Secondary Suites: Housing Resource or Problem, the Vancouver Case

by

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ABSTRACT

Secondary suites in single family houses have remained an illegal but prevalent form of housing in Vancouver since 1956 despite a number of policies implemented to deal with this issue. In the absence of a policy framework it has been unclear what the impact of these policies have been or how they should be evaluated.

This study presents an analytical framework through which the issue can be better understood before policy options are explored and analyzed. The framework consists of, firstly, an analysis of the role of secondary suites in the Vancouver housing scene; secondly, an assessment of the secondary suite "problem" in Vancouver and how it has been dealt with; thirdly, an analysis of incidence of effects of the secondary suite arrangement; and, finally, a policy analysis model based on the preceding findings.

The sources of information include published reports and statistics, classified advertisements that are tabulated, interviews with informants who have been involved in dealing with the secondary suite issue as well as informal interviews with about 50 people directly involved in a secondary suite arrangement.

Based on the understanding of the secondary suite issue, two basic policy orientations are identified. The first one is to reduce the number of secondary suites in the City while
the second one is to change the suites into an acceptable form of housing. The alternative means to implement these policies are identified and the correlation between these means, the functions they can serve and the effect they have on the City's housing situation and the secondary suite issue are outlined. It is hoped that the findings will be useful to planners in formulating more effective policies and to decision-makers in deciding on the most appropriate solution for the City's secondary suite issue.
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I would like to thank Mr. Pat Wotherspoon of Vancouver Planning Department for providing me with all the valuable information from City Hall; Prof. Henry Hightower for reading and commenting on my draft and Miss Vicky Ma for the long nights she spent typing this paper.

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I must acknowledge the work of my husband, Philip, in helping me with the eye-blinding task of tabulating the rental suite data from the Vancouver Sun classified advertisements. Finally, my deepest gratitude to him, his family and my family for their endless encouragement, support, understanding, patience and love which have enabled me to finish this thesis.
I. INTRODUCTION

1. The Issue

Shared accommodation is a common phenomenon in most cities at any point in time\(^1\). Vancouver is no exception. Especially during the depression, additional suites were developed in houses originally built for single family use to be occupied by additional families. Since the enactment of the Zoning By-law, this practice became illegal in areas designated for single family use. However, Vancouver's City Council has been confronted with the dilemma of whether to take action against those illegal or secondary suites. On one hand, there was the responsibility to enforce the By-law. On the other hand, Council has realized the City's legal housing supply has not been adequately meeting the needs. So many have resorted to renting secondary suites.

Throughout the years, Council has tried to deal with the illegal suite problem by using policies ranging from attempts to remove all illegal suites the City was aware of, through the enforcement of the Zoning By-law, to the conditional approval of some. Since March 1977, secondary suites meeting City's physical standards can be legalized on the basis of a five-year permit if they are in the few areas zoned RS-1A (defined later). However, despite these policies, the City's illegal suite problem remains basically unchanged.

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\(^1\) Ontario Department of Municipal Affairs, A Better Place to Live, Ontario, 1960.
2. **Focus of the Research**

What makes the illegal suite problem seemingly unresolvable for so long? What has been attributable to the apparent ineffectiveness of the policies? On what basis should they be evaluated? What are the other options in dealing with the problem?

To address these questions, the author believes that the issue has to be approached from a broad perspective. First of all, although these suites are illegal, they have been the form of housing for a great number of households. Why do they choose the suites in spite of the illegality? What elements in the City's housing scene may have accounted for the existence of illegal suites? What is the magnitude of the problem in the City? What are the characteristics of secondary suites? What type of positive and negative roles was this type of housing playing or is capable of playing? What do people actually like and dislike about this type of housing? Who are the parties involved that have conflicting viewpoints?

This study is an attempt to explore the answers to these questions through examining the problem itself, its context, characteristics, incidence of effects and how it has been dealt with. Based on these findings, a policy analysis model is developed illustrating the various means to implement different policies and their impact on the secondary suite issue as well as the housing situation in the City.
Chapter II is an examination of Vancouver's housing situation which is the context in which the illegal suites problem exists. The focus is to identify elements which may have contributed to the existence of secondary suites and roles secondary suites have been playing in the City.

Chapter III is an analysis of the secondary suite problem in Vancouver. Findings on its origin, magnitude, geographic distribution, acceptability among homeowners, physical characteristics, as well as rental cost are summarized.

Chapter IV is a general discussion of how the illegal suite problem has been dealt with. Following a brief historical overview, past and present policies are examined separately.

Chapter V is an analysis of incidence of effects of secondary suites to various parties involved including the homeowner owning the suite, renter of the suite, neighbour and neighbourhood as well as the City in general.

Finally, based on the findings of the preceding chapters, a model is developed illustrating two broad policy orientations and their effect on the City's housing situation and secondary suite issue. It is hope that this paper can contribute to our understanding of the secondary suite issue itself as well as the policies through which it can be dealt with.
3. **Sources of Information**

Although evidence\(^2\) of illegal conversion of single family houses exists in almost every major city, only a few studies have been published on this subject. Among them are the ones carried out by Vancouver, Burnaby and Richmond.

Since the focus of this paper is on Vancouver, most of the raw data on policies are available from the City. Published and unpublished reports and newspaper articles are used extensively. The Vancouver report titled *Housing Conversion* published in 1975 provides much of the data on secondary suites. Mr. Pat Wotherspoon, the Planner responsible for drafting the RS-1A zoning, and Mr. Norm MacCallan, the Housing Control Coordinator responsible for enforcing the Zoning By-law in the Department of Permits and Licenses have been the prime informants with regard to the existing policies and level of enforcement. Local area Planners, RRAP Promoters\(^3\), the Riley Park Citizens Planning Committee were interviewed on citizens' reaction towards certain policies.

To identify the extent of secondary suites, the *Vancouver Sun*\(^4\)

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\(^2\) Ibid.

\(^3\) Officials employed by the Planning Department to assist homeowners in making use of the Residential Rehabilitation Assistance Program. Their jobs provide them with frequent opportunities to inspect houses in their neighbourhoods.

\(^4\) One of Vancouver's two major daily newspapers.
classified advertisements on rental units were tabulated. The student housing referral services of Langara Community College and University of British Columbia were also contacted. However, only U.B.C. had usable statistics. In order to gain a further understanding on the nature of the secondary suite arrangement, more than 50 occupants of single family houses with or without secondary suites were interviewed informally. About half of them were members of the Riley Park Citizen Planning Committee, 1/4 were U.B.C. students living in secondary suites and the rest were homeowners or occupants of secondary suites in various parts of the City. Although it was not a random sample and the sample size was relatively small, the concerns and opinions expressed represented a wide range of ideas and values. Further discussion with other citizens and knowledgeable persons in the community indicated that most of the major ideas had been covered by this sample.

For the analysis of Vancouver's housing need in Chapter II and investigation of the economic and social implications of secondary suites in Chapter V, literature on housing theories is used.

4. **Definitions**

City - the City of Vancouver.

Council - the City Council of Vancouver.

"doubling" - the use of dwellings designed for one household, by two or more households.

"undoubling" - the elimination of extra household from dwellings designed for one household.
"empty-nester" - middle-age couple or single person with grown children who have moved away from home.

"lodger" - one who pays a monthly rental to a household in exchange for accommodation. Meals may be included in some incidents.

"boarder" - dwelling unit or housekeeping unit in a single family house representing a non-compliance with the zoning requirement for the zone.

secondary suite - dwelling unit or housekeeping unit in a single family house representing a non-compliance with the zoning requirement for the zone.

sleeping unit\(^5\) - one or more rooms equipped to be used for sleeping and sitting purposes.

housekeeping unit\(^6\) - a sleeping unit containing facilities for cooking.

dwelling unit\(^7\) - self contained housekeeping unit.

household\(^8\) - a person or group of persons occupying one dwelling with or without lodgers. May consist of two or more families sharing a dwelling.

NIP - Neighbourhood Improvement Program.

RRAP - Residential Rehabilitation Assistance Program.

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\(^5\) Zoning and Development By-law definition.

\(^6\) Ibid.

\(^7\) Ibid.

\(^8\) Census definition, Statistics Canada.
II. THE VANCOUVER HOUSING SCENE

1. Introduction

The existence of secondary suites in single family houses is a well-known fact in Vancouver. Why does this type of "doubling-up", illegal in most cases, exist even at times when there are vacancies in multiple-family units? Could the secondary suites be the result of certain conditions in the housing market?

This chapter is an attempt to answer the above questions by examining the Vancouver housing scene. Since a thorough assessment of such an intricate system is beyond the scope of this paper, the primary emphasis will be on analysing the City's housing situation to determine the role of secondary suites. The factors examined include population characteristics, the types of housing required and affordability level as compared to the cost of housing. Government housing assistance programs available to Vancouver's residents as of 1978 will also be discussed. The main assumption is that people are attracted to the secondary suite arrangement because of its physical, social and economic features which cannot be found in other types of housing.

Population statistics in this chapter were gathered from published reports such as Census Canada\(^1\) and the City's Quarterly Review\(^2\). Information on housing was primarily

\(^1\) Census, Statistics Canada, Ottawa.

\(^2\) A magazine published by the City's Planning Department on quarterly basis.
collected from the Real Estate Board of Greater Vancouver, while information on housing programs was from government brochures and hand-outs.

2. The Context

With the development of the Lower Mainland, the City gradually assumed the role of a central city where most business and economic transactions take place. As a cause and effect, it has the highest concentration of work places and population in the province. The City's valuable assets such as the beautiful scenery and mild weather relative to the rest of the province and Canada also add to its attractiveness to people of all ages.

As of 1978, the only large undeveloped sites that could be used for housing purposes are part of False Creek and part of Champlain Heights which would soon be built up. This implies that if additional housing is needed in the City, it will have to come from densification or redevelopment of existing land uses. Since most areas which have been designated for non-residential uses tend to become increasingly unsuitable for residential uses, such redevelopment will likely occur primarily in single family neighbourhoods.

3. Who Needs Housing

Not unlike people elsewhere in North America, residents of the City are highly mobile. In 1971, it was found that only 47% of the population lived in the same residence as in 1966\(^3\).

\(^3\) Census, Statistics Canada, 1971.
That is to say, although everyone was housed at any point in time, more than half of the 1966 population were in need of alternative housing at least once within that 5-year period.

Generally, people consider moving when they feel that their present place of residence is no longer suitable for their present or anticipated life style, or when their financial situation changes. Examples of the first group are the young singles or couples moving away from the parent's homes to start life on their own, couples starting to have children seeking more suitable accommodations for their growing needs; couples with or without children separating because of marital problems, newcomers to the City and "empty-nesters" taking refuge from maintaining their family homes. Examples of the second group are couples enjoying increased income so that they can afford more luxurious housing; or families in financial difficulty which has forced them to move to less expensive housing.

Some forms of housing such as the single family house may be more capable of accommodating changes in life style than others. However, its major drawback is its high cost which prohibits many households from getting or maintaining a single family house.

Failure in meeting any of the different types of housing needs results in some households living under unsatisfactory condition or obtaining their housing outside the City, or a combination of both.

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To gain further understanding of the City's housing needs, certain population trends should be noted. The 1976 Census reported an increase of 6,800 households from 153,400 in 1971 to 160,200\(^5\) while the total population declined by 16,072 from 426,260 to 410,188\(^6\). This reflected a decrease in median household size from 2.67 to 2.45.

Between 1971 and 1976, the number of family households\(^7\) in the City dropped by 4.7% while the neighbouring municipalities were experiencing gains: 36.6% in Richmond, 28.8% in Surrey, 15.5% in North Vancouver District and 6.2% in Burnaby\(^8\). According to the City's Housing Planner, only 31% of all households in the City consisted of families with children, and 70% of such families had either one or two children\(^9\). Illustrations 1 and 2 show that there was a decline in the population below 25 years of age and those between the ages of 35 and 49 while there was an increase in the young adult and senior populations. The percentage of population under 14 years of age in the neighbouring municipalities was substantially more than that in Vancouver (see Illustration 3). What had triggered the decline of family households in Vancouver? Could this be associated with changes that occurred in the housing market?

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6 Ibid.

7 Households consist of a couple with or without children or a parent with one or more children.


9 Anne McAfee, lecture, School of Community & Regional Planning, University of B.C., 1976.
Illustration 1: Population By Five-Year Age Groups And Sex, City of Vancouver, 1971 and 1976.

Source: City of Vancouver, Quarterly Review, April, 1978.


<table>
<thead>
<tr>
<th>Age group</th>
<th>1971 population</th>
<th>1976 population</th>
<th>change number</th>
<th>change rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-4</td>
<td>24,425</td>
<td>18,815</td>
<td>-5,610</td>
<td>-22.97</td>
</tr>
<tr>
<td>5-14</td>
<td>58,780</td>
<td>48,345</td>
<td>-10,435</td>
<td>-17.75</td>
</tr>
<tr>
<td>15-24</td>
<td>77,800</td>
<td>74,985</td>
<td>-2,815</td>
<td>-3.62</td>
</tr>
<tr>
<td>25-44</td>
<td>107,310</td>
<td>112,985</td>
<td>+5,585</td>
<td>+5.11</td>
</tr>
<tr>
<td>45-64</td>
<td>100,415</td>
<td>95,600</td>
<td>-4,815</td>
<td>-4.80</td>
</tr>
<tr>
<td>65+</td>
<td>57,525</td>
<td>59,550</td>
<td>+2,025</td>
<td>+3.52</td>
</tr>
<tr>
<td>TOTAL</td>
<td>426,255</td>
<td>410,190</td>
<td>-16,065</td>
<td>-3.77</td>
</tr>
</tbody>
</table>

Source: City of Vancouver, Quarterly Review, April, 1978.
Illustration 3

Percentage of Population Under 14 Years of Age by Major Municipalities in G.V.R.D.

<table>
<thead>
<tr>
<th>Municipality</th>
<th>Percentage of Population under 14 years of age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Burnaby</td>
<td>35%</td>
</tr>
<tr>
<td>Coquitlam</td>
<td>26%</td>
</tr>
<tr>
<td>New Westminster</td>
<td>29%</td>
</tr>
<tr>
<td>North Vancouver City</td>
<td>16%</td>
</tr>
<tr>
<td>North Vancouver District</td>
<td>26%</td>
</tr>
<tr>
<td>Richmond</td>
<td>26%</td>
</tr>
<tr>
<td>Surrey</td>
<td>29%</td>
</tr>
<tr>
<td>Vancouver</td>
<td>16%</td>
</tr>
</tbody>
</table>

Source: Statistics Canada, 1976
4. Types of Housing

The 1976 Census showed that detached single family houses and apartments were the two predominant types of housing which amounted to 44% and 47% of the entire housing stock respectively\(^\text{10}\). In other words, the City's housing stock had very few alternatives in terms of housing type besides the single family units and apartments.

Tied to the above two forms of housing are distinct differences in terms of unit size, type of tenure, physical setting and so on as shown in Illustration 4. Households seeking dwelling units which can offer them alternative combinations of the qualities of single family units and apartments are restricted by the lack of choice open to them.

Numerous studies have suggested that a city should have flexibility and diversity in its housing stock. The "housing system must permit movement from one social economical group to another within the same city, or town and preferably within the same neighbourhood... (This) involves flexibility between ownership and tenancy and flexible financial arrangement for new and existing development."\(^\text{11}\)

If different types of accommodations were provided, households would not have to move around so much as their needs change\(^\text{12}\). Time after time, studies on the special


### Illustration 4

**Basic Differences Between Single Family House and Apartments**

<table>
<thead>
<tr>
<th>Single Family House</th>
<th>Apartments</th>
</tr>
</thead>
<tbody>
<tr>
<td>- mostly owned</td>
<td>- mostly rented</td>
</tr>
<tr>
<td>- considered by many people as an investment</td>
<td>- rent paid is income foregone</td>
</tr>
<tr>
<td>- more maintenance work for occupants</td>
<td>- less maintenance work for occupants</td>
</tr>
<tr>
<td>- bigger unit size usually with two or more bedrooms</td>
<td>- smaller unit size with no more than 2 bedrooms</td>
</tr>
<tr>
<td>- lower density</td>
<td>- higher density</td>
</tr>
<tr>
<td>(less than 10 units per acre)</td>
<td>(over 25 units per acre)</td>
</tr>
<tr>
<td>- more privacy between units</td>
<td>- less privacy between units</td>
</tr>
<tr>
<td>- has ground orientation and private outdoor space</td>
<td>- seldom has ground orientation and outdoor space</td>
</tr>
<tr>
<td>- mostly in family oriented neighbourhood</td>
<td>- mostly in areas close to commercial districts and major arterial routes</td>
</tr>
<tr>
<td>- more widely distributed therefore more locational choice</td>
<td>- less choice in location</td>
</tr>
<tr>
<td>- pets and children are acceptable</td>
<td>- pets and/or children are not welcome in most cases</td>
</tr>
</tbody>
</table>
housing needs of families with children, seniors, handicapped had come to the conclusion that there should be a provision of as wide a variety and range of choice in housing as possible.

A comparison between the 1971 and 1976 census indicated that the number of apartment units had risen by 15% or 12,120 units while the number of single family units had dropped by 7% or 5,550 units. The introduction of the Assisted Rental Program had further accelerated the increase in the proportion of apartments in the City's housing stock. Among the 1,141 Assisted Rental Program units built between 1976 and 1977, only 9% were

---


2-bedroom units which are more suitable for families.\footnote{18}{Ibid, April, p.17, 1978.}

While increase in the supply of apartments can meet part of the growing demand for dwelling units, most of them are not suitable for families with children. The decrease in the number of family units available contributed to their increasing cost which made them less and less affordable to many families. Some families have therefore decided to seek housing in other municipalities while others take advantage of the secondary suite arrangement in spite of its illegality.

The single family house has often been considered by many households as ideal in itself.\footnote{19}{Leslie Kennedy, \textit{Adapting to New Environment}, Toronto, 1975, p.165.} \footnote{20}{Beck Roberts, \textit{User Generated Program for Lowrise Multiple Dwelling Housing}, Montreal, 1977, p.64.} It offers far greater physical flexibility and adaptability to suit individual preference than any other forms of housing\footnote{21}{William Michelson, \textit{Man and His Urban Environment}, Toronto, 1970, p.100.} (see Illustration 4).
Perhaps more important to those who purchase their home is the belief that houses appreciate in value over time. Some people who may actually be better off living in apartments rush into purchasing a house believing that the value of their house may rise in value at a more rapid rate than their income. By the same token, purchasing a single family house is considered by many as a sound investment especially for those with just a modest sum of money available and don't want to bother with the complexity of other forms of investment such as stocks and bonds. Besides serving its functional purpose as a means of accommodation, real property gives the owner the assurance of a tangible asset.

However, many households are simply not able to afford to purchase a single family house, as shown in the following section. The number of houses available for rent is minimal. As a result, many households are not able to live in single family houses even if they want to.

5. Affordability

Discussion of housing demand would be quite meaningless without making reference to housing costs since the form of housing people choose to live in is often determined by housing costs relative to their ability to pay.

In terms of ownership, the average housing price in the City in the first quarter of 1978 was $68,575\(^{22}\). Illustration

\(^{22}\) Greater Vancouver Real Estate Bureau (GVREB), November, 1978.
5 shows the typical financial arrangement at 11% interest rate for a N.H.A. insured mortgage loan. A downpayment of $6,858 is generally required, which is 10% of the price of the house, and a monthly payment of around $680 for 25 years. This implies that if the formula of "30% of income for housing" is used, an annual household income of over $27,000 is needed in addition to the downpayment. Furthermore, houses in the City that are in the sixty thousand price range are likely to be over ten years old. This suggests that the cost of maintenance over the years could be quite substantial.

The cost of renting is cheaper than owning, but the types of housing in the rental market are quite different from those in the sales market. In 1977, the average rental of a bachelor suite, a one-bedroom and a two-bedroom unit were $190; $227 and $342 respectively. The 1,141 units built under the Assisted Rental Program that accounted for the majority of the newly constructed units cost much more. One-bedroom units were rented for $300 and up.

---

23 A commercial bank, November 1978.
26 See last section.
Illustration 5
Typical Financial Calculation for a Single Family House

Price: $68,575 (1978 Average, Multiple Listing Services)
Mortgage Rate: 11% (N.H.A.) (November, 1978)
          11 1/2% (Conventional)
Downpayment: $6,858 (10% of housing price)
Amount Borrowed: $61,717
Amortization period: 25 years (interest compounded semi-annually)
Monthly Payment: $593.42
Property Tax: $997.00 (Tax rate based on value of house)
          $83 per month
Tax = Assessment X 15% X mill rate (0.094956 for 1979)
          $676.42/month
Total Monthly Payment (Principal+Interest+Tax): $676.75/month

To qualify for the mortgage, the gross household income
has to be at least $27,070/year so that the payment does not
exceed 30% of the income.
Data on household income in the City is extremely limited. Census taken after 1971 no longer contains any income data and the only current source is from a private company which has been taking a bi-monthly sample survey since 1972. As quoted by the City Planning Department, Illustration 6 shows the distribution of households by income in 1976 and the corresponding percentage of income contributable to housing. There were 26% of all households or 41,752 households which could not afford more than $200 per month for housing in 1976.

Illustration 7 explains the situation from another dimension. According to the City's Housing Planner, of all households in 1977, 33% were paying equal or more than 25% of their income on housing. Among those that were renting, 44% of the families with young children, 54% of seniors and 53% of all other households were paying more than 25% of their income on rent. Homeowners were generally in a better position with only 16% of families with young children, 17% of seniors and 4% of the other households paying over 25% of their income on housing.

In summary, homeownership has been getting more and more costly while the cost of renting is also skyrocketing. More than 1/5 of all households in the City could not afford more than $200 a month for housing in 1976. Between 44 to 54% of all households that were renting in 1977 paid more than 25% of their income on

\[30\] 25% is used instead of 30% because of data constraints.

\[31\] See Illustration
Illustration 6

1976 Distribution of Households by Income Category in 1976

Constant Dollar and the 30% Contributable to Housing.

<table>
<thead>
<tr>
<th>Income</th>
<th>30% of monthly income</th>
<th>Number of Households</th>
<th>% of total</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0 - $150</td>
<td>28,836</td>
<td>0 - 5,999</td>
<td>18%</td>
</tr>
<tr>
<td>$151 - $200</td>
<td>12,812</td>
<td>6,000 - 7,999</td>
<td>8%</td>
</tr>
<tr>
<td>$201 - $250</td>
<td>16,020</td>
<td>8,000 - 9,999</td>
<td>10%</td>
</tr>
<tr>
<td>$251 - $300</td>
<td>20,826</td>
<td>10,000 - 11,999</td>
<td>13%</td>
</tr>
<tr>
<td>$301 - $375</td>
<td>24,030</td>
<td>12,000 - 14,999</td>
<td>15%</td>
</tr>
<tr>
<td>$376 - $500</td>
<td>20,826</td>
<td>15,000 - 19,999</td>
<td>13%</td>
</tr>
<tr>
<td>$501 +</td>
<td>36,846</td>
<td>20,000 +</td>
<td>23%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>160,200</strong></td>
<td></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: City of Vancouver, Quarterly Review, Vol.4, No.4, 1977 p.16.

54,384 households (33% of total) are paying more than 25% of income on housing

Source: Ann McAfee, lecture, University of British Columbia, 1977.
their income on rent while about 4 to 17% of the households that owned their homes were in the same position.

However, this description may distort the picture without discussing the various government assistance programs that are currently available.

6. Housing Assistance Programs

Housing programs offered to renters and home-buyers by the Federal, Provincial and Municipal government range from subsidies for housing production, guarantees of mortgage loans, delivery of income supplements to renters, to the provision of capital and mortgage loans for homeownership. Illustration 8 highlights the major programs, their requirements and the type and amount of assistance offered as of 1978.

In general, the assistance provided by these programs falls far short of meeting the needs of those who have problems in the housing market. The amount of assistance is either insignificant or there are likely to be program requirements that limit their application. Illustration 9 attempts to show the gap between the housing needs of households that are renting and what has been offered by the 1978 housing programs.

Households renting their principal residences in the province can have a maximum of $100 a year tax credit or $8.30/month from RentAid. For many households, this is little more than a drop in a bucket. The S.A.F.E.R. program offers more substantial assistance and is more sensitive to rent affordability. However, this program is only available to
<table>
<thead>
<tr>
<th>Nature of Assistance</th>
<th>Program</th>
<th>Sponsor</th>
<th>Program Criteria</th>
<th>Value of Assistance</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income Supplement</td>
<td>Rent Aid</td>
<td>Province</td>
<td>- taxable income less than $10,000</td>
<td>Maximum of $100 less 1% of taxable income</td>
<td>Active</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>- renters in B.C.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>S.A.F.E.R.</td>
<td>Province</td>
<td>Renters over 65 years of age</td>
<td>75% of the amount by which rent exceed 30% of total income, up to $175</td>
<td>Active</td>
</tr>
<tr>
<td></td>
<td>Home Purchase Assistance Grant &amp; Loan</td>
<td>Province</td>
<td>Home buying families purchasing homes for the first time at prices within the limit set.</td>
<td>$1,000 grant for new homes $5,000 2nd mortgage for new &amp; older homes at prevailing NHA rates.</td>
<td>Active</td>
</tr>
<tr>
<td></td>
<td>Registered Home Owners Savings Plan</td>
<td>Federal</td>
<td>Renters who have never owned a home</td>
<td>No tax on savings contributed to the plan towards home purchase. Maximum contribution of $1,000 a year up to $10,000 within 20 years (e.g. If taxable income is $10,000, tax savings is $300)</td>
<td>Active</td>
</tr>
<tr>
<td>Subsidy for Housing Production</td>
<td>A.R.P.</td>
<td>Provincial &amp; Federal</td>
<td>- developers of residential projects of at least 8 units - size of units have to be within specified maximum size limits - up to 1/10 of units should be available to the B.C. Housing Management Commission to be used for assisted renters if prov. loan is used.</td>
<td>For every unit built, $600 grant, $1,200 interest free loan for 10 to 15 years. Additional $1,200 interest free loan with interest decreasing by 1/10 per year for up to 15 years. If project is sold at a loss before the loans had been paid off, the unpaid portion can be forgiven.</td>
<td>Active</td>
</tr>
<tr>
<td></td>
<td>Public Housing</td>
<td>Provincial Federal Municipal</td>
<td>- $47,000 or under units - low income families - seniors</td>
<td>Difference between unit rent and 25% of income.</td>
<td>1,428 family units and 3015 senior units in 1978, only a few units per year are being built</td>
</tr>
<tr>
<td></td>
<td>Co-op Housing</td>
<td>Province</td>
<td>Non-profit housing groups.</td>
<td>High impact grant up to 15% of cost of improvement to bring the cost down to an affordable level in the first 10 years. 100% financing, 8% interest.</td>
<td>Limited</td>
</tr>
<tr>
<td></td>
<td>Non-profit Housing (Rental Housing Program for Seniors)</td>
<td>Province Federal</td>
<td>Non-profit society providing self-contained units for seniors over 65.</td>
<td>- site leased at nominal cost - grant, loan &amp; subsidy for Construction &amp; operation of low-rental units.</td>
<td>Limited except for senior citizen units</td>
</tr>
<tr>
<td>Capital &amp; Mortgage</td>
<td>A.H.O.P.</td>
<td></td>
<td></td>
<td></td>
<td>Very limited</td>
</tr>
<tr>
<td></td>
<td>NRA Insured loan</td>
<td>Federal</td>
<td></td>
<td>Loan insurance</td>
<td>Active</td>
</tr>
</tbody>
</table>
Illustration 9

Relationship Between Assistance Offered by Housing Programs
And the Needs of Households That Are Renting

LEGEND

- RENTAID available for household with income under $11,000 at $8.30/month

- Households in BCHM units

- Senior households eligible for S.A.F.E.R. with rent ceiling at $175/month

- Subsidies required if all rental households were to pay no more than 25% of income on housing

* Not included are larger households which have to rent units bigger and more costly than 2-bedroom apartments.
seniors. In the case of the Home Purchase Assistance Grant and Loan, the price ceilings on the houses eligible means that it would be unlikely for most houses to qualify. The Program provides $1,000 grants to the homeowner for homes that cost less than $50,000. Or a homeowner can qualify for a $5,000 second mortgage loan at NHA interest if the home is either new or existing, and costs less than $60,000. (B.C. Ministry of Municipal Affair and Housing, Jan. 1978).

The ARP Program, on the other hand, only encourages the development of rental units rather than provides assistance to the housing consumers. It has been considered an ideal tax shelter and profitable for the developers both in the long and short run\(^{32}\). The only restriction on the rental rate for the units is that it must be no more than "market value" for the first year while the size of units are not bigger than those specified by the program. If the provincial loan is utilized, up to 10% of the units must be made available to the B.C. Housing Management Commission to be used by assisted renters. In those cases, the Housing Commission will pay the difference between the actual rent of the units and what the renters can afford. Therefore, the owners of the projects do not have to bear any extra costs. As a result of the attractive terms, there has been a considerable number of units built under this program. However, these units are generally small in size since the emphasis is on numbers of units as opposed to

\(^{32}\) City of Vancouver, Inner City Housing Workshop, 1977, p.25.
ensuring a unit and bedroom mix related to need\textsuperscript{33}. At the same time, the location of units is often a function of where the investors own their sites rather than the availability of community services\textsuperscript{34}.

Assistance offered by the Public Housing, Co-operative Housing and Non-profit Housing Programs is by comparison the most substantial. However, as they are most costly in terms of the amount of assistance needed per unit, they tend to be affected by changes in the political climate and government budgets. At present, very little activity has taken place under these programs in the City except for a few senior citizen projects.

7. Summary

This chapter examined the housing situation to determine the possible roles of the secondary suites.

Firstly, there is a need for diversity in housing type since households have different characteristics and housing requirements. However, the major types of housing available in the City are limited to single family house and apartment. While there has been a decrease in the average household size, there are still reasons for many households, especially those with children, to favour the single family house over the apartment. Yet the price is high and the supply is limited especially in the rental market.

\textsuperscript{33} Ibid, p.24.
\textsuperscript{34} Ibid, p.24.
Secondly, there is a problem of housing affordability when 33% of all households in the City are paying more than 25% of their income on housing. The government housing assistance programs are far short of meeting the needs.

8. Conclusion

This chapter has shown that the City is in need of diversity in the type of housing available especially those with attributes of the single family house. There is also a need for assistance to homeownership as well as cheaper rental housing units. If secondary suites can provide alternative types of housing arrangement, extra income for homeowners and cheaper rental units for renters, their existence is significant.
III. Secondary Suites in Vancouver

1. Introduction

While most people are aware of the existence of secondary suites, few knows how and when they come into being. Even less known is the number of these suites that the City has at the moment or may have in the future.

This Chapter is an attempt to look into the characteristics of the secondary suite issue in the City. It is believed that such an understanding is crucial to the formulation of effective secondary suite policies. The topics to be examined in this chapter include the origin and magnitude of the secondary suite issue, the locational distribution of existing suites, its acceptability among houseowners, the physical condition of the suites and the rent of existing suites.

Due to the nature of the issue, data available are primarily limited to what is available in the City's Housing Conversion Study, the Riley Park Housing Study and the Vancouver Sun Classified advertisement tabulation undertaken by the author as well as the University of British Columbia Housing Referral Services statistics. However, such data have outlined a few dimensions of the issue in the City.

2. Origin

The practice of having secondary suites in existing houses is hardly a present day phenomenon nor unique to Vancouver. It dates back a long time since people shared part of their
houses with others either out of courtesy and compassion or simply in exchange for some benefits. However, this practice was made unlawful at times under certain jurisdictions as rules and regulations on land uses were introduced. An example could be found in Elizabethan England where an Act of Parliament in 1592 prohibited the conversion of existing houses to multi-family dwellings.\(^1\) The underlying motives were the common concerns over health and orderliness. Little has changed since then as discussed in Chapter IV.

3. **Magnitude**

Due to the flexible nature of the secondary suite arrangement, that is, a secondary suite can be installed or removed with relatively little physical changes\(^2\), the number of secondary suites in any area may vary from time to time. However, it is important to get an idea on roughly how many suites there are in the City to estimate how many households are and will be affected by secondary suite policies.

In the past few years, the City's suite policies have provided for the limited approval of some hardship and in-law suites, plus a few suites built before 1956, while the rest of the suites in single family zone was still illegal under the Zoning By-law. Since many illegal suites were unreported, data on the actual number of existing suites have been very

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\(^2\) See Chapter IV Section 4.2.
limited. The only documented estimates were those generated by the City's Housing Conversion study of 1975.³

The study revealed that the City was aware of 1,660 illegal secondary suites built before 1956 when the present Zoning By-law was adopted. Since these illegal suites had been in existence before they were considered as unacceptable in single family zone, they had been issued permits to remain for a limited time. Meanwhile, the number of existing duplexes or legal two-family houses in single family zones was 34. In other words, there were 1,694 two-household houses in single family zones officially known to the City in 1975. However, the survey had found that among the homeowners of the sampled 2.57% out of the City's 63,379 single family houses officially known as not having suites, 8.3% admitted that their houses in fact had suites. Projected to the entire single family housing stock, there could be at least 5,260 secondary suites in single family houses the City was not aware of. The actual number of suites would likely be higher since some homeowners would not want to admit that there were suites in their houses.

Between 1962 and 1977, the Department of Permits and Licenses had issued more than 3,000 hardship permits⁴ for secondary suites. The number had gone up to more than 4,000

³The study was primarily a survey on the physical possibilities and homeowner's desire for secondary suites.

⁴Department of Permits and Licenses, 1977. For definition of hardship permit, see Chapter IV Section 5.
by the end of 1978. While not many homeowners or renters would apply or could qualify for such permits, the actual number of suites in the City could be much higher.

Pertaining to specific neighbourhoods, data was available for Riley Park. A 1977 background study submitted to its Neighbourhood Improvement Program Citizen's Committee indicated that 29.4% to 40.6% of the 2,665 single family houses in that neighbourhood might contain secondary suites. While 10.9% of them were legally converted to rooming houses or duplexes, the remaining 18.5% to 29.7% or 492 to 792 houses could contain suites not known to the City. Riley Park is just one of a few neighbourhoods where a high number of existing illegal suites are suspected.

In attempt to generate more data on the secondary suites in the City, the secondary suites listed on the last weekend of each month of the Vancouver Sun classified advertisements were tabulated for six months between October 1977 to March 1978. It was found that 461 of the 2,781 rental suites advertised were secondary suites (see Illustration 10). In other words, 16.6% of the rental units advertised on the


7 Every classified advertisement on "furnished" and "unfurnished" suites sections were scanned first to eliminate the ones which were obviously apartments. The addresses of the remaining ones, either obtained directly from the advertisements or through checking the phone numbers on the Criss-Cross Telephone Directory, were checked on the zoning map. The ones located in single family zones were considered as secondary suites.
### Illustration 10


<table>
<thead>
<tr>
<th></th>
<th>Secondary Suites</th>
<th>Other Suites</th>
<th>Total</th>
<th>% of Secondary Suites</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>October</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Furn.</td>
<td>21</td>
<td>94</td>
<td>115</td>
<td>18.3%</td>
</tr>
<tr>
<td>Unfurn.</td>
<td>54</td>
<td>361</td>
<td>415</td>
<td>13.0%</td>
</tr>
<tr>
<td>Total</td>
<td>75</td>
<td>455</td>
<td>530</td>
<td>14.2%</td>
</tr>
<tr>
<td><strong>November</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Furn.</td>
<td>14</td>
<td>100</td>
<td>114</td>
<td>12.3%</td>
</tr>
<tr>
<td>Unfurn.</td>
<td>52</td>
<td>324</td>
<td>376</td>
<td>13.8%</td>
</tr>
<tr>
<td>Total</td>
<td>66</td>
<td>424</td>
<td>490</td>
<td>13.5%</td>
</tr>
<tr>
<td><strong>December</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Furn.</td>
<td>16</td>
<td>95</td>
<td>111</td>
<td>14.4%</td>
</tr>
<tr>
<td>Unfurn.</td>
<td>38</td>
<td>214</td>
<td>252</td>
<td>15.1%</td>
</tr>
<tr>
<td>Total</td>
<td>54</td>
<td>309</td>
<td>363</td>
<td>14.9%</td>
</tr>
<tr>
<td><strong>January</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Furn.</td>
<td>23</td>
<td>103</td>
<td>126</td>
<td>18.3%</td>
</tr>
<tr>
<td>Unfurn.</td>
<td>76</td>
<td>298</td>
<td>374</td>
<td>20.3%</td>
</tr>
<tr>
<td>Total</td>
<td>99</td>
<td>401</td>
<td>500</td>
<td>19.8%</td>
</tr>
<tr>
<td><strong>February</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Furn.</td>
<td>28</td>
<td>91</td>
<td>119</td>
<td>23.5%</td>
</tr>
<tr>
<td>Unfurn.</td>
<td>63</td>
<td>187</td>
<td>250</td>
<td>25.2%</td>
</tr>
<tr>
<td>Total</td>
<td>91</td>
<td>278</td>
<td>369</td>
<td>24.7%</td>
</tr>
<tr>
<td><strong>March</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Furn.</td>
<td>19</td>
<td>119</td>
<td>138</td>
<td>13.8%</td>
</tr>
<tr>
<td>Unfurn.</td>
<td>57</td>
<td>334</td>
<td>391</td>
<td>14.6%</td>
</tr>
<tr>
<td>Total</td>
<td>76</td>
<td>453</td>
<td>529</td>
<td>14.4%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Furn.</td>
<td>121</td>
<td>602</td>
<td>723</td>
<td>16.7%</td>
</tr>
<tr>
<td>Unfurn.</td>
<td>340</td>
<td>1718</td>
<td>2058</td>
<td>16.5%</td>
</tr>
<tr>
<td>Total</td>
<td>461</td>
<td>2320</td>
<td>2781</td>
<td>16.6%</td>
</tr>
</tbody>
</table>

**a. Data Source**

- Vancouver Sun classified ad.
- Last Saturday of each month.
- Suites in single family zones as shown on zoning map.
- Months chosen to avoid summer changes in market.
Vancouver Sun during the last weekends of the six-month period were secondary suites. Applying this percentage to the City's stock of rental units of 85,685 in 1976, there could be 14,224 secondary suites in the City. In other words, 20.2% of the 70,555 single family units in Vancouver could be having secondary suites in them. The actual percentage of secondary suites in the rental market could be higher as more vacant secondary suites than apartments tend to be advertised through other media. Among these media was the University of B.C. Off-campus Student Housing Referral Services. According to their 1976 records, about 40% of the 4,332 listings could be secondary suites while another 40% were "lodging units".

In conclusion, the number of existing secondary suites in the City could be at least 7,000, as revealed by the City's survey in 1975 or as high as 14,224 as revealed by the classified advertisements. Therefore, the percentage of the City's single family houses containing secondary suites could likely be around 20%. It thus becomes quite clear that secondary suites have a significant role in the rental market, especially in terms of housing for university students.

9Ibid.
10Units where cooking facilities were not provided. The occupants might sometimes obtain boarding from the homeowners. Such units in single family houses could be legal provided that the proper permits were obtained from the City (see Zoning By-law).
11University of British Columbia Housing Referral Services, November, 1977.
4. Locational Distribution

While data on the number of secondary suites in the City are scarce, information on their locational distribution is even more limited.

From the City's Housing Conversion study, the distribution of the 1,660 suites built before 1956 with legal permits is shown on Illustration 11. These suites seem to be concentrated in the neighbourhoods of Kitsilano, Riley Park, Sunset, Kensington-Cedar Cottage and Hastings-Sunrise. There were some in the neighbourhoods of West Point Grey, Dunbar-Southlands, Arbutus-Ridge, Kerrisdale and Renfrew Collingwood and almost none in the rest of the City.

Illustration 12 shows the distribution of the secondary suites by neighbourhood tabulated from the Vancouver Sun classified advertisements as discussed in the previous section. More than 10% of the total number of secondary suites advertised were concentrated in each of the neighbourhoods of Kitsilano, Riley Park, Kensington-Cedar Cottage and Renfrew-Collingwood. The neighbourhoods each containing 5-10% of the advertised secondary suites were South Cambie, Sunset, Grandview Woodlands and Hastings Sunrise. Although the rest of the City had fewer suites, the statistics show that secondary suites did exist in every single family zone.

Among the U.B.C. Housing Referral Listings, more than 60% were located in the neighbourhoods of Kitsilano, Dunbar-Southlands and West Point Grey.\textsuperscript{12}

\textsuperscript{12}University of British Columbia Housing Referral Services, Nov.1977.
Illustration 11: Location of Illegal Suites in Vancouver Built Before 1956

Source: City of Vancouver, Housing Conversion Study, 1975, p.2.
In summary, the available data indicates that secondary suites exist in every single family neighbourhood although more frequently in some than others. A thorough analysis of the characteristics of each of those neighbourhoods is needed in order to identify the possible correlation between the characteristics of a neighbourhood and the number of suites it has.

5. Acceptability

The 1975 Housing Conversion study included the only full scale opinion survey done on the acceptability of secondary suites in single family houses. It was based on a random sample of 2.57% out of the 63,379 single family houses officially known as not having suites and 4.6% out of the 1,694 duplexes or single family houses with suites. It found that out of those who responded, only 8.6% of all the homeowners would like additional suites in their houses to be permitted by zoning. However, 36.5% of the homeowners would like suites be allowed in their area. The study failed to provide any explanation on why a large number of homeowners would like suites be allowed in their area but not in their own homes. The author believes that homeowners were more hesitant to answer yes to the first question for fear of being identified, especially when their response would be recorded on maps, while they felt more comfortable answering the second question.

13 City of Vancouver, Housing Conversion Study, p.23.
14 Ibid., p.28.
In February, 1976, a plebiscite was conducted in Cedar Cottage, Kitsilano and Grandview Woodlands, where a large number of existing suites were suspected. It asked whether the homeowners would like secondary suites of a certain physical standard to be permitted by zoning. It found that 69.23%, 51.35% and 41.37% of the homeowners in those areas respectively were in favour. However, as discussed in Chapter IV Section 7.1, the response might have been biased by the way the plebiscite was conducted.

In summary, the majority of the homeowners in Cedar Cottage and Kitsilano wanted suites to be legalized in the City. It would be interesting to find out the reasons for the objection of those opposed and whether they might favour other forms of suite legalization.

6. Physical Condition of Secondary Suites

To determine the adequacy of secondary suites as a form of housing, the condition of single family houses should be examined. The City's Housing Conversion study found that among the homeowners who want to be allowed to have a suite in their house, 85.6% would prefer to have it in the basement. Therefore, the physical possibility of installing suites in single family houses mainly lies in the physical characteristics of their basements. The most important factors commonly considered are the basement's height, size

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15 City of Vancouver, Planning Department Report, 1976.
16 City of Vancouver, Housing Conversion Study, 1975, p.32.
and depth below grade. Illustration 13 shows the distribution of the basements of the 1,051 houses surveyed in the study according to their height, depth below grade and size.

In 1974, Council approved a set of minimum standards for additional dwellings in basements. They must have a minimum size of 400 square feet, minimum of 7.5 feet ceiling height and maximum of 2.5 feet below grade. Based on these standards, all houses surveyed had the required size, 72% had the required height but only 29% were less than 2.5 feet below grade. 17

Assuming that the houses sampled were a true random sample would imply that 71% of all the single family houses in the City did not have basements which could satisfy the grade requirement.

7. Secondary Suite Rent

Data on the rent for secondary suites was only available from the tabulation of Vancouver Sun classified advertisements and the Riley Park study (see Section 2).

Not all of the Vancouver Sun classified advertisements specified the rental for the secondary suites. Among those that provided such information, the price range for bachelor suites was $100-$190, 1-bedroom units was $150-$250, 2-bedroom units was $150-$280 and 3-bedroom units was over $200 per month between October 1977 and March 1978.

17 City of Vancouver, Housing Conversion Study, 1975, p.36.
Illustration 13. Physical Characteristics of Basements in Single Family House

<table>
<thead>
<tr>
<th>Depth Below Grade Level in Feet</th>
<th>Underground</th>
<th>0-1 ft.</th>
<th>1.1-2 ft.</th>
<th>2.1-2.5 ft.</th>
<th>2.6-3 ft.</th>
<th>3.1-4 ft.</th>
<th>4.1-5 ft.</th>
<th>5.1+ ft.</th>
<th>Unknown</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basement Ceiling Height in Feet</td>
<td>B.0</td>
<td>1.5-1.99</td>
<td>2.0-2.99</td>
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<td>25</td>
<td>2</td>
<td>59</td>
<td>130</td>
<td></td>
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<tr>
<td>Total</td>
<td>624</td>
<td>136</td>
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<td>78</td>
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<td>1,050</td>
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**Source:** City of Vancouver, Housing Conversion Study, p.37.
For Riley Park, data gathered from the Red Door Rental Agency\textsuperscript{18} listings revealed that during July to December 1976, the average cost for a housekeeping room\textsuperscript{19} was $90, shared accommodation was $96, a 1-2 bedroom secondary suite was $215 and a 3-4 bedroom secondary suite was over $300 per month.

Comparing the monthly rental with the average for apartments\textsuperscript{20}, secondary suites in general seemed to be less costly than apartments as shown in Illustration 14. Although only a relatively small percentage of the secondary suites in the City had been sampled, the fact that data from two fundamentally different sources did correspond with each other indicates that such information may be significant.

8. Summary

The findings in this chapter indicated that secondary suites seemed to be a significant part of the Vancouver housing stock. It was estimated that in 1976, there could be 7,000 to 14,000 secondary suites in Vancouver, or more than 20\% of Vancouver's single family houses had secondary suites. They could be found in every neighbourhood but more frequently in some than others. These suites accounted for a high percentage of the housing available to university students.

\textsuperscript{18} One of the biggest non-profit housing referral agencies in Vancouver.

\textsuperscript{19} See Definition Section in Chapter I Section 5.

Illustration 14

Comparison of the Monthly Rental Costs of Apartments and Secondary Suites in 1977

<table>
<thead>
<tr>
<th>Type of Unit</th>
<th>Mean Apartment Cost (1978)*</th>
<th>Secondary Suite cost range</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Vancouver Sun</td>
</tr>
<tr>
<td>Bachelor suite or housekeeping unit or shared accommodation</td>
<td>$195</td>
<td>$100 - $190</td>
</tr>
<tr>
<td>1-bedroom</td>
<td>$250</td>
<td>$150 - $250</td>
</tr>
<tr>
<td>2-bedroom</td>
<td>$330</td>
<td>$150 - $280</td>
</tr>
<tr>
<td>3 or more bedrooms</td>
<td>--</td>
<td>$300 +</td>
</tr>
</tbody>
</table>

The City's survey and plebiscite in 1975 and 1976 concluded that the majority of the homeowners did not favour the legalization of suites under the format proposed by the City. But we do not know whether the homeowners would favour other forms of legalization.

In terms of physical condition, most secondary suites can satisfy the City's requirements on unit size and ceiling height. But they are likely to be at a deeper grade than recommended.

Finally, it was found that the average rent for the small sample of secondary suites was lower than the average cost of similar size apartment.

9. Conclusion

This chapter has shown that secondary suite has indeed been playing an important role in Vancouver's housing scene. It has penetrated every neighbourhood in the City. However, most homeowners in 1975 did not favour the legalization of these suites. Meanwhile, it was found that while most basements of the single family houses can accommodate a suite, many might be at a deeper grade than the standard used by the City. As far as rent goes, data has indicated that many secondary suites were indeed more affordable than the average apartment of comparable size.
IV. Vancouver's Secondary Suite Policies

1. Introduction

Vancouver's City Council has been trying to deal with the secondary suite issue for a long time. Yet in spite of the effort, the issue remains basically unresolved. This chapter is a review of the City's past policies and action directed towards secondary suites in an attempt to identify elements which may have been the cause of their apparent shortcomings. Findings from the previous chapters will be used to aid in this process. It is believed that learning the lessons from the past is essential to identifying policy directions for the future.

This chapter will begin with a historical overview of past and present secondary suite policies. Each policy will then be examined separately.

2. Historical Overview

Since the enactment of Zoning By-law No. 3074 in 1956 and later No. 3516 in 1957 outlining requirements and districts in which one, two and multiple unit housing were permitted, houses with more than the permitted number of units for that district became illegal. However, there was little enforcement action taken when the By-law was first put into effect. In the 1940's, shared accommodations were encouraged by the Federal Wartime Order 200. It was not until 1955 that Council decided to curb the number of illegal suites. The present
Zoning and Development By-law No. 3575 was passed in June 1956. In the following year, Council adopted a policy to permit the retention of illegal suites that were built before June 1956 provided that they were at least of fair physical condition. However, in August 1960, as a result of a strong representation by property owners, council decided to remove all illegal suites from RS-1 Zones within ten years. Between 1960 and 1968, about 2,100 suites had been physically removed. Meanwhile, the large number of cases involving immediate relatives sharing the same house or the owner or tenant experiencing hardship were brought to the attention of Council. In 1964, Council ordered the Building Inspector to withhold enforcement action in these cases. After Council had dealt with the cases directly for a few months, this responsibility was later delegated to the Hardship Committee consisting of a few members of council as well as staff from Department of Permits and Licenses and Planning.

Due to the housing shortage in 1966, suite permits issued for 10 years in 1956 that were to expire were extended for one year. This moratorium had been extended on four subsequent occasions with the last one expiring in December 1974.

In June 1973, Council directed a Staff Committee representing the Law, Finance, Permits and Licenses and Planning Departments to consider the proposal for promoting the creation of additional living accommodations in private homes. Council followed the Committee's recommendation on continuing the "hardship" and "in-law" suite provisions but
not on granting discretionary power to the Technical Planning Board to permit limited conversions anywhere in the City. This matter was later referred to Council Committee on Community Development. This Committee subsequently held a public meeting in February 1974 to discuss the existing illegal suite policies. It then recommended a test plebiscite in four areas where a large percentage of suites existed in order to obtain public reaction to the legalization of suites. In December 1974, Council decided to order a thorough study on the matter prior to the plebiscite. The report Housing Conversion on the physical possibilities and homeowner's desire for suites in single family house in single family zone was completed in March 1975. In June of the same year, Council followed its recommendation and instructed the Planning Department to carry out a plebiscite on secondary suites in parts of the RS-1 zones in Kitsilano, Cedar Cottage and Grandview-Woodland. Of the 2,390 homeowners eligible to vote, only half of them did. Early 1976, after the result of the plebiscite had been reported to Council, the Planning Department was ordered to explore rezoning possibilities to permit secondary suites in the two sub-areas in Kitsilano and Cedar Cottage where legalization was favoured by more than 60% of the homeowners who had voted. After the report was submitted to Council, Public Meetings were held in both areas. The RS-1A Zoning District was officially established for these two areas replacing the original RS-1 zoning in March 15, 1977.\footnote{Information in this section was excerpts from Planning Department reports, Department of Permits and Licenses reports as well as the Housing Conversion Study, 1975.}
Meanwhile, action taken against illegal suites in the City regardless of whether they were in the RS-1A zone continued to be on the basis of referral and complaint. This level of enforcement, the "hardship" and "in-law" suite provision, the RS-1A zoning as well as the Zoning By-law will be discussed separately in the following sections.

3. **Zoning By-law**

3.1 **General**

The Zoning By-law has been the rule of the "land use game" in the City since 1928. The objective of the By-law is to ensure that the livability and aesthetic quality of the City are maintained at an acceptable level. To achieve this objective, the By-law regulates the type, size and bulk as well as the use of land and structures. Such regulations have a direct bearing on the social structure of the City and the distribution of population.

By dividing the residential district of the City into different zones, neighbourhoods with different population density and living environment are created providing residents with a choice on the type of neighbourhood they want to live in. In theory, families with children are expected to live in single family houses in single family zones, while singles and couples are expected to live in apartments in the multiple family zones. However, housing and population characteristics have changed over time. As discussed in Chapter II, the average household size has diminished. Affordability usually
dictates the type of housing a household can live in. While many households who desire single family houses cannot afford them, those who can may not need all the space these houses offer. As a result, the population density in single family zones has decreased while the demand for housing is actually increasing as the total number of households in the City increased\(^2\). The average household size in single family houses had decreased from 3.6 to 3.4 between 1961 and 1976\(^3\). The City's overall household size had decreased from 4.5 in 1956 when the present version of the Zoning By-law was enacted to 2.45 in 1976\(^4\).

According to the Zoning By-law, increasing housing demand is to be absorbed by increased density in the areas zoned for multi-family use or by rezoning areas from single family to multiple family use. These areas would then be redeveloped to accommodate many times the existing number of housing units. In most cases, single family houses would be replaced by apartments since they yield the greatest land value compared with other types of residential units. This kind of redevelopment not only drastically alters the characteristics of the neighbourhood, it also reduces the City's stock of single family houses.

Secondary suites in single family houses in single family zones were not permitted by the Zoning By-law when it was drafted. Yet they have always been a part of the City's

\(^{2,3,4}\) Statistics Canada, 1956-1976.
housing stock. It would be difficult to assess the extent to which they had adversely affected the livability and aesthetic quality of the City. Secondary suites in single family zones have the potential of using existing housing in meeting some of the housing needs as identified in Chapter II without seriously affecting the population density and living environment of these neighbourhoods. Perhaps it is timely to reassess whether the Zoning By-law should be revised instead of focus on eliminating the secondary suite "problem".

3.2 Definition of Secondary Suite

Under the City's current Zoning By-law, a secondary suite in a single family house in a single family zone is not permitted unless it has either the "hardship" or "in-law" suite permit or the development permit for legal suites in RS-1A zone. On the other hand, a portion of the same house can be sublet to 1 or 2 "lodgers" in the form of "sleeping units". Technically speaking, there is little difference between the two arrangements. An average house often has a portion of it such as the basement that can function quite independently with its own living area, one or two bedroom, a bathroom, wall cabinets, a door which opens to the outside, and a sink of some kind or at least a laundry basin. Many households also keep a second refrigerator in this area. Up to this point, this portion of the house is still a "sleeping unit". However, if a working stove is added to this unit, it becomes a

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5 See Definition, Chapter I Section 5.
"housekeeping unit" or secondary suite which is illegal. This implies that a secondary suite can be created or removed relatively easily by installing or removing a stove. Indeed, some homeowners may have this type of suites in their house without renting it. In such cases, it is nevertheless a violation of the Zoning By-law unless a permit has been obtained for the set of cooking facilities referred to as the "summer-kitchen".

Legally, it is therefore possible for a homeowner to have two "lodgers" living in his basement but it will be illegal to do so once a separate set of cooking facilities is provided. Yet the impact of the two situations on the homeowner, the tenants and the neighbourhood are almost identical.

4. General Level of Enforcement

The Department of Permits and Licenses, while responsible for enforcing the Zoning and Building By-laws, has not been ordered to inspect every existing house to check for non-compliance with the single family zoning regulations. The on-going policy is that the Department only considers those suspected violations which have been brought to its attention. Therefore, illegal suites are either accidentally discovered by public inspectors of various departments or are reported by citizens. After the illegality is confirmed, each case is referred to the Council's Housing Committee. The homeowner involved either has to remove the illegal suite within 30 days or apply for a "hardship" or "in-law" suite permit. If neither

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6 Ibid.
is done, the homeowner will be subject to a fine of $50 per day while the suite is in existence up to a maximum of $500.\(^7\)

This type of voluntary reporting system has no relation to the number and physical condition of the secondary suites in the City. Many illegal suites in poor physical condition or having significant negative impact on the neighbourhood may be undetected while others offering viable living conditions may have to be removed because they are discovered. While the complaint system does provide a basic means to protect the neighbours from some undesirable suites, at the same time, it may be used by some citizens as a means of serving their personal interests. For example, a person may report the illegal suite because of dislike for a neighbour. Such a possibility may foster undesirable suspicion among neighbours.

5. "Hardship" or "In-law" Suites Provision

Since 1960, Council had been trying to remove all secondary suites from single family zones. However, since 1964, Council started to withhold action against "hardship" and "in-law" suites. It was carefully noted in a Department of Permits and Licenses report that "Council had not granted approval nor taken any steps that would legalize accommodation that was in contravention of existing City By-law".\(^8\)

\(^7\) City of Vancouver, Zoning By-law.

\(^8\) City of Vancouver, Department of Permits and Licenses report, May 22, 1969.
Qualification for the "hardship" suite provision is based on either the health or financial needs of the owner or the tenant while the "in-law" or "parent" suite provision is for cases when the suite is rented to the parents or children of the homeowner.

There had been about 3,400 cases dealt with first by Council itself and later by the Council's Hardship Committee from 1964 to 1977. The number of applications received in 1978 was over one thousand. About 76% of these cases were approved while the suites in the rest of the cases had to be removed. Rejected cases due to lack of proven hardship could be appealed to Council directly for reconsideration.

The normal application procedure for owners or tenants is to complete a detail application form available from the Department of Permits and Licenses specifying their assets, income and expenses (Appendix 1). This form should then be signed before a notary public. The completed and certified form is evaluated by the Hardship Committee to determine whether the applicant can qualify for hardship. No fee is required for such an application. The hardship cut-off used by the Committee is established by Statistics Canada for that year whereby families spend 62% or more of their gross income on food, shelter and clothing. A medical certificate is required for proof of health needs while recognized forms of

9 City of Vancouver, Department of Permits and Licenses Statistics, 1978.
identity are needed for proof of relationship for "in-law" suites.

If approved, a permit will be issued to occupy or own the suite, and is valid for six months to one year. The permit may be renewed if necessary. Property tax is normally not affected. Since the permit is issued to the individual, it is theoretically not transferrable. However, if the hardship permit is issued to the tenant, the ownership of the house can change without affecting the permit. Thus, having a suite with a tenant who has a valid "hardship" permit can be considered as a valuable asset in case of resale of the property. On the other hand, the tenant cannot use the permit to occupy another suite.

This hardship policy is basically an interim solution to deal with those who cannot afford not to have the suite in the absence of other forms of public assistance. Thus, the hardship permit becomes the "monopoly" of the poor. Many people who find secondary suites a viable housing alternative cannot legally have access to them simply because they do not have excessive financial constraints. Meanwhile, the secondary suites permitted under this policy are not subject to regular safety standards unless the suites are obviously hazardous. Although the permit is issued only because the tenant cannot afford other forms of housing, the rent relative to the condition of the suite is not considered by the City in its approval. This is perhaps based on the common belief that secondary suites are always cheaper than other forms of
accommodation.

In summary, under this policy, only the poor is eligible to live in secondary suites. Since these people cannot afford anything better, they can live under questionable safety condition regardless of whether the rent is reasonable.

6. Suite Legalization Under RS-1A Zoning District Schedule

In January 1976, a plebiscite on homeowners' desire for suite legalization was carried out in sub-areas of the RS-1 zones of Kitsilano, Cedar Cottage and Grandview Woodlands where the existence of a large number of existing suites were suspected. Subsequently, part of Cedar Cottage and a small area of Kitsilano where over 60% of the homeowners had voted for suite legalization were rezoned RS-1A (see Appendix 2).

6.1 The Plebiscite

Some aspects of the plebiscite need to be discussed. Firstly, the renters, some of whom may have lived in these neighbourhood for a long time, were excluded from the plebiscite. Secondly, there were several factors which might have influenced how the homeowners voted:

- In the memo circulated to all residents in Kitsilano, a sentence read "either everyone should be allowed to have an extra suite in their house or no one should" (Appendix 3). This might be interpreted to mean that every house would have a suite installed if suites were legalized. Many people might find a few suites acceptable but not the "doubling-up" of the entire neighbourhood.
- Accompanying the memo was a description of the zoning change specifying the minimum physical standards for suites permittable under the new zone (Appendix 4). Homeowners with houses, especially those already containing illegal suites, which could not meet the standards would likely object to this zoning change although they might favour other forms of suite legalization. Furthermore, the memo also noted that "the resulting vote ... be plotted on an area map to give a visual representation of the overall result to City Council." Homeowners with existing suites might fear that the Council might discover their suites if they had voted in favour.

- Not described in the memo was the owner-occupier requirement for houses applying for suite legalization. In an area which was already suffering from the negative effects of absentee ownership, the residents would fear that legalizing the suites would further accelerate this trend. These are just some of the factors affecting the vote which cannot be overlooked.

6.2 The Intent of the RS-1A Zoning

According to the Planning Department, the intent of the rezoning was:

a. to stimulate the provision of reasonable quality, reasonable cost accommodation within existing houses and make them accessible to a wide range of individuals seeking rental housing.
b. to preserve the single-family character of the areas by means of allowing only one additional suite per dwelling and restricting the creation of suites to single family residences existing prior to the date of enactment of the zoning change.

c. to promote and strengthen resident ownership within the area.\(^{10}\)

It was hoped that the rezoning could also rectify the long standing illegal aspects pertaining to the existing secondary suites. The homeowners could then make use of the existing R.R.A.P.\(^{11}\) and Provincial Conversion Loans\(^{12}\) to upgrade the suites.

To protect the neighbourhood, the City tried to ensure that there would be no absentee landlords by a restrictive covenant requiring the homeowner to live in the house which contains the suite. Meanwhile, the tenant of the suite must have at least one off-street parking. Furthermore, no suite built after March 31, 1977 would be legalized. This was to prevent builders from deliberately building secondary suites in new single family houses.

This was the first time that explicit policy goals were defined. It was also the first time that the positive aspects of secondary suites were recognized. However, whether the policy could achieve these goals remained a question.

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\(^{10}\) City of Vancouver, Planning Department report to Council, November 19, 1976, p.2.

\(^{11,12}\) See Definition, Chapter I, Section 5.
6.3 **Suite Legalization**

A homeowner with secondary suite built before March 31, 1977 may have it legalized under the RS-1A zoning provision. He has to submit to the Department of Permits and Licenses detail drawings of the alterations needed to install the suite in order to obtain a Development Permit. Also required is a Building Permit and drawings of the floor plan of the alteration. Other plans are needed if the outside dimensions of the house are altered. While the permits are being processed, the house has to be inspected for compliance with safety and health standards. At least one off-street parking space is required for the additional suite. A five year restrictive covenant on owner occupancy has to be signed between the owner and the City. In most cases, a property title search is needed prior to the signing of the document. Upon approval and suite installation, property tax is adjusted to reflect the improvements.

Meanwhile, the enforcement of the Zoning By-law continues to be only on the basis of complaint and referral.

Despite promotion and public meetings, homeowner's reactions towards the suite legalization provision have been far from enthusiastic. Between March 1977 and February 1978, there were only 30 applications filed. The prime motive behind about 20 of these applications was to qualify for the R.R.A.P. while the rest of the applications involved relatively new houses which easily met the required physical standards.
The legalization of secondary suites is perhaps most essential to the owners and tenants of the suites in eliminating the disadvantages of such an arrangement\textsuperscript{13}. The tenants are further protected by the physical standards imposed on the suites. The required off-street parking space will minimize the chances of tenants competing for on-street parking spaces. The owner-occupancy requirement can also minimize much of the nuisance associated with suites owned by absentee landlords. However, such regulations as imposed under RS-1A zoning may at the same time be a deterrent in discouraging homeowners from coming forward to have their suite legalized. Basically, areas rezoned to RS-1A were those where a large number of secondary suites already exist. While a homeowner who wishes to install a new suite may be able to follow the physical standards and provide the drawings and plans required, it is much more difficult for someone to do the same thing for an existing suite. Furthermore, in legalizing one's suite, the owner has to pay a number of fees and his house is subject to a restrictive covenant which may even affect the resale value of the house. When there is no disincentives for homeowners not to legalize their secondary suites, such as a stricter enforcement of the Zoning By-law, many homeowners will forego the chance of having their suites legalized. If the majority of the homeowners with existing suites do not have their suites legalized, the tenants and the

\textsuperscript{13} See Chapter IV Section 3.
neighbourhood will not have the benefit of the new zoning provision. While most homeowners who wish to install suites in existing houses have already done so, it is understandable that applications for suite legalization have been minimal. Thus, despite the positive intent of the policy, its effect is limited.

7. **Summary**

A brief history of secondary suites and how they have been dealt with were examined in this chapter. It was found that Vancouver has never been without secondary suites regardless of what types of land use policy there were.

After the enactment of the Zoning By-law, their existence has been regarded as a problem since they have been in contravention of the By-law. Although City Council had tried to eliminate them, such campaigns were called off when it was realized that the City would not be able to provide enough alternative forms of rental accommodation to house those displaced by the removal of the suites. Meanwhile, action was taken against only those cases that were brought to the attention of Council on the basis of complaint and referral. This level of By-law enforcement implied that the existence of the majority of the suites was ignored. Special permits valid for a limited period of time have been issued to those suites that were either built before the enactment of the Zoning By-law or occupied or owned by people who qualified under the "hardship" or "in-law" suite provision. The policy to
legalize suites under the RS-1A zone was the first one to recognize that secondary suites could be a permanently adequate form of housing.

Looking at each policy individually, it was apparent that there was room for re-evaluation or improvement. For the Zoning By-law, its long term effect on population distribution should be re-examined. Since the enactment of the By-law, the size of households living in single family houses has been getting smaller because of the changing population trends. Meanwhile the pressure for higher density residential development has been increasing due to the increase in the number of households. Although the secondary suite arrangement contravenes the Zoning By-law, it has provided accommodation for new households in existing single family neighbourhoods without drastically changing the character of these neighbourhoods. While the secondary suite arrangement was illegal, it was not too different from, technically speaking, the lodging arrangement permitted by the Zoning By-law. It would be timely to reassess the By-law in the context of the changing housing and population trends.

In terms of the enforcement of the Zoning By-law on the basis of complaint and referral, it was inefficient since it was potentially subject to abuse when people could use it against their neighbours. Meanwhile it had little effect on safeguarding the community's well-being. The "hardship" or "in-law" suite provision permitted the poor and relatives of homeowners to rent or be tenants of secondary suites but not
others who might find the secondary suite arrangement attractive. Little regard was given to the livability and rental of the suite in considering whether it was to be approved. As for the suite legalization provision in the RS-1A zone, in spite of the positive objectives, the way it was implemented had hampered its effectiveness. While the policy had provided the proper avenue for homeowners to legally install secondary suites, the direct and indirect costs involved for homeowners to have existing suites legalized were simply not worth the gain. This could be the major reason why the policy failed to gain any significant support.

8. Conclusion

This chapter has presented an analysis of how secondary suites have been dealt with in the City. The findings demonstrated that for a long time, secondary suites had been considered as a problem because it contravened the Zoning By-law. The fact that it might not be in conflict with the objectives of the By-law was not acknowledged. Consequently, past policies had been focused on resolving the "problem" in isolation. First, the City tried to remove the suites but had to stop when there was a problem in housing those people being displaced. Then the limited enforcement of the Zoning By-law and the issuing of "hardship" and "in-law" suite permits merely implied that the existence of the majority of the suites was ignored, creating other problems in the meantime. The suite legalization policy under the RS-1A zoning provision
was the first one which recognized the positive aspects of secondary suites. However, there were problems in the administration of the policy. Homeowners were reluctant to have their suites legalized under the formula proposed. Thus, the issue of secondary suites has remained unresolved.
V. INCIDENCE OF EFFECT OF SECONDARY SUITE ARRANGEMENT

1. Introduction

The general feelings towards secondary suites\(^1\) seem to be characterized by ambiguities. Most people can name a few advantages for secondary suites, yet at the same time name as many disadvantages. Some of the homeowners surveyed during the City's housing conversion study indicated that they were against suite legalization, yet they actually had a suite in their own basement\(^2\). In most cases, attitudes are found to be influenced by the extent and nature of a person's involvement in the secondary suite situation.

This chapter outlines basic advantages and disadvantages of the different parties involved, namely the homeowner, renter, neighbour, neighbourhood as well as the City in general. It is believed that policies can be successful only when the advantages and disadvantages of different parties are properly accounted for.

For the purpose of this discussion, it is assumed that the basic land use regulation is the Zoning By-law with no special provision for secondary suites. Since the RS-1A zoning only affects a very small percentage of the single family houses in the City, it is not considered in this chapter.

\(^1\) Informal interviews with about 50 people directly involved in a secondary suite arrangement, Vancouver, 1976-1978.

\(^2\) City of Vancouver, Housing Conversion Study, Vancouver, 1975, p.8 and p.28.
2. Homeowner and Renter

2.1 Advantages to Homeowner

As discussed in Chapter II, there are many people who favour owning and living in a single family house. Compared to other forms of housing, it is probably physically capable of accommodating the greatest diversity of life styles and giving the owner the greatest degree of freedom. However, part of this right has been removed by land use regulations. Since 1956, homeowners in an area zoned for single family use under the Zoning By-law do not have the right to rent part of their house to another household. Yet many homeowners have continued to do so even though they have to live under the fear of being discovered.

In analysing the motives of those homeowners, three aspects have been identified. Firstly is the availability of "non-essential space" within the house. Studies have found that families are eager to fulfill their housing need much in advance of the time when family size increases\(^3\), especially those families which see owning a single family house as an investment\(^4\). At the same time, more and more houses are built to the maximum size allowed by zoning. According to the Real Estate Board, more than 80\(^5\) of the single family houses built


\(^4\) See Chapter II Section 4.

\(^5\) Real Estate Board of Greater Vancouver, Vancouver, April, 1978.
in Vancouver since 1975 are of the "Vancouver Special" style or variation of it. The second aspect is the potential financial return offered by the secondary suite. There are homeowners who actually depend on the income from their suite to lighten their mortgage burden. There are also seniors with limited income who prefer to remain in their own family home for as long as possible. These homeowners and others in similar financial position may feel that their need for an extra source of income is greater than the personal use of all the space in their home. By giving up a recreation room or an extra bedroom to be rented out as a suite, they can raise money for essentials such as mortgage payment and maintenance expenses or less essentials like an annual vacation. As homeowners, they can still maintain substantial control over their property. They can return the suite to their own use without much difficulty when they choose to do so. By comparison, renting a suite is a less restrictive means of raising money than having a second mortgage or a reverse mortgage plan, since no major binding commitment has to be made. The third aspect is a desire to assist or be close to the tenant(s) to whom the suite is rented. These may be the

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6 A rectangular shape house usually with a 6-room floor plan of about 1,000 square feet on the main floor and a full-size walk-in (at grade) basement with maximum set coverage permitted by zoning.


8 Interviews with homeowners with suites, 1976-1978.

parents, married children, relatives or friends of the homeowner. Because of the close relationship between the owner and the tenants, there is likely to be co-operation and trust between themselves. There may also be mutual assistance in the carrying out of households routines. It is probable that this situation occurs frequently among new immigrants whose need for support from close friends and relatives is most critical when they are struggling to adjust to a new environment. Another probable situation is that of elderly homeowners who want to rent the suite to someone in order to have other people in their house. They tend to feel more secure when they know there are people close by in case of emergencies.

In summary, the greatest advantage to the homeowner is the freedom to exchange the use of part of the house for something his household needs more of and regain it when his need changes. This flexibility thus enables him to better coop with changes in his housing need. A more detailed analysis of the type of people attracted by the secondary suite arrangement is shown in Illustration 15.

2.2 Advantages to Renter

Besides being attractive to homeowners, what makes the secondary suite arrangement possible is that it is also

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9 The author is aware of at least 30 of such cases in various parts of the City. However, no formal survey has been conducted.

10 Ibid.
Illustration 15: People Interested in the Secondary Suite Arrangement

HOMEOWNER

Young Couple w. or w/o Young Children
- low on cash, heavy financial obligation
- low space requirement
- has enough equity for down payment
- sees homeownership as an investment
- desires to fulfill housing need in anticipation of future increase in family size and housing cost
- desires for family atmosphere and privacy; close to where one was brought up

Middle Age Couple with Grown Children Who Have Left Home
- low space requirement
- values extra cash
- values family home

Senior
- low space requirement
- values family home
- needs additional income to cover rising maintenance cost
- needs company; if possible, someone to help with the household core

RENTER

Young Single
- low on cash
- low space requirement
- does not mind sharing
- desires to move away from home but wants similar setting
- high priority for location, especially to be close to bus line, school or work

Couple Without Children
- desires for family setting
- not ready for home purchase

Couple With Children
- experiences difficulty in getting unit that allows or is suitable for children
- building equity for home purchase
- desires for ground orientation and family setting

Single Parent with Children
- (see Couple With Children)
- low on cash

Senior and/or Handicapped
- desires for family setting
- low on cash
- low space requirement
- desires for ground orientation
attractive to renters. Secondary suites add to the City's stock of rental housing. Not only are they needed in times of housing shortage, they also add to the choice available to renters. As discussed in Chapter II, although there are some single family houses in the rental market, most of the "legal" rental units in the City are in the form of apartments and townhouses in areas zoned for multi-family use. Secondary suites on the other hand widen the range of alternatives in terms of price, location, unit size and physical condition. Secondary suites have more "single-family characteristics" favoured by most people than custom built apartments. Such characteristics include ground orientation, quiet neighbourhood, and proximity to schools, open spaces, parks and so on. For people with special needs such as families with children, students, seniors and the handicapped, some of the features are particularly important. For families with young children, dwellings with ground orientation in a family neighbourhood with other children and facilities for them, are crucial factors. Besides, young children are often not welcome in apartments. While some of these single family characteristics can be found in townhouses, they are too few in number and often cost much more than secondary suites. For post-high school students or young adults starting out on their own who only spend a limited amount of time in their dwelling,

11 Ann McAfee, "Housing Families At Higher-Densities" paper, Planning Department, City of Vancouver, 1976, part II, p.2,3.
proximity to the college, university or the place of work and low rent\(^{12}\) are often far more important than unit size and condition. The apartments within reasonable distance of the two institutes in the City, University of British Columbia and Langara College, are both too costly and too few in number to accommodate all the students seeking housing. In many cases, a room in a basement suite rented to one or two individuals is considered as adequate. In terms of rent, the preliminary survey undertaken as discussed in Chapter III has shown that some of these suites can be cheaper than apartments of similar size. For seniors and the handicapped, accessibility\(^{13}\) and low rent are essential. Since there is still a shortage of special units suitable for their needs, secondary suites, especially if at ground level, are an alternative. Illustration 15 highlights the characteristics of people choosing to live in secondary suites.

2.3 Disadvantages to Homeowner and Renter

The biggest drawback to both the homeowner and the renter in a secondary suite arrangement is that they have to live under the shadow of illegality, which may lead to many problems. An example is the hesitancy of landlord or tenant to defend their rights under the Landlord and Tenancy Act in

\(^{12}\) Arnold M. Rose, "Living Arrangements of Unattached Person", 1947, Urban Housing, p.222.

\(^{13}\) Defined as freedom from physical barriers such as staircases, narrow hallway and so on that would restrict the movement of those who have limited mobility.
case of grievances, for fear that the unlawful arrangement will be discovered. Consequently, lack of maintenance, nuisance (e.g. loud music), or unreasonable rent increases, are left to the individual parties to resolve. The homeowner may pass up attractive programs such as RRAP which requires building inspection. The fear that neighbours may discover and report the suite may discourage him from interacting with them.

For the renter, because the suite has been installed illegally, it may not meet the City's safety and livability standards as discussed in Chapter IV Section 2.5. It may be in a basement several feet below ground, without the approved level of natural lighting and adequate damp proofing. Furthermore, due to the diversity of physical condition of the suites, and the lack of information on what to expect from suites, it may be harder for the renter to compare suites and determine whether the rent is reasonable relative to its location, physical condition and size. The renter may also have the disadvantage of not having a proper status in the community such as being overlooked in community surveys and seldom receives public notices and advertisements.

3. Absentee Landlord

In some cases, houses containing a secondary suite are owned by absentee landlords. These houses are generally rented to two separate households, one which occupies the main

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portion of the house and the other which occupies the secondary suite. Since the owner views the house as an investment, the suite is an important source of income. Although many of the suites involved in this type of arrangement are similar to the ones described in the last section, there are others which are owned by individuals who do not take proper care of their house or others who deliberately let their house run down, speculating on an upzoning for their properties. When a significant number of houses in a block or in a neighbourhood are in this situation, such upzoning may be fostered by the owner's purposeful neglect. This phenomenon sometimes referred to as "block-busting", can be very disruptive, especially to older neighbours. Many of the planners interviewed agreed that it has happened in Vancouver, particularly in Kitsilano. It is very difficult to prevent by regulations but this is a problem of absentee ownership rather than a problem of secondary suites.

4. Neighbours and Neighbourhood

Secondary suites, especially when concentrated, may have several external effects on the neighbouring households. Some neighbours may be upset that their neighbourhood is no longer "single family". Others may worry that the "doubling up" in some of the houses may adversely affect the balance between neighbourhood amenities and the number of households sharing them.

The complaint most frequently mentioned by those interviewed concerns the increase in the number of cars competing for on-street parking spaces. This is most serious in neighbourhoods such as Grandview Woodlands and Mount Pleasant, where the lot frontages are narrow and the average unit only has one off-street parking space. While there has been a general increase in the number of cars per household, the additional households attributable to the secondary suites may have further increased the demand for parking spaces. It has been found that there seems to be less vacant on-street parking in blocks where secondary suites are most numerous. However, it is difficult to assess whether this constitutes a serious problem.

Other complaints concern the negative effects of the secondary suites and their occupants on the physical appearance, peace and quiet and eventually the property value of the neighbourhood. While this remains as a myth as no in depth study has been carried out on the correlation between secondary suites and physical upkeep, most of the informants believe that nuisance and the lack of maintenance are associated with irresponsible homeowners regardless of the presence of secondary suites. The more important correlation may be with absentee landlords as discussed in the previous section.

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17 Interviews with planners and professionals familiar with specific neighbourhoods, Vancouver, 1977-1978.
Some people are upset by the fact that homeowners with suites avoid equitable property tax. In reality, all improvements on property are subject to property tax regardless of whether such improvement includes the installation of a legal or illegal suite. While the Assessment Authority does not have the manpower to ensure that all improvements are reported, there will no doubt be some homeowners who have made improvements that are not properly assessed.

Another concern is the effect of the extra households on the level of neighbourhood services. Physical infrastructure such as water works and sewers in most single family neighbourhoods are capable of handling fluctuations in the number of people served. With the decrease in household size, additional households in certain neighbourhoods may not significantly increase the population. Schools, on the other hand, are more concerned with declining enrolment. The additional children from households occupying suites in some neighbourhoods may therefore in fact be welcome. As for the level of social, park and recreation facilities, the availability of services is often dependent on "community demand" or the number of people wanting such services. Therefore, a larger population may encourage the establishment of more specialized programs.

While many people do not mind the existence of secondary suites, they are against legalizing them. Their biggest worry is perhaps the possibility that the higher density and

18 Informal interview with homeowners, Vancouver, 1977-1978.
19 Ibid.
20 City of Vancouver, Housing Conversion Study, Vancouver, 1975, p.72.
the change in the neighbourhood composition may be the "tip of the iceberg" which will eventually lead to the upzoning of the entire neighbourhood thereby disrupting its character. While some of the houses in many neighbourhoods which have been "block-busted" or converted into multiple family zones did contain illegal suites, whether legalization of suites would be followed by further upzoning would be a function of City policies at the time.

5. The City

The secondary suite issue has a significant bearing on the City's housing scene. As discussed in Chapter II, the existence of secondary suites has in fact demonstrated that the City's "conventional" housing supply, that is, the number and type of units developed legally according to the City's requirements, has failed to adequately meet the housing needs of some people.

Secondary suites have increased the number and type of rental units in the City. The arrangement provides financial assistance to enable homeowners to own and upkeep their homes, while increasing the flexibility of the single family house in accommodating changes in the balance between the household's need for housing space and their financial capability. As a result, more households can spend a longer period of time living in the same houses thus minimizing the number of costly moves they have to make. When more households stay in a neighbourhood for a longer period of time, it is easier for
these households to develop a stake in the neighbourhood thereby reinforcing its stability\textsuperscript{21,22}.

While most people favour single family neighbourhoods, they have always been considered as "costly" to the City, since they take up the greatest amount of residential land while the per unit servicing cost for utilities, sewers, transportation, and so on, is higher than in multi-family neighbourhoods. This higher cost will be more critical if the number of individuals occupying the units decreases as indicated by declining household size. Secondary suites provide opportunities for the units to be shared by more individuals, thereby insuring the cost-effectiveness of the services provided.

At the same time, the secondary suite arrangement can serve as a cushion to absorb sudden fluctuations in the demand for rental housing. Compared to other forms of rental units, secondary suites take far less time and capital to build and they can be accommodated in existing houses and sites without affecting the physical appearance of the City. Since the cost of housing in the ownership market is usually high while the demand for rental housing is critical\textsuperscript{23} Therefore, there will always be homeowners interested in installing suites to assist them in their mortgage payment when there are renters looking for housing. Once the demand eases off, or when there is a

\textsuperscript{21} Peter Rossi, Why Families Move, 1955.
\textsuperscript{22} Simmons & Simmons, Urban Canada, 1979, p.87,111,112.
\textsuperscript{23} This can be explained by the theory of supply and demand: The cost of renting increases when there is a shortage of rental units. The high cost of renting will convince some renters to consider owning instead if financially possible. The sudden increase in the demand of units in the ownership market will drive up the price of housing. This is demonstrated by the sharp jumps in the price of housing in 1970-1972, 1974-1975, 1980 when the vacancy rate was approaching 0.
better choice of rental units, the renters not satisfied with the suite they have been living in will seek other forms of housing. Therefore, there will be less people willing to live in secondary suites. At such time, the number of these suites in the City would tend to decrease; again, without bringing physical changes to the City.

However, as discussed in the previous sections, secondary suites can bring problems to individuals as well as neighbourhoods mainly because these suites violate the City's land use regulations with regard to zoning and livability standards, thus putting the City into an awkward position if the law is not enforced. Yet past experience with secondary suites has indicated that it is highly unlikely that they can be eliminated nor can the City do so without forcing people into hardship or bringing substantial changes in the City's housing situation that will minimize people's dependency on these suites. Such illegal "doubling up" also affects the accuracy of housing and population statistics and the reliability of projections made from those figures for planning purposes.

6. Summary

In this chapter, advantages and disadvantages of secondary suites to the various parties involved have been identified, although the magnitude of each remains to be explored. Under the current land use regulations, the parties having the greatest gains are the individual homeowners and renters directly involved in the secondary suite arrangement. The
major gain for the homeowner is the opportunity to rent the suite when his need for an extra source of income exceeds his need for part of the house, and the freedom to regain the use of the suite when his need changes. For the renter, it is the availability of another form of rental unit different from conventional apartments and townhouses. Instead, it has many attributes of the single family home, can be located in a variety of neighbourhoods and more importantly, may be cheaper than other types of similar sized rental units. The main disadvantage of the suite arrangement to both the owner and renter is its illegality. They may be hesitant to defend their rights for fear that someone may discover that they have broken the law. For the absentee landlords, the suite is just another source of income to their advantage. For the neighbourhood where secondary suites are located, many people believe that they have more disadvantages than advantages. Some felt that they would destroy the "single family" image of the neighbourhood and the extra households generated by the suites would compete for their community resources. Many people feared that legalizing secondary suites would lead to further upzoning or physical run down of the area. Others were upset that homeowners of suites did not pay their fair share of property taxes. While there was evidence supporting the idea that more suites could have a negative effect on the level of community services, most noticeably in terms of parking, the additional households might have the positive effect of stimulating the provision of more services. At the same time,
many of the disadvantages people identified might be associated with problems not directly associated with the suites. However, more studies are needed to verify these myths. Finally, in terms of the City, the main advantage of the suites is that although they might not be an ideal housing solution, they have satisfied much of the housing need in the City. It has increased housing choices and flexibility in absorbing sudden fluctuations in housing supply and demand without bringing major changes to the physical appearance of the City. The additional households introduced to single family neighbourhoods can ensure the cost effectiveness of the services provided. However, the major drawback of the suites is that they are in violation with the Zoning By-law. This has put the City into an uneasy position if the By-law is not enforced.

7. **Conclusion**

This chapter has shown that the positive and negative effects of secondary suites vary significantly depending on the nature of one's involvement in the suite issue. Ambiguity arises when one tries to balance his views as a homeowner or renter with his views from a broader perspective. While one enjoys the income generated from his suite as a homeowner or the opportunity to live in the suite as a renter, he worries that too many suites may upset the well-being of the neighbourhood. While the suites have violated the City's By-law, one must admit that it has relieved some of the housing needs. Therefore, unless a policy can adequately accommodate these
seemingly contradictory needs and concerns, the issue will remain unresolved or other problems will be created.
VI. SOLUTIONS TO THE SECONDARY SUITE ISSUE

1. Introduction

Past experience has demonstrated that there was no simple solution to the secondary suite issue. Based on the findings of the previous chapters, this chapter is a summary of policy options and a projection of their impact on the housing situation and the number of secondary suites in the City. The objectives of each policy are also outlined and its shortcomings or constraints discussed. The policy option which offers the most appropriate solution to the City will depend on the objectives the City tries to achieve and the price it is willing to pay.

2. Policy Orientations

There are two basic policy orientations in dealing with the secondary suite issue in the City depending on how one views the issue. If it is viewed as a problem, the option is to control the number of secondary suites. If it is viewed as a resource, the option then is to convert secondary suites into an acceptable form of housing. Each policy orientation will be discussed individually in the following sections.

2.1 Controlling the Number of Secondary Suites

The number of secondary suites in the City can be controlled by two means. The first one is to control it directly by taking action against them. The second one is to control it indirectly by providing people with viable
alternatives to the secondary suite arrangement. The impact of the two approaches is graphically described in Illustrations 16 and 17.

For the first means, Illustration 16 indicates that the stronger the control, the fewer secondary suites there will be. If the City's objective is to ensure that the Zoning By-law is not violated, this policy can serve the purpose. The single family neighbourhoods will be of single family use as it is intended for when the By-law was drafted. However, to eliminate all suites (point A), a massive team of building inspectors will be needed to constantly patrol all the houses capable of having secondary suites. This policy would also cause hardship to homeowners who need the income generated by their suites and to people displaced by the suite closures who have difficulty in finding suitable housing.

A secondary suite arrangement will always require a homeowner who needs the extra money from the suite and a tenant who needs the accommodation it provides. If either or both parties can find better alternatives in meeting their needs, the arrangement will not be possible. Therefore, the second means to reduce the number of secondary suites is by upgrading the housing condition in the City. The number of secondary suites can be regarded as an indicator of the extent to which housing needs are not met in the City. Chapters II and III have already discussed the close relationship between the City's overall housing situation and the number of suites that exists. That relationship is graphically shown in
Illustration 16: Correlation Between the Level of Secondary Suites Control and the Number of Secondary Suites in the City

Illustration 17: Correlation Between the Availability and Affordability of Housing and the Number of Secondary Suites in the City
Illustration 17. When the housing condition is at the optimal, the number of suites will be at the minimal (point A). However, there will be a small number of people who still prefer secondary suites to other forms of housing as described in Chapter III. When the housing condition is at its worst, the number of suites will be at the highest level (point B). For years both the public and private sectors have been trying to come up with "sound housing policies". It will be beyond the scope of this thesis to discuss them in detail.

2.2 Secondary Suites As an Acceptable Form of Housing

If secondary suites is considered as a housing resource, the issue can be resolved by considering secondary suites as an acceptable form of housing. This is the orientation of the City's suite legalization policy. Instead of changing the number of suites that exist in the City, this policy aims at changing the legal status of the suites. However, if the homeowners are the ones responsible for the legalization process, the degree to which they are affected by the process will determine the ratio of legal to illegal suites in the City. The relationship is shown in Illustration 18. If homeowners have to give up most of what they can gain from their suites in order to have them legalized, or have to suffer other losses, all secondary suites in the City will remain illegal (point A). If the legalization process is advantageous to some homeowners, it is very likely that only their suites will be legalized while the rest will remain illegal (point B). If the legalization process is very
Illustration 18: The Impact of Suite Legalization Requirements on the Percentage of Legal Versus Illegal Suites
attractive to homeowners, not only existing suites will be legalized, new suites will be created to take advantage of the legal status (point C).

Analysis of the mechanism behind the secondary suite arrangement in Chapter V suggests that there could be other means to change secondary suites into an acceptable form of housing. Rather than seeing suite legalization as an objective in itself, the policy should be aimed at eliminating the disadvantages while maximizing the advantages of secondary suites to all parties involved. Suite legalization can remove many of the disadvantages to homeowners but also some of the advantages of having a suite if regulations are introduced to protect the renters and the neighbourhood in the process of legalization. If the homeowners find that the loss of advantages does not justify the gain from legalization, they will be hesitant to participate. Therefore, there is a need for other means to supplement the legalization process. They may include the following:

- Provide incentives and/or assistance to homeowners to have their suites legalized including bringing the disadvantages of the legalization process to them to a minimum.
- Provide renters with the incentives and means to encourage their homeowners to have their suites legalized.
- Provide the neighbourhood with compensation for any negative impact generated by the suite arrangement if such impact has not been eliminated by the legalization process.

It is felt that the availability of these means will have a direct bearing on the success of the policy as well as the adequacy of secondary suites in meeting the City's housing need.

3. **Summary**

The two broad policy options in dealing with the secondary suite issue are either to decrease the number of secondary suites or change them into an acceptable form of housing. The first option can be implemented by taking direct action against the suites or to eliminate the need for suites by providing housing alternatives. The second option can be implemented by relying solely on the legalization process or a multitude of means to reduce the disadvantages of suites. A range of objectives can be achieved through the two different policy options and the means of implementing them. At the same time, different range of resources and trade-offs are called for.

4. **Conclusion**

In this chapter, two policy orientations, namely, to control the number of secondary suites or to change them into an acceptable form of housing, and the means of implementing
them were identified. Based on the findings in the preceding chapters, a model was constructed to illustrate the impact of the policies on the City's housing situation as well as the secondary suite issue. It was demonstrated that although the two orientations were fundamentally different, both were capable of resolving the secondary suite issue. However, they would call for different resources and policy actions. It is hoped that this model may assist both the planners in preparing more effective policies and the decision makers in choosing the most appropriate solution for the City.

Although secondary suite was the issue examined in this study, it is felt that the analytical framework used can be applicable to other issues. Similarly, since Vancouver is a City not atypical in America, the model presented here may be useful for other cities that are faced with a similar issue.

5. **Further Research**

While this study has provided the framework for approaching the secondary suite issue, there remains a number of questions to be answered. More research is needed on the attributes of the single family neighbourhoods that need to be protected by land use regulations. The feasibility of replacing the physical standards for suites with livability standards needs to be investigated. Finally, to translate the policy options into implementable rules and regulations will be the most important step towards providing viable means to resolve the secondary suite issue.
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Appendix 1. Application Form for Hardship Permit, City of Vancouver

THIS INFORMATION IS STRICTLY CONFIDENTIAL

INFORMATION FOR APPLICANT AND COMMISSIONER

FOR TAKING AFFIDAVIT FOR THE PROVINCE OF B. C.

1. COMPLETE YOUR APPLICATION IN BLACK INK OR HAVE IT TYPEWRITTEN.

2. MAKE SURE THAT ALL QUESTIONS ARE ANSWERED.

3. MAKE SURE THAT PAGE "4" IS SIGNED BY THE APPLICANT BEFORE A COMMISSIONER FOR TAKING AFFIDAVIT FOR THE PROVINCE OF B. C.

4. TO EXPLAIN UNUSUAL CIRCUMSTANCES A COVERING LETTER SHOULD BE ATTACHED TO THIS FORM.

5. DO NOT WRITE ANY UNNECESSARY REMARKS ON THIS APPLICATION AS IT IS AN OFFICIAL DOCUMENT AND MUST BE CLEARLY LEGIBLE.

6. MAKE SURE THAT THIS APPLICATION IS RETURNED TO THE DEPARTMENT OF PERMITS AND LICENSES, SECOND FLOOR, EAST WING, VANCOUVER CITY HALL, WITHIN THE TIME LIMIT STATED IN THE LETTER.

7. DO NOT REMOVE THESE INSTRUCTIONS FROM THIS APPLICATION.
CITY OF VANCOUVER
HARDSHIP APPLICATION

ADDRESS OF BUILDING

I/WE THE UNDERSIGNED HEREBY APPLY FOR SPECIAL CONSIDERATION BY THE CITY OF VANCOUVER TO BE PERMITTED TO USE AN ILLEGAL HOUSING UNIT AT THE ABOVE ADDRESS BECAUSE IT WOULD CREATE A HARDSHIP IF SUCH ACCOMMODATION WERE REMOVED TO COMPLY WITH EXISTING REGULATIONS OF THE CITY OF VANCOUVER, ZONING AND DEVELOPMENT BY-LAW, TO ENABLE THE CITY OF VANCOUVER TO EVALUATE MY SITUATION, SUBMIT THE FOLLOWING FINANCIAL INFORMATION CONCERNING MYSELF AND MY FAMILY.

SUBMITTED BY:

A. (1) NAME ____________________________ SPOUSE'S NAME ____________________________

   TENANT ______ TENANT - STUDENT ______ OWNER ______

(2) BIRTHDATE (APPLICANT) ____________________________ (SPOUSE) ____________________________

(3) ADDRESS ____________________________ SPOUSE'S ADDRESS ____________________________

(4) TELEPHONE (HOME) ____________________________ SPOUSE'S PHONE (HOME) ____________________________

   (WORK) ____________________________ (WORK) ____________________________

(5) NO. OF DEPENDENTS (IN CANADA) ____________________________

   (OUTSIDE CANADA) ____________________________

(6) NAMES AND AGES ____________________________

   ____________________________

(7) LENGTH OF RESIDENCE IN VANCOUVER ____________________________

(8) NAME OF EMPLOYER ____________________________

   PLACE OF EMPLOYMENT ____________________________

(9) LIST OTHER EMPLOYED PERSONS IN YOUR HOUSEHOLD ____________________________

   ____________________________

(10) NUMBER OF PEOPLE LIVING IN APPLICANT'S UNIT ____________________________

   . . . . 2
B. PERSONAL PROPERTY:

(1) CASH ON HAND $__________

(2) BANK, CREDIT UNION OR SIMILAR ACCOUNT(S)
   NAME OF INSTITUTION____________________
   LOCATION____________________ AMOUNT $__________

(3) INTEREST IN ANY BUSINESS
   DETAILS____________________
   ______________________ VALUE $__________

(4) REAL ESTATE OWNED
   (a) NATURE____________________
       ADDRESS____________________
       MORTGAGE COMPANY____________________
       AMOUNT OF MORTGAGE $__________
       VALUE OF PROPERTY $__________

   (b) NATURE____________________
       ADDRESS____________________
       AMOUNT OF MORTGAGE $__________
       VALUE OF PROPERTY $__________

(5) DO YOU OWN A CAR? YES _____ NO _____
   MAKE, YEAR AND MODEL____________________ VALUE $__________

(6) OTHER ASSETS
   DETAILS____________________
   ______________________ VALUE $__________

(7) TOTAL ESTIMATED VALUE: PERSONAL PROPERTY $__________
    (Enter Sum of B(1) to B(6))

   . . . 3
C. **INCOME** - In this section, please give monthly amounts from the following sources for all members of your household. For example, if an employed son or brother-in-law lives with you, please include their income. If payments are made only once a year, they should be divided by twelve (12) for this form.

<table>
<thead>
<tr>
<th></th>
<th>APPLICANT</th>
<th>FAMILY MEMBERS</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
<td>EARNINGS (Gross Pay)</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>(2)</td>
<td>OLD AGE SECURITY OR SOCIAL ALLOWANCE</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>(3)</td>
<td>MILITARY PENSION OR ALLOWANCE</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>(4)</td>
<td>UNEMPLOYMENT INSURANCE, WORKER'S COMPENSATION</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>(5)</td>
<td>FAMILY ALLOWANCE</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>(6)</td>
<td>INCOME FROM RENTAL SUITE(S) OR ROOM(S)</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>(7)</td>
<td>MORTGAGE OR AGREEMENT FOR SALE</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>TOTAL AMOUNT</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td></td>
<td>MONTHLY INCOME</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>(8)</td>
<td>OTHER INVESTMENT INCOME (SPECIFY)</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>(9)</td>
<td>OTHER SOURCES (SPECIFY)</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>(10)</td>
<td>COMBINED TOTAL MONTHLY INCOME</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(Enter Sum of C (1) to C (9))</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(11) HAS YOUR NORMAL SOURCE OF INCOME BEEN DISRUPTED? [ ] YES [ ] NO

REASONS: ________________________________

______________________________

______________________________
D. MONTHLY LIVING EXPENSES: Please specify the monthly expenses of your household for the following items. If payments are made only once a year, they should be divided by twelve (12) for this form.

(1) RENT/MORTGAGE/AGREEMENT FOR SALE $__________

(2) NET PROPERTY TAXES (if not included in (1)) $__________

(3) FOOD $__________

(4) UTILITIES  
   (i) Light and Gas $__________
   (ii) Telephone $__________

(5) HEAT (if not included in D(4)) $__________

(6) HOUSE INSURANCE $__________

(7) CLOTHING $__________

TOTAL $__________

(Enter Sum of D(1) to D(7))

FINANCIAL INFORMATION AUTHORIZATION

I/WE HEREBY AUTHORIZE THE CITY OF VANCOUVER, ITS EMPLOYEE, OR AGENTS TO MAKE SUCH ENQUIRIES AS ARE NECESSARY TO VERIFY INFORMATION PROVIDED IN THE HARDSHIP APPLICATION AND I AUTHORIZE PERSONS HAVING SUCH INFORMATION TO PROVIDE THE CITY OF VANCOUVER, THROUGH ITS AGENT OR EMPLOYEE WITH SUCH INFORMATION AND THAT A PHOTOSTATIC COPY OF THIS AUTHORIZATION WILL BE SUFFICIENT AUTHORIZATION FOR RELEASE OF SUCH INFORMATION.

DATED ____ DAY OF _______________, 19__________ (SIGNATURE)

.................................................. (SIGNATURE OF SPOUSE)

DECLARATION

I/WE ___________________________ of ___________ B. C. DECLARE THAT ALL INFORMATION GIVEN HEREIN IS TRUE AND I MAKE THIS SOLEMN DECLARATION KNOWING THAT IT IS OF THE SAME FORCE AND EFFECT AS IF MADE UNDER OATH AND BY VIRTUE OF THE "CANADIAN EVIDENCE ACT," AND I FURTHER DECLARE THAT NO INFORMATION HAS BEEN CONCEALED OR OMITTED.

DECLARED BEFORE ME AT ________________, B. C. _______________ (SIGNATURE)

THIS ____ DAY OF ________________, 19__________ (SIGNATURE OF SPOUSE)

COMMISSIONER FOR TAKING AFFIDAVITS OR NOTARY PUBLIC
SUMMARY SHEET

HARDSHIP APPLICATION  -  TENANT  
-  TENANT - STUDENT  
-  OWNER  

NAME OF APPLICANT  (Item A(1))  

AGE  (Item A(2))  

ADDRESS  (Item A(3))  

HOUSEHOLD INCOME DISRUPTED?  (Item C(11))  YES  NO  

NUMBER OF PERSONS IN APPLICANT'S UNIT  (Item A(10))  

GROSS HOUSEHOLD INCOME  (Item C(10))  

IS THE GROSS HOUSEHOLD INCOME BELOW THE INCOME GUIDELINES?  YES  NO  

TOTAL ASSETS  (Item B(7))  $  

Appendix 2. Results of Secondary Suite Plebiscite in Areas Subsequently Rezoned to RS-1A.

| Areas Zoned for RS-1A. |

RESULTS OF SECONDARY SUITE PLEBISCITE IN THE RS-1 AREA OF CEDAR COTTAGE

<table>
<thead>
<tr>
<th>Eligible Voters</th>
<th>Voter Response</th>
<th>Positive Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cedar Cottage 1</td>
<td>37</td>
<td>40.54%</td>
</tr>
<tr>
<td>Cedar Cottage 2</td>
<td>227</td>
<td>42.73%</td>
</tr>
<tr>
<td>Cedar Cottage 3</td>
<td>176</td>
<td>43.75%</td>
</tr>
<tr>
<td>Cedar Cottage 4</td>
<td>304</td>
<td>48.03%</td>
</tr>
<tr>
<td>Cedar Cottage Overall</td>
<td>744</td>
<td>45.03%</td>
</tr>
</tbody>
</table>
## Results of Secondary Suite Plebiscite in the RS-1 Area of Kitsilano

<table>
<thead>
<tr>
<th>Neighbourhood</th>
<th>Eligible Voters</th>
<th>Voter Response</th>
<th>Positive Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kitsilano 1</td>
<td>142</td>
<td>63.36%</td>
<td>46.51%</td>
</tr>
<tr>
<td>Kitsilano 2</td>
<td>141</td>
<td>53.19%</td>
<td>72.00%</td>
</tr>
<tr>
<td>Kitsilano 3</td>
<td>448</td>
<td>63.62%</td>
<td>41.22%</td>
</tr>
<tr>
<td>Kitsilano 4</td>
<td>304</td>
<td>57.24%</td>
<td>44.12%</td>
</tr>
<tr>
<td>Kitsilano 5</td>
<td>811</td>
<td>63.13%</td>
<td>33.95%</td>
</tr>
<tr>
<td>Kitsilano 6</td>
<td>176</td>
<td>51.14%</td>
<td>42.70%</td>
</tr>
<tr>
<td>Kitsilano 7</td>
<td>368</td>
<td>63.04%</td>
<td>42.92%</td>
</tr>
<tr>
<td>Kitsilano Overall</td>
<td>2390</td>
<td>61.00%</td>
<td>41.37%</td>
</tr>
</tbody>
</table>

Kitsilano Planning Office
2364 West 4th Avenue
Vancouver, B. C. October 6, 1975

NOTICE TO RESIDENTS OF KITSILANO'S SINGLE FAMILY ZONE

You are invited to attend a public meeting on Thursday, October 16th, 1975 at 7:30 p.m. in Room #114 at the Kitsilano High School.

The main topic of discussion will be the plebiscite which is going to be held in your area in early November. The purpose of this plebiscite is to ascertain whether you, the residents of Kitsilano's Single Family Zoned area are in favour of making it legal to have secondary suites in single family homes in your area.

There are presently a large number of illegal suites in your area. City Council placed a moratorium on closing down these suites some time ago. However, this only protected those who already have suites. If anyone else tries to put in a suite and is discovered, that suite has been and will be closed down. This is obviously an unfair situation. Either everyone should be allowed to have an extra suite in their house or no one should. Hopefully the results of the plebiscite will help City Council decide if it will be a case of everyone or no one.

We would also like to discuss any other planning problems which may exist in your area; eg. traffic, parking, commercial zones, parks, etc.

We look forward to your attendance at this meeting Thursday evening.

Yours,

R.M. Gates,
Kitsilano Planning Office
Appendix 4. Description of the RS-1A Zoning Provision Regarding
The Requirements for Suite Legalization

SECONDARY SUITES IN THE KITSILANO AREA

Vancouver City Council has authorized a plebiscite in your
neighbourhood to determine whether property owners wish to
permit the addition of suites in single-family homes. The
City's zoning and Development By-law does not presently
permit such suites in your single-family (RS-1) zone, although
many are known to exist and are being permitted on a temporary
basis because of the housing shortage. This has been an issue
of some importance in your area, and therefore the City Council
would like to have the opinion of the area. It is proposed
that property-owners who live in their own homes within the
neighbourhood outlined on the back of page 2 (resident property-
owners) be requested to vote on whether they wish suites to be
permitted in their area. It would still be up to each home­
owner to decide for himself whether he wishes to apply for a
permit and provide a suite in his own house. If sixty percent
of those voting in each area are in favour, the Zoning By-law
may be amended by City Council to allow permits to be issued
for such suites.

The regulations that would apply to secondary suites if they
are permitted are as follows:

a) a minimum suite size of 400 square feet;
b) ceiling height now lower than 7 feet from the floor at
   its lowest point;
c) basement floor no more than 4 feet below average ground
   grade level, excepting that in the case of a floor more
   than 1 foot below average ground grade level, adequate
   standards of damp-proofing, lighting, ventilation and a
   secondary means of egress must be provided; these standards
   to be worked out in conjunction with the City Medical
   Health Officer, and the Director of Permits & Licences;
d) at least one off-street parking space will be required
   for dwellings having a secondary suite;
e) structural changes increasing the height or perimeter of
   the building may be permitted for the purpose of creating
   a suite, subject to the design being approved by the
   Director of Planning; but the requirements of the RS-1
   zoning schedule regarding height, floor space ratio, side
   yards and setbacks will continue to apply;
f) owners of existing suites in these zones will be required
   to apply for permission to retain their suites, and in so
   doing to meet the above standards;
g) any existing legally subdivided lot will be considered
   appropriate for the purpose of creating a secondary suite
   in an owner-occupied dwelling, subject to the design
   thereof being approved by the Director of Planning.

A canvass of your area is being conducted in order to prepare
a Voters' List. Only resident Property Owners, 19 years of age
or over, are to be included.

If you were available when the enumerator called at your
premises, the necessary Voters' List information will have
been recorded. If not, however, will you please complete the
attached "Out, Left Notice" card and forward it immediately to
the Voters' List Department, 7512 Yukon Street. No stamp
required.
When the Voters' List is completed, a ballot will be mailed to all persons on the list to allow an opportunity to express an opinion FOR or AGAINST secondary suites in the area. When you receive your ballot, please mark and return it as soon as possible to the Voters' List Department, 2S12 Yukon Street.

Please note: This is a petition-plebiscite and therefore it is not to be regarded as a secret ballot. In this way the resulting vote received from your address will be plotted on an area map to give a visual representation of the overall result to City Council.

A public meeting has been held in your neighbourhood to explain this proposal. If you were not present at the meeting and require more information, please call Jeanette Hlavach, Kitsilano Planner, 736-1188, before you mark your ballot.

If you have any question respecting the actual canvass and plebiscite arrangements, please contact J. Brown, Supervisor of Elections, at 873-7831.

Se siete proprietari di una casa, questa lettera e molto importante per voi.
Se avete bisogno di spiegazioni, chiamate il Multilingual Social Service.
Se voce e proprietario de residencia, esta carta lhe sera muito importante.

Se quizer maiores informacoes, telefone para o Multilingual Social Social Service 254-9626.

Η διανομή κοινοπολιτικής διαφάνειας δηλώνει την διαμόρφωση της επικρατείας και της ευαισθητοποίησης του λαού.
Δια περισσότερης πληροφόρησης παραπολεύει ότι τηλεφωνήτε : 736-8451, HELLENIC CULTURAL COMMUNITY CENTER, 2967 WEST BROADWAY, VANCOUVER, B.C.