

2024 Housing Strategy

Recommendation:

That the 2024 Housing Strategy be endorsed.

**Report Purpose and
Summary Statement:**

The 2024 Housing Strategy provides a roadmap of actions which considers the key strategies and implementation measures to be pursued to address the City's housing needs and deliver a more affordable and inclusive housing supply in Maple Ridge.

Previous Council Action:

Council endorsed the 2024 Housing Needs Report on September 10, 2024.

Financial Impact:

N/A

Funding Source:

N/A

Strategic Alignment:

Liveable Community

Climate Impact:

N/A

Communications:

The community engagement for the 2024 Housing Strategy took place in Q1 2024.

To: Mayor and Council

File number: 13-6440-20

2024 Housing Strategy

In fall 2023, the Provincial Government, via Bill 44 – Housing Statutes, made legislative changes requiring that all local governments complete an interim Housing Needs Report by January 1, 2025. In fulfilment of this provincial legislation, Council has since endorsed the 2024 Housing Needs Report on September 10, 2024.

Building on the findings of the 2024 Housing Needs Report, the 2024 Housing Strategy updates the City's 2014 Housing Action Plan with strategies to accommodate projected growth over the next two decades up to the year 2044, equitably meet the needs of residents, and better address the current housing crisis and its impacts.

The City of Maple Ridge retained Urban Matters to produce the interim updated 2024 Housing Needs Report as well as the 2024 Housing Strategy. The *City of Maple Ridge Housing Strategy: Draft Road Map and Actions*, prepared by Urban Matters, is included as Attachment 1.

A Recap: Highlights of the 2024 Housing Needs Report

The 2024 Housing Needs Report indicated that the housing crisis facing the province, and in particular the Metro Vancouver region, has impacted a broad cross-section of demographics in Maple Ridge, and includes those who own and rent. Restricted housing choices disproportionately affects equity deserving groups (especially seniors, indigenous, one-person households and visible minority households), those with lower household incomes, and those already experiencing core housing need.

Specifically, the 2024 Housing Needs Report highlighted that:

- Maple Ridge needs nearly 28,000 new units by the year 2044, including 6,100 new rental units, driven largely by community growth.
- Approximately 8,700 units are needed over the next 5 years of which a third are projected to be rental units (1,900) and the other two thirds would be owned (5,600).
- Seniors are facing housing precarity to age in the right place, with limited affordable housing options for seniors and the lack of integrated amenities to support ageing well across the care continuum (independent, supportive, assisted and long-term residential living). This situation will worsen as more seniors retire and the overall pace of aging accelerates.
- In terms of unit sizes, approximately half of the units needed are projected to be primarily studio and 1-bedroom (49%), 19% would be 2-bedroom, and 32% would be 3+bedroom units.
- The overall figures would include 1,700 affordable units to address extreme core housing need and 392 units to address homelessness, by the year 2041.

- Maple Ridge’s current zoned capacity (guided by the Official Community Plan (OCP)) exceeds the required need for capacity based on the 2024 Housing Needs Report requirements. As such, the City’s planning efforts should focus on directing growth around the key growth areas at the city centre, established areas and around current and planned transit facilities.

In summary, the 2024 Housing Needs Report recommends that attention be targeted towards:

- Affordable rental units
- Housing for families
- Housing for seniors
- Housing for indigenous households
- Housing near transit
- Addressing homelessness

ANALYSIS:

Discussion:

Situating the 2024 Housing Strategy

The 2024 Housing Strategy provides the overarching framework and sets out the City’s approach to housing as a key pillar in the overall urban development of Maple Ridge. It identifies the direction, key strategies and suggested implementation measures to be pursued to better address the current and projected housing needs, as outlined in the 2024 Housing Needs Report. More significantly, the City’s Housing Strategy aims to address how housing supply could be more effectively increased, where that growth should be directed, and whose needs would be met. The 2024 Housing Strategy builds upon existing and ongoing work that the City has undertaken to boost affordable and inclusive housing supply and presents a road map of further potential and considered plans of action.

Moving forwards, the 2024 Housing Strategy will be an important component that informs the ongoing development of growth area plans (e.g. Town Centre, LTCAP, ToAs), neighbourhood guidelines, transportation and infrastructure services and community amenity provision. All of these will guide the update of the City’s OCP, and the internal business planning processes. All municipalities are required by provincial legislation to update their OCPs by December 31, 2025.

2024 Housing Strategy: Key Strategies Proposed

To address the housing needs outlined above, 5 key strategies are identified (Attachment 1). These proposed strategies are intended to align with the new provincial requirements, strengthen the City’s response to housing issues, and support municipal innovation in tackling the housing crisis.

1. Prioritize needed forms of housing
 - Develop a transparent, sliding-scale incentive program that supports housing across the housing network, where the City provides stronger incentives to support deeper affordability for priority groups. Possible incentives suggested are to:
 - Review and expand the density bonusing policy

- Determine the feasibility of implementing inclusionary zoning
 - Update the Revitalization Tax Exemption Program where the possibility of property tax exemptions for instance, for multi-unit developments in priority growth areas (implemented in Prince George), could be considered.
2. Strengthen Renter Protections
- Update tenant relocation assistance policy and modular park home redevelopment tenant assistance policy. The City completed an update in 2023 and will continue to review its effectiveness.
 - Monitor the need for a strata conversion bylaw. According to CMHC data, 66% of purpose-built rental in the city was built prior to 1980. The city is unlikely to see strata conversions and more likely to see older purpose-built rental redeveloped into new units.
 - Explore the development of rental replacement policies. A Rental Replacement Policy can require that the redevelopment of a purpose-built rental building replaces all or a specified portion of the existing number of rental units.
 - Explore the use of residential rental tenure zoning (RRTZ) in key areas. The RRTZ is a type of zone where municipalities are provided the authority to zone for exclusive rental tenure units. Its use has been relatively limited as it is a new tool introduced by the Province, and is typically used for those units required to be protected through rental replacement.
3. Address Barriers to Development
- Implement pre-zoning. This has been undertaken as part of the provincial legislation to conform to Bill 44 and Bill 47 by June 30, 2024. Pre-zoning can add considerable capacity to the OCP through infill densification of single-detached lots, and areas around transit. The City is exploring further possibilities of pre-zoning in priority growth areas such as the Town Centre and the Lougheed transit corridor (LTCAP).
 - Streamline development approvals process by:
 - Creating development application prioritization criteria and benchmark timelines
 - Developing a concierge service and strengthening internal municipal coordination
 - Developing pre-approved designs for priority housing types.
4. Promote Equity and Inclusion Initiatives
- Partner with organizations addressing homelessness to strengthen services
 - Adopt adaptable housing standards
 - Strengthen connections with newcomer and Indigenous housing providers
 - Support housing initiatives for under-served demographics
5. Advocacy and Education
- Promote new funding for housing to developers and the public
 - Advocate to senior government for resources to support growth and affordability

Assessment:

The 2024 Housing Strategy is aligned with the City's strategic goals to foster a liveable community. It builds on the ongoing work undertaken at the City with intentions to accelerate and expand them further. Comprehensive staff comments to the suggested strategies and implementation actions are annotated in Attachment 2 of this report.

Considerations

Supporting affordable homes for families, seniors, equity-deserving groups

Within the suite of new legislations passed by the Province, Bill 16 (Housing Statutes Amendment Act, passed in April 2024) provides local governments the authority to include a new inclusionary zoning tool and amendments to the existing density bonus tool. The Ministry of Housing has since published an Interim Guidance (Inclusionary Zoning and Density Bonus) on August 23, 2024, highlighting the need for a market feasibility assessment in considering an inclusionary zoning policy.

Inclusionary zoning allows local governments to require affordable housing as a component of new residential developments, without the need for a rezoning, with flexibility to tailor the specific requirements of the inclusionary zoning policy to suit local conditions. The feasibility of implementing inclusive zoning in key growth areas, such as the Maple Ridge Town Centre, will be reviewed by staff. A financial feasibility assessment, taking into account local property dynamics and the context of Maple Ridge, will potentially be a significant factor determining the policy's effectiveness. Developers will likely want to ensure profitability despite the minimum requirement for affordable non-market units, as otherwise, the implementation of an inclusionary zoning policy can instead become a disincentive, pushing developers towards building in other areas where such a policy does not apply.

The housing needs report has provided a necessary foundation for the municipality to work on in delivering on housing targets. Moving forwards, the housing strategies and implementation actions deployed would need to consider correlation with other research insights and datasets such as age, immigrant status and cultural filters to enable a further nuanced understanding of the local context and the household profiles impacted by the housing affordability pressures. This will enable the provision of appropriate services and to direct affordable housing units towards specific groups and in directed areas (e.g. seniors, newcomers, indigenous or specific visible minorities). For instance, an understanding of the geographic distribution of age demographics would help to better plan for seniors' liveability and care needs in targeted areas, and to help seniors age-in-place within the neighbourhoods they are already familiar with.

The Housing Needs Report (HNR) projections indicate that half of the units needed in the next 5-10 years are studio/1-bedroom units (49%), with 19% being 2-bedroom units, and the remaining third as 3-bedroom and larger sized units. There is a concern that rather than building liveable homes, this may instead facilitate developers to provide small apartments to gain the most profitability from studio/1-bedroom and 2-bedroom units, which will be untenable for households with families but would become a choice of last resort due to the lack of availability of affordable larger-sized family units. To incentivize affordable housing suitable for families, the suggestion to omit or reduce the counting of the floor space for the third or more bedrooms as part of the floor area ratio (FAR) will be explored. Implementing this measure as a density bonus could encourage larger-sized units for families and multi-generational living.

Given the rapidly aging demographic in Maple Ridge and to meet those with accessibility needs, adoption of adaptable design standards for all new housing units could be considered. This would

align with new provincial requirements that will become effective as of March 10, 2025 which would require municipalities to require 100% adaptable suites in large apartment and condominium buildings and first floor suites in smaller apartment buildings. The Adaptable Housing Standards are currently included as optional in the *BC Building Code*.

Pathways to Affordable Home Ownership

Maple Ridge is an area that has generally higher median household incomes and has benefited from lower price-points in housing when compared to the rest of Metro Vancouver. It has therefore traditionally been a majority homeownership society that favours aspiring homeowners, with 79% of households currently owning their homes while 21% rent. The 20-year HNR projections indicate that a third of all units are to be rental units. This would shift the ratio of renters to homeowners from one-fifth to one-third by the year 2044.

The recommendation of more purpose-built rental will be pursued, given the need to rejuvenate the City's aging rental housing stock and to meet the urgent needs, particularly by equity-deserving groups impacted by the housing crisis and those within the lower-income category. Nonetheless, a more comprehensive suite of possibilities that considers affordable home ownership pathways could also be explored to meet the aspirations of middle-income households. Some of these possibilities could include reviewing the model of housing co-operatives, exploring financialization tools towards subsidized mortgage financing, and potentially lowering land cost through shorter lease tenures, etc.

Leveraging Resources and Partnerships

Several of the initiatives in the 2024 Housing Strategy have been included in the City's recent application for the CMHC's Housing Accelerator Fund (2.0) grant application [indicated with '#' in Attachment 2]. If successful, the funding would boost resources to accelerate the delivery of the initiatives.

Strategies to optimize existing and potential city-owned land and properties will continue, including leveraging on partnerships with provincial agencies such as BC Builds, and other community stakeholders.

Public Engagement:

The community engagement for the 2024 HNR and Housing Strategy included several engagement events:

- A Community Survey – open from March 7 to March 26, 2024
- Virtual Engagement with the development and non-profit community – January 24, 2024
- Community Stakeholder Workshop in Council Chambers – February 1, 2024
- Community Open House at the Maple Ridge Public Library – March 7, 2024.

The Community Survey identified community concerns and opportunities for housing in Maple Ridge. It received 47 total responses from residents across the city primarily between the ages of 35 and 64, a majority of whom owned their homes, and have lived in Canada for at least the past

five years. The survey did not receive substantial input from rental households, youth and seniors, and newcomers to Canada.

The community survey revealed that participants typically want new growth to be prioritized near the town centre, in addition to the desire for more walkable nodes with amenities outside of the town centre. A more streamlined development approval process, and further reduction/elimination of parking minimums were other suggestions offered to accelerate and incentivize affordable and market housing. Participants also believed that a diversity of housing types and tenures was needed to ameliorate the housing crisis, including missing middle developments across the city, and mid-rises and high-rises near the town centre.

Throughout the engagement, key issues emerged such as the need for more rental housing, seniors housing, and supportive housing.

Please see the Community Engagement Summary at the end of Attachment 1.

Strategic Alignment:

The 2024 Housing Strategy is an initiative under the Liveable Community Pillar of the 2023-2026 Strategic Plan.

Applicable Legislation/Bylaw/Policy:

The 2024 Housing Strategy complements the 2024 Housing Needs Report that was initiated due to provincial changes brought into effect in November, 2023 under Bill 44 – Housing Statutes Act.

CONCLUSION:

Council endorsement is being sought for the 2024 Housing Strategy which identifies key strategies to address the housing needs in Maple Ridge, as outlined in the 2024 Housing Needs Report.

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Attachments:

- (A) 2024 Housing Strategy
- (B) Annotated Next Steps and Implementation

Report Approval Details

Document Title:	2024 Housing Strategy.docx
Attachments:	- (A) Maple Ridge 2024 Housing Strategy.pdf - (B) Annotated Next Steps and Implementation.docx
Final Approval Date:	Sep 19, 2024

This report and all of its attachments were approved and signed as outlined below:

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