

# Multi-Sectoral Partnerships for Social and Affordable Housing

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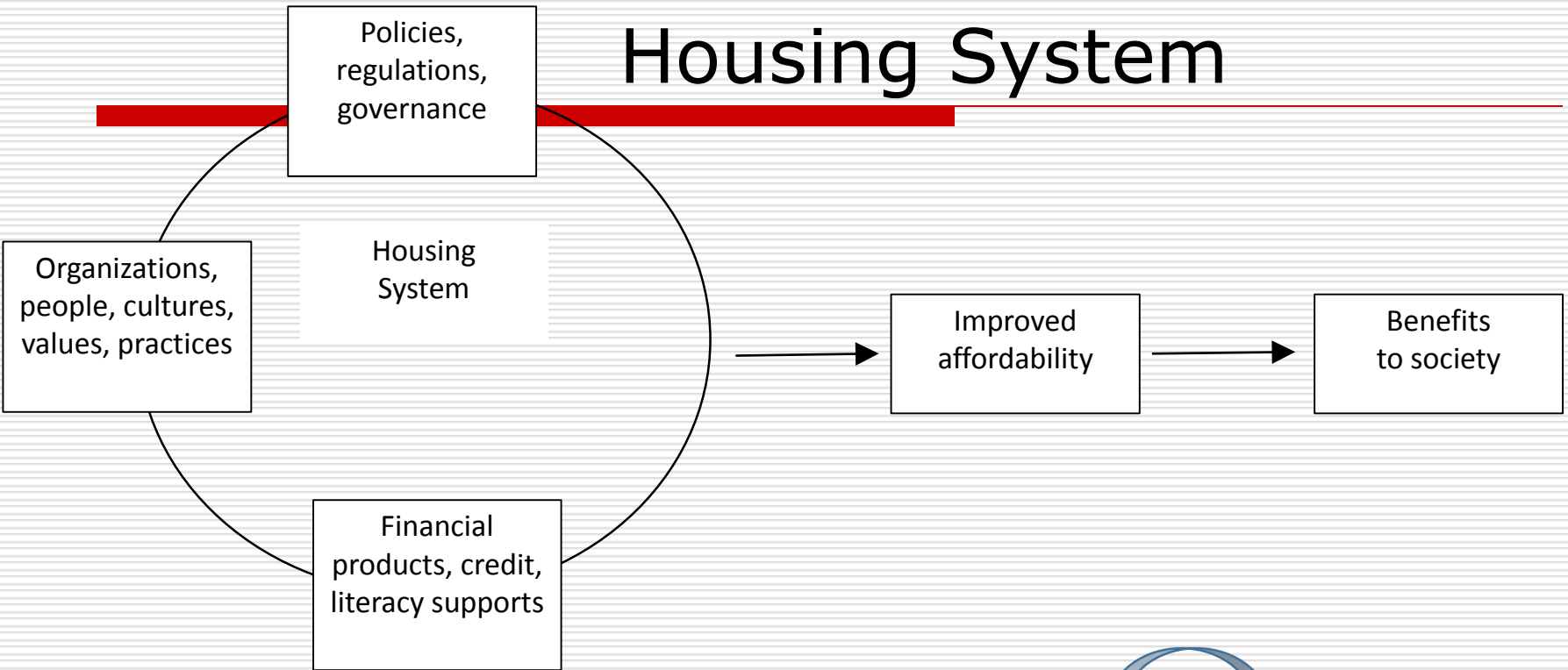
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# The Issues

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- While the market is building housing it is not building a full spectrum of housing
  - Increasing gap between the cost of housing and the incomes earned by lower and middle class people
  - Need to re-conceptualize the housing delivery system to make it equitable and secure for all forms of tenure – tenure neutrality
  - Requires a multi-sectoral approach, including all levels of government, the private for-profit and nonprofit sectors, as well as community involvement
    - Effective way of producing affordable housing within limited resources, capacity, and to meet local needs
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# Housing System



# Reconceptualizing the Housing Model

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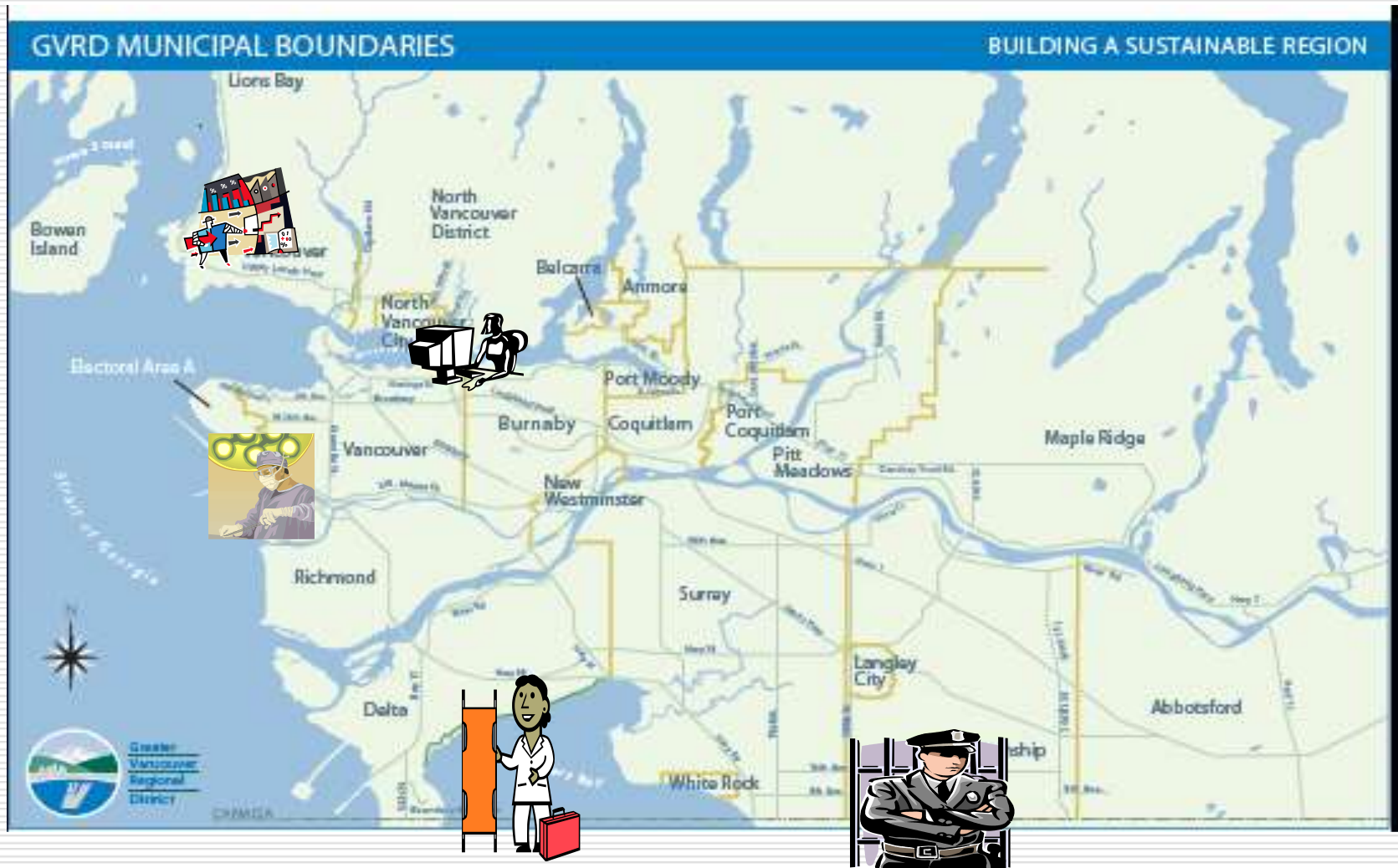
- Rather than Real Estate Industry being the main economic generator, housing system is used to support the development of economic activity
    - Secure and affordable Housing is generated that meets the needs of the population
    - Provides a base for people to move forward in their lives
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# Crisis of Affordability and Inclusivity

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- Lack of affordability impacts the health of individuals and communities:
    - A precipitating factor in sprawl and income segregation
    - Results in people forced to live in inadequate housing and paying disproportionate amount of income for housing
  
  - Where are people housed who don't qualify for social housing but can't afford market housing? (i.e., service workers, teachers, nurses, policemen, firemen)
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# Occupational Concentration in Metro Vancouver



# Housing Location by Occupation

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- ❑ Over half of Metro Vancouver police live south of the Fraser River; 450 live in Langley Township; only 1/10 live in Vancouver
  - ❑ More than 60% of Metro Vancouver doctors live in Vancouver and West Vancouver
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# What Needs to be Done? Affordable Housing is not just Social Housing

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- Affordable housing
    - Usually rental, that does not cost over 30% of gross income to those whose income is between 60% and 120% of Average Mean Income in a locality
    - The % of income spent on housing, that will be deemed affordable, can be higher if it is served by public transit, &/or in a walkable neighbourhood, close to shopping and work, so the household doesn't need a car
  
  - Workforce housing
    - Affordable to those whose income is between 80% and 200% of A.M.I. in a locality
    - In the lower ranges that will necessarily be rental housing, but in the mid to higher ranges, it can be owner occupied housing
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# Definitional Issues

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- The definitions and criteria for allocation and eligibility of recipients, governance and management policies, and typologies of housing forms and use, vary widely
  - This housing may or may not be managed by the government, may include rental or ownership (with restrictions on resale), and may be universal or targeted to particular groups.
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# General Trends Internationally

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- Housing for “Intermediate sector” and “key workers” well recognized – the “missing middle”
  - History of aspiring for increased Low-Cost Home Ownership
  - Increased government spending through a National Affordable Housing Program (i.e., UK)
  - Increasing sophistication in shared-equity financing
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# Cases of Multi-Sectoral Partnerships in BC

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- Employer Assisted Housing
  - Community Land Trusts
  - Shared Equity Financing
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# Employee Assisted Housing

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- Program - rental or homeownership - that is financed or in some way assisted by an employer
  - Most help employees purchase homes, but they can also provide rental assistance or increase the amount of housing
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# Whistler Housing Authority , Whistler, BC

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- **Combination of price restricted ownership units and managed rental units**



# WHA Housing

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□ Ownership - 1, 2,  
& 3 bdrm.  
Townhouses



□ Rental - Studio  
and 1-bdrm. units



# Vancouver Affordable Housing Agency (VAHA)

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- Modular  
Temporary  
Housing on sites  
to be redeveloped



# Opting Out of the Market: The Use of Community Land Trusts (CLT)

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# Community Land Trusts

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- A non-profit corporation created to acquire and hold land for the benefit of a community and provide secure affordable access to land and housing for community residents
  
  - Dual ownership structure - land + buildings
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# The Use of Community Land Trusts (CLT):

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- ❑ Deed Restrictions to Keep Units Affordable in perpetuity
  - ❑ Allow Seller the Appreciation in Building Value and Improvements, but Remove Appreciation in Land Value
  - ❑ Fixed Option to Purchase by CLT on Resale
  - ❑ Specify Class of Qualified Future Buyers
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358 Homes



**Vancity**

Consultants  
Architects  
Contractors  
Legal Advisors



BC Housing



*Kingsway Site*



*East Marine Drive Site*



*Kent Street Site*

**A Community Land Trust Development Model**

# Land Trust Portfolio Project

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- ❑ Will house broad range of Vancouver residents, from the most vulnerable to those who need affordable housing
  - ❑ Land Trust Foundation given 99-year leases on four City-owned sites
  - ❑ Foundation is working with co-op and non-profit housing providers to develop the affordable housing to be operated by the partner
  - ❑ Non-profit partners have invested \$4M of their own equity to the projects + the City's land contribution + customized mortgage by Vancity + proceeds of the commercial space sale
    - This equity will ensure that these homes remain affordable over the long-term
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# Vancouver Community Land Trust

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# Shared Equity Financing

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- ❑ Purchaser benefits from lower mortgage payments in exchange for sharing any appreciation in the value of their home with another party
  - ❑ When the unit is sold, residents recoup value appreciation of only their share of the unit to ensure long-term affordability
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# Verdant, UniverCity, Simon Fraser University, Burnaby,

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- Price restricted ownership and other tools





# Multiple Non-Profit Housing Providers Working Together – Storeys, Richmond, BC

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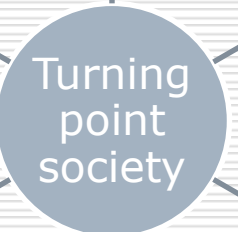
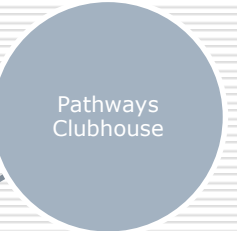
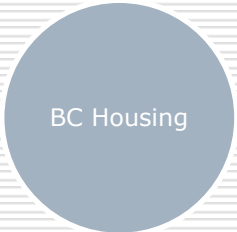
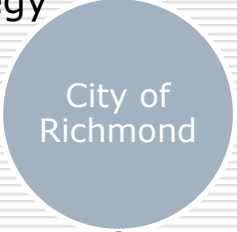
- \* Gross capital construction costs: \$43 million
- \* 129 units in total
- \* A diverse range of low-income tenants - seniors, people with mental health challenges, women fleeing abuse, people recovering from addictions, youth, and families
- \* The site also includes community amenities - a gym, social enterprise space and non-profit offices





# Organizational Framework

\$1 million funding through the Homelessness Partnership Strategy



\$26,361,021 capital funding and land lease (\$6.5 million estimated land value) for 60 years, + technical staff support construction financing and mortgage

Non-profit consortium: Each of the non-profit partners will contribute equity to the project, to a combined total of \$1,950,000.

# Strengths and Weaknesses

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## **Successes**

- Combined equity of the non-profits and various government partners
- Collaborative approach that spreads out risk and increases leadership and commitment from the various actors

## **Challenges**

- Complexity of working with multiple agencies with differing agendas
  - Uncertainty in the process of trying new approaches
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# How to Move Forward

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- ❑ Change in political awareness and cultural thinking - Only then will there be a reallocation of public and private funds
  - ❑ Recognize housing as a right – Right for people to be decently located and housed
  - ❑ Continually reassess the underlying values, attitudes and myths in our planning policies and housing delivery systems
  - ❑ Need to ask the right questions including:  
*Where will our Children live?*
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# Housing Research Collaborative Framework

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## Data Generation, analysis, and aggregation

Thematic working groups

Applied Research

Practitioners-in-residence

## Frontline research and policy support

Research commissioned to meet specific need

Research & policy support to local government

Expert groups

## Knowledge mobilization

Discussion briefs

Community dialogues

Innovation roundtables

Policy-maker briefings

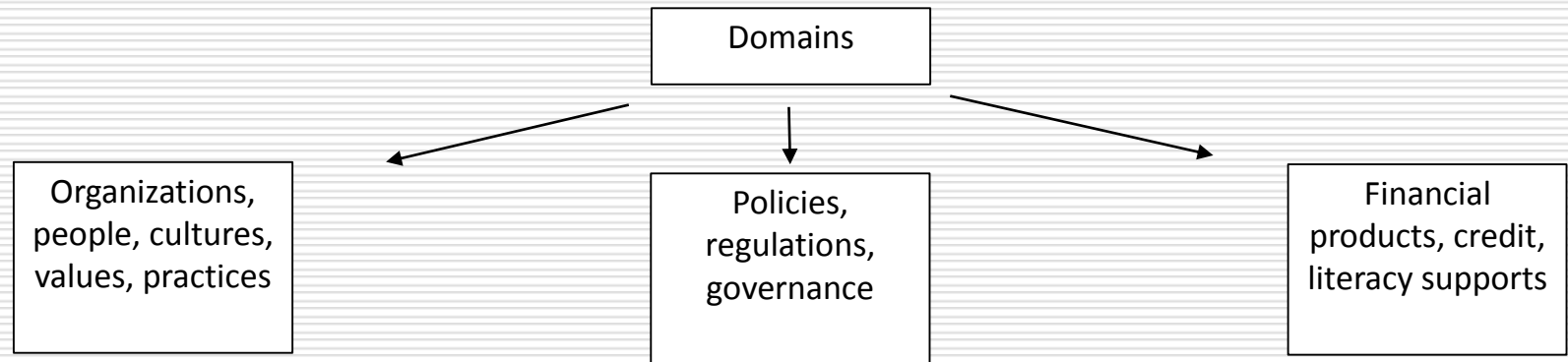
Report cards

Repository of housing data/policy research

Communications/outreach/thought leadership

# Housing Research Collaborative Program

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What organizations make up the housing system?

How do they relate to one another, influence housing choices of residents, and affect housing affordability in cities?

What are the policies and regulations that structure the housing system?

How do they affect housing market performance and affordability problems?

How do these affect housing affordability?

What are their limitations?

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## Knowledge Translation Plan Output Examples

Scholars

Public

Government

Non-profit sector

Private sector

Peer reviewed papers

National/int'l  
Scholarly conference  
presentations

University specific newsletters

Press releases

Local radio

Newspapers/web articles

News broadcasts

Face-to-face meetings

Tailored  
executive summaries

White papers

Applied projects

Face-to-face meetings

Tailored  
executive summaries

White papers

Applied projects

Face-to-face meetings

Tailored  
executive summaries

White papers

Applied projects

Research Program Conferences/workshops

Website

# Housing Research Collaborative

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□ Website:

[www.housingresearchcollaborative.scarp.ubc.ca](http://www.housingresearchcollaborative.scarp.ubc.ca)

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