

# PLAN

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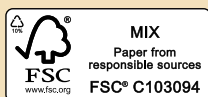
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**Raymond Kan**  
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## EDITORS' NOTE

# CRITICAL PERSPECTIVES ON EXPANDING HOUSING SUPPLY

## PERSPECTIVES CRITIQUES SUR L'EXPANSION DE L'OFFRE DE LOGEMENTS

### MOT DE LA RÉDACTION

“More and more Canadians, young and old, are struggling under the weight of high rents, high mortgage payments, and intense competition for limited housing choices from coast to coast to coast. Policies and funding are now pivoting to confront the housing crisis on a scale not seen in generations. These are extraordinary times for planners. Planners are positioned at all levels of government, First Nations, the private sector, and the non-profit sector to meet the moment and help deliver net new housing supply.”

When we issued the above call for articles for the Winter 2024 issue of Plan Canada, we were looking for planners and practitioners to share innovative ideas and critical perspectives of current efforts to expand the housing supply in urban, suburban, and rural communities.

“De plus en plus de Canadiens, jeunes et vieux, se débattent sous le poids de loyers et de remboursements hypothécaires élevés et d'une concurrence intense pour des choix de logement limités d'un océan à l'autre. Les politiques et les financements sont en train de pivoter pour faire face à la crise du logement à une échelle jamais vue depuis des générations. Les urbanistes vivent une période extraordinaire. Les urbanistes sont positionnés à tous les niveaux du gouvernement, des Premières Nations, du secteur privé et du secteur à but non lucratif pour faire face à cette situation et contribuer à la création d'une offre nette de nouveaux logements. »

Lorsque nous avons lancé l'appel à articles pour le numéro Hiver 2024 de Plan Canada, nous recherchions des urbanistes et des praticiens pour partager des idées novatrices et des perspectives critiques sur les efforts actuels visant à accroître l'offre de logements dans les communautés urbaines, banlieusardes et rurales.

We were ecstatic with the volume and quality of submissions. The submissions covered a wide range of perspectives on what is happening across the country in the search for solutions to our limited and expensive housing supply. On behalf of the Editorial Committee, we are proud to present the following collection of articles that provide a range of perspectives about housing supply in Canada.

Did you know that some of the largest housing development projects being planned and constructed in Canada are under Indigenous leadership? **Glenn Miller** looks at the impact that three First Nations are having on expanding housing supply in Metro Vancouver. These First Nations are going beyond providing shelter for their communities by creating housing that is also open to others.

A second example of a First Nation-led housing initiative is the Nishnawbe Aski Nation Housing Strategy. **Sheila McCartney, Michael McKay, Jeffrey Herskovits** and **Jamie Saunders** share their experiences with the Nishnawbe Aski Nation – a political advocacy organization representing 49 member First Nations spanning the northern two-thirds of what is now Ontario.

A key metric of the housing crisis is the shortage of housing. But quantifying the housing supply gap is not as simple as comparing the number of households and the number of dwelling units. **Nathanael Lauster** and **Jens von Bergmann** make the case that tracking 'doubled up' households are essential to better understanding the true magnitude of housing shortages.

The housing crisis has created a moment to question longstanding ways of doing things. **Gavin Williamson** explores how

removing the need for a second stairwell in new apartment building designs could create new opportunities and innovation for housing supply.

While the focus of many governments is on reforming zoning and development approval processes, they must not lose sight that financial incentives are also required to spur housing development. Land Value Taxes (LVT) is an intriguing tool that has been gaining attention for its theoretical benefits to spur housing development on underutilized properties on scale. **Floyd Marinescu, Liam Wilkinson** and **Ken Yang** provide an overview of LVT and explore the potential benefits.

Housing development can be a very divisive issue, and planners and practitioners are often in the thick of it. **Emilie Adin** and **Catherine Rockandel** look back on their careers to offer lessons

Nous avons été ravis du volume et de la qualité des contributions. Elles couvrent un large éventail de perspectives sur ce qui se passe à travers le pays dans la recherche de solutions à notre offre de logements limitée et coûteuse. Au nom du comité de rédaction, nous sommes fiers de présenter la collection suivante d'articles inspirants.

Saviez-vous que certains des plus grands projets de développement du logement planifiés et construits au Canada sont dirigés par des Autochtones? **Glenn Miller** s'intéresse à l'impact de trois Premières Nations sur l'augmentation de l'offre de logements dans la région métropolitaine de Vancouver. Ces Premières Nations ne se contentent pas de fournir un abri à leurs communautés, elles créent des logements qui sont également ouverts à d'autres personnes.

La stratégie de logement de la Nation Nishnawbe Aski est un deuxième exemple d'initiative de logement menée par les Premières Nations. **Sheila McCartney, Michael McKay, Jeffrey Herskovits** et **Jamie Saunders** partagent leur expérience d'un processus de cocréation de logements

dans cette communauté des Premières Nations qui s'étend sur les deux tiers du nord de ce qui est aujourd'hui l'Ontario.

La pénurie de logements est un indicateur clé de la crise du logement. Mais quantifier le déficit de l'offre de logements n'est pas aussi simple que de comparer le nombre de ménages et le nombre d'unités d'habitation. **Nathanael Lauster** et **Jens von Bergmann** soutiennent que le suivi des ménages « doublés » est essentiel pour mieux comprendre l'ampleur réelle des pénuries de logements.

La crise du logement a créé un moment propice à la remise en question des anciennes façons de faire. **Gavin Williamson** étudie comment la suppression de la nécessité d'une deuxième cage d'escalier dans les nouveaux immeubles d'habitation pourrait créer de nouvelles possibilités et innovations en matière d'offre de logements.

Alors que de nombreux gouvernements se concentrent sur la réforme des processus de zonage et d'approbation du développement, ils ne doivent pas perdre de vue que des incitations financières sont

également nécessaires pour stimuler le développement du logement. La taxe sur la valeur foncière (LVT) est un outil fascinant qui a attiré l'attention pour ses avantages théoriques à stimuler le développement du logement sur des propriétés sous-utilisées à l'échelle. **Floyd Marinescu, Liam Wilkinson** et **Ken Yang** présentent une vue d'ensemble de la taxe sur la valeur foncière et explorent les preuves disponibles et les autres avantages connexes.

Le développement du logement peut être une question très conflictuelle, et les urbanistes et les praticiens sont souvent au cœur de l'action. **Emilie Adin** et **Catherine Rockandel** reviennent sur leur carrière pour en tirer des enseignements et encourager les praticiens à réévaluer la manière dont ils s'engagent auprès des communautés qu'ils servent.

Le Housing Accelerator Fund (HAF) a changé la donne en incitant les municipalités à rechercher des solutions innovantes en matière de logement. **Christel Kjenner** et **Sarah Wilmot** font part de l'expérience d'Edmonton avec le HAF et de la façon dont

## EDITORS' NOTE

### MOT DE LA RÉDACTION

learned and to encourage practitioners to re-assess the way they engage with the communities that they serve.

The Housing Accelerator Fund (HAF) has been a game changer in incentivizing municipalities to pursue innovative housing solutions. **Christel Kjenner** and **Sarah Wilmot** share Edmonton's experience working with the HAF and how it has

enabled advancements in permitting, infill development, and shovel-ready projects.

With the increased financial support and regulatory changes happening at all levels of government for increasing housing supply, there stands to be optimism that more housing will be developed along transit lines to enable access to public transit for low- or moderate-income people.

**Raymond Kan, James Stiver, and Lilian Chau** reflect on recently enacted housing policies in British Columbia and Ontario, and the degree to which equity was considered.

We are confident that these articles will inspire, challenge, and prompt reflections on current efforts to confront the housing crisis from coast to coast to coast. Let's all continue to do the hard work with an open mind and an open heart. ■

il a permis des avancées en matière de délivrance de permis, de développement intercalaire et de projets prêts à démarrer.

Avec l'augmentation du soutien financier et des changements réglementaires à tous les niveaux de gouvernement pour accroître l'offre de logements, il y a lieu d'être optimiste et de penser que davantage

de logements seront construits le long des lignes de transport en commun pour permettre aux personnes à revenus faibles ou moyens d'accéder aux transports en commun. **Raymond Kan, James Stiver et Lilian Chau** se penchent sur les politiques de logement récemment adoptées en Colombie-Britannique et en Ontario, et sur la mesure

dans laquelle l'équité a été prise en compte.

Nous sommes convaincus que ces articles inspireront, interpellent et susciteront des réflexions sur les efforts actuellement déployés pour faire face à la crise du logement d'un bout à l'autre du pays. Continuons tous à travailler dur, l'esprit et le cœur ouverts. ■

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# RECONCILIATION IN ACTION

## How Indigenous-led Development in Vancouver Is Redefining Housing in B.C.

By Glenn Miller

### SUMMARY

This article explores the impact of three First Nations in Vancouver that are bringing new energy to the development of housing in Canada's most expensive city. The Squamish Nation is building Señákw, located on reserve land in the heart of Vancouver. Poised to be Canada's largest rental community, the development is leveraging the largest loan ever made by CMHC in partnership with Westbank Corporation. Also in Vancouver, the MST Partnership, comprising the Musqueam, Squamish and Tsleil-Waututh Nations, is moving ahead with two large mixed-use housing projects. The most advanced, the Heather Lands, in partnership with the provincial government – is utilizing an 'attainable ownership' model that the government hopes to expand to the entire province. MST already ranks as the largest Indigenous-led developer in the country.

### SOMMAIRE

Cet article explore l'impact de trois Premières Nations de Vancouver qui apportent une nouvelle énergie au développement du logement dans la ville la plus chère du Canada. La Nation Squamish construit Señákw, situé sur des terres de réserve au cœur de Vancouver. Ce projet, qui devrait devenir la plus grande communauté locative du Canada, a reçu le plus gros prêt jamais accordé par la SCHL, en partenariat avec la Westbank Corporation. Toujours à Vancouver, le Partenariat MST, qui regroupe les Nations Musqueam, Squamish et Tsleil-Waututh, va de l'avant avec deux grands projets de logements à usage mixte. Le plus avancé, Heather Lands, en partenariat avec le gouvernement provincial, utilise un modèle de « propriété accessible » que le gouvernement espère étendre à l'ensemble de la province. MST est déjà le plus grand promoteur autochtone du pays.

### INTRODUCTION

The Squamish Nation lost its traditional territory in 1877, when the government established the Kitsilano Indian Reserve. This was followed by years of industrial development in False Creek that obliterated visible signs of the village where the Squamish peoples had fished, traded, and gathered since before recorded time. Then, a full century after the remaining Indigenous residents and their possessions had been forcibly shipped away on a barge in 1913, and more than two decades after a drawn-out, but ultimately successful legal challenge, 10.5 acres of remaining reserve land were finally returned to the Squamish Nation in 2003.

But it would take until September 2022 for the wheels of justice to turn full circle, when Squamish Council Chairperson Khelsilem and other leaders gathered on the site of the former village for a ground-breaking ceremony to launch a new community called Señákw. The name translates as 'the place inside the head of False Creek.' Standing next to Prime Minister Trudeau, Khelsilem called the moment "an historic achievement for the Squamish Nation."

"Initiatives like these are reconciliation in action," Trudeau said. Marc Miller, Trudeau's minister of Crown-Indigenous relations is on the record saying, "it is time to give land back."

### CANADA'S LARGEST NEW RENTAL DEVELOPMENT

Believed to be the largest Indigenous-led housing project in Canadian history, Señákw's 11 towers will range in height from 12 to 58 storeys. With the benefit a \$1.4-billion loan from the Canada

Mortgage and Housing Corporation – CMHC's largest ever – to help finance 2,950 units of rental apartments over the first two phases, 590 of which (20 per cent) are 'affordable rental,' the plan is to construct 6,000 rental units by 2030. Although this much needed rental housing will be open to all, 250 apartments are reserved for members of the Squamish Nation. More than 60 per cent of these units will be family-friendly two- and three-bedroom apartments, with relatively few parking spaces.

More than 60 per cent of Señákw is given over to the public realm, which includes parks, walking paths, commercial space and other amenities to promote a transit-friendly environment. The mixed-use project is led by Nch'káy Development Corporation, the economic development arm of the Squamish Nation. In partnership with Westbank, one of B.C.'s best-known developers, Señákw expects to achieve net-zero status, in part by recovering sewer heat from the City's nearby sanitary sewer trunk main as a low-carbon source of thermal energy to generate heating and cooling. Creative Energy, Westbank's subsidiary in charge of the district energy component, forecasts that the WET (waste energy transfer) technology will eliminate 120,000 tonnes of GHG emissions over a 30-year period.

Señákw is on reserve lands, so the project is not subject to regulation by the City of Vancouver. Nonetheless, a 120-year agreement covering access to municipal services such as water, storm and sanitary sewers is in place, and "development will be constructed in accordance with (Step 3 of) the B.C. Building Code, ... the City of Vancouver's (fire safety) standards." The City would



Señákw conceptual rendering by Westbank Projects Corp. Source: [senakw.com](http://senakw.com).

normally require the developer to consult with neighbours, but Señákw is proceeding independently. This has not been without controversy, with complaints about the level of density and a controversial access road. A clear benefit, however, is the speed with which the project has moved ahead, with three distinctively designed towers already visible on the skyline.

#### **'ATTAINABLE OWNERSHIP' – A DIFFERENT APPROACH TO AFFORDABILITY**

Also in Vancouver, the MST Partnership is working to redevelop several additional housing projects on shared traditional territory. The most advanced is in partnership with the province, a 21-acre property called the Heather Lands, a site formerly occupied by the RCMP. A second project, the Jericho Lands, is a 90-acre site previously used by the Department of National Defense.

The MST Partnership, comprising the Musqueam, Squamish and Tsleil-Waututh Nations, was established in 2014, following a positive experience working together to represent Indigenous interests during the 2010 Olympics. Planning for the Heather Lands has been a 50-50 joint venture for MST with Canada Lands Corporation (CLC), a self-financing Crown corporation specializing in acquiring and integrating surplus federal lands into the community. Agreements have been reached for MST to acquire the CLC interest in these lands, so that the Nations can again hold them in perpetuity and use

them to advance the economic and cultural sustainability of their people. MST's development partner for the Heather Lands is the Aquilini Group, which has a successful track record partnering with First Nations in the region.

In October 2024, the Province of BC and MST announced a partnership to develop all 2,600 homes on the Heather Lands under the Attainable Housing Initiative (AHI). Under a 60/40 purchase financing arrangement, 'middle income earners' will be eligible to purchase strata units on a 99-year lease for 60 per cent of the market value with a five per cent down payment. The province will initially cover the remaining 40 per cent of the market price with the land owner and developer. The balance will then be repaid by the buyer to the province either when the owner sells an AHI unit or after 25 years from the purchase date, whichever comes first. Strict rules will prevent profiteering.

Comprehensive planning of the Heather Lands site began in 2016, jointly overseen with the City of Vancouver's planning department. According to Elisa Campbell, Vice President, Real Estate (West Region) with CLC, a unique part of the process, and one that she finds most personally rewarding, is on-going collaboration between CLC's design team and four cultural liaison advisors appointed by MST and CLC. These individuals bring their cumulative cultural knowledge to advise on the background and complex history of the Heather Lands and other properties.



Heather Lands conceptual illustration. Rendering: MST Partnership and Canada Lands Company.

One of those advisors is Sxeláltenaat-Adrienne Charlie from the Squamish Nation. Sxeláltenaat is the granddaughter of Jericho Charlie, who famously built a 300-foot potlatch house on the Jericho lands. She has been involved with MST and CLC since late 2019, pointing out that the unique policy statement created for the Heather Lands is the first to integrate a cultural interpretive plan as a way to guide the design process. A key purpose of the MST collaboration, she says, is to “rekindle relationships that overcome negative mindsets established through the process of colonialization that treated the Nations as separate peoples.”

A practical example of how cultural interpretation affects design is advice regarding the orientation of buildings to link pathways to important views, north to the mountains and south to the river. Commenting on the role of high-rise housing in ‘building community,’ Adrienne Charlie explains that the Indigenous word for ‘long’ (as in longhouse) also means ‘tall,’ so developing the lands with high rises is simply ‘a modern take on an ancient idea.’

**BUILDING HOUSING, BUT ALSO KNOWLEDGE AND CAPACITY FOR THE FUTURE**

The housing and mixed-use projects described in this article represent a turning point in the role of Indigenous enterprise in Vancouver, B.C. – and quite possibly throughout Canada. CLC’s Elisa Campbell notes that while “All First Nations agreements are different, Canada Lands is actively bringing the learnings from the Vancouver experience to CLC projects across Canada.”

**Five ways that Indigenous-led development is making a difference:**

- First Nations are having to buy back lands that were taken from them, but are nevertheless willing to “share the wealth for the greater good of the community.”
- Land holdings of some 160 acres in development valued at more than \$2B makes the MST Partnership one of the largest developers in Canada.



The 90-acre Jericho Lands redevelopment featuring 13,000 homes will house up to 24,000 residents, with retail, restaurants, and office and industrial space is a joint venture between MST Development Corporation and Canada Lands Company. Around 20 per cent of the housing on the site – approximately 2,600 units – will be set aside for social housing, with a further 1,300 units for secured-market and below-market rental housing. Rendering: Revery Architecture (Tandem Studios).

- These Indigenous-led projects represent much-needed housing not just for members of the Nations but also for the wider community.
- Putting Indigenous principles into practice is showing the way for non-Indigenous organizations, including federal departments and agencies, to integrate longer-term thinking into their business practices.
- First Nations-led projects are building housing but are also focused on building development capacity within the Indigenous community. The role being played by non-Indigenous senior staffers with the MST Partnership in accelerating the transfer of knowledge within the corporation should not be overlooked. “If we do our jobs right,” says one, “we will work our way out of a job.”

**Glenn Miller** FCIP is a planner based in Toronto. He is also a member of the *Plan Canada* editorial committee. With thanks to team members from Nch’kay Development Corporation, the MST Partnership, and Canada Lands Company who provided information for this article. ■

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# DESIGNING AN INCLUSIVE HOUSING SYSTEM

## Towards A First Nations Community-Led Housing Supply Process

By Shelagh McCartney, Michael McKay, Jeffrey Herskovits, and Jamie Saunders

### SUMMARY

Engaging in a co-creation process ensures that housing supply is appropriate for both occupants and the context where it is built, reduces pre-construction barriers for communities, and creates a better and more appropriate housing supply. Nishnawbe Aski Nation, with Together Design Lab, engaged members with lived and professional experience of their populations experiencing the greatest housing need to generate shovel-ready housing designs to create a targeted housing supply. From occupant needs to final design, the houses centered the voices of First Nations peoples and created a context-specific solution.

### SOMMAIRE

L'engagement dans un processus de cocréation garantit que l'offre de logements est adaptée à la fois aux occupants et au contexte dans lequel ils sont construits, ce qui réduit les obstacles à la préconstruction pour les communautés et crée une offre de logements de meilleure qualité et plus adaptée. La Nation Nishnawbe Aski, en collaboration avec le Together Design Lab, a fait appel à des membres ayant une expérience vécue et professionnelle des populations ayant les besoins les plus importants en matière de logement, afin de concevoir des logements prêts à l'emploi pour créer une offre de logements ciblée; des besoins des occupants à la conception finale, les maisons sont centrées sur les voix des peuples des Premières Nations et créent une solution adaptée au contexte.



**N**ishnawbe Aski Nation (NAN) is a political advocacy organization that represents the interests of its 49 member First Nations and approximately 45,000 community members. NAN territory spans the northern two-thirds of Ontario, covering a geographically and culturally diverse region across almost 544,000 km<sup>2</sup> of James Bay Treaty 9 and Ontario Treaty 5 lands. NAN territory is also experiencing an ongoing housing emergency. In 2021, it was estimated that at least 7,588 housing units must be built to meet current on-reserve housing needs.<sup>1</sup> Inappropriate design and construction practices that do not properly account for the northern climate, landscape, geographic, and socio-economic conditions result in a housing supply where degradation continues to outpace development and, as a result, the housing crisis is expected to continue to grow.

In 2018, as mandated by Chiefs-in-Assembly, development of the NAN Housing Strategy began, which looked



to identify contextually appropriate solutions. The Strategy's engagement process took place in communities and the region's urban centres, and engaged hundreds of community members to

envison a changed housing system. The engagement process confirmed that while the housing emergency was territory-wide, the impacts were felt disproportionately by certain populations. Youth, single adults,

community members in need of housing with supports, and community members in need of emergency housing were described as facing the worst housing outcomes. This inequity is caused by the ongoing standardization of on-reserve housing, the history of which can be traced to the time of forced permanent settlement in the region (mid-twentieth century) and the continued development of southern, suburban-style three-bedroom housing on northern reserves. This standardization of supply is mismatched with community needs, desires, and lifeways, particularly of those populations who were identified as being most impacted by the housing crisis.

### TOWARDS A COMMUNITY-BASED HOUSING SUPPLY

NAN understands that addressing the housing emergency requires a more appropriate housing supply. An intervention is required that includes the voices of community members experiencing the greatest needs. These voices must be at the forefront of the housing design process. The intervention must also acknowledge the expertise of technicians on the ground who understand the unique building environment of northern Ontario. In partnership with Together Design Lab at Toronto Metropolitan University – longstanding partners of NAN in the development of their housing strategy focused on engagement practices – funding was secured through Government of Canada’s Housing Supply Challenge, Getting Started Round: Pre-development Processes



to co-create shovel-ready housing designs with and for NAN First Nations. Community-led Designs for Specialized Housing in the North (CLDSHN) was created to address the resourcing and capacity issues individual First Nations face trying to take on this problem individually. Creating shovel-ready housing plans for First Nations fills a critical gap in communities being able to access specialized and context-specific architectural design to address critical gaps in the housing spectrum.

To maximize the appropriateness of these designs, NAN and TDL designed and implemented a three-phase co-creation process. This process recruited and assembled teams of NAN community members with either lived or professional experience representative of each greatest

needs population. Participation did not require any technical housing experience, instead shifting the focus to unique lifeways of the region. The co-creation teams also included technical expertise from tribal councils, architects from TDL, L’Oeuf and LGA, and frontline professionals.

The first phase began with a one-day workshop in Thunder Bay, and focused on building a shared understanding between participants of the specific housing needs of youth, single adults, community members in need of housing with supports, and community members in need of emergency housing. Co-creation participants from across the territory came together to reflect on the diversity of the population they were designing for and to share how built form could contribute to their well-being. The occupant profiles created from these sessions, and refined through subsequent virtual workshops, were the basis for the design process of each housing typology and ensured that designs were rooted in the day-to-day lives of the target populations and addressed the failings of the current standard model.

Moving beyond occupant profiles, the next stage brought participants together for another workshop in Thunder Bay to work with architects to move their housing design ideas towards initial physical forms. For many participants, this was their first time working with architects, reading drawings, or trying to translate ideas for home into a physical creation. The standard home built in NAN First Nations was used as the basis for design conversations: workshops



could begin from a shared design lexicon. In juxtaposition to the existing failed designs, iteration and creative games were used to generate a first set of design concepts for each population.

A series of virtual design workshops followed which reassembled architects and participants to refine design concepts and to create an understanding of some shared principles of materiality, space, and design for the territory. A final in-person design workshop was hosted in Timmins that focused on the look and feel of the homes. This workshop looked to take designs out of the theoretical and two-dimensional and focus on how they would physically be built and operated in NAN territory. NAN staff and architects worked together to build model wall and floor sections that demonstrated the proposed building technology for each house, accompanied with diagrams of how they would be assembled. Discussions about design preferences and building science included participants of all backgrounds and skill sets.

The co-design process generated seven shovel-ready housing designs which will be freely available to all NAN First Nations. Co-creation looked to put First Nations in better control of their housing supply, generating shovel-ready designs which could create better alignment between built form and the lifeways of those experiencing the greatest need. The process was supported throughout by the region's technical housing advisors to ensure the homes would meet climatic, geographic, and freight needs of building housing in the north.

### BEYOND CO-CREATION: INCLUSIVE HOUSING AND STRUCTURAL CHANGE

Over a three-year process, more than 50 community members representing more than 30 First Nations from across NAN territory worked together to design seven models of housing that they believe would address the unique circumstances of their greatest needs populations. Collaboration with the region's technical experts ensured that designs would also meet the unique climatic and geographic challenges of the region, extending housing lifespan and reducing operating costs. This 'by First Nations, for First Nations' approach offers an alternative to the standardized house which has failed, and continues to fail generations of community members across the region.

This locally produced and context-specific solution to housing supply now requires support in implementation. While a number of communities have volunteered to pilot these non-standard designs, existing federal policies and programs have presented a variety of obstacles. The adoption of a lifecycle approach to funding housing is required in the remote north, where a push for reduced upfront costs has sustained the ongoing housing emergency by guaranteeing inappropriate materials are used and short lifespans. Further, emphasis must be placed on creating a full spectrum of housing typologies. While these concepts have both been championed by housing advocates in the region for a long time, they are now paired with shovel-ready housing designs which embody the future that members would like to see for their region.

### ENDNOTES

<sup>1</sup> Nishnawbe Aski Nation, and Together Design Lab, *Immediate Housing & Infrastructure Needs 1.0* (Thunder Bay: Nishnawbe Aski Nation, 2022).

**Dr. Shelagh McCartney** is a licensed architect and urbanist specializing in marginalized community development and housing. She is an Associate Professor at the School of Urban and Regional Planning at Toronto Metropolitan University, and Director of Together Design Lab, working for 10 years in partnership with First Nations communities in Canada on housing, working with youth and elders.

**Michael McKay** developed an early interest in housing, as his grandfather built many of the houses in his home community of Bearskin Lake First Nation, which then led to his pursuit of an advanced degree in Architectural Technology. As Director of Infrastructure and Housing at Nishnawbe Aski Nation he actively works linking the understanding of the role of culture and Indigenous conceptualizations of housing in community development to wider community assets and issues, such as infrastructure and health. **Jeffrey Herskovits** is a planner specializing in First Nations community development, community engagement and participatory action research. He is Research Lab and Project Lead at Together Design Lab in Toronto Metropolitan University's School of Urban and Regional Planning working closely with First Nations partners and their diverse memberships to bring about improved policies and on the ground solutions to support community vision for change. **Jamie Saunders** is an Environmental Engineer who has worked on a wide range of projects throughout Northern Ontario. He is an Infrastructure Advisor with Nishnawbe Aski Nation providing a wide range of support to NAN First Nations on infrastructure projects. Jamie has a strong commitment to social and environmental justice that he brings to the analysis of infrastructure issues in NAN territory. ■





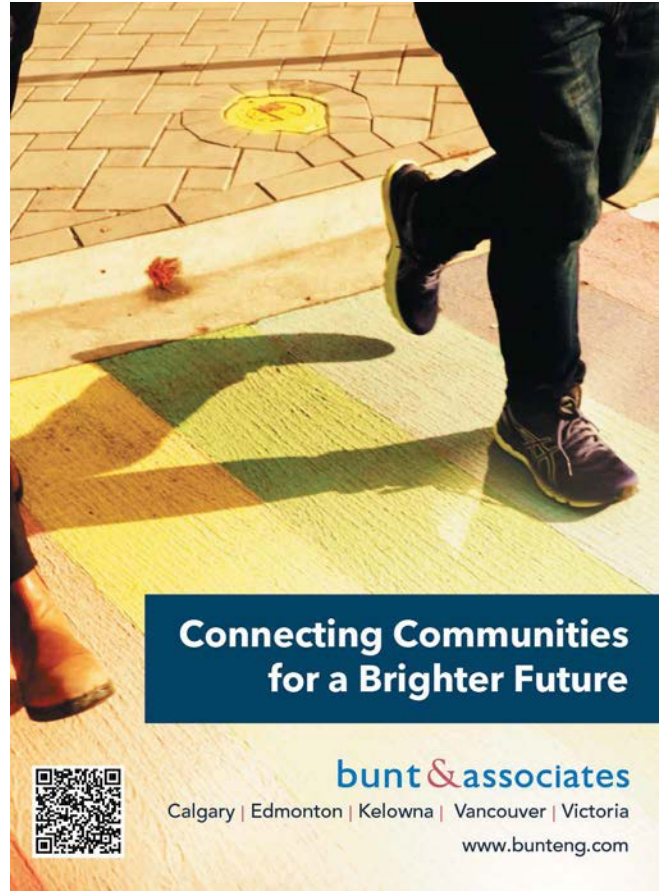
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# HOUSING SHORTAGES AND DOUBLED UP HOUSEHOLDS

By Nathanael Lauster and Jens von Bergmann

## SUMMARY

Housing shortages produce higher rents and prices. They also affect people's demographic behaviours, primarily by pushing people toward doubling up together. Tracking doubled up households is useful in better understanding housing shortages, as well as benchmarking how much more housing is needed to fix them. The malleability of households, and their responsiveness to housing shortages, has important implications for planning. The number of households cannot be assumed as fixed when assessing current needs or planning for the future. Increasing livability by reducing doubling up deserves more attention as a planning goal.

## SOMMAIRE

La pénurie de logements entraîne une hausse des loyers et des prix. Elles affectent également les comportements démographiques des gens, principalement en les poussant à doubler leur logement. Le suivi des ménages doublés est utile pour mieux comprendre les pénuries de logements, ainsi que pour évaluer le nombre de logements supplémentaires nécessaires pour y remédier. La malléabilité des ménages et leur réactivité à la pénurie ont des implications importantes pour l'urbanisme. Le nombre de ménages ne peut être considéré comme fixe lorsqu'il s'agit d'évaluer les besoins actuels ou de planifier l'avenir. L'amélioration de l'habitabilité par la réduction du double emploi mérite une plus grande attention en tant qu'objectif de l'urbanisme.



## THE DEMOGRAPHY OF HOUSING SHORTAGE

Housing shortages tie together rising rents with the doubling up of households. We examine these ties in the context of the Canada Mortgage and Housing Corporation's (CMHC) most recent supply gap estimate, which suggests a shortage of 3.5 million dwelling units needed to restore affordability to early 2000s levels. This number is above and beyond what CMHC projected would get built under current planning and development processes. The economic models behind gap estimates come with considerable uncertainty, but they direct attention to Canada's accumulated housing shortfall. Demographic models of the shortfall complement these estimates and help illustrate the underlying mechanisms by which they work.

Figure 1 demonstrates how shortages impact markets directly in the tight relationship between vacancy rates and rents. When vacancy rates are high, rents come down, and vice-versa.

In other words, market shortages produce rising rents, as landlords and prospective tenants set bids and expectations in response to conditions. Can we see any similar relationship in the demography of housing shortage?

Demography encourages us to consider more broadly how people can respond to local housing shortages. Simply, people can:

- go without housing;
- move (or stay) away from a community; or
- double up in a dwelling unit.

Research indicates that homelessness is strongly related to local rents and housing shortages, but estimates of the size of the homeless population are both methodologically challenging to obtain and small relative to the scale of the estimated supply gap.<sup>1</sup>

Migration responses to housing shortages are similarly difficult to quantify. Inter-regional migration is generally more responsive to labour market conditions than to housing.

What about doubling up? Doubling up occurs where people live together who we might expect to split into separate households if a free dwelling were available to them. Certain 'minimal household units' would likely stay together anyway even if they were offered a free dwelling, including couples along with parents and their dependent children.<sup>2</sup> But we could

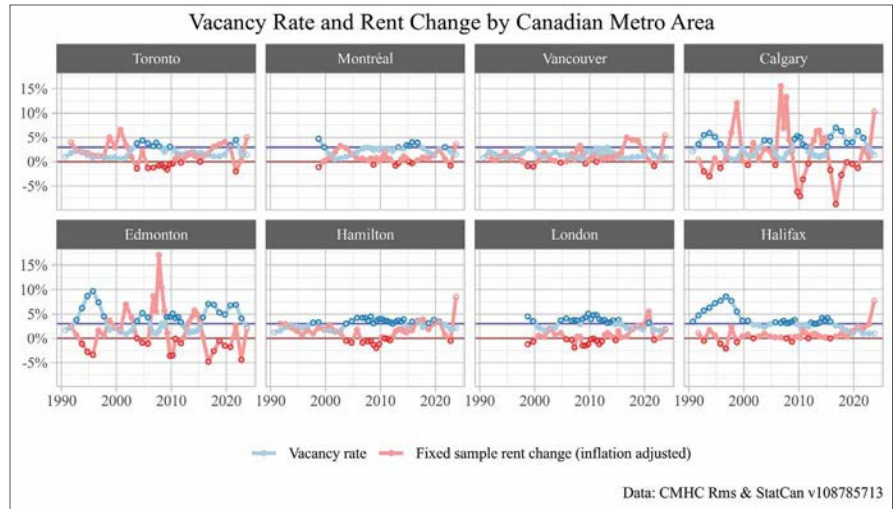


Figure 1: Vacancy rates above 3% tend to correspond to rent declines, while those below 3% correspond to rent increases.

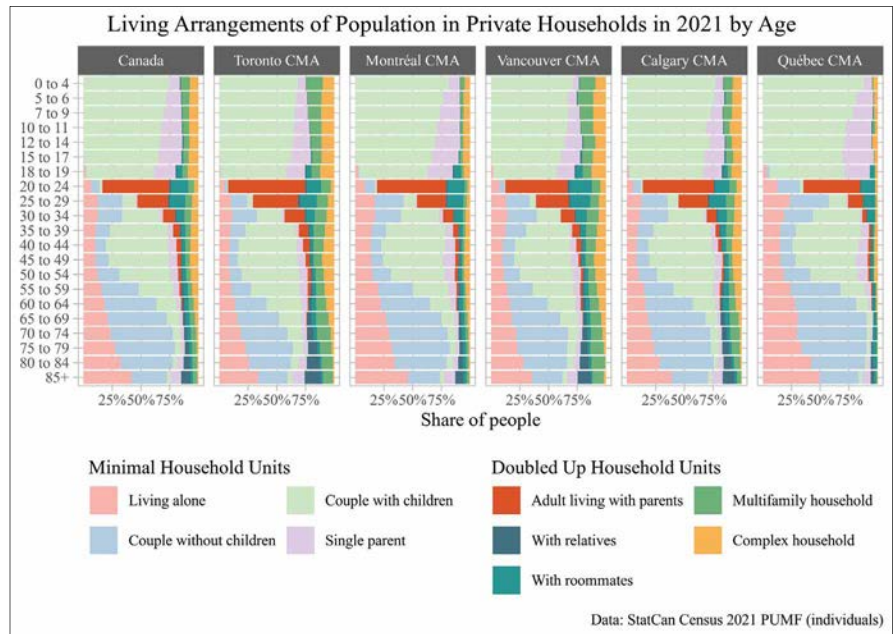


Figure 2: The share of the population not in minimal household units, and their living arrangements varying by age and across geographies. Statistics Canada's PUMF data does not easily identify which adults have adult children living with them, so we treat parents with adult children at home as living in Minimal Household Units, but not their children.

expect other households to split apart, and define these as 'doubled up' households. Figure 2 gives an overview over the share of the population that is doubled up in select Census Metropolitan Areas (CMA), broken down by age and living arrangements.

We define 'doubling up' conservatively, suggesting a desire for independence starting at age 20. Young adults just past this age are the most likely to be doubled up, especially living with parents or living

with roommates.<sup>3</sup> As people age into the 25-29 range, there is a dramatic drop off in doubling up, with a further drop in ages 30-34. As living with parents and roommates declines, other forms of doubling up rise, including multifamily households, living with other relatives, and more complex households where families share housing with other non-family members.

While age-related patterns look similar, the overall levels of doubling up vary

considerably between CMAs. In particular, the Toronto and Vancouver CMAs stand out with high levels of doubling up across all ages, while the Québec City CMA exhibits comparatively low levels. What explains the different rates of doubling up across metropolitan areas, and how much housing is needed to eliminate doubling up?

### DOUBLING UP AND THE HOUSING SHORTAGE

Whereas Figure 2 focuses on how people are doubling up to cope with housing pressures, we can turn this around and ask how much housing is needed to allow every minimal household unit to form their own household. This provides a rough demographic benchmark of our housing shortage. All we need are population figures by age and partnership status compared to current (occupied) dwelling units. Figure 3 shows the resulting estimated housing shortfall, which we define as the minimum number of dwellings needed to avoid any doubling up.<sup>4</sup> In addition to relying on the 2021 Census, we show data for 2011 and 2016 as well, both as a check against any effects peculiar to the COVID-19 pandemic captured in the 2021 Census and to help assess recent trends.

At the low end, the Québec City CMA gives an indication that even the cheapest metropolitan areas still have doubled up households. Some of this doubling up is probably voluntary and could be expected to continue even if more housing were available to everyone. Towards the top of the figure, doubling up is likely increasingly involuntary, and more households would likely split apart if more housing were added. Overall, the minimum number of dwellings to avoid any doubling up provides a useful benchmark for understanding current housing shortages.<sup>5</sup>

The regions with the highest housing shortfall are correspondingly the regions with the highest rents. Housing shortages lead to low vacancy rates and the bidding up of prices and rents as shown in Figure 1. The highest bids are often set by a combination of the richest and most desperate people forming new households. Others remain doubled up. To understand the underlying mechanisms better, we turn to a more detailed look at the relationship between rents and housing shortages, and the demographic response to undoing housing shortages.

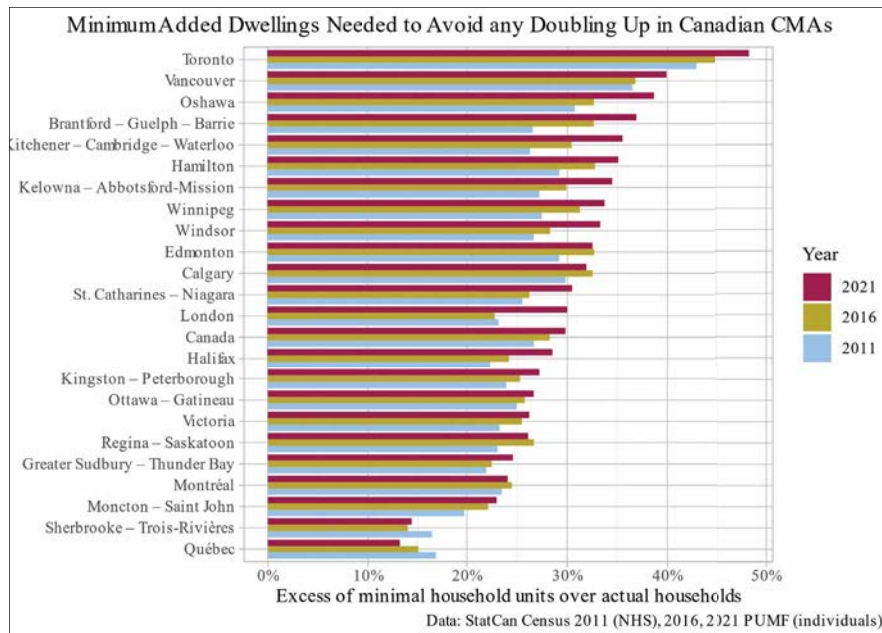


Figure 3: The minimum number of dwelling units needed to avoid any doubling up has increased between censuses in most census metropolitan areas. The Québec City CMA is a notable exception in managing to translate increasing real incomes into improving housing outcomes.

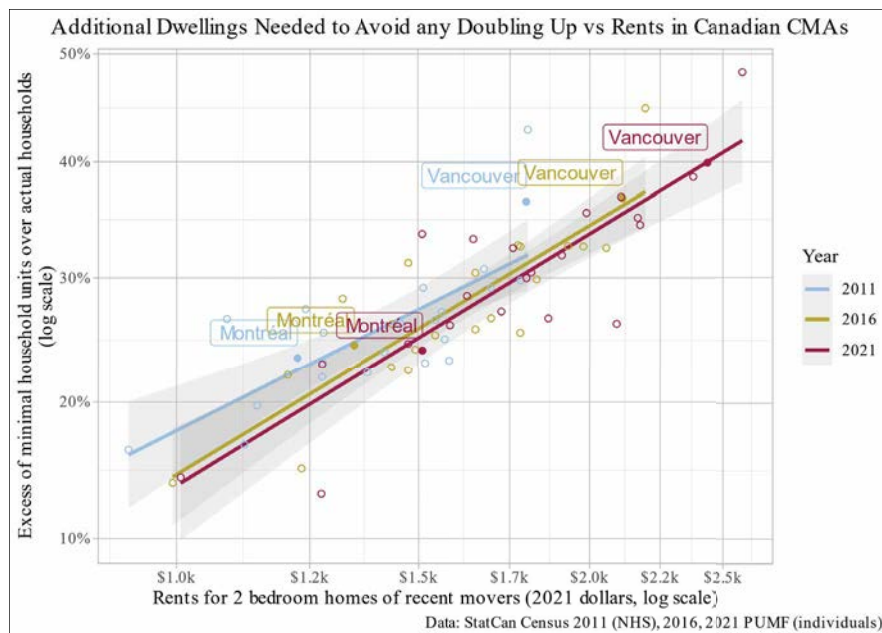


Figure 4: The relationship between rents and excess minimal household units over actual households can provide a benchmark for latent demographic housing demand across CMAs, excluding migration effects. Montréal and Vancouver are highlighted as large CMAs close to the regression line.

### SLIDING DOWN THE DEMAND CURVE

The CMHC housing shortfall model is based on how much housing supply would have to be added to bring down prices.<sup>6</sup> Supply curves and demand curves intersect at price levels, and the CMHC backtracks from the price levels they want to achieve to the supply needed to

get there. Our housing shortfall model is based on the demographics of doubled up households, but it is effectively operating through the same processes.

Adding new housing temporarily raises vacancy rates and puts downward pressure on rents and prices, allowing people to split into new households, filling those vacancies.



We can quantify the net effect by looking at the relationship between rents and excess minimal household units over households that actually formed. Figure 4 suggests that a 10% decrease in rents would lead to a 2.5% decrease in the excess of minimal household units over actual households. Here, we use turnover rents of 2-bedroom units (moved into during the year preceding the census), as a proxy for the housing available for household members that want to split off.

The relationship is strong, but not perfect. This points to other factors that affect the relationship. Next to income, variation in cultural acceptance of doubling up also matters and explains some of the variance, but accounting for these factors does not materially change the relationship that we highlight here, as we show in greater detail elsewhere.<sup>7</sup>

To make the implications of the relationship in Figure 4 more concrete, if Vancouver had Montréal's rents, the number of excess minimal household units would be 15 percentage points lower, or equivalently Vancouver would have 12% more households or 139,000 in absolute numbers. But Vancouver does not have 12% additional dwellings to better house these doubled up households, explaining why Vancouver does not have Montréal rents.

Adding further context, Vancouver needs about six years' worth of housing construction<sup>8</sup> in order to enable residents to reduce doubling up to match Montréal's levels, all while keeping the population constant. In reality, Canada's population is growing, and has been growing strong since the 2021 Census, so on top of making up for the shortfall, Vancouver also has to build housing to keep up with that growth. If construction in the region ramps up to allow households to form more freely and rents to come down, Vancouver will likely see fewer people deciding to leave the region and more people arriving, and this additional population growth will require even more housing.<sup>9</sup>

In summary, Figure 4 gives a visual representation of the demographic demand curve for housing the current population. People respond to scarcity by bidding up rents and doubling up more. Alleviating shortages eases rent pressures, enabling those doubled up to form independent households.



### **DOUBLED UP HOUSEHOLDS AND BAD MEASUREMENTS**

Like high rents, the prevalence of people doubling up can be treated as evidence for housing shortages. But there is another lesson here. The concept of minimal household units offers an important reminder that the households we observe are often responses to scarcity. Households are malleable rather than fixed, with members' decisions to live together responding to outside opportunities for achieving independence.

Where it is not taken seriously, the malleability of households can be a problem

for measurement of housing shortages. Perhaps the most obvious example emerges where people attempt to measure housing shortages as the difference between existing households and dwellings. So long as there are more dwellings than households, there can't be a shortage, right? This is wrong both by definition (since households are simply the occupants of a dwelling, the number of households can never exceed the number of dwellings) and by measurement (correctly counting dwellings and households is difficult and vacancies tend to be quite limited in time).

The malleability of households offers a further point: oftentimes members of a single household are frustrated by their inability to achieve independent living. Data about doubling up may act as a measure of this frustration, and can explain more about housing shortages than counts of often-illusory ‘empty’ dwellings.

A less obvious set of problems emerges for other indicators of housing shortage. The Core Housing Need<sup>10</sup> measure also fixes current households in place, ignoring that some members may not want to double up. This can have perverse effects, where household incomes combine together the wages of individual members and seem to indicate affordability. When more housing becomes available, doubled up households may split, resulting in reduced household incomes – paradoxically reducing assessments of affordability – even where housing outcomes overall have improved by enabling independence. Similarly, applying Core Housing Need’s bedroom occupancy standards to fixed households can result in overestimating the need for larger dwellings while underestimating the need for more small dwellings enabling independence.

Despite the problems with the Core Housing Need measure, Figure 5 shows

that, like rent, it is positively correlated with measures of doubling up.

Relative to Core Housing Need, doubling up effectively operates as a different, but complementary measure of the effects of housing shortage. In addition to working with minimal household units, we can also explore other ways of grouping people, including age-expected households or families and unattached individuals to help identify and track housing shortages. These can be compared to household-based metrics to show where assumptions might be leading planners and researchers astray.

### CONCLUSION

Prices and rents operate as useful measures of housing shortage and these drive the CMHC’s model of Canada’s housing shortfall. Household demography can also provide important insights to planners and researchers and clarify shortage mechanisms. The key takeaway is that households are malleable and doubling up is the main demographic mechanism by which people respond to housing shortages. The prevalence of doubling up offers a way to benchmark the size of housing shortages.

Just as housing shortages put upward pressure on rents and push people toward doubling up, adding more housing puts

downward pressure on rents and allows doubled up households to split and achieve independence. Estimating the size of the housing shortage and quantifying the effect reducing shortages has on doubling up and rents can set realistic expectations about needed supply, and help guard against supply skepticism.<sup>12</sup>

Household malleability creates challenges for planning. Planners should not imagine current households as fixed. Instead, planners need to look within household structures to find who might be ready to form their own household. Just as household numbers depend upon the number of dwellings available to people, household incomes and other key characteristics can also shift as people redistribute themselves across what housing they can find. Housing needs cannot be fully assessed based only on the households that have managed to form during housing shortages. A remaining complication is that doubling up measures operate at the regional level and do not necessarily make sense when looking at contingent municipalities in isolation. People redistribute themselves over both dwellings and nearby municipalities in response to availability of housing. Nevertheless, rents and prices can still inform where in the region demand is highest.

Household shortages do not affect everyone equally. Involuntarily doubling up can create stress on a day-to-day basis, and this stress is often invisible to planners even as it erodes livability for many people. Focusing solely on affordability gains misses

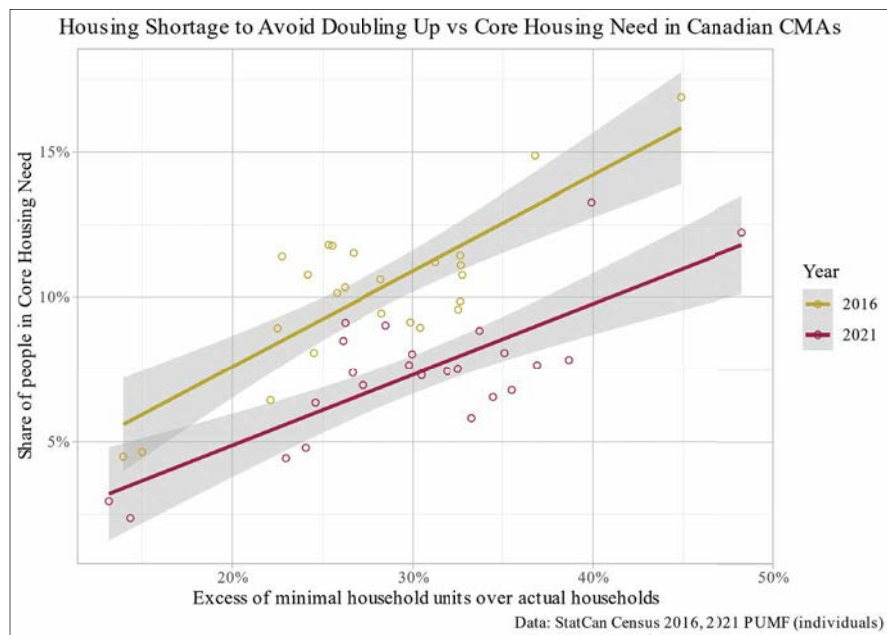


Figure 5: The relationship between Core Housing Need and housing shortage estimates is reflective of the heterogeneity in how people trade off privacy against high shelter cost pay-ments. The correlation persists in 2016 and 2021 and highlights the pronounced temporary drop in Core Housing Need associated with Canada Emergency Response Benefit (CERB) payments during the COVID-19 pandemic.<sup>11</sup>



an important dimension of the value of adding housing: allowing households to split up and achieve their preferred living arrangements. Accounting for doubling up can help planners avoid interpreting the existing household structure as the preferred way of living.<sup>13</sup>

## ENDNOTES

- <sup>1</sup> Kneebone, Ronald D, and Margarita Wilkins. 2021. "Local Conditions and the Prevalence of Homelessness in Canada." *The School of Public Policy Publications* 14.
- <sup>2</sup> Ermisch, John F, and Elizabeth Overton. 1985. "Minimal Household Units: A New Approach to the Analysis of Household Formation." *Population Studies* 39 (1): 33–54.
- <sup>3</sup> We regard 18- to 19-year-olds living with parents as dependent children and adults 20 years and over as independent, though we recognize young adults in their early twenties may still be somewhat dependent on their parents, especially if they are still in school. Moreover, the census codes post-secondary students generally as living with parents if they return home during the semester break, which inflates the estimate of the number of young adults living with parents in the 20- to 24-year-old age bracket.
- <sup>4</sup> Here, we discounted post-K12 students aged 20 to 24 living with parents by a factor 1/2 as a rough accounting for census re-coding of some students as

- living with parents and not counting dwellings entirely occupied by such re-coded students as households.
- <sup>5</sup> To get from current housing shortfall to forecasting the projected housing shortfall at some point in the future requires further demographic modelling, laying out assumptions about deaths, births, and future migration (which is endogenous to housing supply). An added caveat to the purely demographic approach outlined here is that economic drivers of housing demand are also important.
  - <sup>6</sup> The CMHC model recognizes the added complexities of economic factors like incomes, interest rates, and property taxes and also translates prices into broader affordability levels.
  - <sup>7</sup> Lauster, Nathanael, and Jens von Bergmann. 2025. "The New Rules: Housing Shortage as an Explanation for Family and Household Change Across Large Metro Areas in Canada, 1981-2021." *Forthcoming*.
  - <sup>8</sup> At the average pace for the Vancouver CMA from the past 5 years.
  - <sup>9</sup> Although inter-regional migration effects are generally understood to be slower than the household formation response.
  - <sup>10</sup> Per CMHC, a household is considered to be in core housing need if it is below one or more of the adequacy, suitability, and affordability standards; and, the household would have to spend 30% of more of its before-tax household income to access local housing that meets all

three standards [www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/core-housing-need/identifying-core-housing-need](http://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/core-housing-need/identifying-core-housing-need).

- <sup>11</sup> Statistics Canada. 2011, 2016, 2021. "Census Public Use Microdata File (PUMF)." [www150.statcan.gc.ca/n1/pub/98m0001x](http://www150.statcan.gc.ca/n1/pub/98m0001x).
- <sup>12</sup> Been, Vicki, Ingrid Gould Ellen, and Katherine M. O'Regan. 2023. "Supply Skepticism Revisited." *SSRN Electronic Journal*.
- <sup>13</sup> Replication code underlying the analysis and graphs is available at [github.com/mountainMath/housing\\_shortages\\_and\\_doubled\\_up\\_households](https://github.com/mountainMath/housing_shortages_and_doubled_up_households).

**Jens von Bergmann** is the founder and president of MountainMath, a Vancouver-based data analytics firm that specializes in transparent and reproducible analysis of Canadian data around the intersection of demographics, housing and transportation. **Nathanael Lauster** is Associate Professor of Sociology at the University of British Columbia and author of *The Death and Life of the Single-Family House: Lessons from Vancouver on Building a Livable City*, in addition to numerous other articles, mostly concerning housing, demography, and urban policy. ■

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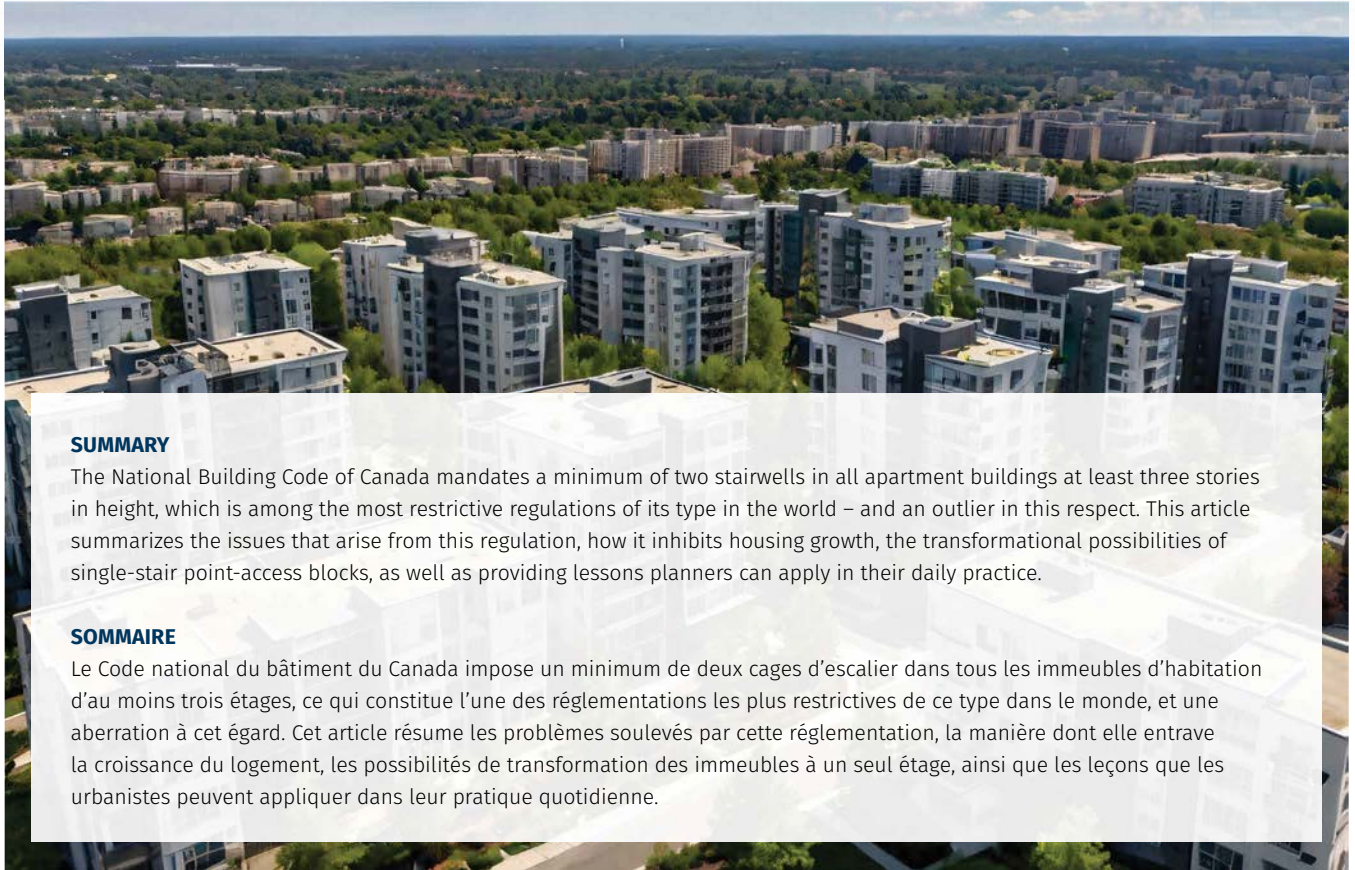
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# The Case for Single-Egress Building Code Reform as a Tool to Achieve Planning Objectives

By Gavin Williamson



## SUMMARY

The National Building Code of Canada mandates a minimum of two stairwells in all apartment buildings at least three stories in height, which is among the most restrictive regulations of its type in the world – and an outlier in this respect. This article summarizes the issues that arise from this regulation, how it inhibits housing growth, the transformational possibilities of single-stair point-access blocks, as well as providing lessons planners can apply in their daily practice.

## SOMMAIRE

Le Code national du bâtiment du Canada impose un minimum de deux cages d'escalier dans tous les immeubles d'habitation d'au moins trois étages, ce qui constitue l'une des réglementations les plus restrictives de ce type dans le monde, et une aberration à cet égard. Cet article résume les problèmes soulevés par cette réglementation, la manière dont elle entrave la croissance du logement, les possibilités de transformation des immeubles à un seul étage, ainsi que les leçons que les urbanistes peuvent appliquer dans leur pratique quotidienne.

## INTRODUCTION

Can removing a stairwell enable more housing choice, improve livability, and public health – all without compromising on safety? That's exactly what some developers, architects and building advocates are asserting. They believe that amending the requirement for dual egress (i.e. stairwells) in the National Building Code (NBC) could have a bigger impact than zoning reform as a means of resolving the housing crisis in Canada.

For the past few years, planners have focused on zoning reform to boost housing supply. These reforms include permitting four units as-of-right on all residential lots, expanding higher-density housing options, and reducing minimum parking requirements. These (largely) successful efforts have shifted the public conversation

about where and how we build to meet the pressing need for more housing.

However, one topic not typically discussed by planners is building code reform – specifically the negative impact of requiring two stairwells for certain types of dwelling. While building codes may not be on the radar of most planners, the way the code applies to new construction has a profound way of influencing the form, type and location of housing that is actually built.

## THE CONVENTIONAL DUAL EGRESS BUILDING

Under the NBC – which is the model code each provincial building code is based on – all apartment buildings above two stories in height are required to have two egresses ('stairwells'). This requirement

is the most restrictive of its type in the world, second only to Uganda. Interestingly, outside of Canada and the United States (where its equivalent model code mandates dual egresses above three stories), this requirement largely does not exist.

The typical apartment complex in Canada is a mid- to high-rise building featuring a double-loaded corridor: units on either side of a long windowless hallway with enclosed stairwells at opposite ends. This building typology is quite inefficient, since the code's dual egress requirement consumes approximately 15 per cent of all floorspace within the building envelope, and necessitates larger building floorplates. This in turn requires developers to either assemble enough land to accommodate a larger footprint, build smaller or fewer units on the land available, or build on

larger properties – usually in suburban greenfield areas.

This requirement not only affects the form of housing built, but the unit types as well. Since most codes require a window in each bedroom, it is very difficult to provide three-bedroom units in a dual egress building. These buildings are also bulkier with deep, inefficient unit layouts with unusable space. As a result, apartments typically consist of studio or one-bedroom units that are either in complete sunlight or complete shade – especially for buildings which are oriented east-west. Recent studies have found as much as 75 per cent of new apartment units in several North American cities are studios or one-bedrooms.<sup>1</sup>

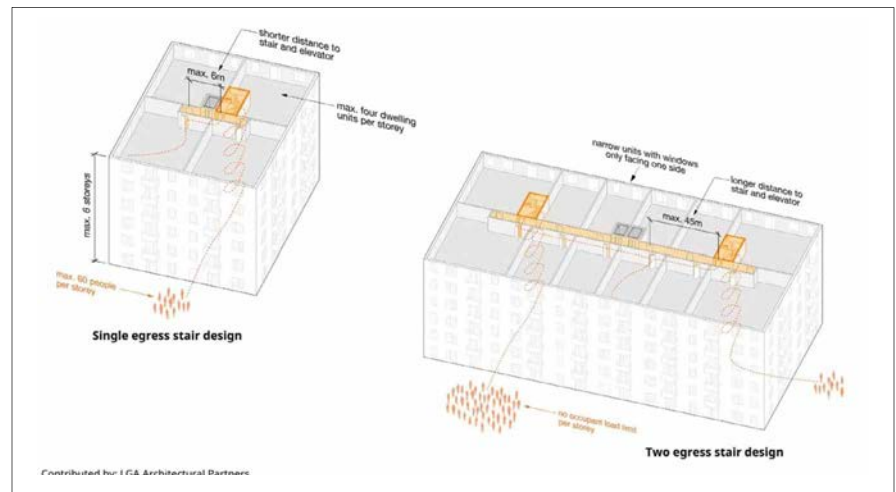
Experts have long identified this requirement as a hindrance to achieving planning policy, such as Toronto’s Avenues Policy and Vancouver’s Cambie Corridor Plan. In 1996, famed architect Eb Zeidler observed that buildings on traditional main streets – those with older, fine-grained street frontages and varied architectural styles – were all designed with one stairway and an elevator shared between two to four apartments per floor. Referring to the buildability limits of dual egress, Zeidler wrote: “A lot as small as 50 feet [in width] can be used efficiently. With [Canada’s] current building laws, we require 200 feet or larger lots to build competitively, which usually requires land assembly.”<sup>2</sup>

### SINGLE EGRESS STAIR BUILDINGS

Looking internationally, the most common apartment typology is often called the ‘point-access block’ (not to be confused with ‘point towers’). While they may look like buildings found in Canada, point-access blocks are radically different when viewed internally. These buildings tend to have shallower floorplates, at least two exterior walls per unit, and a shared courtyard – all with a single stairway connecting each floor. While the regulations between each country differ, the vast majority of countries allow single stair buildings above six stories.

Whereas the typical apartment typology in Canada has multiple stairwells

dispersed throughout the building and a network of corridors on different floors, point-access blocks consolidate all stairways into a centralized location, without hallways. This, coupled with thinner floorplates, maximizes building efficiency, usable living space, and outdoor amenity space. As a result, point-access blocks can be built on smaller, narrower lots which are often tricky to redevelop. This can lead to increased density, more affordability and more interesting architectural designs. For example, a typical residential lot can accommodate a six-storey single-stair building with 12 units 1,000 square feet in area or more.



Single egress and dual egress comparison showing maximum evacuation distance and occupant loads.



One example of a single egress stair development recently completed in central Paris, France. It is a six-storey building encompassing six units on a site just 100 square metres in area. Source: MAO Architects.



# CAN LAND VALUE TAX PROMOTE HOUSING AFFORDABILITY?

## *Examining The Impacts of Shifting Property Taxes Exclusively to Land*

By Floyd Marinescu, Liam Wilkinson, and Ken Yang

### **SUMMARY**

As Canada's housing crisis intensifies, interest in Land Value Taxes (LVT) is rising. LVT is often proposed as a mechanism to encourage the development of underutilized properties and reduce disincentives in the current tax code, thereby lowering housing prices and increasing supply. An LVT that replaces property taxes may offer the potential to address roadblocks constraining housing supply, namely: funding infrastructure, diminishing individual gains and losses from zoning changes, and reducing the investment incentive distorting the type of housing being built. While not a cure-all, LVT could complement other policies aimed at enhancing housing availability and affordability.

### **SOMMAIRE**

Alors que la crise du logement s'intensifie au Canada, l'intérêt pour les taxes sur la valeur foncière (LVT) s'accroît. La taxe sur la valeur foncière est souvent proposée comme un mécanisme visant à encourager le développement de propriétés sous-utilisées et à réduire les effets dissuasifs du code fiscal actuel, afin de faire baisser les prix du logement et d'augmenter l'offre. Une taxe sur la valeur ajoutée remplaçant l'impôt foncier pourrait permettre de lever les obstacles qui limitent l'offre, à savoir : le financement des infrastructures, la diminution des gains et des pertes individuels liés aux changements de zonage et la réduction des incitations à l'investissement qui faussent le type de logements construits. Bien qu'il ne s'agisse pas d'une panacée, la LVT pourrait compléter d'autres politiques visant à améliorer la disponibilité et l'accessibilité des logements.

As the housing crisis in Canada deepens, and policymakers search for more tools that they can use to increase the supply of homes and improve affordability, interest in Land Value Taxes (LVT) has grown in recent years. Proposed 100 years ago by economist Henry George, this policy is gaining renewed attention. In the past several years, LVT proposals have been championed in opinion columns,<sup>1</sup> advocated for by municipalities,<sup>2</sup> and featured prominently in public policy forums.<sup>3</sup> Indeed, the Deputy Prime Minister announced in October 2024 that the Government is holding consultations on the creation of a version of LVT applied to vacant land. The promise underlying much of this renewed interest is that this policy can promote new development of the right type where it is needed.

Fundamentally, LVT are public levies applied to the value of land without regard to its structures or improvements. Like any tax, there exist countless variations in its application and rate, but it is primarily advanced in developed economies as a means to offset other taxes such as those on property or income. While the arguments for taxing the value of land are numerous, they can be distilled to their core moral, economic, and practical propositions: that land value is created by the community and thus can be rightly returned to a community through taxation; that land cannot be created nor destroyed and thus its taxation is non-distortionary; and that as an immovable good, it is an ideal tax base that can replace more distortionary taxes and the disincentives that they create.

While some LVT proposals are quite ambitious, the more near-term are those which would gradually shift taxes off structures and onto land – the sometimes-called split-rate tax. It is this version that drives much of the interest in Canada today, and for which there exists the most evidence in support of its ability to promote housing supply and affordability.

Such a shift, applied at the municipal level, enacted by provinces and territories, and potentially mandated or supported at the federal level, could have sweeping impacts to how housing is financed, built, and transacted in this country. Replacing property taxes that apply to the entire property value with a LVT that applies

exclusively to the land value could lower the purchase price of property and reduce the cost of building homes. Its adoption could fix the speculative market incentives which have produced the conditions for the present housing crisis and improve the effectiveness of other policies, such as zoning reform and transit investments.

### HOW LVT COULD PROMOTE HOUSING AFFORDABILITY

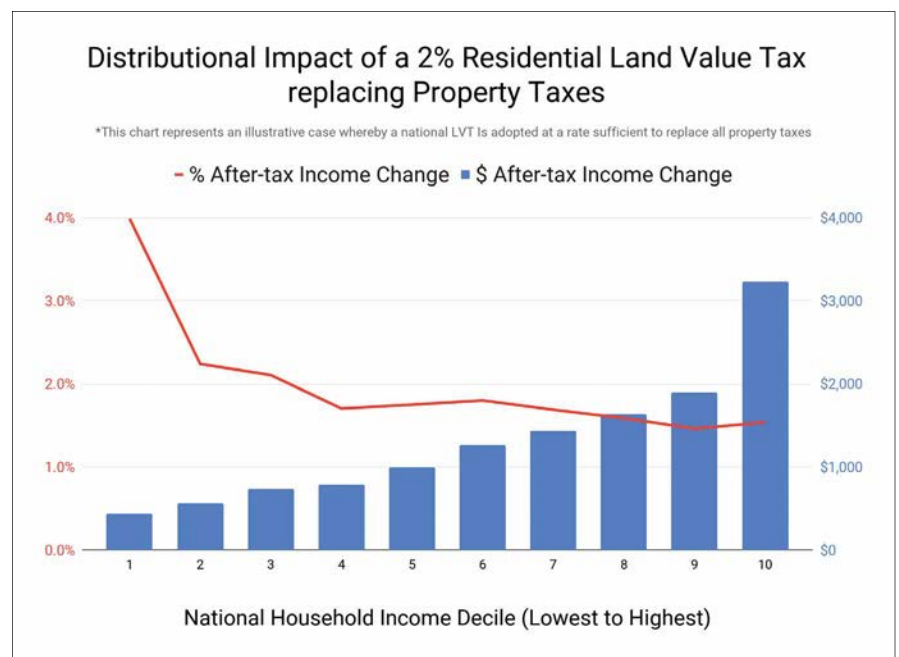
By increasing the carrying cost of holding land, LVT encourages landowners to either make higher productive use of their property or sell it to those who will, increasing the availability of land for development, particularly in the urban core. By decreasing taxes on structures, it can lower the cost of building and the disincentive that current property taxes impose on densifying improvements.

Though its causes are myriad, the roots of the present housing crisis are no doubt found in the distortion of supply caused by the investment incentive. The pricing out of young families, immigrants, and low-income households from the housing market has led to a supply of new homes catering primarily to investors, rather than to those who actually need housing – the so-called financialization of housing. This dynamic has resulted in a glut of small, single-bedroom condos that are more attractive as investments than as places to live and

a dearth of family homes. As one recent CBC report noted, "Some of these places don't even have closets... investors aren't generally very choosy about whether the floorplan works... they just want the best value for their money."<sup>4</sup>

LVT can help address this problem by reducing the asset value and appreciation of land, which would lower the upfront cost of purchasing property, or, when introduced incrementally, functionally stall price growth.<sup>5</sup> Lower land prices would reduce the financial barrier, credit requirements, and debt loads required for families to buy homes. This in turn could shift the composition of buyers in the market. Instead of investors driving demand, more households would be able to participate, sending a market signal that there is demand for family-sized homes, mixed-use developments, and other types of housing that better meet the needs of end-users. By making the primary cost of property (i.e., land) cheaper, LVT can help align the types of housing being built with the needs of households, resulting in better-designed homes and more equitable housing outcomes.

Even if this shift were designed to be as allocatively neutral as possible, there would still be winners and losers. In general, those who hold a higher-than-average percentage of land value relative to structure value would pay more, while those who own less



than average would pay less. For nearly all families though, this is good news.

The chart on the previous page outlines such a case, whereby an LVT on residential land was adopted of sufficient size to replace the nearly \$64 billion raised nationally from residential property taxes. To do so, the rate would have to be set to around 2% of the land value after accounting for its price drop. One might further imagine similar revenue-neutral changes made to agricultural, commercial and industrial properties, but for the purposes of examining the distributional impacts on Canadian families, we limit this example to residential land. In this hypothetical case the average household in each decile would pay less in LVT than they currently do on property taxes, and therefore see a relative income gain.

This simplified example<sup>6</sup> obscures the reality that the majority of low-income households rent and thus do not directly pay property taxes – nor would they pay LVT. It also averages highly variable property tax rates and land values despite the fact that a practical reform would be applied locally, with respect to those differences, by a municipality or province. It does, however, demonstrate that such a shift would generally be a progressive change. Though higher income households would experience a greater absolute gain (blue bar) due to their more valuable land holdings, lower income households would see a higher relative income gain (red line). This is due to the fact that lower income households spend a higher proportion of their income on housing and property taxes. Under this scenario, a near-average home valued today at \$675,000 would pay approximately \$4,500 in LVT but see a \$7,000 reduction in property taxes. While this may seem too good to be true, underdeveloped properties, land held speculatively, and corporate residential land holdings, including those owned by mom-and-pop investors, would generally pay more.

#### HOW LVT CAN ALLEVIATE DEVELOPMENT BOTTLENECKS

Just as important as the way in which LVT might directly induce new housing supply and improve housing affordability, are its second-order effects on bottlenecks within the development process. Perhaps the most glaring example is funding for the infrastructure requirements of new

housing projects, from sewers to transit. The Canadian Federation of Municipalities estimates that it will take an additional \$600 billion of new infrastructure by 2030 to support the housing targets set by the federal and provincial governments.<sup>7</sup> Cities are clearly struggling to meet these requirements, causing long delays in the creation of housing supply today. Their limited ability to raise these funds, which largely rely on growth-pays-for-growth taxes like developer fees, artificially increases the cost and disincentivizes

the construction of the very homes the infrastructure is meant to support.

LVT provides an alternative to this model by converting the cost of infrastructure into an ongoing fee tied to land values generated by virtue of that very same infrastructure. A slightly higher LVT than the example given above could create a stable, long-term revenue stream for municipalities while reducing the reliance on one-time fees that distort the housing market. In effect, it would transform infrastructure funding into a user fee that applies in



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perpetuity, making it a more sustainable solution to the infrastructure challenge.

LVT may also alleviate regulatory bottlenecks that impede housing development. Zoning and approval processes are often slow and contentious, largely due to the financial stakes involved. Landowners who stand to gain or lose substantial sums from zoning changes have a strong incentive to resist reforms that could promote higher-density development. Indeed, such changes often result in large windfalls that the community views as patently unfair. By taxing land, LVT reduces the speculative gains or losses that landowners can realize from such changes, thereby lowering the financial stakes of these decisions. As a result, municipalities may find it easier to implement zoning reforms that would otherwise be opposed by those who believe the reform will materially impact their wealth.

With so many advantages, why has Canada not moved in the direction of Land Value Taxes? Possibly because enacting such a change, while simple in principle, requires support from all levels of government and an acknowledgement that their present policy prescriptions are failing. Municipalities could, however, take the lead, petitioning

their provincial governments to empower them to apply differing rates to land and structures. Provinces could begin to accurately and regularly assess land values (something only British Columbia presently does). The federal government could provide a national framework for LVT and reduce the risks for the early adopters. Land Value Taxes are by no means a panacea for our present crisis, but they are a complementary, if not essential, tool for the reforms that the nation's housing markets sorely need.

#### ENDNOTES

- <sup>1</sup> Contributor, Peter Wills. 2023. "Land value tax could make housing more affordable." Toronto Star. September 2, 2023.
- <sup>2</sup> "Restoration of Land Value Tax | Union of BC Municipalities." 2017. Ubcm.ca. 2024.
- <sup>3</sup> Kulikow, Kristina. 2024. "Hunter Prize: Why Introducing a Land Value Tax Is the Key to Solving Canada's Housing Affordability Crisis." Thehub.ca. The Hub. October 29, 2024.
- <sup>4</sup> CBC News, "Why are so many big-city condos sitting empty? | About That," June 20, 2024, video, 12:18.
- <sup>5</sup> Estimate of an LVT capturing 30% of annual rental income (approximately

1.75% land asset value) introduced linearly over a period of 40 years. For more information visit: [commonwealth.ca/research/lvt-sensitivity-analysis](https://commonwealth.ca/research/lvt-sensitivity-analysis).

<sup>6</sup> This chart was generated with data from the Statistic Canada's National Balance Sheet Accounts 2023 Table: 36-10-0580-01 and a custom tabulation of The Survey of Financial Security 2023 Table: 11100021.

<sup>7</sup> Federation of Canadian Municipalities, "Backgrounder: New research-Canada's Housing Challenge is also an Infrastructure Challenge," November 23, 2023.

**Floyd Marinescu** is the CEO and co-founder of C4Media, a news and education company serving the software development community. He is also the founder and principal donor of two non-profits: Common Wealth Canada, which promotes land value taxes and returning publicly created wealth to Canadians; and UBI Works, which advocates for basic income. **Liam Wilkinson** is the Director of Research at Common Wealth Canada. **Ken Yang** is the Director of Media at Common Wealth Canada. ■

# Dialogue on Housing Supply and Public Engagement

By Emilie K Adin and Catherine Rockandel

## SUMMARY

Across Canada, there is tension between population growth on the one hand, and public perceptions on the other. Some provinces are taking away local democratic control (e.g., removing appeal authorities for public bodies). It is difficult to provide sufficient housing and affordability, and planners are having a difficult time talking about our challenges in a way that gains broad public support. This article on housing supply and public engagement has been crafted in a non-traditional format: as a dialogue between a city planner, Emilie K. Adin, and an engagement specialist, Catherine Rockandel, to provide readers a critical perspective about current public discourse on Canadian housing policy and development approvals. The authors are hopeful that our focus on learning from our mistakes will provide Plan Canada's readers with an opportunity to assess their own engagement techniques and to consider new approaches.

## SOMMAIRE

Dans tout le Canada, il existe une tension entre la croissance démographique, d'une part, et les perceptions de l'opinion publique, d'autre part. Certaines provinces suppriment le contrôle démocratique local (par exemple, en supprimant les autorités d'appel pour les organismes publics). Il est difficile de fournir suffisamment de logements et de les rendre abordables, et les urbanistes ont du mal à parler de nos défis d'une manière qui obtienne un large soutien de la part du public. Cet article sur l'offre de logements et l'engagement du public a été rédigé dans un format non traditionnel (c'est-à-dire sous la forme d'un dialogue entre une urbaniste, Émilie K. Adin, et une spécialiste de l'engagement, Catherine Rockandel) afin d'offrir aux lecteurs une perspective critique sur le discours public actuel concernant la politique du logement et les approbations de projets de développement au Canada. Les auteurs espèrent que l'accent mis sur l'apprentissage à partir de nos erreurs permettra aux lecteurs de Plan Canada d'évaluer leurs propres techniques d'engagement et d'envisager de nouvelles approches.





Reimagining public engagement: IAP2's new five foundations prioritize equity centred, values based, and relationship focused approaches in addition to goals and outcomes.

**Emilie K. Adin:** There are complex barriers to housing affordability and supply in Canada. What if one of our deepest challenges is that we don't know how to talk to one another with respect and empathy anymore? What if, when we do talk, we're not having the right discussions?

**Catherine Rockandel:** Planners keep setting up public discussions in terms of winners and losers, and what participants in any engagement processes will gain or lose in terms of what they value. It creates an 'us and them' dynamic, which is not helpful. Many years ago, I read a quote by James Belasco and Ralph Stayer that continues to resonate: "Change is hard because people overestimate the value of what they have, and underestimate the value of what they may gain by giving that up."<sup>1</sup> You can't address those feelings, thoughts and mindsets by sharing facts or data – it only makes things worse – it requires an authentic and transparent dialogue.

**EKA:** Do you remember when we first started working together on engagement processes and events for the City of North Vancouver, in the early 2010s? I'm still so embarrassed by one of the early events we did together. The problem, I think, is that planners have a penchant for speaking like we know better. If I could dive into a sports analogy, it's like a pitcher keeping their eyes on the ball (the goal) to such a degree that they're

ignoring the field (the big picture). Suddenly someone's stealing home base. Goal-focused engagement, without the broader picture in mind, tends to fail in the long run even when it works in the shorter run.

**CR:** Meaningful engagement requires patience and courage. We're all learning from our mistakes when things don't go as planned. We need to take the time to see the whole, to examine issues from all angles, to understand complexities, relationships, and find what is important to the community – not just focusing on the decision and the outcomes. It requires a systemic approach; an approach that sees community tension as something healthy.

**EKA:** I agree, and I feel like I have made several mistakes I can learn from. At that early event we did together, in the Central Lonsdale neighbourhood in North Vancouver, our team had set the conversation up in terms of informing residents of a big change in their neighbourhood (a significant development proposal). Then we framed our main question as "what are your concerns?" People answered us exactly as we had asked them to. So many concerns spilled forth – some not even related to the development in question. And instead of just listening, I tried to debunk myths and misunderstandings about the housing proposal. People didn't feel heard. I always cringe when I remember that!

**CR:** The complex problems we face will not be solved through a Q&A problem-solving approach to community engagement. The alternative is involving people early in the project timeline in the dilemma by asking questions such as "how do we welcome new people and new homes into older neighbourhoods?" This opens the conversation up. It's very different than just asking residents to share their opinion – one and done. Instead, we're asking them to sit down with planners and their neighbours to consider the challenges and trade-offs. They find themselves listening to different interests, balancing alternatives. It provides us an opportunity to manage expectations. We can ask engagement participants to identify strategies and mitigation measures that meet a diversity of needs, such as housing for seniors or downsizers, housing for young people who might be looking to rent or buy their first home. We can ask, where should we be putting amenities that enhance livability? Where do we need parks, trails, and modes of transportation that enhance accessibility?

**EKA:** That's right. Answering to people's concerns, rather than encouraging broader dialogue and dilemma-sharing, appears to question the validity of residents' thoughts and feelings, their experiences and perspectives. I'm worried about the polarization I'm seeing, including close to home. Everyone's lining up for and against Vancouver's Broadway Plan,<sup>2</sup> for example, and I see so little of deeper engagement, deeper dialogue, between the warring perspectives.

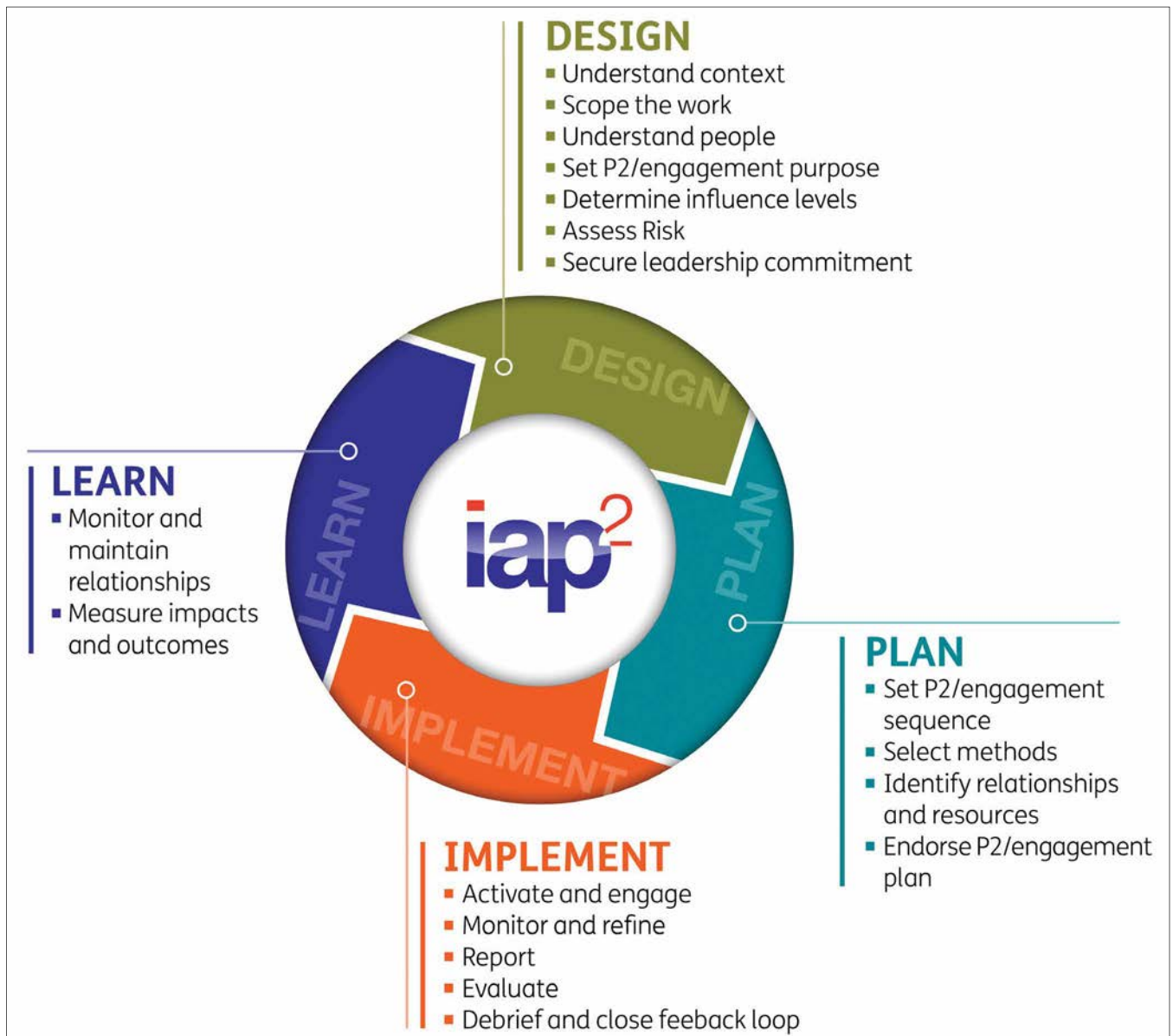
**CR:** Just because people are not supportive of a project does not make them NIMBYs. That term is overused, and it's polarizing the conversation. Using that term reduces empathy for the concerns people raise in community. One tool planners might consider is empathy mapping to understand what people feel, say, think and do. Rather than advocating for a particular outcome, asking 'what if' and 'how might we' questions could support planners to explore alternatives, listen to people's lived experience about the challenges they face in community, and map the path forward together. Otherwise, we risk contributing to that increased polarization you're talking about. This decreases trust in public agencies –

**EKA:** – and trust in my profession. Meaningful engagement drives trust. Perfunctory engagement erodes it. Planning practitioners need to build our skills and willingness to engage with open-hearted intention. I really like where the International Association for Public Participation (IAP2) is going with its work to shift engagement practitioners’ mindsets. I was very impressed by IAP2’s new global practice framework,<sup>3</sup> which is hot off the press. We need more relationship- and values-driven community engagement. We need to talk about why, and we need to talk about how. As neuroscientists like Matthew Lieberman

are saying, the brain is deeply social, and relationships are its currency.<sup>4</sup> Dialogue is more meaningful and successful than purely goal-oriented discussions.

**CR:** Yes, and integrating the five foundations laid out in the new global practice framework helps us learn about interests, transform conflict, and engage more effectively. Some people will still be opposed to a project. Yet, we need to embrace a fundamental shift – opening ourselves up, lowering defenses, giving up autonomy and control. “Reflect on your role in the system,” says Adam Kahane,

“and how what you are doing or not doing is contributing to things being the way they are.”<sup>5</sup> I recently worked with the District of Squamish on a stage four draft of the Garibaldi Estates Neighbourhood Plan.<sup>6</sup> There were strong opinions, and not everyone agreed, yet we were able to work together with the community to integrate insights into how to balance the trade-offs that come with change when we welcome new people and new homes into older neighbourhoods. Community engagement is not about making everyone happy, or building consensus: it is about finding a path forward together as we manage growth.



The IAP2’s Design, Plan, Implement, and Learn Practice Framework is part of an integrated suite of tools including core values, code of ethics and the P2 spectrum, all of which support elective public engagement.

**EKA:** A shared vision is great. I think we'll still need to make sure the public and decision-makers have easy-to-access technical information. And that everyone understands how a given plan will fit together with other plans and policies.

**CR:** Absolutely. By engaging early and often, sharing these reports and technical materials through online platforms, and at in-person events, we are educating people on the issues. Those who are

interested to hear how the plan might evolve have the opportunity to reference maps, studies, and other plans, from transportation to parks.


**EKA:** I feel like our profession is circling around a dialogue-first approach to public engagement once again. I think we're ready to give up using the pejorative phrase 'NIMBYism,' for example. It's had its day. It's causing more trouble than it's solved.

**CR:** At the heart of it, effective meaningful engagement is trust and relationship focused,

values based, and people centred. Listening to *why* things matter to people highlights the values that are held in common or in conflict. If you invest the time in building meaningful relationships with people in your communities, the good you create will go a long way. Let's transform how we lead public engagement processes in Canada. We can do better.

#### ENDNOTES

- <sup>1</sup> Flight of the Buffalo: Soaring to Excellence, Learning to Let Employees Lead. 1994.
- <sup>2</sup> [vancouver.ca/home-property-development/broadway-plan.aspx](http://vancouver.ca/home-property-development/broadway-plan.aspx).
- <sup>3</sup> The five foundations and practice framework are embedded in the new practice framework and training materials. [www.iap2.org/page/GLP](http://www.iap2.org/page/GLP).
- <sup>4</sup> Matthew Lieberman, Social: Why Our Brains Are Wired to Connect. Crown: 2013.
- <sup>5</sup> [thesystemsthinker.com/how-can-we-solve-our-toughest-problems-peacefully](http://thesystemsthinker.com/how-can-we-solve-our-toughest-problems-peacefully)
- <sup>6</sup> [letstalksquamish.ca/garibaldi-estates-plan](http://letstalksquamish.ca/garibaldi-estates-plan).



IAP2 is the preeminent international organization advancing the practice of public participation. Its mission is to promote and advance public participation / community engagement globally through targeted initiatives that are guided by culturally adaptive standards of practice and core values. IAP2's global learning pathway is supported by a suite of courses that support professionals to effectively design, plan, and implement meaningful, effective public engagement processes.

**Emilie K Adin** RPP, MCIP, is the President of the Planning Institute of British Columbia. **Catherine Rockandel** MA, CP3 is the Past-President of the International Association for Public Participation Canada (iap2) and leads meaningful engagement practices across Canada. ■



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# A DELICATE BALANCE

## Edmonton Planning Policies Consider Unprecedented Growth and Housing Affordability

By Christel Kjenner and Sarah Wilmot

### SUMMARY

Edmonton has long been a city of contrasts – from summer heat to frigid winters, boom to bust, and from bustling festivals to the tranquility of the largest urban park in North America. While the city strives to provide welcoming and affordable homes for all, a new contrast in the housing market has emerged. Edmonton is still one of the most affordable large cities for homeownership in Canada, but there are thousands of households in core housing need. Creating more housing will be critical to maintaining Edmonton's affordability advantage and providing housing for those in need.

### SOMMAIRE

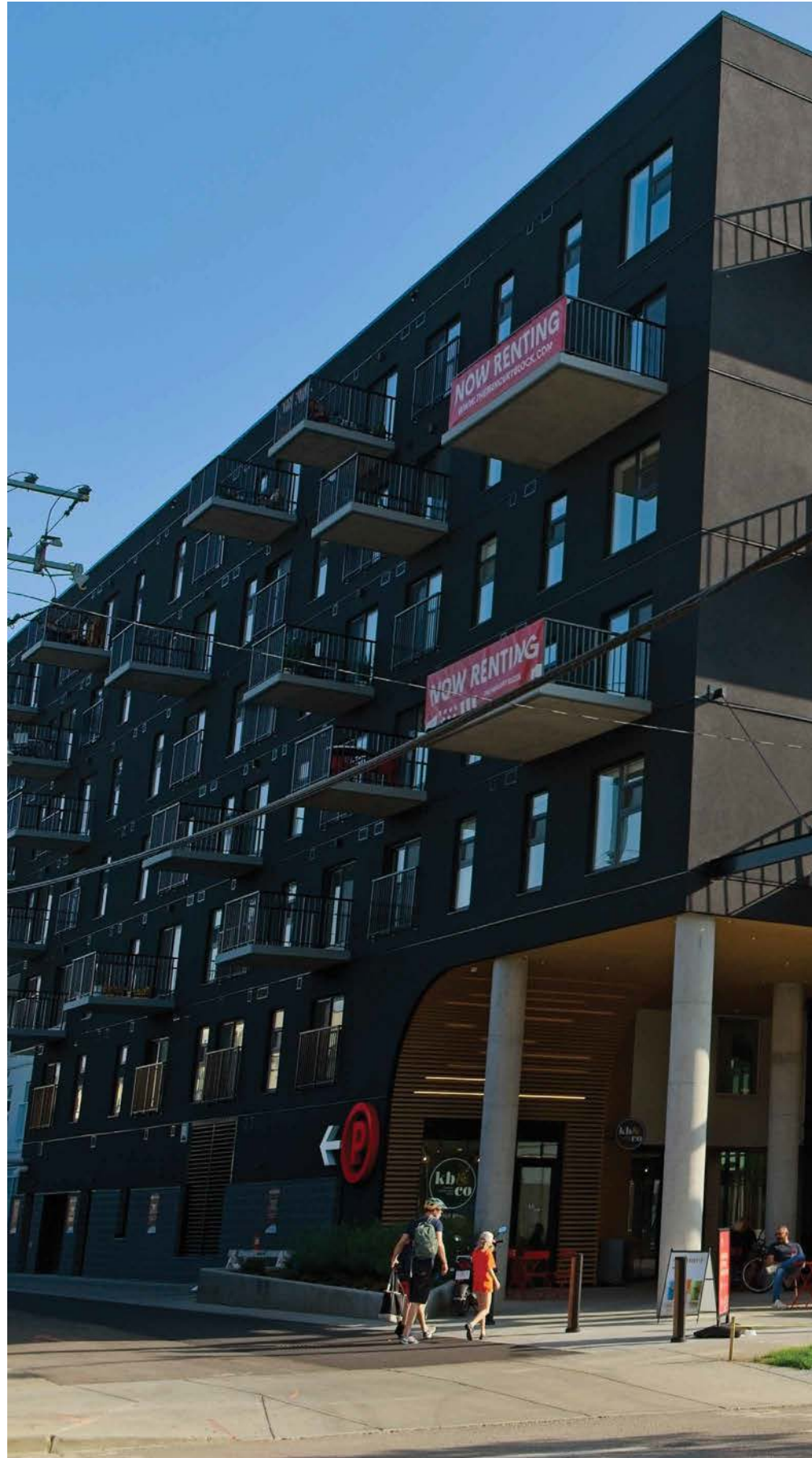
Edmonton est depuis longtemps une ville de contrastes : de la chaleur estivale aux hivers glacials, de l'essor à la récession, des festivals animés à la tranquillité du plus grand parc urbain d'Amérique du Nord. Alors que la ville s'efforce de fournir des logements accueillants et abordables pour tous, un nouveau contraste est apparu sur le marché du logement. Edmonton reste l'une des grandes villes les plus abordables du Canada pour l'accès à la propriété, mais des milliers de ménages ont des besoins impérieux en matière de logement. La création de nouveaux logements sera essentielle pour maintenir l'avantage d'Edmonton en matière d'accessibilité et pour fournir des logements à ceux qui en ont besoin.

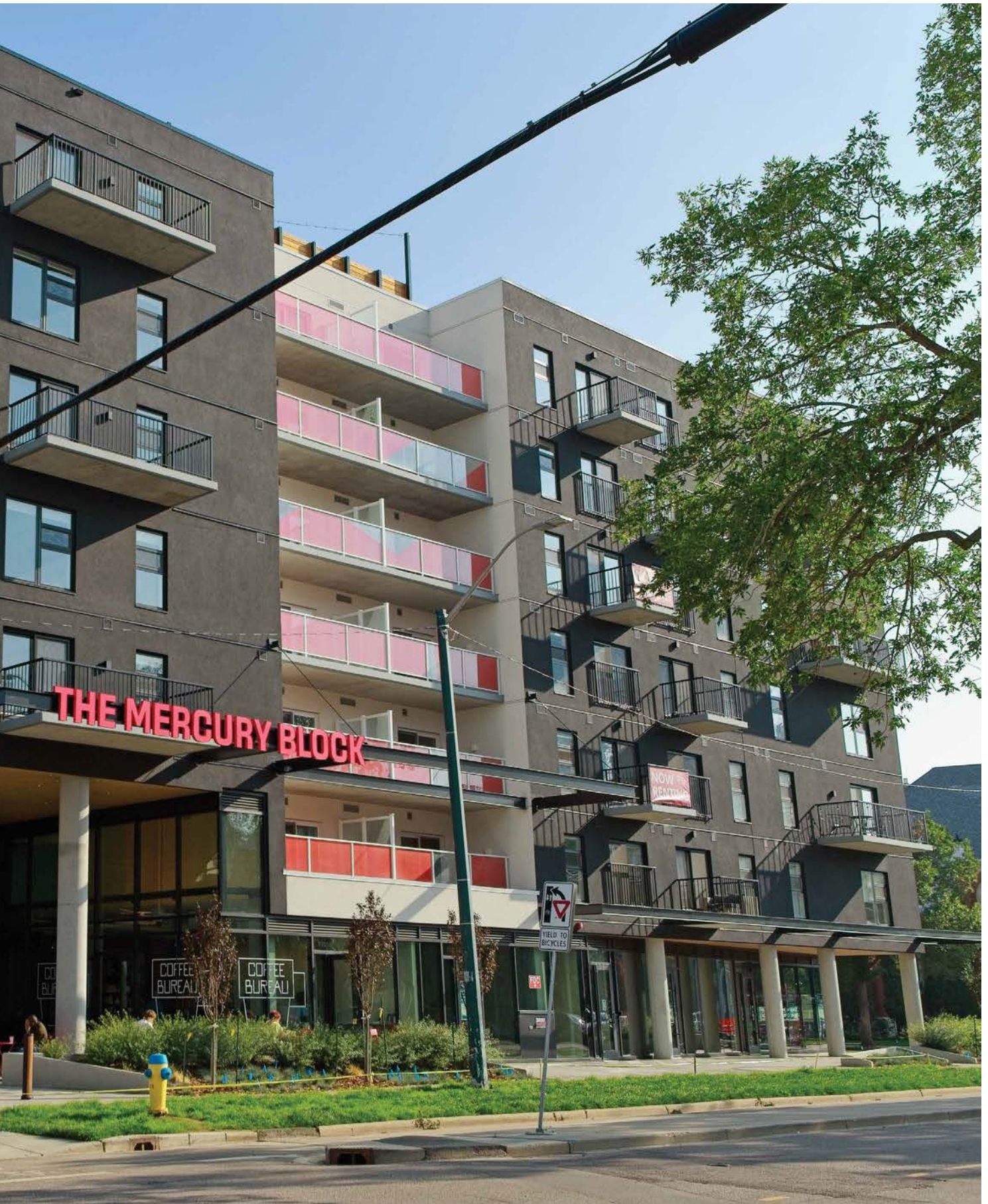


**E**dmonton has long been a city of contrasts – from summer heat to frigid winters, boom to bust, and from bustling festivals to the tranquility of the largest urban park in North America. While the city strives to provide welcoming and affordable homes for all, a new contrast in the housing market has emerged. Edmonton is one of the most affordable cities in Canada for homeownership.<sup>1</sup> It takes first-time home buyers earning median income just four years to save up for a down payment, one of the shortest savings periods in the country.<sup>2</sup> And so far, supply is on pace to keep up with demand, with both building permits and housing starts on track to break records.<sup>3</sup> At the same time, Edmonton has a disproportionately high percentage of households in core housing need – the third largest share in the country after Toronto and Vancouver. Rents are rising fast, having gone up 12 per cent from September 2023 to September 2024, with average rent for a two-bedroom apartment surpassing \$1,600 per month for the first time.<sup>4</sup> The purpose-built rental stock is half of what it needs to be, and there are more people without permanent housing than ever before.<sup>5</sup> With supply tightening and home prices rising, creating more housing will be critical to maintaining Edmonton's affordability advantage and providing housing for those in need.

Nationally, housing supply constraint has been identified as a priority, and in June 2023, the federal government introduced the Housing Accelerator Fund (HAF), a program designed to help local governments create transformational change that will increase housing supply. City building is a collaborative effort of all orders of government, the development industry, professional planners and engaged citizens.

The City of Edmonton has spent more than a decade laying the groundwork for densification, transit-oriented development, and citywide distribution of non-market housing for households earning below the median income. Long before HAF was announced, Edmonton had already eliminated parking minimums, created the country's fastest permitting process,<sup>6</sup> and removed barriers to a variety of housing forms from secondary suites and garden suites to multi-unit housing. Edmonton then embarked on a significant reform of the City's zoning, making it more inclusive and







supportive of diverse housing types than any other zoning bylaws in Canada. While the federal government used HAF funding to incentivize other cities to permit four units as-of-right on land formerly zoned for single-detached homes, Edmonton was preparing regulatory changes to allow eight units. Since the zoning bylaw's January 1, 2024 effective date, Edmonton has seen a significant shift in the variety of housing types being permitted. As of September 2024, multi-unit housing accounted for 65 per cent of the total permitted dwelling units. Compared to the same period in 2023, Edmonton permitted almost 3,000 more multi-unit housing units.

City planners and the City's housing section are digging deep to uncover additional programs and policies that will further facilitate additional housing supply. HAF has provided the resources necessary to implement new approaches, like a digital tool that allows applicants to apply for a development permit and start building on the same day. Edmonton is the first municipality in Canada to implement this auto review process for single-detached or semi-detached homes in the

greenfield – allowing planners to focus on more complex applications.

Another focus is incentivizing density in both priority areas and near transit, to build on the vibrancy of the city's established neighbourhoods. HAF provides an opportunity to address a significant barrier to infill development identified by the development industry: the cost of infrastructure upgrades. Greenfield development in Edmonton has established cost-sharing mechanisms, however, the first housing project in a redeveloping area is often responsible for the cost of upgrading infrastructure that will ultimately benefit subsequent redevelopments. Using \$39 million of HAF funds, the City engaged with the development industry and the primary utility provider to create the Infill Infrastructure Fund. This program covers costs up to \$4 million for any required off-site upgrades to support market or non-market housing development with ten or more units near transit and in urban centres and main street areas in established neighbourhoods. Eligible upgrades include water, storm, sanitary,

and mobility infrastructure, and electricity distribution. Since its launch in August 2024, the program has seen a surge of interest. Planners are reviewing submissions and identifying projects and associated infrastructure that meet the fund criteria, which includes securing a building permit by November 2026. Over the past year across Canada, critical infrastructure that supports residents and businesses has failed or needed significant upgrades to accommodate growth. As established neighborhoods continue to welcome new residents and more housing, servicing infrastructure will need ongoing investment and renewal. The City of Edmonton will use the learnings from the Infill Infrastructure Fund to determine the feasibility and potential structure of a permanent program that will ensure the infrastructure to support the construction of an adequate supply of housing in infill areas.

The federal funding has also given momentum to a project that successive planners have overseen for more than a decade: the development of housing on surplus school sites. The City received

ownership of 20 surplus school sites from local school boards in 2009. In 2015, City Council designated 14 of the sites for affordable housing development. However, without dedicated resources to cover the costs of infrastructure or construction, only two were prepared and sold for nominal value in the years that followed. With the HAF funds, the City has been able to advance the remaining sites, pursuing the necessary rezonings and municipal reserve removals needed to list the sites for below-market sale. The surplus school sites have the potential to deliver 1,800 new units of housing, with at least half targeted to be offered at non-market rates.

Providing shovel-ready land for development is one of the most effective tools that municipalities have to address the affordable housing shortage. Affordable housing providers run on tighter-than-average margins with limited retained earnings for future development and, as with infrastructure upgrades, planners and policymakers heard from developers again and again that land acquisition is a consistent barrier.<sup>7</sup> By acting as an early investor, and providing land at a nominal value, the City de-risks investment from other orders of government and financial institutions. Additionally, the City offers capital funding to cover the cost of new construction or refurbishment. In total, we have helped create 5,571 units of affordable housing in the last five years, more than double the units created in the ten years

prior to 2019. An investment of \$254 million has attracted an additional \$891 million from other orders of government and funding sources. Transforming City-owned land into housing can be challenging, particularly from a community relations perspective. But using existing City-owned land assets has not only proven effective, it is fiscally responsible in a constrained budgetary environment.

The Housing Accelerator Fund is not going to end Canada's housing crisis overnight; a problem that emerged over decades will similarly take time to solve. But the funds, along with policy and regulatory changes that have been years in the making, give Edmonton a head start in avoiding the housing crunch that many other cities in Canada have suffered. Lifting thousands of households out of core housing need, and creating a city where all residents share in the affordability advantage, requires transformational changes that will continue to spur housing growth long after HAF funding runs out. Edmonton planners are up for the challenge, and they welcome opportunities to work with and leverage future federal, provincial, and inter-municipal opportunities to lead the needed change.

#### ENDNOTES

<sup>1</sup> Edmonton Housing Market Report: Sep. 9th, 2024 update: Interactive map (no date) Sep. 9th, 2024 Update | Interactive Map, WOWA.ca.

<sup>2</sup> Edmonton Journal. "Edmonton Offers a Shorter Path to Home Ownership Than Other Cities," October 3, 2024.

<sup>3</sup> City of Edmonton, "Making Progress on a home for everyone," new release, September 26, 2024.

<sup>4</sup> October 2024 National Rent Report (2024) *Rentals.ca*.

<sup>5</sup> Homeward Trust (2024) *Data, Analytics & Reporting, Homeward Trust Edmonton*.

<sup>6</sup> Altus Group Economic Consulting (2022) CHBA National Municipal Benchmarking Study.

<sup>7</sup> City of Edmonton, Community Services CS00906: *Affordable Housing Land Assets - Management and Opportunities*.

**Christel Kjenner**, Director of the Housing Action Team, has more than 15 years of experience in the public sector, on both the administrative and political sides of government. She currently oversees the implementation of an ambitious plan to increase both market and non-market housing supply in Edmonton. **Sarah Wilmot** is the General Supervisor of the City of Edmonton's Urban Growth team, which focuses on developing and implementing policies that guide the city's growth to a population of two million. These policies prioritize fiscal responsibility, diverse housing options, and reducing environmental impact. ■

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# Equitable Transit-Oriented Communities

## SUMMARY

Five years ago, the nationally-recognized Metro Vancouver Transit-Oriented Affordable Housing Study examined the barriers and opportunities to creating new rental housing in transit-oriented neighbourhoods that is affordable to low- and moderate-income households. The inequity of transit-oriented development was seen as a policy blind spot harming the public interest. Five years later, the federal government and Province of British Columbia have introduced the most significant scale of financial and regulatory housing interventions in generations to encourage more supply everywhere. However, the new provincial housing legislation in British Columbia appears to have unintentionally increased the barriers for new affordable housing in transit-oriented areas.



# Revisited

By Raymond Kan, James Stiver, and Lilian Chau

## SOMMAIRE

Il y a cinq ans, l'étude intitulée Metro Vancouver Transit-Oriented Affordable Housing Study, reconnue au niveau national, a examiné les obstacles et les possibilités de créer de nouveaux logements locatifs dans les quartiers orientés vers les transports en commun, qui soient abordables pour les ménages à revenus faibles et moyens. L'iniquité du développement axé sur les transports en commun a été considérée comme un angle mort politique nuisant à l'intérêt public. Cinq ans plus tard, le gouvernement fédéral et la province de la Colombie-Britannique ont mis en place l'échelle la plus importante d'interventions financières et réglementaires en matière de logement depuis des générations afin d'encourager l'augmentation de l'offre partout. Toutefois, la nouvelle législation provinciale sur le logement en Colombie-Britannique semble avoir involontairement augmenté les obstacles à la construction de nouveaux logements abordables dans les zones de transit.



Five years ago, as the lead project staff and a study partner, we offered the key findings from the Metro Vancouver Transit-Oriented Affordable Housing (TOAH) Study to fellow practitioners ('Equitable Transit-Oriented Communities: A Necessary Pivot,' *Plan Canada* Winter Issue, 2019).<sup>1</sup> While the Metro Vancouver region was making significant progress on longstanding goals to densify and increase housing supply around transit, something was amiss. As registered professional planners with responsibility to protect the public interest, our concern at the time was about the misalignment in the purpose and mission of the different actors involved in housing policy and housing creation. The policy fixation on density without attention to the affordability of the housing was causing unintended harm to many renters being displaced by rapid redevelopment in transit-rich areas, and to renters who were challenged to access affordable housing in the same areas and be able to enjoy the mobility benefits of publicly-funded transit infrastructure and services. The study shed much needed light on this policy blind spot.<sup>2</sup>

Five years later, we are now witnessing the largest-scale effort in generations by the federal government and Province of British Columbia to confront the housing crisis through a combination of new incentives and regulations. With these unprecedented and broad interventions by senior governments, the time was appropriate to revisit and reflect on the 2019 essay.<sup>3</sup>

First, we applaud the federal government's renewed sense of urgency in the housing crisis. The federal contribution of millions of dollars directly to local governments to support measures that fast-track housing projects and increase housing supply will make a difference.<sup>4</sup>

Second, we acknowledge the province's expansive success in rewriting the rules of local government housing policy, finance, and regulation. Small-scale multi-unit housing (up to six units on a lot) is now permitted as of right in most residential areas throughout the province. The provincial government has effectively pre-approved minimum allowable densities

(defined in legislation by two metrics: number of storeys and floor area ratio), as well as eliminated minimum parking requirements for residential buildings near transit stations/exchanges. Local governments are required to revise official community plans and zoning bylaws to accommodate provincially-mandated housing needs projections.<sup>5</sup> Local governments are authorized to adopt bylaws for inclusionary zoning and amenity cost charges.

We commend several programs launched by the provincial government. One program offers grants to non-profit organizations to acquire and protect existing affordable housing. A second program sets aside funds for the province to acquire lands near existing and planned transit to create housing opportunities. In a third program, the province brings forward financial incentives to create deals for 'middle income' housing on public lands. We look forward to seeing synergies created between these programs so that more low and moderate-income people can live in transit-oriented areas.

It is in the different pieces of legislation affecting new housing supply in transit-oriented areas where we see key disconnects with several of the learnings from the TOAH Study. As we emphasized in 2019, equity is not something that the private market will naturally achieve on its own without government directive or participation.

First, BC's transit-oriented areas legislation, which sets out minimum allowable densities for housing near transit, is silent on the linkages with the mandatory 'housing needs reports.' Housing needs reports quantify the five-year and 20-year supply of housing units required to meet the demand of different populations, including people in extreme core housing need, in a given community.<sup>6</sup> The absence of granular directions on affordable housing in transit-oriented areas means that, all else being equal, changes in land value that result from the additional development potential will reflect the highest and best available use, which is inevitably market housing.

This potential outcome is contrary to one of the key findings from the TOAH Study: proactive planning for transit and land use in transit-oriented areas should

plan for affordable housing from the beginning. Proactive planning requires signalling not just about how much density is planned, but also the conditions under which additional density will be available, the desired mix of market and affordable housing, and the implementation plan for the affordable housing component. If these goals are defined and signaled early, the land market and private sector development industry are more able to respond appropriately and the capacity for affordable housing can be created.<sup>7</sup>

Second, a separate piece of legislation authorizes local governments to adopt an inclusionary zoning bylaw, which appears to be one antidote for runaway land prices.<sup>8</sup> In official provincial guidance, inclusionary zoning "is most effective in creating new affordable housing in high density, urban contexts, where it is otherwise challenging for the non-profit sector to build due to the high cost of land." Expectations should be tempered. As the TOAH Study showed, inclusionary zoning is unlikely to unlock affordable units when it is decoupled from other complementary tools, such as density bonusing and public funding.

Furthermore, local governments contemplating an inclusionary zoning bylaw are required to undertake a financial feasibility analysis to ensure market housing will not be deterred, consult with stakeholders, and reference the applicable housing needs report. We agree that all proposed policies should be vetted for their intended and unintended consequences in a rigorous and transparent manner, and to pre-empt bad faith attempts to undermine housing development in general. More generally, we wonder if all these procedural requirements might produce a broader chilling effect for local governments wanting to encourage transit-oriented affordable housing.<sup>9</sup>

Third, we observe that none of the new legislation empowers local governments to materially incent new affordable housing in transit-oriented areas. In a different piece of legislation, the new amenity cost charge tool allows local governments to collect money from new development in support of new public amenities. But because that legislation defines community amenity narrowly, investment in affordable housing is not an eligible expenditure. Provincial guidance suggests that a recourse for local

governments is to use the existing density bonusing authority to secure affordable housing as a condition of providing additional market housing density. But even this tool has been reduced in scope. The density bonusing legislation was amended so that this tool can only be used above the minimum allowable densities in transit-oriented areas. For example, the minimum allowable density, expressed in number of storeys, for a residential development proposal within 200 metres of a rapid transit station is 20 storeys. Density bonusing cannot be applied to a project with 20 or fewer storeys. For taller proposals, density bonusing can only be applied starting from the 21st storey.

Taken altogether, we are left to wonder what the alternatives might have been had the drafters asked: *what new funding tools and regulatory aid should be provided to local governments so that they can invest in new affordable housing to complement the new inclusionary zoning tool and the market housing favoured by the transit-oriented area legislation?*

We of course acknowledge the theory of change behind these provincial actions – that a primary pathway to expanding housing choice and moderating the growth in market price and rent is to vastly scale up net new housing supply. We recognize that housing supply must increase to accommodate latent demand and population growth, and that society should embrace more housing of all types. Under the current housing system, this supply must be primarily market housing. We accept that private for-profit developers will always be the biggest actor delivering new housing supply under this system.

We are also steadfast in the belief that it is in the public interest to pursue complete communities. That means in transit-oriented areas, a housing supply-first agenda coupled with targeted measures to create affordable housing. This is why we are most surprised about the singularity of the provincial housing legislative agenda for local governments that fixates on market housing supply while tightening the tools that were previously being used by many local governments to incent affordable housing. It bears reminding that the TOAH Study showed that renters, especially those of a lower income, use transit the most. Hence, the very people who depend most



on publicly-funded transit will continue to face challenges looking for housing in transit-oriented areas.

We disagree with those housing supply advocates who say the public sector should not be in the business of facilitating new affordable housing in transit-oriented areas on the grounds of market efficiency. One such advocate was recently quoted, “Paying down rents in brand new buildings in A+ locations is far from the most efficient way to deliver improved affordability.” The advocate believes it is inherently a waste of public funds to support projects in new market buildings in transit-oriented areas. The most efficient prescription, according to this advocate, is to increase the supply of market housing and boost rent subsidies for eligible renters.<sup>10</sup>

We are not economists. If we understand the ‘efficiency’ argument correctly, then that means transit-oriented areas (A+ locations) are no places for low and moderate-income people to be looking for new affordable housing. This approach to community building is foreign to our training as planners. Loosely applying the principle of free market efficiency in community building would lead to perverse policy choices that ultimately harm the public interest. *Would it be acceptable to abandon*

*the public sector’s role in subsidizing and expanding public transit in BC, and instead redirect public subsidies to people to rent cars? If the answer is no, then we encourage everyone to do the hard work to evolve the housing supply approach.*

British Columbia is not the only jurisdiction where equity is still trying to gain a foothold in housing supply policy. Ontario’s recently adopted *Provincial Planning Statement* states that to support the achievement of complete communities, strategic growth areas should be planned to “support affordable, accessible, and equitable housing.”<sup>11</sup> However, the specific provisions for major transit station areas are similarly fixated on minimum density targets with no explicit requirements or supportive measures for accommodating affordable housing. The policy for frequent transit corridors is meagre, comprising a single sentence: “Planning authorities shall plan for intensification on lands that are adjacent to existing and planned frequent transit corridors, where appropriate.” This is a missed opportunity because land values on these mainly bus-based frequent transit corridors are likely lower and would support medium density residential housing in the form of lower cost mid-rise wood frame buildings (e.g., four to six storeys).

#### A CALL FOR REFLECTION

The calculus of transit-oriented affordable housing was challenging in 2019, whether in Metro Vancouver or elsewhere, and five years later it has worsened. Our hope is that all levels of government, including their housing advisors, will be more attuned to the complexities of cities when rewriting the rules of planning and development. Cities are not layer cakes; rules cannot be designed in isolation and assumed to work as a whole by simply adding them together. Cities are also not economic equations to be optimized. Cities are places for people to pursue their aspirations and to flourish. The prerequisites are access to appropriate and dignified housing and transportation choices.<sup>12</sup>

Major legislation and policy proposals concerning housing or related matters should always be scrutinized for the pros and cons, intended and unintended consequences, and connectedness with complete communities. This is not an argument in favour of paralysis by analysis during a housing crisis; rather, it is because we are in a housing crisis that we have to solve problems with a duty of care. The best practice is to recognize policy blind spots and to centre problem statements and policy options around equity from the start. Plan B is to repair the policy.

**ENDNOTES**

- <sup>1</sup> The TOAH Study was a collaboration with Metro Vancouver Regional District, CMHC, BC Housing, BC Non-Profit Housing Association, TransLink, Vancity Credit Union, and the Urban Development Institute. The key findings include: strategic land acquisition and deployment to support affordable rental housing; setting early and clear expectations for affordable rental housing in transit corridors; using density bonusing in conjunction with inclusionary housing requirements.
- <sup>2</sup> The TOAH Study was awarded the 2019 CMHC Gold Roof Award for Housing Research Excellence: <https://www.cmhc-schl.gc.ca/nhs/nhs-project-profiles/2019-nhs-projects/metro-vancouver-transit-oriented-affordable-housing-study>.
- <sup>3</sup> The perspectives expressed in this article are solely the authors' and do not necessarily reflect the views or policy positions of any specific organization.
- <sup>4</sup> CMHC Housing Accelerator Fund: CMHC Housing Accelerator Fund: <https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/housing-accelerator-fund>.
- <sup>5</sup> BC government housing initiatives: <https://www2.gov.bc.ca/gov/content/housing-tenancy/local-governments-and-housing/housing-initiatives>.
- <sup>6</sup> British Columbia Housing Needs Reports: <https://www2.gov.bc.ca/gov/content/housing-tenancy/local-governments-and-housing/policy-and-planning-tools-for-housing/housing-needs-reports>.

- <sup>7</sup> Reducing the Barrier of High Land Cost: Strategies for Facilitating More Affordable Rental Housing Construction in Metro Vancouver (Coriolis Consulting Corp and Wollenberg Munro Consulting Inc. for Metro Vancouver, 2019): <https://metrovancover.org/services/regional-planning/Documents/reducing-barrier-high-land-cost.pdf>.
- <sup>8</sup> Interim Guidance: Inclusionary Zoning and Density Bonus: [https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/local-governments-and-housing/inclusionary\\_zoning\\_density\\_bonus\\_interim\\_guidance.pdf](https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/local-governments-and-housing/inclusionary_zoning_density_bonus_interim_guidance.pdf).
- <sup>9</sup> "Burnaby eliminates affordable rental requirement in low-income neighbourhood" (Burnaby Now, October 31, 2024, accessed at: <https://www.burnabynow.com/local-news/burnaby-eliminates-affordable-rental-requirement-in-low-income-neighbourhood-9659228>).
- <sup>10</sup> "BC's HousingHub program at the centre of controversy over high rents" (Vancouver Sun, August 11, 2024, accessed at: <https://www.timescolonist.com/local-news/bcs-housinghub-program-at-the-centre-of-controversy-over-high-rents-9336908>).
- <sup>11</sup> Ontario Provincial Planning Statement: <https://www.ontario.ca/page/provincial-planning-statement-2024>.
- <sup>12</sup> "The struggle for affordable housing, and what it meant when a Coquitlam woman found it" (Tri-City News, November 9, 2024, accessed at: <https://www.tricitynews.com/local-news/the-struggle-for-affordable-housing-and-what-it-meant-when-a-coquitlam-woman-found-it-9784698>).

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**James Stiver** RPP, MCIP is the Director of Planning, Building, and Development at the City of Maple Ridge, British Columbia. Previously, James was Metro Vancouver's Division Manager of Regional Land Use Policy. He has been a planner and city builder for over 30 years, and is a champion of building complete, transit-oriented communities. James was the team lead and project sponsor of the Metro Vancouver Transit-Oriented Affordable Housing Study.

**Lilian Chau** RPP, MCIP is the CEO of Entre Nous Femmes Housing Society, a charitable non-profit housing organization that provides affordable housing for women, single-parent families and seniors across Metro Vancouver. She has over 20 years experience working with municipalities, federal agencies, and First Nations in community planning, and growing the non-profit housing sector and social finance to create equitable and inclusive communities. Lilian was the Community Portfolio Manager, Affordable Housing for Vancity Credit Union, a funder of the Metro Vancouver Transit-Oriented Affordable Housing Study. ■

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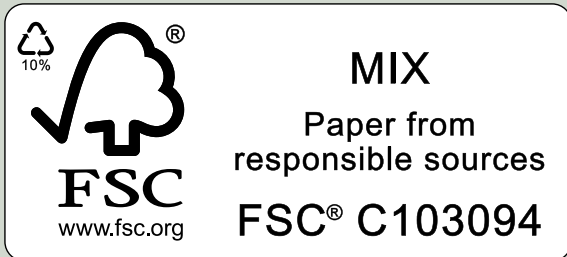


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Mohammad A. Qadeer

FELLOWS CORNER

## CITY PLANNING IS ESSENTIAL FOR HOUSING PRODUCTION

**C**ity planning as a public institution has a bad reputation these days. The current housing crisis is widely attributed to planning's promotion of single-family subdivisions, rigid regulations, and long delays in processing planning applications. Yes, some planning standards and procedures are not conducive to meet the current challenges. But this does not mean 'less planning' would be better, as advocated by the Globe and Mail in a 2023 editorial (Cities Need (A Lot Less) Planning). Other commentators have expressed similar negative views about planning.

City planning is indispensable for guiding and controlling the orderly development of cities and towns to fulfill the needs and goals communities. The influence of city planning is imprinted almost unnoticeably on our daily

lives. Planning regulations protect our homes and businesses from noxious uses next door, such as fireworks stores or overshadowing buildings. Regulating water run-off and parking standards help keep peace among neighbours, to give just a couple of examples.

At an area-wide scale, city planning contributes to the development and sustenance of city centres, suburban malls, as well as links to commercial, industrial and residential activities. Planning assigns housing densities in relation to infrastructure capacity, educational and health services as well as public transport. Planning designates parks, green spaces and identifies corridors for storm drainage. This is all done with the goal of advancing efficiency, equity, environmental protection and the promotion of good design.

## L'URBANISME EST ESSENTIEL POUR LA PRODUCTION DE LOGEMENTS.

DE CÔTÉ DES FELLOWS

**L'**urbanisme en tant qu'institution publique a mauvaise réputation ces derniers temps. La crise actuelle du logement est largement attribuée à la promotion par l'urbanisme des lotissements unifamiliaux, à la rigidité des réglementations et aux longs délais de traitement des demandes de planification. Il est vrai que certaines normes et procédures de la planification ne permettent pas de relever les défis actuels. Mais cela ne signifie pas que « moins d'urbanisme » serait mieux, comme le préconise le Globe and Mail dans un éditorial de 2023 (Cities Need (A Lot Less) Planning). D'autres commentateurs ont exprimé des opinions négatives similaires sur l'urbanisme.

L'urbanisme est indispensable pour guider et contrôler le développement ordonné des villes afin de répondre aux besoins et aux objectifs des communautés.

L'influence de l'urbanisme s'imprime presque imperceptiblement dans notre vie quotidienne. Les règles d'urbanisme protègent nos maisons et nos entreprises contre les utilisations nuisibles à proximité, telles que les magasins de feux d'artifice ou les bâtiments qui font de l'ombre. La réglementation de l'écoulement des eaux et les normes de stationnement contribuent à maintenir la paix entre voisins, pour ne citer que quelques exemples.

À l'échelle d'une zone, l'urbanisme contribue au développement et au maintien des centres-villes, des centres commerciaux de banlieue, ainsi que des liens avec les activités commerciales, industrielles et résidentielles. La planification attribue des densités de logement en fonction de la capacité des infrastructures, des services d'éducation et de santé, ainsi que des transports publics. La planification désigne les parcs et les espaces verts et identifie

Our present discontent with city planning is largely due to frustrations over housing shortages and the urgency to address the problem.

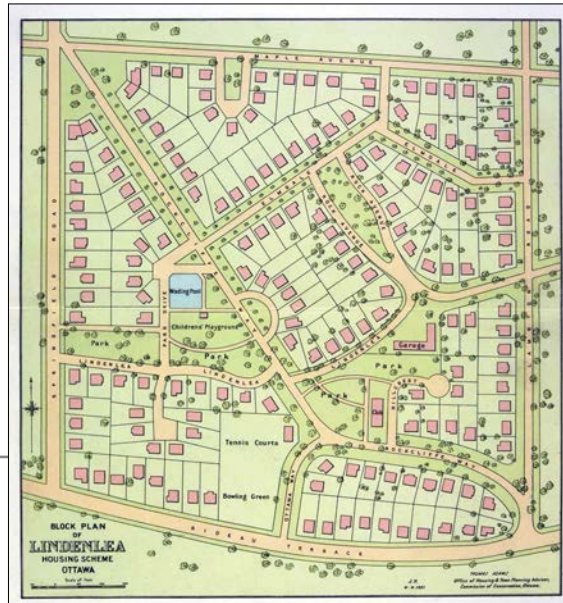
Canada needs to build 3.1 million new dwelling units by 2030, according to the Parliamentary Budget Officer (PBO). The average number of dwelling starts is currently 258,000 per year. Significantly, over the past three years, annual housing starts have been trending downward. At the present level of housing production, by 2030 there will be an additional deficit of about 1.3-1.5 million dwellings. It would require an increase of more than 50 per cent in the production rate to meet federal targets!

les couloirs d'évacuation des eaux pluviales. Tout cela se fait dans un souci d'efficacité, d'équité, de protection de l'environnement et de promotion d'une bonne conception.

Notre mécontentement actuel à l'égard de l'urbanisme est largement dû aux frustrations liées à la pénurie de logements et à l'urgence de s'attaquer au problème.

Le Canada doit construire 3,1 millions de nouveaux logements d'ici 2030, selon le Bureau parlementaire du budget (BPB) et la SCHL. Le nombre moyen de mises en chantier est actuellement de 258 000 par an. Il est important de noter qu'au cours des trois dernières années, les mises en chantier annuelles ont eu tendance à diminuer. Au niveau actuel de production

The public policy response is to focus on two factors. First, zoning that has promoted (and protected) large tracts of low density detached homes; second, neighbourhood resistance, popularly called NIMBYism, to condos and high-rise buildings.



Thomas Adams' 1919 plan for Lindenlea in Ottawa – is from a digital library of Canadian planning documents being created by the College of Fellows in partnership with Queen's University – part of a project entitled *Unfinished Business: Chronicling the Evolution of the Canadian Planning Profession*.

Cette image du plan de 1919 de Thomas Adams pour le Lindenlea à Ottawa provient d'une bibliothèque numérique de documents de planification canadiens ayant été créée par le Collège des Fellows en partenariat avec l'Université Queen's, faisant partie d'un projet intitulé *Unfinished Business : chronique de l'évolution de la profession d'urbaniste au Canada*.

de logements, il y aura d'ici 2030 un déficit supplémentaire d'environ 1,3 à 1,5 million de logements. Il faudrait une augmentation de plus de 50 % du taux de production pour atteindre les objectifs fédéraux!

Under pressure to solve housing shortages and the lack of affordable options, a policy of densifying existing developments is being adopted in both U.S. and Canadian cities. The policy of changing zoning to allow conversion of single-family homes to multiplex structures

is being widely promoted in places like Vancouver, Edmonton, Toronto in Canada. In the U.S., Minneapolis and Portland and California have changed their zoning regulations to allow multiple dwellings as of right on residential lots. Permitting accessory dwelling units or laneway houses is also a means to intensify the use of residential land.

To reduce resistance to densification, neighbourhoods' participation in the planning process is being dispensed with. It is worth

La réponse des pouvoirs publics se concentre sur deux facteurs. D'une part, le zonage qui a favorisé (et protégé) de vastes étendues de maisons individuelles à faible densité; d'autre part, la résistance des quartiers, communément appelée « pas dans ma cour », aux condominiums et aux immeubles de grande hauteur.

Sous la pression de la pénurie de logements et du manque d'options abordables, une politique de densification des développements existants est adoptée dans les villes américaines et canadiennes. La politique consistant à modifier le zonage pour permettre la conversion de maisons individuelles en immeubles collectifs est largement encouragée dans des villes comme Vancouver, Edmonton et Toronto au Canada.

pointing out that people's participation in planning came out of the 1970s movement to democratize local decision-making. Jane Jacobs' vision of making neighbourhoods as the locus of livable cities became an ideal of Canadian urbanism. Now the pendulum is swinging the other way.

It is an open question whether these measures will spark a house-conversion movement. Zoning changes may stimulate redevelopment, but the initiative must come from homeowners and developers. These private sector decisions are influenced by interest rates, availability of finance and construction enterprises as well as the life situation of individual homeowners.

Neighbourhoods of triplexes and fourplexes will require increased capacity for water supply, storm and sanitary sewers, roads and sidewalks. More playgrounds, parks, schools and businesses will also be needed. With climate change, glass-encased condos will be ones that increase the demand for air-conditioning. Additional flood control measures will be needed to cope with increases in paved surfaces.

Densification will fundamentally change the mode of urban living. People will have to get accustomed to living in apartment-like spaces, although a variety of housing types will still be needed.

These requirements cannot be fulfilled without comprehensive planning. City planning should undoubtedly streamline its strategies and regulations. But smarter city planning and responsive regulations are the key to increase housing supply and building vibrant cities.

**Mohammad Qadeer** FCIP is professor emeritus, geography and planning, Queen's University. His latest book is *Lahore in the 21st Century: The Functioning and Development of a Megacity in the Global South*. ■

Aux États-Unis, Minneapolis, Portland et la Californie ont modifié leur réglementation en matière de zonage afin d'autoriser les logements multiples de plein droit sur les terrains résidentiels. L'autorisation de logements accessoires ou de maisons sur ruelle est également un moyen d'intensifier l'utilisation des terrains résidentiels.

Pour réduire la résistance à la densification, la participation des quartiers au processus d'urbanisme est supprimée. Il convient de rappeler que la participation des habitants à l'urbanisme est issue du mouvement des années 1970 visant à démocratiser la prise de décision au niveau local. La vision de Jane Jacobs, qui consistait à faire des quartiers le lieu d'une ville vivable, est devenue un idéal de l'urbanisme canadien. Aujourd'hui, le pendule va dans l'autre sens.

La question de savoir si ces mesures déclencheront un mouvement de conversion des habitations reste ouverte. Les

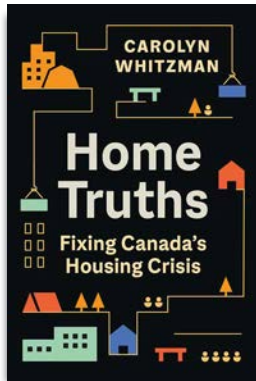
changements de zonage peuvent stimuler le réaménagement, mais l'initiative doit venir des propriétaires et des promoteurs. Ces décisions du secteur privé sont influencées par les taux d'intérêt, la disponibilité des financements et des entreprises de construction, ainsi que par la situation de vie des propriétaires individuels.

Les quartiers de triplex et de quadruplex auront besoin d'une plus grande capacité d'approvisionnement en eau, d'égouts pluviaux et sanitaires, de routes et de trottoirs. Il faudra également davantage de terrains de jeux, de parcs, d'écoles et de commerces. Avec le changement climatique, les condominiums vitrés deviendront des fours qui augmenteront la demande de climatisation. Des mesures supplémentaires de lutte contre les inondations seront nécessaires pour faire face à l'augmentation des surfaces pavées.

La densification modifiera fondamentalement le mode de vie

urbain. Les gens devront s'habituer à vivre dans des espaces semblables à des appartements, bien qu'une variété de types de logements soit toujours nécessaire. Ces exigences ne peuvent être satisfaites sans une planification globale. L'urbanisme devrait sans aucun doute rationaliser ses stratégies et ses réglementations. Mais une planification urbaine plus intelligente et des réglementations adaptées sont la clé de l'augmentation de l'offre de logements et de la construction de villes dynamiques.

**Mohammad Qadeer** FICU, est professeur émérite de géographie et d'urbanisme à l'université Queen's. Son dernier ouvrage s'intitule *Lahore in the 21st Century: The Functioning and Development of a Megacity in the Global South*. ■



# Home Truths: A Must Read for Emerging 'Housers'

Carolyn Whitzman

UBC Press, 2024

Review By Julia Woodhall-Melnik, PhD

Amid the current iteration of the housing crisis in Canada, Dr. Carolyn Whitzman presents *Home Truths: Fixing Canada's Housing Crisis*. This book is an example of what exemplary housing scholarship can do – understand problems and their roots overtime, explain the complexity of the crisis, and simultaneously offer hope for improvements and reflections on practices in other places that have the potential to lead Canada on a path to growing its capacity to provide adequate housing for all.

*Home Truths* begins with the developments that led to the current state of crisis in Canada. Whitzman discusses the role of colonialism in shaping housing relations, and notes early developments within Canada as a settler colonial nation state. The book presents a series of 'missed opportunities' within Canada's housing policy landscape and begins importantly with the Curtis Report.<sup>1</sup> This scholarship will certainly be cited by the newest generation of housing scholars, who are often thrust into grappling with a crisis without the background knowledge of how Canada put itself in the mess that exists today. This has been a gap in housing scholarship, which others, such as Greg Suttor<sup>2</sup> and David Hulchanski,<sup>3</sup> have rectified in their own work. However, what Whitzman presents is a comprehensive overview, like her peers, uniquely couched within a manuscript that grapples with, and provides guidance to, improving the current state of housing. This book will surely be of use to emerging housing scholars and 'housers' as termed

by Whitzman, and would serve as a good addition to any introductory social science course on housing.

Whitzman views housing as collective infrastructure that exists to meet basic physical, social, economic, and community needs. She presents what a home can be, a refuge and space of growth; although in doing so, downplays the problematic nature of heteronormative, patriarchal household structures and their impacts on roles in the home held by individuals who are not cis-white men and individuals who have experienced trauma. These can radically shift experiences of home and place.<sup>4</sup> However, Whitzman does unpack issues of race, colonialism, gender, sexuality, violence, age, and family status in other places within *Home Truths* and does so in a meaningful way that demonstrates how Canada has failed vulnerable groups over time. So, although less apparent in her section on home than it could be, grappling with social structures and inequity is a central tenant of Whitzman's work.

Perhaps most importantly, *Home Truths* presents housing in Canada as a product of failed interactions and unclear responsibilities between Municipal, Provincial/Territorial, and Federal governments. Government policy failures are presented as poor planning that is not informed by actual measures of need, poor policy choices, and a lack of political will to actualize the right to adequate housing. In doing this, Whitzman argues that the state of crisis in Canada is attributed to various

political and policy failures, confounded over time. She provides examples of success (e.g. Federal rent controls introduced in 1941, etc.), but also notes that these successes are walked back in favour of private market interventions in housing, which has left housing in Canada in a state of unaffordability and inadequacy. Indeed, the state of non-market housing, social assistance, disability supports, and retirement income can all be summarized in Canada as residual in nature, which has further forced the importance of home ownership and housing investment in the country, while simultaneously disadvantaging those without the means to enter homeownership.

Specifically, Whitzman stresses that Canada, as a state, invested in and is reliant on housing as a mechanism of wealth generation, resulting in problematic speculation, which sits in opposition to housing as a human right. Home ownership is indeed the idealized goal in Canada, and renters are often treated as second class citizens. She presents examples in Canada (e.g. Kikékyelc, St. Lawrence, etc.) of well-designed, culturally appropriate, community housing that works to support people. However, these are the exception and years of favouring policies to enhance home ownership and Canada's continued idealization of homeownership results in the overly financialized system of housing that we have today. As an alternative, Whitzman presents the rule of thirds, wherein a healthy housing market would have a third

homeownership, a third affordable rentals, non-profits and cooperative housing, and a third social housing. She stresses the need to drastically increase the availability of non-market housing and provides a variety of international examples of where this is achieved (Vienna, Singapore, etc.). Refreshingly, however, she does not provide these examples without critique or irreverence for the differences between these nation states and our own and her last chapter provides an overview of the problems (e.g. xenophobia, eventual sale of public housing supply, etc.) plaguing some of these states.

Ultimately, for me, the big takeaway from this book is that we need to build the right type of housing and ensure that we have the right types of housing policies for the people who so desperately need them. The final chapter of *Home Truths* inserts additional hope into Whitzman's writing, arguing that we as Housers can make a collective difference through engagement in our democratic state. She notes that "We have the legal framework...to do the right thing. All we need is the political will to move it forward" (pg. 225). However, I harken back to her initial discussion of Ricardo Tranjan's work<sup>5</sup> in the Introduction to *Home Truths*. Isn't our housing system, which

is largely reliant on the private market, private ownership and the accumulation of wealth really just succeeding at what it is designed to do? Indeed, as Whitzman points out, intentional choices on housing have been made by politicians (who I argue seek to enrich the interests of themselves and their own political class) that further the financialization of Canada's housing. Has our reliance on neo-liberal policy taken too much hold in our shared collective culture to truly change the housing landscape in the drastic ways that we need? With current interactions between the advanced capitalist state and our democratically elected governments, can we hope for the changes to taxation that Whitzman accurately argues we need? It is obvious that we have indeed created a tenant class in Canada through intentional policy making in a system that is set up to enrich the few off the backs of the many.

Whitzman offers us policies, approaches and individual political actions that can be leveraged to fight for adequate housing for all. There is something positive to be said about slow progressive change through a series of housing initiatives and policy interventions, but I am still left wondering if we can truly generate a collective will that is strong enough to overcome the

neo-liberal approach to housing that has proliferated the Canadian landscape? Will politicians' views truly be swayed and can we ultimately demand and actualize the political will to drag ourselves out of this crisis? Time will only tell and perhaps these questions will be grappled with by the community of housing scholars, which includes Whitzman among others, who seek and demand progress toward adequate housing for all in Canada.

### ENDNOTES

- <sup>1</sup> Advisory Committee on Reconstruction (1944). "Housing and Community Planning: Final report of the subcommittee" (known as The Curtis Report 1944) Ottawa: Dominion of Canada.
- <sup>2</sup> Suttor, G. (2016). *Still renovating: A history of Canadian social housing policy* (Vol. 6). McGill-Queen's Press-MQUP.
- <sup>3</sup> Hulchanski, J. D. (1990). 11. How Did We Get Here? The Evolution of Canada's "Exclusionary" Housing System. *Finding Room*.
- <sup>4</sup> Manzo, L. C. (2003). Beyond house and haven: Toward a revisioning of emotional relationships with places. *Journal of environmental psychology*, 23(1), 47-61.
- <sup>5</sup> Tranjan, R. (2023). *The tenant class*. Between the Lines. ■

## Glenn Tunnock RPP, MCIP

It is with deep sadness that we announce the passing of Glenn Tunnock. Glenn served on the Board of Directors of the CIP/ICU Planning Student Trust Fund (CIP-PSTF) from 2016 to 2023, contributing his time,

expertise, and passion to shaping the future of the planning profession. In 2020, Glenn provided seed funding to create the Glenn Tunnock Climate Change Action Scholarship, a lasting legacy that has already supported four students with \$16,000 in support. His

family kindly requests that donations be made to this scholarship in his memory. To donate, please visit the CIP-PSTF website and select 'The Glenn Tunnock Climate Change Action Scholarship' from the list of funds.

## Glenn Tunnock UPC, MICU

C'est avec une profonde tristesse que nous annonçons le décès de Glenn Tunnock. Glenn a siégé au conseil d'administration du Fonds en fidéicommis pour les étudiants en urbanisme et en aménagement de l'ICU (FFEUA-ICU) de 2016 à 2023, consacrant son temps, son

expertise et sa passion à façonner l'avenir de la profession d'urbaniste. En 2020, Glenn a fourni un financement de départ pour créer la bourse d'études d'action sur les changements climatiques de Glenn Tunnock, un héritage durable qui a déjà permis de soutenir quatre étudiants à hauteur de 16 000 dollars. Sa

famille demande que des dons soient faits à cette bourse en sa mémoire. Pour faire un don, veuillez consulter le site Web du FFEUA-ICU et sélectionner « La bourse d'études d'action sur les changements climatiques de Glenn Tunnock » dans la liste des fonds.

## Antony Parr FCIP

CIP is saddened to share the news of the passing of Antony Parr FCIP.

Antony (Tony) had a long and illustrious career as Planning Director for the City of Burnaby. He built a Planning Department that was

recognized by many in the planning field and civic government as pragmatic without sacrificing values or principles and was considered a model department with forward-thinking planning principles. Tony carried his philosophy of openness and

thoughtfulness, coordinated planning to his role as Municipal Manager in Burnaby for the last three years of his career before retirement, where he was responsible for balancing the needs and priorities of five municipal departments.

## Antony Parr FICU

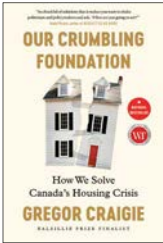
C'est avec une grande tristesse que l'ICU annonce le décès d'Antony Parr, FICU. Ayant connu une longue et illustre carrière en tant que directeur de l'urbanisme pour la ville de Burnaby, Antony (Tony) a mis sur pied un service d'urbanisme des plus pragmatiques

selon de nombreux acteurs du domaine de l'urbanisme et de l'administration municipale, sans toutefois sacrifier les valeurs ou les principes. Le service était considéré comme un modèle mettant de l'avant des principes urbanistes avant-gardistes. Sa philosophie d'ouverture et

sa vision d'un urbanisme réfléchi et coordonné, Tony l'a transposée à son rôle de directeur municipal de Burnaby lors des trois dernières années de sa carrière, où il était chargé d'équilibrer les besoins et les priorités de cinq services municipaux. ■

Readers are invited to submit short summaries (maximum 100 words) of new or recently released books on planning and related topics to [glennrobinmiller@gmail.com](mailto:glennrobinmiller@gmail.com). Preference will be given to books by Canadian authors. Full reviews of books are also welcome.

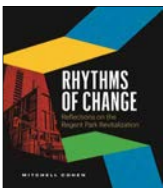
Les lecteurs sont invités à soumettre de courts résumés (100 mots maximum) de livres nouveaux ou récemment publiés sur l'urbanisme et les sujets connexes à [glennrobinmiller@gmail.com](mailto:glennrobinmiller@gmail.com). La préférence sera donnée aux livres d'auteurs canadiens. Les critiques complètes de livres sont également les bienvenues.



**OUR CRUMBLING FOUNDATION: HOW WE SOLVE CANADA'S HOUSING CRISIS**

248 pages. Gregor Craigie. Penguin Random House Canada, 2024.

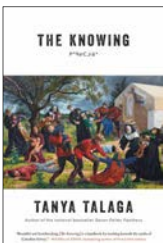
Possibly the best book title of the year! *Our Crumbling Foundation* is built around extensive research and 20 interviews that deliver a finely-tuned balance of perspective from an author well-versed in the complexities around housing. Ten tales from Canada and ten from other jurisdictions relate deeply personal tales from individuals and families that convey both the agony (e.g. people who move to a new city for work but can't afford to put down roots) and experiences that stop short of ecstasy detailing solutions from elsewhere (e.g. innovative funding for supportive housing in Helsinki). The author's 37 solutions are sprinkled throughout the book but neatly summarized in an appendix.



**RHYTHMS OF CHANGE: REFLECTIONS ON THE REGENT PARK REVITALIZATION**

264 pages. Mitchell Cohen. Page Two Books, 2024.

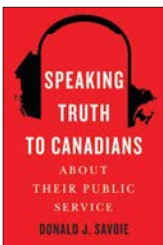
As CEO of Daniels Corporation, one of Canada most progressive housing developers, Mitchell Cohen has become adept at finding ways to get his vision for socially-responsible development built without compromising his values or the economic viability of his projects. His story of revitalizing Regent Park is beautifully crafted; the tale of how was able to substitute his own judgement for that of TCHC's marketing consultants to place the sales pavilion in the community where it belonged instead of downtown is an example of how Cohen remains clear-headed about 'what's right' as well as persuasive when preserving harmony within a complicated partnership.



**THE KNOWING**

480 pages. Tanya Talaga. Harper Collins, 2024.

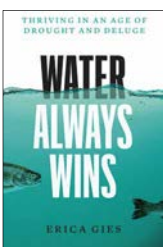
Sometimes it takes a deeply personal story to bring horrific historical details to life and provide the context for readers needing to understand how government policies were allowed to perpetuate the practice of residential schools, hospitals and asylums for so long. This is the case with award-winning Anishinaabe author Tanya Talaga's exposition of enfranchisement and genocide affecting First Nations, Inuit and Metis. Although notionally about the search for information about Talga's great-great-grandmother, readers will cringe when introduced to the actions of the Hudson Bay Company, some of Canada's early prime ministers and more. There is also a four-part CBC series based on the book, available in its entirety on YouTube.



**SPEAKING TRUTH TO CANADIANS ABOUT THEIR PUBLIC SERVICE**

352 pages. Donald J. Savoie. McGill-Queen's University Press, 2024.

There was a time when Canada's civil service was the envy of the world. These days, whether reacting to procurement horror shows or poorly conceived policies contributing to the housing crisis, 'blaming Ottawa' as become a national pastime. A prolific author and currently Canada Research Chair in Public Administration and Governance at the Université de Moncton, Savoie bluntly calls for reform to better orient 'political direction' and improve 'program delivery' to match the need for accountability while restoring credibility. Identifying 'poets' – those who write policy – and 'plumbers' – the people responsible for delivery, Savoie leaves no doubt which group is in charge.



**WATER ALWAYS WINS: THRIVING IN AN AGE OF DROUGHT AND DELUGE**

344 pages. Erica Gies. University of Chicago Press, 2024.

With one foot in California, and the other firmly planted in Victoria, British Columbia, Erica Gies provides an optimistic perspective on why Canadians (and others) should start to reverse decades of over-building infrastructure to tame or control water. She details the 'how' by asking very different question. What does water want? Gies advocates paying attention to 'slow phases' that allow water to be absorbed and stored rather than always relying on concrete. A former winner of the Rachel Carson Award for Excellence in Environmental Journalism, Gies is a prolific writer whose work details the science behind her high-profile advocacy in the U.S. but also in Canada through the CBC. ■



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