

Collaborative Housing Research Network



# Balanced Supply of Housing

Academic / Community Partnership

## FALL 2022 NEWSLETTER

October 10, 2022

### New & Newsworthy

Some exciting updates from the BSH team:



**A Big Congratulations:**



**We're on Twitter!**

We're excited to share that our community partner, Cheryl Case, was selected for funding through the CMHC Housing Supply Challenge.

From our own team, to our partner projects, we have so many exciting things lined up, and needed a space to share it all!

Learn more about CP Planning's Roadmap for Redevelopment Plans to Confront Systemic Racism here:

Follow us at @BSHNode to see what we're up to!

Learn More

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### It's Municipal Election Season...

Municipal leaders play a big role in housing affordability and housing accessibility.

We identified some key platform priorities to look out for when voting in Vancouver and Toronto to ensure a Balanced Supply of Housing for all.

**Vancouver municipal election & THE FINANCIALIZATION OF HOUSING**

**WHAT IS THE PROBLEM?**  
HOUSING IS NOT A COMMODITY  
Financialization occurs when housing is treated like a commodity that can be bought and sold for a profit. Prices go up as wealthy investment groups compete for properties. This leads to a harmful demand on the housing market.

**THIS IS NOT A ONE PERSON PROBLEM**  
Financialization affects everyone, but those who rent are especially at risk of being displaced due to the practices of institutional landlords. Currently, 77,000 households in Vancouver are experiencing core housing need.

**WHERE DO WE GO FROM HERE?**  
HOUSING IS A HUMAN RIGHT  
We need to break the addiction of real estate investment and emphasize that houses are a place to call home. We need stricter market regulation on housing as investments, and we need to preserve affordable housing units.

**SOLUTIONS**  
Housing is a human right, and it's time we start treating it as one.

**THE SHIFT**  
THE SHIFT outlines 7 key priorities for advancing the right to housing in Canada. These priorities outline the steps that municipalities like Vancouver can take. To address financialization, Priority #6 calls to Regulate the Private Sector and Address the Financialization of Housing.

**Vote**  
On October 15th, 2022 vote for municipal leaders who include policies that help stop the financialization of housing in their platforms. At the municipal level, this can include an adequate supply of residential land, setting policy directions for stricter market regulation, and incentivizing newer affordable housing supply.

**CHECK OUT OUR RESEARCH:** [QR CODE]  
**LISTEN TO OUR PODCAST:** [QR CODE]

**Toronto municipal election & ZONING BY-LAWS**

**WHAT IS THE PROBLEM?**  
WE'RE MORE THAN SINGLE FAMILIES  
Around 70% of the land in Toronto is zoned for single-detached or semi-detached homes. "Zoning" is what determines what kind of house can be built, and where. Basically, this means there are little to no affordable rental options within urban boundaries.

**RE-ZONING HELPS EVERYONE**  
Making way for multi-family homes, condos, and apartments allows communities to be more diverse and inclusive. Adding density to urban areas results in better use of infrastructure, like transit and public services.

**WHERE DO WE GO FROM HERE?**  
HOUSING IS A HUMAN RIGHT  
Many single-family zoning by-laws are in place to preserve 'neighbourhood character.' We need to move past such discriminatory policies that work to impede the availability and affordability of housing for individuals and families.

**SOLUTIONS**  
Housing is a human right, and it's time we start treating it as one.

**THE SHIFT**  
THE SHIFT outlines 7 key priorities for advancing the right to housing in Canada. These priorities outline the steps that municipalities like Toronto can take. To address re-zoning, Priority #2 calls for Progressive Realization.

**Vote**  
On October 24th, 2022 vote for municipal leaders who include policies that secure the right to housing in their platforms, like "as of right" zoning. At the municipal level we need to increase density in areas with schools, transit, and other public services. This can mean modernizing zoning by-laws to allow for the development of multi-unit residential housing.

**CHECK OUT OUR RESEARCH:** [QR CODE]  
**LISTEN TO OUR PODCAST:** [QR CODE]

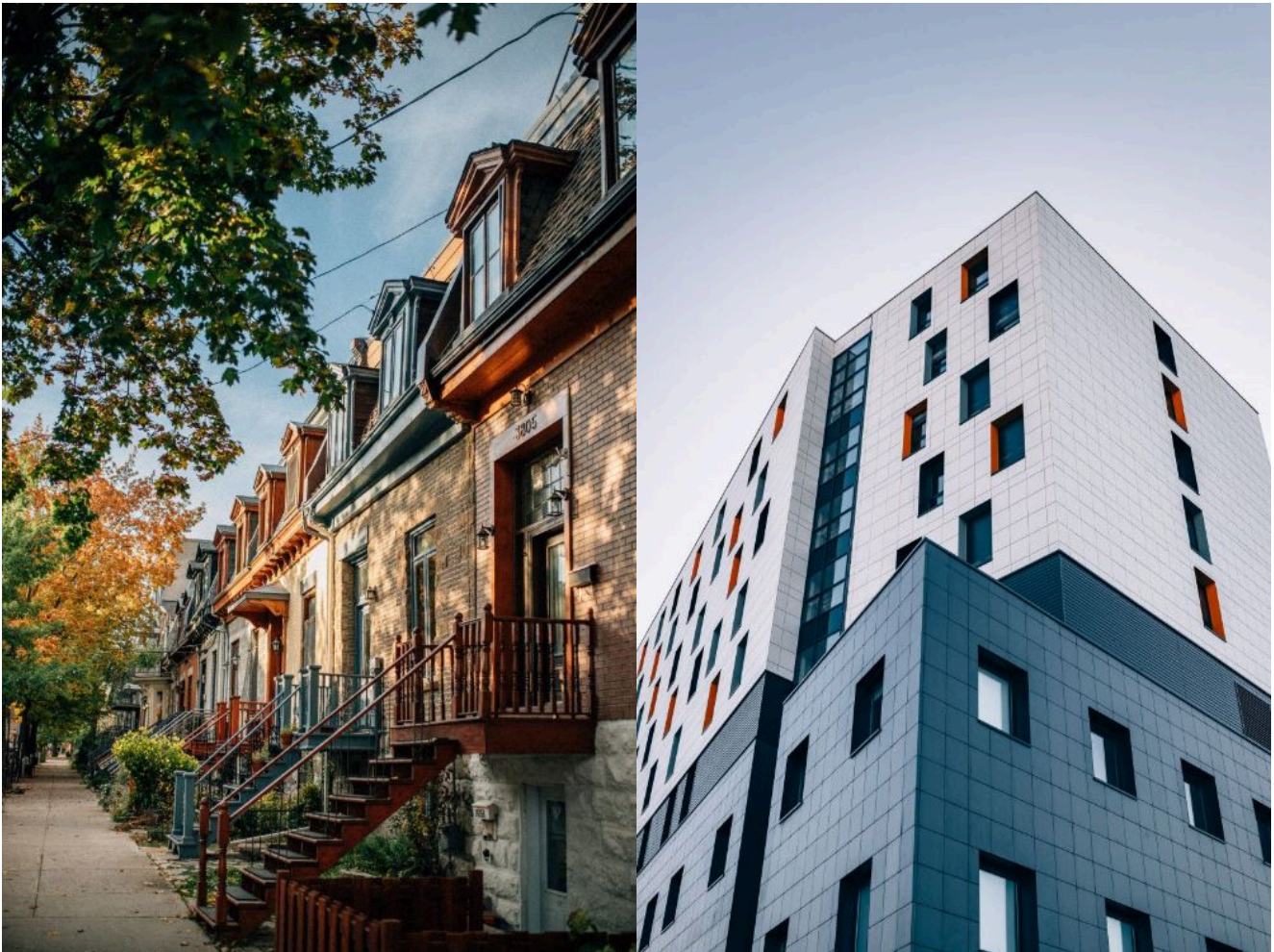
This work was supported by a BSH Node knowledge mobilization grant supervised by Cheryl Case, Dr. Alex Flynn and Dr. Nik Luka. For more information please contact: hrc.coordinator@ubc.ca

Learn More



## Working towards a Balanced Supply of Housing

The BSH Node's co-investigators, community partners, and collaborators have engaged in meaningful research over the past year to tackle the complex problem of rising housing unaffordability in Canada. In this update, we're presenting a short description of the progress and achievements of four important projects which the BSH funded in April 2022.



**Tools for overcoming institutional obstacles to non-market housing production in the Montreal Metropolitan Area**

**Project Lead:** Adam Mongrain  
**Co-Investigator:** Nik Luka (McGill)  
**Community Partner:** Vivre en Ville

**Project Description:**  
 Public policies and regulations can create a hostile framework for non-

**Concerted action on the 'missing middle': Reforming the National Building Code to allow single-egress multi-unit housing**

**Project Lead:** Nik Luka (McGill)  
**Community Partner:** Representing a broad coalition of public, private, and non-profit community partners :  
 C. Speckert, LGA Architectural Partners, Toronto (Project leader) M. Eliason, Larch Lab (Seattle, USA) D.

market housing projects, threatening their viability. Our project aims to document financial, political and institutional barriers to non-market housing production in the Montréal Metropolitan Area (MMA) by partnering with non-profit housing actors, whose projects are limited by such barriers. Through a detailed study of these barriers in real-world scenarios, we can develop tools for other actors (in Montréal and other Canadian metropolitan areas) to deal with the same issues, and provide guidance to legislators in drafting new policies.

To do so, this research will:

- 1- Identify financial and institutional gaps threatening the survival of non-market housing production from two MMA-based non-profit organizations,
- 2- Document applicable legislative and regulatory solutions to address the institutional barriers that these organizations are facing,
- 3- Develop guidelines and policy recommendations to reduce or eliminate barriers to non-market housing production in the MMA,
- 4- Create a training module targeting institutional actors who are willing to revise their strategies and policies for supporting non-market housing production in their municipalities.

This project will be realized in four steps: problem identification, literature review, brainstorming, and recommendations. We will first organize workshops with our two non-profit partners to identify political, fiscal, and institutional barriers they face. Second, we will develop a learning platform of methods and solutions being used worldwide to facilitate non-market housing production, drawing on the BSH policy database among other sources. Third, we will

Hine, David Hine Engineering Inc., Toronto F. Lohmann, Canadian Home Builders' Association, Ottawa D. MacMillan, Environment & Energy Division, City of Toronto, Toronto B. Scorgie, SvN Architects + Planners, Toronto

### **Project Description:**

Funds are requested to support the development of a detailed dossier in support of changes that have been formally requested to the National Building Code of Canada (NBCC) by our project team concerning the number of egress points for multiple-unit housing. This will further the urgent and promising work of a coalition of practitioners, activists, and researchers to reform regulatory frameworks across Canada in favour of affordable housing. Our central claim is that the NBCC is inconsistent with (and does not allow for the same design flexibility as) building codes in almost all other jurisdictions internationally, and fails to recognize that a second egress is unnecessary for mid-rise housing typologies where other life-safety measures are provided. This initiative had the benefit of BSH seed funding in 2021-22 (Luka et al., 'Toward abolition of R1 zoning and the two-egress straitjacket?'). We have made tremendous progress, including successfully lobbying the Government of Ontario to demand high-level discussion of reform to the NBCC concerning where and under what conditions single-egress residential construction is permitted. To continue this work, detailed documentation outlining the reasons and entailments associated with the regulatory reform must be prepared and submitted. A detailed work strategy has been developed by the coalition, and the community partners named on this



discuss barriers and potential solutions with non-market housing actors in the MMA. Finally, we develop a set of contextualized recommendations for overcoming barriers to non-market housing production focusing on the MMA.

application have agreed to play key roles in seeing us through the due diligence needed for the proposed changes to be considered and implemented.

*Further details are found at <https://secondegess.ca/Home>.*



**Comparing First Nations Led Land and Housing Regulation Models across Metro Vancouver**

**Project Lead:** Nathanael Lauster (UBC)  
**Co-Investigator:** Alexandra Flynn  
**Community Partner:** Jens von Bergmann, Mountainmath

**Project Description:**

Funding will be used to expand our previously funded work on the Metro Vancouver Zoning research project (CMHC) and the Mapping the Zoning of First Nations in Metro Vancouver project

**Tracking the Sale of Multi-Family Rental Buildings to Financialized Landlords in Vancouver**

**Project Lead:** Alan Walks (U of T)  
**Co-Investigator:** Craig Jones, Dr. Nemo Lewis  
**Community Partner:** BC Non-Profit Housing Association

**Project Description:**

There is increasing concern about the financialization of rental housing, in which the ownership of apartment buildings is transferred to new firms that

(BSH Node). This project directly promotes the objective of Indigenous-led housing development in urban areas as a strategy for affordable housing development, including the Senakw housing developments planned by the Squamish Nation on reserve lands alongside Vancouver. We will both continue this work and expand our efforts to comparatively document the diversity of First Nations-led development models in addition to First Nations land regulations (e.g. zoning). We will also draw upon grant funding to incorporate consultation with First Nations involved.

Metro Vancouver Zoning research project: MVZ, funded by CMHC, assembles together the various zoning by-laws of the 21+ municipal governments of Metro Vancouver into a coherent map and also attempts to explore change over time. The integrated map to date is available here: [https://mountainmath.ca/zoning\\_map](https://mountainmath.ca/zoning_map). Inclusion of First Nation zoning is ongoing and we will use the funding to continue our work, developing consultation with First Nations on the best methods of conceptualizing and presenting land use codes. Following consultation with the First Nations, we hope to mobilize knowledge about First Nations zoning through a combination of the following methods: a short brief which explains, in plain language, the legal and policy frameworks used by First Nations; a walking tour, to be available online; a workshop with First Nations leaders to discuss their approaches to land management; and academic articles.

raise funds on financial markets, such as Real Estate Investment Trusts (REITs), private equity firms, and financial asset management corps. Scholarly research has suggested that such firms may be more likely to carry out evictions and/or raise rents and other fees to deliver higher returns to shareholders and unit holders (August 2020; August & Walks 2018). Recent scholarship has begun tracking the sales of rental buildings to these kinds of firms in Canada (August 2020; August & Walks 2018), the United States and Europe (Fields 2018; Fields and Uffer 2016; Nethercote 2019). Although Vancouver is a metropolitan region receiving significant investment into its housing market, there has not yet been a systematic analysis of which buildings have been purchased by such 'financialized landlords' that would allow answering rigorous questions regarding the impact of rental housing financialization.

This project will link together three hitherto-unexamined datasets to produce this systematic analysis for Metro Vancouver over the last five years (2016-2021, the years covered by the data). The first dataset, from BC Assessment, includes information on sale (conveyance) date and price paid, as well as information on the rental unit composition (but not rents). However, this dataset does not name the purchaser and seller. We propose to link this dataset to the data provided by the Land Title Survey Authority (LTSA) showing who has purchased the buildings, and who had previously owned them. The sales data will be systematically analyzed in order to show which firms have been purchasing which rental buildings. This will be used to determine not only the scale of activity of financialized firms over time (and in



relation to non-financialized firms), but also if there are patterns related to the acquisition strategies of each of the active firms, including the location, size (number of units), and type of building. Finally, Altus has announced they will release a new dataset at the end of 2022 that will contain information on average rents for all rental buildings in Vancouver. When linked to the first two datasets, this will provide baseline data for Metro Vancouver upon which additional studies of the effects of financialization in the region can then be undertaken, including analyses of the effects of such differential ownership and title change on rent levels and eviction rates.

## Meet the team!

We're so excited to welcome Tara and Meryem to the BSH team.



**Tara Fernando** (She/Her)  
*Communications Coordinator*

I am a 2nd year Master of Public Health candidate who is interested in knowledge mobilization + exchange and



**Meryem Belkadi**  
*Winter Work Learn Student*

I am currently a PhD candidate at the School of Community and Regional Planning at the University of British

equity-driven policy + practice. I believe that health is not limited to physical and mental fitness, but instead, is holistically influenced by multiple intersecting factors like the built environment, resource accessibility, service availability, and structural barriers. I was first (professionally) involved with understanding the complexities of housing insecurity through my role as a Communications Assistant in Aging in the Right Place – a study that aims to understand how to provide shelter and support for older adults with experiences of homelessness. Identifying the adverse effects of housing insecurity allowed me to recognize how important it is to advocate for housing as a human right. For this reason, I am especially passionate about forwarding a balanced supply of housing for all as a means of improving quality of life, and, ultimately, public health.

Apart from housing, my academic and research interests diversify into the realm of HIV and aging. I am currently a Research Assistant at the BC CARMA CHIWOS Collaboration – a study which seeks to better understand healthy aging in women+ living with HIV. Additionally, I was privileged to partake in a field study in Durban, South Africa to understand the sociocultural context of youth living with HIV in Sub-Saharan Africa.

My diverse professional experiences have allowed me to understand the intricacies of health and how important it is to identify the upstream, systemic barriers impeding health equity. As such, through this role and others, I aspire to advocate and inform change at various levels of policy and practice in hopes of building communities that are holistically healthy and happy.

Columbia in Vancouver. I am currently researching the impact of state-led displacement on displaced communities' livelihoods, with a focus on employment opportunities in the context of Morocco. My interest in housing is not limited to the Global South, as I am involved in housing and conflict research in Canada. I was involved in a zoning project with Dr. Nathanael Lauster from the sociology department at UBC, in which I was in charge of the geospatial mapping of the (current and historical) zoning of Metro Vancouver using ArcGIS. I am currently working with Dr. Maged Senbel from the School of Community and Regional Planning and Dr. Michelle Le Baron from the law school at UBC, on a project investigating worldviews and conflict. In addition, I am currently involved in a research project led by the Housing Research Collaborative to investigate eviction practices in the Metro Vancouver area, during and post-pandemic.

I also worked as an architect and urban designer. As of today, I have accumulated more than six years of professional experience in Morocco, South Africa, and the United States. I began my professional career before my graduation from the National School of Architecture in Rabat, Morocco. Since then, I have worked on several key projects, experimenting with different design methodologies in the global south and the global north contexts. Before moving to the US, I held the position of a project manager for a LEED certified city, Mohammed 6, near Marrakech in Morocco, covering an area of 930 hectares. I was the youngest project manager at the firm, yet I managed the biggest project the firm held at the time. I was also the youngest female urban planner in charge of the supervision of



the site construction, and I held and supervised meetings with more than ten stakeholders at the same time. My professional experience was very empowering, as it enabled me to build a clear vision regarding the necessity to implement equitable planning practices, in order to ensure equal and just cities.

## The BSH Node in the Web

To get information about the Balanced Supply of Housing and its projects, we invite you to visit the following websites.



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