

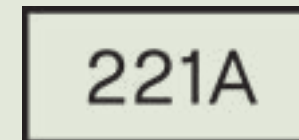
Vancouver Artist Housing Solutions Lab - Research Report & Toolkit

221A

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du Canada



Land Acknowledgement

221A acknowledges that the area called Vancouver is within the unceded Indigenous territories belonging to the xwməθkwəyəm (Musqueam), Skwxwú7mesh (Squamish), and Tsəlílwətaʔt /Selilwitulh (Tsleil-Waututh) peoples. 221A recognizes that the colony of British Columbia was created through organized dispossession and colonial violence. 221A seeks to shift its organizational practices to work together with Indigenous people to end ongoing violence, dispossession and displacement.

Executive Summary

Problem Statement

The Vancouver Artist Housing Solutions Lab (the Lab), a joint initiative of the 221A Artist Housing Society and the City of Vancouver with funding from the Canada Mortgage and Housing Corporation and Canada Council for the Arts, seeks to tackle the challenge of affordable artist housing in Vancouver. By employing a social innovation lab approach, the Lab engages a wide range of stakeholders—including artists, non-profit organizations, housing providers, and government agencies—to develop and scale solutions that address the specific needs of low-income artists. The Lab’s research and prototyping aim to create models that can be replicated in other cities. As artists face lower incomes and unstable employment, making it difficult to access affordable housing that meets their needs, the Lab’s efforts are crucial for maintaining the cultural and creative vitality of urban centers.

Methodology

The Vancouver Artist Housing Solutions Lab’s methodology involves several phases to address artist housing challenges. Phase 1 focuses on defining the problem by researching policies, 221A’s housing operations, and funding opportunities. Phase 2 involves discovering the breadth of the challenge through stakeholder interviews and assessing organizational needs. Phase 3 centers on developing prototypes through workshops that synthesize findings. In Phase 4, prototypes are tested with stakeholders, and a draft roadmap is developed. Finally, Phase 5 entails creating a detailed roadmap for implementing and scaling the prototype, along with disseminating research findings.

Executive Summary

Findings

In Phases 1 and 2 of the Lab, we explored the complex landscape of affordable artist housing by examining challenges, gaps, and opportunities through input from policymakers, non-profit operators, developers, and funders. Key focus areas included Policy and Processes, Funding and Partnerships, and Capacity and Expertise. A lack of definition for artist housing creates challenges for policy and implementation. Complex zoning regulations and lack of alignment in policy, processes as well as housing and cultural funding programs hinder non-market artist housing development. There is also a need for expertise and capacity within artist housing operators and providers.

Prototype

The Lab developed a prototype toolkit that combines insights from the lab's findings, including defining "Artist Housing," navigating development processes, and building capacity, to aid artist housing providers in creating effective housing solutions. The toolkit's focus is on refining definitions and typologies of artist housing to influence policy and funding alignment.

Roadmap and Next Steps

The roadmap aims to address gaps and advance artist housing models by outlining the next steps, including further research to fill data gaps around artist housing needs, validating and testing artist housing definitions, and identifying policy changes. Further recommendations include exploring partnerships between non-profits, continuing to seek government-led project opportunities, convening a platform for artist housing providers to learn from the housing sector, revising regulations to allow non-market mixed-use artist housing in more areas, and aligning funding requirements.

Introduction

The Vancouver Artist Housing Solutions Lab (the Lab) aims to address the challenges facing the creation of affordable artist housing in the context of Vancouver, through generating new solutions and models, particularly for non-profit artist housing providers and partners to implement and scale to serve low-income artist households. The Lab is a collaborative initiative between 221A Society and the City of Vancouver, with funding from the Canada Mortgage and Housing Corporation and Canada Council for the Arts.

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The Lab follows a social innovation lab process, which emphasizes the involvement of diverse perspectives that are necessary to solve complex social problems. The insights and solutions that are generated from this process are intended to address systems-wide challenges. Working with non-profit cultural organizations, artists, housing providers, government agencies, funders and development professionals, the Lab explores the opportunity for cross-sectoral collaboration and solutions to scale the delivery of artist housing in Vancouver and with potential prototypes that can be replicated in other cities and jurisdictions. This report is a culmination of the Lab, which puts together the research findings, the accompanying high level toolkit prototype as well as roadmaps towards next steps.

About 221A

221A is a non-profit charitable arts organization founded in 2008 and based in Vancouver, BC. 221A operates, researches and develops arts infrastructure, including artist studios, workspaces, and housing for the benefit of working artists, non-profit cultural organizations, and small cultural businesses, towards the public appreciation of the arts.

Problem Statement

How might non-profit artist housing providers evolve with the City and utilize their unique position to build community capacity, access appropriate resources and achieve and scale housing models that respond to the needs of artists in Vancouver?

Artists and cultural workers play important roles in society. They contribute to a city's sense of identity and belonging, foster creativity, share innovative perspectives about society and preserve cultural heritage.

There is a need for affordable housing that serves the unique needs of this segment of workers amidst real estate price escalation and the housing crisis. Artists' incomes are on average 44% lower than other workers in Vancouver, they often have unstable employment therefore less qualified for subsidized housing, while needing physical space to work in proximity.

The development of affordable artist housing requires the collaboration and capacity of many partners including different levels of government, cultural non-profit organizations, housing providers and operators, developers and funding agencies.

Without dedicated efforts to creating affordable housing with the consideration for artists and artist led families would result in valuable creative talent leaving urban centres and the loss of important keepers and builders of our cultural identities.

Current opportunities, funding, development process and policies have not enabled artist housing as such housing must include considerations such as space and/or design to support art making, cultural production and sharing. There is also a need for suitable artist-focused housing operators who can bridge the regulatory expectations of the BC Residential Tenancy Act, integrate the wide variety of resources and tools unique to the housing sector, and have a solid community reputation and attendant artists engagement within its governance structure.

Methodology

Lab Project Lead and Partners

221A	Project Lead
City of Vancouver	Key Partner
Tomo Spaces	Key Consultant
CMHC Innovation Team	Advisory and Support

Lab Participants

Individual Artists, City of Vancouver - Housing, Development & Planning, Cultural Services, BC Housing, BC Non-Profit Housing Association, C-Space (Vancouver Creative Space Society), CORE artist co-op, Eastside Arts District, Entre Nous Femmes Housing Society, Hogan's Alley Society, Lookout Housing and Health Society, PAL Vancouver, Red Door Housing Society

Phases and Key Activities

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The Lab began in January 2024, and wrapped up in July 2024. The Lab was conducted by 221A, bringing together different stakeholders at different phases of the Lab.

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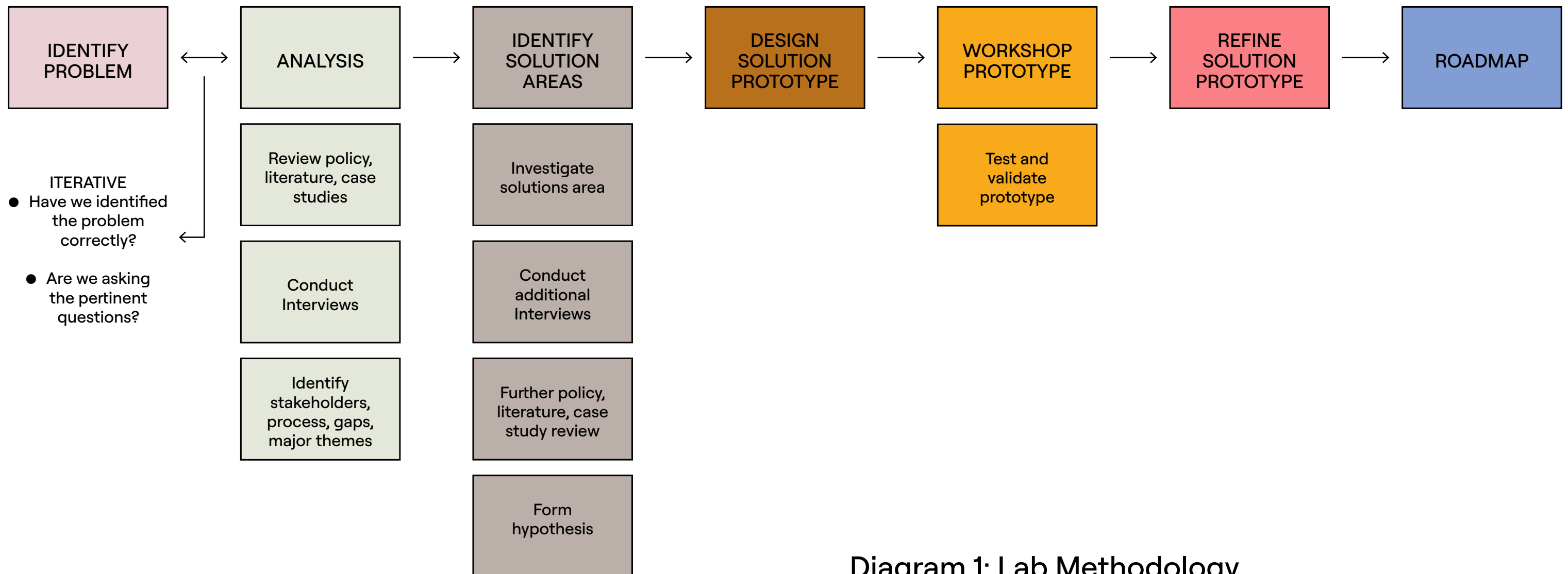


Diagram 1: Lab Methodology

Phase 1 Defining Problem Statement

- Research on City of Vancouver, Provincial, Federal policies related to advancement of (artist) housing; and city development processes as it relates to artist housing development
- Examine internally 221A's housing operations key issues and experience in creating spaces / housing as npo operator
- Research on funding opportunities and available programs that support the stream of development to operations

Phase 2 Discovering breadth of challenge with stakeholders

- Primary research, interviews with City staff, non-profit housing operators, housing developers, funders, artists
- Understand needs, gaps, opportunities in artist housing delivery from different stakeholders to fill in gaps from Phase 1 research
- Organizational assessment of 221A (Artist housing provision services)

Phase 3 Developing Prototypes

- Analyze and synthesize findings from phase 1 and 2 to identify insights and opportunities
- Co-creation workshops to develop potential solutions (prototypes)

Phase 4 Testing and Refining Prototypes

- Workshops to test prototypes with stakeholders and develop draft roadmap

Phase 5 Roadmap

- Develop roadmap to guide implementation and scaling of prototypes
- Dissemination of research and findings

A note about insights from 221A's experience as a cultural space and housing operator in the Lab

Managing close to 90,000 sq ft over 8 facilities, 221A is Vancouver's largest cultural space operator. In 2021, 221A Artist Housing Society was formed as a sister organization and began operating a city-owned affordable artist housing facility in Mount Pleasant. While our facility management capacities translated well into the operations of housing, there was also a learning curve of managing housing that differed from the commercial subleasing model that 221A is accustomed to - from managing tenant relationships and expectations to navigating legal accountabilities. 221A has also been leading sectoral initiatives to advance the arts and culture sector with a keen interest around equity, cultural spaces and community-led models. Throughout the Lab, we utilized and reflected on 221A's experiences of navigating space development processes and operations to shed light on some of the challenges and opportunities we've come across and to share knowledge with others doing similar work.

Challenge Context

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Affordable Housing

In narrowing down the scope of our research, we focused on non-profit and non-market affordable housing, where non-profit artist housing providers mainly operate and can provide the maximum impact. In the housing continuum, these are “social housing” and “affordable rental housing”. We focus on housing that is operated by a non-profit organization (usually owned by the non-profit or government) and where there are often income requirements for residents, as well as residents who are able to live independently (as opposed to supportive housing where health or social services are provided). This could also include co-op rental housing.



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Affordability Gap

The housing crisis remains severe in Vancouver and B.C. Vancouver’s 2022 Housing Needs Report identifies that 77,000 households are living in unaffordable, unsuitable or inadequate housing and projects approximately a growth of 50,000 additional households in Vancouver over the next 10 years.

- As of 2021, there were 4,765 households on BC Housing’s waitlist for non-market housing and it is estimated that 86,000 units are needed to meet current demand¹
- The average market rent for a 1-bedroom apartment in Vancouver is \$1,697 per month²
- The median annual income of an artist is \$22,116 (\$1843 per month)³; 44% lower than the median income of workers in Vancouver \$42,000⁴

[1] BC Non-Profit Housing Association. (n.d.). *Housing needs assessment explorer: BC*. Retrieved from <https://bcnpha.ca/policy/ongoing-advocacy/housing-needs-assessment-explorer-bc/>

[2] Canada Mortgage and Housing Corporation. (n.d.). *Table 2.1.31.3: Housing characteristics for Vancouver*. Retrieved from <https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/Table?TableId=2.1.31.3&GeographyId=2410&GeographyTypeId=3&DisplayAs=Table&GeographyName=Vancouver>

[3] Hill Strategies Research. (2021). *Artists in British Columbia in 2021*. Retrieved from <https://statsinsights.hillstrategies.com/p/artists-in-british-columbia-in-2021>

[4], Statistics Canada. (2021). 2021 Census of Population: Vancouver, British Columbia (Population and dwelling counts). Retrieved from <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/details/page.cfm?Lang=E&SearchText=Vancouver&DGUIDlist=2021A00055915022&GENDERlist=1,2,3&STATISTIClist=1,4&HEADERlist=0>

Artists in Vancouver and BC: Profile⁵

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Majority of artists live in urban areas

- 69% of BC artists reside in Metro Vancouver. 28% B.C. artists (approximately 11,100) live in the City of Vancouver.

Artists' identities are diverse

- 55% are women (including some non-binary people), much higher than the proportion of all B.C. workers (48%) but similar to that of all Canadian artists (54%).
- 4.5% are Indigenous, slightly below the proportion of all B.C. workers (5.2%) but slightly above that of all Canadian artists (3.7%).
- 25% are members of racialized groups, below the percentage of all B.C. workers (35%) but higher than that of all Canadian artists (19%). The percentage of artists in B.C. who are racialized is the highest in the country.
- 28% are immigrants to Canada, slightly below the percentage of all B.C. workers (31%) but much higher than that of all Canadian artists (21%).

Artists are highly educated

- 43% have a bachelor's degree or higher, well above the percentage of all B.C. workers (33%) but slightly below that of all Canadian artists (45%).

Less artists have children, compared to average workers

- 29% have a child at home, lower than the percentage of all B.C. workers (38%) but similar to that of all Canadian artists (31%).

For artist households, housing needs are layered with additional challenges of lower income levels, and employment instability.

[5] Hill Strategies Research. (2021). *Artists in British Columbia in 2021*. Retrieved from <https://statsinsights.hillstrategies.com/p/artists-in-british-columbia-in-2021>

Income and Employment Precarity

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Artists have incomes that are significantly less than other workers in Vancouver and BC:

Median Individual Income of Artists in Vancouver \$22,000⁶

Median Individual Income in Vancouver \$42,000⁷

Median Individual Income of Artists in B.C. \$29,400⁸

Median Individual Income in BC \$49,200⁹

- 72% of B.C. artists are self-employed, **four times higher** than the percentage of all B.C. workers (18%) and slightly higher than that of all Canadian artists (68%)¹⁰.
- Nearly one-third of artist and cultural worker respondents in the B.C. Arts, Culture, and Heritage Sector Insights Report¹¹ indicated that their housing situation is somewhat or a lot less secure compared to five years ago; 64% shared that more than 30% of their annual income goes toward their rent or mortgage.

[6], [8], [9], [10] Hill Strategies Research. (2021). *Artists in British Columbia in 2021*. Retrieved from <https://statsinsights.hillstrategies.com/p/artists-in-british-columbia-in-2021>

[7] Statistics Canada. (2021). 2021 Census of Population: Vancouver, British Columbia (Population and dwelling counts). Retrieved from <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/details/page.cfm?Lang=E&SearchText=Vancouver&DGUIDlist=2021A00055915022&GENDERlist=1,2,3&STATISTIClist=1,4&HEADERlist=0>

[11] Greater Vancouver Professional Theatre Alliance. (n.d.). *Fall 2021 COVID-19 sector impact survey*. Retrieved from <https://www.gvpta.ca/programs/covid-19-sector-impact-survey>

Since many artists have multiple jobs at a time, incomes vary from month to month and year to year. Affordable and subsidized housing projects have strict requirements including annual income review processes, income validation through tax assessments and paystubs to determine eligibility and rental levels. Due to these requirements, the application processes become barriers to low-income artists, and they are often not seen as favourable applicants.

Housing projects that consider the combination of these needs are important so that this sector of the workforce can be recognized and not fall through the cracks of our current housing system.



Photo by waferboard on Flickr. "131019-019". Available at: <https://www.flickr.com/photos/60944931@N00/10591678546>. Licensed under CC BY 2.0

Trends and Drivers in Artist Housing in Vancouver

In addition to deep concerns over affordability of housing in the city, we are also facing sectoral trends affecting the creation of housing, especially for lower income artists.

High costs of land, homes and construction

High land and construction costs may contribute to higher rents and slower housing starts. For non-profit development, cost of land and construction impact how fast infrastructure can be built as higher costs mean more fundraising required, and the potential trickle down of the costs to end users can affect affordability and viability of projects. CMHC has also projected a decline in new home construction for 2024 nationally, attributed to restricted financing.

Economic recovery and sunseting of government funding

While governments are making budget shifts to address housing demand, we are seeing funding amounts towards the arts being decreased: Canadian Heritage announced \$64 million in cuts by 2026-2027 and Canada Council for the Arts announced 2.7% lower spending over the next three years.

New housing policies

New housing policies at all three levels of government are focusing on increasing the supply of housing. This is coupled with a large focus on the 'missing middle' - multi-family homes for middle-income families. The policies include pre-zoning and upzoning single-family areas and transit-oriented areas which would allow more density, and streamlining regulations for faster approvals. The goal is more homes, faster.

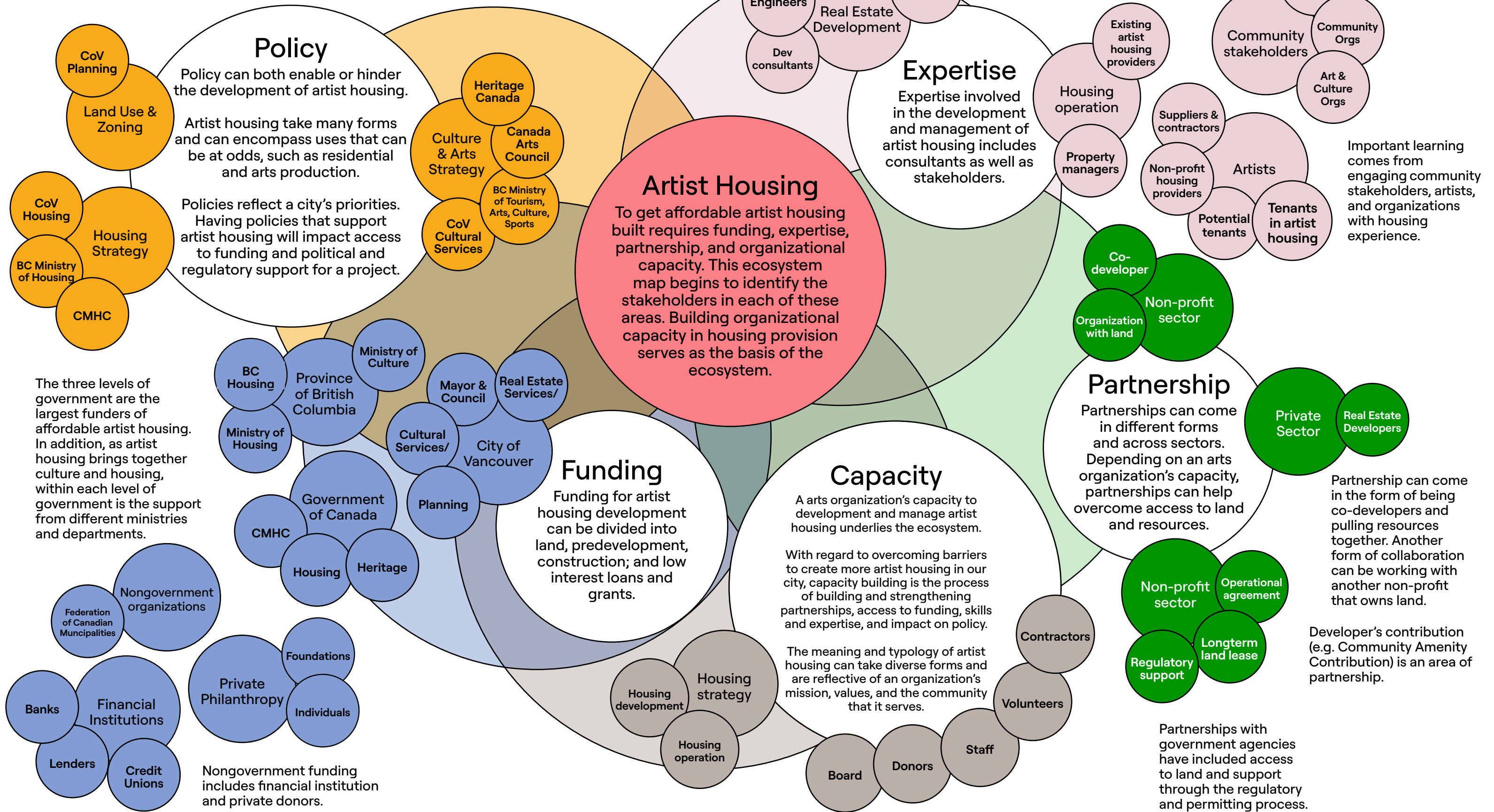
Phase 1 & 2: Defining and Discovering

Analysis & Findings ²⁵

In Phase 1 and 2 of the Lab, we gained deeper understanding into the span and interrelatedness of challenges, gaps as well as opportunities facing affordable artist housing development through the diverse perspectives of policymakers, non-profit operators, developers and funders. Three key areas that emerged and guided our exploration into potential solutions were: Policy and Processes, Funding and Partnerships, and Capacity and Expertise.

Ecosystem Map

Our housing system is complex and relies on the roles of many sectors and players including all local, provincial and federal governments, financial institutions, the private sector, non-profits, Indigenous communities. The following ecosystem map illustrates the relationship between the themes, actors and their impacts and roles involved in the creation of artist housing.



Policy and Processes

Targets for affordable artist housing are established in Vancouver, however, competing priorities and lack of alignment in policies and processes make implementation difficult.

The City of Vancouver has an aggressive housing strategy that includes rental housing and social, supportive, and non-profit, co-operative homes. As part of Making Space for Arts and Culture, the City of Vancouver's 10-year cultural infrastructure plan, the City set ambitious cultural space targets including the development of 400 units of affordable housing for artists. Since 2019 the City has completed 30 units of artist social housing and secured through development 9 additional live/work units.

Artist housing is primarily identified in the Cultural Plan (led by Arts, Culture and Tourism unit), while other city-wide plans such as the Vancouver Housing Strategy and Vancouver Plan do not make much reference to artist housing, as artist social housing would fall within the general category of social housing during implementation. Departments need to work together to achieve targets.

Vancouver's Housing Strategy (2017) is a comprehensive 10 year strategy that "focuses on 'right supply' while addressing speculative demand, retaining rental stock, and ensuring support for vulnerable residents". The 10 year strategy calls for the construction of 72,000 homes and 12,000 towards units for low-income households.

The Vancouver Plan, approved by City Council in 2022, is Vancouver's city-wide land use framework which will serve as the foundation for the Official Development Plan (ODP) to guide the city's growth over the next 30 years. The Vancouver Plan includes "Equitable housing and complete neighbourhoods" as one of the three "Big Ideas" so it is clearly tied to housing and within that also addresses the new Provincial policy legislations.

Both of these plans recognize that non-market and social housing are not achievable by the City alone and requires significant increase in investment from senior levels of government. Vancouver's key implementation strategy to create social housing is through partnerships and provision of land. As such, it has to do so fairly and equitably. In addition, priority groups for the City are Indigenous peoples, women fleeing violence, people with disabilities, and cultural redress, rightly so, however it means that housing for artists may not be prioritized in these programs.

Changing BC Provincial legislations are impacting the way amenities including artist housing and associated cultural spaces can be funded and developed. Newer upzoning policies could displace cultural spaces and disincentivize artist housing opportunities that incorporate mixed-use spaces.

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Municipalities don't build most homes and rely on partnerships and experts in the private, non-profit sectors as well as other levels of government. Utilizing tools such as zoning, land use and regulations, municipalities play the role of setting the conditions and environment in the local context to enable the building of homes. The primary tool in which the City has utilized to build cultural amenity spaces within larger developments (including as an element in artist housing projects) is through developer contributions, such as negotiated CACs (community amenity contributions).

In late 2023, the Province of BC introduced a new legislative framework to guide municipalities to achieve the scaling of affordable housing development. These policies, including Bill 46 - Development Cost Charges (DCCs) and Development Cost Levies (DCLs) and Bill 47 - Transit Oriented Areas, aim to streamline development of housing. Bill 46 expands eligible infrastructure for DCLs and introduces a new Amenity Cost Charge, which somewhat limits the flexibility of development charges typically negotiated at rezoning.

It would be important for the City to acknowledge and include cultural space and artist housing as amenities eligible for in-kind or cash contribution as it considers how this legislative change will be implemented at the city level.



Image Credit: CBRE

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Bill 47 increases density at transit-oriented areas. This is considered 'upzoning'. The Province's strategy to upzone major areas could also mean that there are less opportunities for municipalities to negotiate more amenity contributions to build cultural spaces from land lift from rezonings, as the needed density for developers would already be achieved from the upzoning.

Another impact of mass upzoning is the displacement of existing spaces and disincentivization of certain types projects. For example, while the Broadway Plan acknowledges the cultural vibrancy of the neighbourhood, the upzoning of areas particularly close to the major arterials and intersections inadvertently creates more pressure on land inflation in the underdeveloped larger industrial sites where many cultural organizations are located.

The opportunity for the City is to seek and identify sites that are large enough to accommodate rezonings that would allow for affordable artist housing and cultural space as well as to review policies that may inadvertently disincentivize artist housing projects and displace cultural spaces.

The pathway from development to operations can be long and unpredictable, even for City-led and owned projects. Non-profit-led projects need additional support such as capital and operational funding, and additional development incentives to be viable and affordable.

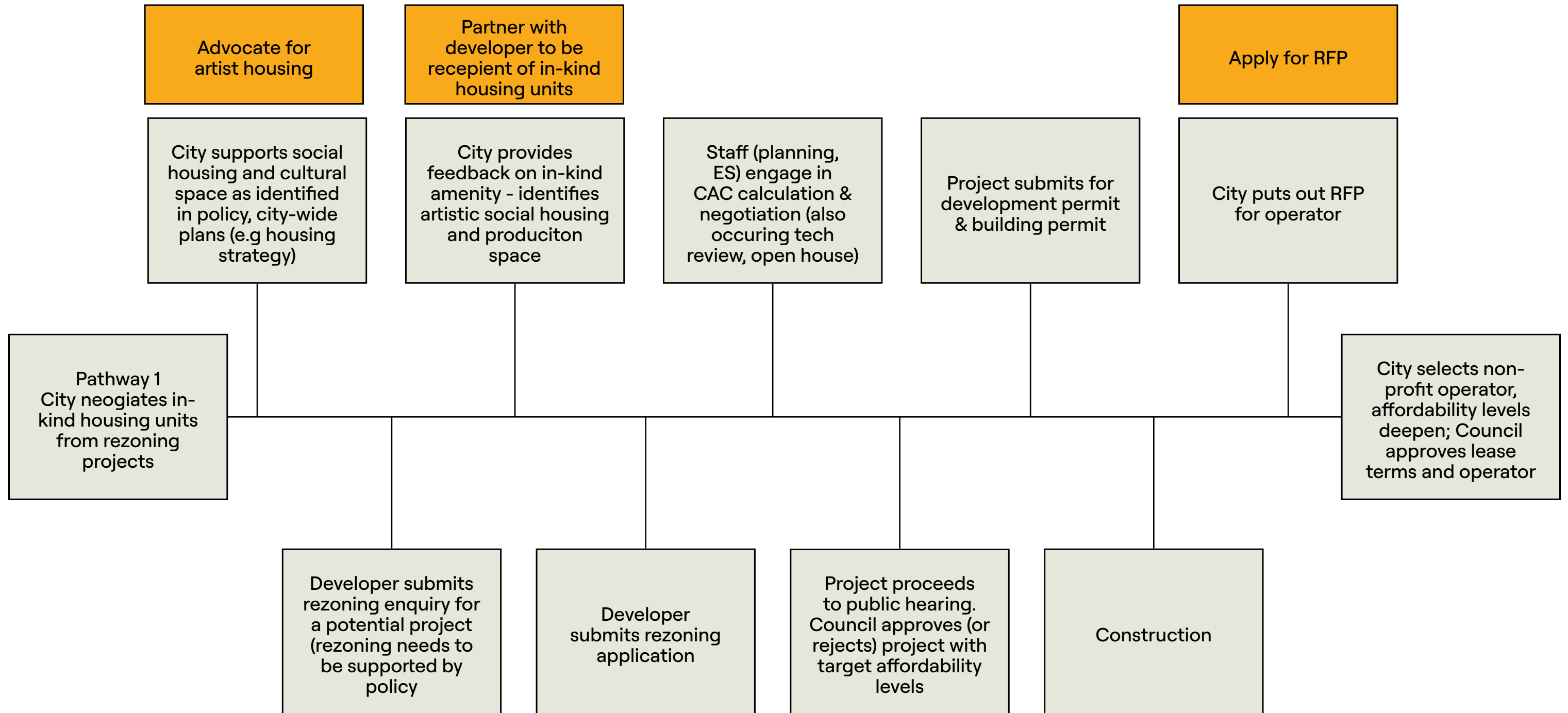
Below are the three primary ways that social housing is built in Vancouver and the City's role in each. It is important to note that access to (affordable) land is one of the main ingredients for affordable housing. As discussed earlier, City-led processes still require partnerships with senior levels of government and can take a lot of time. Through the Vancouver Affordable Housing Endowment Fund, the City of Vancouver has consolidated non-market City assets into a single portfolio to preserve and grow the stock of affordable housing. The approach focuses on providing municipal land and modest capital grants to leverage strategic partnerships and funding contributions from senior government agencies and community partners. To access projects developed through these pathways, the City seeks capable and experienced non-profit operators when projects reach a later stage of development to be operators of the projects.

Development Pathways

Using the research and interviews, we developed this diagram as part of the Lab which shows how and when artist housing providers may become involved in the existing development pathways.

1 Municipal rezoning and developer contribution or inclusionary zoning

Additional density is allowed for projects which provide a certain percentage of new residential development as social housing. The social housing portion of the development is transferred to the City's ownership in a turn-key condition then operated by non-profit partners often through a call for proposals and selection process and an operating agreement.



Denotes when an artist housing provider may be involved

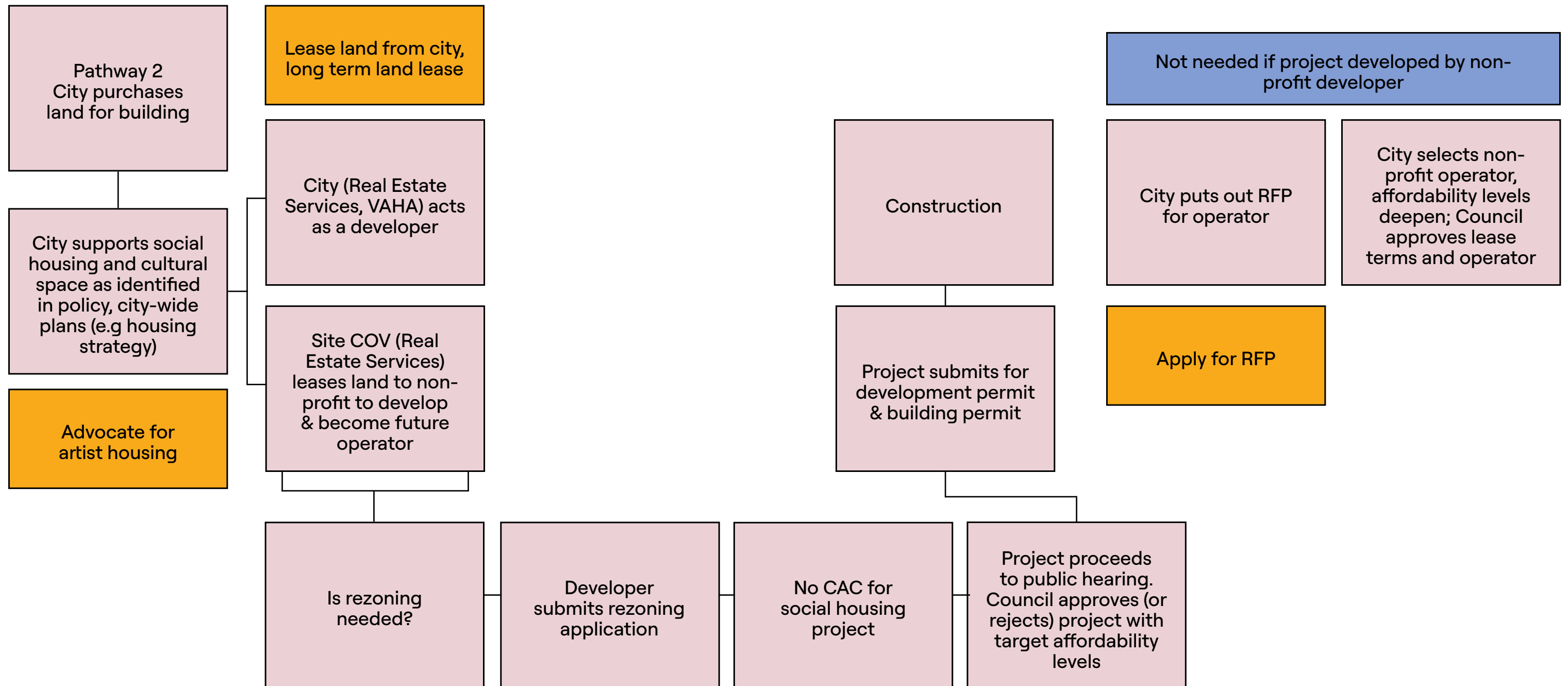
This diagram shows how and when artist housing providers may become involved in the existing development pathway as identified above.

2 City/Government-owned land

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Land is provided at below-market rates for the development of affordable housing in partnership with other funders. Successful social housing projects have seen non-profit housing providers working with the City, BC Housing and CMHC to establish partnership agreements that would unlock subsidies, grants, loans that enable the development of housing and subsidize the operations of the projects so that rents remain low.

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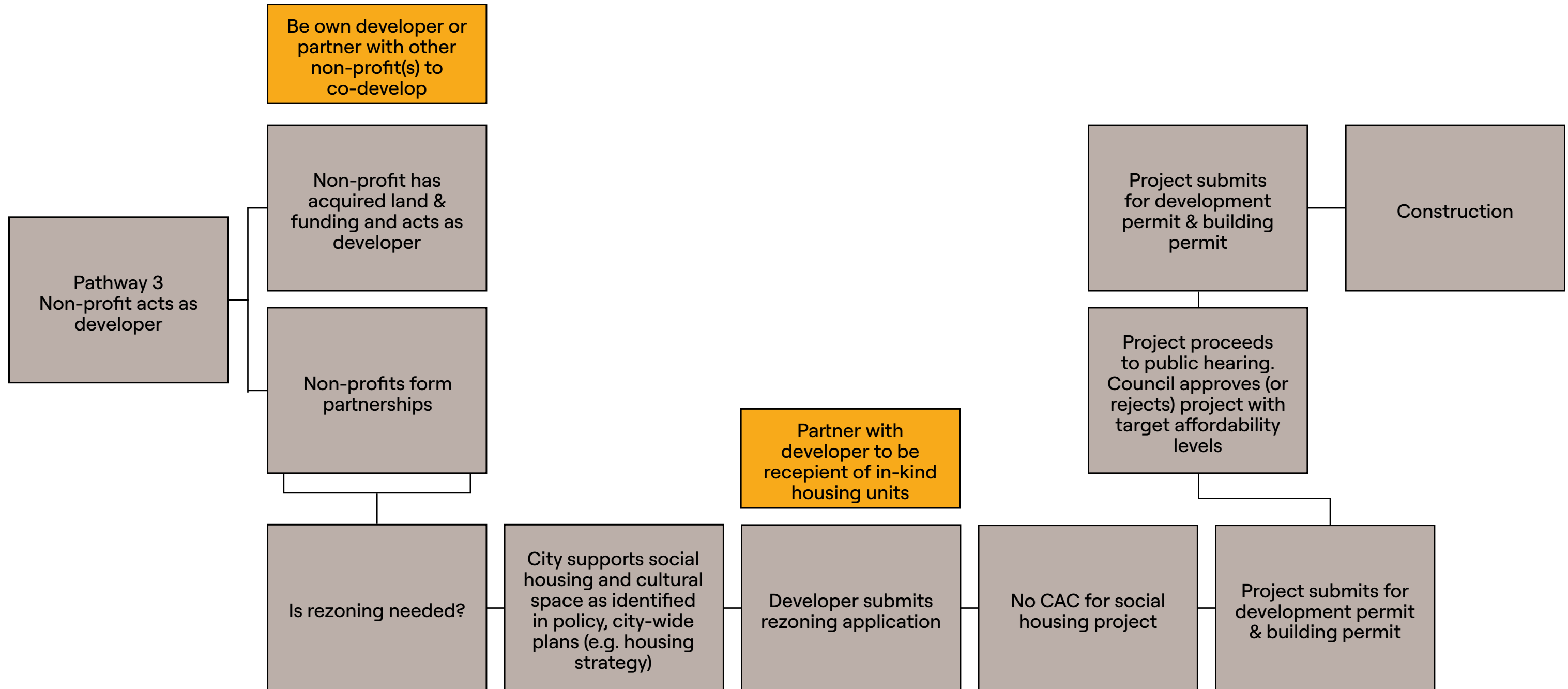


Denotes when an artist housing provider may be involved

This diagram shows how and when artist housing providers may become involved in the existing development pathway as identified above.

3 Community-led projects

Non-profit acts as a developer, advocating for and developing affordable housing. The City supports social housing in its policies and city-wide plans, as well as provides capital grants and expedited processing for non-profit owned and operated projects, in addition to additional density and other regulatory relaxations where supportable by policy to further the affordability and viability of a project.



Denotes when an artist housing provider may be involved

This diagram shows how and when artist housing providers may become involved in the existing development pathway as identified above.

There is no clear definition of ‘artist housing’ and a lack of alignment between policies and bylaws.

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As we explored policies and regulations that enable or hinder artist housing development, we found that there is no clear definition of artist housing, one that encompasses spatial elements as well as core principles (such as affordability or ownership). The City currently has definitions that exist in zoning and development bylaw, for Live/Work use and “Residential associated with Artist Studio”. With the exception of a few zoning districts, artist studios that are permitted outright are typically zoned in areas where residential are not permitted outright. There are only a few areas where this current definition of artist housing can be built in the city without a rezoning. While rezonings are possible, for non-profit housing providers, going through a rezoning process is often prohibitive due to the additional costs, time, resources and risks. High costs related to rezoning mean that it would take longer for fundraising, and project delays mean risks of accruing additional costs. Ultimately, these high costs could translate into higher rents and hurt a project’s overall affordability, hence making an affordable housing project less viable.

There is an opportunity to explore a definition of artist housing that could unlock more implementation opportunities while advocating for policy alignment.

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Image: 221A, 177 E 3rd Production Space

Funding and Partnerships

For social and non-market housing to be viable, a few ingredients are key: discounted land, grants and low-cost financing from lenders to support projects from conception to operations, which can take many years.

The financial planning for a non-profit affordable housing project is a long process as non-profit housing providers need to access and leverage funding from many sources. Typically they start with public funds - Federally from CMHC, Provincially from BC Housing, and from the City of Vancouver. Funding programs work together to enable housing projects, coupled with philanthropy efforts and loans through financial institutions. No single funding program is able to support a project from start to finish. CMHC's National Housing Strategy and Affordable Housing Fund has been slowly enabling new social housing, but the process requires non-profits to shoulder significant risks and costs as interest rates rise, while competing with private developers for funding. A non-profit model that reduces costs by cutting out developer profits, targets rents on a cost-recovery basis, would benefit from more support and investments across all three levels of government.

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While funding programs exist, and an advantage for artist housing providers is the ability to tap into arts and culture funding, aligning with requirements from different sectors is challenging.

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Government funding comes with requirements that dictate the type of project. Using artist housing to illustrate this, CMHC and BC Housing funding has a requirement in which a minimum of 70% of space must be for residential, and maximum 30% of other types of space. Some BC Housing programs have further requirements such as unit size and mixes. Non-market artist housing projects that include cultural spaces as part of the project would then have to limit the amount of cultural space - spaces which could potentially generate revenue to support the finances of the project as well as provide community benefits.

All three levels of government have programs that can support arts and cultural spaces and infrastructure, however it is noted that capital funding from arts and culture streams are in smaller amounts compared with housing funding, and also only fund the 'arts' spaces and but not residential spaces. The lack of integration and alignment between arts funding and housing funding could be addressed through expansion of criteria, or a new program that could bridge the gap.

Funding programs that would allow for flexibility and still keep a balance of housing affordability and community benefit, aligning funding from different sectors, may make these types of projects possible.

A funding opportunities table can be found on page 102.

Capacity and Expertise

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Current artist housing providers in Vancouver are relatively new and small, and lack assets and resources to leverage to develop projects.

The three non-profit artist housing operators in Vancouver that provide housing specifically for artists are Core Coop, Performing Arts Lodge, and 221A Artist Housing Society, established in 1998, 2002 and 2021 respectively. Newer housing providers identified a lack in capacity in real estate development and know-how, as well as the key barrier of lacking access to affordable land. All three operators are operating on City-owned land under housing agreements with the municipalities and/or BC Housing. Without assets or equity to leverage, non-profits are not able to borrow the large amounts of funds required for housing projects especially as costs are increasing.

Established housing providers have a different set of challenges. They typically have access to assets and land, largely due to government investment stemming from the 1970s which resulted in a large number of publicly supported housing projects and co-ops. In the 90s public land transfers also created opportunities for non-profit housing providers to gain access to land and resources (i.e. BC Federation of Housing Cooperatives). This earlier establishment of non-profit housing providers would be able to leverage their assets to grow their portfolio, but are facing challenges such as aging assets and the high cost of redevelopment.

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Artist housing providers compete for the same funding and government-led projects as larger, more established housing providers as well as developers both non-profit and private.

Support from government is often conditional on the non-profit's ability to fundraise. As well, there is a high level of competition for BC Housing (CHF) and CMHC funding programs. Programs prioritize project 'readiness', indirectly prioritizing larger non-profit housing developers.

Artist housing operators need to be able to navigate in the arts and cultural non-profit sector and the housing sector as they find opportunities to support their mission.

There is a need to build the capacity of the sector for artists' housing to gain access to funding opportunities and develop partnerships that would enable the creation of artist housing. Operational capacity includes property management and operations, regulatory and legal (Residential Tenancy Act) expertise. Housing development requires a different set of expertise such as land development, financing and fundraising and government relations. Both sets of skills are needed for non-market artist housing to scale. Development expertise whether internal or augmented by external partners, would enable projects that better fit the needs of the organization as they could be more involved in decision making and negotiations, and would also allow the organization to build capacity towards developing their own projects.

As part of the research, we sought to learn from arts organizations and their non-market housing for artists.

For each case study, we focused on how the project came to be, funding, building program, affordability levels, tenant selection, and lessons learned. Interviews were supplemented with desktop research. The four case studies are:

1. Performing Arts Lodge, Coal Harbour (Vancouver)
2. Performing Arts Lodge, New West (New Westminster)
3. 221A, 187 E 3rd Ave (Vancouver)
4. Core Artist Housing Cooperative (Vancouver)

All four artist housing projects were part of the developer's contribution in redevelopment projects. They demonstrate the importance of partnerships as none of the projects would have been possible without champions from the public, private, and non-profit sectors.

The four projects span 25 years with Core Artist Housing Cooperative opening in 1999 and Performing Arts Lodge New Westminster opening just a few months ago in Spring 2024. During this time, land and housing prices have significantly escalated making housing affordability a challenge, especially for low and moderate income families.

There are notable and innovative market artist housing and live work studios in Vancouver. However, since we are interested in the creation of non-market artist housing, they were not the subject of our research.

Case Studies

Performing Arts Lodge (PAL) Coal Harbour

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Rendering of PAL Coal Harbour
Source: palvancouver.org

Background

PAL Vancouver provides affordable rental housing for low to moderate-income households. The organization prioritizes needs and primarily serves seniors (55+) and people with disabilities from Vancouver's professional performing arts industry who can live independently.

PAL Vancouver was co-founded by Vancouver actor Joy Coghill and theatre director Jane Heyman in 2001. The vision was to create affordable housing within a creative community for retired members of Vancouver's performing arts profession who often did not have pension plans or enough savings to find secure housing. PAL Vancouver, consisting of 111 units, opened in 2006.

ORGANIZATION PROFILE

Performing Arts Lodge (PAL) Vancouver is a non-profit society founded in 2002, and became a registered charity in 2004

PAL Vancouver is part of PAL Canada Foundation, founded in 1986, to support senior members of Canada's arts and entertainment industry.

website: www.palvancouver.org

Project features

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1. Theatre amenity space for residents and arts community

In addition to housing affordability, PAL was established so that artists can stay active and continue to be engaged in the artistic community. One of the main amenity spaces at PAL Coal Harbour is the PAL Studio Theatre, a fully equipped, 1600-square-foot black-box theatre that seats up to 140 people.

PAL Studio Theatre is not only an amenity space for residents, but it also provides a much needed cultural space serving the wider arts community. Many performances and events have been hosted in the space. Bookings and rentals also provide some additional rental revenue towards operational expenses.

2. Life leases as equity building tool

PAL Vancouver pre-leased 12 two-bedroom units as life lease units, referred to as PAL Partner Suites. The prepayment commitment totalling over \$3 million formed part of the organization's equity toward the project. The life lease term is for as long as the PAL Partner resides there. On the expiry of the lease term, PAL returns the prepaid deposit and the units and any gain in equity goes to PAL.

3. Mix of rental rates to maintain a spectrum of affordability levels

The majority of the suites (1-bedrooms) are reserved for retired and/or disabled members of the professional performing arts community (55+) who have a modest income. A small percentage of suites rent for approximately 10% below comparable suites in the area. Rental revenue from these suites provide rental assistance to low-income residents and ensures that residents pay no more than 33% of their annual income.

PROJECT PROFILE

- PAL Vancouver was selected as the non-profit housing sponsor to develop the Bayshore Garden's affordable housing component as part of the Bayshore Gardens development.
- City of Vancouver is owner of land and air space parcel
- PAL Vancouver is the owner of the building and improvements.
- Year opened: 2006

BUILDING PROGRAM

- 99 one-bedroom units non-market rental housing with rental rates at near-market and rent-geared-to-income
- 12 life lease two-bedroom units
- 1600 sf rehearsal/presentation space
- Other amenity spaces include a lounge, rooftop garden, and reading room.

ADDITIONAL INFORMATION

PAL Vancouver (2024). About Us. www.palvancouver.org

Social Purpose Real Estate (2024). Case Studies: PAL Vancouver. www.socialpurposerealestate.net/content/performing-arts-lodge-vancouver

City of Vancouver, Council Administrative Report (2004), RTS 03084, Performing Arts Lodge - Bayshore Gardens. <http://council.vancouver.ca/20040309/a15.htm>

Performing Arts Lodge (PAL) New Westminster

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Rendering of PAL New Westminster
Source: palvancouver.org

Background

PAL New Westminster is the second building managed and operated by PAL Vancouver and opened recently in April 2024.

Similar to its first building at Coal Harbour, PAL New Westminster serves low to moderate income seniors (55+) from the performing arts industry in Canada and focuses on creating a safe and creative community among the residents. This project features 66 units in an 8 storey building at 2 affordability levels. The studio units use BC Housing's (HILs) Housing Income Limits. The 1-bedroom units use CMHC's Low-End-of-Market affordability level.

ORGANIZATION PROFILE

Performance Arts Lodge (PAL) Vancouver is a non-profit society founded in 2002, and became a registered charity in 2004

PAL Vancouver is part of PAL Canada Foundation, founded in 1986, to support senior members of Canada's arts and entertainment industry.

www.palvancouver.org

Project features

1. BC Housing rental mix

BC Housing was a key funding and financing partner in this project. As such, the housing program follows BC Housing guidelines on rental mix, tenent eligibility, income thresholds, and annual reporting.

2. Amenity space design limits

It was not possible to have a theatre as part of the amenity space in PAL New Westminster. PAL had little influence over the developer's contributions. As is the case with many non-market housing projects provided as part of the developer's contribution, the additional density is evaluated based on the developer delivering a certain in-kind housing and cash contribution. This is negotiated and agreed upon between the city and the developer.

3. Supporting residents

Both PAL Coal Harbour and PAL New Westminster serve seniors (55+) and people with disabilities who can live independently. However, some tenants do ask for assistance from property managers and PAL staff. When a housing provider serves a specific demographic, it may be necessary to plan for some support.

4. Registered charity status instrumental for fundraising

Both PAL Coal Harbour and PAL New Westminster serve seniors (55+) and people with disabilities who can live independently. However, some tenants do ask for assistance from property managers and PAL staff. When a housing provider serves a specific demographic, it may be necessary to plan for some support.

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PROJECT PROFILE

- PAL New Westminster was developed through density bonus provision.
- BC Housing provided approximately \$9 million and the developer, Vintop Development Corporation contributed \$2 million in equity.
- The redevelopment is designed with 2 residential building: the market condominium units are in a 32 storey tower and the non-market units are in an 8 storey mid-rise building.
- Year opened: 2024

BUILDING PROGRAM

- 26 studio units at Housing Income Limits (HILs) for the Vancouver region. In 2024, the maximum income is \$58,000/year.
- 40 one-bedroom units at low-end of market. In 2024, the maximum income is \$84,780/year.
- Approx 600 sf amenity room and rooftop patio and garden.

ADDITIONAL INFORMATION

PAL Vancouver (2024).
www.palvancouver.org

Province of BC (2024). 66 new rental homes open in New Westminster. Press Release. April 12, 2024.
<https://news.gov.bc.ca/releases/2024HOUS0056-000544>

City of New Westminster (2018). Council Report, February 5, 2018, Item 18/2018, File REZ00134.
<https://pub-newwestcity.escribemeetings.com/FileStream.ashx?DocumentId=2862>

187 East 3rd Ave Artists Housing

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Photo of 187 East 3rd Avenue
Source: 221a.ca

ORGANIZATION PROFILE

221A Artist Housing Society is a newly formed non-profit that provides housing for low-income artists and their families. 221A AHS is a sister organization to 221A, a registered charitable organization formed in 2008 with a mission to work with artists and designers to research and develop social, cultural and ecological infrastructure. 221A operates research programs, commissions public artworks and manages artists studios.

www.221a.ca

Background

187 East 3rd Avenue is 30 non-market housing units for low and moderate income artists and their families. In addition, there is a 2,700 sf production space available to residents, cultural organizations and artists in the community.

The building is owned and operated by the City of Vancouver and operated by 221A Artist Housing Society in collaboration with the Community Land Trust, a social purpose non-profit that stewards coop and community-led housing throughout British Columbia.

Project features

1. Rental units within a larger strata condo development

A commonality between the case studies, 187 East 3rd Ave shares systems and common areas with the larger development, owned and managed by a strata corporation. Agreements are established on roles and responsibilities between parties as well as shared costs.

2. Partnership with land trust

The Community Land Trust holds the headlease of the non-market housing portion with the City of Vancouver. The CLT provided initial support including lease negotiation and asset management.

3. Tenant selection

Applicants are artists/artist-led households with incomes at or below BC Housing Income Limits. In recognition that artists have fluctuating incomes, the average household income over 3 years is used to determine eligibility. Rent is geared to no more than 30% of income.

Selection process prioritizes artists who are members of groups that have traditionally been disadvantaged from accessing resources within the cultural sector: Black, Indigenous, Racialized; living with disabilities; seniors; two-spirit, queer, trans, non-binary people.

4. Broad definition of artist

Someone who has developed skills through training (not necessarily in an academic institution) in any creative discipline, is recognized by artists working in the same artistic practice, and actively practice and seeks payment for their work.

Someone who practices culturally-specific forms of art, including Indigenous languages, weaving, knowledge transmission through storytelling. Someone or involved in culturally significant practices, including culture bearers, tattoo artist, hairdresser, chef, cultural workers.

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PROJECT PROFILE

- The 30 units of secured rental housing and production space is owned by the City of Vancouver and was the result of a developer's contribution from a rezoning project.
- The 30 units are part of a mixed-used development with 226 market strata condo units
- Year opened: 2021

BUILDING PROGRAM

- 30 units of housing on levels 3 to 5 and include: 13 studios, 15 one-bedroom units, and 2 two-bedroom units
- 2 fully accessible units
- Amenities include a shared arts production space, rooftop outdoor space with children's play area, and shared laundry facilities on each floor
- 2,700 sf of production space designed to support dance or live music involving electronically amplified sound, on-site film processing, and paintings, drawings, pottery or sculpture involving the use of fibreglass, epoxy and other toxic or hazardous materials or one or more of the following processes: welding, woodworking, spray painting, silk screening or fire

ADDITIONAL INFORMATION

221a (2024). www.221a.ca/building/building-187/

Core Artist Housing Cooperative

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Photo of the Edge building in which the Core Coop is located
Source: corecoop.weebly.com

ORGANIZATION PROFILE

Core Artists Live Work Cooperative was formed in 1998 to manage and maintain the 30 units of artists housing at the Edge development. Core is governed by the Cooperative Association Act and is run by its members.

www.corecoop.weebly.com

Background

Core Artists Live Work cooperative provides housing for low to moderate income artists living in, working in, or have a history of association with the Downtown Eastside community.

In 1995 the Al Gore Development Corporation applied to rezone an industrial zoned site in the Downtown Eastside to mixed industrial and artist live work studio use. As the rezoning would increase land value, the developer agreed to convey 22 live work studio units as a public benefit.

Through a call for artists, City of Vancouver staff and a group of artists worked to create a cooperative that would lease the units, be responsible for loan repayment, and undertake the management and operation of the units.

Unique features

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1. Cooperative within strata condo development

The Cooperative's 30 units is part of a development with 135 strata units. The Coop has its own separate entrance and elevator. The amenity and workshop spaces are shared by all residents.

To protect the autonomy and interest of the coop within the larger strata development was an important consideration, the City transferred its 30 strata corporation voting rights to the coop board. Under the Lease Terms and Conditions with the City, it is written that the 30 votes be casted as a single block or divided into smaller blocks depending upon the issue at hand, but cannot be delegated to individual coop members.

2. Extensive production space

The 7,000 sf amenity and workshop space is shared by all the residents (coop and strata) and include:

- metal shop
- woodworking
- ceramics studio
- printmaking room
- music room
- photo studio
- exercise room
- fume room
- meeting room (has sprung floor for dance activities)

3. Tenant selection

Low and moderate income artists are defined by gross taxable household annual income. Applicants with income \$14,999 or less are considered low income; and \$15,000 to \$35,000 are considered moderate income.

In addition to qualifying income levels, considerations are also given to artistic accomplishment, peer recognition, and contributions to the arts community and the downtown eastside neighbourhood.

Priority is also given to artists required industrial space because their practice involves the use of toxic or hazardous materials or processes, or amplified sounds (e.g. carvers, painters, musicians).

PROJECT PROFILE

- The 30-unit cooperative was the result of a rezoning condition negotiated in 1995 between the City of Vancouver and the developer who had purchased the industrial parcel to build live-work studios.
- The developer provided 22 units as part of the developer's contribution and 8 units were purchased with a loan to be repaid by the Coop's lease rent.
- City of Vancouver is owner of the strata-titled units.
- The Core Artists Live Work Cooperative has a 60 years lease with the City of Vancouver.
- Year opened: 1999

BUILDING PROGRAM

- 30 live work units on 2 floors of the Edge development.
- Units are 400 to 500 sf with 9 foot ceiling.
- The rental rate is 30% of income. Rent needs to cover operational costs, including mortgage payment. Residents (coop members) contribute to the management and maintenance to help keep rent low.

ADDITIONAL INFORMATION

Core Coop (2024). About Us.
www.corecoop.weebly.com

City of Vancouver, Council Administrative Report (2000), RTS 01105, Lease Terms for the Core Artists Live/Work Co-op at 275 Alexander Street.
<https://council.vancouver.ca/000201/a2.htm>

Phase 3

Development of Prototypes

Needs to Opportunities

There are many opportunities and possible levers that we can pull to make positive changes and move towards enabling more artist housing. Below are the breadth of opportunities identified in phase 3, as possible early ideas for prototyping.

Ideas and Opportunities	Potential Impacts	Solution areas addressed
Education tools for operators and developers to address unique needs of artist housing	Build capacity of non-profit arts sector Could be a tool to communicate about artist housing features and why they are important Demystifying the development process	Capacity, Funding and Partnerships, (Policy and Processes - to a lesser extent)
Identifying policy changes to enable artist housing / identifying cultural sites for artist housing (in policy development stages)	Sets clear direction for where to develop artist housing Identify specific policy challenges for artist housing	Policy and Processes, Funding and Partnerships
Clarifying artist housing definitions and typologies	Definitions could be embedded into policy Typologies can help improve design guidelines and standards and help evaluate project feasibility Can be integrated into organization mission/mandates	Policy and Processes, Funding and Partnerships, Capacity
Creating new pathways for operator intervention in the City's development pathways / Identifying process improvements to involve npo operators at appropriate development stages	Get operators earlier in the process for city-led projects so that decisions that impact the operator are identified earlier	Policy and Processes
Design a pilot artist housing project using a sample site	Illustrate the challenge and feasibility of artist housing project using existing tools, and conditions	Capacity, Policy and Processes
Developing fundraising strategies and unconventional financing models	Help build non-profit fundraising capacity Can help identify new funding partnerships Help unlock philanthropic sources	Funding and partnerships, Capacity
Explore partnership models i.e. mutually beneficial npo-npo partnerships; land-owning with high capacity; npo-npo with shared objectives	Could lead to incorporating artist housing units in a larger affordable housing development Help build capacity of operators	Funding and partnerships, Capacity
Expanding and integrating arts infrastructure and housing funding programs	Could be a new funding program that could address artist housing funding gaps Align different funding programs and partners	Funding and partnerships

Prototype Development

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Informed by the data and analysis of the barriers and challenges through research and interviews from the previous phases, we identified the top few ideas to further explore as prototypes.

Our high level criteria for moving forward with prototypes are:

- Balancing impact and feasibility
- Cross-sectoral, overlapping multiple solution areas
- Potential to scale / scalability

Due to the focused and compressed nature of our Lab, we decided to zero in on one starting prototype, while developing recommendations to address other desired solutions.

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Prototype: Toolkit and Artist Housing Definition

Our prototype is a toolkit that combines the research we learned in the lab, key considerations for artist housing development and a focus on a developing definition of artist housing. There are already a plethora of tools out there for housing development, while acknowledging there are still gaps in this system, we felt that our expertise and knowledge around artist needs and artist housing needs should be at the forefront of the solution. The toolkit would support artist housing providers as a guide to use when considering the development of artist housing. The toolkit components include:

1. Defining “Artist Housing”
2. Navigating Development Processes and Regulations
3. Building Capacity

Further iterations of the toolkit may also include financing and partnership development.

Defining Artist Housing and Typologies

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Within the toolkit, we focused on the first part of artist housing definition and typology development as we felt that it has a potential to generate impact towards policy development, alignment of funding, and organizational capacity building. We imagined forms of typologies in a spectrum. It places affordable artist housing as part of a larger cultural infrastructure. On one end of the spectrum is just residential units for artists. On the other end of the spectrum is a cultural district that offers a supportive environment for living and working at a neighbourhood scale. Included at this end is also nonphysical space, but programs for artists to support their access to housing with tenure security.

Typical affordable housing models are based on unit sizes, unit mix, and physical elements. Typologies could include 'soft' elements including resident selection criteria, operating policies, the residents role in decision making or governance, what the community within and outside looks like, how the spaces support residents and their wellbeing as well as their careers, and so on, such features may often be overlooked when designing for housing.

Defining artist housing and typologies could:

- Communicate to partners and funders about the unique value of artist housing and advocate for funding alignment
- Provide clarity for those who are implementing artist housing projects such as developers and planners
- Lead to potential policy and process changes to support definitions, criteria and desired typologies
- Inform design and principles for artist housing
- Inform operator criteria

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Prototype Artist Housing Spectrum

Designating units in affordable housing projects for artists

- Certain number of units in a rental building are designated for artists. There is a selection process. There are no studio spaces in the building.

Housing + shared production space (amenity space)

- There are dwelling units for artists in a rental building. There are also production spaces in the building. The production spaces are shared amenity spaces or rentable studios.

Live work housing

- Housing units where permitted uses are dwelling (residential) and art production (nonresidential). Live work also refers to a specific municipal zoning use.

Culture hub (mixed-use)

- A mixed-use building where housing, production, presentation, and retail uses are co-locating together. Programming is intentional to support social interaction among occupants and visitors.

Housing in an designated art or cultural district

- Housing is located in a cultural district where cultural production, presentation, performance, and retail are concentrated.

Programs for artists to rent or purchase housing

- Programs to assist artists in securing housing tenure as renters, cooperative members, and owners.

Phase 4 Testing and Refining

To develop the prototype and test our toolkit, we engaged with artists with lived experience who faced barriers in access to housing and 221A internal staff. The workshop explored artist housing definitions as well as the spectrum concept of typologies.

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In a hybrid workshop format, we asked participants how they would describe a successful 'artist housing' project. The main questions asked in the workshop were:

- What defines artist housing?
- How would you imagine a successful artist housing project? What are the top most important qualities or features?
- What are different typologies and models (and can we place them across a spectrum)?

We also asked participants what they thought about the definitions of artist housing we found during research i.e. live/work, and residential units plus production/presentation space in a building. We then discussed typologies of artist housing and presented the concept of a spectrum to understand which model is the most valuable to focus on in next steps.

The testing workshop illuminated the need for a diverse and broader definition of artist housing. The workshop confirmed that artist housing is more than just the physical spaces of residential units plus associated cultural production or presentation space.

When we asked participants how they would define artist housing, many mentioned the importance of affordability, selection criteria and other 'soft' criteria.

Some of the defining features that were discussed:

Affordability

- Rents based on fluctuating incomes is desirable (is there a way to adjust rents more frequently based on current incomes?)

Supportive spaces

- Sometimes working and living in the same space has become a necessity because of lack of affordable space
- Access to work space 24/7 (when creativity strikes) is desirable
- Specialised space more valuable than multipurpose

Community and agency

- Residents involved in governance, agency
- Exchange of resources
- Smaller scale = more manageable community

Operator and selection criteria

- Need staff who understand arts landscape/ vetting applications
- Serves artist needs

Housing mix

- Artist-only buildings vs artists integrated/mixed with others
- Mixed-incomes
- Multigenerational

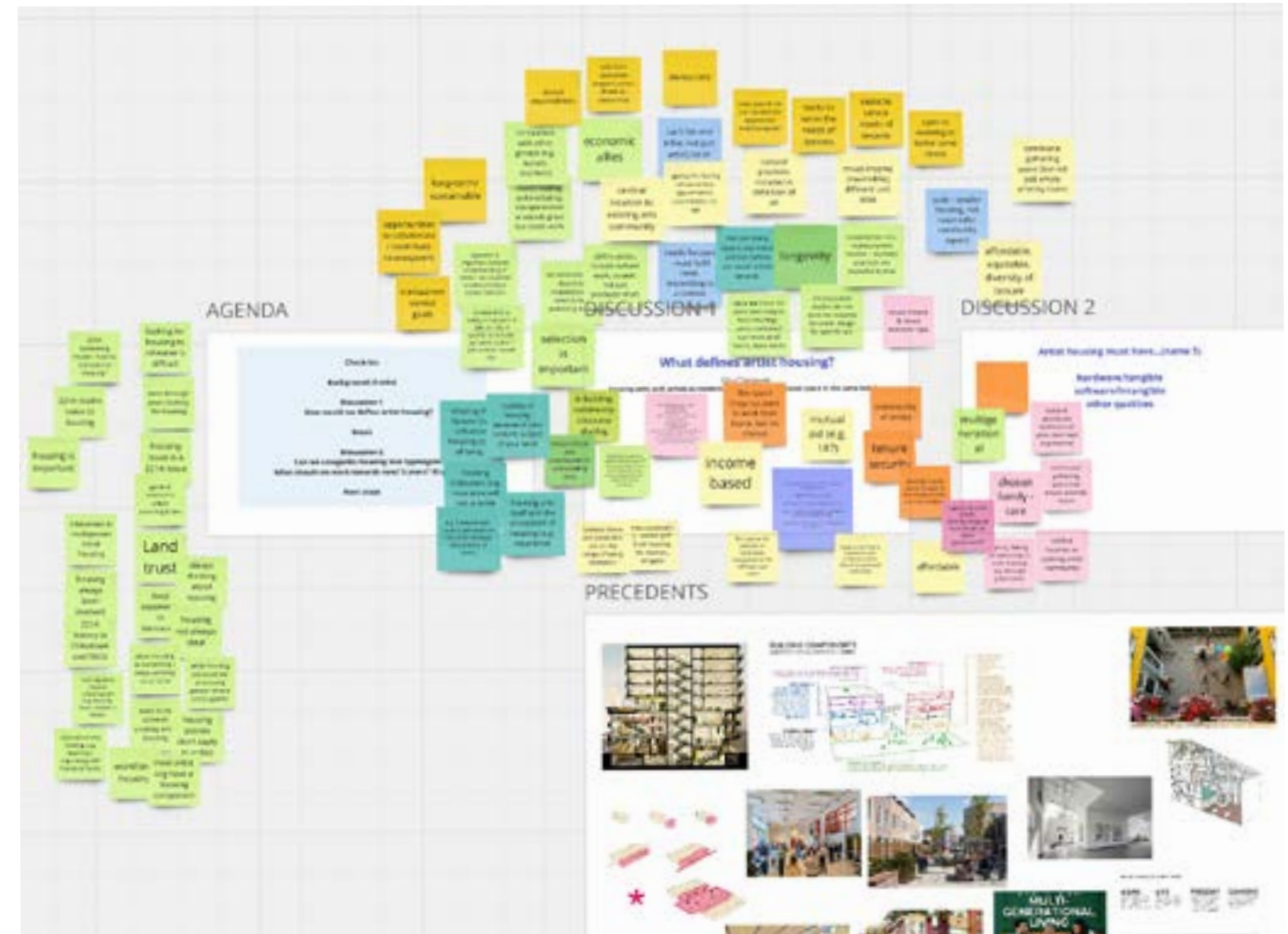
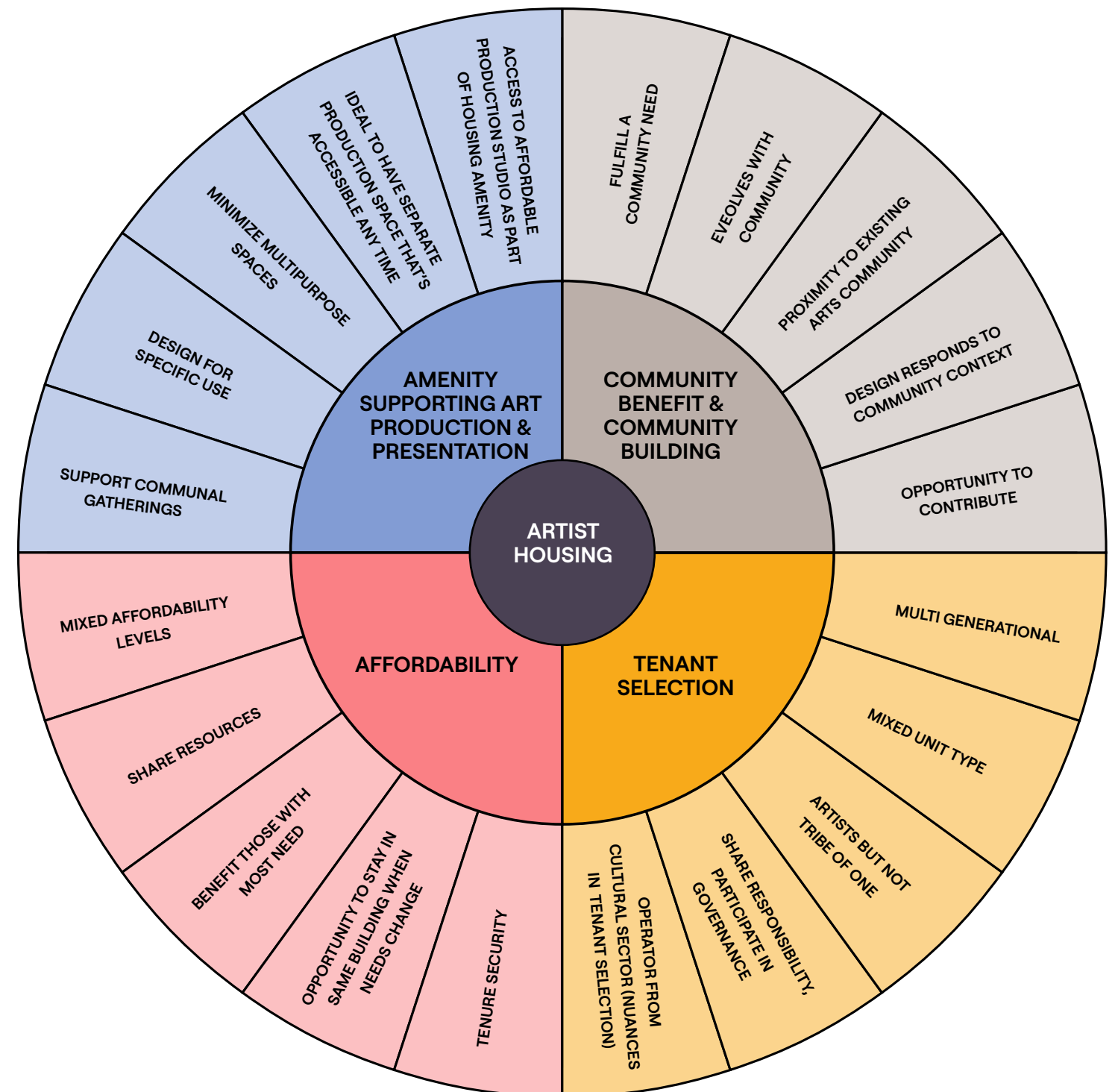


Diagram 4: Testing Workshop: Post-it notes captured comments then translated into key attributes of artist housing

Some artists expressed the desire to live in an artist-only building while others want to be integrated into the community and pointed out the benefits of sharing space with residents who work in other industries, such as care workers, social workers, as well as wider demographics such as families and seniors. Some artists prefer to have a workspace within their living space, while others prefer having access to a space in proximity to where they live.

A key element that a majority bring up is "who is an artist" or "who does it serve". The existence and value of a tenant selection criteria is identified as a defining characteristic of artist housing, as is the importance of a housing operator that has the knowledge and is able to navigate and implement these policies and practices. The 'soft' or programmatic elements in artist housing can include these elements.

Key Attributes and Criteria of Artist Housing



The discussion highlighted the diverse and nuanced needs of artists and their practices. Based on the discussion, we identified the key attributes and criteria in the definition of artist housing and housing typologies, illustrated in this wheel diagram.

We concluded that it would be beneficial to use what we learned to survey artists more broadly to inform the definition and typologies, and that artist housing providers may develop their artist housing definition to serve their constituents as a starting point. We refined the toolkit so that artist housing providers, developers and City planners leading artist housing developments can use this exercise to guide their projects.

Phase 5 Roadmap, Conclusions and Next Steps

The Solutions Lab provided dedicated exploration into the challenges and opportunities of developing artist housing, from sectoral capacity issues to policy. At the core of the exploration is the complex needs of artists who are typically not prioritized in housing as a demographic group. It takes artist-serving organizations, policymakers, the housing sector and the wider community to educate, understand, communicate and advocate for the enabling of more affordable housing models that serve artists.

The Roadmap is intended to outline the steps for moving forward with the prototype, as well as areas where further investigation is required as identified by the Lab process. The roadmap outlines major milestones, key actors, and resources required for implementation.

*The Lab found that there is currently a lack of data around the needs of artists specifically around housing including data on rent burden, space needs or wants, household compositions, etc. This data would inform artist housing definitions that can be applied more broadly.

	SHORT TERM	MEDIUM TERM	LONG TERM
ACTIONS	Further research*: Develop and disseminate a survey on artist housing needs, Work with partners to distribute survey	Further develop and test artist housing definitions and typologies with wider group of stakeholders including policy makers and funders Explore typologies further through financial and feasibility analysis Identifying policy gaps and where efforts should be focused	Recommend policy changes to encourage and incentivize artist housing with City of Vancouver i.e. Incorporate artist housing into cultural districts and ensure that regulatory policies align with use Develop a pilot project for artist housing
ACTORS	City of Vancouver, BC Housing, CMHC, other cultural organizations and operators	City of Vancouver, artist housing providers and developers	City of Vancouver, artist housing providers/ advocacy groups
RESOURCES	Sectoral partners to disseminate survey Data collection and analysis, making sense of data Funding for research and communications/ promotion of survey	Funding to hire consultants and expertise who could test definitions using models and analysis	Working group to advance City policy changes Staff within City that could lead internal process changes
POTENTIAL RISKS AND IMPACTS	Need to identify wider range of end users across demographics so it is important to have partners with different focus areas to help share survey	Changes in policies and market conditions may affect and further complicate how models could be implemented	Regulatory changes may take a lot of time and resources, particularly when cross-departmental

Recommendations & Next Steps

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Our lab is an initial step towards more affordable artist housing. There were many gaps and opportunities that should be further explored. Capacity development and policy alignment can happen concurrently with advocacy. Further to the identified steps in the roadmap for data gathering with the goals of defining artist housing and policy changes, the other solutions areas that we deemed would be fruitful to explore are:

Exploring partnerships between non-profits

Such as mutually beneficial partnerships between non-profits that with similar values and shared objectives, for example a non-profit owning underutilized land with non-profit artist housing developer and operator, to combine resources and build capacity.

Continuing to seek government-led project opportunities

There are opportunities for non-profits to partner with all three levels of government, though with municipalities where localized priorities for arts and culture and artist housing are already existing may be the most effective starting point. There are opportunities for both artist-only housing models as well as ones where artists are integrated into communities.

Convening/creating a platform for a community-of-practice across regions

While there is a lack of capacity in artists housing providers, there is a wealth of knowledge in the non-profit housing sector. Organizations interested in supporting artist housing can benefit from learning from each other and more established housing developers and operators.

Revising policies and processes to incentivize and enable mixed-use artist housing projects, particularly non-market options

This may look like relaxing regulations to allow residential and cultural space (sometimes light industrial) for non-market artist housing, revising operator selection criteria, as well as incorporating artist housing in cultural districts.

Aligning funding programs and requirements for artist housing

Increase the flexibility of requirements such as unit mixes, cultural space vs residential space where housing and cultural spaces both meet affordability requirements to enable project viability.

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What we learned

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As with any complex problem, there is no straightforward or clear path toward solutions. Our Solutions Lab process had its twists and turns and rabbit holes. Below we share some of our experience and lessons learned as the project lead.

1. Need diverse perspectives

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The emphasis that the Solutions Lab process has for engaging diverse perspectives and experiences is crucial to the design of cross-sectoral and comprehensive solutions. As solutions continue to be refined, we look forward to bringing in more voices to make the solutions and prototypes even more impactful, and to create buy-in for implementation.

2. Not falling back into silos and making sense of the whole system

As we set out to break down the issues and challenges of creating artist housing in the current housing system, we recognized the need to engage stakeholders from several sectors. This led us to delve deeper into each sector to try to understand where the challenges and opportunities lie.

While this discovery was helpful, it felt natural to fall back into thinking along the lines of conventional sectoral silos. One of our early learnings in the process was to shift away from the sectoral-dominant framework. To bring the focus back to the whole system, the relationships among stakeholders, and their impact on artist housing creation, our ecosystem mapping underwent several iterations.

3. Choosing what to workshop

We generated several ideas for prototyping and workshopping artist housing. Some ideas included taking a potential site through the development process with people in the industry.

Because the Solutions Lab problem was the creation of artists housing, many of our initial prototype ideas involved the actual development of housing. In choosing what we workshop, we realized that in working through a complex problem, the problem itself needed defining.

Our eventual workshop was focused on defining artist housing for our organization. We realized that without defining this, we did not have a clear understanding of what it is we actually wanted to develop. Who are we serving? How is the housing we envision for artists different from other multifamily housing? We wanted the outcome of this workshop to serve and inform later steps, such as developing our organization's housing strategy.

4. Going on tangents and rabbit holes

The Solutions Lab process we have presented in this report may seem linear, but in fact we went on tangents and down rabbit holes. As the problem itself is complex, there are many factors and issues that impact our key challenge of addressing how to enable and scale artist housing. As with any research, we learned to allow for this, but also to recognize when we are doing this and to pull back when necessary. The process may have been better streamlined if we focused on narrowing down our scope even more at the very beginning of the Lab.

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5. From research and application

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Our research into the problems and challenges of artist housing creation was broad, we examined policies and current practices and processes, and we learned from the experience of other cultural organizations. Through the Solutions Lab process, we learned to bring the focus back to what our organization can do – what is within our mission, strategic planning, as well as capacity. To this end, we produced two related documents. The first is our research and findings, and the second is a toolkit that we will build on to assist our organization as we develop our first artist housing project, which we hope will be useful to other organizations in their own endeavours.

Section 2

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Non-profit Artist Housing Toolkit (Draft Prototype)

221A acknowledges that the area called Vancouver is within the unceded Indigenous territories belonging to the xwməθkwəyəm (Musqueam), Skwxwú7mesh (Squamish), and Tsəlílwətaʔt /Selilwitulh (Tsleil-Waututh) peoples. 221A recognizes that the colony of British Columbia was created through organized dispossession and colonial violence. 221A seeks to shift its organizational practices to work together with Indigenous people to end ongoing violence, dispossession and displacement.

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About 221A 221A is a non-profit charitable arts organization founded in 2008 and based in Vancouver, BC. 221A operates, researches and develops arts infrastructure, including artist studios, workspaces, and housing for the benefit of working artists, non-profit cultural organizations, and small cultural businesses, towards the public appreciation of the arts.

Mission 221A works with artists and designers to research and develop social, cultural and ecological infrastructure.

Values 221A envisions a pluralistic society in which all people have the means to access and make culture.

Acknowledgements

Contributors

Tomo Spaces
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CMHC

Stakeholders

BC Housing, BC Non-Profit Housing Association, C-Space (Vancouver Creative Space Society, CORE artist co-op, Eastside Arts District, Entre Nous Femmes Housing Society, Hogan's Alley Society, Lookout Housing and Health Society, PAL Vancouver, Red Door Housing Society.

Funders

CMHC
Canada Council for the Arts

Introduction: About this Toolkit

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This prototype toolkit is developed as part of the Vancouver Artist Housing Solutions Lab initiative by 221A in partnership with the City of Vancouver, and supported by CMHC and Canada Council for the Arts. The Lab explored sectoral solutions aimed towards addressing the challenges facing the creation of affordable artist housing in the context of Vancouver. The Lab worked across sectors with non-profit cultural organizations, artists, housing providers, government agencies, funders and development professionals, to explore the opportunities for impactful solutions and collaboration. This high level toolkit was developed as a prototype of the Lab to combine the key insights, issues and considerations for developing artist housing initiatives. There are still many areas, factors, and complex processes that could be explored further in the toolkit, however we hope that this acts as an initial exploratory tool for community and policymakers interested in supporting artist housing development, through developing capacity and consider the potential policy changes that are needed to enable this unique type of housing.

How to use this toolkit

This toolkit shares the explorations of the regulatory, financial and community complexities of how affordable housing is currently built and how the systems affect and apply to artist housing specifically. It lays out the key considerations for non-profit organizations and local government when considering initiatives to create affordable artist housing. Where applicable, the toolkit also provides high level analysis of challenges, barriers, opportunities and lessons learned.

For the detailed research that informed this toolkit, readers may refer to the Vancouver Artist Housing Solutions Lab Report.

The development of affordable artist housing requires the collaboration and capacity of many partners including different levels of government, cultural non-profit organizations, housing providers and operators, developers and funding agencies.

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Non-profit Organizations and Housing Providers

Non-profit housing organizations are important players that can lead innovative housing development. The sector has the potential to meet diverse needs through their own focus on supporting specific communities, such as low-income artists, BIPOC and racialized peoples, people with disabilities and seniors. Their specific knowledge about their stakeholders needs would positively inform and create better housing options.

Local Government Policy Makers

The local government plays a vital role in supporting housing innovation through their openness to community-led activities and ideas, as well as through their programs, policies, and partnership opportunities.

The toolkit is divided into 3 main sections:

- Part 1 Affordable Artist Housing and Typologies Exploration
- Part 2 Development Process and Regulatory Navigation
- Part 3 Capacity Building for Non-profit Artist Housing

Part 1: Affordable Artist Housing and Typologies Exploration

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What is Affordable Artist Housing? An Exploration of Definitions

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Defining Affordability

Policies apply different definitions of affordability for housing. It is important to distinguish and understand the implications for housing projects. For instance, the definition that a non-profit housing developer and provider chooses to use will impact funding eligibility, proforma, financing, and operational revenue. Most importantly, the definition will also impact the renters an organization is seeking to serve. For an organization that seeks to serve low-income residents in an expensive City like Vancouver, rents that are at 20% below market may still be out of reach for the residents.

1. Based on a family's ability to pay

Canada Mortgage and Housing Corporation (CMHC) considers housing to be affordable if it costs less than 30% of a household's before-tax income¹⁵. It is important to note that by this definition, private market housing would be considered affordable if tenants pay less than 30% of their income on rent.

2. Core housing need

Used by Statistics Canada to measure the number of households paying more than 30% of their income for housing as well as in housing that is overcrowded and in poor repair. This includes owners and renters.

3. Market-based affordability

Housing is affordable if it is priced at, usually 10% to 20%, below full market rates. BC Housing and the National Housing Strategy (NHS) uses this market-based definition when providing funding for new housing.

What a tenant pays towards rent, in relation to affordability levels of projects may also be defined by government agencies, and are linked to funding requirements for affordable housing projects. See Glossary for Housing Income Limits, Rent-geared-to-income, Shelter Rate/Social Assistance Rates.

Defining Affordable Housing

While affordable housing can be broadly understood as housing that meets the defining criteria of affordability as described above, it also has specific meaning in regulations and policies to mean more specifically ownership by government agencies and non-profit organizations.

Regulations and policies will also use the terms social housing and community housing to indicate ownership, but may not specify a level of affordability. For instance, BC Housing defines Social Housing as “housing development that the government or a non-profit housing partner owns and operates.” Levels of affordability are set through specific funding programs (e.g. Community Housing Fund) that provide capital and operational subsidies to support projects.

The City of Vancouver defines Social Housing with more specificity as “rental housing in which:

- at least 30% of the dwelling units are occupied by households with incomes below housing income limits, as set out in the “Housing Income Limits” table published by BC Housing;
- it is owned by a non-profit corporation, a non-profit co-operative association, or by or on behalf of the City, the Province of British Columbia, or Canada;
- and it is secured by a housing agreement or other legal commitment. (As defined in City of Vancouver Zoning & Development Bylaw).”

Defining Artist Housing

Broadly, artist housing is living space for artists and their families. Municipalities, cultural organizations, and housing providers will have varying definitions depending on the population they serve, the distinct need identified in their locality, and the funding and leadership behind the creation of artist housing.

In surveying artist housing projects and policies, we can summarize existing definitions of artist housing as:

- workforce housing for this segment of population recognized as ‘artists’; and the housing costs, qualification, tenure, and spatial design reflect the realities of professional artists (e.g. income fluctuation; extra ventilation)
- an important part of the cultural infrastructure ecosystem that includes performing and production spaces, galleries, theatres, etc.
- mixed uses where housing is integrated with spaces for production, performance, or presentation; this can be in the form of live-work studios or mixed-use housing project that include housing together with commercial, institutional, and cultural uses.
- community based where housing is also about sharing knowledge, tools, amenities, and resources, providing opportunities to collaborate, and building a support system.

In the **City of Vancouver**, affordable artist housing is considered part of the broad spectrum of cultural spaces. Making Space for Arts and Culture – the City of Vancouver’s cultural strategy – sets a target and strategies for creating 400 units of affordable artist housing over the next 10 years.¹⁶

The City of Boston define artist housing as fulfilling the “core functions of contemporary artistic practice, providing artists the opportunity to work, live, convene, and present.” Artist housing are found in buildings dedicated entirely to artists as well as in portions of developments as work-live units.¹⁷

Live Work Artist Studios

Live-work studios require their own mention. Live-work is often used to describe generally spaces where the occupant both live and work. However, under policies and regulations, the term has specific usage and implications and cannot be loosely used. Because of its dual nature many municipalities have specific bylaws that regulate its development, design, and taxation.

Case Study: City of Vancouver

City of Vancouver makes a distinction between “live-work use” and “residential unit associated and integrated with an artist studio.” There are separate zoning regulations and guidelines for each of these uses.

Residential use associated and integrated with an artist studio

is limited to the production of art only; and require units to be designed as for residential occupancy with some additional compliance, such as sprinklering, but generally less onerous.

Live-work

use allows the artist to have employees and walk-in trade in their units. (retail?); and require units to be designed for both residential and non-residential occupancy. Live-work definition also does not only apply to artists, but other trades including General Office, Health Care Office, Barber Shop or Beauty Salon, Photofinishing or Photography Studio¹⁸. Live-work use allows units to be used for both live and work uses, all-live, or all work at the discretion of the occupant.

Class A and B artist studios

City of Vancouver classifies artist studios into Class A and Class B. Therefore, because live-work studio has a residential and a studio component, they are further divided into Class A and Class B based on impact and hazard levels. The City’s Building Bylaws have different requirements when residential uses are integrated with Class A or Class B studios, such as sprinklering, construction standards, and spatial separation.

- Artist Studio - Class A use is for the production of dance, live music, creative writing, painting, drawings, pottery, sculpture, video, photography.
- Artist Studio - Class B use is for the production of (a) performing arts (drama, dance, live music) involving electronically amplified sound; (b) photography involving on-site film processing; and (c) painting, drawings, pottery, or sculpture involving use of fibreglass, epoxy and other toxic or hazardous materials or 1 or more of the following processes: welding, woodworking, spray painting, silk screening or fired ceramics.

Design & Construction or Renovation

- Live-Work Use Guideline to be used together with particular zoning districts where live-work studios are permitted.¹⁹
- The City of Vancouver owns and leases affordable live-work artist studios. There is a technical guideline for their design and construction or renovation²⁰.

Taxation

- In British Columbia, Property taxation is based on value assessed by the BC Assessment Authority. Live-work studios where the occupant both live and work will have their classification between class 1 (residential) and class 6 (business), depending on the portion of the property being used for each of the purposes. Residential and business use are taxed at different rates. Currently (2024), business use is taxed about 3.5 times higher than residential use²¹.

How to make use of these terms

Definitions matter because they impact how regulating bodies of government and funders interpret projects, whether they fit into their policies and definitions, and determining the type of support that can be provided to these projects. From the development of the vision, concept, to the technical aspects of development and construction, these definitions have an impact on where they can be built as well as project design (form of development).

Developing New Definitions and Typologies

As artist housing providers, developers and policymakers consider the development of artist housing projects, a clear definition and attributes can support the goals of the project. Due to the range of needs and demographics of artists, organizations may need to define their own criteria of artist housing, which may include physical space as well as program elements. These are several questions to guide the development of the definition to help inform project design. Artist housing providers should consider the needs of the specific group(s) that they serve, during the feasibility and needs assessment phase of a project.

- When we say that we want to create more affordable artist housing, what are we envisioning?
- Artists describe a broad group. Within this group, there are different kinds of professions and diverse families. What are their living and working space needs?
- What do artists need at this time with regards to securing affordable spaces?
- What are the desirable spaces for the artists that we serve? Do artists want to work and live in the same dwelling unit or the same building? Are there amenity spaces that can support artists?
- How and who determines who gets to live in the building (particularly for subsidized housing)?
- Do we want to explore models such as mixed incomes, ownership and or other programs?

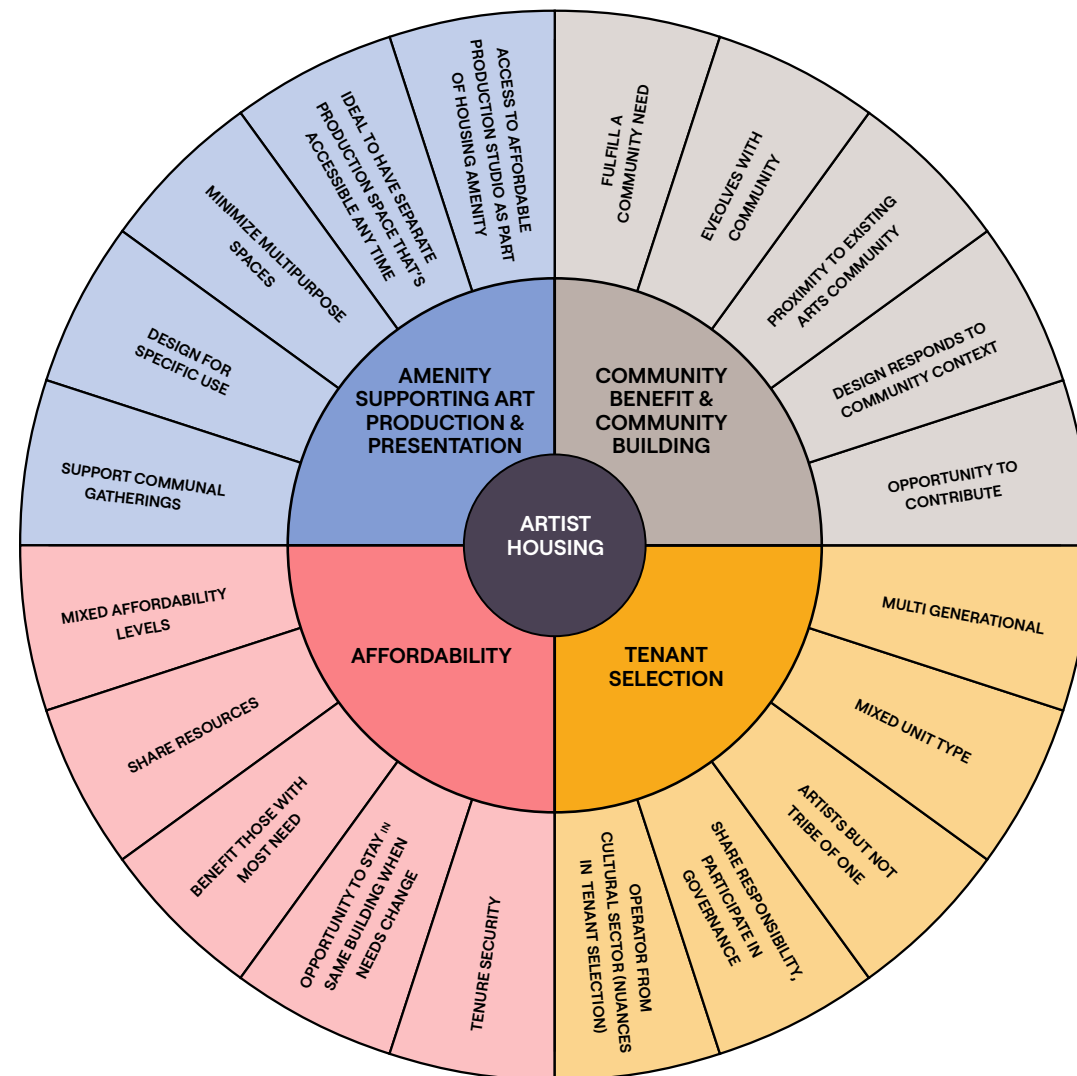


Diagram showing example of key attributes to define an artist housing project (221A)

Part 2: The Development Process and Affordable Artist Housing

There are several practical resources that provide an overview of the development process for non-profits working to develop affordable housing. Generally, the development process can be described as 6 stages. To understand the implications specifically for cultural organizations wanting to build artist housing, this section uses the 6 stages to discuss the lessons and reflections from interviews with existing artist housing projects.

1. Feasibility & Needs Assessment

There's a project opportunity and the feasibility is to work through an initial concept design and feasibility analysis. More specific to the development of artist housing, some considerations include:

- Draft project vision to communicate project to stakeholders. What is our vision, mission, and goals for this project? Does this fit within our organization's mission?
- Determining the space needs of the creative community. Is there a particular type of housing that is more needed?
- Determine affordability levels. Who does this project serve – artistic genre, demographic, etc.?
- Identify opportunities to secure land. Will this be a land purchase or land lease?
- Develop a site selection criteria to maximize impact. How important is proximity to transit? And to other uses, such as production space, retail, or services?
- Identify opportunities for collaboration. Can we partner with another organization to maximize impact and share resources? Can artist housing be part of the developer's proposal and eliminate the need for our organization to undertake the project ourselves?
- Identify municipal policies. Does this project align with cultural policies? What is required for municipal approval, e.g. would this project need rezoning?

- Identify funding opportunities. If we want to proceed, what is the funding needed to continue pre-development activities? What is the project's development costs (order of magnitude)? What is the funding available to support this culture and the housing components?
- Involve artists early. What does a community engagement process look like?

2. Pre-development

Having determined to proceed further with the project, the pre-development goes into more detail. Some of the key activities and questions for cultural organizations include:

- Secure land. What are the terms for the purchase or lease of the land? What are financing options?
- Build a detailed proforma to understand a project's economic feasibility. How much loan can the anticipated revenue support? What are additional costs compared to conventional multi-family housing, i.e. sound insulation, larger windows, alternative materials for durability? How do we offset the non-revenue generating spaces?
- Put together a development team with internal staff and external consultants. Will we manage the development or engage a development consultant? Is the project specialized and would benefit from having design consultants with previous experience, i.e. heritage retention, theatre design?
- Determine program and art practices that the building will support. Does the building require more loading spaces, additional waste management, larger elevators and doorways?
- Determine unit mix and type. What is the expected revenue from the unit mix and affordability level support? How does this impact the project's economic feasibility?
- Determine green building standards.
- Fulfill municipal requirements and approvals. Is there support for this project, e.g. additional densities, relaxations? Does this project qualify for a quicker approval process?
- Seek funding and financing. What is the funding available for construction? What portion will need to be financed? What does the project's funding stack look like? Sometimes housing and culture funders have different requirements, is this the case and if so does the project meet both sets of requirements?

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- Involve artists and community. Are there opportunities for artists and community to provide input? Would it help the design team to hold workshops with artists? What is the best way to keep the community informed of the project and its progress? Are there opportunities for the work of artists to be part of the design?

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3. Late pre-development (making the decision)

This stage is an important milestone and comes with the important decision of whether to proceed with submitting the development application to the City and start pre-construction planning. Some considerations at this stage include:

- Secure land. Has the land been secured, such as through a partnership agreement, purchase, or lease?
- Secure funding. Has a lender offered a commitment letter? Has funding agencies committed funding towards the project?
- Update costs. What are value engineering opportunities to explore? Has there been any significant cost changes that will impact the proforma?
- Secure development permit. Is the development permit application ready to be submitted?

4. Pre-construction

Prior to construction, the two main approvals are development permit and building permit. During this time, the main activities include:

- Secure planning approvals. Have development permit conditions been resolved? Has the consultant team prepared the building permit application package?
- Identify a general contractor. What will the selection of a general contractor be based on? Are the construction documents prepared by the consultant team ready for bids and tender?
- Confirm funding. How will funds be dispersed? What are the reporting requirements?
- Start construction planning. What are the value engineering opportunities to explore with the consultant team and general contractor?

5. Construction

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Having received the required municipal design approvals, the construction process comes with further various approvals and permitting which will be assisted by the consultant team and general contractor. In addition, throughout the construction period, some of the activities for the arts organization include:

- Update costs. What are the value engineering opportunities? Has there been any significant design changes?
- Update funders. Has there been any changes to the budget and development timeline?
- Continue to engage artists and the community. Are there opportunities for hard hat tours?
- Begin leasing. Is there going to be a tenant selection process? Are there commercial retail spaces to be leased? What is the ideal timeline for tenant selection and leasing?

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6. Operation

The construction is completed and the occupancy permit has been received! The first few months will be particularly busy with activities including:

- Manage the artist selection process. Will you form a selection committee? What will the selection process be? How will you market the units?
- Engage the operator. Will the housing operator be internal staff or will you hire an external property manager?
- Sign leases with tenants. How will you ensure that tenants understand the rental agreement, rental rates, terms, and their rights under the Residential Tenant Act?
- Move tenants into the building. How will the move-in processes, and inspections be scheduled and managed?
- Budgeting. How will you ensure that rents and any subsidies can cover operating expenses such as day-to-day maintenance and long term replacement costs of major systems? How much do you need to budget for a capital reserve?
- Programming. Will residents be involved in community-building and governance? Will there be a residents committee? How will they be supported?

Navigating City Regulations

City land use regulations and policies determine where artist housing can be built.

Key takeaways from this table:

- Artist housing broadly defined as where artist can live and work (in the same building or same neighbourhood)
- This can only happen in limited areas in the city with outright approval; otherwise will need to seek conditional approval or rezoning
- With the exception of a few zoning districts, artist studios that are permitted outright are typically zoned in areas where residential are not permitted outright.
 - Exceptions: HA-1, HA-1A, HA-3

	ARTIST STUDIO	ARTIST STUDIO CLASS A	ARTIST STUDIO CLASS B	PRODUCTION/ REHEARSAL	EVENT SPACE	LIVE WORK	RESIDENTIAL ASSOCIATED WITH ARTIST STUDIO	RESIDENTIAL ASSOCIATED WITH ARTIST STUDIO A	RESIDENTIAL ASSOCIATED WITH ARTIST STUDIO B	
	Residential unit in another part of the building									
COMMERCIAL (C, FC)	FC-2 C-1, C-2, C-2B, C-2C, C-2C1, C-3A, C-5, C-5A, C-6, C-7, C-8, FC-1									
INDUSTRIAL (I, IC, M, MC)		I-1, I-1A, I-1B, I-1C, I-2, I-3, I-4, IC-1, IC-2, IC-3, M-1, M-1B, M-2, MC-1, MC-2 IC-1, IC-2, IC-3, M-1A, MC-1, MC-2	I-2, I-3*, I-4, M-2 I-1, I-1A, I-1B, I-1C, I-2, I-3, I-4, IC-1, IC-2, IC-3, M-1, M-1A, M-1B, M-2, MC-1, MC-2	I-1, I-1B, I-1C, I-2, I-3, I-4, IC-1, IC-2, IC-3, M-1, M-1B, M-2, MC-1, MC-2, C-3A, C-7, C-8, FC-1, FC-2, I-1A, M-1A,			C-1, C-2, C-2B, C-2C, C-2C1, C-3A, C-5A, C-6, FC-1, FC-2*, IC-1, IC-2, IC-3, MC-1		I-1, I-1A, I-1B, I-2*, I-3*, I-4, M-1, M-1A, M-1B, M-2, MC-2	
HISTORIC AREA (HA)	HA-2	HA-1, HA-1A, HA-3	HA-1, HA-1A, HA-3	HA-1, HA-1A, HA-3 HA-2		HA-1, HA-1A, HA-2			HA-1, HA-1A, HA-3	
AGRICULTURE (RA-1)										
Residential (RT, RM, FM)	RT-3,	RM-10, RM-10N, RM-11, RM-11N, RM-12N				RM-10, RM-10N, RM-12N,	RT-3, RM-10, RM-10N, RM-11, RM-11N,	RM-12N		

Definitions

Mixed Use Residential - A building containing at least 1 principal dwelling unit and at least 1 non-dwelling use.

- Artist Studio
- Artist Studio - Class A
- Artist Studio - Class B
- Production/Rehearsal Studio
- Live Work Artist Studio
- Residential Unit
- Residential Unit associated with an artist studio

Land & Zoning Use

1. Zoning districts
2. Density bonusing
3. Inclusionary zoning
4. Establish by-right development

Financing

1. Property tax abatement
2. Grants
3. Land lease
4. Shared equity ownership

Regulatory

1. Streamline or prioritize permitting process
2. Development fee waiver
3. Parking reduction, waiver
4. Advocacy to higher levels of government

Programs

1. Community land trust
2. Partnership
3. Reserve fund

Affordable housing funding opportunities table

FUNDER	NAME OF FUND / PROGRAM	DESCRIPTION	MAX AMOUNT	AMOUNT PER UNIT	WHAT PHASE OF A PROJECT DOES IT FUND	TERMS
BC HOUSING	Community Housing Fund	The Community Housing Fund is a \$3.3-billion investment to build more than 20,000 affordable rental homes for people with moderate and low incomes by 2031-32. Approximately 9,000 of these homes are open or underway across the province. CHF is one of the many, available housing funds available. There is also an Indigenous Housing fund, a Supportive Housing Fund and a Women's Transitional Housing Fund.	Capital Grant: 35 yr forgivable mortgage - 158K per unit interim construction/takeout financing - 100% of constuction cost of residential component Operating subsidy - case by case	158K per unit (2023)	Development, construction, operating	35 year forgivable mortgage
BC HOUSING	Project Development Funding	The Project Development Fund (PDF) provides financing for eligible groups who have an affordable housing proposal but need additional financial support to advance their project to prepare a more fully formed and competitive proposal. This financing is intended to support eligible groups in responding to future BC Housing programs funded under Building BC.	\$250,000 Loan		Pre-development - feasibility / design	
CMHC	Affordable Housing Fund (Previously Co-Investment Fund) - New Construction	The Affordable Housing Fund provides capital to partnered organizations* for new affordable housing and the renovation and repair of existing affordable and community housing. Funds are provided as low-interest and/or forgivable loans and contributions.		Up to \$75K Per unit (25K base, 25K energy, 25k affordability)	development, construction	10 year term (Closed to pre-payment) with fixed interest rate, renewable for 10 years; Up to 50-year amortization for smaller monthyl payments; Up to 95% loan-to-cost for residential space; up to 75% loan to cost for non-residential Interest-only payments once loan is fully advanced Repayable loans considered first, then forgivable in addition for higher performing projects that exceed minimum requirements; or where cash low is insufficient and forgivable used to break-even
FEDERATION OF CANADIAN MUNICIPALITIES	Green Municipal Fund	Provide grants and loans to support the construction of new affordable housing project to achieve net-zero building energy performance.	\$10 million (60% grant and 40% loan) for up to 20% of total eligible project costs		Pre-development and capital	

Affordable housing funding opportunities table

FUNDER	NAME OF FUND / PROGRAM	DESCRIPTION	MAX AMOUNT	AMOUNT PER UNIT	WHAT PHASE OF A PROJECT DOES IT FUND	TERMS
BC HOUSING	BC Builds	BC Builds is a housing program, delivered by BC Housing, to speed up the development of new homes for middle-income working people throughout British Columbia. BC Builds uses government, community and non-profit owned land, low- cost financing, and grants to lower construction costs, speed up timelines, and deliver more homes that middle-income British Columbians can afford.		Up to \$225,000 per unit		
CITY OF VANCOUVER	Community Housing Incentive Program (CHIP)	To help non-profit and cohousing providers deepend levels of affordability and leverage senior government funding.	Up to 35-100K per HILs and Shelter rate unit			
VANCITY	Pre-development Loan	To help with soft costs associated with rezoning and development permit processes. These loans provide essential risk capital as the project advances into securing municipal approvals and more detailed design and planning.			soft costs associated with rezoning and development processes	2% simple interest repayable upon first drawing of construction financing
VANCITY	Pre-Construction Equity Loan	The longer-term patient nature of this loan provides greater financial stability for a project by allowing organizations to carry capital into the construction and occupancy phases, and can remain in a project up to 5 years post-occupancy.				2% simple interest; repayable upon the first refinancing of a take-out mortgage, after five years of operations
VANCITY	Acquisition Loan	Allows organizations to compete with investors and market developers on real estate acquisition opportunities by providing capital for down payments and short-term holding costs required to secure land and close on acquisition opportunities			Acquisition	3-5% simple interest

FUNDER	NAME OF FUND / PROGRAM	DESCRIPTION	MAX AMOUNT	AMOUNT PER UNIT	WHAT PHASE OF A PROJECT DOES IT FUND	TERMS
CANADIAN HERITAGE (FEDERAL)	Canada Cultural Spaces Fund	The CCSF supports the improvement of physical conditions for arts, heritage culture and creative innovation. The Fund supports renovation and construction projects, the acquisition of specialized equipment and feasibility studies related to cultural spaces.	up to 50% of total project; up to 90% if exceptional; max amount dependent on federal budget		Any	
BC ARTS COUNCIL	Arts infrastructure program	The Arts Infrastructure Program enables eligible organizations to develop and enhance spaces that support the work of B.C.'s arts and cultural practitioners.	Up to 250K for capital projects; up to 25K for planning projects		planning, research, capital, acquisition, equipment acquisition for cultural spaces	
CITY OF VANCOUVER	Cultural Spaces Grants	Capital grants for space improvements, research, capital, acquisition, expansion, and urgent life-safety upgrades. Operating grant stream to support facility operating costs for spaces providing affordable access to artists and arts orgs	up to 250K for capital. 25K planning/ critical assistance. 40K operating		Any	

Part 3: Capacity Building

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* To be further developed

An organization that is stepping into artist housing development should have a strategy to address the organizations' goals, objectives, and guide targets and priorities around artist housing.

What needs to happen for organizations that want to develop artist housing? How do you ensure that the organization has the right resources and capacity for development and operations?

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THE TEAM

As the project develops, the organization must ensure that all stakeholders are engaged in a manner that best supports the project's objectives. Experts with the necessary skills should be brought in early to aid in effective planning. The development team will evolve throughout the process; some members will remain for the duration, while others may join temporarily before transitioning out.

COMMUNICATIONS

It's crucial to keep everyone informed about progress and challenges. Clearly outline how information will be shared, including timing, delegation, and procedures. The Board needs sufficient information to make timely decisions regarding the execution of legal and financial documents.

MUTUAL UNDERSTANDING

All team members need to understand who is responsible for what. Written agreements and contracts are essential.

Key internal and external stakeholders and their roles.

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Board of Directors

The Board takes ultimate responsibility for the project, it is important to keep Board members engaged and informed.

Managers and Staff

Key management staff should be engaged throughout the development process to support the implementation of plans, oversee stages of the project, ensure smooth communication, and to prepare for the operation of the completed project.

Consultants

Professional consultants including architect, engineers, lawyer, development consultants etc, are responsible for carrying out the development tasks, provide complete and accurate information to the key management staff and board, allowing them to consider options and make informed decisions to guide the project.

Financing and Funding Agencies

Government funding programs from BC Housing, CMHC, may have program requirements that would impact the project. Financing institutions or lenders have their own terms as well. These should be reviewed as the development process takes place.

Partners

Other partners may include other areas of government, other nonprofit organizations with complementary values, as well as the private sector.

Contractors

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Contractors come in at the construction stage of the project including builders, plumbers, framers, carpenters, electricians, landscapers.

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