HOUSINGRESET.CA
Advancing affordability through bold policy
Website: Housingreset.ca   Email: info@HousingReset.ca

August 30, 2026

An Open letter to: City of Vancouver, Province of BC, Government of Canada

New Directions for Prioritizing Middle-Income Secure Affordable Housing

"We do not have a general housing supply problem; we have an affordable housing supply problem"

We are a gathering of Vancouver-based urbanists – planners, architects, and academics – with decades of experience who have come together to suggest enduring housing solutions. We can be reached at Housingreset.ca. Our ideas are framed from the Vancouver situation, but may be inspirations for others across the country, focused on their specific challenges.

The objective of this offering is to provide new ideas toward creating a defined ***sphere of secure middle-income affordable housing*** *for Canadians.*

The strong premise of this offering is that ***this secure middle-income housing sphere must comprise intensive and sustained collaboration by the public and private sectors*** *– through formal partnering and through coordinating and reconciling the many expectations for housing by both sectors. We can no longer expect the private development industry, alone, to deliver affordability for middle-income households in Canada – similarly to what has become the contemporary realities of many other countries. In most of our big cities the economics just no longer consistently work. Simple supply solutions yielding unsecured private-market housing, seemingly no matter how much housing they generate, yield marginal results – not reliably pushing down prices enough or keeping them stable enough, because of circumstances such as land speculation, developer risk, glitches in approval processes, and fast market shifts. Also, affordable housing is no longer resilient unless it is formally secured by legal registration or tenure – just hoping for stable affordability in the marketplace will not work.*

Another strong premise is that ***all governments must make secure affordable housing a high priority****, collaborating systematically and institutionally, using all their powers, on a continuous basis for the foreseeable future – rather than through one-time, isolated moves. It will take* *years to solve our housing cost contradictions, so we need patience and consensus building for robust solutions. This has always been true for low-income housing; it is now true for middle-income housing also, and the range in between. However, equally importantly, these new middle-income priorities should not diminish low-income housing funding and programs serving the least advantaged in society – as primarily a public sector responsibility, we need more housing, as a priority, for the profoundly vulnerable unhoused, for seniors, and for those with special needs. Similarly, these priorities should not diminish rental housing initiatives, with emphasis needed on more measures for integrated secure rents as part of such housing.*

Secure middle-income affordable housing is mostly relevant for primary residences of wage-earners (often called "workforce housing") whereas free-flow market housing serves the needs of investors, wealthy households, and households "trading up" from more modest beginnings. The younger, working demographic is hardest hit by the market's inability to serve them and they are rightfully angry. Accordingly, responding to real trends of growth, we need a ***housing sphere targeted to primary residents of average means****. While this may generally comprise non-equity housing (rental, social co-op, etc.), much of this housing can include innovative features for building household equity, with expectation of later move into the regular market.*

It is notable that ***land cost is such a dominant part of housing costs*** *and highly sensitive to factors pushing up values, driving shelter prices above what many middle wage earners can pay. So, most effective in advancing affordability are any measures that avoid land value escalation and speculation through upzoning beyond what is currently needed, or actually take land value out of the development equation, or channel value increases to benefits. For this, we need new development management tools and approaches. To tap other aspects of affordability, we need new housing types, tenures, and financing models, as well as cost-saving construction advances.*

In these offerings, it is acknowledged that access to suitable and affordable housing is also facilitated by parallel efforts on economic development strategies to improve household incomes, widen locational choices, expand models of financing, moderate consumer expectations, cut commuter travel, and other measures that help a family of average means to keep all living costs down. Ultimately, we recognize that the solution to housing affordability will be multifaceted, addressing both the income and cost sides of the ledger.

These ideas are not presented as finished, detailed proposals. Rather, this first collection aims to spur iterative dialogue toward real, effective solutions. As such, ***these are directions to be further analyzed, refined, tested, and evaluated by both the public and private sectors****, hopefully in a coordinated way, to ensure they achieve the desired results, do not engender unintended consequences, and will be adjusted as needed to be suitable to the specific circumstances of differing regions. No measure for any housing should be pursued without sustained and real citizen engagement and neighbourhood-based community planning within affected areas, rather than as a general policy overlay – of course, without losing the context of* *overall city planning. Specifications of middle-income ranges must be fact-based, calibrated methodologically, regularly updated, and reflective of regional variations. Also, success should be measured on specific housing outcomes, such as type of housing and real access indicators, rather than simply production numbers. Some ideas have the potential for broad yield while others will provide more modest results; some may be paired or paralleled in implementation – it being the combination of measures that will maximize delivery of what we need.*

Fourteen suggested prioritized directions follow.

PRIORITIZED DIRECTIONS FOR MIDDLE-INCOME AFFORDABLE HOUSING

1. Sustained Government Commitment, Organization, and Funding

1.1 National Initiative: Adopt a sustained, scaled-up, tri-government (federal, provincial, local) affordable housing initiative and integrated organization, to facilitate coordinated delivery, in public-private partnerships or through supports for the private sector, of secure middle-income affordable housing, reflective of the nation's basic commitment to housing as a top social priority. Remembering that affordable housing is a provincial and federal fiscal responsibility, added local supports can open up opportunities and facilitate integration. We must sustainably fund this with new measures at all levels without diminishing existing funding and programs, and while continuing to make further headway on low-income and rental housing.

-This might be inspired by the NIP and RRAP initiatives of the 1970s, which effectively saved many Canadian inner-city neighbourhoods through all-government collaboration and shared funding.

1.2 Land-banking: Undertake strategic/collaborative tri-government land-banking and apply banked sites exclusively for public and public-private secure affordable housing development (low-to-middle, all affordable tenures) and related community infrastructure – with an added dimension of philanthropic contributions ('donate a home or property'). A priority component of this land-banking should be purchase of existing affordable market housing (often older 3-storey walkups) since its affordability is greater than the cost of new units – thus protecting this housing and opening up potential for conversion to other forms of tenure (perhaps rental to co-ops). Lands for parks, recreation, schools, civic facilities, and other essential public purposes should not be included in these initiatives.

-This would include consolidation of existing excess properties held by all governments as well as purchase of new strategic properties. Vancouver's Property Endowment Fund, Saskatoon's Civic Land Bank, and some provincial land-banking initiatives are informative references.

1.3 Land trusts: Establish and expand community land trusts, which are non-profit community organizations that own land in trust and separate the ownership of land from the ownership of housing. Since land represents major costs above building costs, this automatically brings housing to their "use value" as opposed to "investment value". These land trusts can host perpetually-secure affordable housing development with local/occupant management – best when bounded within local area frameworks.

2. Actions and Management for Results

2.1 Protection: Put in place an absolute local government moratorium on up-zoning of sites and areas of vulnerable existing market affordable housing (except for areas identified through intense citizen-based community planning) – and repeal recent blanket upzoning of such locations, with parallel amendments of the city-wide plans upon which they were based.

2.2 Forestall Land Speculation + Tap Land Value Lifts: Manage land speculation and tap land-lift values through strategic application of zoning in conferring development rights – no up-front expansive rezonings long before development need or interest; always conferring zoning with public infrastructure requirements identified; using zoning bonusing more carefully to cut per-unit land costs and to legally secure unit affordability. This should include a range of financially-sensible levels of required or bonused secure affordable housing, and should always protect normally acceptable developer profits.

2.3 Introduce and Expand New Living Arrangements in Tenure and Form: First, create and expand the use of alternative tenures to ownership or rental housing that offer some private-equity accumulation for qualifying households, with lower up-front costs (in secure affordable housing situations) such as non-profit home ownership, lease-to-own, life-lease, or co-op collective ownership. Second, legalize and sponsor new housing forms focused on co-housing such as multiple-families-single-unit sharing units, multi-generational family sharing units, multi-master-suites ('mingles') shared singles units, tiny unit clustering, etc. – and in typical units, include more pre-approved unit divisibility.

2.4 Identify New Infill Housing Opportunity in Neighbourhoods: To forestall land inflation, avoid broad, one-size-fits-all upzonings and overall plans and, instead, use neighbourhood-based, citizen-involved community planning followed by strategic sub-area zoning to foster affordability through infill of locally-suitable development that leverages existing neighbourhood amenity without disruptions, displacement, or over-scaling.

-The Vancouver ODP is an example of an overall approach that needs major amendments and repeal of its unlimited measures needing local input. Community plans should usually be focused around existing neighbourhood centres, with diversity of tenures, forms, and styles that fit the setting; with appropriate scale and shared provisions (such as parking); without tree loss or setting off land assemblies; and, with secure unit-cost provisions. New locations should be brought forward only as demand warrants, forestalling speculation.

Infill housing will often involve existing homeowner partnering without relocation, that taps latent equity, facilitates 'sweat equity', adds 'mortgage helpers', and serves the homeowners' social and family networks with next-generation, first-home primary residences. This will also involve more flexible building code provisions and space allocations within a home for legal multiple secondary suites, on a temporary or permanent basis, without triggering massive upgrading requirements. This facilitates changing needs in a family's lifecycle and aging-in-place while avoiding large units with few occupants.

2.5 Identify Hidden New Housing Opportunity: Find unidentified housing opportunity within the built city, particularly to be reserved for secure affordable housing projects. First, systematically review all existing land-use allocations in areas throughout the city to identify land not currently zoned for housing, or zoned for uses with less current demand or long-term need, or with fallow or obsolete development (without heritage buildings, residents already in place, or legacy arts/business uses), that, because of lower land values, can be rezoned for new living communities with secured affordability. Second, search for sites now in use for other purposes that can have housing added at no land costs (such as housing on expansive unused parking lots in strip malls; or above vast warehousing roofs; or atop public utilities sites; or on obsolete street rights-of-way – acknowledging some of this may need building code flexibility). This might be called a city's innovative housing initiatives plan or 'opportunities map'.

2.6 Expedite and Simplify Approvals: Systematically, as a public priority, expand the expediting of all bonafide permanently-secure affordable housing applications through all government approval processes (without forgoing neighbourly engagement and proper technical evaluation). Edit out all discretionary public requirements (in zoning, parking, municipal regulations, building codes, special taxation, development fees, and elsewhere) that engender extra project costs, take extra time, or are onerous to achieve (done so as to foster affordability rather than upping land price residuals – by securing unit costs in exchange for such considerations). However, fully maintain all such requirements for all general market housing and other regular market uses in the interest of better overall community liveability (what do we need in levels of community amenities and what might we forego in the trade for secure affordable housing?).

3. **Drawing in Other Forces and Methods**

3.1 Non-Profit Private Development Companies: Support and expand the group of non-profit development companies to work within the context of the general private housing development field, with public-private investment, mandated to deliver the full price-range and types of housing with market profits subsidizing various affordability levels within projects or portfolios.

-Expansive non-profit private development company sectors in Rotterdam and Vienna are informative references.

3.2 Facilitating Social Initiatives: Pre-zone socially-owned sites such as faith, community, non-profit, and philanthropically-provided properties for secure affordable housing, appropriately scaled to its setting, as a discretionary use (without limiting current social uses).

3.3 Better Consumer Access to Capital: Through legislation, government underwriting, or banking sector collaboration, expand the availability of longer homeowner bank mortgages (resulting in lower mortgage payments) with nil/minimal down payment especially when existing land equity can secure lending institutions against risk (resulting in easier mortgage access) – for secure middle affordable housing units.

3.4 Better Access to Investment Capital: Taking advantage of some government's triple-A credit ratings, package land investment offerings to private investors looking for safe and specified investment yields – to be used to underwrite secure affordable housing at lower costs.

3.5 Upgraded Industry Construction Methods and Mainstreaming Prefab Construction: Across the development industry and with government support (likely building code and other regulatory and standards amendments), particularly as part of a strategy to forestall land-value escalation, expand use of innovative construction techniques, tools, and project design for affordability. Initiatives should target methods and specs that improve productivity and lower costs (such as forgoing luxury finishes and providing flexibility in divisibility of otherwise standard unit layouts, etc.). Also, favour modest-scale development that is more sensibly completed in wood, rather than concrete. As a priority, all governments in collaboration must sponsor, invest in, and support the fulsome development of the prefabrication sector of building construction as a mainstream industry to foster proven faster and cheaper housing delivery.

The following people, part of the spontaneous and fluid "Housing Reset" group in Vancouver, are working together to generate and refine the list of ideas in this offering, as a public service to our community; this working version offered as of August, 2026:

-***Larry Beasley**, CM, RPP, FCIP – urbanist, teacher, former Vancouver co-director of planning, and author of "Vancouverism" and other books*

-***Patrick Condon** – professor emeritus, UBC, and author of "Broken City" and other books*

- ***Frank Ducote** – Principal, Frank Ducote Urban Design, former Senior Urban Designer, City of Vancouver*

-***Michael Geller**, RPP, FCIP, MLAI – retired architect AIBC*

-***Penny Gurstein**, PhD – professor emeritus, SCARP, and founding director, Housing Research Collaborative, UBC*

-Justen Harcourt *– planner and Senior VP, Colliers*

-***Michael Heeney**, FRAIC, RI(BC), FRI – architect AIBC*

-***Scot Hein** – retired architect (Canada/US) and urban designer for Vancouver*

-***Norman Hotson** – Retired Architect AIBC, FRAIC, RCA, Hon PIBC*

- ***Sandy James** – former City of Vancouver City Planner, Managing Director Walk Metro Vancouver*

-***David Ley**, PhD, OC, FRSC – professor emeritus of geography, UBC*

Signers continued next page.

Signers continued.

- ***Mike Mangan*** *– Barrister & Solicitor (Ret.), who worked with the real estate industry for many years, authored "The Condominium Manual" and taught at UBC for 25 years.*

- ***Bill McCreery****, former registered architect AIBC & AAA, helped create North & South False Creek & thousands of units of developer, public & social housing in BC, Alberta & UK, developed several Vancouver residential projects*

-***Sean R. McEwen*** *– retired architect AIBC and affordable housing advocate*

-***Graham McGarva****, FRAIC – retired architect AIBC and urban planner*

-***Elizabeth Murphy*** *– project manager, formerly in housing and properties for the City of Vancouver, BC Housing and BC Buildings Corp*

-***Brian Palmquist****, MRAIC BEP CP LEED AP – architect AIBC, author of "City Conversations" blog and "An Architect's Guide to Construction"*

-***Robert Renger****, BES, MCP – planner and retired senior development planner for Burnaby*

-***Sara Stevens****, PhD – Associate Professor UBC School of Architecture and Landscape Architecture, Chair of Urban Design, Co-founder of Architects Against Housing Alienation*

-***Erick Villagomez*** *– urban designer, lecturer, UBC SCARP, and Editor-in-Chief of Spacing Vancouver*

-***Arny Wise****, RPP, MCIP – retired city planner*

-***Elvin Wyly****, PhD – professor of urban geography, UBC*

-Andy Yan*, FCIP, RPP, GISP – director of City Program and professor, Urban Studies, SFU*