

BC Affordable Housing Research and Action Roundtable *Proceedings*



December 3, 2010
Vancouver, BC

Creating BC Campus-Community Partnerships to Support Research and Action for Affordable Housing

An opportunity to bring people together from various sectors who are all interested in moving towards a BC-wide agenda for the creation of an affordable housing agenda. This was the second of three sessions, the first of which took place in Victoria, BC on February 5, 2010 and the third of which will take place in Kelowna, BC on February 18th, 2011.

Thanks to the Roundtable Sponsors:



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Summary



The BC Affordable Housing Research and Action Roundtables initiative was designed to create BC campus-community partnerships to support research and action for affordable housing. Roundtable Two was hosted by the School of Community and Regional Planning, UBC and was held on December 3, 2010. Funding for this second roundtable was provided by: MITACS and CMHC.

Background

In BC, the growing and aging populations, as well as the changing economy, drive an immediate and growing need for affordable housing. The social and geographical diversity of B.C. provide unique challenges that require joint efforts to improve housing for vulnerable citizens and to stimulate the economy. Separately significant housing research is taking place at UVic, UBC, through community-based organizations such as BC Non-Profit Housing Association (BCNPHA), and through divisions of government such as BC Housing and the Canada Mortgage and Housing Corporation (CMHC). Following a UBC SCARP symposium in 2009, a decision was made to create a series of roundtables to mobilize campus, community, and industry alliances in order to coordinate, conduct and disseminate research that leads to a multi-sectoral response to issues of housing affordability.

At a UBC Housing Symposium held October, 2009 the following question was posed at a session on connecting academic research and student engagement with multi-sectoral partnerships and funders: “How shall we grow community-campus research partnerships to support innovative practice and policy solutions for affordable housing?” There was overwhelming support for the idea of connecting further to explore concrete next steps. The participants in the discussion included: Researchers from UBC, SFU, UVic, Government of BC Housing Policy Branch, BC Non-Profit Housing Association, Women’s Housing providers, Non profit housing providers, Developers, and graduate students. The BC Roundtables on affordable housing research and action were proposed to build on the strengths of the leading partners and to accelerate partnerships that effectively meet the challenges of housing affordability.





- Dr. Tsur Somerville, Associate Professor, UBC Sauder School of Business and Director, UBC Centre for Urban Economics and Real Estate
- Jose Teixeira, Assistant Professor, UBC Okanagan

Partners

The leading partners of the roundtables are The University of Victoria (Office of Community Based Research), The University of British Columbia (School of Community and Regional Planning and The Sauder Business School), the Government of British Columbia, the BC Non-Profit Housing Association and CMHC. Support has also been offered by a number of industry organizations from the real estate, architecture, technology, energy and construction sectors.

The organizing committee includes:

- Jill Atkey, Research Director, BCNPHA
- Lance Jakubec, Senior Consultant, Research and Information Transfer, CMHC
- Maeve Lydon, Associate Director Office of Community Based Research, University of Victoria
- Duncan Phillips, Vice President, Business Development, MITACS
- Tricia Roche, OCBR Lead on Housing and Homelessness Research Partnerships
- Dr. Penny Gurstein, Director and Professor, School of Community and Regional Planning/Centre for Human Settlements, University of British Columbia
- Dr. Cecile Lacombe, Director of Housing Research, Knowledge and Information Services, Office of the Chief Information Officer, Ministry of Citizens' Services



The Roundtable was designed to foster dialogue between housing stakeholders and to further campus engagement with multiple stakeholders taking action on affordable housing. The process reflected the pooling of academic and community resources in support of moving forward on research and action for affordable housing. The day was broken into four thematic areas:

1. Research
2. Practice
3. Policy
4. Partnership





expertise and knowledge from diverse organizations, to hear different perspectives, build campus, community and multi-sector relationships, develop a BC-wide agenda for academic/research engagement, network between initiatives and collectively move towards the creation of an Affordable Housing Agenda that could inform and compliment the proposed national housing plan under Bill C-305. The intended goal is to use this day as an opportunity to start a process of engagement and conception of affordable housing needs partnerships that span an entire range of groups and sectors.

Objectives

To identify opportunities for student service learning and community based research; to fine tune partnership guidelines To impact provincial and national policy with examples of global best practices.

To build a strong collaborative; to determine, together, what kind of communication and coordination entities would serve the collaborative.

To explore the development of a joint fund to support a B.C. Initiative, multi-sector research and student internships

Roundtable Two Participants included 58 people from the BC Lower-Mainland, Victoria and Vancouver Island: UBC and UVic academic leaders, housing researchers, graduate student researchers, business leaders, developers, architects, funding partners, non-profit housing providers, and government representatives (municipal, provincial, federal), and community representatives from housing and homelessness coalitions. A listing of Roundtable Participants and contact information are appended.

Highlights

Penny Gurstein, Professor and Director, UBC School of Community and Regional Planning/Centre for Human Settlements, provided a welcome note, an introduction to the day and outlined the purpose of the roundtable: to share



Tsur Somerville, Associate Professor, UBC Sauder School of Business and Director, UBC Centre for Urban Economics and Real Estate, gave an overview of affordable housing issues. He emphasized how interconnected housing is with the market and outlined the factors that hinder affordability: a growing population, restrictive government regulations, lack of appropriate housing types and forms, government's hesitant approach to new technologies, growing income inequality, and an uneven land market. He said that complete agreement does not exist over the definition of affordability and that income is not the best way of defining affordable housing. Our current system does not create enough housing options and he offered several solutions: the creation of more diverse tenures and forms of housing, reducing the constraints of supply, and creating more opportunities for experimentation, education and knowledge on housing options.

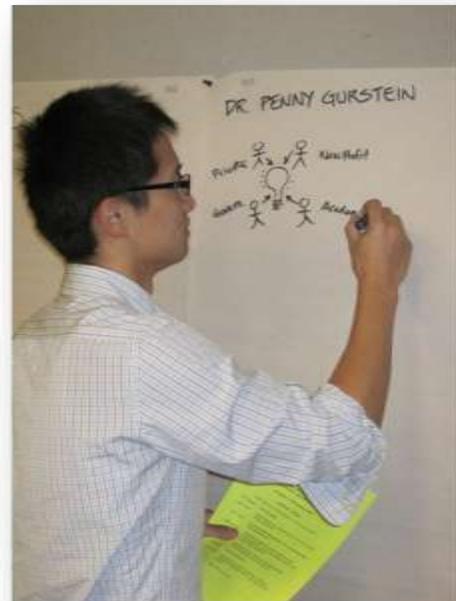


Shah (SCARP), Wendy Tse (SCARP), Tamara White (SCARP) and Vanessa Wong (SFU).



Graphic recordings of the event were performed by MA Planning Candidate (SCARP) Kevin Jingyi Zhang. (See Appendix 5).

Maeve Lydon, Associate Director, Office of Community-Based Research, University of Victoria, provided an introduction to the core priorities- Research, Practice, Partnerships and Policy – identified at the Victoria Roundtable in February 2010 and called for an inclusive, interdisciplinary and ethical process that links policy to practice and that strengthens the support of students and community members who wish to work together in research partnerships. She gave an overview of the day’s agenda and questioned how to best create an innovative and reflective space. She promoted an asset-based approach to moving forward. She emphasized that an interdisciplinary approach is needed. Consideration should be given to how we are going to mobilize and work together an ethical and inclusive ways that include all voices. She stressed that there needs to be a way to connect nationally and link policy with practice. Finally, a review of the first roundtable event held in Victoria, BC on February 5, 2010 was given.



Student research posters were displayed and presented by Tanya Fink (SCARP), Nancy Hofer (SCARP), Lindsay McCunn (UVIC), Haley Mousseau (SCARP/BCNPHA), Eric Oberdorfer (SCARP), Vanessa Wong (SFU).

The first of the two roundtable discussions centred on the question ‘What is needed to address affordable housing priorities in BC based on core priorities?’ The second of the two roundtable discussions centred on the question ‘What specific actions and initiatives need to be funded/promoted? Finally, each table reported back to the group as a whole.

Discussion notes were recorded by student volunteers Thomas Bevan (SCARP), Ellen Bird (SCARP), Metha Brown (SCARP), Allison Savigny (SCARP), Meredith Seeton (SCARP), Timothy

Participant Evaluations

Twenty-four participants responded to the evaluation survey. Participants were most impressed with diversity of attendees and the unique opportunity this event presented to network, work together, share best practices and hear different perspectives. The small, focused nature of the discussions was also widely appreciated. Participants also enjoyed the student research posters and hearing their presentations. Respondents represented the public, private, academic, non-profit and government sectors.

Those who answered the survey gave further solution ideas under the four core areas and suggestions for future events.



Additional suggestions for *research* included:

- form an integrative plan
- promote innovation from other areas that have transferability
- find students to do affordable housing research and get developers to help in their proposals
- consider funding for regional steering committees to identify priorities, fund and disseminate it
- research and test alternative tenure models

Further suggestions for *practice* included:

- sharing innovative best practices
- maintaining linkages between non-profits and the development and financial communities
- building for at-risk populations, building for non-investment purposes
- building with a commitment to community
- educating partners in the mechanics of private-non-profit partnerships and possibilities
- educate builders/developers as to what market changes are happening and what needs to be built
- encourage and explore diversity in housing
- maintain existing stock through preventative bylaws, incentives, adaptation, and land trusts

Other suggestions for *policy* included:

- more ideas on policy around rental housing and models of public ownership of rental
- more partnerships between government and academia
- examine policy barriers to the creation of affordable housing
- highlight ties between income/income assistance and employment to policy
- make policy flexible and adaptable to lifestyle and cultural associations
- work on a poverty reduction framework to advance housing policy and investment
- reduce barriers between government departments
- penalize speculators who hold unoccupied residential units
- stimulate investment in new rental through mechanisms/incentives
- create a framework of bylaws that municipalities can draw from
- educate municipalities on how to create policy that drives/manages change better

- create a lobby group that could be a resource to local governments
- foster demonstration projects that inform policy change
- ensure housing is affordable in the long-term, not just for first buyers
- address loss of and creation of family housing

Other suggestions for *partnerships* included:

- hold a leadership roundtable and bring other recent discussions on this topic together
- partner with neighbourhoods/communities to build solutions
- use academic partners to create demonstration projects
- create long-term partnerships instead of short-term
- maintain political momentum
- encourage internships for students to get practical experience in the sector
- create education systems/curriculums that foster trans-disciplinary respect and perspectives
- undertake programs to build trust between the sectors
- include the users of housing in discussions

There were also some suggestions for future roundtables. One was to include more developers, students from other universities, funders and people not commonly included in these discussions (such as media, bloggers, information designers etc.). Another was to have more specific structure to the conversation and to showcase innovations as examples.



Overall, the day was a success and people were inspired by the ideas and diverse perspectives offered. Many expressed desire to stay involved and be updated on any future roundtable outcomes.



Appendix 1: Summary of Roundtable Discussions

The following are the notes from the breakout sessions.

Breakout Roundtable Session One:

What is needed to address affordable housing priorities in BC based on core priorities?

Research:

- Want to see an **initiative by the Government of Canada** to fund research—which will include data gathering—but an effort to nourish innovation and innovative brains of the country.
- Biggest frustration is **lack of communication** between researchers, sharing information. How do we get to meet the housing minister, for example?
- We need **good data**.
- **Research and understanding** is starting point for actions and policy. Do we have a housing affordability problem? How do we know? Depth and breadth? Issue is it's difficult to tell the nature of the problem – around the province it really varies. Dearth of data describing affordability. Importance of understanding the issues from an empirical perspective, being able to measure affordability challenges. Otherwise, we're putting cart before horse.
- **Statistics Canada** should be collecting a lot of information on income, housing, spending. There is a Labour Force Survey every month. There is nothing similar to that for housing.
- There's a **data gap**. 2/3 of rental stocks in region are not purpose-built, but most of CMHC data is on purpose-built rentals, but that is only a subsection of the rental market.
- **Information sharing**. CMHC should be the clearing house – the one institution in our country to enable and disseminate research but it is not effective. Before we set up new mechanisms, let's fix existing ones. CMHC's mandate should be expanded to more info gathering and dissemination. Unfortunately, CMHC recently cancelled an external research program. Not a lot of **local research** at the universities in Vancouver, at least not widely known. There needs to be a framework where interested parties are made aware of what is being done. **Knowledge sharing** before starting new research. A **Portal** for community organizations to access university research would be useful.
- We need to **survey** more about affordable housing strategies and have a communications strategy to get this information out. We need to get people's ideas. Developers don't have time for this research. How to get the developers out?
- Industries don't do research. Developers focus on problems and they don't realize how research can help them solve the problem. Researchers need to work closely with them to and help solve the problems.

This is where **academia and industry can work more closely**: A Developer identifies the problem and consults academia about the problem and collaboratively, they figure out how it can be solved. Need for more **partnerships** between non-profit and academics.

- We need to talk to each sector and **find out what the constraints are**. Developers need predictability and stability. What is constraining every group, what kind of innovation could speak to it? For eg., Montgomery County, Maryland, focuses on inclusionary housing, providing extra density etc. They offer a number of programs for developers, non-profits, public agencies. These programs include a group home rehabilitation program, rehabilitation program for small rental properties, multi-family housing production and compliance. See more here: http://www.montgomerycountymd.gov/dhctmpl.asp?url=/content/dhca/housing/housing_P/housing_p.asp. We need to consult each partner and ask them what the constraints are. Montgomery case study a good example.
- Need **research on previous public-private partnerships** (e.g. what worked, what didn't, etc). It is important to learn from what hasn't worked, but may be difficult to get people to identify failures. Non-profits usually quite small scale, therefore not sustainable over the long term – need research on previous models (especially public-private partnerships).
- Need research on how to measure **outcomes** – indicators for success.
- Need research on what people think affordable housing is (marketing problem). Every citizen supports affordable housing, but need definition of affordable housing (e.g. homelessness? People who make \$20k? People who make \$60k?)
- Research strategies can **artificially separate outlook and constrict new opportunities** (e.g. how to inform larger housing strategies rather than being sector specific?).
- **Integrate** housing research with other topics (e.g. transportation, etc.).
- More **innovation**. Innovation needs to be evidence-based. Innovation needs to be community-based
- Need research that doesn't **just conclude with “need more funding”** (e.g. how to achieve results if no funding)
- Organizations need to **brainstorm** research is needed and approach students with **internships**
- Many households **at risk** for homelessness – need to research at-risk populations

What would be really helpful to know?:

- **Matching housing stock with our future needs**. Demographic trends, specifically dealing with vulnerable populations. What is our housing stock (location, units, for specific needs (disabled, seniors) in order to prioritize programming?
- Given the set of tools that municipalities have, what's the best/most effective political economical way to ensure an **adequate and appropriate supply of housing** over the long term? Need for research to support/defend municipal positions. Some Municipal have tools such as giving developers incentives to get affordable housing built, policy of density bonus, covenants with developers. But there is a great pushback from developers, appealing to politicians, and municipalities feel isolated.

- Why are there so **few institutional investors** (pension funds, insurance companies, real estate investment trusts, etc) compared with other places? And why do they minimally invest in multi-family rental housing. Why is there so little purpose-built rental housing? Tradeoffs need to be considered.
- What percentage of individuals in social housing would have the **capacity to move in to market housing** if they could in fact afford it? What capacity can be freed up in the social housing sector, by opening up market opportunities. There are costs involved in current model, and the savings that could be achieved through developing a sustainable rental market.
- A common situation of individuals in **supported housing**: long term within system. Though they may have at one point needed the full suite of support systems, they may only be in need of economic support now. However, these individuals can't move into market housing because even the entry level is unaffordable. The major dilemma is that spots in supported housing need to be freed up for other individuals who are in need of full support systems (including mental health, addiction counselling, etc). Good models from UK. Need to **centralize information**. Communicate existing knowledge. Fraser Valley Housing Network, Prince George, Surrey- all run rental banks.
- Need to understand **geographic areas** where there is **key demand** for housing. What is the affordability of those different unit types (single, family)?| Where's the middle ground between Social housing and luxury housing? Developers believe in order to make projects financially viable if they include affordable units, that 2-3 bedrooms units, with larger floor plans are not possible. There is expertise at the high and low-ends of the housing spectrum, not in middle. Dense, transit-oriented will be most affordable, but how do we get larger, family units in them? Condos, row-housing needed. Businesses choose to move to Richmond, Surrey, or they head completely out of the region. Need to have housing near employment.
- **Social housing stock** has not grown commensurate with demand. Purpose-built rentals. Issues with **slumlords** letting units deteriorate. **Rent control**. How can **private sector drivers** get some of these rental units back? It is politically palatable?
- What is the **housing policy approach** and supply of other major/expensive cities?
- **Empty condos**. What is the extent of it? Are there measures to disincentivize vacant properties?
- **Heritage buildings** in Victoria. Commercial on bottom, vacant on top. Issues with costs of seismic upgrading, so renovations have not been done to allow for residential occupancy.
- **Federal RAP, tax incentives** would encourage the private sector to reinvest in properties. Little impact in Vancouver, because values are so high. Very valuable/efficient/effective program, but underfunded.
- Metro is involved in a study on the implications of land use policies on market housing prices. Smart growth built into regional plan, but **affordability is the missing link**.
- **Green energy** for heat/electricity SRO's; serve as district energy source and sell excess energy.
- Economic study: **Lifetime financial outcomes** for investing in housing (eg. inputs at this stage to prevent homelessness, versus all of the costs incurred later (health) by not investing in housing now). Health professionals as important allies in housing issues.

- What are the **core priorities** in Vancouver? Is spending money on the Olympics more important than on affordable housing? Is beauty more important than social justice?
- Would **money spent on research** be better spent actually building affordable housing?
- How does **LEED** certification affect affordable housing? (e.g. maintenance costs?).
- Do municipalities have **understanding** of community's affordability? (e.g. how much rent people pay?).

Practice:

- Need a diversity of **housing types**.
- People interested in creating affordable housing, but don't really know what it **entails**
- **Market place** is not interested, nor the regulations... Michael Gellar at SFU did the lock-off suites. Mostly prohibited. Issues of tenure – strata model is not only way to organize people. Also recognize that **housing industry** not interested (they can make money the way they're doing things) but other part of social dimension is all the people who own a home – NIMBY mentality against density – laneway houses... Single family house is still a fantasy to fulfill. Prevailing **cultural paradigm**.
- The case for three storey **walk-ups**: Limiting distance between two escape stairs, 3 storey max wood frame. Ruthless machine. Rentals in lower mainland – probably 70% of the rental. Coming to the end of their lives. Also represent an investment in embodied energy and materials, capacity to support dense populations because efficient. Want to reconfigure them. Ruthlessly efficient in terms of construction. They're also at a better price point for people – quality... affordable housing is usually sub-standard. It's the decrepit version of what was once considered good housing.
- Examples of good practice for housing – where in world? Demonstration/pilot projects and best practices--**60 W Cordova**. Affordable ownership. Developers met with resistance from city because city's focus is on building affordable RENTAL, but there is lots to learn from this development. Costs were cut by not doing marketing, not building underground parking, teaming up with Vancity to construe different mortgage structures (land was also bought at less than market cost).
- **Examine guidelines**: In our building code, we acknowledge that housing can be built to a lower standard than other buildings. CMHC guideline standards prevent building smaller scale. Sustainable design. Wood. We are living in rainforest – world's most sustainable material growing all around us... stack wood structures – can do for 18 floors.
- **Innovation and delivery** of rental housing. Focusing on what is innovation, what examples are there of innovation both in backyard and other (such as in Toronto or other global cities). VanCity has an innovative mortgage strategy. How do we get people to think differently, to do things like getting the land at a cheaper price, or mortgages? Changing peoples' habitats, cheaper, less land and then the mortgage.
- **Mixed income housing** as a model. There are successful cases in the US. We need to target strategies at the low end.

- We need **proof and examples**. Best practices that we could bring into BC based on what has been done elsewhere. By providing examples of successful projects, this can reduce the risk because someone else has already done it. It also allows for more certainty.
- The “**Street to home**” foundation. Private money is provided for dealing with homeless issues. This group should be engaged.
- We must explore what is being done in **Toronto**. In Toronto, there is a group called “Options for Homes”. Options for Homes Non-Profit Corporation (“Options”) is a company dedicated to providing quality homes in great communities at the best possible price. Options strives to bring home ownership within the reach of families with family incomes as low as \$40,000, a goal they have achieved with all of their communities. Options’ communities have proven to be attractive to a wide range of income groups (from \$40,000 to \$100,000+). Over 95% of the people who buy from Options move into their homes instead of renting their suite out. Therefore, everyone wants to keep the community attractive and enjoyable to live in. The home they own is important to them. Each community holds monthly meetings before construction is complete, which buyers can attend if they choose. The meetings provide updates on the building's progress, and allow buyers to make decisions that will affect their own homes and community. Owners are able to create a unique community that meets their specific needs. They also get to meet their neighbours before moving in. See: <http://www.optionsforhomes.ca/content.php?parentID=31>
- We need a **developer forum** where each developer can showcase the innovation they have created.
- We need to **tie everything together**, engaging the bigger questions
- **Success stories** WE NEED MORE OF THEM.
- Let’s figure out a way to create a small amount of funding to bring in the **benevolent developer** who can showcase the innovation within their company.
- Efficiencies that are discovered by asking people to **fight it out**. Childcare centre at SFU, 8000 square feet for children. City of Vancouver procurement model is narrow. Providing parameters and leaving it to consultants to figure it out. Providing funding and gathering proposals, you get best practices.
- Getting people on to the **property ladder**. Providing land for a 30% discount. 20% discount held in a covenant. Getting people on to the ownership side is important, financial models must be interest free. In Japan, they have decided that affordable ownership is a pipe drain. They have created a long-term affordable rental strategy, if you put people into a subsidized financial unit, they may never come out. Incentives to get the market back. Ownership is critical, being self-sustainable, passing on your place to the next generation. Ownership is the biggest thing, accessibility to finance it. There are very few financial institutions that will provide loans to help you.
- More **storytelling** about what we are doing and about what kind of incentives people are using to kick start affordable housing
- We need to keep **pushing the margins**, bringing back the community voice and identifying what is important.

- **Community** is so important. They need to understand how the pieces work together. How do you bring in communities that are against change? People want the status quo.
- Matching housing stock with our **future needs**. Demographic trends, specifically dealing with vulnerable populations. What is our housing stock (location, units, for specific needs (disabled, seniors) in order to prioritize programming?
- **Laneway housing**.
- Using **brownfields, side plots, old warehouses** etc. for development. Reuse abandoned spaces for housing.
- Housing **spectrum** – need to be addressed along entire range. Need range of different types of housing (e.g. smaller housing so allow people to enter property market).
- Need to get **practical** - how get from discussions to action?
- Need **more information** for public to gain acceptance. **More engagement** with the public early so address their fears.
- Hard to separate policy and practice. Nitty-gritty policies (e.g. reduced parking) large **impact** on practice.
- **Partnerships** with academics to ensure research that is tangible and applicable for communities.
- How to make unit affordable (e.g. sell below market rate over lifetime).
- **Secondary suites** help with affordability.
- If enough supply, should be affordable – argument for **densification**.
- **Land affordability**: *Look into long term leasing, renting, and mixed housing options.* Long term lease with a large institutional funder. Rental housing is the vehicle to affordability market housing and affordable housing mixed together, creates income and sustains.
- **Affordable construction** (conversation initiated by Victor Feton, Developer): *Developer suggested more affordable construction model that saves money on both materials and labour.* Cast-in-place buildings are most environmentally detrimental because of how they're built/the amount of concrete they require. Victor has a model that he uses which is a quicker way to build high rises with less material (hollow-plank floors). Quicker: less labour \$\$\$\$. Less material: 20% savings \$\$\$\$. May be able to save on utility bills too. Barriers: New, not accustomed to, requires amount of afraid to use something different. Can be applied to single family homes, townhouses, etc. Need pilot project (take an acre of land, put a bunch of these houses on it –create a whole range of housing).
- Need to get **private capital**: *Using the private sector may be more reliable and cost-reducing to create affordable housing, rather than the Government.* Never know what the agenda/budget of the government will be. Takes a long time to go through government. Government is required to involve so many parties. Government adds to the cost –research needed to compare the costs of government vs a

society that has teamed up with developer. Non-Profit: Creating a land trust by buying land over the past 50 years. If government doesn't have money, need to do without government funds.

- Issues getting **community acceptance**: *People aren't empathetic to the low-income, making fundraising difficult.* Stigma around anyone under 60 that are low income; its acceptable to be poor and old because they're too old to work –not if you're young. If you don't have your health, you don't have anything – need people to know this. Community acceptance affects ability to get land and fundraise.
- **Transportation**: *Must consider transportation, because the most desirable locations are the most expensive –therefore transportation must cater to those that are forced to live elsewhere.* Don't need to be near transportation node –need housing next to work places. Transportation costs associated with living in an affordable place vs getting to school/work. One eg. If UBC: City is thinking of rapid transit to UBC –many students live off-campus where it is more affordable and commute to school. 40% of students would live on campus -2 main reasons: cost and atmosphere –if we reduce cost, more people would live on campus, creating a more vibrant atmosphere as well. If the government took the funding they would use for rapid transit and put it into affordable housing on campus instead, there might not be a transit problem, because there would be less pressure on the transit system as more people live on campus. Interdisciplinary thinking. Yes, getting more people to live on campus is good, but we need a balance. Campus affordable housing and better transit to campus.
- **Operational side** of affordability: *The hidden costs of management, energy, etc contributes to a home's unaffordability.* Eg. Woodward's –HOW they built it –high cost of producing the product (taken on by market housing units) then stuck with massive operating costs. HAVE to look at what is the cost. Focus on other costs: management, capital, energy, land, transportation, (not just construction!).
- **Redefining expectations/ standards of living**: *Single family housing can't sustain all of Vancouver's population. Renting and smaller units should be promoted.* 70% of land zoned single family housing Renting is a stigmatized way to live but most people have rented at some point of their lives. Renting was part of life, now people stay home and then jump right into condo market. Government stopped renting program. Secondary suites –late to react to innovation.
- How do you develop an **action plan**?

Partnerships:

- Need **community-based** approaches. Charity model is not going to work for solutions – putting out fires. Need **transdisciplinary sharing** and action. Effective interdisciplinary / transdisciplinary work, not watering down to lowest common denominator – bring the strengths of your discipline.
- Partnerships are significant, but partnership is about **communicating** and engaging others.
- **Identifying problems** from the university community.
- Determining what actions you need to **subsidize**. Private sector, provision of rental housing, innovative finance tools for first time home buyers. Tell private sector what you are looking for and let them figure it out rather than public sector simply subsidizes! Let's look at opportunities at what private sector is doing and innovate. Public funds to incentivize private sector actions.

- Developers should receive **incentives to partner** with non profits. Developer will sell most units to them.
- Where are the strategic places where we can build **nodes**? SFU, UBC, Van City as nodes of innovation need to be brought together.
- Community should **own the decision** around the priorities. Communities should be the focus, target the need by consulting the community. Community owns the decision and you bring the other partners. Are there any senior government programs left?
- **Laneway housing** had initial resistance but it has taken off, people recognized its value but this came with **collaboration** (partnerships) and people communicating their significance.
- Bringing each partner to the table, developers know that they can't build affordable housing alone. Building the **conversation** and knowing who you want.
- We need to bring developers to these **forums** who actually work on the projects and NOT just the academic people. We should tap into the people who are doing the projects here, what kind of models and innovation have they incorporated? Finding people in your own backyard, local examples really help! Hermitage project downtown, getting people to talk about what they have done. They talk about what did not work and how the city could change. These lessons could prove to be valuable.
- There seems to be a perverse relationship between developers and the province. In Ontario, the developer sector is the biggest support for affordable housing. We must **tighten the relationship between the developer and province**, developers getting the provincial and federal funding. In Ontario, the money is announced; people submit proposals to get affordable units. Priorities are at the community level in Ontario.
- How about a **public-private partnership (P3) model**. This creates the opportunity for capital money that is put out to not for profit and for profit communities. Here is the amount of money we have, here are the issues, then ask community on the how. BC one of the few provinces where P3 has worked, though they are risky. How can we do this as a best practice upfront?
- Having a partnership model, being **clear** on who is bringing what in. Predictability and clarity about who those partners are.
- We need to **ask and inquire** about how developers have contributed. How they have stacked funding, brought in people, density transfers etc. We need to ask developers better questions, not questions like "How would you build market condos?" that should not be the focus. They ultimately want to provide housing and get a 15% return on investment. Perhaps a question like "What would we have to do to get you to provide 5% of all of your projects for affordable housing?"
- If we got **SFU and UBC to work closer together** on this, it would be a much stronger way of doing this.
- Discussions with the **Urban Development Institute**, they have to comply with sustainability initiatives in Vancouver. They need a better understanding of it.
- **Sharing information between Ministries** is impossible through the Privacy of Information Act,

protectionism, etc. Transparency must be Legislatively Mandated. Break down departmental barriers (lessons learned in Ireland) CCPA has link on their website.

- Partnerships only work when each partner brings something of **value to the table** (that is needed by other partners). What is it that each side needs?
- Fourth partner is the **public**. Where does the money come from? Need to have public buy in to this idea and agree to have taxes spent this way. Need to **educate the public**.
- **Co-op housing** public-private partnership (funded by CMHC) – long history of partnerships. Financial difficulties with maintenance of co-ops in long term – too much financial responsibility for organizations.
- Public sector wants to invest, but want a **plan** so know how investment making a difference (e.g. regional plan)
- Partnerships with **neighbourhoods** – include entire housing spectrum in every neighbourhood

Policy:

- **Define** and break down ‘affordability’: Homelessness, tenants being able to afford rent, owners – continuing to afford mortgage payments, then issue of purchasing affordability. *Owning* house is arguably more of a privilege than a right – but right is to have roof over head. Need a safety net below which you shouldn’t be allowed to fall. Other part of that safety net is education, food, health care... But roof over your head. Define that physically.
- **Rental housing** – Holland, 70% of people rent. Maybe we should be focusing policy on increasing the rental stock and affordability of that, not assuming that we have a right to home ownership. Britain – tax receipt for your mortgage. Ridiculous to give validation to this cultural idea that need single family house. Federal policy supports home ownership (mortgages) – maybe that is misplaced. Need to look at banking policy.
- **Federal policy** – no encouragement to build rental housing. Vancouver tries to finesse that by zoning, and density bonuses for rental, but NIMBYs come out to meetings and voice against.
- Better **public consultation**, where everyone’s voice is heard, and people can see the tradeoffs of keeping low density – WE HAVE TO **DENSIFY**.
- Create a **vision**. What kind of world do we want in 20 or 30 years? Need to address on- reserve housing, seniors housing. Make the case for creating a vision – who is going to be living where...Living in a single family house in Dunbar when you’re senior is not going to be easy.
- Globe and Mail front page today – no money for charity. **Charity model** is not a sustainable solution.
- **Homelessness** is expensive! Costs \$70,000 to keep person on the street. Incredible economic case to be made for giving every homeless person a house and money. City of Los Angeles discovered this truth. \$275 million a year in savings– to house people.

- Is the answer just throwing units at the issue? Maybe need a broader economic perspective— people having jobs, opportunity to progress... other necessities of life... There's a place for government provided housing, but will not cure all ills.
- We used to support **co-op housing**. Need a multi-prong approach.
- Currently, building more prisons is a default **federal housing program** to providing housing.
- Housing is a **health** issue.
- Affordable housing is a big problem spanning **more than just housing**. Commuting distance is huge issue within the housing debate. We need to find a way of communicating how affordable housing is more than just affordable housing. It is an issue that relates to climate change, poverty, transportation, air pollution etc. The closer we are living to our jobs and amenities, the less driving we will do. We need to talk about affordable housing as if it can improve quality of life for everyone in the city! We should frame affordable housing using a **multiple objectives approach**. For example, by better addressing and providing affordable housing, we will allow more people to live closer to their jobs and access local amenities. Being closer to jobs and amenities means better transit access. Better transit access means less driving and less pollution. Affordable housing also allows for more compact and dense communities, this brings about “community” and more sustainable living. Vancity Credit Union funds a climate justice project to address these issues.
- The **community** can do a lot! Forums open up the conversation again, what more can be done? Drawing on local government, talking to local councils. Getting traction at the local levels and advocating for others.
- Using **grant money to buy downgrades**. Big story project called the 60 West Cordova project, show people that Vancity is capable of doing this. About 60 West Cordova project: One bedroom home ownership from \$219,900 and two bedroom home ownership from \$299,900 and only 10% deposit required. Specialized mortgage solutions will be available from Vancity to further increase the affordability of your down payment with their cash back promotion. 60 W. Cordova is about community. Residents are expected to come from and give back to the community through participation in the caretaking of their home and contributing to their neighbourhood. The development's unique affordability embraces social sustainability in a neighbourhood that is at the forefront of it. 60 W. Cordova will fit in with the neighbours and be respectful of both the surrounding buildings and the people in the community. Moving people who are paying a better price. People paying \$375 for their units, Vancity helps put displaced people in housing. \$500 is affordable for the working poor, but where are the people paying \$375 going to go.
- Vancity Credit Union is doing a **mortgage program** where there is 100% financing for people living in social housing. Giving them a “mortgage interest only” payment. Down payment, interest free loan. **Spring board** mortgage, Habitat for Humanity. We have to avoid anything remotely similar to what happened in the US: i.e. pushing mortgages on people who could not afford it. We need to address how affordable housing can avoid this and lead to better social cohesion and more vibrant communities.
- Policy is the **most important** issue.

- Cannot build affordable housing with the **land economics** we have. We need creative use of density, everyone at the table challenging the economics. In US, they have the inclusionary housing model. They ask for some extra density.
- **Market rents** will not pay the freights on land costs, constructions costs. We own 160 acres at SFU; let's have incentives that the public sector can provide. Tax breaks? Where is the tweak for rental projects to make them work?
- **Feds and province** need to be involved in providing subsidises. Going after a capital grant or funding grant.
- CMHC provides **preferential financing rates**. Cities cannot build themselves out of these issues. People move to where affordable housing is provided. Programs and funding need to be provided on a wide basis.
- There need to be other ways of **capital accumulation** other than real estate. A change in perception is needed on what the public wants the community to look like. Broaden where people work and where people live. Work with transportation policy. Is housing the way to create equity?
- Development as a way of funding other **public amenities**.
- Models for **funding options**.
- Homeowner **tax credits**.
- NOT bringing buildings up to code. **Freehold strata titling** rental buildings.
- Start charging **capital gains** for taxes?
- **National housing strategy** with funds attached. Importance of national understanding/support for housing, but provincial jurisdiction. Strength behind national housing strategy (e.g. funding for provinces). Co-op housing in 1970s was sort of national housing strategy. Even if National Housing Strategy, province and municipalities also need strategies. Local policies and zoning important. Ontario Housing Strategy mandates every municipality to have affordable housing plan.
- A problem was created with the elimination of **tax incentives to build rental** housing. Need incentives to build rental housing. Need more incentives for small housing projects, rather than just large-scale developments. Incentives (e.g. reduced parking standards) need to have better transportation.
- Income great barrier to attaining housing – need **income policy**.
- Expand on **who lives in affordable housing** (stereotypes about who lives in affordable housing). Who are we targeting with affordable housing? As a society, do we think a 25 year old should be able to own a house? Mentality that work hard to become homeowner, don't want others to get free ride. Expectations on housing (e.g. might never get a single family house). Can still buy a house if move out of larger cities. Homeownership has been overemphasized as tenure type.

Breakout Roundtable Session Two:

“Moving the Affordable Housing Agenda Forward – Action Plan and Specific Initiatives.”

Needs to Happen:

- Outcome oriented research, **disseminate research more effectively**.
- We need to **look at innovations** that have been done in other places.
- **Private- non profit sector collaborations** on housing. In Victoria, lots of opportunity with Church organizations and their real estate holdings.
- **Educate public** on the reality of housing, to increase the acceptability of mixed-income, mixed-tenure.
- Leadership roundtable (business-partnership oriented)– **Create municipal and non-profit toolkit/resource guide** for leveraging financing, navigating developer negotiations. Teaming up employers to help finance housing- to promote housing options for its employees.
- **Build political will:** If the culture of the municipality does not care about affordable housing, it’s not going to happen.
 - Political culture here is that we think we are progressive. We don’t take a good look at affordable housing. More concerned with aesthetics of our city. We need to address basic cultural values.
- **Create a baseline of data on affordability.** Policy should be built on good data. We need more information on hidden housing insecurity, and we need to know what we mean by affordability (for tenants? For owners? For becoming an owner? For the homeless?). For example, there are monthly Labour Force data reports from Stats Canada, but there is no equivalent for housing. **As an action, Statistics Canada should partner with CMHC and go out on a monthly basis to get a sense of the numbers, the situation.** We need a robust, statistical, data-driven assessment before we create policy.
- **Look at the regulations:** Tension between sustainability and affordability. Examples: Dockside Green in Victoria, Millenium Water... regulations made it very unaffordable. How increasing density can work – transitioning low density neighbourhoods – does laneway housing work, and how could it be working better?
- **Documenting and sharing examples of what works!** Learn from that, get confidence from that. Can adapt things.
- Whistler’s lessons – **partnerships between public and private.** Once you’ve created the affordability, have to **PRESERVE IT!** Restrict it! Not just for five years! If it is up in 5 yrs, then lost all that work. Section 219 Local Government Act or Land Titles Act (?). We know, from experiences in US and other provinces, that **giving incentives is fastest way to get units.**
- **Covenants on title** – section 219 covenants (LGA) so that affordability stays. The price of finished home to CCPI core consumer price index – allowed to appreciate per annum. For Canada. To be permitted to buy, have to be an employee in Whistler. Do asset verification – can’t own other homes. Local bylaw. Been in place for about 12 yrs.

- **Density bonusing:** Whistler case - Developer wants more units, and in exchange, you will build non-market housing for us. 70 single family homes, 80 duplexes, sold at \$250/sq ft. 70% non-market, and by just increasing the density, can provide lots of non-market.
- **Rental housing bylaw** in Whistler – every commercial developer (e.g. McDonalds) has to provide a certain amount of staff housing. If not onsite, cash in lieu for Housing Fund, then Whistler Housing Authority builds rental housing. Then don't need to tax people for housing.
- **Create a system** in which we all know about each other – become more visible to each other.
- **Showcase research.** The Center for Urban and Community Studies at U of T publishes on housing issues in Toronto. All of their publications are made accessible and local newspapers usually write a summary of their work when they are complete. Press releases accompany these research publications. This allows for better transparency, a linkage from academia to community, communication and more knowledge of housing issues in Toronto. In Vancouver (maybe UBC's Sauder school of business) should adopt a similar approach to reach out to the public. We often implement things without a road map, we need to build an evidence vacuum, researchers to work closer. Vast majority of research topics are out there, important to gather the topics and create an inventory which can allow for collaboration.
- **Communicate with stakeholders.** We need a communication strategy regarding housing affordability: information graphic geeks; TED talks, visualizing the key messages, some organizations are doing a great job communicating in a simplified and easy way. Understanding the complexity if people understand how the issue relates to them. It is often better to communicate graphically rather than just use quantitative data.
- Communications strategy: how do you bring the right people to the table to bring about action? Engage policy directors, pushing the right buttons for certain groups. Give people a chance to have voice in it, people might have preconceptions. Open houses are always helpful. People will only show up if you provide them with incentives, and provide examples of past successes.
- Affordable Housing needs to be **attractive** to a whole range of people.
- **Document outcomes.** There are innovative projects but they are not well documented. Need to document recent innovative projects (this helps people understand what are their benefits). What are the outcomes? What is transferrable? What's in it for me, for other people? Bridging policy and practice will require evidence or information gathering, demonstrating success; i.e. you gave us 1 million dollars, this is how we spent it, and here is the outcome. That is how you make progress and show transparency.
- **Incentives**—Arguably the most important thing we can do. Various stakeholders such as non-profits, NGOs, academia and developers can work closer together and identify the types of incentives needed to mobilize change. The government would be more willing to support affordable housing if developers are on board; developers can provide 5-15% affordable rental units when they construct their developments, but what's in it for them? Are there awards or responsible corporate practices that can be made? Incentives are a really smart way of engaging the private sector, but first, non profits and academia should work closely with private sector to identify the relevant and desired incentives to really get the ball rolling.

Information and education—Let's develop a common understanding of what the issues are so we can go about mutually reinforcing the strategies (this happens in different countries). How can we better

articulate and educate on housing issues that alleviate the NIMBYISM surrounding them. More education (transit and housing connection), urban development for dummies sort of thing. All about making the connection between housing, transit, climate change, urban development clearer. Being clearer so people are less resistant to them and understand the benefits! In order to drive your car, you need to take a course, to have your mortgage, you have to take a course with Van City, this can be the condition. You have to tell people about your ideas first and engage them, not do it in step three. Work with a program to teach people how they can move from social housing to market housing. Sometimes, people are not interested in public education. They only care about the issue when it starts to affect them.

- **Location efficient mortgage**, if you are living in a sustainable community conducive to walking, you can get a lower mortgage: Location Efficient Mortgage (or LEM) is a mortgage available to people who buy a home in locations where they don't need to rely on automobiles as much or at all for transportation. Location efficient mortgages allow people to buy more expensive homes than they normally would be able to by factoring in the money they'll save on transportation costs. As of April 2006, LEM's are available in Seattle, Washington, Chicago, Illinois, Los Angeles, California and San Francisco, California.

- City of Langford “**1 in 10**” **model** – 10% of all units sold below market & price only increases with inflation (reduced fees for developers); also applied to new subdivisions. Formula for determining what is affordable.
- **Inclusionary zoning** (e.g. particular amount needs to be affordable).
- **Non-investment housing** – how attract projects not investment oriented? Too many projects marketed to people outside **of neighbourhood** **Focus on urban aboriginal housing** Need **diversity at looking at housing agenda**.
- **Mobility issues** need to be addressed – need more flexible housing.
- Need more research on **flexibility in housing options**.
- Need **solid plan** where everyone has a role and can connect together to determine where BC wants to go
- Non-profit sector interested in ways to partner with business sector in order to learn about **funding models** (funding agreements ending soon).
- Need research to be **useful**.
- Need more **courses** on affordable housing (e.g. SCARP class canceled last year). Housing classes that bring different disciplines together (eg business, health, etc.)—so don’t become a silo. Need to look more than just affordable housing – label “affordable” might deter some people.
- Need **create incentives for partnerships**. Ensure in partnerships, the money is going where evidence shows should go, rather than where business wants it to go (ensure long term sustainability in partnerships).
- **Measure** what is working – social, economic and environmental indicators.
- Research on **mixed-income neighbourhoods** – how educate people on benefits?
- Keep core of building code for safety, but **loosen other aspects for affordable housing** – need more flexibility.
- Partner with **utility companies** to ensure more energy efficiency at front-end.
- Municipalities off-loading many amenities to developers, **shift back** to taxpayers?
- **Property taxes** should reflect density and amenities, but property taxes based on property values therefore a condo could face higher taxes than single-family house – equity problem

- Shift in thinking about **density**
- Some cities have **conversion policies** to protect rental housing.
- **Purpose-built rental** – might help to alleviate pressure off other rental stock.
- Funding from **other levels of government**.
- Strong **health perspective and services** needed for supportive housing.
- Need **other types** of housing (e.g. townhouses, row houses). Other types of ownership models – what else is there beside strata?
- **No more research** until we know what already been done. Not about sharing knowledge – about having a research grants. Does policy need research in practice, in theory?
- **Focus** what is it we think we need to know. How do we define it? What are the criteria to measure success? To make decisions need to evaluated their impact. There's a difference between housing affordability and poverty issues. Everything is too broad – homelessness discussion?
- **Tax laws**– older land owners are unwilling to sell because they'll get creamed on capital appreciation. NEED TO UNDERSTAND FEDERAL TAXATION housing supply is a creator of federal tax policy. STIR program can do a lot of things but if you don't address tax legislation people won't built housing (density bonus wasn't enough). Political problem – because some people are going to make a lot of money – does society agree with this.
- **Foster demonstration and experimentation** projects. It's easier to get approved then wholesale chances. People are more relaxed about it becoming a precedent. Don't always need money – need permission. NEED PUBLIC media intention – in the Sun rather than in Plan Canada etc.
- Models for **family-oriented renting** housing. Management problems of family housing deter developers. Families are starting to live in condos. Family hotels in Fiji indoor and outdoor play areas. How would you get a developer to build this? Bribe them? Not necessarily money. Call for proposals on City owned land – what relaxations from the zoning bylaws. Herd instinct – once one does it they'll all pick it up. Change a few rules – fire marshal code etc.
- **Rezoning**. Preapproved designs to see process up.
- Role of **public development housing corporation**? NEW 3rd sector – not public and not private (sustain creativity & innovation without pissing everyone off) benevolent developer. Comes done to personalities and structure. BC housing trust? Vancouver housing trust? Institutions not just thinking about process. Community Housing Trust. 3rd party organization to do things for public good. What types of models in the States & UK are working. Nelson BC waterfront development site. City of Surrey created a Development Corporation. Shouldn't be under the City. Should be under the province. Local Politicians are going to be too interested in what it does (interference) – priorities change (homelessness, economic development). Conflicts of interest – with private developers angry that these

public projects get priority over their (public entity competing with private entities). Don't want to be a regulatory / zoning approver.

- **SEED** funding
- Need for a **pilot project Economic Model**: Need economic model to show these ideas are possible and have them replicated
- **Financing**: Need more rental housing, mixed housing, private money, available housing
- **Transportation** is limiting: Need to invest in transportation to merge 'affordability' and 'liveability.'
- **Type of housing** needed: Housing close to work. Spent money on housing—but not the housing we needed (upper middle class). Build the housing that's needed—not just hope for it to trickle down.

Appendix 2: Invitation to Vancouver Event

BC Affordable Housing Research and Action Roundtable Series

Creating BC Campus-Community Partnerships to Support Research and Action for Affordable Housing



Date: Friday December 3rd, 2010

Time: 10:00 am - 2:00 p

Location: CMHC Offices, 1111 W. Georgia – Suite 200, Vancouver, BC



You Are Invited! We Need Your Voice!

This is the second of 3 roundtables in B.C. to develop a multi-sector B.C. Campus-Community Affordable Housing Research Partnership. .

The Affordable Housing Roundtable goals are to:

- share expertise and knowledge
- build campus-community and multi-sector working relationships,
- mobilize our financial and institutional assets
- move forward a B.C.-wide research agenda for academic and student engagement
- create and sustain affordable housing

Sponsored by:

The University of British Columbia - School of Community and Regional Planning and the Sauder Business School
The University of Victoria - Office of Community-Based Research and the Faculty of Human and Social Development
The University of British Columbia Okanagan
The BC Non-Profit Housing Association
Canada Mortgage and Housing Corporation
MITACS – Accelerate BC

Funded by: MITACS – Accelerate BC and CMHC

***If you are unable to attend, please forward this invitation to other representatives of your organization*

RSVP by November 15 to:
tanphoto@hotmail.com

Appendix 3: Agenda

The BC Affordable Housing Research and Action Roundtable Series

Creating BC Campus-Community Partnerships to Support Research and Action for Affordable Housing

December 3, 2011 Vancouver BC

10:00 am – 2:00 pm

CMHC offices, 1111 West Georgia – Ste. 200, Vancouver, BC

9:30 – 10:00 am	Coffee and muffins
10:00 – 10:15	Welcome, introductions and intentions for day – Dr. Penny Gurstein, Director, SCARP, UBC
10:15 – 10:30	Overview of Affordable Housing Issues – Dr. Tsur Somerville, Sauder School of Business, UBC
10:30 – 10:45	Introduction to Identified Core Priorities - Research, Practice, Partnerships and Policy - from Victoria Roundtable – Maeve Lydon, Associate Director, OCBR, UVic
10:45 – 11:45	First Breakout session - “What is needed to address affordable housing priorities in BC based on core priorities?”
11:45 – 12:30	Lunch and Networking
12:30 - 1:30 pm	Second Breakout session and Working lunch – “Moving the Affordable Housing Agenda forward – Action Plan and Specific initiatives”
1:30 – 2:00	Report back and next steps

Appendix 4: List of Attendees

**BC Affordable Housing Research and Action Roundtable Series
Vancouver, BC
December 3, 2010**

Attendees

1. Tanya Fink	Student	SCARP	tanphoto@hotmail.com
2. Thomas Bevan	Student Volunteer	SCARP	thms.bevan@gmail.com
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6. Ryan Clark	CEO	Twelve Cubed Homes	ryan@twelve3.ca
7. Marla Zucht	Planner	Whistler Housing Authority	marla@whistlerhousing.ca
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9. Tamara White	Student Volunteer	SCARP	tamarajwhite@gmail.com
10. Tsur Somerville	Faculty	UBC/Sauder	tsur.somerville@sauder.ubc.ca
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27. Kera McArthur	Associate Director Communication	UBC	kera.mcarthur@ubc.ca

28. James Fletcher	Editor	Think City	jkfletcher@shaw.ca
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58. Ellen Larcombe	Community Planner	Campus and Community Planning—UBC	ellen.larcombe@ubc.ca

Appendix 5: Graphic Recordings



Transcription of Second Graphic Recording

BC AFFORDABLE HOUSING RESEARCH AND ACTION ROUNDTABLE

DR. PENNY GURSTEIN

Share expertise
Share ideas
Involved Community
Mobilize assets
National Policy
Respond to Bill C-305

DR. TSUR SOMERVILLE

Discussion in *all* sectors
Productive partnerships
Percentage doesn't account for preference

Shelter Poverty Approach

What do we need to know? Immigration affects demand. Types of housing? Technology...before doing anything!

Income gap growing

WHAT DO WE NEED TO KNOW?

RESEARCH

Outcome-oriented research

How to remove stigma of social housing?

Where are the data gaps? How can they be filled?

How can we disseminate research more effectively?

How can we promote nodes of innovation?

Implementable results

Tangible solutions

Immediate problems

Innovative ideas

Research→Practice= Influence loop?

PRACTICES

What are the most ideal affordable housing forms? 3 Storey walk-ups renewed?

How to promote affordable housing in cities with less government incentives?

How can we make construction more affordable? Too reliant on infrastructure? Prefabs: easier, faster, cheaper

How can we increase affordable land?

Should shift focus from low-income to middle-income?

How can affordable housing be a stepping stone?

POLICY

How do we protect disappearing rental stock?

Does housing all homeless reduce cost to cities? Or...does it create disincentives to work?

How can government finances be spent more efficiently?

Disincentivize vacant properties?

How to promote mid-spectrum housing?

What incentives draw out individual land owners?

PARTNERSHIPS

Can we link housing issues with climate and transportation issues?

Decentralizing work areas

Mixed-use developments

Active transportation

How do we fund more innovation?

How do we encourage cross-municipal cooperation?

Can private development inspire cities to invest more in affordable housing?

IDEAS

Mapping resources
Inventory of skills
Link research and practice
Ethical and fair engagement
Bridging public/private divide
Affordability versus Accessibility