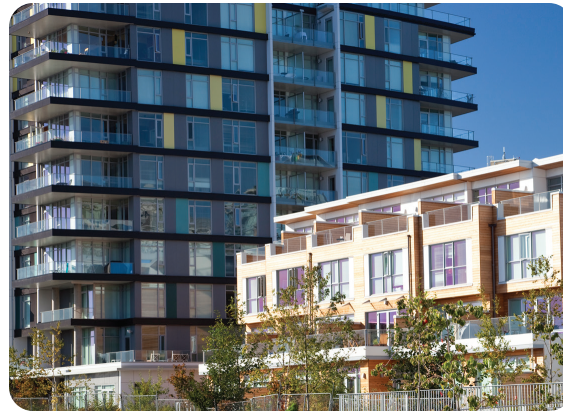


# Housing and Homelessness

# 13



## GOALS

- › 13 (A) All residents have access to appropriate, secure, affordable housing.
- › 13 (B) A wide range of housing types, tenures and prices gives residents choices.

## OVERVIEW

The *Canadian National Housing Strategy Act* affirms the fundamental importance of adequate housing to all humans. All people deserve access to housing that is safe, stable and affordable and that supports personal and public health. The availability of a diversity of housing types across the housing continuum - one that can accommodate people of different ages, incomes, household structures, and physical and social needs - is a fundamental element of a healthy, inclusive and sustainable community.

The principle of social integration, both across the city and within neighbourhoods, underlies Victoria's approach. This plan sets the high-level direction for Victoria's approach to housing and homelessness.

As a built-out city with little remaining undeveloped land, and with commitments to accommodate a share of the region's population growth, the outward expansion of Victoria's housing stock is limited, making it necessary to create more compact built environments. These compact built environments will be focused in the Urban Core, Town Centres and Urban Villages and in close proximity to transit.

Between 2020 and 2040 it is anticipated that Victoria will add approximately 11,000 new households – this includes residents living here today who will come of age, form families, or have new housing needs, as well as new residents locating to the city. Meanwhile, there is an outstanding need in the housing stock today - referred to as latent demand. This demand is reflected in residents who face a tight rental market, live in housing that is not suited to their needs, and those who form households later than desired. How we meet this outstanding and anticipated future demand will influence who can live in Victoria.

The right supply of housing can support families who want to stay in the city, seniors who want more diverse options for downsizing, and housing forms that are affordable to a range of abilities, lifestyles, and incomes. Ongoing planning and housing initiatives help to keep this plan up to date with sufficient capacity for diverse housing to meet current and future needs, aligned with this plan's adaptive management framework.

Housing affordability continues to be a top concern among Victorians. The cost of renting and owning in Victoria has risen significantly in recent decades.

Housing prices have seen dramatic increases in recent years. Between 2005 and 2019, the average home sale price increased between 80% for a strata apartment and 111% for a single-detached home. As incomes fail to increase at similar rates, and rents continue to rise, it is increasingly difficult for first-time homeowners to enter the market.

Meanwhile, rents have climbed steadily while rental vacancy rates in Victoria have hovered around 1.0% since 2015, far lower than the 3% to 5% that is generally considered healthy. High demand and low vacancy contribute to increasing rental costs and can push renter households out of the community.

In addition to general affordability concerns, ensuring there is affordable and appropriate housing for seniors and people with disabilities is a growing concern, particularly as the population ages. A lack of diverse and suitable forms for families is also apparent as Victoria continues to see a loss of residents in their family-forming years.

The high cost of housing, combined with unstable or inadequate income and life circumstances has resulted in some people and households becoming homeless, at-risk-of homelessness, or living in precarious circumstances. Across the region, the number of individuals experiencing homelessness in recent years has increased. The March 11, 2020, Point-in-Time count identified at least 1,523 individuals experiencing homelessness in the region. This count does not capture individuals who are at risk of homelessness or living in unstable or precarious situations.

In addition to those who are living on the street or in emergency shelters, there are also many households living in insecure or inadequate housing, or unaffordable housing. As of 2016, nearly one in four households in Victoria experienced **core housing need**, and a vast majority (86%) of those households were renters.

The many roles and responsibilities related to housing and homelessness are cross-jurisdictional and require coordination of all levels of government and other organizations. As a result, many of this plan's policies commit the City to work in partnership with senior governments, the health authority, the private sector and community groups to respond to the city's breadth of housing needs. The plan takes a comprehensive approach to increasing the supply, affordability and range of housing options, with a focus on land use management policies and practices that enable greater housing affordability across the housing continuum. The plan supports diversifying the range of housing types available in neighbourhoods and across the city to accommodate a greater range of age groups and household needs.

## BROAD OBJECTIVES

The housing and homelessness policies of this plan collectively address five broad objectives:

- 13 (a) That housing development that responds to future demand is facilitated through land use policies and practices.
- 13 (b) That housing affordability is enabled for housing types across the housing spectrum, particularly for people in core housing need.
- 13 (c) That the existing supply of rental housing is expanded through regeneration.
- 13 (d) That a wide range of housing choice is available within neighbourhoods to support a diverse, inclusive and multi-generational community.
- 13 (e) That partnerships enable stable housing with appropriate support services.

**Figure 15: Housing Continuum**

This continuum illustrates the range of different housing types in Canada by identifying the levels of government support required (if non-market) as well as the typical cost of housing. The continuum includes public, private and non-profit housing, and identifies housing tenure including rental, ownership and cooperative ownership. It also identifies whether the housing is provided on a temporary or permanent basis. Victoria's housing strategies, policies, and initiatives seek to address housing supply and affordability across the entire continuum.



## HOUSING SUPPLY FOR FUTURE NEED

- 13.1 Seek to accommodate population growth in the strategic locations, as identified in Map 2, including 50% of net new units in the Urban Core, 40% in or near Town Centres and Urban Villages and 10% in the remainder of the city [SEE SECTION 6 – LAND MANAGEMENT AND DEVELOPMENT].
- 13.2 Update and maintain a comprehensive housing strategy for Victoria that advances the objectives of this plan and that:
  - 13.2.1 Assesses and identifies the range of housing needs and housing mix suited to the community's current and projected population and future housing demand, including the housing and support needs of identifiable population sub-groups, where appropriate;
  - 13.2.2 Identifies short- and long-term strategic housing priorities;
  - 13.2.3 Researches and develops additional tools and approaches to address strategic priorities, such as regulations, innovative financing, partnerships and incentives for private and non-profit sectors;
  - 13.2.4 Identifies implementation actions and timelines; and,
  - 13.2.5 Outlines a monitoring and evaluation strategy.

## HOUSING AFFORDABILITY IN GENERAL

- 13.3 Focus the City's efforts and resources on housing options that help people move beyond temporary shelter or housing to more permanent housing, greater self-reliance, and stable employment or income.
- 13.4 Consider all available tools to encourage more affordable housing across the housing continuum in Figure 16, including but not limited to incentives and allowances such as property tax reductions; grants; bonus density provision; streamlined processes, and zoning variances or amendments.
- 13.5 Encourage new housing initiatives that partner with other levels of government, agencies, private industry, community organizations and individuals to maximize shared expertise and resources and to help achieve new affordable housing initiatives.

- 13.6 Work with the Capital Regional District, its member municipalities and other partners to improve regional housing affordability and increase housing supply and diversity across the region through funding contributions and the implementation of regional plans and initiatives.
- 13.7 Advocate to senior levels of government to retain and expand targeted housing assistance programs and support services for people in core need, such as seniors; urban aboriginal people, low-income singles, people who are homeless or at risk of homelessness; for households with children; and, for people with special needs.
- 13.8 Continue to communicate and provide information to residents regarding provincial and federal housing-related programs.

## HOUSING DIVERSITY

- 13.9 Support a range of housing types, forms and tenures across the city and within neighbourhoods to meet the needs of residents at different life stages, household compositions and abilities, and to facilitate aging in place. [SEE SECTION 15 – COMMUNITY WELL-BEING]
- 13.10 Encourage a mix of residents, including households with children, by increasing opportunities for innovative forms of ground-oriented and multi-unit residential housing.
- 13.11 Encourage partnerships that address the need for affordable non-market and market housing suitable for households with children.
- 13.12 Work with senior governments, the health authority, the private sector, and non-profit organizations to anticipate and plan for a range of housing, facilities and support services to meet the needs of residents as they age.
- 13.13 Support the provision of a range of seniors housing and innovative care options across the city and within neighbourhoods, such as **shared accommodation**, **assisted living** and residential complex care facilities.
- 13.14 Support the integration of community care facilities and group residences across the city.
- 13.15 Where possible, locate new seniors' housing, transitional housing and non-market rental housing within close proximity to the Urban Core, Town Centres and Large Urban Villages as shown in Map 2, to enable easy access to services and facilities necessary for daily living.

- 13.16 Provide a range of housing choice for diverse abilities by developing guidelines and considering regulatory updates for enhanced adaptable housing to provide a higher standard of adaptability and accessibility for all housing types.
- 13.17 Secure commitments to market and non-market residential dwelling units in designated heritage properties through the review and approval of heritage revitalization agreements and housing agreements.
- 13.18 Continue to develop incentives to support the rehabilitation and conversion of designated commercial, institutional and industrial designated heritage buildings to residential or residential mixed uses [SEE ALSO SECTION 14 – ECONOMY].

### TRANSITIONAL, SUPPORTED AND NON-MARKET RENTAL HOUSING

- 13.19 Advocate for senior government assistance to support a range of transitional and supported housing options, with an emphasis on the delivery of support services and establishing units directed towards specific groups in core need.
- 13.20 Continue to work in partnership with all levels of government, public agencies, crown corporations, organizations and the private sector to identify and leverage properties for the provision of non-market housing. Opportunities may include but are not limited to innovative approaches to blend non-market housing with other uses and housing types, or by considering development at heights and densities above those generally envisioned in this plan to support the provision of primarily non-market housing [SEE ALSO SECTION 6 – LAND MANAGEMENT].
- 13.21 Encourage new transitional and supported housing units to support the nutritional health of residents by providing self-contained kitchen facilities or access to regular meal services.
- 13.22 Encourage flexible design features in new emergency shelters and transitional housing to adapt to the changing shelter and housing needs of residents.

### MARKET RENTAL HOUSING

- 13.23 Support the retention of existing rental units in buildings of four units or more by considering higher density redevelopment proposals on these sites only if, as a voluntary amenity:
  - 13.23.1 The same number of rental self-contained dwelling units is maintained on-site, and the general rent level identified, through a housing agreement; or,
  - 13.23.2 An equivalent cash in-lieu contribution is made to the City's Housing Fund.
- 13.24 Support the regeneration or redevelopment of older ground-oriented rental and cooperative housing developments by considering higher density redevelopment proposals on these sites if the same number, size, and tenure of units is maintained on-site, and the general rent level identified.
- 13.25 For buildings with four units or more, conversions of rental units to stratified units are generally not supported when the vacancy rate as provided by Canada Mortgage and Housing Corporation for Greater Victoria is at 4% or lower for a period of two consecutive years.
- 13.26 Where the City of Victoria has authority or mechanisms to support tenants who are displaced through the course of redevelopment, encourage Tenant Assistance Plans in line with City policies.
- 13.27 During consideration of rezoning applications for new strata-title developments of four units or more, continue to promote housing agreements and covenants that ensure opportunity for use of all units as rental units within strata bylaws.
- 13.28 Develop strategies to support the ongoing upgrade and regeneration of the city's rental housing stock, including strategies to address tenant housing security through regular updates to housing plans, policies, and initiatives.
- 13.29 Encourage senior governments to continue programs to assist landlords with residential upgrades and rehabilitation to upgrade the existing rental housing stock.

- 13.30 Advocate to senior levels of government to review taxation-related barriers and disincentives and establish programs to promote and facilitate the development of new private sector rental units.
- 13.31 Continue to maintain policies and regulations that increase rental housing choice such as residential secondary suites, garden suites and innovative approaches to and forms of shared accommodation, while maintaining a focus on long term security for renters.
- 13.32 Support increased affordable home ownership through policies and regulations that permit additional, on-site residential rental units in primary structures or in accessory buildings, in accordance with the zoning bylaw.
- 13.33 Consider and support opportunities for self-contained **lock-off suites** in multi-residential and mixed-use developments, where appropriate.
- 13.34 Promote a diversity of housing types to create more home ownership options consistent with the policies and guidelines in the Land Management Section of this plan.
- 13.35 Work with a range of partners, including senior levels of government and the private sector, to support and pilot innovative approaches that facilitate more affordable home ownership housing.
- 13.36 Advance a **Housing First** approach through the regular review and update of the City's housing plans, policies, and initiatives to support the efforts of public, private and non-profit agencies to break the cycle of mental illness, substance abuse and homelessness.
- 13.37 Continue to work with coordinated community and regional efforts to end homelessness and enable stable housing with support services for people who are homeless or at-risk-of-homelessness, within the limits of the City's mandate and resources.
- 13.38 Continue to advocate to all senior levels of government and public agencies in favour of integrated services, other supports and housing for people who are homeless or at-risk-of-homelessness.
- 13.39 Work with senior governments, the health authority, the private sector and community organizations to provide access to essential services and facilities that meet people's basic needs, including those necessary to maintain public and personal health, such as emergency shelters, drop-in centres, public toilets, drinking water, and food services.

## OWNERSHIP HOUSING

## ADDRESSING HOMELESSNESS