



# City of Richmond

## Report to Committee

**To:** Planning Committee **Date:** October 11, 2016  
**From:** Cathryn Volkering Carlile **File:** 08-4057-01/2016-Vol  
01  
 General Manager, Community Services  
**Re:** **Affordable Housing Strategy Update – Richmond Housing Affordability Profile**

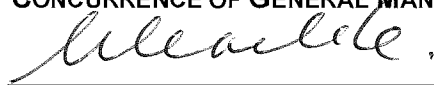

### Staff Recommendation

That the staff report titled “Affordable Housing Strategy Update –Richmond Housing Affordability Profile” dated October 11, 2016, from the General Manager, Community Services be received for information.



Cathryn Volkering Carlile  
 General Manager, Community Services  
 (604-276-4068)

Att. 3

REPORT CONCURRENCE		
<b>ROUTED TO:</b>  Policy Planning	<b>CONCURRENCE</b>  <input checked="" type="checkbox"/>	<b>CONCURRENCE OF GENERAL MANAGER</b>  
<b>REVIEWED BY STAFF REPORT / AGENDA REVIEW SUBCOMMITTEE</b>	<b>INITIALS:</b>  DW	<b>APPROVED BY CAO (ACTING).</b>  

## Staff Report

### Origin

The purpose of this report is to present Council with Richmond's *Housing Affordability Profile*. This Profile is a key deliverable and marks the completion of Phase 1 of the Affordable Housing Strategy update. The Housing Affordability Profile is comprised of three parts:

- 1) Executive Summary (Attachment 1)
- 2) Statistics Report (Attachment 2)
- 3) Consultation Summary Report (Attachment 3)

Combined, these three documents provide a comprehensive assessment of the state of housing affordability in Richmond. The Profile highlights priority groups in need and housing gaps that will be addressed during the Policy Review Phase (Phase 2), which will take place from fall 2016 – winter 2017.

This report supports Council's 2014-2018 Term Goal #2 A Vibrant, Active and Connected City:

*Continue the development and implementation of an excellent and accessible system of programs, services, and public spaces that reflect Richmond's demographics, rich heritage, diverse needs, and unique opportunities, and that facilitate active, caring, and connected communities.*

#### 2.2. *Effective social service networks.*

This report supports Council's 2014-2018 Term Goal #3 A Well-Planned Community:

*Adhere to effective planning and growth management practices to maintain and enhance the livability, sustainability and desirability of our City and its neighbourhoods, and to ensure the results match the intentions of our policies and bylaws.*

#### 3.4. *Diversity of housing stock.*

This report also supports the Social Development Strategy Goal #1: Enhance Social Equity and Inclusion:

*Strategic Direction #1: Expand Housing Choices*

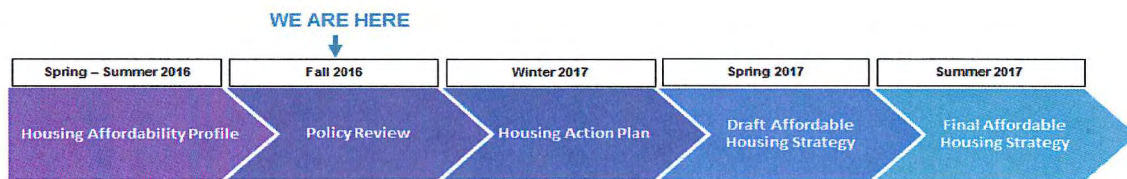
### Analysis

#### Affordable Housing Strategy Update Process

Staff are in the process of updating the City's existing Affordable Housing Strategy, originally adopted by Council in 2007. The update process will help to ensure that the Strategy remains relevant and reflects current and emerging socio-economic trends and issues, market conditions, local housing needs and the evolving role of senior government with respect to housing.

Phase 1 of the update process is now complete. The attached Housing Affordability Profile represents a critical milestone that will inform next steps in the review process.

Figure 1: Affordable Housing Strategy Update Process - Key Phases



### Housing Affordability Profile – Highlights

The following section provides highlights from the Richmond Housing Affordability Profile, Statistics Report (Attachment 2) and the Consultation Summary Report (Attachment 3).

#### *Statistics Report – Highlights*

The Housing Affordability Profile, Statistics Report (Attachment 2) is an analysis of key demographic and housing statistics that helps to highlight the emerging housing needs in Richmond. Key indicators of future housing needs are:

#### Population

- Richmond’s population is currently estimated to be 213,891;
- Richmond has a growing and aging population, which will increase the demand for more adaptable housing forms allowing seniors to age in place;
- Richmond has diverse household types including single parent families and multi-generational families, signalling a need for larger units to accommodate diverse households;
- Over 120 Richmond residents are homeless and in need of shelter; and
- Almost 9% of Richmond households are at risk of homelessness.

#### Housing Stock

- Richmond has limited rental options. Most of this inventory was built before 1980 and it is estimated that over 1,100 units are at risk of being lost due to age, condition and development pressure.

#### Renter Market

- Richmond was found to be the third most unaffordable municipality in BC for renters in terms of affordability and suitability of rental housing;
- Richmond has persistently low vacancy rates adding pressure for higher rents; and
- Median renter household incomes are approximately 30% less than that of homeowners, despite similar living costs.

### Homeownership Market

- There is a growing gap between the purchase price of units and the median annual household income.

### *Consultation Summary Report – Highlights*

The City engaged in consultation with a wide variety of stakeholders including the public, community groups, non-profit housing providers, the development industry, senior levels of government and health authorities. Detailed feedback organized by stakeholder groups and housing themes can be found in the Consultation Summary Report (Attachment 3). Below is a summary of the feedback from the consultation sessions, organized thematically by housing type:

#### Non-Market Rental Housing

- Although the current supply provides affordable and secure homes for tenants, the demand for this type of housing is greater than the supply.

#### Market Rental Housing

- Renters are increasingly experiencing difficulty finding suitable rental housing that is affordable with their incomes; and
- The development community is interested in City incentives to build more purpose built market rental housing.

#### Low-End Market Rental Housing

- Clustering low-end market rental units would allow non-profit organizations to provide more efficient delivery of services and tenant supports and have greater control over the maintenance and management of the units;
- The public, non-profit service providers and the development community desire a centralized waitlist;
- The public and non-profits wish to have a better management system in place to ensure households in need are selected and that ongoing tenant support is provided; and
- The development community expressed concern regarding the ongoing management of low-end market rental units, as many of the stakeholders are not in the business of property management and lack the resources or expertise.

#### Homeownership

- Families and young adults are moving away to more affordable communities in order to purchase homes; and
- The public desires more opportunities for homeownership, including the ability to purchase homes located on smaller lots or in stacked townhouses.

### *Priority Groups in Need*

Based on the review of key demographics and housing data, combined with feedback from recent community consultation activities, the following groups in need of affordable housing have been identified as:



- Families;
- Low-moderate income households;
- Persons with disabilities;
- Seniors; and
- Vulnerable populations including households on fixed incomes, persons experiencing homelessness, women and children experiencing family violence, persons with mental health and addiction issues and Aboriginal populations.

### *Housing Gaps*

Preliminary data analysis highlights that Richmond's population is growing, aging and increasingly diverse. Compounded with low vacancy rates and escalating housing prices, it can be inferred that many Richmond households face significant barriers in finding housing that is suitable and affordable. Through various consultation activities with members of the public and key community stakeholders, it was indicated that there are a range of gaps in affordable housing in Richmond. Despite the variety of housing types available in Richmond, including the existing stock of purpose-built, non-market and low-end-market rental housing, the current demand exceeds the supply. The housing gaps are identified as:

- Family friendly units across the housing continuum;
- Accessible and adaptable units along the housing continuum;
- All types of rental housing;
- Non-market housing with supports; and
- Emergency shelter spaces for women and children.

In addition to these housing gaps, the City acknowledges that housing with licenced care is needed in Richmond, as identified by key stakeholders. As this type of housing and care is primarily the mandate of senior government and health authorities, the City itself may not be able to propose initiatives to address these gaps but supports their provision in the OCP. These housing gaps are identified as:

- Licenced care for persons with complex disabilities;
- Residential care beds; and
- Semi-independent and supportive housing for individuals, including seniors with mental health issues.

The Housing Affordability Profile has provided staff with information on the current housing gaps and emerging community needs, and challenges and successes of the current affordable housing policies. This information will be used to strengthen and update existing affordable housing policies throughout the Policy Review (Phase 2).

### **Financial Impact**

None.

**Next Steps**

The affordability challenges and gaps identified through the Housing Affordability Profile are now informing the update of the City's existing Affordable Housing Strategy priorities (low-end market rental, subsidized rental and entry-level homeownership) to ensure that Richmond develops policies that will generate a range of affordable housing options for all household types. Recent announcements from senior governments regarding affordable housing investments will be addressed as part of this review.

It is anticipated that staff will present a report of housing policy options in early 2017 for Council consideration, and subsequent to Council approval will consult with stakeholders on possible policy updates in winter 2017.

**Conclusion**

With Metro Vancouver's estimation of 2,600 housing units for low-moderate income households needed in Richmond over the next 10 years, it is timely to review the successes and challenges of the current affordable housing policies. A thorough analysis of the existing affordable housing policies will generate policy recommendations that will better respond to current housing needs, which have been identified in the Housing Affordability Profile. This is especially important considering the current rental and homeownership markets in Richmond with high rents and purchase prices that may be out of reach for many Richmond residents. Encouraging more affordable housing opportunities along the housing continuum will help to generate a full range of options to meet the needs of a diverse population.



Joyce Rautenberg  
Affordable Housing Coordinator  
(604-247-4916)

- Att. 1: Richmond Housing Affordability Profile – Executive Summary
- 2: Richmond Housing Affordability Profile – Statistics Report
- 3: Richmond Housing Affordability Profile – Consultation Summary Report

# City of Richmond Housing Affordability Profile *Executive Summary*

Community Social  
Development Department  
November 2016



## *Purpose*

The City of Richmond's 2007 Affordable Housing Strategy is currently being updated to reflect current and future needs of Richmond and will help the City reach its goal of being a liveable and inclusive community.

The Housing Affordability Profile is a critical step in the update process. The profile identifies the state of housing in Richmond through a review of key demographics and housing statistics as well as feedback from stakeholders including the public, community groups and non-profit housing providers, the development industry, and senior governments.





What we know

# The Facts



# Population

Over

**120**



**Richmond residents are**

**homeless** and in need of shelter and affordable housing options

## Lower median incomes

Richmond median household income is **\$60,479**

**Lower than most municipalities in**

**Metro Vancouver**

and may not be sufficient to cover housing and living costs

## A growing and aging population



30% more residents by 2041—  
280,000 people

In 2011, seniors made up **14%** of the population—this is projected to grow to **26%** by 2041, increasing demand for more affordable and accessible housing forms allowing seniors to age in place

## Higher rates of low-income individuals



**22.4%** in 2011 compared to BC (16.2%) and Canada wide (14.9%).  
In Richmond—**20%** of these individuals were children

## Growing and diverse households types



Greater number of families with children, single parent families, and multiple family households compared to regional and national averages indicating a need for diverse housing forms



## Living on the **Edge**

Almost **9%** (5,320) of all Richmond households are **at risk of homelessness** (living in core need and spending more than 50% of income on housing, higher than the recommended 30%)



# The City's Housing Stock

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## Limited rental options

Richmond only has **0.4%** of Metro Vancouver's existing rental housing stock

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## Aging rental housing stock



Most of the City's purpose built rental inventory (3,477 apartments and townhouses as of 2016) **was built before 1980 and is an important part of the City's affordable rental stock**

**Over 1,100** purpose built rental apartments in Richmond are at risk of being lost due to age, condition and development pressure

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## Increasing Density

Apartments have dominated residential development since 2009 and the number of single family homes is decreasing



# Renters

## Situation **CRITICAL**

Richmond is the **third most unaffordable municipality** in BC for renters in terms of affordability and suitability of rental housing (BCNHPA Rental Housing Index)

### A constrained rental market





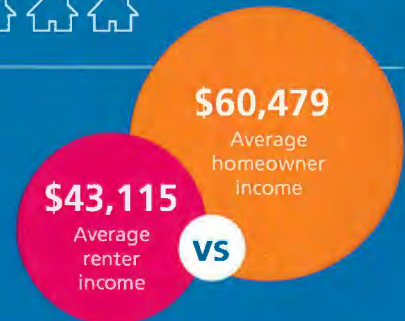
**0.9%**  
Vacancy Rate

In 2015 the **vacancy rate** was **0.9%**—far below a ‘healthy’ housing market of **3%**, adding pressure for higher rents

### Increasing rents

How much do you need to earn to affordably rent in Richmond?

Type	Average monthly rent	Increase since 2011	Annual income necessary
 <b>1 Bed</b>	\$1,025	13.2%	\$39,760
 <b>2 Bed</b>	\$1,296	1.4%	\$47,920
 <b>3+ Bed</b>	\$1,596	20.5%	\$53,080



Median household incomes for renters are approximately **30% less** than homeowners in Richmond, despite similar living costs



In 2015, **641 Richmond households** were waiting for provincially subsidized housing, a 49% increase since 2009 (a waitlist of 5–7 years):

**234 families** | **274 seniors** | **73 persons with disabilities**



**47.5%** of all renter households spend more than **30%** on their housing costs, and may be living in unaffordable situations



### Expiring Operating Agreements—An Opportunity or Challenge?






**1,543** non market housing units in Richmond (61% of total non-market stock) are faced with expiring federal funding over the next 5 years, leading to uncertainty for Richmond’s affordable housing stock



# Homeowners

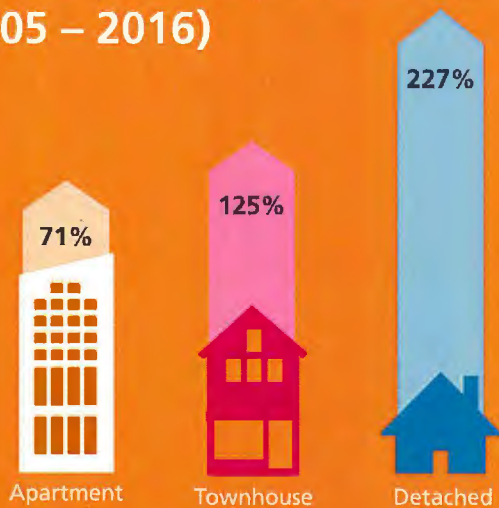
## How much does it cost to own in Richmond?

Benchmark prices in Richmond and annual income necessary to affordably purchase (as of August 2016)

Type	Benchmark Price	Annual income necessary with a 20% down payment
 Single Detached	\$1,717,100	\$250,708
 Townhouse	\$724,100	\$111,495
 Apartment	\$432,200	\$69,195

→ Far above the **median household income** of **\$60,479** in Richmond

## The growing gap between homeownership and income (2005 – 2016)



Housing cost increase (2005–2016)

However, average annual income only increased **20.8%** from 2001–2011 signalling a growing housing affordability gap

## ~~cannot~~ Who can afford to buy an apartment in Richmond?

(based on the median provincial income and the benchmark apartment)



**Retail Sales**  
\$38,078



**Nurses**  
\$59,995



**Teachers**  
\$57,922

# What we've heard

## *Stakeholder Feedback*

The City engaged in consultation with a wide variety of stakeholders, including the public, community groups, non-profit housing providers, the development industry, and senior governments. The following is selected stakeholder feedback organized by housing theme.





## Low-end Market Rental

- Clustering these units would allow a more efficient delivery of services
- The public, non-profits, and the development community express a need for a more centralized waitlist to improve access to housing information and availability
- The public and non-profits desire better administration of the units so that appropriate applicants are selected and ongoing support is offered to tenants

## Non-Market Housing

- Existing supply is aging and will be in need of improvements
- Many low-income households are spending far greater than 30% of their income in the private market while waiting for non-market housing on the BC Housing Registry waitlist

## Market Rental Housing

- Renters are experiencing difficulty finding suitable housing that is affordable with their incomes
- Affordable older stock of rental housing is being renovated for higher rents ("renoviction") and displacing tenants

## Family Friendly Housing

- Many families are faced with difficult choices between living in unaffordable units or living in inadequately sized units
- Family friendly housing is needed along the housing continuum, for both renter and owner households

## Homeownership

- High demand is causing bidding wars for home purchase and has priced many households out of the market, especially families and first time homebuyers
- Families and young adults are moving to more affordable communities
- There is a desire for more homeownership options, including smaller lot sizes and stacked townhomes





## *Key Housing Needs and Gaps in Richmond*

Based on the review of key demographic and housing data, combined with feedback from recent community consultation activities, the following groups in need and housing gaps have been identified:

### **Groups in Need:**

- Families
- Low-moderate income earners
- Persons with disabilities
- Seniors
- Vulnerable populations (households on fixed incomes, persons experiencing homelessness, women and children experiencing family violence, individuals with mental health/addictions issues, and Aboriginal populations)





# Housing Continuum

Homeless and At Risk			Rental Housing				Homeownership	
Emergency Weather Shelters	Shelters	Transitional Housing	Non-Market/Social Housing	Low-End-Market Rental	Purpose Built Rental	Secondary Market Rental	Affordable Homeownership	Market Homeownership
Temporary shelters opened when an Extreme Weather Alert is issued.	Short-stay housing with varying levels of support to individuals.	Short to medium term housing that includes the provision of support services (on or off-site), to help people move towards self-sufficiency.	This housing usually receives funding from senior government and includes housing managed by BC Housing, Metro Vancouver, non-profit and co-operative housing providers.	Rental units secured through inclusionary zoning. Targets low-moderate income households with rents set at below market rates.	Residential housing built as rental units, and may not be converted into stratified units. May be owned by a developer or a non-profit organization, or a secondary suite on a single-family lot.	Privately owned condominiums that could be rented out by the owner at market rate.	Units affordable to middle income home buyers. These housing units are usually modestly sized and targeted to first-time home buyers.	Ownership including single family dwellings, row houses, and strata owned condominiums at market prices.

## Housing Gaps:

Despite the mix of housing types currently available in Richmond, movement along the continuum is currently strained due to the high land values and low vacancy rates. Key housing gaps in Richmond are:

- All types of rental housing
- Non-market housing with supports
- Family friendly housing along the continuum
- Accessible and adaptable units along the continuum
- Emergency shelter beds

Outside of the City's mandate, it is recognized that there is a lack of licensed care facilities, including:

- Licensed care for persons with complex disabilities
- Residential care bed
- Semi-independent and supportive housing for seniors with mental health issues

# *Moving Forward*

Affordability gaps and challenges identified in the Housing Affordability Profile will inform the development of new and updated municipal actions aimed at ensuring a range of affordable housing choices are available in Richmond for individuals and families of all ages, types and incomes.



City of Richmond

# Housing Affordability Profile

Part 1 – Statistics Report





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# 1. Introduction

Housing affordability continues to be a critical issue both regionally and at the local level. Richmond's *Affordable Housing Strategy* (AHS), adopted by Council in 2007, is currently being updated to reflect current and future needs of the community and to align with City and regional planning goals. Central to this update is understanding the housing affordability context in Richmond and the needs of existing and future residents so that anticipated policy recommendations can effectively address identified gaps and priorities. This profile helps to identify current and emerging trends relative to Richmond's housing market and highlights affordability needs through an analysis of available current demographic and housing data. This quantitative analysis, combined with results from consultations during May and June, 2016 with a broad range of stakeholders including the public, senior government and the private and non-profit housing sectors, will help inform the Strategy update.

## 1.1 Housing and Complete Communities

### 1.1.1 What is Housing Affordability?

Housing affordability is a relative term linking housing costs to a households' gross income. According to Canadian Mortgage Housing Corporation (CMHC), households should not spend more than 30% of their before tax income on housing costs. For renters, this includes rent and utilities and for homeowners, includes mortgage payments, utilities, property taxes and house insurance.

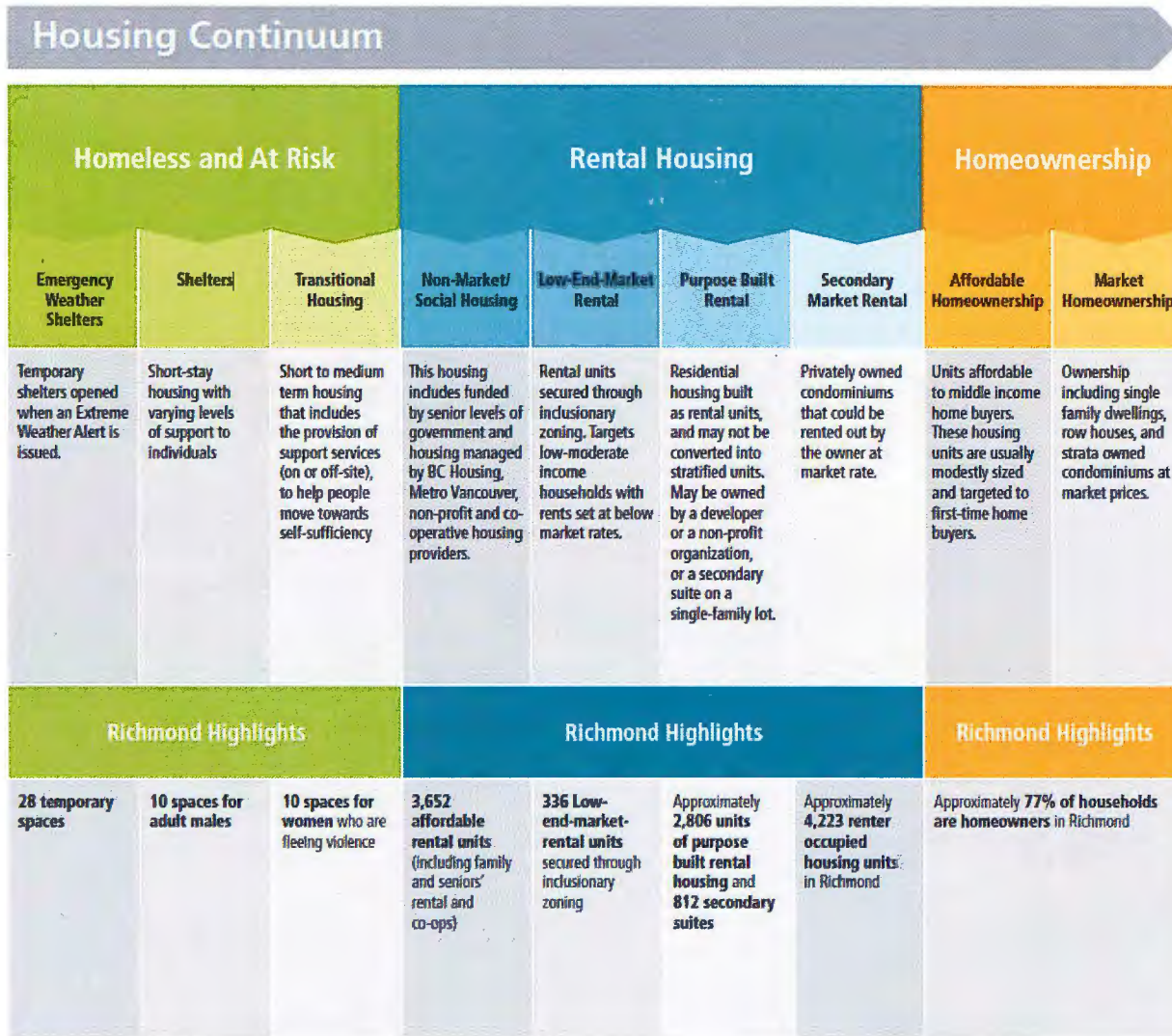
Appropriate housing is defined as housing that is affordable, adequate and suitable:



### 1.1.2 The Benefits of Affordable Housing

Every household should have access to housing that is affordable, adequate and suitable for their income and specific needs. A community should include an appropriate mix of housing choices for a diversity of households that need them. The housing continuum highlighted in Figure 1 is a useful framework that identifies this spectrum of choices including ownership and rental, as well as government supported non-market housing such as non-profit, co-op and emergency shelters.

Figure 1: Housing Continuum



Communities with a mix of housing options will provide a range of benefits including:

- Supporting economic growth by providing local workers and residents with appropriate local housing options;
- Reducing pressure on urban sprawl and traffic congestion by ensuring households can afford housing within their community;
- Creating diversity by allowing different housing forms and sizes to accommodate growing families, local workers and seniors for example; and
- Social diversity by supporting options for all income levels and housing with supports for households with barriers to housing.



## 2. Policy Context

### 2.1 Senior Government

The Federal and Provincial governments in Canada have traditionally and historically played a major role in the provision of affordable housing. This has shifted significantly over the past 20+ years, as senior government policy changes have resulted in less funding to support the creation of new affordable housing options for low and moderate income households. In BC, the Provincial Government has continued to match available federal funding on housing but with an increased focus on providing rent supplements as the primary means of improving affordability for low-income households (Metro Vancouver, 2015). These changes have continued to place considerable pressure on local governments to become more active beyond their primary land use planning and development approvals role in the provision of affordable housing.

### 2.2 Metro Vancouver

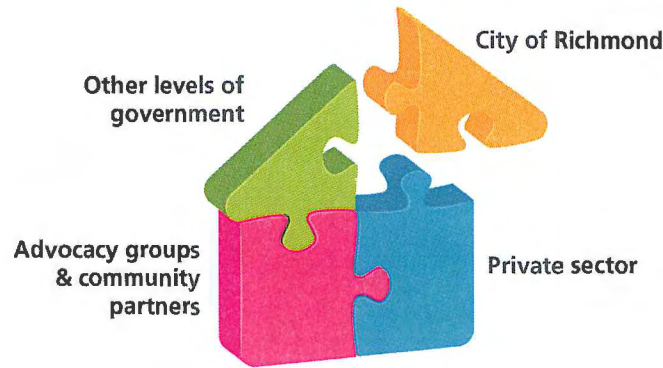
*Metro Vancouver 2040-Shaping Our Future (2011)*, the regional growth strategy, provides the overall growth management framework for Metro Vancouver. It coordinates regional land use and transportation planning and directs the bulk of future growth to urban centres. It also provides population, employment and housing projections to inform municipalities of future demands on specific communities. In supporting the regional growth strategy, municipalities are required to develop local Housing Action Plans, which are intended to play an important role in implementing regional goals to provide diverse and affordable housing choices.

In May 2016, the Metro Vancouver Board adopted an updated Regional Affordable Housing Strategy (RAHS) that includes a renewed vision, goals, strategies and recommended actions for key housing stakeholders including the Regional District, Metro Vancouver Housing Corporation, member municipalities, senior governments, private and non-profit sectors, TransLink and local health authorities. While recognizing that a range of rental and homeownership options in a variety of forms, sizes and price points are important to support economic growth and the development of complete communities, the RAHS focuses primarily on:

- Rental housing (both market and non-market);
- Transit oriented affordable housing developments; and
- The housing needs of very low and low income households (e.g. households earning approximately \$30,000 annually and between \$30,000 and \$50,000 annually).

### 2.3 City of Richmond

Although the mandate to provide affordable housing is the primary responsibility of senior governments, Richmond has long acknowledged that providing a range of affordable and diverse housing types for residents is an integral part of creating a liveable community. The City recognizes that it cannot solve local affordable issues on its own, but can play a role within its authority in partnership with senior levels of government, the private and non-profit sectors. Many affordable units in Richmond, especially those built prior to 2007, when the current Affordable Housing Strategy (AHS) was adopted, are the result of collaboration among these key partners.



The City continues to use an integrated approach to tackle local housing affordability issues including land use planning (*Official Community Plan*), social planning (*Social Development Strategy*), and the AHS which prioritizes the need for:



**Subsidized (Non-market) rental**  
Annual household incomes  
less than \$34,000



**Low End Market Rental**  
Annual household incomes  
between \$34,000 and \$57,000



**Entry Level (affordable)  
Homeownership**  
Annual household incomes  
less than \$64,000

### 2.3.1 Subsidized Housing

*Subsidized housing* is a form of non-market housing. Subsidized housing funded by senior government and managed by non-profit groups is often referred to as social housing and provides affordable rental units for households requiring deep subsidies. In Richmond, subsidized housing refers to housing for households with annual incomes of less than \$34,000, or that is partially financed with developer cash contributions from the Affordable Housing Reserve Fund and is provided in partnership with non-profit organizations and/or senior governments. This housing is intended to meet the specific needs of households, including: individuals experiencing homelessness, addictions, mental health challenges, or disabilities; single parents with limited income; seniors on fixed pension; and other groups in need.

### 2.3.2 Low-end Market Rental (LEMR) Housing

*Low-End Market Rental (LEMR)* units are targeted at low to moderate income households earning between \$34,000 - \$57,500 and are secured through the City’s inclusionary zoning policy. In exchange for a density bonus, residential developments greater than 80 units are required to provide a minimum of 5% LEMR units.

### 2.3.3 Entry Level Homeownership

*Entry Level Homeownership* refers to modest housing units that are affordable for first-time homebuyers. In many other jurisdictions, this is commonly referred to as ‘affordable homeownership’ and often helps to create housing stock that is affordable in perpetuity through resale restrictions. In Richmond, these units are intended to be targeted to households with annual incomes of less than \$60,000.

Through implementation of the 2007 AHS, the City, working collaboratively with the private sector, has been able to secure 1,392 units of affordable housing for low-income households. This is in addition to the 3,175 affordable rental units in the City that were built prior to 2007, largely through the efforts of senior government and non-profit organizations. Figure 2 summarizes the City’s achievements to date supporting and facilitating affordable housing in Richmond.

**Figure 2: Richmond’s Achievements Highlights**

# Highlights

## Affordable Housing Achievements (as of August 2016)

### Affordable Housing Inventory

- 1,415 units secured through the Affordable Housing Strategy since 2007:



- 3,175 affordable rental units secured outside of the Affordable Housing Strategy (including family and seniors’ rental, and co-ops)

### City Contributions to Affordable Housing Projects

- The City has made significant contributions over the past three years towards the construction costs and municipal fees for two local housing developments:
  - \$24.1 million to the Kiwanis Towers for low-income seniors’ rental housing (*project completed*).
  - \$19.1 million to the Storeys development for vulnerable individuals and families (*project under construction*).

### Land Partnerships

- The City has leased seven (7) City-owned properties at below market rates to non-profit housing providers



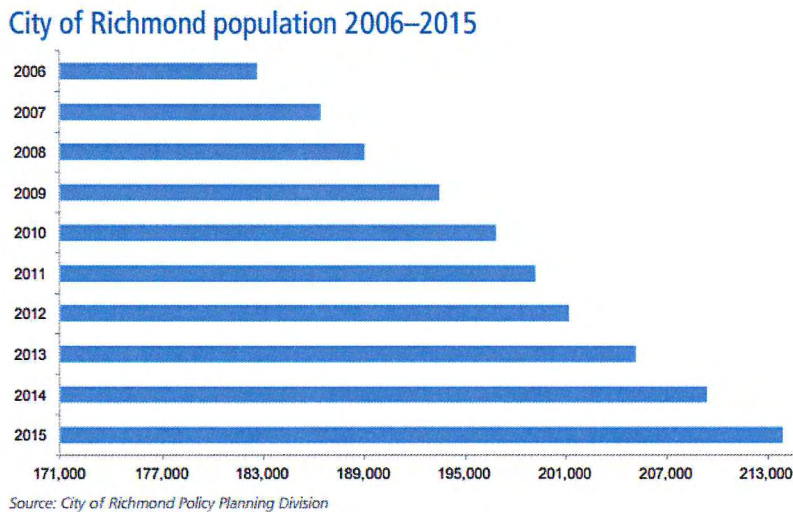
### 3. Richmond at a Glance – Population and Housing

#### 3.1 Population

In 2016, the City’s estimated population is 213,891 making Richmond the fourth largest municipality in British Columbia after Vancouver, Surrey and Burnaby.

Richmond’s population is both growing and getting older. Total population growth between 2006 and 2011 was 9.2%, similar to the regional growth rate of 9.3% (City of Richmond, 2014). The fastest growing planning areas of Richmond during this time period were City Centre, Steveston, Shellmont, West Cambie and Broadmoor neighborhoods. By 2041, the City’s population is projected to grow to 280,000 residents – a 30.9% increase from 2016.

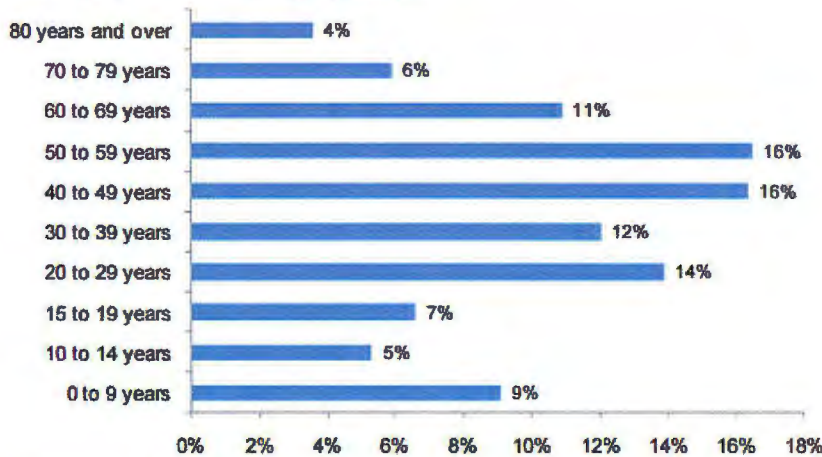
**Figure 3: City of Richmond Population Growth 2006 - 2015**



In 2011, individuals over the age of 65 accounted for 13.7% of the total population – a 2% (6,690 residents) increase from 2001 (2001 & 2011 Census). The percentage of seniors is expected to increase significantly – accounting for 26% of the population by 2041 (City of Richmond, 2012 Official Community Plan). This trend will have a strong influence on future housing demand in the City, such as the need for more affordable and accessible forms of housing that will allow seniors to age in place.

**Figure 4: City of Richmond Populations, 2011 by Age Groups**

**Total population by age groups**



Source: Statistics Canada 2011 Census of Population

In 2011, the number of census families in Richmond was 55,400, which is an increase of 10.3% from 2006, compared to the national rate of increase of 5.8% (2011 Census).<sup>1</sup> According to the 2011 Census, Richmond has an average of 3.0 persons per census family which is comparable to Province wide statistics but slightly higher than the average family size in Metro Vancouver (2011 Census).

Figure 5 highlights family composition comparisons between Richmond, Metro Vancouver, British Columbia and Canada.

**Figure 5: Percentage of Census Family, by Type<sup>2</sup>**

Census Family	Richmond	Metro Vancouver	British Columbia	Canada
Couples with children 24 and under	31.6	26.9	24.4	26.5
Lone parent family households	11.3	9.6	9.6	10.3
Multiple family households	5.1	3.8	2.9	2.0
Single person households	20.9	28.2	28.3	27.6

Source: 2011 Census

<sup>1</sup> According to Statistics Canada, a “census family” refers to related individuals who may or may not live in the same private dwelling. In comparison, private households refer to a person or a group of persons who occupy a private dwelling as their usual place of residence. The number of private households in Richmond increased 10.6% from 2006 (61,435) to 2011 (67,975) (2011 Census).

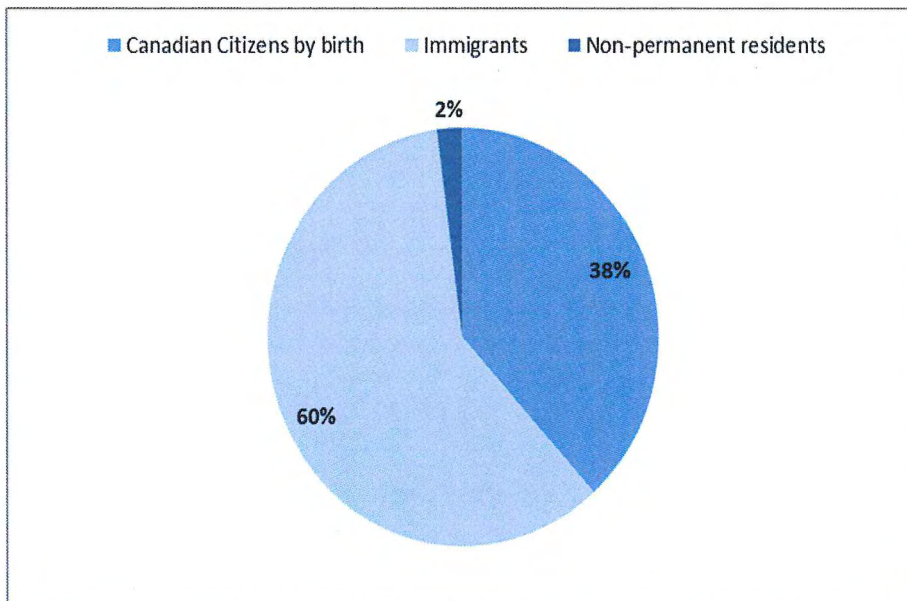
<sup>2</sup> According to Statistics Canada, a ‘couple with children 24 and under’ refers to households with at least one-child aged 24 and under; a ‘lone-parent-family household’ refers to all lone-parent family households regardless of age of children; and a ‘multiple-family household’ refers to a household in which two or more census families (with or without additional persons) occupy the same private dwelling.

Family composition has an impact on demand for specific housing forms. Compared to regional and national averages, Richmond has a greater percentage of families with children 24 and under living at home, lone parent families and multiple family households. This has an implication on the demand for larger units that can accommodate growing families and multi-family households. Lone parent households typically earn below the median household income and may struggle to find housing that is affordable and large enough for their family.

*A Culturally Diverse Community*

Figure 6 highlights the immigration status of Richmond residents in 2011. While 72,480 residents were born in Canada, 112,875 were immigrants. In addition, 3,955 persons currently residing in the City were non-permanent residents, including those with a work or study permits or refugee claimants. Immigration has provided many benefits to Richmond by strengthening our economy, adding cultural diversity and supporting an enhancement of civic amenities.

**Figure 6: Population in Richmond by Immigration Status in 2011**



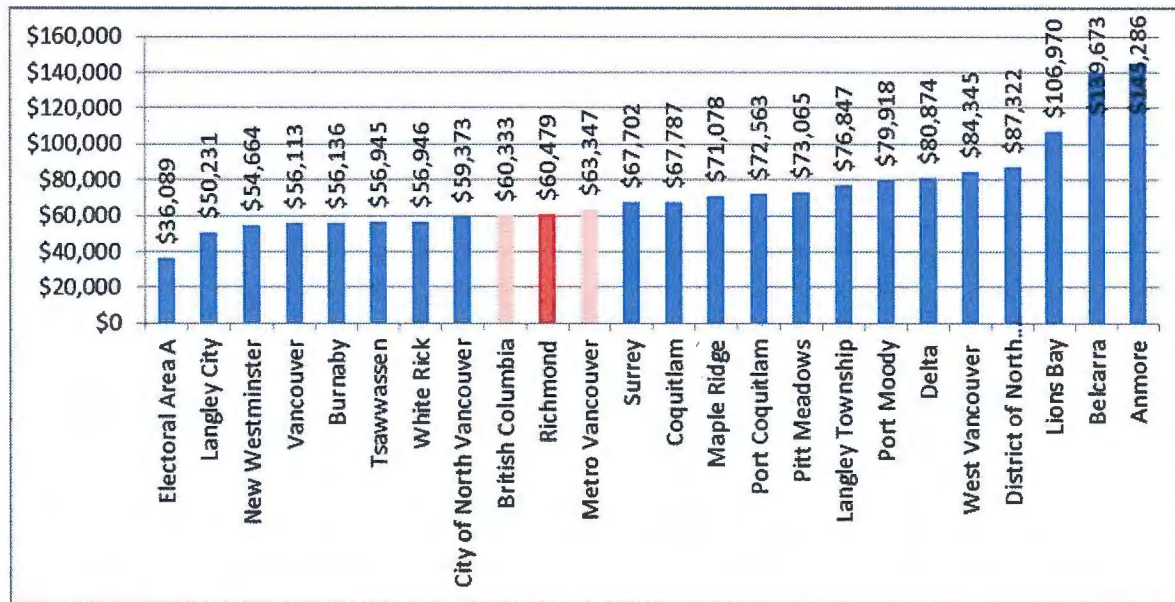
Source: 2011 NHS.

**3.2 Income**

In 2011, the median annual household income in Richmond was \$60,479. While higher than the City of Vancouver, this is lower than several other Metro Vancouver municipalities and the regional median income. Median household income can be used a measure for determining a household’s ability to find housing in their community at an affordable price.



**Figure 7: Median Household Total Incomes by Municipality in 2011**



Source: 2011 NHS.

Incomes in Richmond vary substantially depending on type of household. For example, median gross family income for lone-parent families was \$42,129 (2011 NHS), substantially less than the median income for all Richmond households. In an environment of increasing housing costs, these families in particular may be experiencing affordability challenges.

The Low-Income Measure after tax (LIM-AT)<sup>3</sup> provides municipalities with an indicator of the number of households that may be struggling to find housing. According to this measure, Statistics Canada estimated that 22.4% of Richmond residents were considered low-income in 2011. This represents a 1.5% increase since 2006. The percentage of low-income households in Richmond is significantly greater than the provincial (16.4%) and national (14.9%) averages (2011 NHS). Presently, Richmond’s low-income households are concentrated in City Centre, Thompson, Blundell, and West Cambie planning areas. Of particular note is that 20.8% of all low-income residents in 2011 were children under the age of 18. These estimates however, may not reflect an accurate number of those who are truly low-income due to Canadian and foreign tax laws.

**Figure 8: Richmond Population in Low-Income by LIM-AT**

Richmond Population in Low-Income by Age	
Under 18 Years	8,820
18 - 64 Years	28,700
65+ Years	4,855
<b>Total Persons in Low-Income</b>	<b>42,365</b>

Source: 2011 NHS.

<sup>3</sup> This measurement is a fixed percentage (50%) of median adjusted after-tax income of households observed at the person level, where “adjusted” indicates that a household’s needs are taken into account. Adjustment for household sizes reflects the fact that a household’s needs increase as the number of members increases, although not necessarily by the same proportion per additional member. For example, if a household of 4 persons has an after tax income of less than \$38,920 all members of the household are considered low-income. (Statistics Canada, 2010).

### 3.3 Employment

#### *Disparity Between Local Workforce Salaries and Cost of Housing*

According to the 2011 NHS, there were 126,105 jobs in Richmond including those with a fixed workplace, no work place (including contractors) and those who work from home. The most prevalent occupations in Richmond are the sales and service sector (29% or 32,215 jobs); business, finance, and administration (18% or 20,405 jobs); and management occupations (12% or 12,090 jobs) (2011 NHS).<sup>4</sup>

Figure 9 highlights the average salaries (provincially) for these employment sectors. To affordably purchase an apartment in Richmond, households would need to earn a minimum of \$65,171 annually. On average, two-thirds of Richmond's top occupations do not provide enough compensation for employees to purchase an apartment in the City (assuming 30% of total income spent on shelter).

**Figure 9: Richmond Top Occupation Sectors with Average British Columbia Salary**

Top 3 Occupation Sectors with Average British Columbia Salary	
Sales and Service	\$23,257
Business, Finance, and Administration	\$42,143
Management Occupations	\$68,991

Source: 2011 NHS.

To affordably rent the average one-bedroom in Richmond, households would need to earn \$41,000 annually. Figure 10 highlights the top five occupations in Richmond for individuals that live and rent in the City. Of these, only employees in the Professional, Scientific & Technical Services earn enough compensation to affordably rent a one bedroom apartment in Richmond (assuming 30% of total income spent on shelter). In 2016, the Canadian Centre for Policy Alternatives found that the percentage of working poor individuals in Richmond (10.5%) is higher than the Metro Vancouver average (10.4%).<sup>5</sup>

**Figure 10: Top Occupations for Richmond Renter Households and Average Salaries**

Top Occupations in Richmond and Average Salaries		
Occupation	Number of Renter Households Employed	Average Individual Income
Restaurant and Hospitality	2,980	\$21,655
Retail	1,985	\$28,332
Professional, Scientific & Technical Services	1,575	\$45,601
Healthcare & Social Services	1,515	\$37,140
Transportation & Warehousing	1,445	\$37,354

Source: BCNPHA Rental Housing Index, 2014.

<sup>4</sup> The most prevalent occupations in Richmond are given as a percentage of the total occupations in Richmond that have a fixed workplace and those that work from home, from a total of 109,945 jobs.

<sup>5</sup> The Canadian Centre for Policy Alternatives used the Metcalf Foundation's definition of the working poor. According to this definition, an individual is considered to be a member of the working poor if they are between the ages of 18 – 64, live in a family with an after-tax income below Statistics Canada's Low Income Measure, earn at least \$3,000 per year, are not a student, and live independently (alone with a spouse and/or dependent children, but not with parents or other relatives).



This data suggests that housing affordability may be a significant challenge for many residents who comprise a major proportion of the local work force. This observation supports findings in the June 2014 Business Development Survey<sup>6</sup> conducted by the City of Richmond which identified cost of living and housing affordability among the top concerns for local employees. More recently, a survey conducted in July 2016 by the Richmond Chamber of Commerce found that housing unaffordability had become a significant employee recruitment and retention issue for the majority of its members. The City's *Social Development Strategy* recognizes this challenge and the need to explore options for increasing the supply of “work force” housing, as ensuring local workers can live in Richmond is essential to creating a complete community.

### 3.4 Housing Tenure

The City is increasingly becoming a city of homeowners. According to the 2011 National Household Survey (NHS), 77.1% (52,420) of households in Richmond were homeowners, while 22.9% (15,555) were renters. In 2001, 71% of households in the City were homeowners and 29% were renters.

### 3.5 Housing Stock

Figure 11 highlights the number of units by type in 2006 and 2011. The number of single family detached housing is decreasing while multi-family residential development is increasing throughout the City. The most significant increase was for apartments greater than five stories going from 3,760 in 2006 to 13,445 in 2011.

**Figure 11: Number of Units of Housing, by Type – 2006 and 2011**

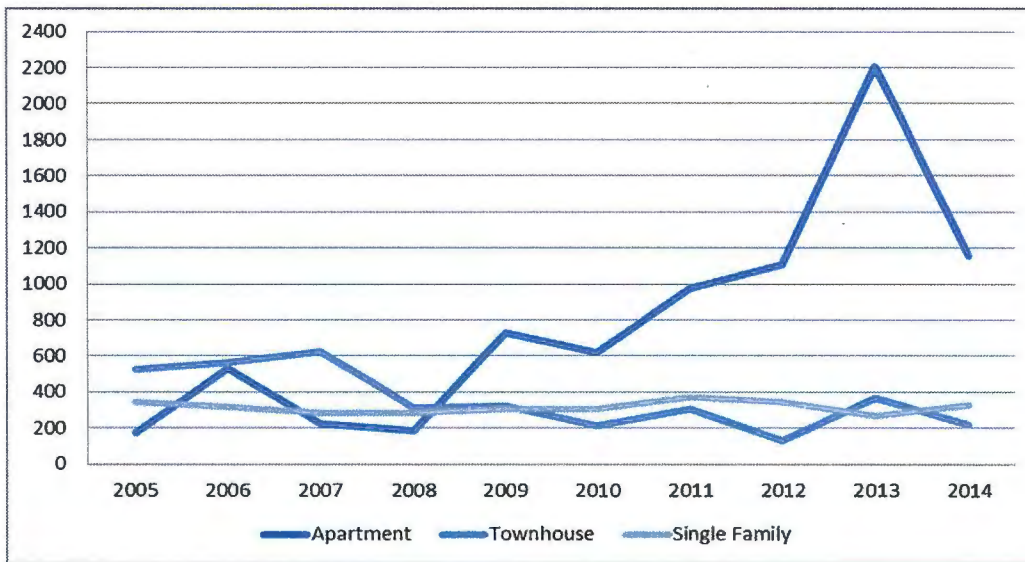
Housing Type	2006		2011	
	# of Units	% of Total	# of Units	% of Total
Single-Detached House	25,385	41.3	25,320	37.2
Apartment (fewer than 5 storeys)	15,160	24.6	16,210	23.8
Row House	11,805	19.2	13,445	19.8
Apartment (greater than 5 storeys)	3,760	6.1	13,445	10.2
Duplex	3,230	5.2	4,090	6.0
Semi-Detached House	1,840	2.9	1,695	2.5
Moveable Dwelling	235	0.38	250	0.4
Other Single-Attached House	10	0.02	20	0.03
Total # of Occupied Dwellings	61,430	100	67,980	100

Source: 2011 NHS.

This trend is further reflected in the City's recent building permit statistics. In 2014, apartments comprised 71% of all housing starts in Richmond, followed by single family dwellings (21%), and townhomes (8%). Figure 9 displays the number of completed new housing units in Richmond by unit type, highlighting that apartments have dominated residential development in Richmond since 2009.

<sup>6</sup> This survey included responses from 52 companies representing over 1,000 employees.

**Figure 12: Completions in Richmond 2005 - 2014, by Unit Type**

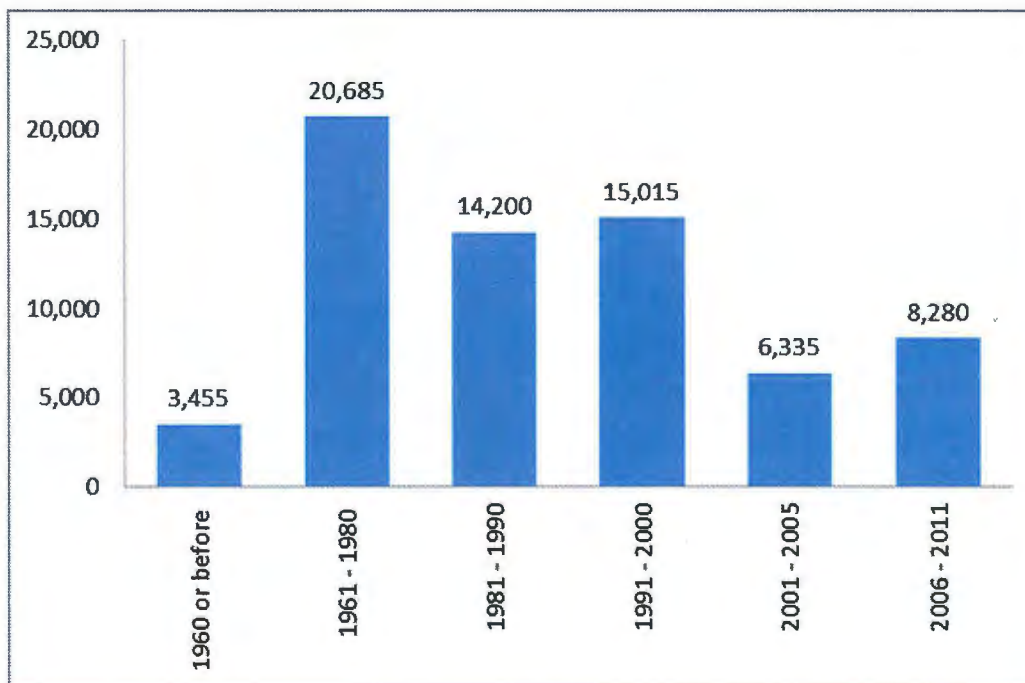


Source: City of Richmond building permits records.

### 3.6 Age of Housing Stock

While recent residential construction activity continues to add substantial amounts of new housing, homes built prior to 1980 make up over 36% of the City’s housing inventory (2011 NHS). This is an important and significant part of the City’s overall housing stock which, due to its age may need substantial improvements and may be facing pressure for redevelopment.

**Figure 13: Age of Richmond's Housing Stock by Years Old in 2011**



Source: NHS, 2011.

Of particular interest is the City's inventory of 3,477 purpose-built rental units, most of which were built between 1960 and 1990 and which constitute a significant amount of the City's affordable housing stock. Much of this stock may be under pressure for redevelopment due to its age, condition and the potential for higher density development. In 2012, Metro Vancouver's Rental Inventory and Risk Analysis estimated that 15 properties comprising a total of 1,180 rental units in Richmond were at high risk of redevelopment. The City is currently preparing a policy aimed at protecting and enhancing this important component of Richmond's housing stock.



## 4. Richmond's Housing Market

### 4.1 Non- Market Housing

#### 4.1.1 The Facts

There are currently 2,874 non-market housing units in Richmond that include assisted and co-op family housing and which were secured primarily through the efforts of the non-profit sector with a variety of earlier senior government funding programs prior to 2007. The City currently leases seven (7) City-owned properties at below market rates to non-profit housing providers. In addition, 477 subsidized rental units have been secured through the 2007 AHS.

A critical issue with respect to much of the older affordable housing stock is expiring operating agreements, whereby senior governments provided subsidies to non-profit and co-operative (co-op) societies to support the financial viability of affordable housing projects, and subsidized rents for low-income tenants through a rent-geared-to-income approach. These agreements were secured during the 1960s and 1970s and were usually tied to a mortgage, meaning that when the mortgage expires, non-profits and co-ops will be solely responsible for the project's ongoing financial viability. Although these non-profits will have greater control over financial management without an operating agreement, they may be vulnerable to revenue deficits, insufficient capital reserves, and major project renovation repairs without continued government financial support. The number of affordable units, administered by co-op and non-profit societies, with expiring operating agreements in Richmond in the next five years is 1,543 (BC Housing, 2014). Figure 14 displays the number of affordable housing units with expiring operating agreements over time.

**Figure 14: Affordable Housing Units in Richmond with Expiring Operating Agreements**

Richmond Affordable Housing Units with expiring Operating Agreements	
Year	Number of Units
2016-2020	1,543
2021-2025	534
2026-2030	299
2030-2040	80
<b>Total by 2040</b>	<b>2,513</b>

Source: Metro Vancouver, 2015. Housing Data Book.

#### 4.1.2 Indicators of Need

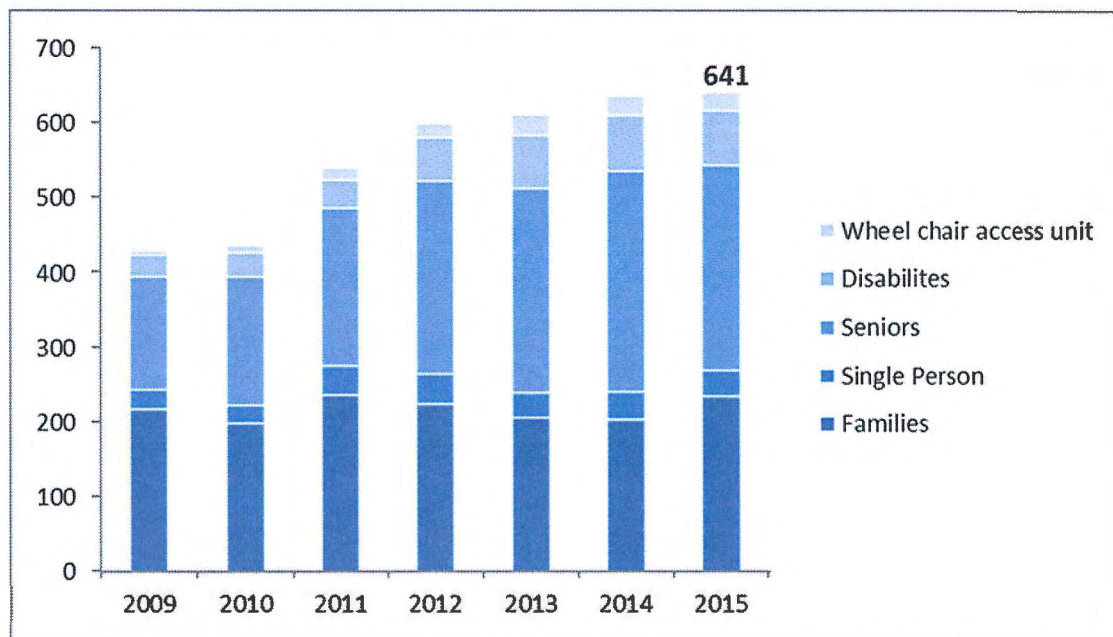
##### *Low Income Households – Disparity Between Income Assistance Shelter Rates and Housing Costs*

As noted, 22.4% of Richmond residents were considered low-income in 2011. While many low-income households receive income assistance from the Province, the maximum monthly shelter allowance for an individual is \$375 and for a family of four is \$700 – rates that have not increased since 2007. Due to the high cost of housing in Metro Vancouver, these households likely require access to non-market housing with deep subsidies in order to have income left for basic needs such as food, electricity and transportation.

*Social Housing Wait Lists – Growing Number of Richmond Households Waiting for Subsidized Housing*

BC Housing provides social housing throughout the Province, including rent-gearred-to-income for households under specific income thresholds. The waitlist (BC Housing Registry) for this type of housing in Metro Vancouver has increased by 30% from 7,421 households in 2010 to 9,674 households in 2015. The wait list is an important indicator of affordable housing need throughout the region. There are currently 641 households waiting for social housing in Richmond, with an average wait time of five to seven years (Metro Vancouver, May 2015). Figure 15 highlights that seniors and families are the largest groups needing subsidized housing in Richmond. Also of note is that the wait list for adaptable units for people with disabilities has increased 180% from 35 households (2009) to 98 households in 2015. This may indicate the difficulties that individuals with disabilities have in finding accessible accommodation that is also affordable. BC Housing currently administers the waitlist for 16 developments on the Housing Registry in Richmond.

**Figure 15: Richmond Households on Social Housing Waitlists, by Need (May 2015)**



Source: Metro Vancouver, 2015, Housing Data Book.

*Homelessness and At Risk of Homelessness*

Figure 16 highlights the Homelessness Hub’s definitions of homelessness. The Metro Vancouver Homeless Count has been conducted regionally every three years since 2002. The 2014 Homeless Count found 38 people were unsheltered and emergency sheltered, or absolutely homeless in Richmond. It is recognized that the 24-hour survey is an underestimation since all homeless persons cannot be located. Service providers in Richmond estimate this number to be much higher noting that they collectively serve over 120 homeless clients.



**Figure 16: Definitions of Types of Homelessness**

Types of Homelessness	
<b>Unsheltered</b>	Absolutely homeless and living on the streets or in places not intended for human habitation
<b>Emergency Sheltered</b>	Individuals staying in overnight shelters
<b>Provisionally Accommodated</b>	Individuals in temporary accommodation, such as “couch surfing” or lacking security of tenure
<b>At Risk of Homelessness</b>	Individuals who are not homeless, but whose current economic and/or housing situation is precarious and/or does not meet public health and safety standards

Source: Homelessness Hub, 2015.

“Core housing need” is a measure of the number of households that are inadequately housed due to the condition, size or the cost of a housing unit. In Metro Vancouver, households in core housing need *and* spending at least 50% of their household income on shelter are considered to be in dire need and at risk of homelessness. Using this measure, 8.7% (5,320) of all Richmond households were at risk of homelessness in 2011. This includes 13.4% of all renter households and 7.3% of all owner households (2016 Metro Vancouver Housing Data Book).

*A Community Based Response to Homelessness*

Local non-profit agencies continue to work together to provide services to the homeless population in Richmond.

Currently, the Salvation Army operates the only year-round emergency shelter in Richmond. The shelter has 10 men-only beds and one (1) additional bed reserved for Richmond Hospital discharged clients. The shelter is always at capacity and turns away approximately 133 visits per month (equating to approximately 60 individual clients).

Chimo Community Services operates Nova Transition House, where there are 10 emergency beds for women fleeing violence. This is not a low-barrier shelter, and at this time there are no beds for homeless women and children in Richmond. On average, Chimo reports that it turns away 10 women every month seeking shelter.

There are 22 emergency shelter extreme weather shelter beds at St. Alban Church and the Salvation Army. These beds are only available only during the winter months (November 1 – March 31) when the weather is deemed severe enough. St. Alban’s emergency weather shelter was open for 40 nights this Winter season and offered accommodation to 617 individuals, including 70 females.

Richmond is in danger of losing many of its homeless resources, as the Salvation Army’s location has been sold to a developer and the emergency weather shelter’s future is unknown. The Drop-In Centre, which functions as a central resource hub for homeless persons, recently closed and its future is also unknown.



## 4.2 Rental Housing

### 4.2.1 The Facts

Rental housing is an important and valuable component of the City's housing continuum and includes non-market, low end market rental (LEMUR) units, purpose built market rental and units available in the secondary market e.g. rented strata-titled units. According to the CMHC 2015 Rental Market Report, there are 3,477 units of purpose built rental units in Richmond. In addition, it is assumed that approximately 12,078 renter households find accommodation in the secondary rental market (2011 Census).

Between 2011 and 2015, the average rents for all sizes of purpose built rental units in Richmond have increased by 12.4%; the largest increase (20.5%) was for three bedroom units. Figure 17 displays the increase in rent for all unit types in Richmond from 2011 – 2015.

**Figure 17: Richmond Rents Increases – 2011-2015, by Unit Type**

Richmond Monthly Average Rents, by Unit 2011-2015 (\$)				
	Bachelor	1 Bedroom	2 Bedroom	3 Bedroom +
2011	736	905	1,278	1,325
2012	749	947	1,365	1,417
2013	796	953	1,177	1,508
2014	808	994	1,198	1,327
2015	843	1,025	1,296	1,596
<b>% Change</b>	<b>14.5%</b>	<b>13.2%</b>	<b>1.4%</b>	<b>20.5%</b>

Source: CMHC, 2011 – 2015 Rental Market Surveys.

Figure 18 displays the number of renter households in Richmond who spend more than 30% of their before tax income on housing and the percentage of renter households living in non-market housing.

**Figure 18: Number of Renter Households spending 30% or Greater of Total Annual Income on Shelter**

Renter Households in Richmond	
Number of tenant household in private dwellings	15,545
% of renter households in subsidized housing	15.3%
% of renter households spending 30% or more of households total income on shelter costs	47.5%
Median monthly shelter costs for rented dwellings (\$)	\$1,101
Median annual household income	\$43,115

Source: 2011 NHS & Metro Vancouver, 2015. Housing Data Booklet.

### 4.2.2 Indicators of Need

#### *Income Gap – Renter Household vs. Market Rent*

The median annual income for renter households in 2015 was \$43,115 (Metro Vancouver, 2015) which is substantially lower than the median household income of \$60,479 for all Richmond households.

Figure 19 highlights the minimum annual income necessary and the percentage of median renter annual income required to spend 30% or less of gross annual income on the average priced rental unit. Although these minimum annual incomes are less than those necessary to own a home – due to the extremely low vacancy rates, it can be assumed that finding affordable rents may be a challenge, especially for families who require multi-bedroom rental units.

**Figure 19: Annual Income Necessary to Rent in Richmond, by Unit Type**

Housing Type	3+ Bedroom	2 Bedroom	1 Bedroom	Bachelor
Average Monthly Rent	\$1,596	\$1,296	\$1,025	\$843
Annual Income Necessary to Rent with 30% GDS	\$63,840	\$51,840	\$41,000	\$33,720

Source: Metro Vancouver, 2015. Housing Data Booklet & Community Social Development 2016.

As of March 2016, 467 family households and 796 seniors receive monthly rent supplements from BC Housing to provide some financial relief by making market rent rates more affordable. This data further reflects a gap between renter income and the average market rent in Richmond.

#### *Increasing Number of Households in Core Housing Need*

In Richmond, the number of all households in core housing need (both renter and owner households) as defined by CMHC has increased from 18.2% in 2006 to 19.5% in 2011. In 2011, 33.3% of all renter households and 15.5 % of all owner households were considered to be in core need (CMHC, 2011).

#### *Persistently Low Vacancy Rates*

In 2015, rental vacancy rates in Richmond were lower than 1%, except for 1 bedroom apartments (1.4%). This is an average decrease of 25% in vacancy since 2011. According to the most recent CMHC Rental Market Survey (Fall 2015), the average vacancy rate for purpose-built apartments in Canada's 35 major urban centres was 2.7%, close to what many housing professionals believe is a healthy rental market. Richmond's lower than average vacancy rates are indicative of a constrained rental housing market adding pressure for higher rents and making it more difficult for renters to find adequate housing.

#### *Situation "Critical"*

The Rental Housing Index, developed by the BC Non Profit Housing Association and Vancity, using data from the 2011 National Household Survey provides a detailed analysis of the affordability and suitability of rental housing in over 800 municipalities across Canada. The Index measures affordability (% of household income spent on housing), overspending (households spending more than 50% on housing), income gap (additional annual household income needed to make current rent affordable), overcrowding (living in units not suitable for household size) and bedroom shortfall (additional bedrooms needed to suitably house renters). The Index was published in 2015 and found that Richmond is the third least affordable municipality in BC for renters – a situation considered "critical," ranking 70th out of 72 BC municipalities in terms of affordability and suitability of rental housing.

### 4.3 Homeownership

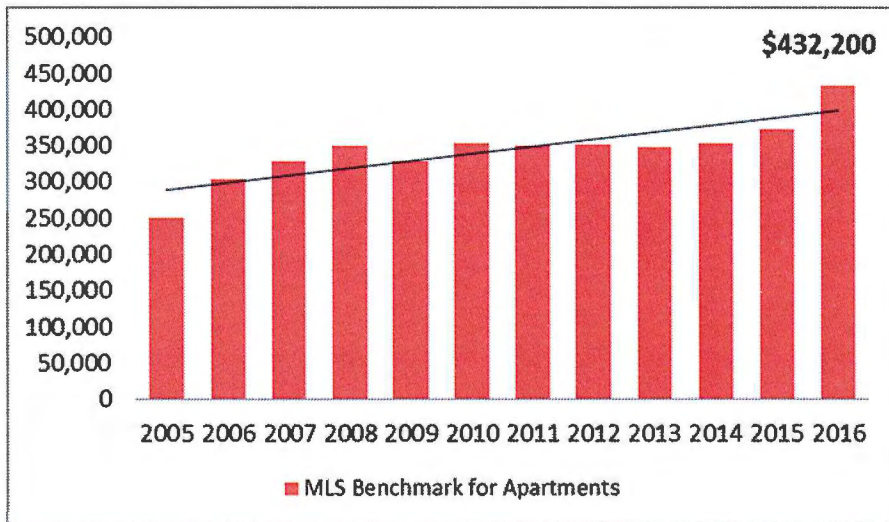
#### 4.3.1 The Facts

##### *Persistent and Significant Increase in the Price of Housing*

While increasing numbers of Richmond residents are homeowners, homeownership may be out of reach for many people as the increase in housing prices, particularly for single family homes is far outpacing increases in household incomes. Between 2001 and 2011, median household income increased by only 20.8%, which is far exceeded by the increase in real estate prices.

The benchmark price of housing units in Richmond has been steadily increasing from 2005 to 2016. Specifically, the benchmark price of apartments has increased by 71%, townhomes by 125%, and single detached houses by 227% (Real Estate Board of Greater Vancouver, July 2016). Figures 20 – 22 demonstrate the increase in benchmark price for an apartment, townhouse and single detached housing unit based on the home price index used by the Vancouver Real-Estate Board, 2005-2015.<sup>7</sup>

**Figure 20: MLS Benchmark Price for Richmond Apartments, 2005-2016**

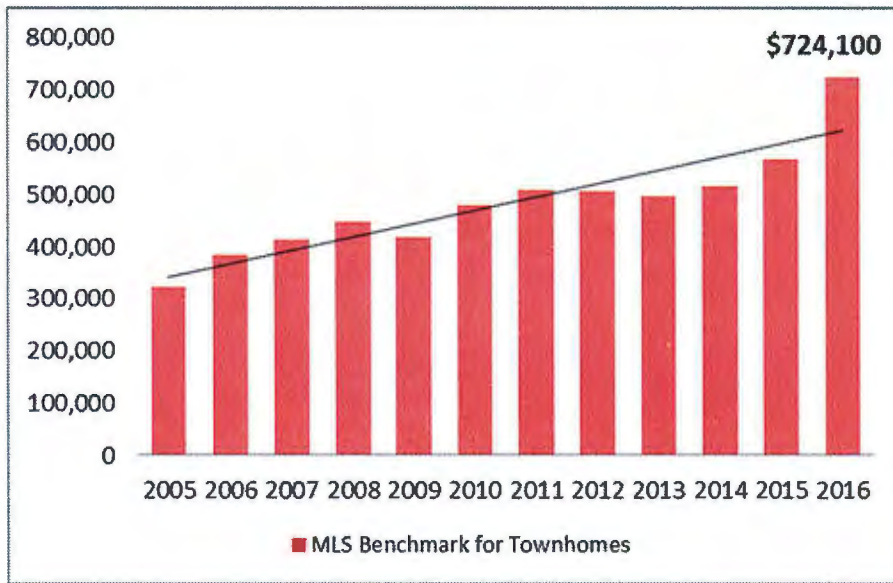


Source: Real Estate Board of Greater Vancouver. July 2016, MLS Home Price Index.

<sup>7</sup> The MLS Benchmark price represents the price of a typical property within each market. It takes into account characteristics such as lot size, age, and the number of rooms that average and median price of housing units do not account for.

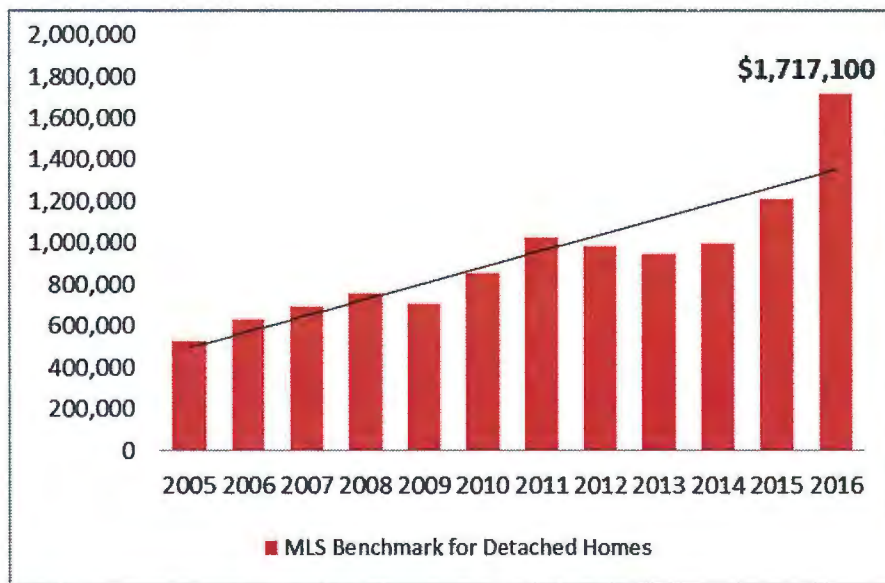


**Figure 21: MLS Benchmark Price for Richmond Townhouses, 2005-2016**



Source: Real Estate Board of Greater Vancouver. July 2016, MLS Home Price Index.

**Figure 22: MLS Benchmark Price for Richmond Single Detached Houses, 2005-2016**



Source: Real Estate Board of Greater Vancouver. July 2016, MLS Home Price Index.

### 4.3.2 Indicators of Need

#### *Housing Price Increases Outpacing Household Incomes.*

According to the Annual Demographia International Housing Affordability Survey (2015), Metro Vancouver ranked as the third most unaffordable market internationally for homeowners behind Hong Kong and Sydney (Australia). This organization ranks urban centres using the median multiple, which divides the median house price of all housing types by the gross annual median income. According to this ratio (a recommended measure by the World Bank), buyers in Metro Vancouver need to earn ten times the median income to purchase the median priced housing unit. Figure 23 displays the median multiple ratings indicating unaffordability.

**Figure 23 Demographia International Housing Affordability Survey: Housing Affordability Rating Categories**

Demographia International Housing Affordability Survey: Housing Affordability Rating Categories	
Rating	Median Multiple
Severely Unaffordable	5.1 & Over
Seriously Unaffordable	4.1-5.0
Moderately Unaffordable	3.1-4.0
Affordable	3.0 & Under

Source: Demographia, 2015. Annual Demographia International Housing Affordability Survey & Community Social Development 2016.

When the median multiple is calculated for Richmond (using available data of benchmark housing prices), all housing types in the City would be considered severely unaffordable, relative to the median household income in Richmond (\$60,479). See Figure 24 for calculations of the affordability for Richmond.

**Figure 24: Median Multiple of Richmond Housing Types**

Unit Type	Benchmark Price	Median Multiple
Single Detached	\$1,717,100	28.4
Townhouse	\$724,100	12.0
Apartment	\$432,200	7.1

Source: Community Social Development 2016.

Figure 25 illustrates the minimum annual income necessary to purchase a housing unit in Richmond based on a gross-debt-service (GDS) ratio of 32%.<sup>8</sup> According to the calculations in the charts, the annual income necessary to purchase a typical unit in Richmond significantly exceeds median household income (\$60,479). Saving for a down payment is a barrier for many first-time homebuyers and therefore it is assumed that some households will not be able to provide a 20% down payment and therefore require a higher annual income to support a larger mortgage.

<sup>8</sup> Calculations are made with the following assumptions. The purchase price is the benchmark price for the Richmond housing market, set by the Real Estate Board of Greater Vancouver, March 2016 Home Price Index. The mortgage amount is calculated with a 25 year amortization period with a 5 year fixed interest rate of 3.19% and bi-monthly payments. The strata fees are calculated as 50% of an assumed median strata fee of \$300. Heating costs were assigned a price of \$25 monthly, and \$50 for a single detached unit.

**Figure 25: Annual Incomes Necessary for Homeownership in Richmond with 32% GDS, by Unit Type<sup>9</sup>**

Housing Type	Benchmark Price	Down Payment	Annual Income Necessary with 32% GDS Ratio
Single Detached	\$ 1,717,100.00	5%	* see footnote 3
		10%	
		20%	\$ 250,708
Townhouse	\$ 724,100.00	5%	\$ 130,626
		10%	\$ 124,612
		20%	\$ 111,495
Apartment	\$ 432,200.00	5%	\$ 80,938
		10%	\$ 77,024
		20%	\$ 69,195

Source: Real Estate Board of Greater Vancouver. July 2016, MLS Home Price Index & Community Social Development 2016.

Figure 26 displays the number of owner and renter households in Richmond who spend more than 30% of their before tax income on housing provision.

**Figure 26: Number of Owner Households spending 30% or Greater of Total Annual Income on Shelter**

Owner Households in Richmond	
Number of owner households in private dwellings	52,305
% of owner households with a mortgage	55%
% of owner households spending 30%> of household total income on shelter costs	32%
Median monthly shelter costs for owned dwellings (\$)	\$1,047
Median annual household income	\$66,661

Source: 2011 NHS & Metro Vancouver, 2015. Housing Data Booklet.

<sup>9</sup> In December 2015, the Federal Government changed the requirements regarding CMHC insured mortgages. Homebuyers will now need to place a 5% down payment on a \$500,000 portion and a 10% down payment on the portion after \$500,000. Therefore calculations for minimum annual income needed for a townhouse in Figure 26 are slight underestimations. CMHC will not insure mortgages for units over \$1,000,000, so therefore a household must have a 20% down payment for units greater than this price. Households' GDS ratio is an important indicator of housing affordability; however it does not take into consideration the condition or suitability of a household's unit. For example, households may need to exceed the 30% GDS ratio if they need to rent or purchase a multi-bedroom in order to better accommodate their family. This measurement also does not take into consideration the costs of living including child care, transit and food. In October 2016, further changes were made to mortgage insurance. Now, buyers with less than a 20% down payment will also need to qualify for a mortgage using the Bank of Canada's five-year fixed posted mortgage rate, which is usually higher than what a typical buyer can negotiate. These buyers will also only be eligible for a mortgage that equates to monthly payments that are less than 39% of their total monthly income. Together, these changes may make it more difficult for some households to qualify for a mortgage necessary to purchase a housing unit in Richmond.

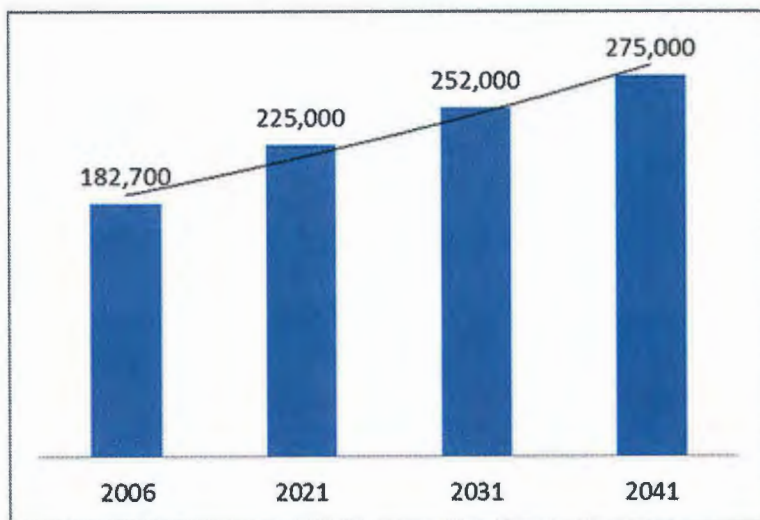


## 5. Future Need

### 5.1 Projections

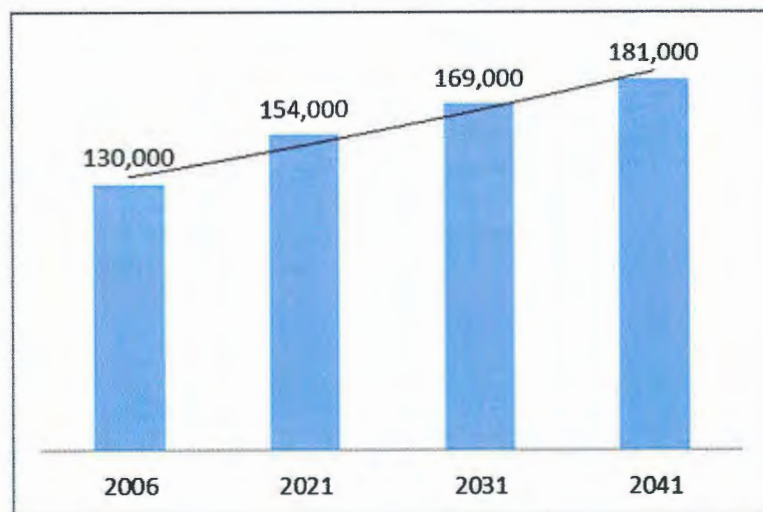
According to the *Official Community Plan*, Richmond’s population is projected to grow to 280,000 by 2041. This represents a 30.9% increase from current population estimates. Along with an increase in population, there will be an increase in demand for local employment opportunities and dwelling units. Metro Vancouver (2015) estimates that the City of Richmond will have to accommodate a total of 181,000 jobs and 115,500 housing units by 2041. Also according to Richmond’s OCP (2012), much of the growth will be accommodated in the City Centre planning area. Figures 27 – 29 display Metro Vancouver’s population, employment and housing unit projections for Richmond.

**Figure 27: Richmond Population Projections, 2006 - 2041**



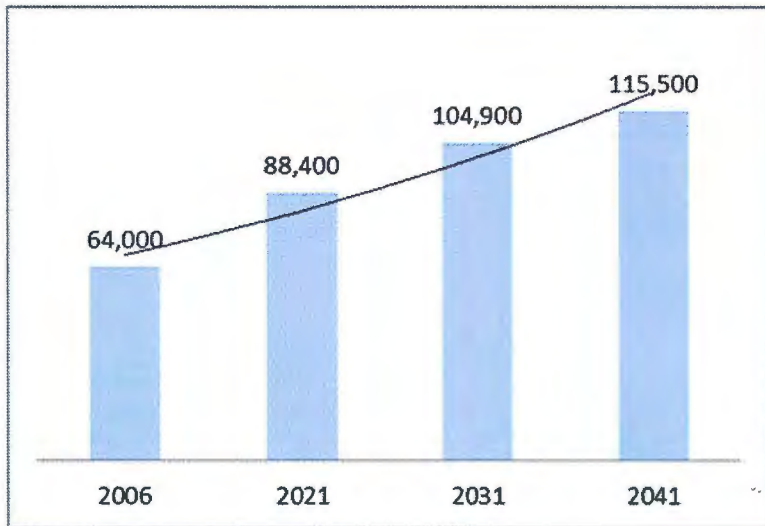
Source: Metro Vancouver, 2011. Metro 2040: Shaping Our Future.

**Figure 28: Richmond Employment Projections, 2006 - 2041**



Source: Metro Vancouver, 2011. Metro 2040: Shaping Our Future.

**Figure 29: Richmond Housing Unit Projections, 2006 - 2041**



Source: Metro Vancouver, 2011. Metro 2040: Shaping Our Future.

Projections prepared for the City of Richmond (Urban Futures, 2010) predict that apartments will comprise 42% of all housing units in Richmond by 2041, with most located in the City Centre. According to the 2011 Census, apartments currently comprise 33% of housing units.

## 5.2 Housing Demand Estimates

Metro Vancouver, in consultation with municipal staff throughout the region, has calculated 10 year housing projections to help guide the preparation of local affordable housing strategies. Figure 30 displays Richmond’s housing demand estimates by type annually and for the period from 2016 to 2026.

**Figure 30: Richmond’s Housing Demand Estimates, 2016 - 2026**

Richmond Housing Demand Estimates 2016 - 2026		
Types of Housing	Annual	10 Year
Very Low-Income Rental	130	1,300
Low-Income Rental	70	700
Moderate Income Rental	60	600
Above Moderate Market Rental	30	300
High Income Market Rental	30	300
<i>Total Rental</i>	<i>320</i>	<i>3,200</i>
<i>Ownership</i>	<i>1,080</i>	<i>10,800</i>
<b>Total Demand</b>	<b>1,400</b>	<b>14,000</b>

Source: Metro Vancouver, 2016.

## 6. Conclusions

The data and statistics presented in this profile have identified key housing affordability issues and trends facing the City that will help inform the development of an updated Affordable Housing Strategy, including:

- Richmond’s population will continue to grow and age, affecting the demand for smaller, affordable and accessible housing units allowing ageing in place;
- The number of low-income residents is growing and exceeding provincial and national averages – in 2011, 22.4% of the population was considered to be low-income;
- Median household incomes are lower than the regional average, and local employees are struggling with housing affordability as there are growing gaps between income, housing purchase price and rents;
- The number households waiting for supportive housing is growing including seniors, families and persons with disabilities;
- There is a large number of market rental housing at risk of redevelopment, which currently provides valuable affordable housing stock;
- Consistently low vacancy rates increase the cost of renting;
- Increasing rents and the purchase price of housing are outpacing income growth;
- 47% of tenants and 32% of owners in Richmond are spending more than 30% of their gross income on housing (exceeding CMHC’s measurement of affordability);
- 8.7% of Richmond households are considered to be in dire need and at risk of homelessness (in core housing need *and* spending at least 50% of their household income on shelter are);
- 19.5% of all households are in core-housing need according to CMHC;
- Renter households with a median annual income (\$43,115) cannot afford to rent units that are larger than 1 bedroom;
- The price of homeownership is increasing – the benchmark prices of single detached, townhouse, and apartment units increased by 131%, 76%, and 48% respectively from 2005 – 2015; and
- Homeownership is considered to be severely unaffordable in Richmond, and may be out of reach for many residents.

The statistical research and analysis presented in this profile will be supplemented with Richmond residents’ “lived experiences,” that emerged through recent consultation with the public and local stakeholders during the spring 2016 (Part 2). Feedback from these sessions will help to further develop a collective understanding of the scope of current and future affordable housing challenges in Richmond.



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# City of Richmond Housing Affordability Profile Part 2 *Consultation Summary Report*

October 5, 2016



CITY SPACES





**Richmond Affordable Housing Strategy Update**

Let's talk about housing.

Richmond is a city of diverse neighborhoods, each with its own unique character and history. As our city grows, it's important to ensure that everyone has access to affordable housing options. This update outlines our strategy to address the current housing needs and create a more inclusive community for all.

Key highlights include:

- Increasing the number of affordable housing units.
- Supporting the development of mixed-income communities.
- Providing financial assistance and counseling for low-income households.
- Strengthening partnerships with private developers and non-profit organizations.

For more information, visit [richmondva.gov/housing](#)

↑  
**COME VISIT!**

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# Introduction

## PURPOSE

The City of Richmond engaged CitySpaces Consulting to complete the first phase of a multi-phased approach to updating its 2007 Affordable Housing Strategy. The objective of this phase was to gain insight into the challenges of stakeholders including local private and non-profit housing developers and community service sector, and the lived experiences of residents in Richmond to help inform the update of the Affordable Housing Strategy. This report summarizes the outcomes of Phase 1 engagement activities, which took place from May to June 2016 and included ongoing promotion and awareness building, pop-up events throughout the community, stakeholder meetings, stakeholder workshops, and an open house.

## AFFORDABLE HOUSING STRATEGY

The City's current Affordable Housing Strategy was adopted in 2007. It defines the priority areas for addressing affordable housing challenges and outlines recommendations, policies, directions, priorities, definitions, and annual targets for affordable housing.

Since 2007, the City of Richmond has secured approximately 1,392 affordable housing units ranging from low-end of market rental, subsidized rental, market rental, secondary suites and coaches, and affordable homeownership. An additional 3,175 affordable rental units were secured outside of the Affordable Housing Strategy.

The City has encouraged and supported innovative approaches to delivering affordable housing in Richmond, including providing contributions to offset construction costs, leasing City-owned land to non-profit housing providers, and providing development incentives such as density bonusing.

Although the City has achieved many of its objectives outlined in the 2007 Affordable Housing Strategy, there remains significant housing issues and challenges in the community. The real estate market has changed with increasing housing and rental prices. There are changing demographics, growth and development pressures. There are new and emerging housing issues to consider, and vulnerable groups are still challenged to find suitable and affordable housing that meets their needs.



This consultation summary report complements the City's "Housing Affordability Profile" which includes a review of key housing indicators and demographic data.

# PHASE 1 OBJECTIVES

The objectives for Phase 1 of the Affordable Housing Strategy update were as follows:

## 1 PROVIDE INFORMATION THAT WILL RAISE COMMUNITY AWARENESS ABOUT:

- Current and future housing issues in Richmond;
- The roles of different levels of government as well as the private and non-profit sectors in addressing affordable housing concerns;
- The City of Richmond's current affordable housing policies; and
- Achievements to-date in addressing affordable housing needs.

## 2 OBTAIN INPUT FROM THE PUBLIC, COMMUNITY PARTNERS, AND STAKEHOLDERS ABOUT:

- The experience of Richmond residents with respect to housing affordability;
- Challenges with implementing the City's current affordable housing policies; and
- Potential ideas for future policy directions.



## FOCUS AREAS

Discussions from the Phase 1 consultation activities centred around the following three priority areas identified in the 2007 Affordable Housing Strategy:

Priority	Affordable Housing Type	Definition	Household Annual Income Threshold
1st	Subsidized Rental	A form of non-market housing. In Richmond, subsidized housing refers to housing that is partially financed with developer cash contributions from the Affordable Housing Reserve Fund and is provided in partnership with non-profit organizations and sometimes senior governments.	\$34,000 or less
2nd	Low End Market Rental	Units that are targeted at low-moderate income households and are secured through the City's inclusionary zoning policy. In exchange for a density bonus, residential developments greater than 80 units are required to provide a minimum of 5% low-end market rental units.	Between \$34,000 or less and \$57,500 or less
3rd	Entry Level Homeownership	Modest housing units that are affordable for first-time home buyers. In many other jurisdictions, this is commonly referred to as 'affordable homeownership' and often helps to create housing stock that is affordable in perpetuity through resale restrictions.	Less than \$60,000

The consultation framework was built around these focus areas as prioritized by the City. However, all conversations were open and participant-driven to ensure that a wide-range of housing comments from Richmond residents and stakeholders were reflected.

# Consultation At-A-Glance

## EVENTS



7 POP-UP EVENTS

4 STAKEHOLDER MEETINGS

3 STAKEHOLDER WORKSHOPS

25 HOURS OF ONE-ON-ONE  
ENGAGEMENT WITH RESIDENTS

1 OPEN HOUSE WITH 75 PEOPLE  
IN ATTENDANCE

## INPUT



363 QUESTIONNAIRES SUBMITTED

121 POST-IT BOARD  
RESPONSES

40 RESPONSES FROM THE  
VISUAL EXPLORER  
CONSULTATION GAME

807 LETS TALK RICHMOND WEBSITE VIEWS



# STEVESTON COMMUNITY CENTRE



Richmond  
Affordable Housing  
Strategy Update



COME VISIT US!





# Consultation Activities

## PROMOTION AND AWARENESS BUILDING

The City of Richmond website was a primary tool to inform the community about the Affordable Housing Strategy update process and to provide opportunities to engage with the project.

Advertisements were placed in the Richmond News to promote the engagement events. Media coverage of the events and Affordable Housing Strategy update process was included in both the Richmond News and Metro 24 Vancouver local newspapers.

Additional communications materials provided by the City included an Affordable Housing Strategy Report Card outlining the City's successes since 2007; a business card promoting the Affordable Housing Strategy update and survey; a poster advertising the open house; a set of display boards for the open house; and, social media engagement (Twitter and Facebook).



## POP-UP EVENTS

A series of seven pop-up events were held at key community hubs throughout the City during May 2016. Locations included:

- Hamilton Community Centre;
- Cambie Community Centre;
- Steveston Community Centre;
- South Arm Community Centre;
- Minoru Place Activity Centre;
- City Centre Community Centre; and
- Minoru Aquatic Centre.

While the pop-up events were advertised, they were also hosted at community centres where residents frequent daily or weekly. As such, these events allowed City staff and consultants to engage with residents who might not normally attend City-organized events or regularly check the City's website.

These events incorporated the use of the Affordable Housing Post-it Poster to prompt passers-by and engage them in discussions about housing issues important to them. The Post-it Boards were left behind at each of these locations so that the remaining empty notes could be filled.

## STAKEHOLDER MEETINGS

The City of Richmond facilitated four meetings with key stakeholders to obtain input from a regional and provincial perspective. These groups included Metro Vancouver, Canada Mortgage and Housing Corporation, Vancouver Coastal Health, and BC Housing. A list of stakeholder meeting participants can be found in Appendix E.

*A key engagement tool that was used throughout the consultation was the Affordable Housing Post-it Posters. This was a public art-oriented tool aimed at drawing attention to the affordable housing needs in Richmond. It consisted of a poster designed with a series of boxes that resemble post-it notes. Each post-it note had a starter sentence, such as "Affordable rental in Richmond is....", and "Richmond's biggest housing issue is...." etc. Passers-by had the chance to write on the poster and fill in the blanks after the starter phrase. The posters were installed in neighbourhoods throughout the city.*





## STAKEHOLDER WORKSHOPS

A series of three facilitated workshops were held with targeted stakeholders including non-profits and community service providers, the development community, and small builders. The purpose of these workshops were to identify housing issues and opportunities from these groups that deliver, build, and/or operate housing projects.

Each workshop was two and a half hours in length, divided into identifying housing issues, followed by identifying potential solutions to those issues. At the end of each workshop, participants prioritized the opportunities they thought were the most important for the City. A list of stakeholder workshop participants can be found in Appendix E.

## PUBLIC OPEN HOUSE

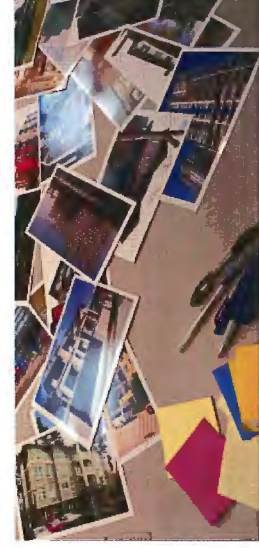
As a culmination of consultation events, a public open house was hosted on June 28 at the Richmond Cultural Centre. The open house was four hours in length and facilitated by the consultants and City staff.

Information, issues, and concerns were shared through one-on-one and informal group discussions. Activities at the open house included a Visual Explorer™ exercise, the Affordable Housing Post-it Poster, and an affordable housing word search and colouring sheet. Display boards from the public open house can be found in Appendix D.

## SURVEY

The City of Richmond prepared a survey consisting of 20 questions related to identifying and prioritizing affordable housing issues in Richmond. The survey was available online using the City's "Let's Talk Richmond" survey platform and available as hard copies for residents and stakeholders to complete and return to the City. Demographic information was also obtained in addition to questions related to the housing circumstances of the participant. The survey was publicly available from May 5 - July 5, 2016 through the City of Richmond website as well as at the pop-up open houses, workshops, meetings, and the open house. A total of 363 forms were submitted. Detailed survey questions and responses can be found in Appendix A.

*The Visual Explorer™ game is a tool for creative conversations using imagery. An adapted version of the activity was developed, using a wide variety of images relevant to housing in the City of Richmond. Participants chose an image that, in their opinion, represented a housing option that is either missing, lacking, or exists but falls short of meeting the housing needs of Richmond residents. Participants then described why the photo represented a housing option that is missing/needed/not needed, recorded their comments, and displayed them on a comment board for other open house participants to review and discuss.*





# Priority Groups in Need

This section outlines the priority groups in need of affordable housing in Richmond as identified by participants in community consultation activities. The priority groups do not necessarily reflect the values or intentions of all participants, or that of the City, and are not listed in any particular order.

- **Families:** Families (including lone-parent families, families with children, and multigenerational families) of all income ranges and circumstances are challenged to find affordable and suitable housing across the entire housing continuum. There is a need for more variety of family-friendly housing options (three or more bedroom units), particularly ground-oriented, multi-unit residential housing.
- **Low- and Moderate-Income Earners:** Low- and moderate-income earners are challenged to afford the average market rental prices in Richmond. This includes all household types, from low-income seniors to families, singles, couples, students, seniors, and persons with disabilities. There are wait lists for low-end market rental units and subsidized housing in Richmond. There is also a gap between low-end market rental units and subsidized units where households are not eligible for either of these affordable housing programs.
- **Persons with Disabilities:** Persons living with a disability were a particular vulnerable population identified as experiencing significant challenges finding suitable, accessible, and affordable housing in Richmond across the entire housing continuum, including homeownership, market rental housing, non-marketing housing, and supportive housing. Families that have one or more members of their family with a disability have limited purchasing and rental options that are affordable, accessible, and large enough to accommodate all members of their family. In Richmond, housing geared towards persons with disabilities mostly focuses on wheelchair accessibility

and overlooks suitable housing for persons with developmental disabilities or other challenges such as persons on the autistic spectrum. There are also limited visitable housing options in Richmond (i.e. the integration of basic accessibility features into all newly built homes and housing).

- **Seniors:** Low-income seniors have few rental, non-market housing, semi-independent, and supportive housing options in Richmond that are accessible, suitable, and affordable to their incomes. Low- and moderate-income seniors are increasingly experiencing family pressures to support their adult children and grandchildren with their respective housing costs. Seniors are seeing their family members relocate to different communities in search for affordable housing, which limits their social connections and support systems. Other seniors are delaying their retirement, taking on debt, re-mortgaging their homes, or selling property in order to support family members.
- **Vulnerable Populations:** Low-income households and households on fixed incomes (i.e. households receiving Income Assistance or Disability Assistance), persons experiencing homelessness, women and children experiencing family violence and in need of shelter, persons with mental health issues, substance users, and Aboriginal populations are challenged to find and afford housing that meets their needs.

# Summary of Housing Gaps

From discussions with stakeholders at various consultation activities, it was indicated that there are several gaps in Richmond's provision of affordable housing. Despite the variety of housing types available in Richmond, including an existing supply of purpose-built non-market and low-end-market rental housing, current demand exceeds supply. These gaps are outlined below:

- Family-friendly homeownership, market rental, and non-market housing;
- Accessible, adaptable, and visitable homeownership, market rental, and non-market housing;
- Purpose-built rental housing;
- Low-barrier rental housing;
- Low-end of market rental housing for singles, couples, students, youth, families, seniors, and persons with disabilities;
- Non-market housing for singles, couples, students, families, seniors, persons with disabilities, persons with mental health issues, and substance users; and
- Emergency shelter for women and children.

The City acknowledges that housing with licensed care is needed in Richmond, but is the mandate of the health authorities. The City may not be able to propose policies to address this gap, but recognizes it is a significant need in Richmond, including:

- Licensed care for persons with complex disabilities;
- Residential care beds; and
- Semi-independent and supportive housing for seniors with mental health issues.





# What We Heard

The following section summarizes comments and feedback from each of the consultation activities, including facilitated stakeholder workshops, meetings with senior agencies, and public engagement events.

Summaries of discussions have been paraphrased and have not been filtered, fact-checked, or corrected.





## PUBLIC ENGAGEMENT ACTIVITIES

### POP-UP EVENTS, OPEN HOUSE AND SURVEY

The following section contains paraphrased comments from the public, organized by theme.

#### POPULATION GROUPS MOST IN NEED:

- Families, seniors, students, persons with disabilities, persons with mental health issues, women and children fleeing violence, youth aging out of foster care, and Aboriginal households are challenged to find suitable and affordable housing in Richmond.
- Increasing observations of persons experiencing homelessness in Richmond. There are gaps in shelter and housing options for women experiencing homelessness.

## CNCL - 262

#### COMMUNITY AND OUT-MIGRATION:

- Households, mostly made up of young adults and families, which are unable to afford housing in Richmond are relocating to other more affordable municipalities. This has led to an erosion of social connections and sense of community for relocating households.
- Households that are staying in Richmond are making sacrifices to their livability in order to afford housing, such as adult children living with their parents because they cannot afford housing on their own.
- Concern that increasing demand combined with foreign investment is increasing purchase prices for housing. Equally concerned that Chinese immigrants are unfairly blamed for housing issues.
- Richmond's neighbourhoods are experiencing a demographic transition and gentrification from middle class to upper/wealthy neighbourhoods.
- Suggestion that the City should work towards creating a more inclusive community and educate the public on learning about local housing issues and solutions.





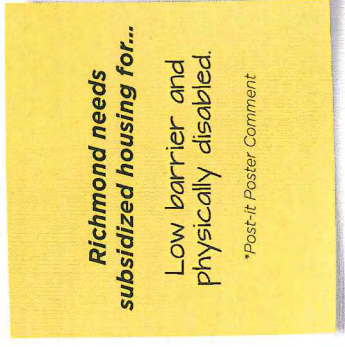
## MARKET OWNERSHIP HOUSING AND AFFORDABLE HOMEOWNERSHIP:

- Housing prices are significantly increasing across all types, including townhouses, which are becoming unaffordable to the average household.
- Families are challenged to afford market ownership housing that have enough bedrooms to accommodate all members of their family, especially in strata condominiums where families can quickly outgrow their units.
- Homebuyers are financially over-stretched and at-risk of losing their homes if the market changes (i.e. an increase to interest rates) or changes to personal financial circumstances. Young adults and families are taking on more debt in order to afford housing, especially in Richmond, where bidding wars are common and households have to stretch their financial ability to compete for purchasing.
- Family households with children with disabilities are challenged to find suitable and affordable housing. For example, a family with an autistic teenager living in a townhouse experienced noise complaints from neighbours, but have limited housing alternatives.
- Multi-generational households are combining financial resources to purchase housing, however are challenged to find housing for aging parents that is accessible with a bedroom and full bathroom on the ground floor. There are also more situations where unrelated multiple families purchase homes together to make mortgage payments more affordable.
- Many adult children require help from their parents to offset the cost of rent or a down payment for a home, but not all parents have the savings or equity to help adult children. There are a growing number of instances where parents, often seniors, are re-mortgaging their home and/or delaying retirement to support their adult children to purchase a home. This has led to some seniors facing hard choices between their financial security or supporting their children.
- Suggestion that Richmond could benefit by introducing affordable homeownership, especially targeting families.



## MARKET RENTAL HOUSING:

- Families, seniors, students, persons with disabilities, and persons with mental health issues are challenged to afford the average price of market rental housing in Richmond. Annual rent increases are outpacing household incomes. Households are increasingly challenged to save enough money for a down payment and are increasingly "stuck" as renters.
- Low vacancy rates and high demand for market rental housing has led to competitive tenant application processes and bidding wars.
- "Renovictions" are displacing renters and resulting in a loss of rental stock. ("Renovictions" refers to the unwanted and/or unplanned termination of a tenancy to allow the landlord to have vacant possession in order to undertake renovations, which can lead to displaced tenants, increased rental prices and sometimes resulting in a loss of rental housing stock.)
- New purpose-built rental projects and condos/secondary rental market have high-end finishes and not affordable to low- to moderate-income renters.
- Suggested that there is a need to increase the market rental housing supply of all bedroom sizes throughout the city. Family-friendly rental housing (i.e. three or more bedrooms) is needed as well, especially in City Centre.



## NON-MARKET RENTAL HOUSING:

- Existing non-market rental housing is aging and in need of improved maintenance and standards.
- Long waitlists for social housing has created situations where low-income households are spending more than 30% of their income on private market rental housing with less disposable income for other necessities such as food, child care and transportation.
- There is a need for more subsidized seniors housing, affordable accessible housing, and housing with integrated supports.
- There is a need for affordable rental and low-end of market rental units for households that are ineligible for subsidized housing and who cannot afford the average rental prices in Richmond.

## CO-OP HOUSING:

- The existing co-op housing stock in Richmond is safe, secure, and affordable, and it meets the needs of Richmond residents who live there, and more co-op housing should be developed.
- Changing demographics of households living in co-op housing is creating new challenges. For example, households that were originally accepted as a family now have adult children who have moved out, and the single parent is over-housed in their three or four bedroom unit and may be at-risk of eviction. They are concerned they will not find affordable, suitable, and secure rental housing in Richmond if they leave the co-op.
- Existing co-op housing projects are reaching the expiry of operating agreements in tandem with anticipated major capital repairs. Suggestion that this may lead to higher rents that may be unaffordable to low-income tenants.





## HOUSING FORMS AND OPTIONS:

- Suggestion that there is a need to increase the overall housing supply in Richmond including creating more ground-oriented housing such as rental suites, compact lots, laneway housing, backyard cottages, suites above detached garages, duplexes, fourplexes, townhouses, small four to eight unit infill projects, and multi-unit building conversions (i.e. one large house converted into suites). Suggestion that Richmond has a limited land supply that should be better utilized, including increasing density in low-density neighbourhoods. Belief that monster home developments with no secondary suites do not add value to neighbourhoods.
- There is a need for more congregate living options for seniors, families, and multi-generational households. There is limited availability of extended care units and long waitlists. Housing units for seniors are generally too small.
- There is a need for more multi-generational housing forms. Current condos and apartments are not large enough for families (i.e. no space to store a stroller). Multi-unit family housing needs more space for family livability (i.e. children playspace, yard).
- Suggestion that there is a need to revisit height restrictions to allow for taller, higher-density towers. Higher-density housing has insufficient parking.
- Suggestion to consider introducing more housing options on sites within the Agricultural Land Reserve. The City should encourage other housing forms on agricultural land secured through housing agreements such as co-op housing, congregate living, and townhouses instead of large, one-unit mansions. Land would be better utilized and farmers could generate revenue.
- Suggestion that housing and transportation need to be planned more closely together. Should encourage more housing located at transit hubs with direct access to amenities and other services.

## PROGRAMS AND TOOLS:

- Suggestion that amenity contributions from developers should be allocated towards addressing the housing crisis in Richmond.
- Suggestion that the City should require more affordable housing contributions from developers.







# STAKEHOLDER WORKSHOPS

## WORKSHOP #1: NON-PROFIT AND COMMUNITY GROUPS

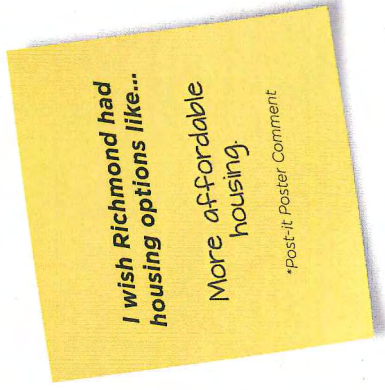
The following section contains paraphrased comments from non-profit and community groups, organized by theme.

### COST OF LIVING:

- The cost of living in Richmond has significantly increased, including the costs of childcare, housing, and transit. As incomes have not increased at the same rate, there is a growing income gap leading to housing affordability challenges.
- There is no national poverty reduction strategy in Canada.

### POPULATION GROUPS MOST IN NEED:

- In general, low- and moderate-income households, and people receiving income assistance, are challenged to afford average rental prices in Richmond. Groups that are most affected include low-income families, single parents, the working poor, seniors, and persons with disabilities. There are no housing options for renters at "shelter rate" (\$375 per month).
- The low-end market rental rates are too high for the working poor.
- There are increasing numbers of persons experiencing homelessness in Richmond, and a need for an emergency shelter for women. Some service providers are exploring innovative housing options to address homelessness, including utilizing vacant homes to temporarily house clients. The City should support these initiatives and educate the broader community on homelessness issues.





- Eligible low-income renters may encounter barriers to accessing the BC Housing SAFER rent subsidy if they do not have a landlord reference, or if they intend to apply their subsidy towards an illegal rental suite.
- Moderate-income seniors are increasingly supporting their adult children and grandchildren with the cost of housing, resulting in reducing their retirement equity, prolonging retirement, and risking their own housing security.
- Families are living in inadequate accommodations including over-crowding, especially new immigrant families who are more likely to have large and extended families. There is a need for family-friendly rental units, such as three and four bedroom units, to accommodate large inter-generational and extended family households.
- Moderate-income households and the working poor are challenged to afford the average rental and homeownership prices in Richmond. This includes working families, firefighters, teachers, and nurses.

#### **AFFORDABLE HOMEOWNERSHIP:**

- Households in need of affordable homeownership include families, single parents, and seniors who do not have enough equity to purchase housing. Homeownership affordability challenges adds pressure to the rental supply as households are unable to transition from renter to homeowner.
- Suggestion that Richmond could benefit by introducing an affordable homeownership program, including resale restrictions.
- A Land Trust could be an option to deliver affordable homeownership in Richmond. The Land Trust could be mandated by the City, administered by a non-profit, and "bank land" (acquire and hold land in trust for future affordable housing development) to lease to other organizations and non-profits to deliver and retain affordable homeownership units.
- Suggestion that permitting lock-off suites could support affordable homeownership objectives by both increasing the rental housing supply and by providing a mortgage helper in multi-unit residential homeownership projects. The flexibility of lock-off suites to accommodate a variety of household arrangements would be a highly desirable option for non-profit housing providers.



- Suggestion that introducing a Rent-to-Own program could assist households in entering the homeownership market who otherwise would be challenged to afford a down payment and start-up costs. ("Rent-to-own" programs, also known as "lease-to-purchase" options or contracts, are real estate agreements under which a property is leased for a fixed portion of time and a portion of monthly rent may be credited toward eventual purchase of the property at a predetermined price.) Other shared ownership models should be explored in partnership with private developers.
- Suggestion to consider providing low-interest loans to assist households with providing a down payment towards purchasing a home. Down payment support may not be useful for households that cannot afford the average monthly housing costs (mortgage, utilities, insurance).
- Suggestion that the City could consider providing discounts (i.e. property tax discounts) or grants to long-time residents to offset the cost of housing.
- Suggestion that the City should work to reduce the cost of housing in Richmond, rather than offsetting or subsidizing households' financial shortfalls.

#### **MARKET CONDOMINIUM HOUSING:**

- Medium- and high-density residential development projects in Richmond should be purpose-built rental units rather than high-end condominiums that are not affordable to the average household. Strata rules limit rental opportunities.
- There should be a moratorium on the development of stratified condominiums, including apartments and townhouses, in order to encourage more purpose-built rental housing. Richmond should consider a model where new units are secured as rental for the first 10 years. This model could support a rent-to-own program.
- The City should consider applying a tax on unoccupied homes, including condos.



## MARKET RENTAL HOUSING:

- Older rental housing stock is being renovated and in the process has resulted in "renovictions" of low-income tenants. ("Renovictions" refers to the unwanted and/or unplanned termination of a tenancy to allow the landlord to have vacant possession in order to undertake renovations, which can lead to displaced tenants, increased rental prices and sometimes resulting in a loss of rental housing stock.) Renovating rental housing allows landlords to rent the units at higher rates. This incrementally decreases the availability of affordable rental housing in Richmond, and displaces tenants. Demolition of older affordable rental housing affects vulnerable populations, such as seniors, who are evicted with no supports and struggle to find temporary or permanent housing.
- Older rental housing stock is being demolished, redeveloped, and replaced with new housing stock that is rented at higher rates. This includes the redevelopment of older single-detached homes with illegal secondary suites replaced by single-detached homes without suites, which displaces tenants and leads to the loss of affordable rental units.
- Renters need to better understand their rights and responsibilities in order to access and retain rental housing. The Residential Tenancy Act also needs to be better enforced.
- Suggestion that there is a need to better understand the impact of Air BNB on the rental supply in Richmond.
- Rental housing supplied through the secondary market is not affordable, especially when the rents have to cover expensive strata fees. (The secondary rental market consists of rented houses, secondary suites, and individually rented condominium units, as opposed to a primary or conventional rental market consisting of purpose-built rental apartments.)
- Suggestion that Richmond could benefit from a centralized market rental inventory.

More options  
should be provided.  
Densification in areas  
other than the City  
Centre should be  
encouraged.

*\*Survey Comment*



## LOW END MARKET RENTAL (LEMUR) UNITS:

- While more LEMR units have been introduced in Richmond, there is still not enough supply. More LEMR units need to be developed in Richmond to meet the demand.
- There is an opportunity to utilize vacant homes and other properties such as motels to deliver more LEMR units in Richmond.
- The City should create a definitive target for the number of LEMR units (rather than percentages) to be delivered in the City on an annual basis. To achieve this, the City should increase the required LEMR units in new project developments and encourage mixed income housing.
- The City should provide incentives for developers to include LEMR units in their projects, including waiving development cost charges and reducing parking requirements. The City could also facilitate partnerships between developers and other agencies.
- LEMR income thresholds are too low, and LEMR rent prices are unaffordable for the target population, which includes seniors on fixed incomes, single parents, new immigrants, the working poor, and persons with disabilities. There is a need for units priced between shelter costs (\$375) and a LEMR bachelor unit cost (\$800). Equally, there is a gap between the \$57,000 income limit for LEMR units and the \$60,000 for affordable homeownership.
- The management of LEMR units is currently insufficient. The City does not own or manage LEMR units, and as a result the management and tenant selection is the responsibility of the developer. Belief that developers select tenants with the least amount of barriers, and exclude high priority households. Suggestion that eligibility requirements should be better defined.
- LEMR units are not available to persons with disabilities, and persons with mental health issues. There is a need for more physically accessible LEMR units, low-barrier LEMR units, and integrated supports for LEMR tenants.
- The LEMR program could benefit by permitting non-profit housing providers to own the LEMR units that are scattered throughout various projects in Richmond. Non-profit ownership could achieve more inclusive screening of tenants and incorporate wrap-around services where needed.



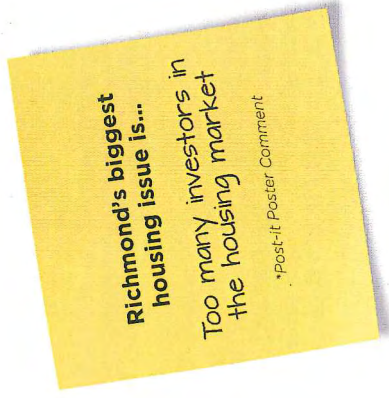
- The LEMR program would benefit by having a centralized registry and waitlist, managed by a non-profit service provider, with priority given to highest need.

### **SUBSIDIZED RENTAL HOUSING:**

- Suggestion that the City should encourage mixed-income communities, and avoid segregating subsidized rental housing in Richmond. This includes providing subsidized rental housing tenants with access to amenities typically offered to market rental housing tenants, such as parking and amenity space.
- Belief that the aging co-op housing stock and expiring operating agreements will significantly impact the security of existing subsidized rental housing in Richmond.
- Suggestion that the Affordable Housing Strategy should clarify the requirements of subsidized rental housing.

### **HOUSING FORMS AND OPTIONS:**

- Richmond has limited housing options, forms, and types across the entire housing continuum.
- There should be opportunities to encourage creative housing forms to address affordability, such as shipping containers, modular housing, live-work units, life-lease housing, co-op housing, co-housing, lock-off suites, secondary suites, and generally more purpose-built rental housing.
- More purpose-built rental housing is needed in Richmond with respect to total number of units and the variety of unit and layout options. This includes permitting flexible lock-off suites that could adapt small units into larger units to accommodate larger families.
- Encourage more secondary suites, including regularizing illegal suites, to provide more rental housing and to make homeownership more affordable via mortgage helper.
- Encourage infill and/or redevelopment of underutilized sites in Richmond to build affordable housing. (Infill housing means developing new housing on vacant or under-utilized sized in established neighbourhoods.) This includes opportunities



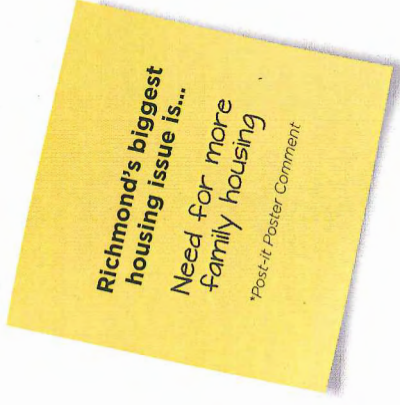
to redevelop underutilized church sites into high-density housing, redevelop underutilized co-op sites into high-density housing, and repurpose warehouse and commercial space and converting into residential uses.

## **AFFORDABLE HOUSING AND TRANSPORTATION**

- The proximity of housing to transportation can improve, or negatively impact, a household's overall cost of living. Affordable housing should be located near transit, as well as other amenities such as childcare.
- Access to public transportation must improve in order to open-up neighbourhoods, lands, and housing options in Richmond.
- Suggestion to reconsider parking requirements in areas where transit is available and where transit should be encouraged. Parking reductions should be provided for affordable housing projects.
- Richmond should focus on locating affordable housing, LEMR units, and subsidized rental units in proximity to the Canada Line and along major transit routes.

## **MUNICIPAL TOOLS:**

- Suggestion that the City's policy tools be reviewed to support affordable housing objectives. For example, co-housing and lock-off suites should be permitted uses in zones; and co-location of housing and social services should be encouraged. The Standards of Maintenance Bylaw should be updated to discourage the demolition of older homes in good condition. The City should pre-zone land for subsidized rental housing.
- The City should own more property that could be designated for affordable housing projects.
- The City of Richmond could create a housing authority, similar to Vancouver, to oversee the development of affordable rental housing.
- The City should consider a program similar to the Vancouver Rental 100 Program.





## AFFORDABLE HOUSING RESERVE FUND (AHR):

- The existing Affordable Housing Reserve Fund may not be currently used most effectively to target high-need populations.
- Suggestion that the AHR be used toward funding subsidized rental housing units.
- Suggestion that the AHR be updated so funds can be used for other projects that are not designated for subsidized rental housing units.
- Suggestion to consider broadening the use of AHR funds to include supporting non-profit housing providers with the purchasing of housing. Cost savings could be transferred to the non-profit clients with respect to lowering rents and make them available to populations that may otherwise be excluded from developer-screened LEMR units.
- Suggestion to consider increasing the required developer AHR contribution rate.

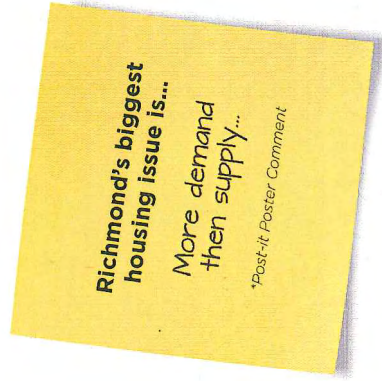
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## PARTNERSHIPS:

- Suggestion that the City of Richmond should participate in multilateral cooperation with Provincial and Federal Governments on projects of mutual interest such as a National Housing Strategy.
- Suggestion that BC Housing build more affordable housing in Richmond.
- Developers could partner with non-profit organizations to purchase units or homes, rather than lease, as this improves security of portfolio.
- Landlords and non-profit societies should work together to house non-profit clients, such as utilizing a city-wide centralized resource system.

## PERSONS WITH DISABILITIES

- Persons living with a disability are challenged to find suitable, accessible, and affordable housing in Richmond.
- There is a need to develop more accessible and adaptable multi-unit housing available for purchase and renting, such as townhouses. This is especially important for families that have



one person with a disability, as they need housing large enough to accommodate all members of their family.

- There appears to be more accessible independent housing options in Surrey, which has resulted in an out-migration of persons with disabilities from Richmond to Surrey, disconnecting them from their existing support system.
- Accessible housing units that are delivered into the market often respond to the needs of wheelchair accessibility. Housing suitable to persons with developmental disabilities is often overlooked.
- Unit sizes are important. Small units are not suitable for persons with disabilities. This is especially evident in new condos with galley kitchen layouts.

#### **VULNERABLE POPULATIONS:**

- Vulnerable populations, such as persons with mental health issues, substance users, women and children fleeing violence, and persons experiencing homelessness, are identified as experiencing significant challenges finding suitable affordable housing in Richmond.
- Non-profit service providers prefer to have housing for their clients in both scattered sites and congregate living models. Clustering many units in one building or one site allows staff to support their clients in a single location. This reduces staff travel time, and provides better resources to respond to emergencies.

#### **INVESTMENT PROPERTY AND OUT-MIGRATION:**

- There is decreasing availability of affordable commercial, retail, and food space in City Centre.
- Belief that investors are acquiring housing for speculative reasons rather than as a basic need of local residents, which detracts community spirit and sense of place.
- Investment property is influencing property values and housing prices, leading to increasing prices that are pushing people towards leaving Richmond in search of affordable housing, such as young professionals.

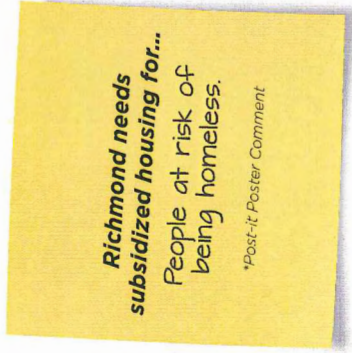


## WORKSHOP #2: DEVELOPERS

The following section contains paraphrased comments from the private sector, organized by theme.

### AFFORDABLE HOMEOWNERSHIP:

- Suggestion that the City should determine the target populations, eligibility criteria, and housing forms that should be prioritized. Families would be an appropriate target population.
- Suggestions that there can be more than one approach to introducing affordable homeownership in Richmond: (i) supporting households to enter the market, with no supports thereafter; (ii) supporting households to enter the market with restricted resale, securing the affordability and availability of these units in the long-term for the community but limiting the individual households' equity potential; (iii) rent-to-own model; (iv) one-time down payment support; and, (v) introducing a combination of these models.
- Other mechanisms to introduce an affordable homeownership program in Richmond could include securing in perpetuity, partial land leases, third party administration (i.e. credit union), restricted resale, and bulk introduction (rather than delivering on a site-by-site basis).
- Suggestion to introduce affordable homeownership units in both new-build projects and through acquiring existing housing projects. Consider repurposing underutilized non-residential uses into affordable homeownership units such as commercial buildings, old school sites, and hotels.
- Suggestion that the subsidy level could be related to the Consumer Price Index, or calculated as a percentage below market value. Consider 20% below market value to ensure project viability.
- Developers require incentives to deliver affordable homeownership units. Fast-tracking rezoning applications can reduce carrying costs of development. Re-allocating administration of units can alleviate burden and related costs. Supporting high-density



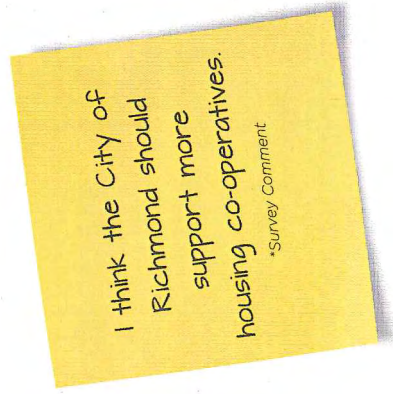


projects, density transfers, pre-zoning along arterial roads, and dedicating City-owned land can also help.

- Suggestion that the City should establish an affordable homeownership waitlist and connect eligible households to appropriate projects and/or partner with non-profit organizations for administrative assistance.
- Restricted resale may limit households' ability to build equity and to move up the housing continuum into market homeownership. The City should find ways to allow households to build equity for their next steps in the housing market.
- Restricted resale will have a better chance at success if there is a large supply of affordable homeownership units and households can move within this supply to meet their changing needs.
- There may be a negative perception if an affordable homeownership program would not target high-need households. Suggestion that an education program should be implemented with the introduction of an affordable homeownership program.

#### **LOW-END MARKET RENTAL (LEMR):**

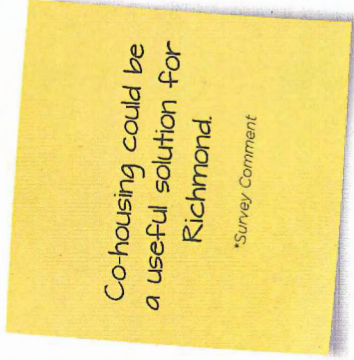
- The target population for LEMR units should be households spending 50-60% of income towards housing costs. LEMR rent ranges should be 10% below Canada Mortgage and Housing Corporation (CMHC) average market rents.
- Clustering LEMR units is more successful and allows non-profits to be involved in project design to meet their client needs. Non-profits are challenged to manage scattered units, especially when out-numbered on strata councils. In strata environments, non-profits have no control over building management, maintenance fees, and other costs. Scattered units are less attractive for BC Housing partnerships.
- There is an opportunity to integrate LEMR units on the same site as market rental units but in separate building. This could allow LEMR and market rental tenants to have the same access to onsite amenities. Encouraging both clustered and scattered LEMR units in Richmond could provide flexibility towards making projects viable.



- Ownership and operations of LEMR units should be undertaken by non-profit housing societies. Developers do not have the skills to support LEMR clients, and administration is otherwise difficult.
- Mixing LEMR units with market housing decreases marketability of market units.
- Minimum size guidelines need to be revisited and made more flexible. New-build projects have modern designs that include efficient small units.
- Increasing the percentage of required LEMR units is more challenging in Richmond compared to other municipalities because of floor and ceiling (height) restrictions. Developers are challenged to accommodate other required community amenities and development cost charges. Increasing the percentage of LEMR units may limit project viability.
- Developers require incentives in exchange for increased requirement of LEMR units, such as reduced parking requirements. Increasing the 5% requirement may be more achievable near the frequent transit network. There is an opportunity to introduce a tiered requirement system in Richmond based on location and proximity to transit.
- Suggestion that the City consider creating LEMR land banks (acquiring and holding land in trust for future affordable housing development) through density transfers and land value transfers.
- Suggestion that the City consider utilizing Affordable Housing Reserve fund for financing LEMR units.
- Suggestion that the older rental housing stock be considered as part of the overall LEMR unit delivery approach. Incentives should be provided to retain older rental housing stock, and the City should monitor rental housing unit demolition, retention, and replacement.

### **SUBSIDIZED RENTAL HOUSING:**

- Suggestion that target population should be households in core housing need. Some projects may need integrated onsite supports.
- The current definition of subsidized housing is not clear, and confused with the general understanding of non-market housing.



- There is a gap between the income levels of households needing non-market housing and those needing LEMR units.
- Suggestion that the City consider offsetting non-market rents through increasing density, encouraging mixed-use developments with commercial and retail space to generate revenue, subsidizing land, and creative problem-solving with support from planning staff and Council. This includes development incentives such as density bonusing, waiving development cost charges, discount building permit fees and pre-zoning.
- Partnerships can make projects more viable, especially partnering with property owners of underutilized and valuable land such as faith-based organizations and community centres. A non-profit operator needs to be involved early in the process to provide input on design that meets their client needs.
- Landsdowne Centre has major potential to be redeveloped into high density mixed market and non-market housing. With close proximity to the Canada Line, there could be parking reduction to reduce capital costs. Value transfers could support this site.

### WORKSHOP #3: SMALL BUILDERS'

The following section contains paraphrased comments from small builder representatives, organized by theme.

#### CREATING AFFORDABLE HOUSING:

- The City's definition of affordability is unclear.
- Suggestion that the City consider a tiered approach to percentage of units required for affordable housing projects geared towards size of project. One approach could be to support small builders to incorporate a feasible number of affordable housing units onsite and provide the remainder via cash-in-lieu contribution.
- Increasing density on sites leads to more infrastructure requirements that can limit the ability to introduce affordable housing into projects.





- There should be flexibility in building types based on site constraints and development incentives.
- Growing interest in supporting and partnering with non-profit organizations. The City should be more supportive in these initiatives.
- There is a growing interest among developers in supporting and partnering with non-profit organizations. The City should be more supportive in these initiatives.
- Compact lots, coach houses, triplexes, fee simple rowhouses, stacked townhouses, and modular housing are appropriate typologies for delivering affordable housing. Utilizing City-owned land, pre-zoning, and creating design guidelines can support streamlining these projects. Need to remove disincentives to building coach houses such as onerous specifications and lot-size restrictions.

#### **DEVELOPMENT REQUIREMENTS:**

- It is challenging to accommodate development requirements while trying to introduce affordable housing. For example, requirements for public art, outdoor furnishings, development cost charges, and recycling old material can all be costly.
- Eliminating amenity space requirements in townhouse developments near community amenities could make townhouses more affordable. The developer could make cash contributions to these amenities.

#### **DEVELOPMENT APPLICATIONS AND PROCESS**

- Administrative processes at City Hall makes it challenging to introduce housing affordability.
- There is an opportunity to build better relationships and trust between builders and the City, including creating a preferred builders list for fast track applications.

# STAKEHOLDER MEETINGS

## BC HOUSING

The following section contains paraphrased comments from BC Housing representatives.

### POPULATION GROUPS MOST IN NEED:

- Seniors are in need of a variety of forms of housing including affordable rental housing, residential care beds, accessible housing, and more flexible use of SAFER rent subsidies and rent ceilings to coincide with local market conditions.
- Aboriginal populations are disproportionately represented as households in core housing need and overrepresented in emergency shelters. Aboriginal households are increasingly interested in returning to the Reserve but the limited unit availability on reserves is resulting in Aboriginal households paying high rents in urban centres.
- Aboriginal youth are in need of affordable housing with supports, such as wrap-around services, community connections, and life-skills training.

### AFFORDABLE HOMEOWNERSHIP:

- Suggest small market housing as an entry point for first-time home buyers.

### RENTAL HOUSING:

- The Homeowner Protections Office has information on new purpose-built rental province-wide.
- Suggest that the City introduce policy to retain and protect existing rental housing stock and encourage the development of new purpose-built rental housing.
- Consider modular housing, locating rental housing in close proximity to community centres, and encouraging mixed-tenure buildings. Incorporating some strata developments can make purpose built rental projects more financially feasible.

- Suggest introducing family-friendly housing policies into an overarching policy statement.
- Suggestion that the City explore land and value transfers as a negotiation strategy for gaining affordable housing units.

#### **ADVOCACY AND PARTNERSHIPS:**

- Encourage the City to advocate for a National Housing Strategy.
- There may be interest from Metro Vancouver and BC Housing to play the 'match-maker' role between non-profits and developers for property management of affordable housing units.

**Richmond's biggest housing issue is...**

High house prices that local residents cannot afford.

*\*Post-It Poster Comment*



## METRO VANCOUVER

The following section contains paraphrased comments from Metro Vancouver representatives.

### POPULATION GROUPS MOST IN NEED:

- Prioritizing need is important to ensure that affordable units are reserved for households in need. Metro Vancouver has full-time staff calculating rent geared to income (RGI), verifying income, and asset testing to ensure housing is made available to households in highest need.

### AFFORDABLE HOMEOWNERSHIP:

- Affordable homeownership is not a priority in Metro Vancouver's Regional Affordable Housing Strategy; but is acknowledged.
- There may be provincial direction on affordable homeownership in the future.

### LOW END MARKET RENTAL HOUSING (LEMR):

- Richmond has a higher than average LEMR unit-size requirements compared to other communities in the region. Smaller sizes can be achieved when more indoor and outdoor amenities are incorporated into the building and site design.
- Management of LEMR units is more efficient when clustered rather than scattered.
- A third party matchmaker could be involved in the early stages of development to partner a developer with a non-profit for the management of the LEMR units.
- Richmond should not create a separate centralized waitlist for LEMR units, but rather work with BC Housing's already established Housing Registry. Housing providers should be responsible for tenant intake. The City could prioritize Richmond residency for LEMR units.

## CANADA MORTGAGE AND HOUSING CORPORATION (CMHC)

The following section contains paraphrased comments from the Canada Mortgage and Housing Corporation (CMHC) representatives.

### AFFORDABLE HOMEOWNERSHIP:

- The target population for affordable homeownership should be geared towards families.
- Suggestion that the City work with financial partners, such as VanCity, to offer good lending rates to developers for building affordable housing.
- Canada Mortgage and Housing Corporation funding may not be flexible enough to support an affordable homeownership program.

### AFFORDABLE RENTAL HOUSING:

- Non-profit housing providers preference change between clustered and scattered affordable housing depending on the housing provider and the clients they serve.
- The large unit size requirements of low end market rental units are challenging to achieve in Richmond compared to other jurisdictions. In addition, BC Housing's unit size standards are larger than what is delivered in the market.
- There is a need for family-friendly rental housing.

### PARTNERSHIPS:

- Canada Mortgage and Housing Corporation can facilitate discussions between community partners on funding opportunities.
- It is challenging for small housing providers to make projects financially viable. Partnerships between non-profits and developers can be successful as both bring complementary strengths to make projects feasible.

## VANCOUVER COASTAL HEALTH

The following section contains paraphrased comments from Vancouver Coastal Health representatives.

### POPULATION GROUPS MOST IN NEED:

- Persons with mental health issues, substance users, mobile and mobility-challenged seniors, persons with disabilities, persons with complex disabilities, and high-functioning low-income individuals are challenged to afford housing in Richmond.
- There are seniors at-risk of homelessness, and some come to "live" in hospitals as they wait for a residential care bed opening.
- Persons experiencing mental health issues have very limited housing options. This includes residential care facilities in Richmond that do not intake seniors with mental health issues. This leads to housing seniors with mental health issues in housing without adequate supports.

### HOUSING GAPS:

- There is a need for low-barrier rental housing in Richmond including Single Room Occupancy hotels (SROs), social housing available at \$375 monthly shelter rates, transitional housing, semi-supportive congregate housing, affordable mobility accessible housing for seniors and persons with complex disabilities, residential care beds, and licensed care facilities. Generally, there is a need for housing availability along the entire housing continuum so that people have options to adapt to their changing circumstances.
- Persons with complex disabilities are required to relocate to other municipalities in order to secure licensed care facility beds, however this disconnects them from their networks and support services.
- Assisted living is not affordable for low and moderate-income seniors. There is a need for a seniors' health care facility with assisted living, and a senior "foster care system" where families are paid to look after single seniors.



- There is a need for supports to help seniors to age-in-place through home adaptations/modifications. It is difficult to accommodate in-home medical adaptations, such as hospital bed, for over-crowded multi-generational households living in one home.
- Housing for vulnerable populations should be located close to transit.

### **MARKET RENTAL HOUSING:**

- There are increasing restrictions of tenancies in market rental housing, which adversely affects vulnerable populations in need of housing. This includes requiring tenants to declare their income, provide bank statements, and share past work experience.
- There are numerous examples of high-functioning patients on rent subsidies that are excluded through screening processes.
- There is a need for low-barrier rental housing with onsite supports.
- Scattered units can work with the delivery of in-home supports. This approach is appropriate for clients who may experience adverse affects from moving, especially clients with mental health issues.

### **EMERGENCY SHELTERS:**

- Homelessness is a trigger for mental health issues. Vancouver Coastal Health is increasingly receiving low-income, high-functioning patients who cannot afford housing.
- There is a major gap in emergency shelters in Richmond, for all population types. There are increasing numbers of hospital discharges of persons experiencing homelessness with no housing provided upon discharge. As a result, the emergency room is increasingly being used as an emergency shelter. Some clients go to emergency shelters in other municipalities, including Vancouver's downtown eastside. Persons with mental health issues sometimes do not want to leave Richmond, and will often become homeless or hospitalized rather than leave their community.

- There is a need for a low-barrier shelter for women and children. The 10-bed men's shelter is not meeting demand, as it is not accessible, inclusive of women, and does not have enough space for the number of homeless individuals in need of shelters.
- There is a need for safe housing for youth experiencing mental health issues, and youth aging out of care.

**PARTNERSHIPS:**

- There is an opportunity for Vancouver Coastal Health to partner with the City to address housing issues of mutual interest.
- More advocacy on supportive housing forms should be undertaken with landlords and the broader community.





# Key Themes

This section summarizes the key findings from the consultation activities. The discussion items highlighted in this section represent comments that were consistently mentioned by participants, or ones that were found to have particular merit or interest.

The key themes outlined below are a direct outcome of public and stakeholder consultation. They do not necessarily reflect the values or intentions of all participants, or that of the City, and they have not been given any particular priority.

## **AFFORDABLE HOMEOWNERSHIP**

Many participants described challenges while trying to enter the homeownership market in Richmond. The increasing land and housing prices, competition, and limited supply have led to bidding wars with some households priced out of the market. Low- and moderate-income families, multi-generational families, single parents, and young adult couples appear to experience the most challenges with being unable to afford the average price of market homeownership housing in Richmond. As a result, families and young adults are leaving Richmond for more affordable communities, leading to long daily commutes (to their employment in Richmond), disconnection from family and social networks, and decreased livability standards.

Participants expressed an appetite for more homeownership options in Richmond, particularly ground-oriented units such as compact lots, duplexes, triplexes, four-plexes, townhouses, and stacked townhouses. A desire for detached homes with mortgage helpers, such as secondary suites and coach houses, were also suggested. Local small builders identified ways to make these housing forms more affordable to consumers by providing development incentives such as waiving development cost charges, eliminating requirements for beautification and onsite amenities, parking reductions, pre-zoning, and fast-tracking applications.



While alternative housing options were suggested, many participants conveyed concern that introducing a variety of housing forms will not fully alleviate the high cost of housing, particularly land costs. There was growing support for introducing an affordable homeownership program in Richmond that delivered a variety of ground-oriented housing options at a reduced price for prioritized households. Several approaches were suggested, including one-time down payment support, rent-to-own, restricted resale, and land banking (acquiring and holding land in trust for future affordable housing development i.e. via community land trust).



## **MARKET RENTAL HOUSING**

Renters in Richmond are increasingly challenged to find available and suitable rental housing affordable to their incomes. Low vacancy rates, increasing rents, applicant competition, and limited new supply are intensifying the challenge. Students, singles, couples, families, seniors, persons with disabilities are among the groups challenged to find and afford average market rental housing in Richmond.



Among the challenges are affordable older rental housing stock being renovated for higher rents ("renovictions"), or redeveloped into new condominiums available through the secondary rental market at higher rental rates. There was also concern that Air BNBs may be impacting the availability of rental housing in Richmond. Participants expressed concern for the loss of existing affordable rental housing stock and limited rental retention policies in Richmond.

Service providers discussed instances of private market landlords unfairly discriminating against their clients. Specifically, individuals who receive rent subsidies to offset the cost of market rental housing are excluded from rental units due to their income source, despite having the ability to pay for rent and wrap around supports. It was suggested that more projects be developed with low-barrier rental units with supportive services.



## LOW-END MARKET RENTAL (LEMR) HOUSING

Low-end market rental housing (LEMR) was identified as being a highly important and needed housing option in Richmond. Participants presented a positive response to the delivery of LEMR units in Richmond over the past decade, and expressed the need to significantly increase the overall number of LEMR units to meet the growing need and demand for seniors on fixed incomes, single parents, families, new immigrants, the working poor, persons with disabilities, and persons with mental health issues.

Participants suggested that the City should revisit the approach to determining LEMR requirements. Specifically, participants suggested that the City move away from a required percentage method, and towards a target number of units. Participants suggested a variety of approaches to increase the number of LEMR units in Richmond, including acquiring and repurposing existing properties, utilizing vacant homes, increasing the requirement for developers to include LEMR units in new-build residential projects, and encouraging density and value transfers. Given development constraints in Richmond with respect to height restrictions and floor limitations, local developers indicated that incentives to reduce capital costs would be required to feasibly deliver more LEMR units. Local developers also suggested that LEMR unit requirements should be a tiered system tied to location and proximity to public transit.

It was also suggested that the City should consider delivering LEMR units in clusters in a single project or site. Having clustered LEMR units provides options to best meet the needs of non-profit organization resources, capacity, and client needs. Revisiting LEMR size guidelines was also suggested.

Both developers and non-profit organizations suggested revisiting the administration of LEMR units. It was shared that while developers have a role in delivering units, non-profit organizations have the skills and knowledge to better screen applicants, manage eligibility requirements and waitlists, and provide ongoing monitoring and support of tenants. Management could be either leased to or owned by non-profits. It was also mentioned that the City could have a role in potentially managing a centralized LEMR wait list, and/or a third party organization could facilitate arrangements early in the development process.





Participants expressed concern that the LEMR income thresholds and rents are too high for the target populations. It was suggested that the City revisit income thresholds and rent ranges. Some suggested approaches include linking LEMR rents to the Consumer Price Index or 10% below Canada Mortgage and Housing Corporation (CMHC) average market rents, and rent-g geared to income (RGI).

## NON-MARKET HOUSING

Participants expressed a need for non-market housing options for low-income and vulnerable populations in Richmond, ranging from co-op housing to subsidized independent housing, semi-supportive non-market housing, and supportive non-market housing with integrated supports.

Participants expressed concern for Richmond's existing non-market housing supply, including aging facilities and infrastructure, a need to improve maintenance and standards, long waitlists, and risks related to anticipated expiring operating agreements.

The public expressed a desire for more mixed-income communities. Participants felt that residents in non-market and subsidized rental buildings should feel included and welcomed in the community, and have access to amenities usually located near market developments. Local developers indicated that permitting higher density development combined with creative and flexible city planning could better support the delivery of more subsidized housing units in Richmond. Developers also suggested providing more incentives to offset the cost of delivering subsidized housing including waiving development costs charges, discounting building permit fees, providing parking reductions, and allowing pre-zoning.

Co-op housing was consistently mentioned in consultation activities. Participants suggested that the existing co-op housing supply offers safe, secure and affordable housing and more co-op housing developments should be encouraged by the City. It was also mentioned that the existing co-op housing supply is encountering significant challenges in the near future, including aging buildings in need of major repairs or redevelopment, increasing rents to cover capital and operating costs, expiring operating agreements, and changing demographics. In particular, participants noted that many long-term co-op residents are at-risk of eviction due to changes to income status and changing household characteristics (i.e. smaller family sizes after children moving out).



In addition, participants mentioned that the current definition of subsidized housing is confusing and difficult to differentiate from the broader concept of non-market housing. It was suggested that the City revisit the definition of subsidized housing and non-market housing, and clarify requirements.

Generally, partnerships between various levels of government, developers, non-profit organizations, and land holders with a social mandate (i.e. faith-based organizations) were identified as essential to delivering non-market housing in Richmond.

## **EMERGENCY SHELTERS**

There are an increasing number of observations of persons experiencing homelessness in Richmond, including youth, seniors, men, women, and children. The current shelter for men is no longer meeting demand, is not accessible and is not inclusive of women. Women and children were mentioned numerous times and participants identified that developing a shelter for women and children in Richmond should be prioritized.

These shortages of emergency shelter spaces in Richmond have resulted in challenges for social service and health care providers to meet the needs of their clients. For example, Vancouver Coastal Health is not able to discharge clients in need of housing or shelter beds. Richmond Hospital is increasingly seeing individuals experiencing homelessness access waiting rooms and Emergency Rooms as an alternative to an emergency shelter bed. Vancouver Coastal Health participants expressed concern for the mental-health triggers associated with homelessness and the limited shelter and affordable housing options in Richmond.

Service providers noted that local non-profit housing providers are exploring innovative options to house persons at risk or experiencing homelessness, including utilizing vacant homes to temporarily house clients before demolition permits are issued. Participants suggested that the City could play a role by disseminating information to potential interested small builders and developers.



## FAMILY-FRIENDLY HOUSING

Generally, family-friendly housing was identified as a high priority need in Richmond.

A re-occurring issue identified by public participants is the need for family-friendly housing along the entire housing continuum, including homeownership, market rental housing, and non-market housing.

Family-friendly housing is seen by the public as primarily ground-oriented units, with three or more bedrooms to accommodate all members of a household, and onsite amenities such as yard space, playspace for children and youth, storage, and in proximity to family-oriented services such as schools, community centres, parks, shopping, and transit. Duplexes, triplexes, townhouses, and stacked townhouses were identified as appropriate family-friendly housing types. Non-ground-oriented options were described as less desirable due to the lack of play and outdoor space, but acknowledged as more affordable, such as three- or four-bedroom condos and apartments.

The public indicated that there is limited availability and affordability of family-friendly units in Richmond as described above. As a result, families are living in inadequate housing conditions including over-crowding; inadequate amenities; long distances from transit; and paying far more than 30% of their income towards housing costs. There are increasing examples of parents helping their adult children and grandchildren with affording family-friendly housing including delaying retirement, taking on debt, re-mortgaging their property, and/or selling their property.

There are increasing numbers of multi-generational and extended family households combining financial resources to afford family-friendly housing. However, there are limited housing options in Richmond that accommodate this type of household arrangement. Multi-generational households are also challenged to find accessible family-friendly housing options for aging parents such as bedrooms and full bathrooms on the ground floor. It was suggested that basement suites and coach houses are not necessarily culturally appropriate for some multi-generational household families who prefer shared common space.





## HOUSING AND TRANSPORTATION

Transportation was identified as a key related issue to affordable housing and overall cost of living for Richmond residents. Participants noted that transportation has implications on housing options, and vice versa, for working families to vulnerable populations. Participants indicated that access to good public transit can reduce their dependence on personal vehicles and can offset monthly housing costs.

Participants from the non-profit and private sector indicated that housing and transportation should be closely planned together. Specific suggestions include encouraging more affordable housing at or near transit hubs, reducing parking requirements near transit and especially along the frequent transit network and in proximity to the Canada Line, and prioritizing affordable housing within transit-oriented development projects. Participants suggested that public transit should be integrated into more neighbourhoods to provide improved access and to reduce households' overall cost of living.

Local developers suggested that increasing the requirements of delivering LEMR units and non-market housing units is more achievable in areas within proximity to transit and where incentives, such as parking reductions, can be possible. Participants from the non-profit and private sector suggested that affordable housing requirements could be updated as a tiered system tied to location and proximity to transit.







# Next Steps

This report, along with the recently completed Housing Affordability Profile, will be used to inform the next phase of the Affordable Housing Strategy Update, which is the policy review phase. In this phase, the City will review the existing three priority policy areas in the 2007 Affordable Housing Strategy to ensure that they remain relevant and reflect current and emerging housing trends and issues. Updated policy recommendations will be developed that will work to address housing gaps in Richmond and provide options for priority groups in need, which have been identified in this report.

CNCL - 298



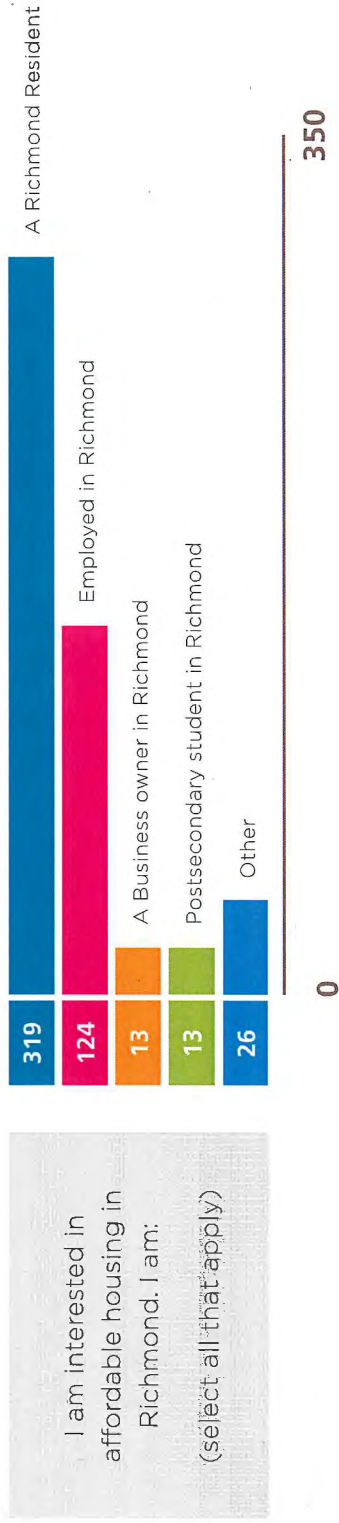




# Appendices

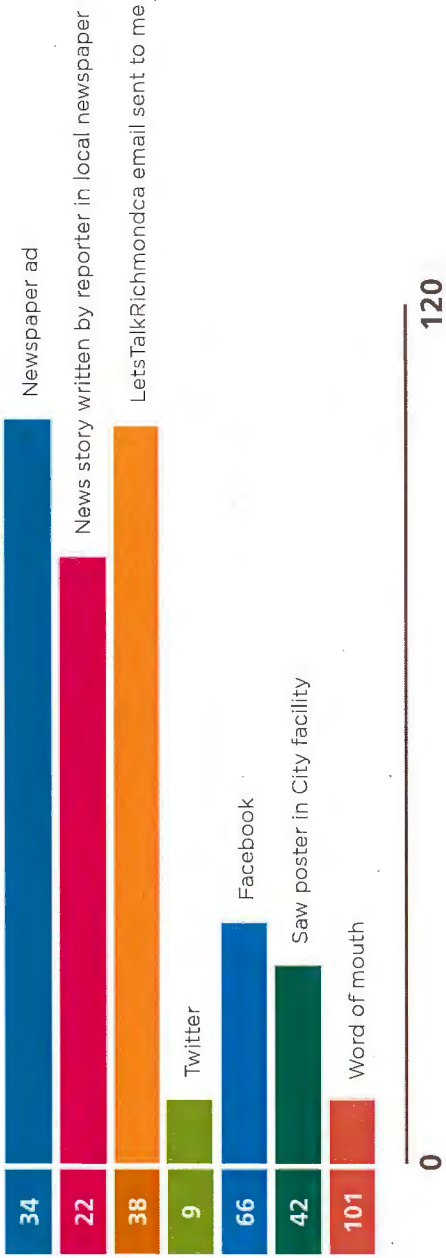
## APPENDIX A: SURVEY RESPONSES

A housing survey was made available for the public online and via hard copies. The survey collected information from participants on key housing issues. Answers to the following questions were not mandatory, allowing residents to answer the questions that applied to them and provide information they were comfortable sharing. Verbatim comments were selected from the open ended survey questions to gain a qualitative narrative on housing concerns and opportunities, and have been organized by theme. This feedback was integrated into the "Pop Up Events, Open House and Survey" portion of the "What We Heard" section of this report. All verbatim comments are available at City Hall upon request.



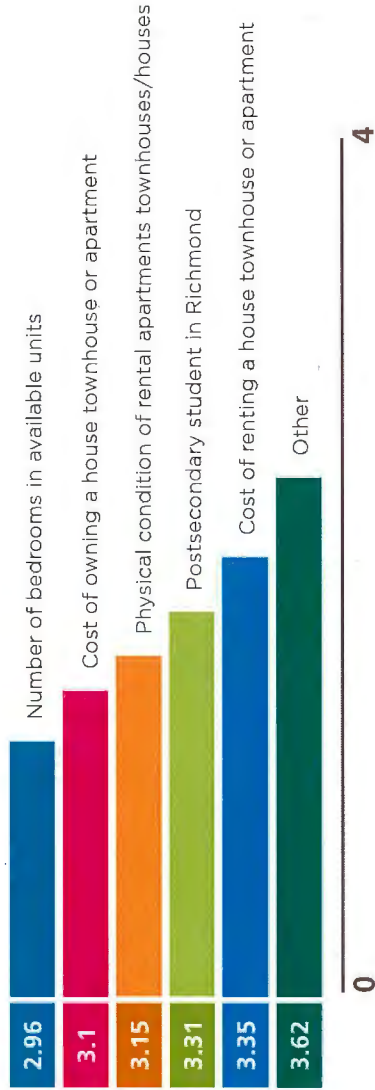


I heard about this public engagement opportunity via (check all that apply):



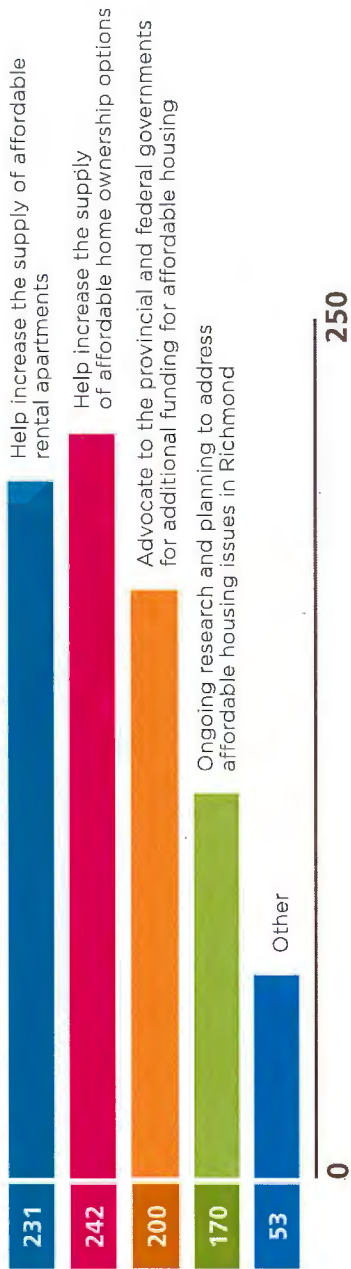
When thinking of housing affordability in Richmond, I feel the most important issues are:

(Please rank with 6 being MOST important, 1 being LEAST important)

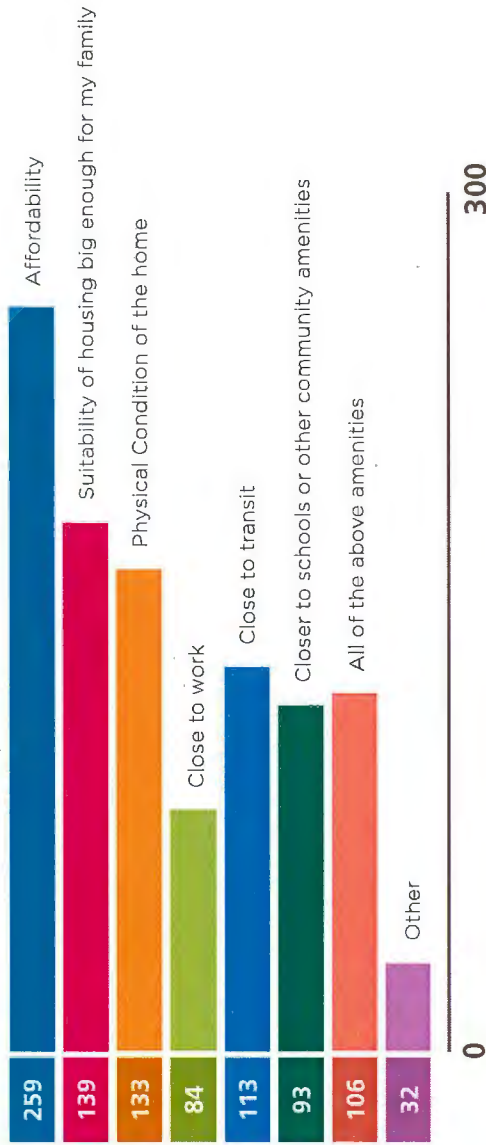




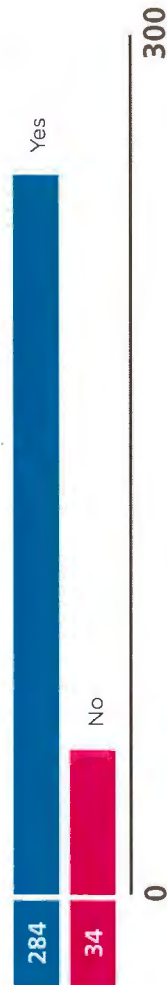
I think the City of Richmond's primary focus in addressing housing affordability concerns should be:



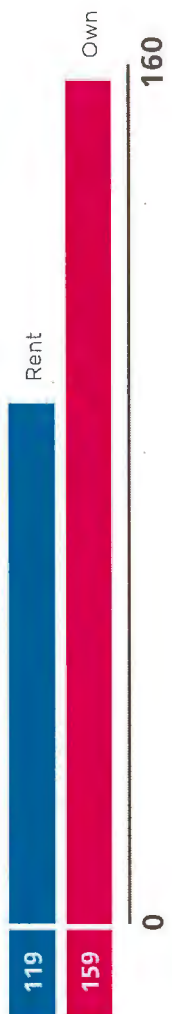
If I consider moving in the future, the top three most important factors influencing my decision will be:



I am a Richmond resident:



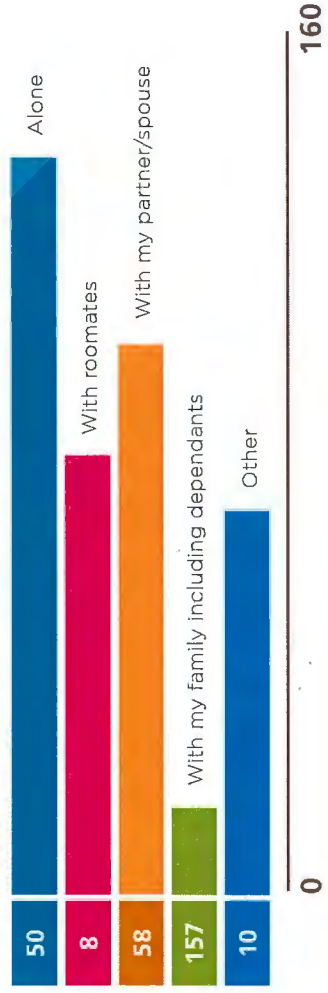
I rent or own my home:



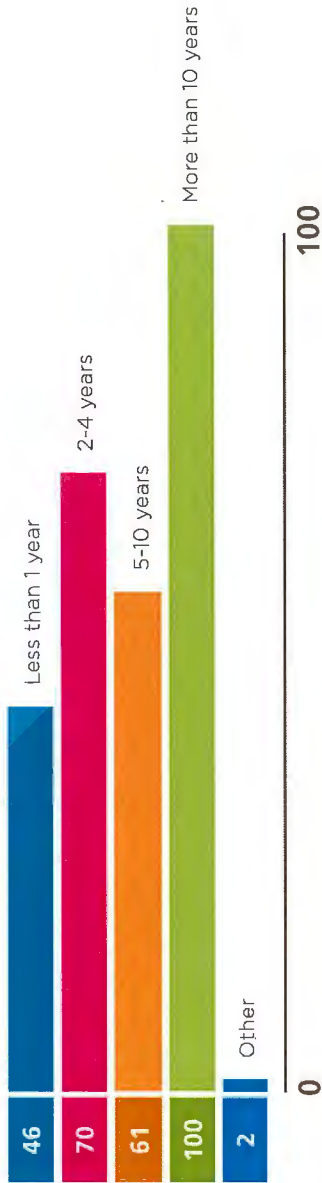
My home is a:



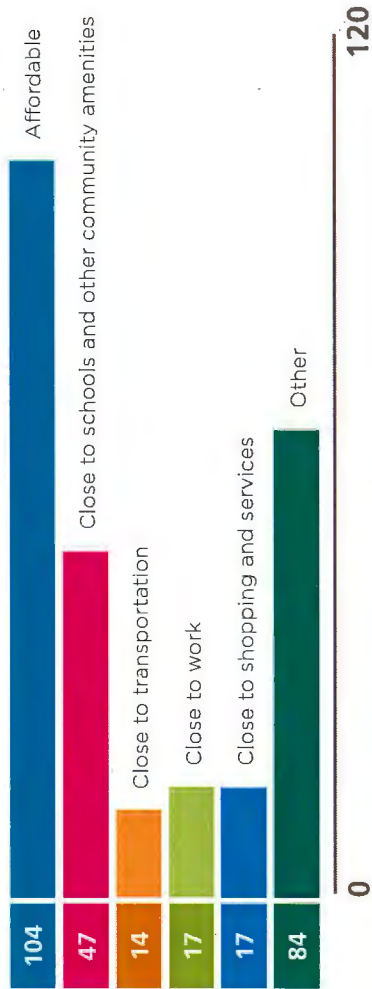
I live with:



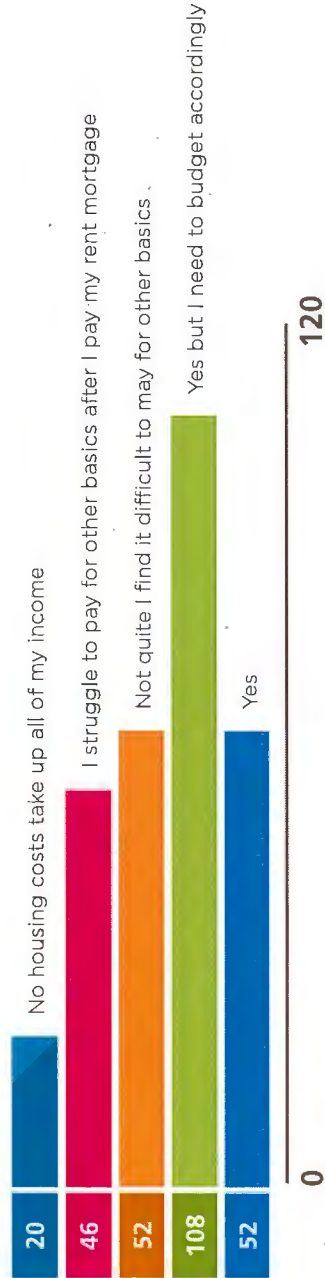
I have lived in my home for:



I chose my current housing location because it was/is:

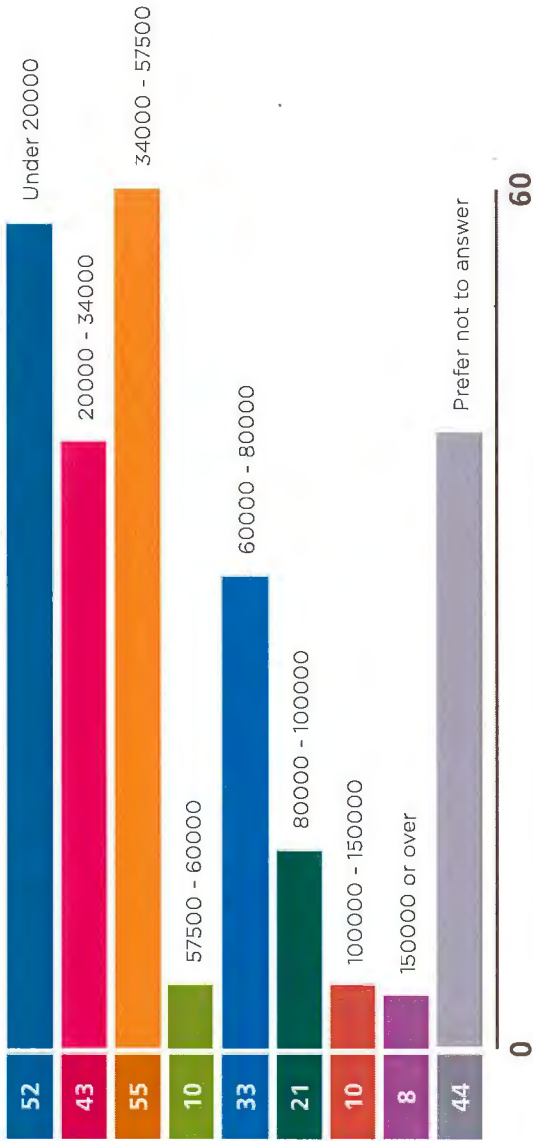


After paying my regular housing costs, I feel that I have enough money left over to cover other basics such as food and clothing:

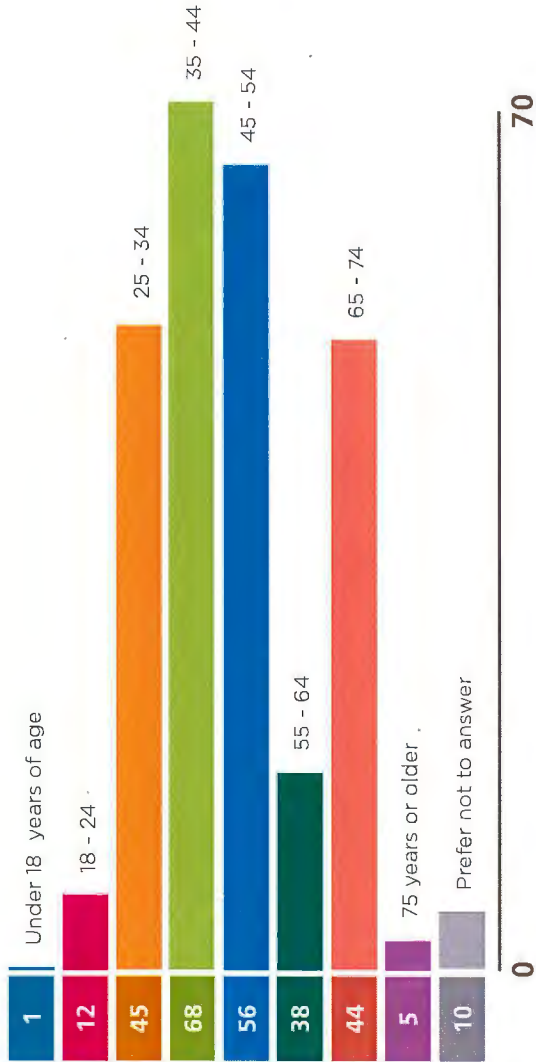




My current income bracket is:



My current age bracket is:



# APPENDIX A: SURVEY RESPONSES

The following section includes selected open ended survey questions, organized by theme.

## LIVEABLE AND INCLUSIVE COMMUNITY

Affordable housing needs to be present at several levels (house, townhouse, apartment/condo) and in both owned and rental accommodation. If we don't minimize the cost of housing now than before we know it everyone will slowly start moving. This will make a lot of jobs open in Richmond, but no one to take them.

The poor in Richmond are suffering and need a lot more help. I am involved with a community meal and so many people are looking for a decent place to live.

Parking needs to be included when you mandate a rental pricing. For example, some of the affordable housing options are \$950/month for rent but don't include a parking spot.

Cut down the racial component of any discussion. It doesn't help anyone. The City must get the media to tone down its focus on race. All it achieves is raise anger and emotions, and not bring us any solution to the affordable housing issue.

All Richmond residents deserve to feel senses of belonging and community - so how do we get there together?

Growing up in Richmond, I loved the nature and the multiculturalism. I want that to continue. My issue is with wasteful demolitions, cutting down trees, empty monster homes, and young families leaving the city and having fewer children in the city.

# BUILT FORM

Allow garage houses or multi units in big lots properties.

Why do we have so many empty homes and yet our long residents are displaced because they cannot find affordable housing?

Why do we have so many empty homes and yet our long residents are displaced because they cannot find affordable housing?

Secondary suites are disappearing because the older houses are being torn down.

More options should be provided. Densification in areas other than the City Centre should be encouraged.

I am saddened to see the number of houses being torn down to make way for mega-homes.

Affordable housing is important but also keeping yards, green spaces, schools, neighborhood feel is important too.

We should have more rental-only properties close to major transit systems, such as skytrain line.

Co-housing could be a useful solution for Richmond.

Shipping container houses!

A basic housing necessity for my family is green space & dirt

Build smaller freehold homes, like in Yoshida Court. They are around 1400 sq ft, most people cannot afford the mega homes that are being built.

Richmond has an overabundance of large homes on large lots. It is an outdated model of land use and housing development. The current generation needs smaller, affordable homes on smaller lots.

I have lived in Richmond for years, but am unfortunately looking at leaving, because it's becoming unaffordable. Especially to get something that is easily transit accessible to downtown or other areas of Vancouver.



## RENTAL MARKET

Affordable housing should be available primarily for low income/ single parents.

Young people cannot afford to buy or rent anything in Richmond. Young people who were born or raised in Richmond and who work in Richmond will have to live far away because Richmond, Vancouver, Burnaby and many other lower mainland cities have become unaffordable for young people.

"Affordable housing" and "Richmond" is a far-fetched ideal

I have lived in Richmond for over 40 years. At the moment, I am very disheartened by the lack of affordable rental availability. After 17 years of renting the same property, we are to move. The owners are tearing down the house and rebuilding...I am still looking for a place to rent that I am able to afford and has enough room for my 3 children.

## HOMEOWNERSHIP MARKET

Prices for most types of housing other than some.

There should be control for overseas investments in housing property.

I am concerned that my kids will not be able to live and own homes in Richmond when they become adults.

I would really like to own a home in Richmond. But with the insane market here we could not make the jump with three kids. How is it there are hundreds of homes vacant in this city and yet no one can find a home to rent?

I think the City of Richmond should support more housing co-operatives.

Richmond needs to study how much of our housing is owned by non-residents.

Need to focus on affordable housing for the middle class with growing family. Affordable housing doesn't apply to just low income families. Young middle class families who have aspirations to raise a family in Richmond should be able to afford a reasonably sized single family home. I know too many working middle class young professionals who have chosen to not have children or move out of BC due to their inability to afford a house in the lower mainland.

I lived in Richmond, but had to move due to the unaffordability of purchasing a home for my family here. Now I have to commute, sometimes more than two hours per day, to get to work. This decreases time with my family, which is why I am trying to find another employment option.

## NON-MARKET HOUSING

SAFER rates should be raised up to present rent levels to reflect rent increases.

There are very few affordable house listing for Seniors who can live independently in Richmond area. As I tried to apply those listed under BC Housing & even in Co-ops, the answers are all the same, "it takes long & even years to have your application approved & processed".

We need to focus on reducing street homeless and get people into housing. Street homeless costs us more than placing them in houses.

The loss of government rent assistance for low-income members as federal housing agreements end affects seniors, people with disabilities, new Canadians and others on limited or fixed incomes. If these co-op members have to leave their co-op homes they will be facing the most expensive rental market in the country.

Many of my clients are homeless, and remain, so despite our best efforts to find suitable accommodations. There is a lack of low-barrier options in Richmond, and the options on the rental market are shrinking and are often overpriced.

I'm concerned about Richmond's extremely high poverty rates and whether the low-income non-market housing will adequately meet the needs of those families.

My family has also lived in a Co-op for 12 years...we are now two-income earners with University degrees and yet we cannot afford to leave the Co-op unless we move well out of Richmond, yet we both work in Richmond, have our kids in school here and our elderly parents living in Richmond. The middle income earners are getting left behind in this market.



## APPENDIX B: POST-IT BOARD RESPONSES

Post-it posters were displayed throughout the community and at consultation events, including pop-up events and the public open house, which allowed participants to provide comments on housing issues and opportunities important to them. This section summarizes the collection of poster comments.

### *Richmond's biggest housing issue is...*

Lack of affordable purpose-build rental housing.

Need for more family housing (rental)

Make smaller single-family detached homes, subdivide larger properties.

Foreign ownership

Too expensive for young families to afford homes!

Lack of workforce housing.

Affordability for rent and ownership

High house prices that local residents cannot afford.

*Richmond needs subsidized housing for...*

Low barrier and physically disabled

People at risk of being homeless.

Low income youth who are just starting out

Single mother and children

Retiring seniors and Seniors, (60+)

Families with kids.

Low income families

Government inaction!

Both working parent in middle class cannot afford to save for the huge down payment when they have children.

Working poor and young people and families.

*I wish Richmond had housing options like...*

Subsidized housing  
for seniors

Smaller homes with  
yards for kids to  
play.

Townhouse with  
community  
gardens.

More affordable  
housing

Equity housing,  
more co-ops, more  
housing for singles  
+ seniors

3 bed room  
apartments of  
townhouses.

Co-Housing

More co-ops.  
creative housing,  
land trusts

Subsidized housing  
for seniors



*I wish Richmond had housing options like...*

Seniors

More for homeless  
seniors, singles/  
families.

Habitat for  
Humanity.

Row houses  
(no strata)

Seniors housing in  
Kiwanis

*Affordable rental in Richmond is...*

Hard to come by.  
Too expensive for  
young families  
to save for  
ownership.

Attainable  
through innovative  
partnerships.

Unattainable.

For the wealthy  
foreign investor.

Needed! Especially  
for young families.

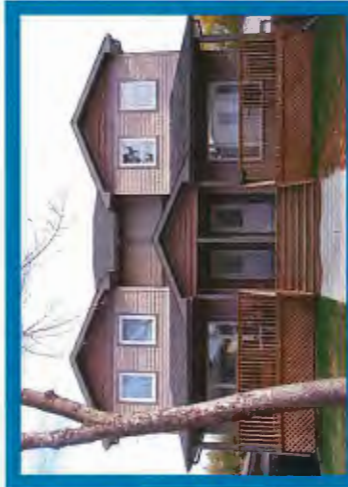
Difficult to  
control so-called  
"Mega Homes" on  
fake farmland.

Something  
my parents  
experienced not us!

Absolutely  
ridiculous!

# APPENDIX C: PUBLIC RESPONSE TO VISUAL EXPLORER

Below are written comments from the public in response to photos from the Visual Explorer game. They provide insight into what housing forms and features participants perceive are adequate or inadequate for their household needs.



Great for family, young starter home because has yard and 2 levels.



Good green space.



Easily accessible.



Too small for seniors.



(1) Doesn't help community. Too big. Expensive. Only houses 3 people. You could fit more; (2) Too big of a footprint! Make it into 1 or 2 lots so builders can't build too big and put the price too high. Homes will be more affordable.





Townhouse big enough + affordable for families.



Height + number of residents (outside of flight corridors) greenspace for play (maybe home gardens), water nearby provides cool in summer.



Higher density and less parking so people have to bike/walk/bus; Kiwanis and service community agency could help with funding.



Affordable rental, visibility, outdoor amenity space: garden, playspace, green space.



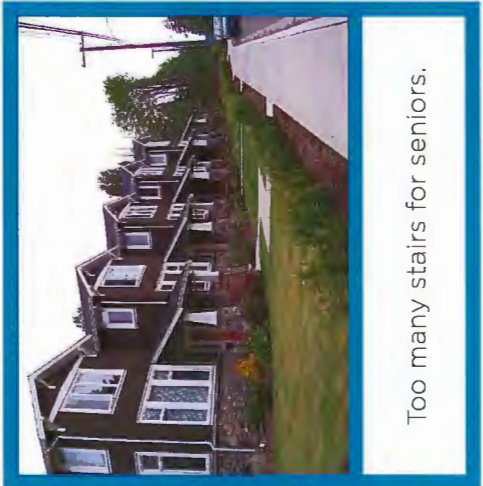
Pleasant livable.



(1) Too small, for seniors/young single person; (2) Too small for family - single only.



Good size.



Too many stairs for seniors.



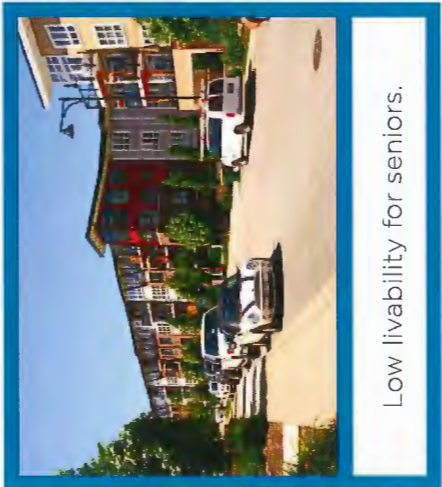
Size is good for seniors, good location by richmond. But no laundry in-suite.



Yay! Would love more green space, available to residents/ community (i.e. not just manicured/landscaped).



(1) 2 bedroom - too expensive;  
(2) Can't have more than one child because can't afford another bedroom.



Low livability for seniors.



# APPENDIX D: OPEN HOUSE DISPLAY BOARDS



**Let's Talk...**

**Richmond Affordable Housing Strategy Update**

**Welcome!**

The City is working to update the current Affordable Housing Strategy, adopted by Council in 2007, and we would like to hear from you.

Please review the display material and connect with City Staff to ask questions and share your experiences with housing in Richmond.

Input and feedback received will help ensure that the updated Affordable Housing Strategy reflects community needs and priorities.

**Thank you!**





**We need your help!**

A range of affordable housing choices for individuals and families of all ages, types, and incomes is an important part of a liveable and inclusive community. Housing affordability however remains a critical issue for many households in Richmond. Local knowledge will strengthen the updated strategy. We need your help to identify and prioritize local housing issues and needs.

**Affordable Housing Strategy Update Process**

The strategy will take place over 5 phases and there will be opportunities for engagement along the way.

**WE ARE HERE**




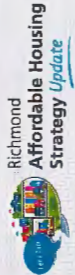
Winter 2016 - Summer 2016: Community Profile  
 Spring 2016 - Fall 2016: Policy Review  
 Summer 2016 - Spring 2017: Housing Action Plan  
 Winter 2017: Draft Affordable Housing Strategy  
 Summer 2017: Final Affordable Housing Strategy

Visit [Let'sTalk.Richmond.ca](http://Let'sTalk.Richmond.ca) to participate in an online survey and visit [Richmond.ca/AffordableHousing](http://Richmond.ca/AffordableHousing) to keep updated on the project's progress and opportunities to engage.

**Project Team**

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**Monica Bennington**  
 Affordable Housing Planner  
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## Defining Affordable Housing

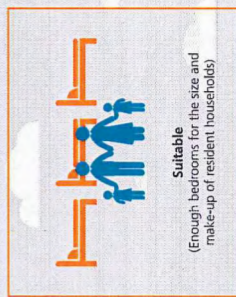
'Affordable Housing' is commonly defined as households spending no more than 30% of their gross income towards housing costs. For renters, this includes rent and utilities. For homeowners, this includes mortgage payments, utilities, property taxes and house insurance.



For example, a household that earns \$60,000 a year should ideally not pay more than \$1,500 a month on housing costs.

### Appropriate Housing

'Appropriate Housing' is housing that is affordable and that is:



## City's Role in Affordable Housing

### A partnership role

The City cannot solve housing affordability problems alone. It recognizes that it can play a role in partnership with the federal and provincial governments, which have the primary responsibility for affordable housing, and the private and non-profit housing sectors.



### 2007 Affordable Housing Strategy

The current Affordable Housing Strategy directs the City's response to ensure that a range of housing options are developed for households of different ages, family types, and income.

#### 3 Key Priorities

- Subsidized (non-market) rental**  
 Annual household incomes less than \$34,000
- Low End Market Rental**  
 Annual household incomes between \$34,000 and \$57,000
- Entry level (affordable) Homeownership**  
 Annual household incomes less than \$64,000

#### Key elements in the City's response to Affordable Housing:

- Planning and housing policy development
- Leasing City owned land to non-profit housing providers
- An Affordable Housing Reserve Fund, which contributes funding to affordable housing projects
- Inclusionary zoning requiring developers to build affordable rental units in exchange for density bonuses

## Highlights

### Affordable Housing Achievements (as of March 2016)

#### Affordable Housing Inventory

- 1,392 units secured through the Affordable Housing Strategy since 2007:



- 3,175 affordable rental units secured outside of the Affordable Housing Strategy (including family and seniors' rental, and co-ops)

#### City Contributions to Affordable Housing Projects

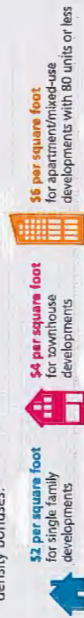
- The City has made significant contributions over the past three years towards the construction costs and municipal fees for two local housing developments:
  - \$24.1 million to the Kiwanis Towers for low-income seniors' rental housing (project completed).
  - \$19.1 million to the Storeys development for vulnerable individuals and families (project under construction).

#### Land Partnerships

- The City has leased seven (7) City-owned properties at below market rates to non-profit housing providers

#### Density Bonusing

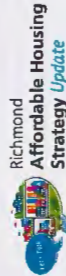
- The City collects affordable housing contributions at a flat rate in exchange for density bonuses:



- In developments with more than 80 units, the City requires at least 5% of the total floor area to be constructed as low-end market rental units

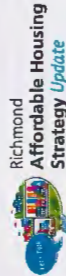
#### Affordable Housing Reserve Fund

- Since 2007, the City has collected \$7,459,208 in developer contributions towards Affordable Housing



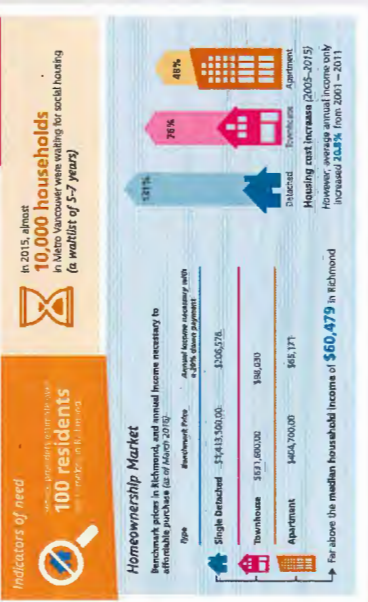
## Housing in Richmond

The City acknowledges that an important part of a liveable and inclusive community is having housing options to ensure all households of different sizes, ages, and incomes have access to housing that meet their needs. The following housing continuum identifies this mix of housing options.





# A Snapshot of Housing Affordability in Richmond



# What we've heard so far...

Your experience with housing in Richmond and your thoughts on creating a liveable community will help shape the updated Affordable Housing Strategy. The strategy will guide the City's actions in addressing local housing challenges in the coming years. Here are some of the comments and ideas we have heard so far:

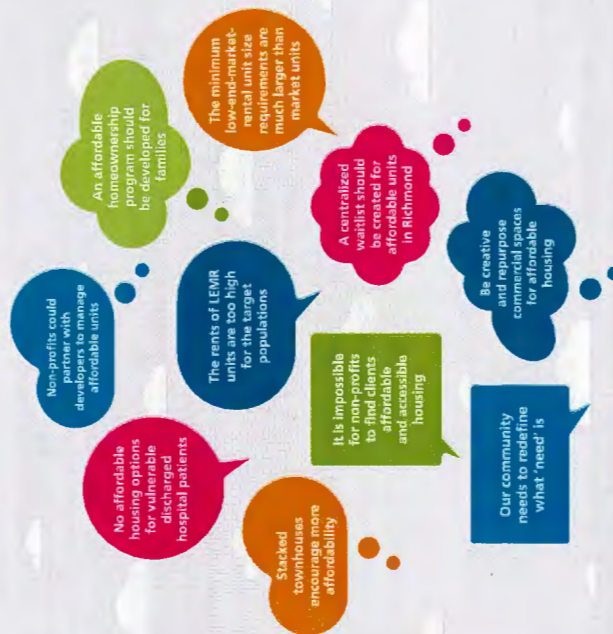
- Impossible to find accessible and affordable housing for people experiencing disabilities
- More family friendly housing options
- Adult children are living with parents because they cannot afford to live on their own
- We need an emergency shelter for women in Richmond
- Support more co-op housing!
- 'Affordable' rental units are not affordable for households on fixed income
- More affordable rental housing and care facilities for seniors
- Encourages large lot subdivisions to have smaller, more affordable homes
- The working poor cannot afford rent in Richmond
- Families are moving to other cities because they cannot afford to buy in Richmond
- Too many investors in the housing market, leaving middle income households behind!
- More integrated low-income housing in our neighbourhoods!
- Housing development for women with supports like child care
- More affordable rental housing for middle income households





## What we've heard so far...

The City of Richmond works to create affordable housing options in partnership with senior levels of government and the non-profit and private sectors. Here are some comments our stakeholders have shared regarding housing affordability in Richmond:



## Visual Explorer Game

If a picture is the same as a 1,000 words, what do these pictures say to you?

On the table are a variety of housing images. They are from a range of places and settings. Pick out one image that illustrates what housing options you'd like to see in Richmond. Feel free to play the Visual Explorer game again if you see other important images you'd like to speak about.

Note: The images are chosen from many possible housing photos. They do not, nor are they intended, to represent the ideal illustration of Richmond's housing forms. Their role is to help inspire you.

### How to Play

- 1 Imagine**  
Think of what housing options you'd like to see in Richmond.
- 2 Browse and Select**  
Go to the image table and select an image from the available collection that illustrates a part of your vision for housing in Richmond.
- 3 Reflect**  
Take a moment to write or draw how the image related to what housing options you'd like to see in Richmond and why. Make sure you identify the number (on the back) of the picture you chose.
- 4 Share**  
Stick your note to the board and take a few moments to enjoy the contributions of others.

## APPENDIX E: LIST OF PARTICIPANTS


Thank you to the following participants for their time and feedback:

- Adam Collinge (BC Housing)
- Ajit Thaliwal (Private Builder)
- Aileen Cormack (Richmond Seniors Advisory Committee and Richmond Homelessness Coalition)
- Andre Chevier (Mental Health Housing Supports – Vancouver Coastal Health)
- Barbara Bawlf (Richmond Mental health Consumer and Friends Society)
- Belina Boyd (Community Engagement – Vancouver Coastal Health)
- Blaire Chisholm (Brook Pooni Associates)
- Brendan Coyle (Richmond Community Council, Richmond Centre for Disability, and Richmond Society for Community Living)
- Bruce Smith (Coast Mental Health)
- Clive Alladin (Private Builder)
- Darrell Burnham (Coast Mental Health)
- Darren Kitchen (Co-op Housing Federation of BC)
- David Jacobson (Intracorp)
- De Whalen (Richmond Poverty Response Committee)
- Diana Dilworth (BC Non-Profit Housing Association)
- Don Littleford (Metro Vancouver Housing Corporation)
- Ella Huang (Richmond Centre for Disability)
- Erika Martens (Mental Health Outreach – Vancouver Coastal Health)
- Harjit Sandhu (Landcraft Group)
- James Caspersen (Turning Point Recovery Society)
- Janice Barr (Richmond Society for Community Living)
- Jeff Fisher (Urban Development Institute)
- Karen Hemmingson (BC Housing)
- Karen Barclay (Community Mental Health – Vancouver Coastal Health)
- Kathie Chiu (Salvation Army)
- Lance Jacobek (CMHC)
- Margaret Eberle (Metro Vancouver)
- Mark Sakai (Greater Vancouver Home Builders Association)
- Mike Amiri (MYK Construction Ltd.)
- Mukhiar Sinan (Sinan Group)
- Millie Beckel (Richmond Society for Community Living)
- Neena Randhawa (Chimo Community Services)
- Nissim Samuel (Private Builder)
- Peter Chan (Richmond Community Services Advisory Committee)
- Raman Kooner (Sutton Group)
- Richard Dillon (Patient Flow – Vancouver Coastal Health)
- Richmond Mental Health Friends and Consumers
- Robert Brown (Catalyst Community Developments)
- Sam Sandhu (Breek Holdings Limited)
- Shaila Jamal (Occupational Therapist, Mental Health/Addictions – Vancouver Coastal Health)
- Steve Jedreichich (Townline)
- Susan Rechel (Regional Specialized Housing – Vancouver Coastal Health)
- Suzanne Lightfoot (Caring Place Society)
- Tammy Bennet (BC Housing)
- Tiffany Duzita (Vancouver Community Land Trust)
- Yoko Kihara (Gilmore United Church)





Prepared for:  
 Richmond

Prepared by:  
 CITY SPACES



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