Will only the strong survive? Municipal approaches to rental housing in Canada

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Housing affordability is a major challenge in many Canadian cities. Rental housing is an increasingly important tenure type, but for several decades municipal governments have faced challenges in building new rentals and preserving existing units. This article presents the first set of results from a study of rental housing policy across 15 Canadian case studies. Using a meta-analysis to compare patterns across the case studies, the paper describes the range of policy approaches and presents eleven critical success factors that were found to encourage or inhibit rental housing protection and implementation.

Keywords: Rental housing, municipal government housing policies, housing affordability

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Introduction

Canadian cities have struggled to build and maintain rental housing for several decades. Rental housing is an increasingly important tenure type as housing affordability has moved out of reach for many households and smaller family sizes have become more prevalent. These factors have contributed to an increased demand for both condominium and rental units, which are typically much smaller and more affordable than single-family houses. However, rental housing remains difficult to build. In addition to this, cities often lose existing units through condominium conversions and demolition (e.g. Bennett 2015; City of Mississauga 2018). What are Canadian cities doing, in partnership with their provincial governments and the new National Housing Strategy, to protect and implement new rental housing?

This article describes the range of policy approaches taken across 15 Canadian municipalities. Using a meta-analysis of case studies, including descriptive data and a policy analysis, the study aimed to define the barriers that still exist in the protection and implementation of rental housing. It also sought out ways in which municipal governments have been able to overcome these barriers through policy and program solutions. This paper presents the first set of findings from the study, which was funded by a Social Sciences and Humanities Research Council (SSHRC) Insight Development Grant. Findings from a survey and policy learning workshops with municipal planners, developers, and non-profit housing staff will be presented in future articles.

The article begins by detailing some of the problems municipalities have experienced with maintaining and expanding their supply of rental housing. It then explains the potential of using meta-analysis to understand trends and patterns across Canadian cities, and describes the data and methods used. In the third section, summaries of the case studies and the critical success factors are presented. Finally, the article concludes with lessons for Canadian planners and the next steps for the research.

Research background

Housing affordability has reached a crisis point in many Canadian cities. Despite increased demand for rental housing, there has been a lack of stable funding and partnerships supporting the development of new rental housing in Canada (e.g. Hulchanski 2007; Oberlander and Fallick 1992; City of Waterloo 2016). Gibb et al. (2019) note that from 2011–2016, just 6% of new rental units built in the City of Toronto were in purpose-built buildings; the rest were secondary rental units (e.g. rented condominiums, apartments in houses). Preservation of the existing rental stock is challenging (Cheung 2017); rapid increases in rents for existing units have resulted in displacement of lower-income rental households (August and Walks 2018). Rental housing has emerged as a critical housing and tenure type in the housing continuum now that market ownership is out of reach for many, particularly single-person, immigrant, and senior households. Households may rent for a longer period of time or even forgo ownership completely (Thomas 2013). Demographic shifts (Moos 2013) and labour market shifts favouring shorter-term, lower-paying jobs (Mouck 2016, Walks 2013) have also contributed to an increase in demand for rental housing in Canada and internationally (Gibb et al. 2019; Ronald et al. 2015).

The political agendas of federal and provincial governments have consequences for municipalities’ abilities to address rental housing. There has been a slow erosion of policies supporting affordable and rental housing in Ontario (August and Walks 2018) and across Canada (Suttor 2018). They describe the shift to condominium construction in the 1970s, deregulation of rent control and tenant protection in Ontario in the 1990s, the withdrawal of the federal government from social housing provision, and large-scale, financialized investors taking over ownership of private rental buildings in the 2000s. Hulchanski (2007) and Bryant (2004) have tied political and ideological bias favouring homeownership to decreased programs and funding for rental housing, and Suttor’s (2018) history of the dawn and dusk of the social housing era closely ties prevailing political agendas to contemporary housing policy and program trends.

Municipalities experience constant tensions between protecting existing rental housing, building new rental housing, and supporting higher-value housing types and tenures such as luxury condominiums. Even though many municipal housing plans and strategies advocate rental housing (e.g. Housing and Homelessness Partnership 2015) and programs are in place to facilitate the retention of units (Housing Nova Scotia 2016), very little has been built. Preserving existing affordable rental units can be problematic for several reasons. First, the higher a property’s land value, the more revenue the municipality can collect. Property taxes are the main source of income for cash-strapped municipal governments, so local and regional councils often opt for redevelopment, resulting in more households...
and a higher-value building on a given site. In these circumstances, even non-profit housing associations face barriers in maintaining their current stock (Thomas and Salah 2019). Second, many of the low-income neighbourhoods in Canadian cities are located in central parts of the city that have recently experienced a renaissance (e.g. Roth and Grant 2015), creating increased competition for housing and contributing to gentrification as entire rental buildings are upgraded and flipped (August and Walks 2018). Third, political will to protect or support rental housing is often weak: municipalities either lack the tools needed to protect existing rental housing from redevelopment, or are unwilling or unable to use them; existing programs may not offer enough incentive for developers to build new rental properties instead of condominiums.

A recent shift in policies and programs supporting rental housing prompted the development of this study. The past decade has seen some municipal, provincial and federal efforts to support the development of both market and affordable rental housing (e.g. units where tenants pay less than 30% of their income towards rent). In 2008, the City of Saskatoon adopted its first Housing Business Plan, which surpassed its goal of developing 2,500 units of affordable housing, and a new ten-year Housing Business Plan (2013–2022) introduced rental construction incentives. Municipalities have adopted policy tools such as inclusionary zoning, density bonusing, secondary suites, demolition control, and infill development, which have low direct costs to municipalities and are highly effective; housing levies, grants and loans, and direct provision of loans have both high direct costs and high benefit (OPPI 2001). Financial tools are more expensive to implement than regulatory and planning measures, though it may be difficult to adopt alternative planning standards or inclusionary zoning in rural or suburban areas of metropolitan areas (Halifax Regional Municipality 2004). For the production of low-end rental housing, the most effective fiscal tools have been the use of municipally owned land, affordable housing trust funds, and waiving development fees; the most effective regulatory measures have been official plans, inclusionary policies, density bonuses, developer agreements, reductions in parking requirements, and secondary suites (Metro Vancouver Regional Housing 2012). There is cautious optimism among municipal planners with the rollout of the National Housing Strategy, which has resulted in two new programs to support rental housing in municipalities. Funding to repair 240,000 affordable and social housing units and remove 350,000 households from core housing need may also improve rental supply (Government of Canada 2017), though many remain skeptical that rental housing can recover after decades of disinvestment.

This study systematically compared case studies using a meta-analysis to determine patterns across cities. Meta-analysis, a method that allows systematic comparison of completed case studies, allows researchers to enhance generalizability and deepen understanding and explanation well beyond the single-case study (e.g. Nijkamp et al. 2002). It is an ideal approach to take in the planning field (Van Egmond et al. 2004; Walter and Scholtz 2007; Thomas and Bertolini 2014) because case studies on planning processes and phenomena are so commonplace and both practitioners and researchers are used to learning from policies, programs, and institutions in other cities and countries. As a systematic comparison of policies and programs across Canadian cities has not yet been done, and offers potential learning opportunities for both researchers and practitioners, this study aimed to use meta-analysis to investigate:

a) the barriers that still exist in rental housing implementation and protection
b) the solutions that have been developed in Canadian cities, and
c) the role of the National Housing Strategy in the development of these solutions

More details on the data and method are included below.

**Data and methods**

The 15 case studies were chosen for their population size and range of approaches to rental housing policy, plans, and programs (from minimal, standard approaches to advanced, unique approaches). As several studies note the benefit of integrating negative and positive policy lessons in case comparison (e.g. Thomas and Bertolini 2014; Maxwell 2004), a range of case studies were chosen from “successful” to “unsuccessful”. This was dependent upon the following definition of “success”, which the research team developed from a literature review:

Successful implementation and protection of rental housing is defined as the development of new rental units (either market-rate or below-market rate) that meets or exceeds targets set by the municipality/
region, and very limited or no loss of existing rental units. Successful cities meet the needs of their renter households by integrating strong policy language, enforcing policies, and collaborating with a range of stakeholders to integrate programs and funding.

The case selection was limited to Canadian cities because they all have the same political and cultural context, which has been shown to ease understanding among local practitioners (e.g., Thomas et al. 2018). The case studies range in population size from 200,000 to 4.0 million; all are Census Metropolitan Areas (CMAs) except for Mississauga, a Census Subdivision of the Toronto CMA. The CMAs can be broken down into three categories:

- Small to mid-size (200,000-400,000): Sherbrooke, Regina, Saskatoon, Windsor, Victoria
- Mid-size (400,000-1,000,000): Halifax, Waterloo, Mississauga, Hamilton, Winnipeg
- Large (over 1,000,000): Edmonton, Ottawa, Calgary, Vancouver, Montreal

Compiling the case studies involved two methods. First, existing data were used to understand each case study in relation to the total sample and the sub-group (e.g., mid-sized cities). The 2016 Census of Canada Community Profiles (Statistics Canada 2017) provided:

- Population size
- Percentage of households renting/owning
- Median after-tax individual income (2015)
- Households paying over 30% of their gross income towards rent
- Tenant households paying over 30% of their gross income towards rent
- Tenant households living in subsidized housing
- Percentage of the population in core housing need (as defined by CMHC)

The 2017 Fall Canada Mortgage and Housing Corporation (CMHC) Rental Market Reports (CMHC 2017) provided the following data, also at the CMA level:

- Market rental vacancy
- Private apartment average rent
- Private apartment average turnover rate
- Number of secondary market rental units

The federal Investment in Affordable Housing per province is listed on the CMHC website (CMHC 2018).

Second, publicly available official plans, housing strategies, and municipal by-laws were used to determine the policies and programs specific to rental housing protection and implementation. For the purposes of this study, “rental housing” includes both market-rate and affordable housing (defined by both CMHC and the Census of Canada as housing that costs less than 30% of a household’s pre-tax income). The online document search was limited to 2008–2018, unless the current official plan was adopted before 2008. Because municipal housing provision relies upon provincial governments, provincial housing strategies and funding programs were also included. For example, provincial condominium acts regulate the development of condo units in the municipalities, but 13 of the 15 cases (all except Calgary and Edmonton) also have their own policies regulating the conversion of rental buildings to condominiums, usually in their official plans. Therefore, the term “policy” includes municipal official plans, strategies, land use policies, by-laws, and programs, as well as provincial strategies, policies, and programs. This was necessary in order to include the full range of tools used to build and protect rental housing, which includes all three levels of government. Because housing is often planned at the regional level in CMAs with multiple municipalities, every attempt was made to gather policy documents from multiple local governments within each CMA, e.g., documents from the Cities of Waterloo, Kitchener, and Cambridge, as well as the Region of Waterloo, were used for the Waterloo CMA.

The main purpose of the policy review and descriptive data analysis was the development of critical success factors (CSFs): those factors that were instrumental in rental housing implementation and protection, contributing to success or even failure (e.g., Maxwell 2004; Thomas and Bertolini 2014). This is why it was important to choose a
The range of cases that represented the spectrum of very basic and limited to very advanced and innovative approaches. This study used a case-oriented meta-analysis, which first determines the distinctive configuration and flow of events within each case study, then compares these across case studies (Khan and VanWynsbyrghe 2008). Variable-oriented meta-analysis, which determines the mutual influence of a pre-specified set of variables disaggregated from case studies, is also possible, but it can be difficult to determine the variables at the outset of a study.

The research team developed the CSFs using an iterative process of reading the publicly accessible documents, developing reports for each case study, and coding the qualitative data. Each code was developed in an iterative process (e.g. Fereday and Muir-Cochrane 2006); each code had to:

- Apply to all the case studies
- Indicate the specific policies, stakeholders, and roles and relationships between them
- Identify factors that encouraged or inhibited implementation or protection

Based on this set of criteria, a set of six broad codes were developed:

- Policy strength and intent
- Funding
- Collaboration
- Land use planning
- Public/political support
- Specific local characteristics

Once the case reports were coded, the coded text was added to a large table called a meta-matrix, which was organized with each case study in a separate column. Data were organized using the six codes, e.g. under land use planning, the policy about the use of municipal land for affordable housing would be entered, so that the researchers could scroll across the table row to view the approaches each city took. An overall picture of the case study could be obtained by scrolling down the respective column. The quantitative data for each case study were also added to the meta-matrix, e.g. the market rental vacancy rate for each city. As the data was added to the meta-matrix, possible barriers or keys to success were noted at the bottom of the table. The list of potential critical success factors was edited as each case study was added to the matrix. The overall process was similar to that used in Thomas and Bertolini (2014), and can be described succinctly using Figure 1.

![Figure 1](https://example.com/f1.png)

*Figure 1*
Developing the critical success factors

**Results from the meta-analysis**

The process of creating case reports, coding the data, and entering the data into the meta-matrix helped identify the patterns across the case studies. The first observation is that policy approaches to protect existing and implement
new rental housing in the case studies fall into several categories. Some cities use only the Universal and Common approaches, while others are more innovative with Uncommon and Unique methods:

- **Universal (found in every city):** rent supplements and renovation/rehabilitation programs that allow units to remain affordable, and policies encouraging secondary suites
- **Common (found in many of the cities):** condominium conversion policies, reduction/elimination of development fees for affordable housing, capital grants for new rental units, sale of municipal land for affordable housing, inclusionary zoning, and property tax exemptions
- **Uncommon (found in only a few cities):** municipal development corporations, plans/strategies emphasizing building affordable housing near public transit and services, housing reserve funds, and land banks
- **Unique (only found in one city)**

Within the first two categories, the cities took standard, basic approaches as well as more advanced, unique approaches. For example, a standard approach to condo conversion, found in the Universal category, is to prevent conversion if the rental vacancy rate is below a certain percentage (e.g. Waterloo); an advanced approach is to prohibit conversion entirely if the units are operated by a housing co-operative, non-profit organization or municipal housing corporation (e.g. Sherbrooke, Montreal). The intent of a policy is stronger if it is supported by specific funding, for example in Edmonton, land use policies permitting secondary suites were supported by a program that funded up to 50% of renovations. Action plans and monitoring progress towards targets also indicate advanced approaches (e.g. Saskatoon, Vancouver). More advanced cities also use a few of the Uncommon approaches, such as land banks and housing reserve funds, or have completely Unique policies. To illustrate the spectrum of basic to innovative policies, case summaries are provided in the following section. Each city has its strengths and weaknesses in terms of policies and tools, the actors and partnerships/collaboration, and regional characteristics. The case summaries also show the development of the CSFs because they draw attention to cross-case similarities and differences. The list of 11 CSFs is shown in Figure 2 (next page).

### The 15 case studies: Patterns in policy approaches, actors, and regional characteristics

In this section, case summaries are presented in order of the smallest to the largest population size. Overall patterns are discussed at the end of the section.

#### Small cities

**Sherbrooke.** With 212,105 inhabitants, a high percentage (44%) of households in Sherbrooke rent, but just 33.7% of tenant households pay over 30% of their gross income in rent. The rental vacancy rate was a healthy 5.3% (3% is considered a healthy vacancy rate). Sherbrooke has strong cooperation with its principal government, resulting in more advanced approaches. For example, Quebec’s program Habitation à loyer modique partners with non-profit organizations, municipal housing departments, and co-operatives to offer a rent-geared-to-income program for low-income households, allowing them to pay just 25% of their income towards rent (not including utilities). Sherbrooke’s renovation/rehabilitation programs are slightly more advanced, including rooming house rehabilitation assistance and secondary suite renovation. The city is tough on conversion of rental properties: conversion is prohibited if the property is owned by a housing co-operative, non-profit organization or municipal housing corporation. Unique approaches include AccèsLogis, a provincial program run by Société d’habitation du Québec (SHQ) supporting the crowdsourcing of public, community, and private resources to create permanent rental housing for low-to middle-income households or permanent housing with supports for seniors. Sherbrooke contributes 15% to these projects, with a clear target of adding 239 new units from 2016–2019 (OMHS 2018b).

**Regina.** Regina has a population of 236,481, and 30% of households renting. Regina had a high percentage of tenant households (45.9%) paying over 30% of their gross income in rent. The rental vacancy rate was high at 7%. The city’s Official Community Plan (2013) and Comprehensive Housing Strategy (2013) agree on issues such as leveraging city land to increase supply and diversity, incentives to increase supply, and expanding areas where apartments and
<table>
<thead>
<tr>
<th>CRITICAL SUCCESS FACTOR</th>
<th>INCREASES SUCCESS</th>
<th>DECREASES SUCCESS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Policies &amp; Tools</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 Policy Intent</td>
<td>Clear goals or targets for protection of existing/implementation of new rental housing, clearly linked to an implementation strategy/action plan/timeline</td>
<td>Very vague, unclear, or absent targets for protection of existing/implementation of new rental housing, with no implementation strategy/action plan/timeline</td>
</tr>
<tr>
<td>2 Policy Strength</td>
<td>Specific, strong policy wording on protection/implementation of rental housing, clearly linked to funding or other municipal support</td>
<td>Very vague, unclear, or absent policy wording on protection/implementation of rental housing, not linked to funding or other municipal support</td>
</tr>
<tr>
<td>3 Policy Enforcement</td>
<td>Policies are enforced (e.g. protection of units) and monitored for progress towards targets</td>
<td>Policies are not enforced (e.g. protection of units) or monitored for progress towards targets</td>
</tr>
<tr>
<td>4 Planning Tools</td>
<td>Widespread use of planning tools to encourage rental housing, e.g. density bonuses, tax exemptions, streamlined applications process</td>
<td>No planning tools to encourage rental housing</td>
</tr>
<tr>
<td><strong>Actor Network</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5 Collaboration/Partnerships</td>
<td>Very good communication/collaboration on rental housing protection/implementation, major overlap in goals and vision, very clear roles</td>
<td>No communication/collaboration on rental housing protection/implementation, no overlap in goals or vision, very unclear roles</td>
</tr>
<tr>
<td>6 Intergovernmental Cooperation</td>
<td>Local plans and policies on rental housing clearly align with provincial priorities and programs</td>
<td>Local plans and policies on rental housing do not clearly align with provincial priorities and programs</td>
</tr>
<tr>
<td>7 Municipal Leadership</td>
<td>Strong municipal leadership in rental housing protection/implementation from municipal organization/department</td>
<td>No municipal body/organization takes a leadership role in rental housing protection/implementation</td>
</tr>
<tr>
<td>8 Provincial Funding</td>
<td>A wide range of grants and support for protection/implementation of rental housing (e.g. capital grants, advice for municipal staff, sharing technical expertise)</td>
<td>No provincial grants (e.g. capital) or support (e.g. advice) for protection/implementation of rental housing</td>
</tr>
<tr>
<td><strong>Regional Characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9 Renter Vulnerability</td>
<td>Census/CMHC data shows vacancy rates over 3%, fewer than 35% of tenants pay over 30% in rent, most units are in good condition</td>
<td>Census/CMHC data shows vacancy rates below 1%, over 45% of tenants pay over 30% in rent, most units are in poor condition</td>
</tr>
<tr>
<td>10 Regional Preferences</td>
<td>Strong preference for rental tenure/low preference for ownership</td>
<td>Low preference for rental tenure/high preference for ownership</td>
</tr>
<tr>
<td>11 Public Support</td>
<td>Strong public support for rental, multifamily, and/or dense housing types</td>
<td>Strong opposition to rental for rental, multifamily, and/or dense housing types</td>
</tr>
</tbody>
</table>

Figure 2
Critical success factors in rental housing protection/implementation
multiple-unit residential is permitted. Regina allows secondary suites in most residential zones, some commercial, industrial and special zones, and recently concluded a pilot project for laneway and garden suites. The city provides a range of tax reductions and capital grants to build market rental, laneway or garden suites, and affordable rental units. An Uncommon approach is the city’s social development reserve fund used for affordable housing. Unique approaches come through the province: the Provincial Rental Development Program includes a forgivable loan of 70% or less of the capital cost of construction for projects providing housing for those unable to maintain private market housing, or projects providing supports for a target client group, with a minimum of four units. The Rental Housing Rebate program reduces provincial corporate income tax earned on new rental housing down to the 2% small business rate for 10 years.

**Saskatoon.** With a population of 295,095, 30% of households in the city are renters. Although 44.7% of tenant households pay over 30% of their gross income in rent, the rental vacancy rate was the highest of all the case studies at 9.6%. Clear action plans and monitoring show the city met or exceeded its 2012 target of 2,500 affordable housing units (City of Saskatoon 2013) and its 2016 targets for purpose-built rental units, secondary suites, and affordable rental units (City of Saskatoon 2017). Saskatoon has multiple examples of strong policy wording tied to funding, e.g. the city’s secondary suites program provides up to 50% of the cost of new secondary suites up to a maximum of $30,000. The condominium conversion policy is strict: if the vacancy rate is below 1.5% in the latest CMHC Rental Market Survey, conversion into condominiums will not be allowed unless the building has been vacant for 12 months or the property has been deemed to be dangerous to the public health or safety, depreciates the value of other land in neighbourhood, or 75% of the tenants approve the conversion. Tenants must have an option to purchase, and can live in the building for up to two years after conversion (City of Saskatoon 2011). Capital grants for purpose-built rental, affordable ownership, affordable rental, and secondary suites include one with a long-term affordability requirement (New Rental Land Cost Rebate Grant).

Saskatoon is one of just four case studies with a municipal development corporation: Saskatoon Land functions as the city’s land development arm, producing affordable housing, contributing to the affordable housing reserve fund, developing and servicing land, and redeveloping greyfield sites. Saskatoon was one of only four case studies with a reserve fund, which provides a 10% municipal contribution to a wide range of affordable housing projects; funds are raised through the sale of city-owned lands. From 1987–2007, the housing reserve fund supported 2,400 new housing units (transitional, affordable rental, affordable ownership, and market level rental) (City of Saskatoon 2018). Saskatoon’s land bank is self-financing through an administrative fee on all sales. Like Regina, Unique provincial programs include the Provincial Rental Development Program, Rental Housing Rebate program, and the Rental Construction Initiative, which allows Saskatoon to obtain up to $5,000 per new purpose-built rental unit.

**Windsor.** Windsor has a population of 329,144, and only 28% of households in the city are renters. Tenants are more vulnerable: 44.7% of tenant households pay over 30% of their gross income in rent. The rental vacancy rate was 2.4%. Windsor definitely has less innovative approaches, e.g. the city only approved secondary suites in 2018, and the policy is basic. Windsor’s condo conversion policy is stronger: the city does not allow conversion unless the rental vacancy rate is higher than 3% and tenants have the right of first refusal; tenants can occupy the unit for a maximum of two years after the condominium conversion registration. The city lacks Uncommon and Unique approaches.

**Victoria.** Victoria has a population of 367,770, and 36% of households in the city are renters. Tenants are quite vulnerable: 44.3% of tenant households pay over 30% of their gross income in rent and the rental vacancy rate was just 0.7%, the lowest of all the small to mid-sized cases. Victoria has some policy approaches linked to funding: the city allows secondary suites in most single family zones and offers homeowners grants of 25% of the construction costs up to a maximum of $5,000 (City of Victoria 2018). The Permissive Tax Exemption Policy (2012) allows specific affordable rental housing projects to be considered for property tax exemptions for a maximum of 10 years. Uncommon approaches include a non-profit corporation owned by the Capital Region District: the Capital Region Housing Corporation, a leader in developing and managing 1,280 units of affordable housing, acquiring and developing properties, and aiming to increase the number of units near transit and other infrastructure (Capital Region Housing Corporation 2015). Victoria is one of four case studies with a housing reserve fund; applicants to the fund must be, or partner with, a non-profit housing society which will own and operate the units (City of Victoria 2018). It is also one of just three case studies with a municipal land bank.
Mid-sized cities

**Halifax.** Halifax is the smallest of the mid-sized cities, with a population of 403,390, and a high percentage of renters (40%). 43.3% of renters pay over 30% of their gross income towards rent and the vacancy rate was 2.3%, which indicates some vulnerability among renters. Halifax has a slightly more innovative renovation/rehabilitation program that includes assistance with rooming house rehabilitation. In 2020, the city approved a policy to permit secondary and backyard suites in the downtown area, and is waiting for provincial approval to implement inclusionary zoning. The city allows the sale of municipal land at below-market rates to non-profit organizations who want to build affordable housing, and property tax exemptions for non-profits, but overall policy approaches are basic, and Halifax lacks Uncommon and Unique approaches.

**Waterloo.** Waterloo has 523,894 inhabitants, and 32% of its households are renters. Waterloo has more vulnerable renters: 42.3% of renters pay over 30% of their gross income towards rent, and the rental vacancy rate was low at 1.9%. Waterloo has fairly standard policies on secondary suites and condo conversion, but the Region of Waterloo offers Regional Development Charge grants, which offset development fees for rental housing projects that have received grants through the Affordable Housing Strategy Program. The Region also offers capital grants for non-profits and developers who will keep units affordable for at least 25 years; these grants created 1,535 new affordable rental units from 2001–2018 (Region of Waterloo 2018). Municipalities in the Region are struggling to encourage affordable housing along rapid transit lines as developers begin to take advantage of the increased accessibility of currently underused sites (Bueckert 2017). The city lacks Uncommon and Unique approaches.

**Mississauga.** Mississauga, with 721,599 inhabitants, has the lowest percentage of renter households of all the case studies (25%). But those renters are vulnerable: 46.3% of renters pay over 30% of their gross income towards rent, the highest percentage across all the case studies, and the rental vacancy rate was very low at 0.9%. The city has allowed secondary suites since 2009, and recently strengthened its approach by simplifying the process and regulations for creating these units (City of Mississauga 2017); their regional government introduced grants to renovate secondary suites in 2015. The city is tough on conversion: its Rental Protection By-Law (2018) prevents conversion or demolition if the vacancy rate is above 3%, and the rental rates are equal to or over 1.75 times the average market rent. In these cases, replacement of any rental units lost during demolition may be required, and the city can require the developer to allow existing tenants to return to the replaced or retained units at similar rents. Inclusionary zoning is allowed in Mississauga. The city lacks Uncommon and Unique approaches.

**Hamilton.** Hamilton has a population of 747,545. One-third (30%) of households are renters, and 45.2% of renters pay over 30% of their gross income towards rent. At 2.4%, Hamilton had the highest vacancy rate among the mid-sized cities. Hamilton’s renovation program is slightly more advanced, allowing residential adaptation for people with disabilities. The city’s condo conversion policy is strong: after a two-year moratorium on condo conversions ended in 2016 (Bennett 2015), Hamilton requires that the vacancy rate must be higher than 2% before rental units are converted to a condo, and it must remain at 2% afterwards. Hamilton has an advanced approach to the use of municipal land: the Municipal Housing Facility By-Law allows the city to make cash or in-kind contributions and make city-owned land available at below market value for affordable rental housing projects. When developing city-owned lands for residential purposes, Council may require inclusionary zoning (that at least 25% of the gross area of the land be affordable housing). Hamilton offers grants or fee rebates to offset development fees; reduced fees are available for non-profit housing corporations or co-operatives building housing that is affordable to low- and moderate-income households, if the land will be owned or leased by the non-profit for a minimum of 20 years. Hamilton is one of just four case studies with a municipal development corporation/non-profit: CityHousing Hamilton, a leading organization whose projects include a mix of renewal, redevelopment of existing, or development of new affordable housing.

**Winnipeg.** Winnipeg is the largest of the mid-sized cities, with 778,489 inhabitants. With one-third (33%) of households rent and just 39.5% of renters paying over 30% of their gross income in rent, renters were less vulnerable than in most cities. The vacancy rate was healthy at 2.8%. Winnipeg has a very supportive, collaborative provincial government: Manitoba funds the city’s Rooming House Assistance Program, a more advanced renovations/rehabilitation approach which aims to bring units up to health and safety standards. Manitoba’s Secondary Suites Program provides forgivable loans for 50% of the construction and renovation costs up to a maximum of $35,000 to create
units for individuals with incomes below the low-income threshold set by the Province; homeowners enter a ten-year agreement with the Province. Manitoba's Planning Act was amended in 2013 to authorize the use of mandatory inclusionary zoning in municipal zoning by-laws and the Winnipeg Charter was also modified. Unique approaches include a provincial program providing interest-free loans to help private non-profit/co-operative housing organizations prepare their detailed proposal to develop affordable housing for low-income households, if they have received capital funding. Manitoba's Rental Housing Construction Tax Credit Program (2013–2018) allowed corporations, non-profit organizations, non-profit housing cooperatives, and limited dividend companies that generated five or more rental units, where at least 10 percent were affordable, to earn tax credits. These amounted to 8% of the capital cost of a project or $12,000 per unit, whichever was less, and at least 10% of the units had to remain affordable for five years.

Large cities

Edmonton. Edmonton has a population of 1,321,426 and one-third (30%) of households are renters. Renters were in good shape: just 37.7% of renters pay over 30% of their gross income towards rent, which is by far the lowest rate among the large cities, and the city had the highest vacancy rate of the large cities (7%). The city has a number of advanced policies, including its renovation/rehabilitation program: Edmonton introduced a program to create approximately 75 new secondary suites and add another 75 new secondary suites per year from 2013–2016, facilitated through a program that funded up to 50% of renovations up to a maximum of $20,000 (City of Edmonton 2011). Secondary suites are allowed in a broad variety of land use zones and housing types, including duplexes. Edmonton rebates municipal fees and charges for projects that provide low-rent units, or a portion of low-rent units, if long-term affordability is provided. The city is also more advanced on municipal land: it acquires, leases and sells municipal land for social housing, and will use surplus school sites for permanent supportive housing. Alberta's Modernized Municipal Government Act (2018) allows Edmonton to include inclusionary housing in their land use by-laws; the city's affordable housing framework allows all neighbourhoods in the city to have 16% affordable housing (Riebe 2018). The city's collaborative Cornerstones program (2006–2016) offered capital grants and resulted in the creation or upgrade of 553 secondary suites and 3,300 affordable homes. Edmonton is one of just four case studies with land use policies supporting building housing near transit infrastructure: new units, secondary or garden suites within 600 m of a Transit Centre or Light Rail Transit (LRT) Station, or within 150 m of a Transit Avenue, may qualify for parking reductions and may access other benefits through the Main Street Overlay.

Ottawa. Ottawa has 1,323,783 inhabitants, and one-third (33%) of households are renters. But renters are more vulnerable than in Edmonton: 40.6% of renters pay over 30% of their gross income towards rent, and the vacancy rate is low at 1.7%. Ottawa is slightly advanced in its renovation/rehabilitation program, which includes residential adaptation for people with disabilities, and secondary suites are widely permitted in residential land use zones. Ottawa charges no development charges and no fees for residential development in the downtown core areas. Non-profit or charitable developers have additional as-of-right incentives providing relief from development charges, planning application fees, building permit fees and parkland levies for the development of affordable. Action Ottawa, the city's main program for increasing the supply of low-income housing, facilitates mixed income communities through all three levels of government through capital grants (an average of $60,000/unit) and long-term lease opportunities on city-owned land at nominal rates; new units have rents fixed at 70% of the average market rent as posted by CMHC. On inclusionary zoning, Ottawa's Official Plan (2003) states that 25% of all new rental housing is to be affordable to households up to the 30th percentile. The city lacks Uncommon and Unique approaches.

Calgary. Calgary With 1,392,609 inhabitants, Calgary has one of the lowest percentages of renter households (25%), and just 36.6% of renters pay over 30% of their gross income towards rent. The vacancy rate is high (6.3%). Calgary's renovation/rehabilitation program is slightly advanced, including residential adaptation for people with disabilities. The city also has a few strong policies tied to funding. Calgary facilitates secondary suites, which are a discretionary land use in residential/commercial zones; the approval process was streamlined in 2018. Fee reduction/elimination is through the Housing Incentive Program, which grants $50,000 for pre-development fees associated with an affordable housing project and a rebate on all city fees associated with an affordable housing project, supported by the City's Community Economic Resiliency Fund. Property taxes are also eliminated for non-profit housing organiza-
tions. Calgary sold seven surplus school sites to non-profit housing providers in 2017. As in Edmonton, inclusionary housing is allowed in Calgary. The city lacks Uncommon and Unique approaches.

**Vancouver.** Vancouver has a population of 2,463,431, and 36% of households are renters. Renters are vulnerable: 43.5% of renters pay over 30% of their gross income towards rent, and like Victoria, the city has a very low vacancy rate (0.9%). The city has many innovative and strong policies and plans, e.g. the Rental Stock Official Development Plan, which requires that redevelopment projects with three or more dwelling units replace every demolished rental unit or contribute to the replacement of the units (City of Vancouver 2018e). Vancouver offers capital grants to non-profit developers. Their inclusionary zoning policy requires 20% of residential floor space for affordable housing for sites over two acres in size, and their 10 Year Affordable Housing Delivery and Financial Strategy (2018) proposed increasing the requirement to 30%. In the Cambie Corridor Plan (2018), specific areas such as the Oakridge Municipal Town Centre allow the development of 100% secured rental buildings with 20% of their floor area designated as social housing to be turned over to the City, or with up to 25% below-market rental housing.

Vancouver is one of just four case studies with a municipal development corporation/non-profit: the Vancouver Affordable Housing Agency was founded in 2016 to deliver new, below-market rental housing on city-owned land with funding from public, private, and community partners. This includes the temporary modular housing program to house homeless residents with supports, in partnership with non-profit housing operators and BC Housing (City of Vancouver 2018d). VAHA has a clear target to produce 2,500 new affordable rental units by 2021 and is on track to meet this goal. Vancouver uses housing reserve funds to build affordable housing, and is one of just three case studies to address the issue of creating more rental housing near transportation hubs: the Housing Vancouver Strategy (2018) prioritizes market and below-market rental housing on or adjacent to the region’s Frequent Transit Network and suggests places where low-density areas near transit can be redeveloped. The City of Vancouver’s Affordable Housing Choices Policy (2018) aims to produce projects that are up to six stories in height, located on an arterial street on Vancouver’s Frequent Transit Network, and meet one of the affordability criteria: supplying 100% rental housing, selling units at 20% below market value, including a mechanism that ensures affordability over time (e.g. resale covenant), using an innovative model like co-housing where affordability will be enhanced, or using a Community Land Trust. The policy is supported by the City’s Affordable Housing Choices Interim Rezoning Policy (2018), and includes projects that are 3.5 stories and within 100 m of an arterial street served by public transit.

Unique policies include the Rental 100: Secured Market Rental Housing Policy, which encourages rental housing development by providing a number of incentives to developers, such as reduced parking requirements, relaxation of unit size, no development fees, additional density where 100% of the residential floor space is rental, and concurrent processing of development applications for those requiring rezoning. The Moderate Income Rental Housing Pilot Program allows the same incentives if 100% of the units are rental and at least 20% of the units have rents affordable for those earning between $30,000 and $80,000 per year (City of Vancouver 2018e). Vancouver instituted the country’s first Foreign Buyers’ Tax in 2016 to try to bring units that were unoccupied into the secondary rental stock and the Vacancy Tax By-Law in 2017 to motivate owners to rent out their empty or underused properties. Unique legislation passed in 2018 allows municipalities in the region to create rental apartment-only zones in their land use plans, ensure preservation of rental housing, and demand that a certain percentage of units in new developments be rental tenure.

**Montreal.** Montreal is the largest city in the sample, with a population of 4,098,927. The city has the highest percentage of renters among the cases (66%), and just 36% of renters pay over 30% of their gross income towards rent. The vacancy rate is healthy at 2.8%. Like Sherbrooke, Montreal benefits from a high level of cooperation with the Province of Quebec, e.g. the City and Province coordinate their subsidy programs for the renovation of rental housing and rooming houses. Capital grants through the municipal-provincial program, Habitation à loyer modique, funded 20,810 public housing and rooming house units by 2018 (OMHM 2018). Montreal has the same strict condo conversion policy as Sherbrooke. Inclusionary zoning is permitted; in Montréal, in new large residential developments (over 100 units) requiring rezoning, a minimum of 30% of units must be affordable (Ville de Montréal 2015) and the city is proposing to change this to 20% affordable units in developments of over 50 units. Montreal was one of just three cases to emphasize building affordable housing near transit, through the city’s inclusionary housing strategy (Ville de Montreal 2006, 2). One of just three case studies to use land banks, tens of thousands of social and community housing units have been built using municipal land, though the quantity of land the city currently owns...
is limited (Ville de Montreal 2006). As in Sherbrooke, the Unique program AccèsLogis is operated through Société d’habitation du Québec (SHQ).

Clearly, innovation is not only seen in the large cities: it can be seen in small and mid-sized cities as well. Universal and Common policies and programs show the range of basic, standard approaches to those that are more advanced. Collaboration with the provincial government, for example, led to some more advanced capital grants programs for secondary suites (e.g. Edmonton), construction of other types of rental housing units (e.g. Saskatoon), and renovation/rehabilitation programs (e.g. Winnipeg). More basic policies were seen in case studies such as Windsor and Halifax, and some advanced approaches in Hamilton, Ottawa, and Mississauga. Case studies with Uncommon and Unique policies and programs can be characterized as more innovative, either because their provincial governments were more supportive, offering a range of programs (e.g. Winnipeg, Saskatoon, Regina, Sherbrooke) or because they took the lead on developing their own (e.g. Vancouver, Edmonton, Montreal).

The process of developing case reports, coding the data, and entering and organizing it in a meta-matrix identified persistent patterns across the case studies, despite their contextual differences (e.g. population size). Researchers have described these as critical success factors (e.g. Nijkamp et al. 2002; Van Egmond et al. 2003; Thomas et al. 2014), but they are as indicative of both success and challenges in rental housing protection and implementation.

Critical success factors in rental housing protection and implementation

As described in the previous section, the process of coding the case reports, entering the coded data into the meta-matrix, and noting the cross-case patterns led to the development of the CSFs. They can be grouped into three categories: policies and tools, actor network, and regional characteristics (see Figure 2). The policies and tools category includes factors related to the intent, strength, and enforcement of municipal policies as well as planning tools used to encourage the construction of rental housing or its protection (e.g. condominium conversion by-laws, secondary suites by-laws, development fee exemptions). This was not surprising, since the focus of the study was on policies, plans, and programs and the researchers specifically coded for this. The second category, actor network, includes the stakeholders within the region who work on rental housing implementation and protection, and their relationships with each other. For example, do they collaborate on regional housing goals? Do they meet regularly through a committee? Time and time again, these CSFs had a strong impact on the ability to set targets and meet them. Finally, the third category focuses on unique regional characteristics that seemed to be so critical to the success of a case study that they could not be discounted, e.g. a very strong preference for renting, or developers producing far more rental housing units than condominiums.

The CSFs tell us what increased or decreased success in a case study, e.g. policies that were enforced and monitored for progress towards targets led to greater success, while no enforcement or monitoring led to less success. A city does not have to be strong in all of the CSFs in order to be successful; in fact none of the cities could be described as having “positive” aspects for all 11 CSFs. Rather, the cities that were successfully protecting or implementing rental housing integrated a range of the “increases success” column, while those that were less successful were using a combination of approaches that “decrease success”. As in other meta-analyses (Van Egmond et al. 2004; Nijkamp et al. 2002; Thomas and Bertolini 2014), there seems to be no magic combination of factors that led to success among the case studies. Local stakeholders who would like to strengthen their city/region’s approaches to rental housing could use the CSFs to identify weaknesses in their city/region, e.g. poor collaboration and partnerships, from the “decreases success” column. Then they could set a goal to increase collaboration between stakeholders in the region, for example by introducing a series of meetings in which municipal planners, non-profit housing providers, and developers present their own strategies and plans for rental housing. This would allow the organizations to get to know each others’ goals and methods, and over time, could help develop common goals. Or if there is weak public support for rental, multi-unit or dense housing types, a municipality or non-profit could hold information sessions or produce online resources about the need for a range of housing types in the city to meet the need for the growing population.

Of course, there are CSFs that municipal planners and policy makers are unable to do anything about, e.g. provincial support, intergovernmental cooperation. The problem of unsupportive or uninvolved “senior governments” (e.g. provincial and federal governments) has long been acknowledged among municipal housing advocates as a barrier to their success (e.g. Hulchanski 2007; Suttor 2018; August and Walks 2018). Some cities have been able to introduce their own policies and funding programs, but these are usually the larger cities with far greater resources (e.g.
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Vancouver). For smaller cities, close cooperation with the provincial government is necessary and can be seen in clear links between municipal and provincial policies and funding programs and strong policy wording (e.g. Sherbrooke).

Conclusions

This article first described some of the challenges faced by Canadian municipalities in protecting and implementing rental housing. These have been well documented in academic literature, planning publications, and the media. The study illustrated how meta-analysis could be used to understand cross-case patterns, systematically comparing policies, plans, and programs in a range of Canadian cities. The case summaries highlighted the range of approaches: some cities had strong Universal and Common approaches (e.g. Regina, Saskatoon, Mississauga, Hamilton, Edmonton, and Winnipeg). Uncommon and Unique solutions tend to be found in cities on the innovative end of the spectrum, such as Vancouver, where renters face particular affordability challenges. In the small and mid-sized cities, provincial governments seem to be critical partners in the development of innovative approaches (e.g. Sherbrooke, Regina, Winnipeg). Larger cities simply have greater resources to rely upon.

The eleven CSFs fell into three groups: policies and tools, actor network, and regional characteristics. These factors have been found to increase or decrease success across case studies, regardless of differences in their contexts (e.g. population size). For example, CSF #5, on collaboration/partnerships, includes the level of communication and collaboration between local non-profit housing organizations, municipal housing departments, developers, and planners working on housing issues. In some case studies, there was clearly little communication between the stakeholders because their plans and programs did not align; there was no connection to provincial funding programs or policies. In other case studies, there was a regional organization or committee that met regularly to share ideas between stakeholders and collaborate on meeting targets; this could be seen in close alignment of programs and policies. Municipalities who want to be more successful in rental housing protection and implementation can use this list of CSFs to understand and evaluate their strengths and weaknesses.

At this point in the study, we do not have insights into the policies from stakeholders in the case cities. A survey of planners, planners, non-profit housing organization staff, and developers, has been completed, and will provide insight into issues such as difficulties implementing, monitoring, and enforcing existing policies. Policy workshops with local stakeholders, held in summer 2019, will help the researchers understand whether approaches that worked in other cities could be transferred to other contexts. These findings will be discussed in future articles.

Clearly, some Canadian cities are taking innovative approaches to rental housing protection and implementation, backing up strong policies with funding and support. Planners, non-profit organizations, and policy makers in other cities can learn from the strengths and weaknesses embodied in the CSFs. However, implementation of policies and plans takes time and requires monitoring and evaluation. It remains to be seen whether those case studies with stronger approaches, and more strengths than weaknesses, will produce better housing options for renters. While planning tools, by-laws, and programs were critical in rental housing protection and implementation, cities with strong collaboration practices and partnerships seemed to have more effective and comprehensive approaches. The survey and policy workshops should give more insights into whether discussing goals and values, sharing data and other information, and learning from each other are necessary in the development of strong, successful municipal policy solutions.

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