadian Constitution. About Canada's System of Justice. https://www.justice.gc.ca/eng/csj-sjc/just/05.html#:~:text=The%20Constitution%20of%20Canada%20includes,Aboriginal%20rights%20and%20treaty%20rights.

Government of Canada, S. C. (2022a, July 21). The Daily—Housing challenges remain for vulnerable populations in 2021. https://www150.statcan.gc.ca/n1/daily-quotidien/220721/dq220721b-eng.htm

Government of Canada, S. C. (2022b, September 21). The Daily — To buy or to rent: The housing market continues to be reshaped by several factors as Canadians search for an affordable place to call home. https://www150.statcan.gc.ca/n1/daily-quotidien/220921/dq220921b-eng.htm

Government of Canada, S. C. (2022c, April 27). The Daily — In the midst of high job vacancies and historically low unemployment, Canada faces record retirements from an aging labour force: Number of seniors aged 65 and older grows six times faster than children 0-14. https://www150.statcan.gc.ca/n1/daily-quotidien/220427/dq220427a-eng.htm

Hamilton, E. (2021). Inclusionary Zoning and Housing Market Outcomes. Cityscape, 23(1), 161–194.

Hayden, D. (2002). Redesigning the American dream: the future of housing, work, and family life (Rev. and expanded). W.W. Norton.

Howe, E., & Kaufman, J. (1979). The Ethics of Contemporary American Planners. Journal of the American Planning Association, 45(3), 243–255.

Hulchanski, J. D., Shapcott, M., & University of Toronto. Centre for Urban and Community Studies. (2004). Finding room : options for a canadian rental housing strategy. CUCS Press, Centre for Urban and Community Studies, University of Toronto.

Hyde, Z. (2022). Giving back to get ahead: Altruism as a developer strategy of accumulation through affordable housing policy in Toronto and Vancouver. Geoforum, 134, 187–196. https://doi.org/10.1016/j.geoforum.2018.07.005

Hyde, Z. (2023). Gift giving in the neoliberal city: Polanyi's substantivism and the exchange of density for affordable housing in Vancouver. Environment and Planning A: Economy and Space, 55(5), 1150–1170. https://doi.org/10.1177/0308518X211022746

Imbroscio, D. (2021). Rethinking exclusionary zoning or: how i stopped worrying and learned to love it *. Urban Affairs Review, 57(1), 214–251. https://doi.org/10.1177/1078087419879762

Jonas, S. (2023, October 31). Montreal's social housing bylaw to get update after failing to produce a single unit in 2 years. CBC News. https://www.cbc.ca/news/canada/montreal/montreal-bylaw-more-social-affordable-housing-1.7012352

Keene, D. E., Rosenberg, A., Schlesinger, P., Whittaker, S., Niccolai, L., & Blankenship, K. M. (2023). "The squeaky wheel gets the grease": rental assistance applicants' quests for a rationed and scarce resource. Social Problems, 70(1), 203–218. https://doi.org/10.1093/socpro/spab035

Kontokosta, C. E. (2015). Do inclusionary zoning policies equitably disperse affordable housing? A comparative spatial analysis. Journal of Housing and the Built Environment, 30(4), 569–590.

Lancione, M. (2023). For a liberatory politics of home. Duke University Press.

Leviten-Reid, C., Digou, M., & Kennelly, J. (2024). Housing as a human right, rent supplements and the new canada housing benefit. Housing Studies, 1–24, 1–24. https://doi.org/10.1080/02673037.2024.2307595

Linver, M. R., Brooks-Gunn, J., & Kohen, D. E. (2002). Family processes as pathways from income to young children's development. Developmental Psychology, 38(5), 719–34.

Madden, D., & Marcuse, P. (2016). In defense of housing: The politics of crisis. Verso Books.

Mah, J., & Hackworth, J. (2011). Local Politics and Inclusionary Housing in Three Large Canadian Cities. Canadian Journal of Urban Research, 20(1), 57–80.

Mallett, S., Bentley, R., Baker, E., Mason, K., Keys, D., Kolar, V., & Krnjacki, L. (2011). Precarious housing and health inequalities: What are the links? Melbourne, Australia: VicHealth.

McCullough, S., Sylvestre, G., Dudley, M., Vachon, M. (2023). SHUT OUT – Discrimination in the Rental Housing Market: Barriers to Tenancy Access and Maintenance, Its Impacts, and Possible Interventions. Winnipeg, MB: Institute of Urban Studies, The University of Winnipeg.

Moody, W. D. (Walter Dwight). (1919). What of the city?: America's greatest issue--city planning, what it is and how to go about it to achieve success. Chicago: A. C. McClurg & co..

Moore, E., & Skaburskis, A. (2004). Canada's increasing housing affordability burdens. Housing Studies, 19(3), 395–413. https://doi.org/10.1080/0267303042000204296

Moos, M., & Skaburskis, A. (n.d.). The Globalization of Urban Housing Markets: Immigration and Changing Housing Demand in Vancouver. Urban Geography, 31(6), 724–749. https://doi.org/10.2747/0272-3638.31.6.724

Murray, C., & Limb, M. (2023). We zoned for density and got higher house prices: supply and price effects of upzoning over 20 years. Urban Policy and Research, 41(2), 129–147. https://doi.org/10.1080/08111146.2022.2124966

Nowell, L. S., Norris, J. M., White, D. E., & Moules, N. J. (2017). Thematic Analysis: Striving to Meet the Trustworthiness Criteria. International Journal of Qualitative Methods, 16(1). https://doi.org/10.1177/1609406917733847

Peck, J. (2016). Economic rationality meets celebrity urbanology: exploring edward glaeser's city. International Journal of Urban and Regional Research, 40(1), 1–30. https://doi.org/10.1111/1468-2427.12321

Peck, J., & Tickell, A. (2002). Neoliberalizing space. Antipode, 34(3), 380–404. https://doi.org/10.1111/1467-8330.00247

Perrin, L., & Grant, J. L. (2014). Perspectives on mixing housing types in the suburbs. The Town Planning Review, 85(3), 363–385. http://www.jstor.org/stable/24580651

Preston, V., Murdie, R., Wedlock, J., Agrawal, S., Anucha, U., D'Addario, S., Kwak, M., Logan, J., & Murnaghan, A. (2009). Immigrants and homelessness—at risk in canada's outer suburbs. The Canadian Geographer / Le Géographe Canadien, 53(3), 288–304.

Raynor, K., & Whitzman, C. (2021). How intersectoral policy networks shape affordable housing outcomes. International Journal of Housing Policy, 21(1), 1–22. https://doi.org/10.1080/19491247.2019.1697150

Rodríguez-Pose, A., & Storper, M. (2020). Housing, urban growth and inequalities: The limits to deregulation and upzoning in reducing economic and spatial inequality. Urban Studies, 57(2), 223–248. https://doi.org/10.1177/0042098019859458

Rolnik, R. (2013). Late Neoliberalism: The Financialization of Homeownership and Housing Rights. International Journal of Urban and Regional Research, 37(3), 1058–1066.
Rubin, R., & Ponsor, A. (2018). Affordable Housing and Resident Health. Journal of Affordable Housing & Community Development Law, 27(2), 263–318. https://www.jstor.org/stable/26496805

Stabrowski, F. (2015). Inclusionary Zoning and Exclusionary Development: The Politics of 'Affordable Housing' in North Brooklyn. International Journal of Urban and Regional Research, 39(6), 1120–1136.

Stacy, C., Davis, C., Freemark, Y. S., Lo, L., MacDonald, G., Zheng, V., & Pendall, R. (2023). Land-use reforms and housing costs: does allowing for increased density lead to greater affordability? Urban Studies, 60(14), 2919–2940. https://doi.org/10.1177/00420980231159500

Statistics Canada. (2021a). Municipal Quality of Life Dashboard[Data visualization tool]. https://www150.statcan.gc.ca/n1/pub/71-607-x/71-607-x2023025-eng.htm

Statistics Canada. (2021b). Census of Population: Core housing need by tenure including presence of mortgage payments and subsidized housing: Canada, provinces and territories, census divisions and census subdivisions.

Statistics Canada. (2022.) Focus on Geography Series. 2021 Census. Statistics Canada Catalogue number 98-404-X2021001. Ottawa. Released February 9, 2022.
https://www12.statcan.gc.ca/census-recensement/2021/as-sa/fogs-spg/index.cfm?lang=e (accessed July 28, 2024).

Suttor, G. (2016). Still Renovating: A History of Canadian Social Housing Policy. Montreal: McGill-Queen's University Press. https://doi-org.proxy3.library.mcgill.ca/10.1515/9780773548572

Teixeira, C., & Drolet, J. L. (2018). Settlement and housing experiences of recent immigrants in small- and mid-sized cities in the interior of British Columbia (Canada). Journal of Housing and the Built Environment, 33(1), 19–43.

Tsenkova. (2022). Neighbourhood rebuilding and affordable housing in canadian cities. Urban Research & Practice, 15(5), 773–788. https://doi.org/10.1080/17535069.2022.2082023

Union of BC Municipalities. (2022, November). Fact Sheets | Union of BC Municipalities. https://www.ubcm.ca/member-services/publications-resources/fact-sheets

Vale, L. J., Shamsuddin, S., Gray, A., & Bertumen, K. (2014). What Affordable Housing Should Afford: Housing for Resilient Cities. Cityscape, 16(2), 21–50.

Walks, A. (2014). From Financialization to Sociospatial Polarization of the City? Evidence from Canada. Economic Geography, 90(1), 33–66. http://www.jstor.org/stable/24030343

Walks, A., & Clifford, B. (2015). The political economy of mortgage securitization and the neoliberalization of housing policy in canada. Environment and Planning a: Economy and Space, 47(8), 1624–1642. https://doi.org/10.1068/a130226p

Wetzstein, S. (2017). The global urban housing affordability crisis. Urban Studies, 54(14), 3159–3177. https://doi.org/10.1177/0042098017711649

Wetzstein, S. (2021). Assessing post-gfc housing affordability interventions: a qualitative exploration across five international cities. International Journal of Housing Policy, 21(1), 70–102. https://doi.org/10.1080/19491247.2019.1662639

Wyly, E. (2022). Yimby: the latest frontier of gentrification. International Journal of Urban and Regional Research, 46(2), 319–330. https://doi.org/10.1111/1468-2427.13067

Unlabelled Stock Images are from Unsplash (2024). https://unsplash.com

Appendix A: Supplementary Maps

Percent of Households in Core Housing Need: Owner versus Tenant Households

Data Source: 2021 Census

The 10 figures below depict a comparison of the percent of households living in Core Housing Need (CHN) across Metro Vancouver municipalities. As seen across all figures, as well as the sample municipalities depicted in the Introduction to the report, Core Housing Need is consistently higher among tenant households than owner households.

Figure 1. **West Vancouver**

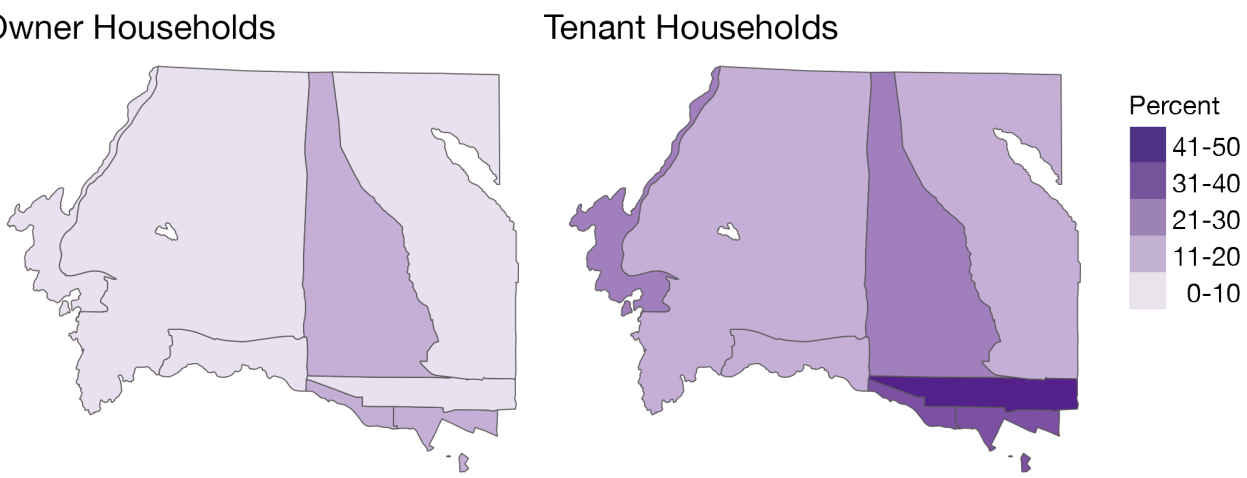


Figure 2. **North Vancouver (City and District)**

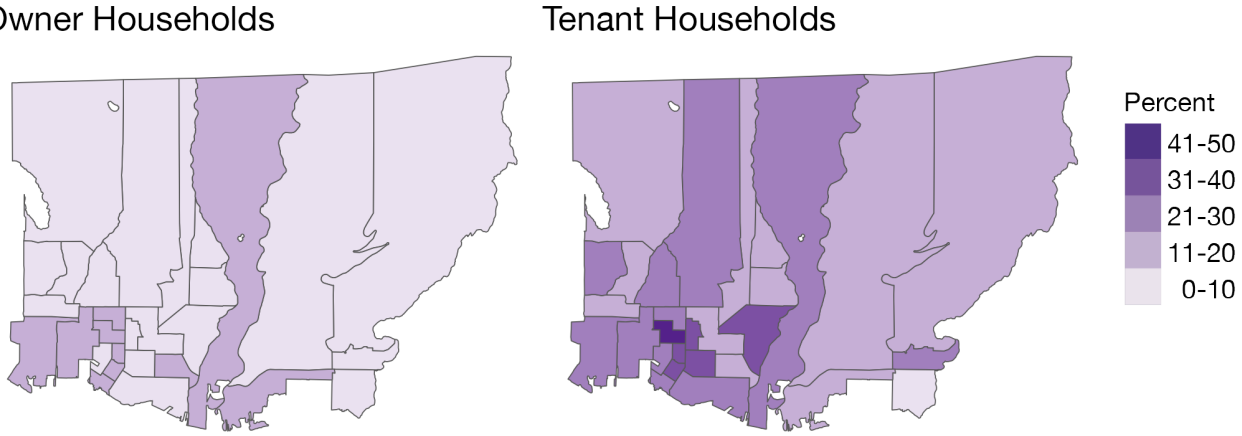


Figure 3. **Surrey and White Rock**

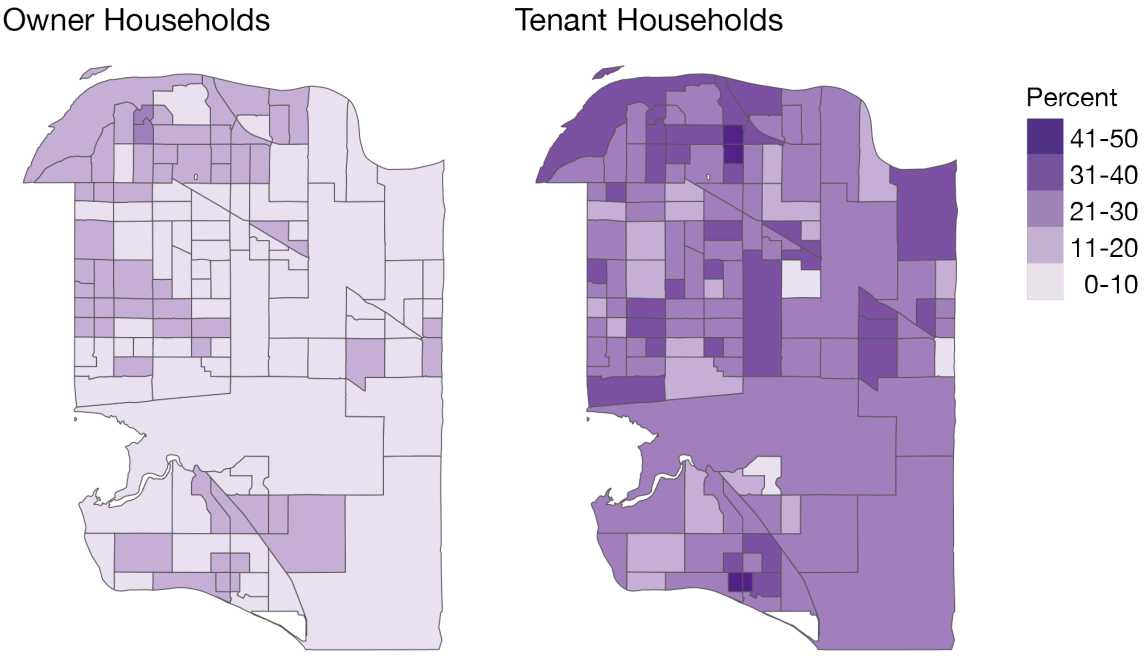


Figure 4. **Langley (Township and City)**

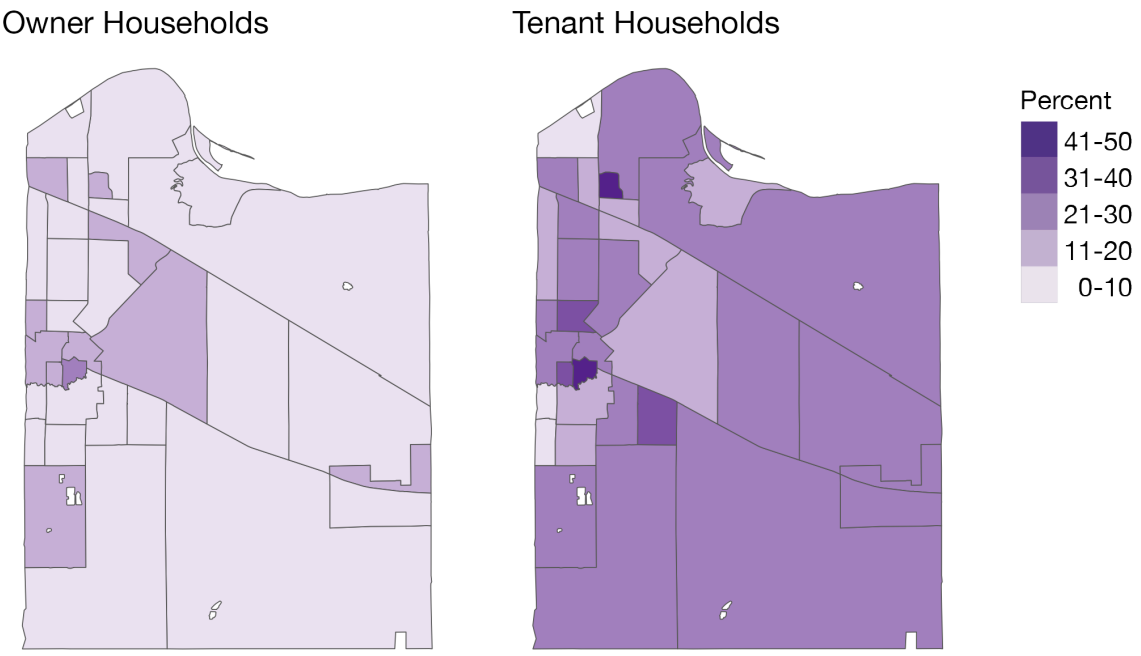


Figure 5. **Port Moody**

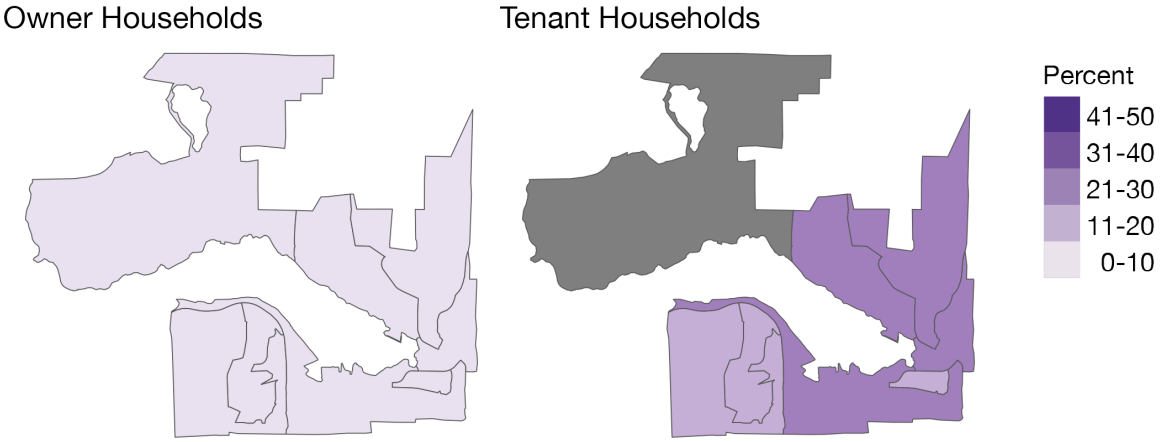


Figure 6. **Port Coquitlam**

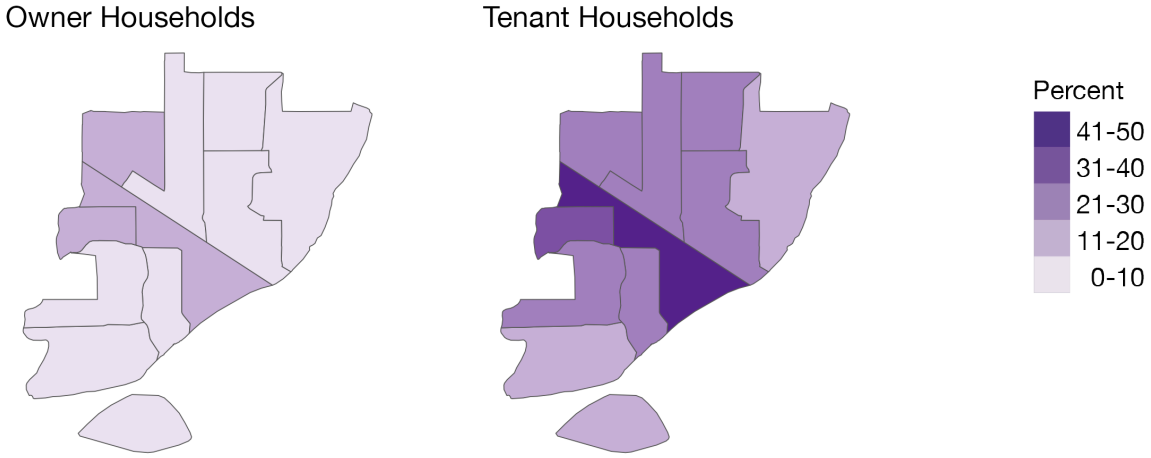


Figure 7. **Pitt Meadows**

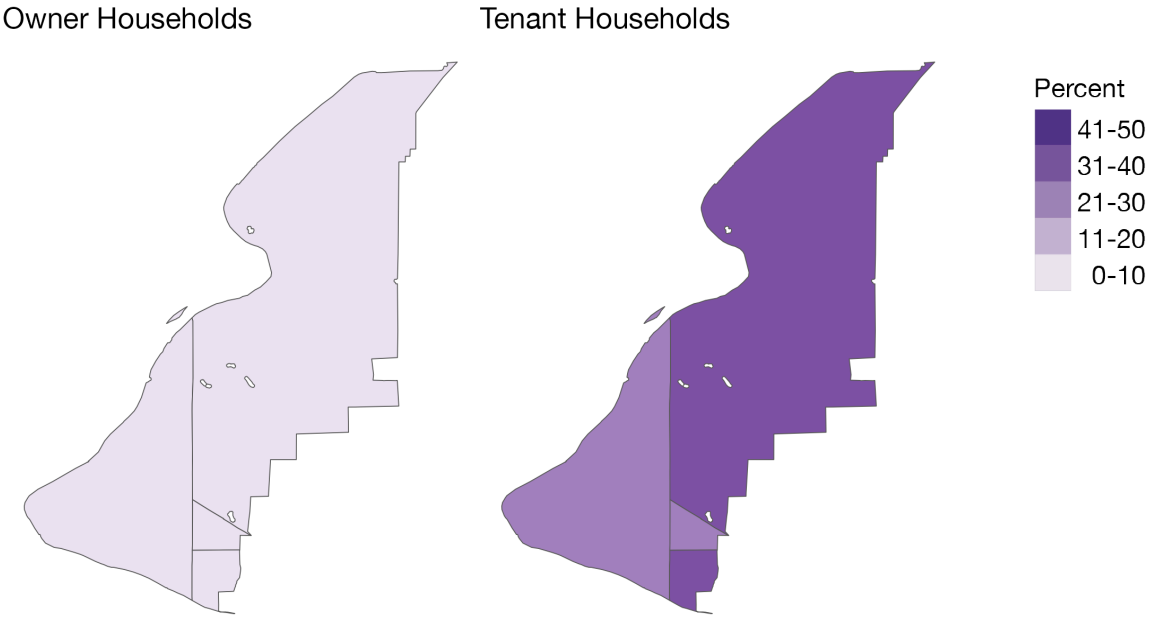


Figure 8. **Vancouver**

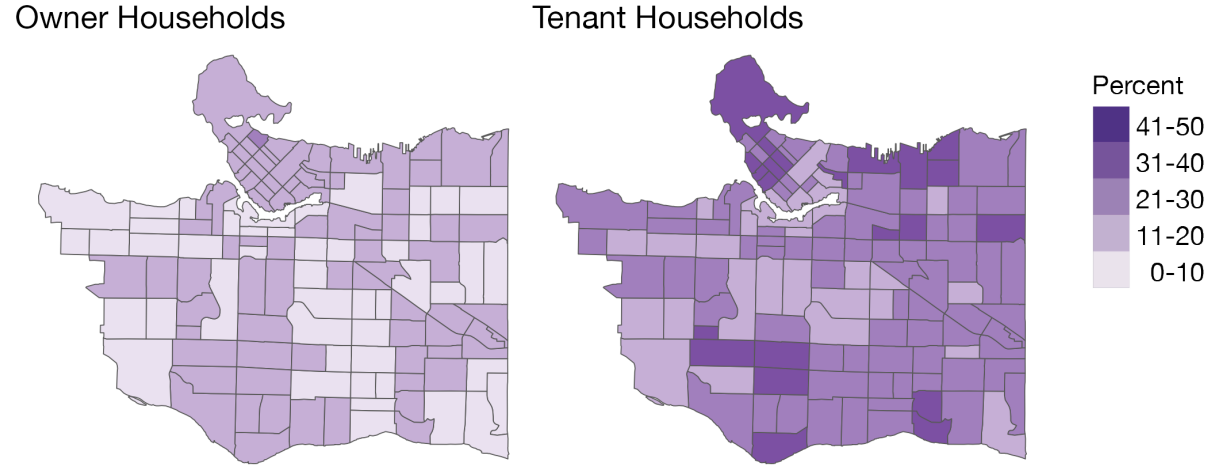


Figure 9. **New Westminster**

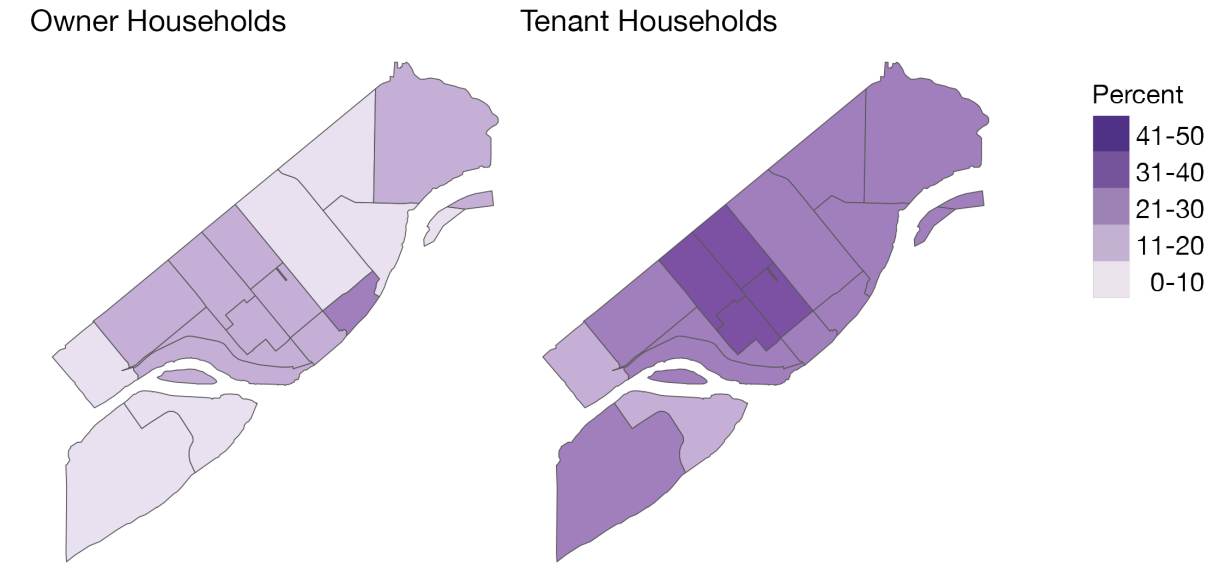
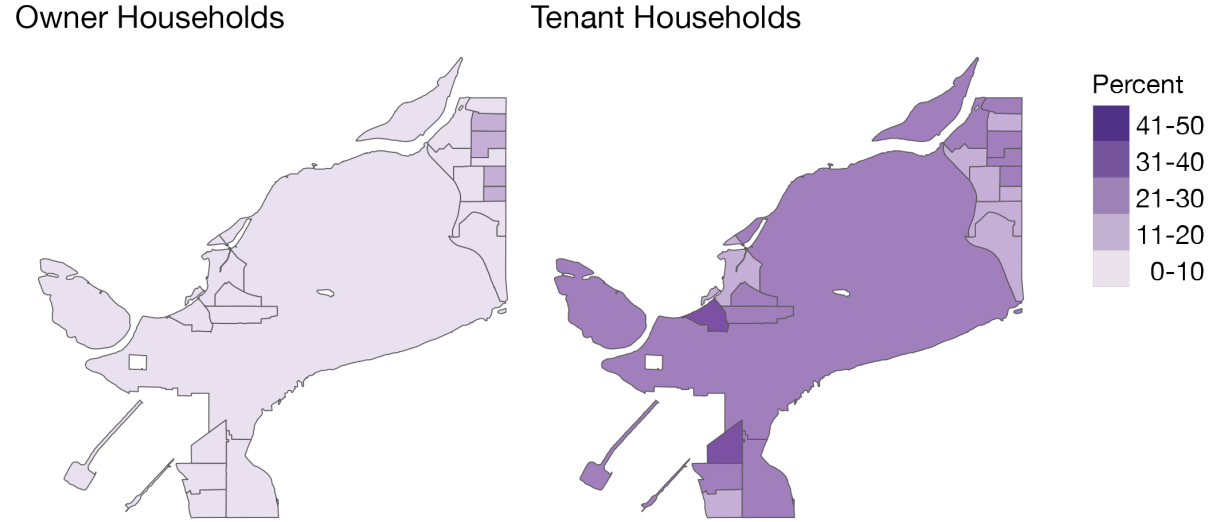


Figure 10. **Delta**



Appendix B: Research Ethics Board Approval

McGill University
Research Ethics Board Office
www.mcgill.ca/research/research/human

CERTIFICATE OF ETHICS APPROVAL

REB File Number:	24-02-057
Project Title:	Imagining Otherwise: exploring affordability and diverse housing in Canada
Student Principal Investigator:	Bridget Buglioni
Department:	Urban Planning, School of
Supervisor Name:	Professor David Wachsmuth
Sponsor/Funding Agency (if applicable):	

Research Team (if applicable):

Name	Affiliation

Approval Period:	
FROM	**TO**
18-Mar-2024	17-Mar-2025

The *REB-1* reviewed and approved this project by Delegated review in accordance with the requirements of the McGill University Policy on the Ethical Conduct of Research Involving Human Participants and the Tri-Council Policy Statement: Ethical Conduct For Research Involving Humans.

* Approval is granted only for the research and purposes described.
* The PI must inform the REB if there is a termination or interruption of their affiliation with the University. The McGill REB approval is no longer valid once the PI is no longer a student or employee.
* An **Amendment** form must be used to submit any proposed modifications to the approved research. Modifications to the approved research must be reviewed and approved by the REB before they can be implemented. Changes to funding or adding new funding to a previously unfunded study must be submitted as an Amendment.
* A **Continuing Review** form must be submitted before the above expiry date. Research cannot be conducted without a current ethics approval. Submit 2-3 weeks ahead of the expiry date.
A total of 5 renewals are permitted after which time a new application will need to be submitted.
* A **Termination** form must be submitted to inform the REB when a project has been completed or terminated.
* A **Reportable New Information** form must be submitted to report any unanticipated issues that may increase the risk level to participants or that may have other ethical implications or to report any protocol deviations that did not receive prior REB approval.
* The REB must be promptly notified of any new information that may affect the welfare or consent of participants.
* The REB must be notified of any suspension or cancellation imposed by a funding agency or regulatory body that is related to this study.
* The REB must be notified of any findings that may have ethical implications or may affect the decision of the REB.