Welcome To Our Neighborhood!

A Manifesto for Inclusivity and Affordability

Housing policies don't just affect buildings, they also determine who can live in a community. Many current policies discourage affordable urban infill development, which excludes lower- and middle-income families from desirable neighborhoods. This is inefficient and unfair.

Cities for Everyone works to ensure that every community can accommodate all types of households. We challenge residents to say, "Yes in our backyard! We welcome diversity!"

> **When somebody says, "I only want detached houses in my neighborhood" they are essentially saying, "I only want households earning more than $160,000 in my neighborhood."**

A 1.5% Solution For More Inclusive Communities

There are currently about 4,000 new housing units in various stages of development, but these are mostly downtown highrises, which are costly to build and unsuitable for many households, especially with children.

The greatest unmet need is for middle-priced compact housing in walkable neighborhoods. Since Victoria's population currently grows about 1.5% annually, a reasonable target is for residential neighbourhoods is to increase their housing supply by at least 1.5% annually. Most of this new housing should be moderately priced ($385,000-600,000), so they are initially affordable to middle-income families and become affordable to lower-income families in the future.

The first number is the actual number of new units built annually during the 2001-2016 period, the second number relfects the 1.5% annual growth target.

Green colour indicates that the neighbourhood has exceeded the 1.5% annual growth target.

Map values:
- 14/55 Hillside Quadra
- 19/45 Oaklands
- 45/40 Burnside
- 94/55 Victoria West
- 15/30 North Park
- 28/75 Fernwood
- 11/45 Jubilee
- 71/23 Downtown
- 38/20 Harris Green
- 1/30 Rockland
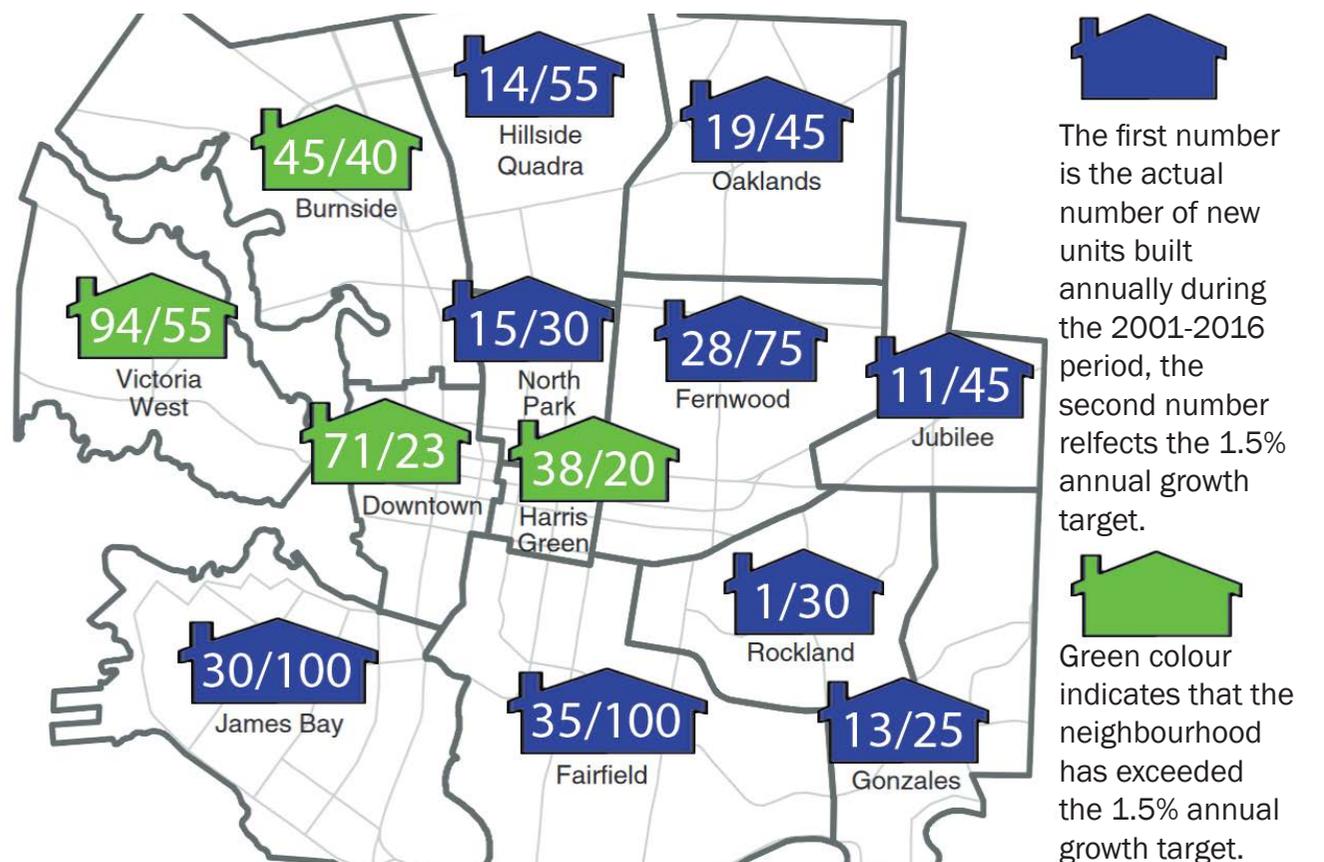- 30/100 James Bay
- 35/100 Fairfield
- 13/25 Gonzales

Figure: This map shows the average number of new units constructed annually in each neighbourhood versus their 1.5% annual housing growth targets.

Designed by Cities For Everyone. Data provided by TalkToAryze.ca. Background Map from Victoria's OCP.

The Missing Middle

Many low- and middle-income families lack affordable housing options which harms them and, by making our community unaffordable, makes it difficult for businesses to recruit talent and reduces local economic development. Restricting urban infill housing development causes sprawl, which displaces openspace and leads to more automobile travel and associated costs. Everybody benefits if any household that wants to live in a walkable urban neighborhood can find suitable housing. The 'Missing Middle' is a lack of 'ground-orientated' housing which are more appropriate for families in our urban setting than high-rise apartment buildings and cheaper than land-intensive single-detached homes.

MID-RISE

DETACHED SINGLE-FAMILY HOMES   DUPLEX   TRIPLEX & FOURPLEX   COURTYARD APARTMENT   BUNGALOW COURT   TOWNHOUSE   MULTIPLEX   LIVE/WORK
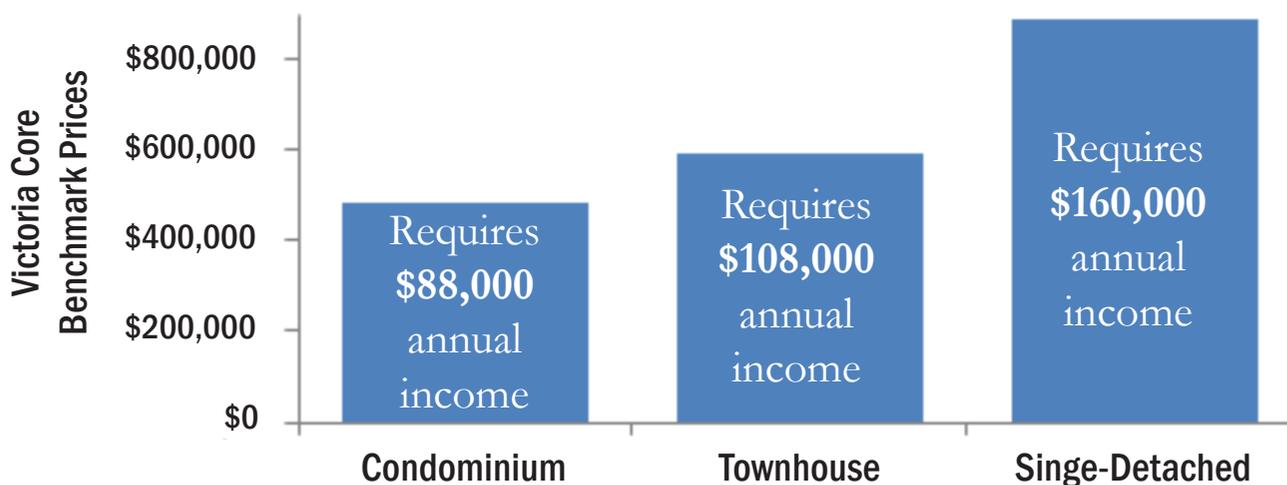
MISSING MIDDLE HOUSING

Opticos Design, Inc.

What is Affordability?

Affordability was previously defined as households spending no more than 30% of their budgets on housing. Since households face trade-offs between housing and transportation costs (a cheap home is not affordable if located in an isolated area with high transport costs, and households can spend more for housing in an area with lower transport costs) many experts now define affordability as households spending no more than **45% of their budgets on housing and transport** combined. True affordability requires more affordable housing in walkable urban neighborhoods.

Single-detached homes are far more costly and require far higher incomes than condominiums and townhomes. The graph below compares current benchmark housing prices and the minimum incomes required to pay mortgages on those houses, in Victoria's Core communities (Esquimalt, Oak Bay, Saanich, Victoria and View Royal), assuming that households can spend no more than 30% of their budget on mortgages.

Typical Housing Prices and Income Requirements

Victoria Core Benchmark Prices

$800,000 — $600,000 — $400,000 — $200,000 — $0

Condominium: Requires $88,000 annual income

Townhouse: Requires $108,000 annual income

Singe-Detached: Requires $160,000 annual income

For more information, see www.CitiesForEveryone.org

When somebody says, "I only want detached houses in my neighborhood" they are essentially saying, "I only want households earning more than $160,000 in my neighborhood." Townhomes and condominiums are more land efficient making them almost always more affordable than comparable detached houses. Allowing more compact housing creates more inclusive communities.

These building would be illegal to build today in most neighbourhoods

The twelve-unit, three storey Linden Apartments and the six-unit, two storey apartment 39 Ontario Street are examples of affordable missing-middle housing that current zoning codes prohibit in most neighborhoods.

The Benefits of Infill Housing Development

Economic Benefits

- More affordable housing and transportation
- Reduced driving burdens
- Road and parking facility cost savings
- Lower costs of providing public services.
- Improved employee recruitment and retention.
- More productivity, employment and tax revenues.
- Increased patronage for businesses.

Social Benefits

- Reduced homelessness and associated social problems.
- Inclusive, vibrant communities
- Lively streets and urban villages
- Economic opportunity and mobility for disadvantaged groups.
- More physical activitiy = improved fitness and health.
- Independent mobility for non-drivers: children, elderly, and disabled.
- Enables aging in place
- Complete streets accommodate all users

Photo: Kay Campbell

Environmental Benefits

- Resource-efficient; residents consume less land and energy.
- Reduces motor vehicle travel and pollution emissions.
- Reduces sprawl, which preserve forests and farmlands.
- Reduces impervious surface, stormwater loads and flood risks.
- Less roadkill, noise pollution and other harmful automobile effects.

The Rental Problem

Almost half of renters pay more than 30% of their monthly income on housing, and 1/4 pay more than 50%!

Average rent is now $1,072.

Victoria gained 9,340 households between 2011 and 2016, and **80% of those were renters.** However, only 1,026 rental units were created in that same time period! Victoria anticipates an additional 20,000 residents by 2041 which is going to add pressure to our **current vacancy rate of 0.7% - one of Canada's lowest!**

Typical comments concerning housing affordability:

"I'm weary of moving out of my parent's house. I'd love to live downtown, but can't due to high rents. I'd be willing to give up my car and live my walkable-urban lifestyle." - Daniel S.

"I've watched the cost of living increase rapidly and the livability of this city struggle to keep up." - Adam C.

Common Misconceptions

"*Increases traffic and parking problems!*" Infill development produces 50-90% less traffic than predicted. As people move into walkable urban areas, car ownership rates decrease and transit improves.

"*Reduces my property value!*" - False. Infill increases it as more development per acre is allowed and thus more people.

"*Reduces greenspace!*" - More compact development reduces urban expansion which preserves forests and farms.

"*Development Gentrifies!*" - New units in apartments are usually cheaper than the finite supply of detached housing.

"*Destroys community character!*" - Infill allows more students, artists and service workers in the area, creating vibrancy.

Hassan Haymour

The *Not In My BackYard* Attitude Prevents Affordability!

When development is overly restricted, the less profitable and lower-priced units are the first to be eliminated, depriving lower-income households of housing options in attractive neighbourhoods.

Local Policy Reforms to Increase Affordability

- Establish 1.5% annual housing growth targets for neighbourhoods.

- Reduce or eliminate barriers to building affordable housing types (accessory units, multi-plexes, townhouses and low-rise apartments) in residential neighborhoods.

- Increase allowable building heights and densities, and reduce building setback requirements, particularly for corner and larger lots, and along collector and arterial roadways.

- Reduce development fees, eliminate traffic impact study requirements, and expedite approvals for smaller (fewer than 20 units) and lower priced (selling for under $600,000 per unit) infill developments.

- Reduce or eliminate minimum parking requirements, so households are not required to pay for expensive parking spaces they do not need.

- Implement neighborhood parking management programs to ensure that public parking is used efficiently.

- Support programs that develop more social housing suitable for people with special needs.

- Encourage rental housing development in residential neighborhoods.

- Improve sidewalks, crosswalks and bikelanes, and implement traffic calming on residential streets.

- Improve public transit services.

- Build affordable housing on public lands, (student housing on campus).

How to Support Affordability

To increase housing and transportation affordability, young and lower-income citizens must make their voice heard and push for an affordability agenda!

Current municipal policies tend to favour more expensive housing because young and lower-income citizens, those who need affordability most, **vote less frequently and are less vocal** and organized than older and more affluent residents.

The main beneficiaries are unaware of their interest in promoting more affordable housing or do not live in that jurisdiction. As a result, there are generally more opponents than advocates for infill development projects.

Visit www.Victoria.ca's *Development Tracker* App to see what new projects are being proposed, and show your support!

Politicians are influenced most by those that are politically active. It is crucial for younger and lower-income groups to make their voices heard.

There are many ways to speak up about your need for affordability!

<u>Meet</u> with public officials.

<u>Speak</u> up at public hearings to support infill housing projects.

<u>Write</u> letters to newspapers and on community websites about affordability policies.

<u>Counter</u> anti-affordability arguments with facts!

Your voice matters and when we work together, we can make Victoria truly a City for Everyone!

Replace the Greyhound!

British Columbia is facing a transportation crisis. Greyhound plans to cancel all but one of their bus routes in BC! The end of this vital bus service will leave many people without transportation options; particularly physically and economically disadvantaged people, who cannot drive, in addition to tourists.

Pressure our governments to take action, and ensure that communities impacted by Greyhound's cuts continue to have access to transportation.

Sign the petition now, and call on BC's Minister of Transportation Claire Trevena and the federal Minister of Transport Marc Garneau to replace the Greyhound service in British Columbia.

https://you.leadnow.ca/petitions/buses-for-british-columbia

Photo: Dr. Joseph Mahon

Cities for Everyone

Volume 1 Edition 1

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What is Cities for Everyone?

Cities for Everyone is an independent community organization that supports affordable development policies in order to provide security, mobility and opportunity for people with all incomes and abilities. We advocate for transportation as well as housing affordability, and for middle-income as well as lower-income affordability.

We educate and advocate for practical policy reforms that create much more affordable, inclusive and sustainable communities.

Join us on social media, find out more about affordability, and sign up for our newsletter on our website!