OPEN HOUSE REPORT BACK

HOUSING SOLUTIONS LAB

SFU RENEWABLE CITIES

50

Community members joined us for the Housing Solutions Lab open house.

This is what they shared.

This report summarizes comments shared at the September 2023 event. Phrasing and ideas are left as they were expressed by participants, and do not necessarily reflect the opinions of SFU Renewable Cities or Hollyburn Community Services Society.

Renewable Cities will release a report with specific recommendations and analysis based on this feedback.

CAUTIOUS SUPPORT FOR POTENTIAL HOUSING SOLUTIONS

Overall, open house visitors expressed interest in the proposed housing solutions, however wondered about the details.

This is great / interesting but...

- *"There [are] a lot of 'what ifs.'"*
- *"It needs multi-faceted discussions."*
- *"How is it going to be executed?"*

Attendees expressed strong interest in secondary suites and coach houses, as well as alternatives like co-housing.

*"These housing solutions will provide additional **energy to communities** – all three options have tremendous **potential** and **benefit for the community**."*

INCREASING PRESSURES AND LACK OF GUIDANCE

The housing crisis creates a lot of stress for seniors deciding how and where they want to age.

Both homeowners and renters expressed stress and anxiety about their current housing context and lack of affordable or palatable options.

*"These options **aren't accessible** to everyone."*

*"There aren't any **downsizing options** for big houses."*

*"[I have a] large lot with a lot of upkeep **mentally** and **physically**."*

*"It's a lot and **it's all on me**. Nobody can advise me."*

– Older adult who spent 18 months exploring downsizing options.

MOTIVATIONS FOR CONSIDERING HOUSING SOLUTIONS

Social responsibilities

*"I also feel a sense of **social responsibility** just to **open my house**."*

*"Part of the problem is we are a **spoiled generation**."*

*"It feels wrong to have my house empty because **there are many without homes**."*

Social support

*"**Isolation** is a real health contributor."*

*"It will be wonderful if they want **social interactions**."*

MAJOR AREAS OF QUESTIONS AND CONCERN

The following pages expand on topics summarized here.

Renter/owner dynamics
- Social and legal difficulties when ending tenancies.
- Precarity for renters.
- Distressing eviction processes.

Personal contexts
- Lack of interest in sharing space.
- Concerns about arrangement by older adults' family.
- Uncertainty that privacy needs could be met.

Municipal challenges
- Restrictive zoning.
- Confusion over permitting processes.
- Frustrations about length and complexity of permitting processes.

Construction challenges
- Restrictions of B.C. Building Code.
- Older homes are not conducive to housing options.
- Fluctuating material costs.
- Difficulty finding a good contractor, especially during shortages.

Financing
- Options with more privacy are costly.
- Very hard for people to take on a loan in older ages.
- Homeowners are looking for financial incentives to spur action.

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RENTER/HOMEOWNER DYNAMICS

Many homeowners voiced concerns about **worst-case scenarios** with tenants. Renters were concerned about **matchmaking criteria** and **short trial periods**.

Renter perspectives

*"It would be so hard to home share **without rights**. If I don't perform, what is the criteria? **Very precarious** – there is a reason why **renters' protections are in place**. You don't like me - you can just boot someone."*

*"If homeowner says: 'you need to pay for internet and water etc.', then I get kicked out, as a renter, I would not be interested. [The program] needs a **year-long trial period**. Renters are in **precarious situations**."*

Homeowner perspectives

*"You can have all the safeguards in place with tenants but what if [there are] **personality clashes**? It is unpleasant."*

*"I know people that haven't rented their suites because of the **negative stories** they have heard from others about having tenants."*

*"There is a **risk** of having someone that is **problematic** although **most are good tenants**."*

The Residential Tenancy Act **eviction process** is very hard on owners and renters due to its length, bureaucracy and court orders. One person said the **process dissuades owners from renting** existing suites and can create a **culture of animosity** on both sides.

Older homeowners shared a significant amount of **anxiety about becoming a landlord**, especially with worst-case scenarios.

"[Renting is] too much hassle especially if you have a difficult tenant."

Participant suggested solutions

- **Building bridges** between tenants and owners.
- Hiring a **tenant support worker**.
- Ensure **emergency housing is available** if a renter needs to vacate.
- Ensure **rules are clear** to all.

*"Fix [rental] terms to **ensure compatibility** with tenants and owners. It might be necessary to have an organization to manage relationships."*

"The question is how do you deal with a bad tenant OR how do you find a good one?"

PERSONAL CONTEXTS

Participants identified that a lot of **resistance to housing options is personal**, such as reluctance to change lifestyles, anxiety around unknowns or simply personal preferences.

Willingness to rent to family, not strangers

Many stories were shared about people renting suites to family members or other intergenerational arrangements, but there was a **reluctance to rent to strangers** due to perceived level of risk and uncertainty.

Livability of options

Multiple participants spoke of their **needs for views** and **accessibility** in homes to help meet psychological and physical needs as they age.

*"I need housing with a view and balcony outside access. **I won't live underground with no windows.** I also need access to wheelchair availability as I get older."*

Resistance to changes in lifestyle

Older adults may not want to adjust their lifestyles to accommodate housing solutions.

*"I have a house, but **I don't want anyone else in it**. I know it's selfish."*

*"People are **not comfortable** being landlords."*

*"As a homeowner you are **at the mercy of these projects**; my age group may be **reluctant** to this idea."*

Opinions of family members

Living arrangement decisions for older adults will likely also need to **address questions** and **concerns from family members**. One person suggested they should be engaged early in the program.

*"Bring in families to have a **conversation** with say a 70-year-old widow and [share] **concerns** about their family member **living alone with strangers**."*

Valuing privacy

Many people expressed resistance to home sharing, citing privacy.

*"They **don't want someone else invading their space**. Both parties will be happy by having an independent place."*

*"Everyone values privacy but if you value it too much, you might not have a home. **There are sacrifices that we have to make**."*

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PROGRAM DESIGN COMPONENTS

There was solid support for an organization offering owner-tenant matchmaking. The following are participant requested program components:

Emergency housing options

In a worst-case scenario where the tenant needs to move out quickly, **accessible emergency housing options** should be available. One participant noted they could not stay in hotels due to expired identification.

Individualized agreements

- Allowing for options to choose an exchange of chores for lower rent.
- Deciding frequency of check-ins.
- Flexibility in tenancy lengths.
- Rent price, other requirements if needed.
- Ability to opt in and out of social time (no forced small talk, shared meals).
- Decisions around who pays utilities.

> *"**Dialogue** about putting people together with different expectations. [It will not be] feasible unless there is discussion with everyone."*

Pre-program support

- Decluttering (either before the program or as part of tenant agreement).
- Counselling for all participants.
- Guiding participants throughout implementation process.

> *"**Support will be key to making this work**. It is hard to set up co-sharing yourself, but **support, guidance** and **match-making resources** would be so helpful."*

Detailed information for renters about housing options

- Roommate registry.
- Digitized listings for ease of access.
- Map of location, detailed transportation options.

Group support options

> *"Having groups of **people to help** in the process is **SO valuable**. Because as a homeowner it can be very daunting especially when I hear so many stories about bad tenants. BUT I also want to help and do something. **How do we bridge that gap**?"*

Conflict resolution support

A panel could be set up to help address complaints and issues during the program.

> *"If the District is supporting basements suites, **we need a structure so that the landlord has rights**. [I need help to deal with] confrontations. Renters will take advantage of you... The government can make it difficult in B.C. to construct new places. There is bad government policy; **we need an ombudsperson**."*

Advertising and advocates

The program needs both community and political champions.

> *"[A program like this] needs to be hyped [up]: **people need to hear about it**. [Someone needs to share how it is a] great reason for seniors to take this opportunity on and they can share back."*

A support person who could liaise with:

- The city (for construction or renovations).
- Tenants (vetting, creating a contract, conflict support).
- Program participants ("*almost like a career coach*").

CONCERNS

Equity of trial periods

Many homeowners loved the idea of trial periods; however renters found a **three-month trial too precarious** - asking for at least a year. E.g., a young family wouldn't want to move after only 3 months in a new place.

> *"Matchmaking, support and trial periods offer 'safety' from the risk of hurting or upsetting someone."*

Organizational boundaries

Organizational **liabilities and responsibilities** need to be **clearly defined**, as well as **strong boundaries** and guidelines.

Program and personal liabilities

- Who is **responsible** if a tenant falls on my property?
- "*People may take advantage of this.*"

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MUNICIPAL CHALLENGES

Lengthy, confusing processes

Many homeowners were **dissuaded** by the required processes to undergo renovations or build a coach house, especially if it required a **variance application that needed city council approval**.

One couple got **halfway through an application process** before finding out their project was **ineligible** due to the structure of their home.

Another person was **frustrated** that her outdoor deck was included in the **floor space ratio calculations**, which prevented her from building a coach house.

*We **shouldn't have** had to go through the stage of **submitting a plan** before **finding out it that it isn't even feasible**."*

*"The older I get, the more **difficult** it is for me to do this. **I want a quick process**!"*

Housing dissuaded by regulations and profitability

Those interested in alternate options like co-op housing were also discouraged as they were **not possible due to zoning restrictions**.

*"A coach house or secondary suite wasn't an option; the **by-laws don't make it workable**. New regulations only affect new builds."*

Participants shared about neighbours who opted for short-term rentals due to their **higher profitability**.

*"[My neighbours] cleared people out of their suite and they have gone to **AirBnB** because they only have to do **2 or 3 weekends** a year to make the **same amount of money**."*

Zoning and coach houses

Homeowner interest in coach houses was high, but they were **skeptical about municipal support** for these projects.

*"Is the District interested in coach houses? **Are they on board, or are they not**?"*

*"We feel like the **District is holding us back**. The City of Vancouver is doing so much more."*

Policy changes suggested by participants

- Prioritizing longer term rentals - **"we need long term rentals."**
- **Pre-vetting** construction applications to ensure they are eligible before having to complete many forms and assessments.
- **Expanding zoning by-laws** to allow for more of these housing solutions.

*"The **rules** in the District **need to change**. 5% of the lots in Delbrook could get a coach house with the current rules/restrictions."*

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CONSTRUCTION CHALLENGES

House and lot issues

Some participants' houses are **not easily adapted** into secondary suites or **may not comply with municipal requirements** for a coach house. For example, needing laneway access for servicing for coach houses.

Townhouses or stratas may have restrictions on renting or allowing secondary suites. **Location** was also named as a barrier for some types of construction.

> *"We've considered building a secondary suite or coach home but it **does not work for our home**."*
>
> *"Most homes are **not designed** for **home share** or **secondary suites**."*

> *"Property **lots are complicated** because often buildings are spread out on the lot and not arranged for building more buildings."*

Financial burdens

The following challenges were identified in conversations about construction:

- Costs of **building to code** is too high.
- **Quality of contractors** is a big concern for homeowners, and contractor shortages can lead to low quality work.
- **Material costs** are increasing, especially timber.

> *"What do the **policy makers want**? I think they want sprinklers for secondary suites."*

Remaining questions

Participants wondered:

- Will **insurance** cover construction?
- Can **stratification of coach houses** help address financial barriers? One person thought that it is *"good for some, not for others."*

FINANCING

Creating secondary suites and coach houses come with **significant costs.** Here are some of the **additional financial barriers** highlighted by participants.

Taxes

Homeowners wondered if they would need to **declare their rental income** and were unclear how it would impact their taxes, including capital gains.

> *"Some barriers to these options include, the taxes, the realtor, the lawyer, **all the people you must go through** to sell your house and move."*

Tear down cycles and effects on property value

Homeowners wanted to know how housing solutions would **affect property values**.

> *"What does it do to the **resale value** of your property? ... it is certainly an important consideration."*
>
> *"Any **improvements** I make **don't matter**."*

Multiple people said that they live in a **tear down house**, and any renovation value would be lost when sold.

> *"I live in **tear down**; **value is only in the land**; I would not want to put money into a coach home."*

Affording a loan

One of the biggest barriers is the **cost of renovating or building** a secondary suite or coach house.

- *"If rent for a basement suite is $1,500 it will **cost me more to rent it out**, considering loans, set up, time."*
- *"You wouldn't be able to get back your money that you invested in a coach home, at least **not in this lifetime**."*
- *"I have a large mortgage already on the house, **I cannot take out more money** to build a coach house."*

Insurance

Insurance costs and **coverage** was another area of concern.

- *"**How does coverage work**? Do I need to notify the insurance company that I have a tenant? Do I need to do my own research or is there some **group that can help with this**?"*
- *"Insurance costs for **one tenant versus multiple renters** [differ] - that's the influence of Airbnb. One extra person is not too bad, but for multiple people, **it can increase a lot**."*

Participant suggested solutions

- Government grants or loan programs.
- Encouraging program participants to not focus on generating money.
- Provide answers on tax and insurance questions before participants sign up for the program.

NORTH SHORE CONTEXT

People love living on the North Shore, but recognize the significant housing problem. As the population grows, participants had concerns that amenities are not being provided to meet the growing demands.

> "Some of the **best places to live** on the planet **are on the North Shore** and that's one of the reasons why it's so expensive. **We're all trying to stay here**."

> "The data is obvious that there is a **housing issue** that's **controversial** and **complex**."

> "Firemen, police **can't afford to live on the North Shore**, so [our] sense of community is lost. We want to **regain community** where people live where they work."

> "People don't move often in our area; **they stay 30-50 years**."

> "People live in **too much home**. They can **rent out the extra space**; but people look at housing differently. If you own a three million dollar house, you would not want to rent out a $700 secondary suite.

> "There are lots of empty homes. I think **10% of homes** in North Vancouver are **empty**."

NEIGHBOURHOOD CONTEXTS

Many people want to **stay in their neighbourhoods** and to be able to access services and facilities as they age. Older adults mentioned that they had **little need to leave the North Shore** in their daily lives.

There is a **sense of community**, and some are **resistant to change**.

> "**Location really matters**, soon I won't be able to drive and **need to have accessibility** to senior's centres, grocery stories, pharmacists, and libraries."

> "The 'younger' seniors of the community know other older members and they **try to take care of the other older members**."

> "There's a lot of **NIMBY-ism** in our neighbourhood – people that **don't want change**."

> "You **stay where you are** because **that's where your life is**."

> "We love our neighbourhood but we would like to see it **densify** and **diversify**."

> "The area around the rec centre is prime for **multifamily housing**."

> "We really like our neighbourhood, area and community and **want to share it with others**."

> "Seniors **don't like change**."

Supporting amenities with growing populations

As the population grows, participants want to see equivalent support in amenities like transit, hospitals and infrastructure.

- "One thing I noticed since moving here, **everyone drives**. It is a hurdle."

- "There's **too much traffic**… Not all politicians will support transit."

- "We can't increase the population without increasing **healthcare options**. Extended care homes have more beds than hospitals. **Infrastructure** also **needs to be in place**."

Opportunities to create more amenities

Some people noted opportunities for the North Shore to create more community spaces.

- "**Underutilized space** in all neighbourhoods are **elementary schools**… Outdoor and indoor space could be used as **community space**."

- "I hope with more coach homes and secondary suites that the **little neighbourhood amenities** start to get **more viable** – for example, in Pemberton Heights there's the corner store… those things **need a certain density** so that people can and WILL **walk to them**."

Community connectedness

Community events happen, but need individuals committed to organizing them.

> "**Someone has to organize it**… People think that someone else will just organize it."

Some questioned community commitment of residents in their neighbourhood.

- "People spend $5 million on a house and they gate it… **they roll in, gates close** - they don't care about community, **they just want a place with a view**."

- "We used to have community potlucks but **as the older people left, the community changed**, houses got demolished. It really **depends on who moves in** and **who moves out**."

Participant suggested solution

With densification and yards being used for coach houses, nearby **public green spaces** such as parks are important for residents.

Carbon costs

> "The current incentive… is to **tear down old houses and rebuild**… but where does all the material go and **what are the environmental concerns** for this?"

> "[Carbon emissions] are not the biggest concern for me."

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HOME SHARING COMMENTS

The conversation around home sharing was **polarized**; some people were very excited by the idea while **more than half would not consider it** due to lack of privacy and risks.

"Home shares are incredibly relational!"

BENEFITS

Having someone around

- *"Home sharing has been **wonderful**, sometimes it can be 3 or 4 days without seeing them but **feels good to know they are there**. When my husband went in for surgery it felt reassuring."*
- *"Just knowing someone is there is reassuring."*

Social connections

- *"If you have the right person, it can help with social connection."*
- *"We got live in care for my mother... I noticed a vast improvement in her mood. There is a **benefit to living with others** and it is huge."*
- *"I want a 'Grace & Frankie' style-setup — to be a **tenant in someone else's home** on the North Shore."*

Quick financial and community support

- *"Home sharing is a great way to keep people in the community."*
- *"It's always welcomed to have someone come and stay and help pay the bills."*
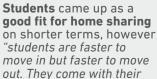- Shocking how quick home sharing is to set up but *"you need to **change your lifestyle**."*

CHALLENGES

Sharing space

- *"Home sharing is **24 hours a day**. It's a lot different than just a few hours a day for social interaction."*

Security

- Home share is a hard sell – *"People using the same fridge, bathroom, having house rules, bedtime, etc; having friends over late for tenant vs. in secondary suite which has more freedom... The majority of people in North Vancouver have **no renting experience**."*
- *"Seniors don't like home sharing because of **security issues**. They want to feel safe; therefore, are only looking at the secondary suite or coach home options."*
- *"I've had **scary experiences** renting out my place."*

Students came up as a **good fit for home sharing** on shorter terms, however *"students are faster to move in but faster to move out. They come with their own complications."*

SECONDARY SUITE COMMENTS

Participants deemed s**econdary suites the most practical** housing solution.

BENEFITS

Some participants would be **very open** to living in or creating a secondary suite depending on the **layout** and **location**.

"Granny suites worked well. We had our father living with us for years."

Participant suggested solutions

Funding to support secondary suite creation

CHALLENGES

Costs

- *"Secondary suites are **expensive.** I need government to provide funding with **low interest rates**."*
- *"**Managing the rent** is a deterrent to undertaking the construction, tenant issues."*

Parking

- *"Some suites have 5 or 6 cars so street parking is an issue that **irks the neighbours**. Parking is the biggest irritant."*

Livability

- *"Duplexes are more **livable** than basement suites."*

COACH HOUSE COMMENTS

Many participants expressed interest in coach houses, however, were dismayed by **barriers from municipal requirements**, **costs** and **processes**, as discussed in the financing and construction sections.

BENEFITS

Suitable size

- *"A small coach house is more **feasible for elders** that don't need much space."*
- *"They are better for families; people are more **inclined to help family** such as children or grandchildren but not for strangers."*

CHALLENGES

Designing and building coach homes is expensive and can be complicated

Participant suggested solutions

- *"Perhaps DNV could give the loans to people to build coach houses."*
- *"We really want to do this but need the **support and guidance**, how do we get there?"*
- Municipal pre-approval of 3-4 coach house designs to shorten approval processes.
- Require owner to live on lot.

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REMAINING QUESTIONS

Despite the general support, open house participants left with questions about program feasibility and fit:

Is this the right program to address housing shortages?

*"It seems to me as society, if we want rental housing, **just get rental housing**, instead of just relying on homeowners; there is a strong disincentive."*

*"This is admirable, but **too much for one organization**."*

*"There is **not enough supply**: not enough seniors willing to do this."*

*"Home ownership is very unattainable so we need to **make renting more secure**."*

*"We need to be **wary of vulnerable seniors** being taken advantage of; how do we manage this?"*

Are other options possible?

- More condos, townhouses and duplexes are needed.
- More co-ops are needed with coordination from all 3 levels of government to bring them back.

These options have *"**too much legal work** required; it is too confusing. What is the missing piece of the puzzle?"*

*"Could these solutions apply to **townhouses** as well?"*

*"Shift the **culture around housing**. We have either big houses or apartments, and **we need something in between** – smaller homes and lot sizes."*

Evaluating success

How is change in level of social connectedness going to be measured in the pilot program? This is an important indicator to monitor as a program outcome.

WHAT'S NEXT?

In the coming months, Renewable Cities will use this feedback to make recommendations and provide analysis in a forthcoming report. It will also be used to inform Hollyburn Community Services Society's design for a pilot program. All materials will be published by Spring 2024.

Thank you to everyone who joined us at the open house and for engaging in such fruitful conversations. Your participation and enthusiasm was an integral part of making this event a success.

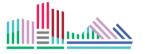Stay up to date with the Housing Solutions Lab by subscribing to our newsletter.

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