

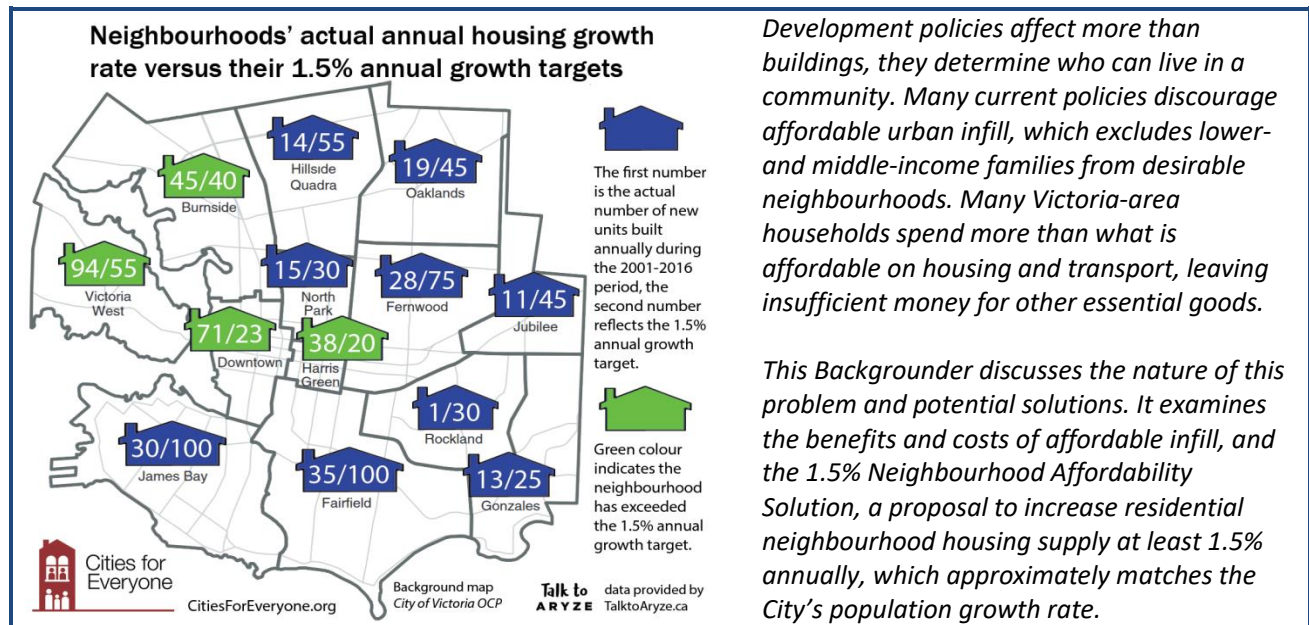


Cities for Everyone supports more affordable housing and transportation, in order to provide security, mobility and opportunity for people with all incomes and abilities

www.citiesforeveryone.org

Victoria Affordability Backgrounder

22 August 2018



Victoria's Inaffordability Problem

Like many attractive and economically successful cities, Victoria is unaffordable to many low- and middle-income families. High housing prices and low vacancy rates force many households to pay more than they can afford for housing, or move to urban-fringe locations where they bear high transportation costs. This harms those households and reduces local economic development. Limiting urban infill causes sprawl, which displaces openspace and leads to more automobile travel and associated costs. Everybody benefits if any household that wants can find suitable housing in a walkable urban neighbourhood.

Many Victoria residents are concerned about these problems and support reforms to make our communities more affordable and inclusive. However, there are debates concerning which policies are overall best. Many proposed reforms provide limited benefits, increasing affordability for a small portion of households, and increasing costs to others.

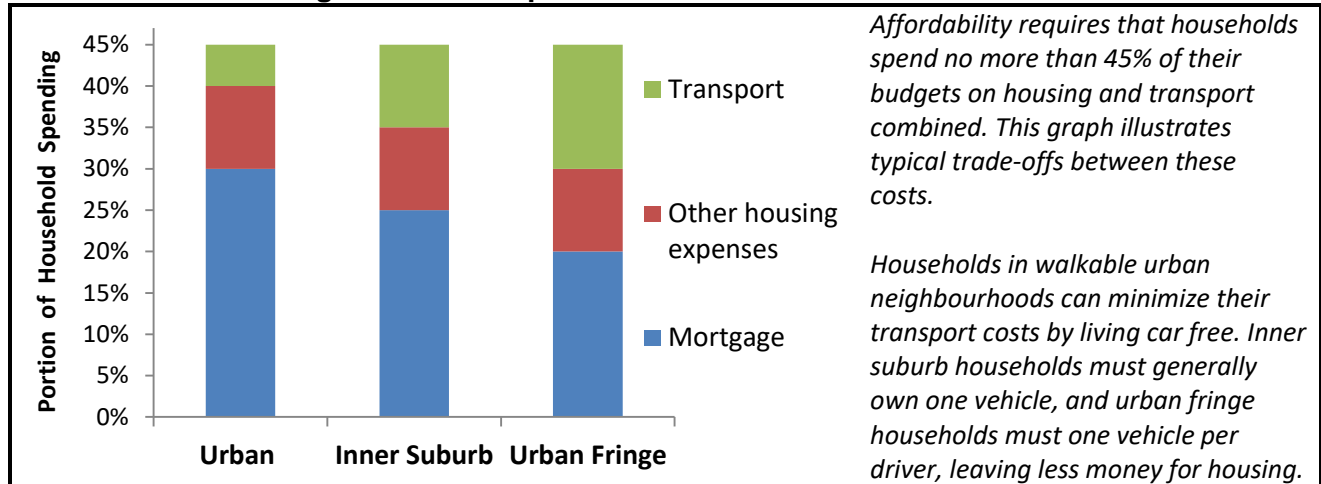
This Backgrounder examines these issues. It evaluates the benefits and costs of various affordability strategies, and describes the [1.5% Neighbourhood Affordability Solution](#), which would increase neighbourhood housing supply at least 1.5% annually, which approximately matches the City's population growth rate.

Cities for Everyone is an independent community organization that educates and advocates for practical policy reforms that create more affordable, inclusive and sustainable communities. We support transportation as well as housing affordability, and middle-income as well as lower-income affordability.

Defining and Measuring Affordability

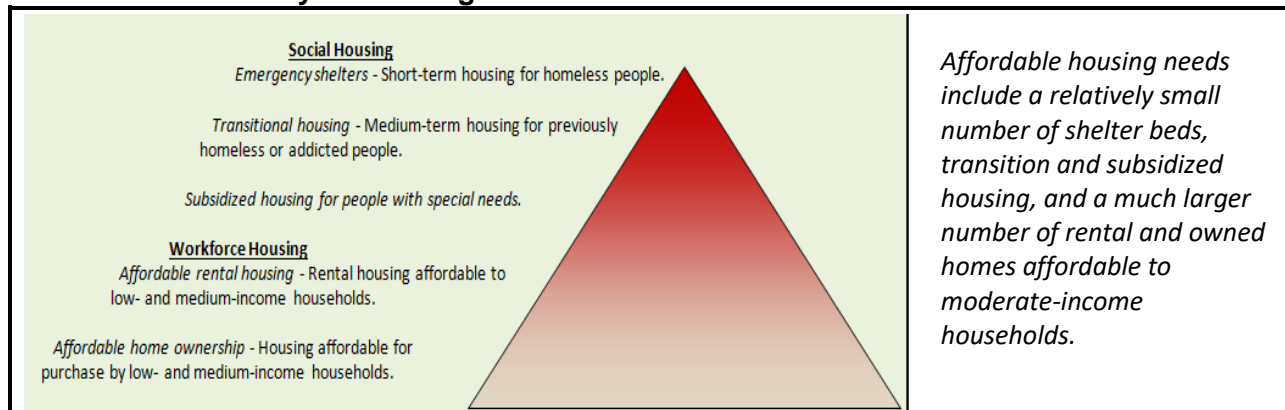
Affordability refers to people's ability to purchase essential goods and services. It is often defined as households being able to find suitable housing that costs less than 30% of their total budgets, but since households often make trade-offs between housing and transportation costs, many experts now recommend defining it as households being able to spend no more than 45% of their budgets on housing and transport combined. This recognizes that a cheap house is not truly affordable if located in an isolated area where transport is costly, and households can rationally spend more for a house in a walkable urban neighbourhood where transport costs can be minimized.

Exhibit 1 Housing Versus Transportation Cost Burdens



Affordability analyses often focus on low-income households, but it is important to also consider middle-income families' needs since many bear excessive cost burdens, particularly in high-priced cities such as Victoria. Comprehensive affordability analysis recognizes that planning decisions often involve trade-offs between different cost burdens. For example, urban fringe development tends to have lower housing but higher transport costs, and minimum parking requirements reduce vehicle ownership costs but increase housing costs. Similarly, affordable housing mandates reduce housing costs for the households that receive subsidized units but increase housing costs for those that purchase market-priced units. Only by considering all these impacts can we identify the most effective and fair affordability strategies.

Exhibit 2 Variety of Housing Needs



The following table indicates affordable housing and transportation expenditures by income quintile (one-fifth of total households), and the maximum housing prices they can purchase, assuming that households can devote 30% of their budgets to mortgages in walkable urban neighbourhoods, 25% in suburban areas, and 20% at the urban fringe. This indicates that to be affordable, low-income housing should cost no more than \$800-1,200 per month (\$250,000-385,000 purchase prices), and moderate-income housing \$1,200-2,400 per month (\$385,000-800,000 purchase prices), depending on location, with lower housing prices required in more automobile-dependent areas.

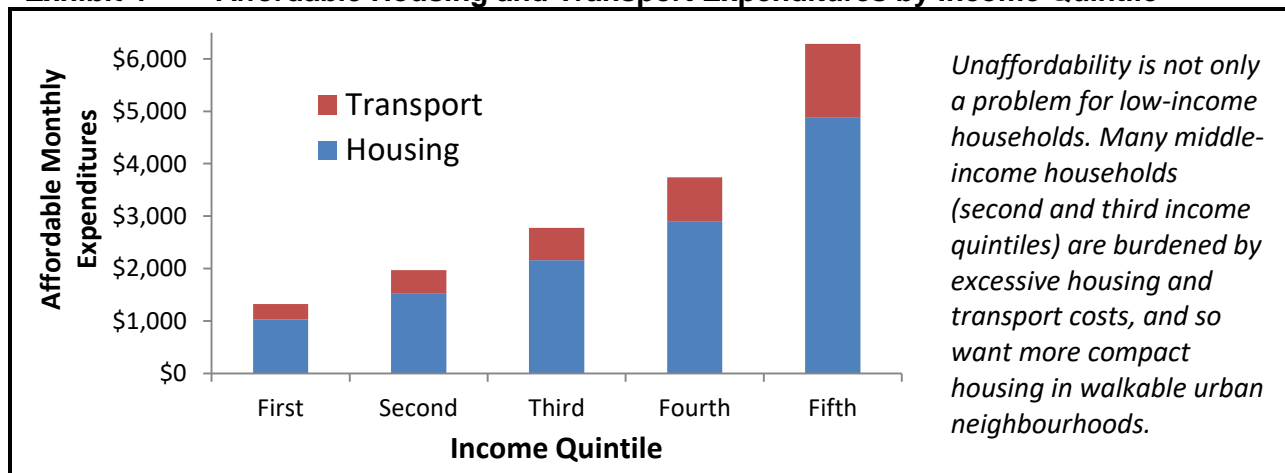
Exhibit 3 Maximum Affordable Monthly Expenditures (Stats Canada 2016)

	Income Quintiles (fifth of households)				
	Lowest	Second	Third	Fourth	Highest
Annual income	\$35,304	\$52,488	\$74,016	\$99,672	\$167,556
Monthly income	\$2,942	\$4,374	\$6,168	\$8,306	\$13,963
Affordable housing and transport (45%)	\$1,324	\$1,968	\$2,776	\$3,738	\$6,284
	Affordable Housing Purchase Price*				
Urban neighbourhood (30% mortgage)	\$385,196	\$572,715	\$807,645	\$1,087,652	\$1,828,375
Suburban house (25% mortgage)	\$320,997	\$477,262	\$673,038	\$906,377	\$1,523,646
Urban fringe (20% mortgage)	\$256,797	\$381,810	\$538,430	\$725,101	\$1,218,917

This table indicates maximum affordable housing and transportation expenditures by income class, and maximum home purchase prices by location. Urban neighbourhood residents can save on transport and spend more on mortgages, and so can afford more expensive homes. (Assumes 10% down and a 20-year 5% loan.)*

This is not simply a debate between rich and poor. Many middle-income households are burdened by unaffordable housing, as illustrated in Exhibit 4, and building middle-priced homes that are initially to costly for low-income households increases affordability through *filtering*, as some low-priced housing occupants move into the new middle-priced units, and over time as the new home depreciate. Over most people's lifetime their housing needs vary, even people who prefer single-detached housing may want more compact and affordable housing options, for example, when they are college students or starting a career, when they are in transition to a new community, or when want to downsize as seniors.

Exhibit 4 Affordable Housing and Transport Expenditures by Income Quintile



Subsidized housing has important roles in serving special housing needs, such as people with disabilities or very low incomes, but can only meets a small portion of total affordable housing demands. For example, between 2006 and 2016 the Capital Regional District's Regional Housing Trust Fund helped finance 959 affordable rental supportive housing units, a small portion of the total new housing needed to serve the region's approximately 30,000 low-income households (CRD 2018). Most experts agree that the key to increasing affordability in growing cities like Victoria is to increase development of moderate-priced housing in walkable urban neighbourhoods (Taylor 2016).

What Housing Types Are Most Affordable?

Single-family housing requires lots of land, typically three to six times as much as a townhouse, and about ten times as much land as a low-rise apartment. High rise buildings are costly to construct. In most situations the most affordable housing types are "missing middle" low-rise (two to six story) carriage houses, multi-plexes (e.g. duplexes and four-plexes), townhouses, live/work lofts, residential above commercial, and courtyard apartments, as illustrated below.

Exhibit 5 Missing Middle Housing Types (<http://missingmiddlehousing.com>)

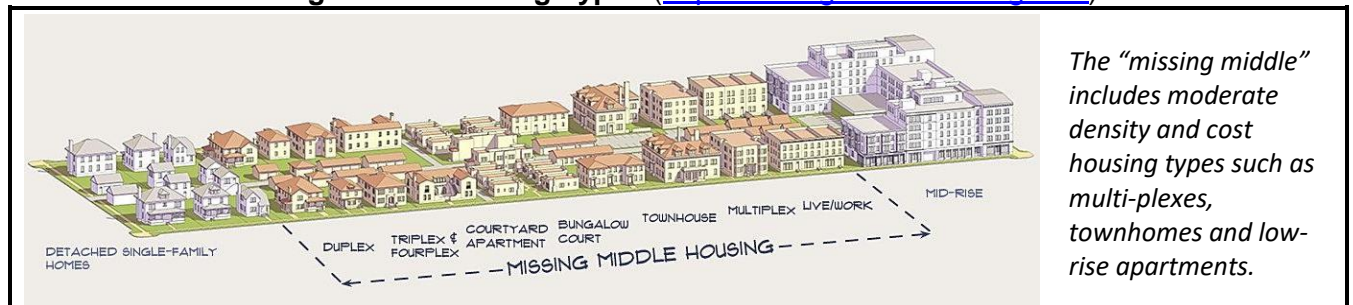
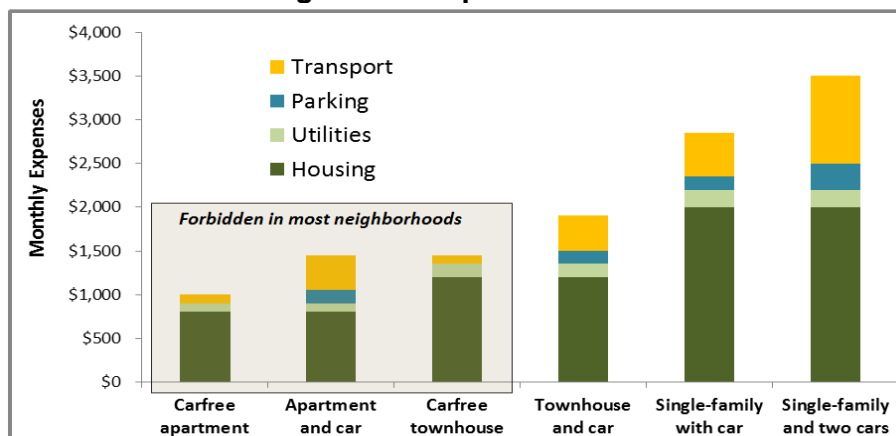


Exhibit 6 illustrates estimated costs of various housing types. The most affordable are apartments and townhouses with unbundled parking (parking rented separately from housing units, so households are not forced to pay for spaces they do not need). Although new housing is generally unaffordable to low-income households, increasing middle-priced housing supply tends to increase lower-priced housing through *filtering* and over time as the new housing depreciates in value.

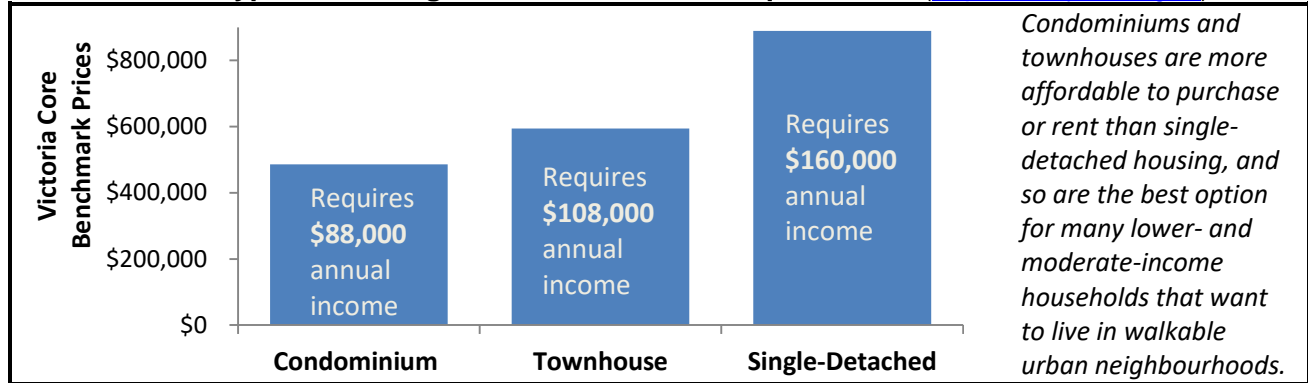
Exhibit 6 Housing and Transport Costs



The most affordable housing is generally a mid-rise (3-6 story) wood-frame townhouse or apartment with unbundled parking (parking rented separately), located in a walkable neighbourhood where residents can live car-free. Current zoning codes limit such development, they only allow single-family housing and require off-street parking in most neighbourhoods.

Exhibit 7 compares current benchmark housing prices, and the minimum incomes required to pay mortgages on those houses, assuming that households can spend up to 30% of their budget on mortgages. Single-detached homes are far more costly and so require far higher incomes to purchase or rent than condominiums and townhomes.

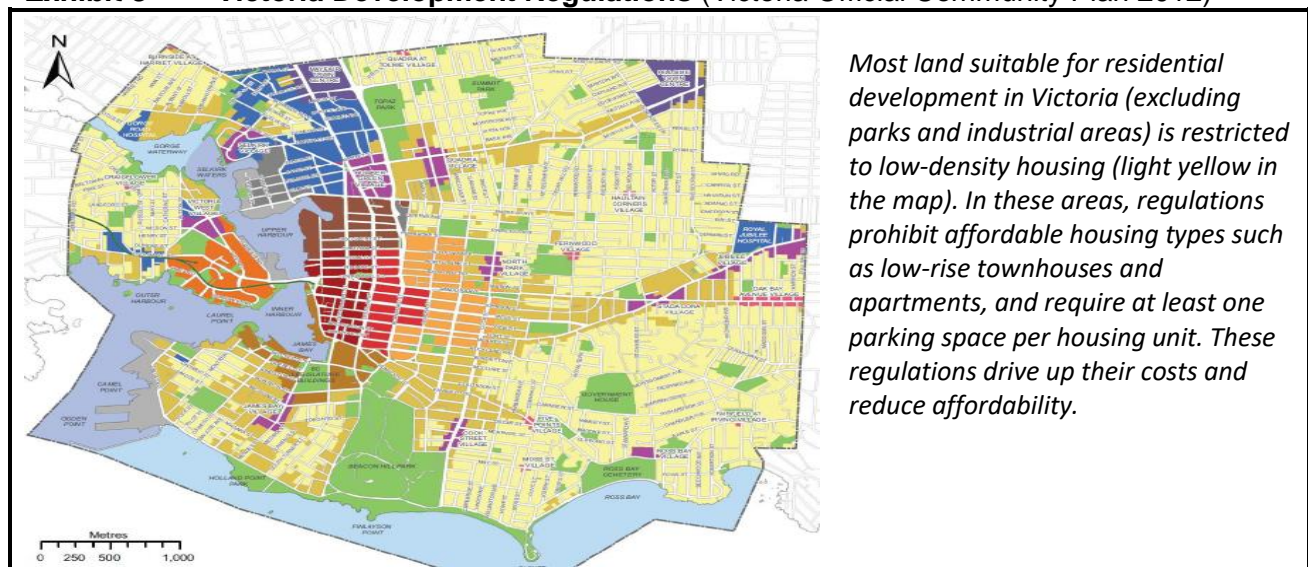
Exhibit 7 Typical Housing Prices and Income Requirements (<https://bit.ly/2uzog16>)



When somebody says, “I only want detached houses in my neighbourhood” they are essentially saying, “I only want households earning more than \$160,000 in my neighbourhood.” Of course, the benchmark prices reflect averages; some houses are cheaper. However, because townhomes and condominiums are more land efficient, they are almost always more affordable to purchase or rent than comparable detached houses. Allowing more compact housing types creates more inclusive communities.

Many current policies discourage development of affordable housing types. These include limits on building heights and densities, excessive setback and parking requirements, plus various fees and regulations that increase costs if applied to smaller-scale developments. Most land suitable for residential development prohibits affordable housing types, as illustrated below.

Exhibit 8 Victoria Development Regulations (Victoria Official Community Plan 2012)



Neighbourhood Housing Growth Targets

An efficient and equitable land market responds to consumer demands, including the demands for compact, lower-priced housing such as townhouses and apartments. If the number of people who want to live in a neighbourhood increases, a responsive land market allows densities to increase.

Victoria's population currently grows approximately 1.5% annually. Housing supply has grown less, driving up prices. To increase affordability, net housing growth must exceed population growth rates, which requires more than 1,000 units annually. There are approximately 4,000 units currently under development, but these are mostly small units (about half are studios or one-bedroom) in downtown—are highrises, which are relatively expensive and unsuitable for many families, particularly those with children. Few new family-oriented homes, with more than two bedrooms, have been built near public schools. Affordability requires more moderate-priced (\$300,000 to \$600,000 per unit) housing in residential neighbourhoods.

Exhibits 10 and 11 show recent housing growth rates and 1.5% targets for specific neighbourhoods. It could be argued that some neighborhoods, such as James Bay and Fairfield, are already very dense so growth should occur elsewhere, but these neighborhoods are also particularly efficient due to their proximity to downtown and local services.

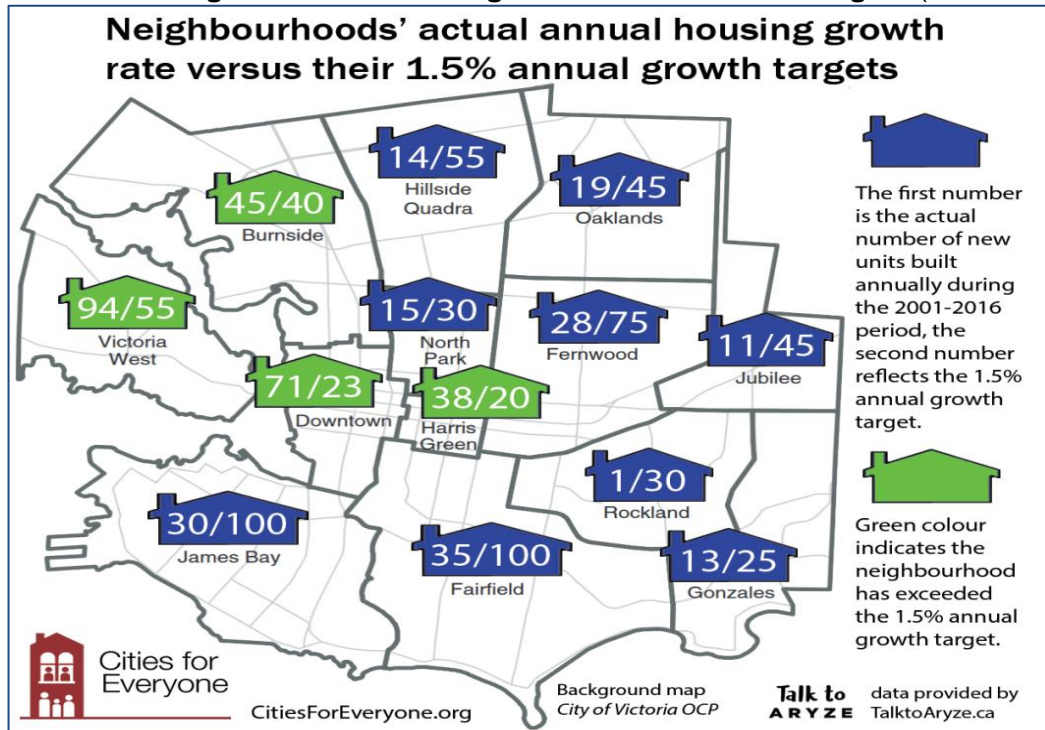
Exhibit 10 Victoria Neighbourhood Housing Growth Targets (<https://bit.ly/2ztylCw>)

Neighbourhood	Housing Units		Change		Growth Targets
	2001	2011	2001-2011	Annual	Annual
Downtown	815	1,515	700 (86%)	70 (8.6%)	23 (1.5%)
Harris Green	1,035	1,320	285 (28%)	29 (2.8%)	20 (1.5%)
Victoria West	2,760	3,675	915 (33%)	92 (3.3%)	55 (1.5%)
<i>Core Neighbourhoods</i>	<i>4,610</i>	<i>6,510</i>	<i>1,900 (41%)</i>	<i>190 (4.1%)</i>	<i>98 (1.5%)</i>
Burnside	2,550	2,820	270 (11%)	27 (1.1%)	42 (1.5%)
Fairfield	6,480	6,705	225 (3%)	23 (0.3%)	101 (1.5%)
Fernwood	4,750	4,925	175 (4%)	18 (0.4%)	74 (1.5%)
Gonzales	1,610	1,735	125 (8%)	13 (0.8%)	26 (1.5%)
Hillside-Quadra	3,465	3,630	165 (5%)	17 (0.5%)	54 (1.5%)
James Bay	6,575	6,695	120 (2%)	12 (0.2%)	100 (1.5%)
Jubilee	2,880	2,940	60 (2%)	6 (0.2%)	44 (1.5%)
North Park	1,890	2,080	190 (10%)	19 (1.0%)	31 (1.5%)
Oaklands	2,850	3,035	185 (6%)	19 (0.6%)	46 (1.5%)
Rockland	1,920	1,875	-45 (-2%)	-5 (0.2%)	28 (1.5%)
<i>Residential Neighbourhoods</i>	<i>34,970</i>	<i>36,440</i>	<i>1,470</i>	<i>147 (0.4%)</i>	<i>547 (1.5%)</i>

This table indicates the additional residential housing units required in Victoria neighbourhoods to increase affordability. Most of these additional units should be moderately priced (\$300,000-600,000), so they are initially affordable to middle-income families, and become affordable to the low-income families over time.

In most neighborhoods these targets can be achieved by allowing home-owners to add secondary units, and allowing developers to replace some single-family houses with multiplexes, townhouses and low-rise apartments, and allowing existing apartment buildings to increase one or two stories and expand onto under-used parking lots.

Exhibit 11 Actual Neighbourhood Housing Growth Versus 1.5% Targets (*Talk to Aryze* data)



Achieving these targets requires removing barriers to compact and affordable housing types, secondary suites, multiplexes, townhouses and low-rise apartments with unbundled parking. Developers are happy to build such housing, provided it is allowed by zoning codes and has minimal approval requirements.

Dynamic Zoning (<https://bit.ly/2Lkst2>)

To be efficient and inclusive cities must be dynamic: they must response to changing demands. Most cities are full of buildings that change uses: former gas stations that are now restaurants, houses that become stores, and office buildings converted into housing. Current development policies lack this essential flexibility. Zoning codes are generally static, unresponsive to changing community needs. In attractive and successful neighborhoods, efficiency and fairness require dynamic zoning codes that allow more affordable infill. For example, as households decline in size, dynamic zoning codes allow larger houses to be subdivided, and if the number of people who prefer apartments increases, zoning codes should allow more to be built.

Currently, more than half of Victoria's developable land base is classified as "Traditional Residential," which is limited to ground-oriented buildings up to two storeys, and multi-unit buildings up to three storeys, including attached residential and apartments on arterial and secondary arterial roads. This must change if Victoria is to become more affordable.

There are incremental ways to accommodate affordable infill. A good approach is to allow higher densities on corner and larger lots, to minimize impacts on neighbours. For example, Traditional Neighbourhoods that currently only allow two story homes should allow three stories on corner lots, plus one additional story for each 1,000 square meters (a quarter acre), so a 1,000 square meter corner lot may be up to four stories, and a 2,000 square meter corner lot may be up to five stories. Similarly, parking requirements should be reduced or eliminated in walkable neighborhoods so residents are not forced to pay for spaces they do not need.

Who is to Blame for High Housing Prices?

Many people want to blame foreign investors, empty units, short-term rentals, speculators, and “greedy” developers for driving up housing prices, but these are generally minor contributors to overall housing price increases (Bertolet 2017; Gardner 2017).

- Only 1.1% of the region’s condominiums are owned by foreign non-residents, a rate that increased little in recent years (CMHC 2018).
- More than 94.3% of CRD homes are occupied by full-time, non-transient residents, which is higher than the 93.6% national average and the 93.7% recorded in 2006 (Victoria Certified 2017).
- Approximately 3% of Victoria housing units are listed for short-term rentals, but many are only rented part-time. New local regulations and fees are likely to significantly reduce this activity.
- Speculators only invest in housing that is expected to appreciate rapidly, as occurs when supply is constrained. Speculation is a symptom rather than a cause of housing price escalation.
- Most neighbourhood housing developments generate normal profits, comparable to those in other competitive industries. Developers are motivated by profits, as are other businesses including farmers, retailers or restaurateurs. Excessive profits can be reduced by increasing competition by allowing more local development.

Efforts to reduce developer profits through new restrictions or fees tend to reduce affordable housing production. For example, the Cook Street Village *Castana* building was originally proposed to be four stories with 71 housing units, a third of which were to be moderate-price rentals. This was rejected due to local residents’ objections to what they considered the project’s excessive size, although other four-story residential buildings existed nearby. Instead, the developer constructed a three-story building with 51 condominiums but no rentals, resulting in 20 fewer moderate-priced units.

Extensive research indicates that regulations that restrict affordable infill are a major cause of housing price escalation in attractive cities such as Victoria (Hirt 2014; Taylor 2015), and experience indicates that increasing moderate-priced housing supply reduces prices (Jackson 2016). For example, Seattle has approximately 10,000 new rental apartments being built annually (equivalent to about 1,000 units in a city the size of Victoria), which is driving down rents (Rosenberg 2018).

Policies to Increase Affordability

These reforms can help increase affordable infill housing production (Gardner 2017; Sightline 2018):

1. Increase the portion of neighborhood land where lower-cost housing types may be built by removing restrictions on townhouses and apartments, allowing taller and denser buildings, and reducing setback requirements. It is particularly appropriate to increase allowable densities and heights for corner and larger lots, for example, allow one additional story for all corner lots, and one additional story for each 1,000 square-meters (approximately a quarter-acre) of parcel size.
2. Reduce parking requirements, and require rental buildings to unbundle parking so households are not forced to pay for spaces they do not need, as required in some cities (Lloyd 2018).
3. Minimize development fees and approval requirements for smaller and moderate-priced housing. For example, projects affordable to median-income households can be exempt from requirements for below-market units, traffic impact studies and community contributions
4. Support affordable travel modes including walking, bicycling, ridesharing and public transportation.

Some often-proposed policies provide modest benefits or reduce affordability overall:

- *Sprawled development* can reduce housing costs but increases transportation costs including indirect costs such as residents travel time burdens, regional traffic congestion, and traffic risk.
- *Inclusivity mandates* (requiring developers to provide some below-market-priced units) reduces costs to the households that receive the subsidized units but increases costs to the households that purchase market-priced units. For example, if 10% of housing units that cost \$400,000 to build must be sold for \$200,000, the nine unsubsidized units' costs increase by \$22,222 ($\$200,000/9$), a modest increase for million-dollar units but a major increase for the lowest-price units (Jackson 2014).
- *Subsidized housing* is necessary to serve people with special needs, such as disabilities or low incomes, but can only serve a minority of affordable housing needs and adds administrative costs.
- *Rent controls* (restrictions on rent increases) increase affordability for current occupants but reduce rental housing profitability and so reduce new rental supply, reducing future renters' affordability.
- *Targeted subsidies*, such as rent vouchers, benefit recipients, but unless suitable housing supply increases, they will squeeze out other, often equally deserving groups. For example, providing housing vouchers to people at risk of homelessness allows them to occupy lower-priced apartments, leaving fewer for seniors, students and lower-wage workers. Only by increasing lower-priced housing supply can communities reduce homelessness without displacing other households.
- *Wage increases* benefit recipients, but unless housing supply increases, can displace other groups. For example, a minimum wage increase or "living wage" requirement for government contractors increases incomes for affected workers, but unless total housing supply increases, will further drive up housing prices, reducing affordability for other workers and fixed income households. Only by increasing lower-priced housing supply can incomes increase without displacement.
- *Limiting luxury development*, such as downtown condos, does not generally increase the supply of middle-priced housing supply; they are different markets competing for different types of land.

Many cities are implementing policy reforms to encourage more affordable infill. Settle's [Housing Affordability and Livability Agenda](#) (HALA) is a multi-pronged strategy for addressing affordability through a combination of mandates, higher allowable densities and reduced parking requirements. Portland's [Infill Design Project](#) works to improve the design of multi-dwelling development in residential neighbourhoods. Vancouver's [Making Room](#) program provides comprehensive reforms that will allow more affordable housing types, such as duplexes and townhouses, in all neighbourhoods. It includes specific targets for increasing various housing types, particularly moderate-priced (\$1,250 to \$3,750 per month) rentals and condominiums.

Overcoming Neighbourhood Opposition to Affordable Infill

Existing residents often raise two objections to affordable infill development. First, they claim that lower-priced housing attract “undesirables,” who cause social problems. This is generally untrue. Most affordable housing occupants are responsible students, low-wage workers and fixed income households.

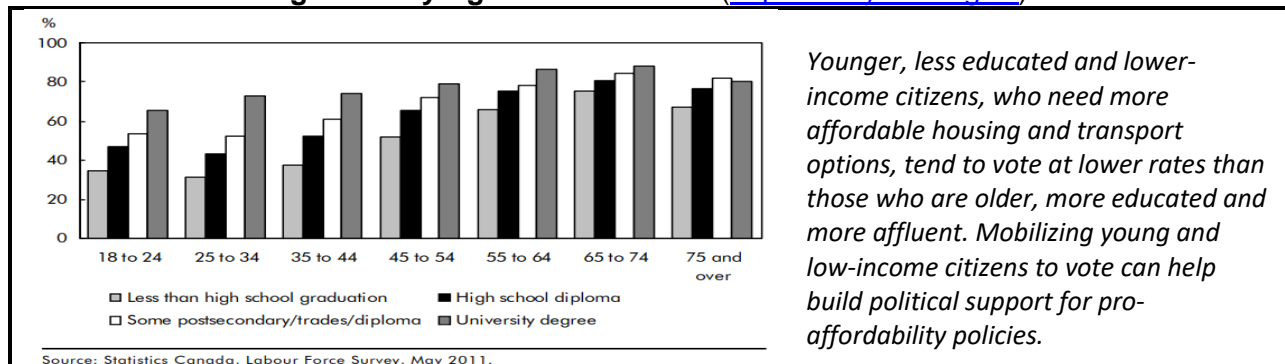
A second common objection is that infill development increases traffic and parking congestion. There is a bit of truth and a lot of inaccuracy to this claim. Although infill may increase local traffic impacts, occupants of such housing tend to own fewer vehicles and drive less than they would if located in more automobile-dependent areas. For example, a typical family would own two cars and generate ten daily vehicle trips if living in Central Saanich or Langford, but own just one car and generate two daily vehicle trips if they are located in James Bay or the Cook Street Village because more destinations are accessible by walking, cycling and public transit. Recent studies find that residents of walkable urban neighbourhoods own about half as many vehicles and generate only about half as many vehicle trips as conventional models assume (Schneider, Handy and Shafizadeh 2014). So, if a traffic model predicts that a particular infill project will generate 100 additional vehicle trips the actual number is probably about 50, and less if the project includes trip reduction strategies such as on-site carsharing. As a result, although infill development *slightly* increases local traffic problems it *significantly* reduces regional traffic problems compared with other development patterns.

Existing residents actually have good reasons to support affordable infill. Many will eventually want compact and affordable neighbourhood housing options, so they can *age in place* when they want to downsize from their larger homes, or to allow loved ones – adult children or senior relatives – to live nearby. Increasing neighbourhood population increases customers for local businesses, resulting in more diverse shops and restaurants, and livelier communities. Compact development is resource-efficient and increases tax revenue per hectare. Allowing more compact development increases home-owners’ land values, so they become wealthier when they sell their properties.

The Political Dynamics of Affordability

A political imbalance tends to discourage affordable infill: Local property owners who fear infill are generally well organized and vote at about twice the rate as the younger and lower-income residents who directly benefit for more affordable housing and transport options. In fact, most of the people who would benefit from more affordable infill, the potential future occupants if additional units are built, are unaware that they will be affected and many live elsewhere, so they seldom show up at public hearings or vote for candidates that support pro-infill policies. As a result, more affordable infill advocacy is needed to balance the well-established NIMBY (not in my backyard) political forces.

Exhibit 12 Voting Rates by Age and Education (<https://bit.ly/2NHSg3C>)



Conclusions

Many attractive and economically successful cities, such as Victoria, are unaffordable and exclusive. A significant portion of low- and middle-income households pay more than is affordable for housing and transportation, leaving insufficient money for other essential goods, such as healthcare, food, education and fun. These high living costs prevent many responsible and hard-working families from living in our community, making it difficult for employers to attract talent which reduced economic development. Walkable urban neighbourhood residents tend to use fewer resources, drive less, are healthier, and have more economic opportunities, than if they lived in sprawled areas, providing many economic, social and environmental benefits. Virtually everybody is better off overall if any family that wants can find suitable housing in a walkable urban neighbourhood.

Affordability can be defined and measured in various ways that can result in different solutions:

- Considering only housing costs, sprawled development seems to increase affordability, but if transport costs are also considered, infill is more affordable for most lower-income households.
- Considering other economic, social and environmental goals, besides affordability, further favors affordable infill rather than sprawl, since residents of walkable urban neighbourhoods tend to be safer and healthier, have better economic opportunities, consume less land and energy, drive less and create fewer traffic problems than if they lived in sprawled areas.
- Considering only low-income affordability supports housing subsidies and inclusivity mandates, although they can reduce total housing production. Considering middle-income affordability supports policies that increase both subsidized and unsubsidized housing production.
- Considering only new housing prices ignores filtering effects the lower-priced housing units made available if existing occupants move into the new middle-priced units, and depreciation. Considering new and future affordability favors policies that increase middle-priced housing supply.
- Considering only current renters, rent controls increase affordability, although by discouraging new rental property development can reduce future rental housing affordability.
- Considering only current housing favors preservation of older housing stock, even if it is lower density and quality than optimal. Considering future housing favors replacement by better and denser housing, provided some is affordable.

This is not to suggest that there is only one correct way to define affordability, but it does identify significant shortcomings with commonly-used indicators that consider some costs but ignore others. More comprehensive analysis considers transportation as well as housing costs, indirect as well as direct costs, middle-income as well as low-income families, and future as well as current costs. This tends to favor more comprehensive and integrated solutions that increase total low-and moderate-priced housing in walkable urban neighbourhoods, rather than focusing only on a smaller number of subsidized housing projects designed to serve households with special needs.

Many local policies can support affordable infill, including zoning code changes to allow more affordable housing types (multiplexes, townhouses and low-rise apartments), increased allowable height and density, plus reductions in setback and parking requirements in residential neighbourhoods. These can increase middle-priced housing development and the number of units built with a given subsidy budget.

This analysis indicates that there are many good reasons to say “yes in my backyard” to affordable infill.

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