

Affordable Housing: Myths, Facts, and Suites

What is Affordable Housing?

In Canada, housing is considered “affordable” if it costs less than 30% of a household’s income. Many people think the term “affordable housing” refers to only rentals or subsidized housing, but in reality, it is a broad term that includes all kinds of homes: rental, ownership, co-op, apartments, townhouses, single detached homes, etc. Housing that may be considered “affordable” for some residents may also be “unaffordable” for others – that is why we must have a variety of housing options!



Jenny is providing rental income for her landlords while enjoying the benefits of living downtown in a walkable downtown neighbourhood close to the riverfront trail network where she walks her dog.

This is Jenny. She is 31 years old and just moved to Quesnel from Edmonton to pursue a career opportunity in geology. Jenny owns a dog and currently rents a one-bedroom bungalow for \$900, not including utilities in North Quesnel. Her landlords live in the Cariboo Regional District and purchased the home as their “renovation” project, and plan to eventually move there as they age to be closer to City services. Jenny is not sure if she wants to make Quesnel her forever home or not, so renting makes more sense for her while she grows her career and explores the community. By living in the bungalow,

Let’s Build Community

The Housing Needs Assessment, Gap Analysis & Action Plan revealed that 45% of Quesnel residents are unable to purchase the single-family detached homes that are currently available on our market. That is *half* of our community! The report also indicated an ageing population looking to downsize, but Quesnel has limited housing options. As well, young professionals, students and seniors who are unable / not ready to purchase a home and looking to rent have few options on where to live. As housing costs in the province rise faster than incomes and earnings, we need to work to adjust housing policies to allow for a greater variety of housing and build our community.



This is Devin. He is 23 years old and moved to Quesnel from Vancouver after finishing his degree at UBC. Devin has been offered an entry-level job in operations with the Ministry of Transportation. He currently rents a secondary suite in West Quesnel for \$750 all-inclusive. By renting a suite, Devin has lower living costs and can save money for a future down payment on a home, while providing a mortgage helper and additional income for his landlords. It’s Devin’s first time living away from home, and he enjoys the comfort of knowing that his landlords are living upstairs in case he needs any help. Likewise, when Devin’s landlords go to work or on vacation, they can be at ease knowing Devin is around to take care of their home.

Myth: Affordable housing won't fit with the character of the neighbourhood.

Reality: Affordable housing must comply with the same building restrictions and design standards as market-rate housing, and is designed to fit in with the character of the neighbourhood

Myth: Property values will go down.

Reality: Ontario's HomeComing Coalition study on affordable housing conclude that there is no negative impact on property values. In fact, homes with secondary suites in them often have an increased assessment value as they provide an asset.

Myth: Crime will increase.

Reality: A Canadian study by the Wellesley Institute of 146 supportive housing sites concluded that "there was no statistically significant evidence that supportive housing led to increased rates of reported violent, property, criminal mischief, disorderly conduct or total crimes." In fact, the future occupants of new affordable housing often already live in the neighbourhood.

Myth: Traffic will increase and parking will become a problem.

Reality: Like any new development, a higher density or allowing secondary suites must meet the municipality's parking requirements. Also, multiple-family dwellings near quality transit services are likely to attract residents with lower levels of car ownership, as are dwellings geared to older people, people with disabilities, and families with lower incomes.

Myth: There will be a strain on public services and infrastructure.

Reality: When considering higher densities, the City includes a policy that anticipates potential infrastructure upgrades and directs growth in appropriate areas. A homeowner will not be allowed to construct an accessory dwelling unit if their lot servicing is unable to support it. Higher density development (e.g. apartments and infill) can provide the larger customer base needed to increase the range and quality of available services, such as public transit.



This is Megan and Michael. They are 42 years old and are Devin's landlords. Michael grew up in Quesnel and met Megan while working in Kamloops. Megan is originally from Kamloops. Megan and Michael bought their home in West Quesnel 15 years ago, where they raised their now-grown child. When secondary suites became legal, Megan and Michael realized that they could easily convert their basement into a legal suite and gain additional income, which they can use to put towards retirement savings. Their child moved out to attend college in Lethbridge, so they do not need the extra space. Michael would love for his ageing mother to live in the suite in the next 5 to 10 years as her mobility is fading and isolation may become an issue. Megan and Michael carefully selected Devin as their tenant because he had reliable references and they trust he will be quiet and respectful of their home and neighbours.