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# Achieving Paths to Housing Affordability

One of the great assets of an association is the interaction and discussion with members from every part of the housing industry.

VRBA members are very engaged in the latest housing developments from policy to design to construction. For example, Keith Baker, KB Design brought to our attention an interesting article by U.S. architect Steve Mouzon in ArchDaily.com called How to Create Real Housing Affordability, With Dignity.

The article defines affordability with dignity as that which “endures over time in a place that reinforces self-respect and pride of place or places people love.”

Paths to enduring affordability include adding accessory suites, enabling homeowners to subdivide their lots, and creating missing middle housing.

However, the first steps are four criteria that the market, not the zoning authority, should decide:

- size of your home
- off-street parking spaces required
- whether you can work from home
- whether others can live in your home to help pay the mortgage.

The article says, “Remove these bureaucratic burdens, and

naturally occurring affordability is conceivable; allow them to remain, and the only chance of affordability is subsidy, imposed politically.”

Most of the criteria are still the purview of local councils, along with garden suites, enabling homeowners to subdivide their lots and creating missing middle housing.

Rather than remove these hurdles, many municipalities would rather petition the province to build more government housing.

But as economist Evan Mast’s study *The Effect of New Market-Rate Housing Construction on the Low-Income Housing Market* reveals, government-subsidized housing will not solve the affordability problem. The resources available are nowhere near the scope of the challenge.

NDP leader and Premier designate David Eby recently pointed out that \$7 billion has already been committed to government housing projects and they aren’t even scratching the surface of achieving affordability.

Ultimately, local government officials claiming to have the least influence on housing, are the most in control of regulatory restrictions, supply and achieving paths to housing affordability with dignity.

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