

# **Affordable Housing in Canada and the Role of Municipalities**

**by**

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# Approval

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## **Ethics Statement.**

The author, whose name appears on the title page of this work, has obtained research ethics approval from the Vancouver Island University Research Ethics Board for the research described in this thesis. The approved study is titled “Unpacking the Crisis: Affordable Housing and the Role of Municipalities.”

Ethics approval was granted on June 26, 2025, under REB File No. 103576, and is valid until June 25, 2026. The research was conducted in accordance with the ethical standards and protocols approved by the Research Ethics Board. Any modifications to the approved research protocol were required to be submitted to the Board for review and approval.

A copy of the ethics approval documentation has been filed with the Research Ethics Board at Vancouver Island University, and inquiries may be directed to that authority.

Vancouver Island University, Nanaimo, British Columbia.

## **Abstract.**

This thesis examines the housing affordability crisis in Canada through the lens of municipal governance, focusing on the role municipalities play in shaping housing supply through land use regulation, development approvals, and local administrative systems. While municipalities do not control macroeconomic drivers such as interest rates or immigration levels, they exert substantial influence over the feasibility, cost, and timing of housing delivery. Using a qualitative research approach, this study combines document analysis with semi-structured interviews with professionals involved in municipal planning and housing delivery. The findings identify systemic municipal barriers, including regulatory complexity, discretionary approvals, prolonged and uncertain timelines, institutional fragmentation, and political risk aversion. The analysis demonstrates that these barriers reflect a broader governance misalignment between housing need and municipal institutional design. The thesis concludes that municipalities can improve housing affordability within their existing authority by reforming zoning frameworks, streamlining approvals, improving information transparency, and realigning governance systems to prioritize housing outcomes while maintaining legitimate regulatory objectives.

**Keywords:** Housing Affordability; Municipal Governance; Development Approvals; Zoning reform; Planning Institutions

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Finally, I would like to thank my family and colleagues for their support throughout the completion of this program.

# Chapter 1.

## Introduction and Research Context

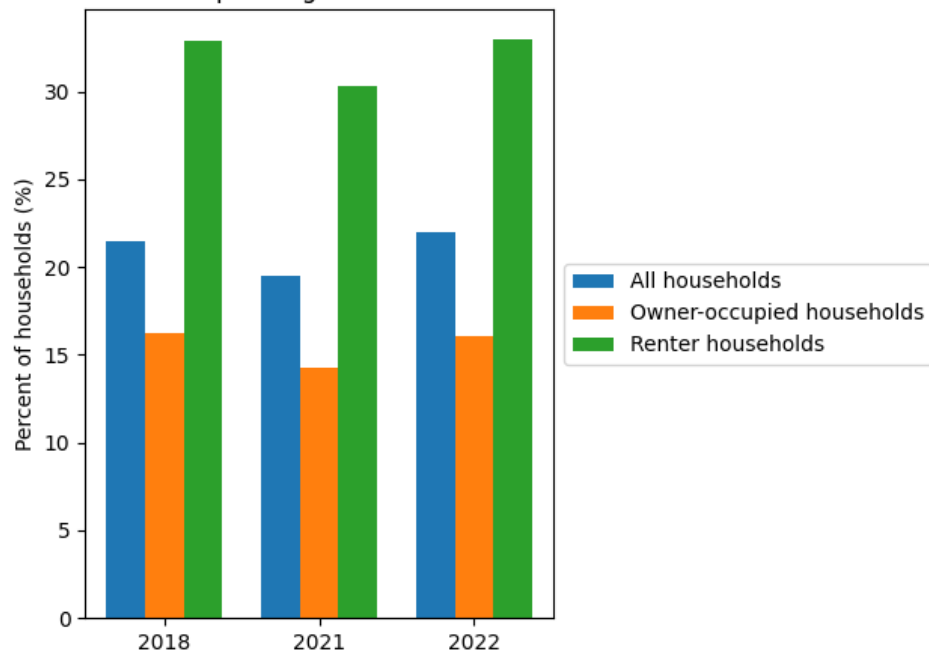
Housing affordability has emerged as one of the most significant and persistent public policy challenges in Canada. Over the past two decades, housing prices and rents have increased at a pace that has outstripped income growth in many regions, particularly in large metropolitan and high growth areas (Statistics Canada, 2023; CMHC, 2024). As a result, an increasing proportion of households exceed commonly accepted affordability thresholds, contributing to financial stress and reduced housing stability.

In Canada, housing affordability is typically measured using the benchmark established by the Canada Mortgage and Housing Corporation (CMHC), which defines housing as affordable when shelter costs do not exceed thirty percent of gross household income (CMHC, 2024). Shelter costs include rent or mortgage payments, utilities, property taxes, and condominium fees where applicable. Although this benchmark does not account for residual income differences or regional cost variation, it remains the most widely used national metric for assessing housing affordability.

Recent national data demonstrate persistent affordability pressures across both rental and ownership markets. Rental vacancy rates in many urban centres remain below levels typically associated with balanced market conditions, indicating structural supply constraints rather than short-term fluctuations

(CMHC, 2024). At the same time, declining homeownership rates in several provinces reflect increasing barriers to entry into the ownership market (Statistics Canada, 2023).

Share of Canadian Households Spending 30% or More of Income on Shelter Costs



**Figure 1 illustrates recent national trends in housing cost burdens, highlighting persistent differences between renter and owner households, based on data from Statistics Canada (Canadian Housing Survey, 2018, 2021, 2022)**

Over the past two decades, housing costs in Canada have increased

substantially faster than median household incomes in many regions.

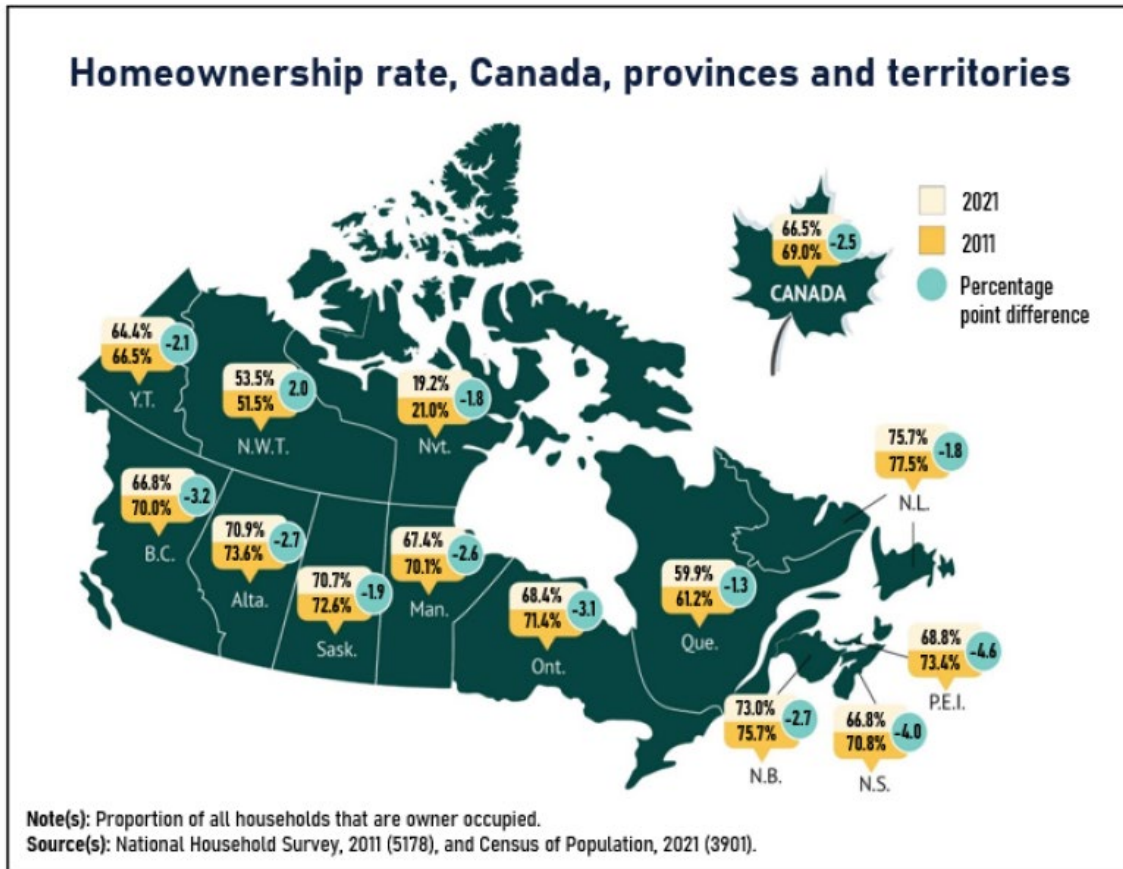
Persistently low vacancy rates, combined with elevated purchase prices, suggest

that supply has not fully adjusted to sustained demand pressures. International

comparative research reinforces this conclusion. The OECD (2021) finds that

housing affordability deteriorates most significantly in markets where supply

responsiveness is constrained by regulatory, institutional, and administrative factors.



**Figure 2 Homeownership rate in Canada by province and territory (2011–2021).** This figure illustrates changes in the proportion of Canadian households that are owner occupied, based on data from Statistics Canada (National Household Survey, 2011; Census of Population, 2021). Source: Statistics Canada.

The impacts of housing affordability extend beyond individual households. Research from CMHC (2024) and OECD (2021) links high housing cost burdens to broader economic and social outcomes, including reduced labour mobility, increased household indebtedness, and constraints on regional economic competitiveness.

While macroeconomic conditions influence housing demand, land use regulation and development systems operate primarily at the municipal level. Municipal governments regulate land use through zoning bylaws, official community plans, development approval processes, and infrastructure provision. These systems determine where housing can be built, what forms of housing are permitted, and how quickly new housing can be delivered.

However, municipalities operate within significant fiscal and institutional constraints. Canadian municipalities rely primarily on property taxation, user fees, and intergovernmental transfers to finance local services (Slack, 2006; Tassonyi, 2022). Unlike higher levels of government, municipalities have limited access to income or consumption taxes. As Slack (2006) explains, municipalities face a form of vertical fiscal imbalance, where expenditure responsibilities expand but revenue tools remain constrained. Municipalities are also prohibited from running operating deficits and are subject to provincial control over borrowing and taxation authority.

Tassonyi (2022) further emphasizes that property taxation, the principal municipal revenue source, is relatively inelastic compared to income and sales taxes. Property tax revenues do not automatically increase with economic growth in the same manner as broader tax bases. Moreover, development related revenues such as development charges are often cyclical and tied to construction activity, limiting their reliability as stable revenue sources.

At the same time, municipalities have experienced increasing expenditure pressures associated with infrastructure provision, growth management, and service delivery. Found (2022) notes that development charges and growth related financing mechanisms have become increasingly important tools for municipalities seeking to fund infrastructure expansion, but these mechanisms also influence development costs and housing feasibility.

The combination of constrained revenue tools, regulatory complexity, and expanded growth management responsibilities creates structural tension within municipal governance systems. Municipal planning frameworks were largely designed to manage incremental growth, coordinate infrastructure, and protect neighbourhood character. They were not designed to respond to sustained, national scale housing scarcity.

The OECD (2021) highlights that where regulatory frameworks are complex, discretionary, and fragmented across agencies, housing supply responsiveness declines. In the Canadian context, municipal approval processes, zoning restrictions, and infrastructure financing mechanisms collectively shape the pace and scale of housing production.

The central problem examined in this thesis is the structural misalignment between municipal governance systems and the scale and urgency of Canada's housing affordability challenges. Municipal regulatory frameworks, development approval systems, and financing structures were established under conditions of

different housing market dynamics. They now operate in an environment characterized by sustained supply pressures and national affordability concerns.

The purpose of this thesis is to examine how municipal governance systems influence housing supply and affordability outcomes within their existing authority. Rather than focusing on federal or provincial policy instruments, the analysis concentrates on municipal institutional design, regulatory processes, and fiscal tools that directly shape housing delivery.

The central research question guiding this thesis is:

**What actions should municipalities take to improve housing affordability within their existing jurisdiction?**

To address this question, the research examines the interaction between regulatory systems, approval processes, and municipal fiscal structures, and evaluates how these systems influence housing feasibility and delivery timelines.

This thesis proceeds from contextual analysis to empirical investigation. Chapter Two examines the historical evolution of Canada's housing system. Chapter Three reviews relevant academic and policy literature. Chapter Four outlines the municipal legislative and governance framework. Chapter Five presents research findings. Chapter Six analyzes these findings in relation to institutional constraints and governance structure. Chapter Seven provides recommendations grounded in municipal authority and institutional reform.

## **Chapter 2.**

### **Introduction**

Canada's housing affordability crisis did not emerge suddenly, nor can it be explained by a single policy failure or market shock. Instead, it reflects the cumulative result of long term institutional, fiscal, and regulatory transformations that reshaped how housing is financed, regulated, and delivered. Over several decades, the roles of federal, provincial, and municipal governments evolved in ways that reduced direct public provision, expanded reliance on market based delivery, and concentrated land use authority at the municipal level (Oberlander & Fallick, 1992).

This chapter situates current housing affordability challenges within that historical and institutional context. It traces the transition from postwar state supported housing provision to market dominated delivery, examines the growing financialization of housing, and analyzes how municipal zoning, development approvals, and infrastructure financing evolved alongside these changes. Together, these dynamics produced a governance environment in which municipalities are increasingly expected to facilitate housing production using regulatory tools not originally designed to manage sustained supply scarcity.

### **2.2 Postwar Housing Provision and the Role of Senior Governments**

In the decades following the Second World War, housing supply and affordability were treated as central public policy responsibilities in Canada. Rapid population

growth, urbanization, and the return of veterans generated widespread housing shortages that were viewed as threats to economic recovery and social stability. In response, the federal government assumed a leading role in housing finance and delivery, framing housing investment as part of national reconstruction and long-term economic development (Oberlander & Fallick, 1992).

Through the Canada Mortgage and Housing Corporation (CMHC), the federal government provided mortgage insurance, direct lending, and capital grants that reduced risk for private and nonprofit housing providers. Amendments to the National Housing Act expanded federal participation in rental housing and social housing programs. During the 1950s through the 1970s, purpose built rental housing represented a substantial share of new housing construction, contributing to a more balanced tenure structure (Oberlander & Fallick, 1992).

Federal housing policy also supported cooperative housing beginning in the 1960s and expanded public housing programs through federal provincial cost sharing arrangements. Tax incentives, including the Multiple Unit Residential Building (MURB) program introduced in the 1970s, further stimulated private investment in rental housing by enhancing after tax returns.

Publicly funded and assisted housing represented a meaningful portion of total housing production during this era. Importantly, housing supply was less exclusively dependent on private market feasibility thresholds because senior

government capital participation moderated exposure to land price escalation and cyclical credit conditions.

Municipal governments during this period largely functioned as facilitators of housing delivery rather than gatekeepers. Local planning systems focused on accommodating growth through subdivision approvals, infrastructure servicing, and zoning aligned with senior government housing objectives. Approval processes were structured primarily to coordinate expansion and service provision rather than to manage scarcity.

### **2.3 Withdrawal of Senior Government Housing Investment**

Beginning in the late 1970s and accelerating through the 1980s and 1990s, federal involvement in direct housing provision declined significantly. This shift reflected broader fiscal restraint policies and a growing preference for market led approaches to social policy. Sustained federal capital funding for new non-market housing was reduced, and responsibility for existing social housing was progressively transferred to provinces and municipalities (Oberlander & Fallick, 1992).

As direct public investment declined, housing supply became increasingly dependent on private market conditions, credit availability, and investor behaviour. The share of housing insulated from market price escalation decreased relative to earlier decades. Municipal governments retained

responsibility for land use regulation and development approvals but did not receive expanded fiscal tools to replace withdrawn federal investment.

This structural shift altered the balance between public and private roles in housing delivery. Whereas earlier housing production involved significant public capital participation, the post retrenchment system relied more heavily on private financing and market feasibility thresholds. The consequences of this shift became more pronounced in high demand urban regions where land values and credit conditions increasingly shaped development outcomes.

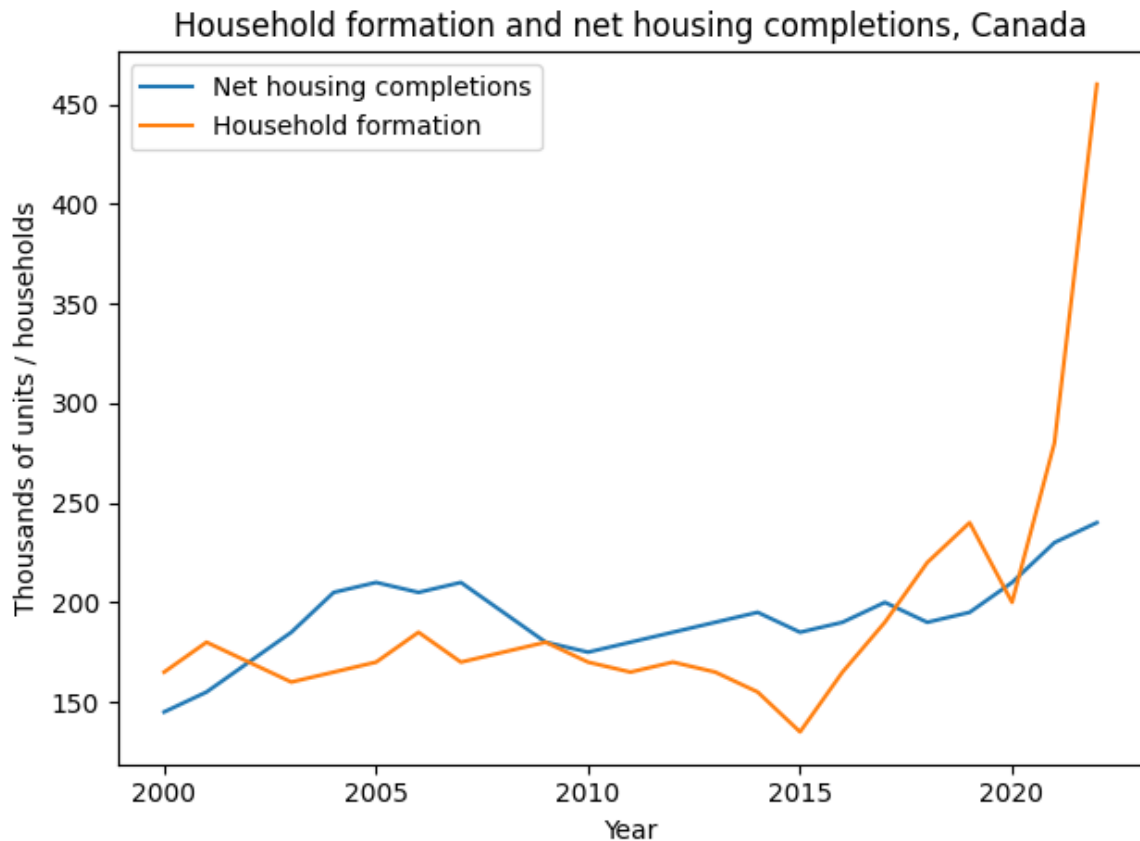
## **2.4 Financialization of Housing**

As senior government investment declined, housing markets in Canada became increasingly integrated with financial markets. August (2022) describes this process as the financialization of housing, in which housing assets are treated not only as shelter but as vehicles for wealth accumulation and investment return.

In a financialized environment, housing value is influenced by expectations of price appreciation, mortgage credit expansion, and investor participation. This shift increased the sensitivity of housing markets to interest rates, credit conditions, and global capital flows (August, 2022). Rather than being determined primarily by local construction costs and housing need, prices became more closely linked to financial market dynamics.

At the same time, long term housing supply did not consistently adjust to

sustained growth in household formation. Where supply responsiveness is limited, rising demand translates more directly into price escalation. As Glaeser and Gyourko (2002) demonstrate, in markets where regulatory constraints limit new construction, housing prices can diverge significantly from underlying physical construction costs.



**Figure 3 Household formation and net housing completions in Canada, 2000–2022. Source: Statistics Canada and Office of the Parliamentary Budget Officer; reproduced by author.**

As shown in Figure 3, household formation has increasingly outpaced net housing completions in recent years. This divergence reflects a structural supply imbalance that predates recent demand shocks. In such conditions,

financialization amplifies price pressures because constrained supply interacts with credit fueled demand (August, 2022; Glaeser & Gyourko, 2002).

Understanding financialization in this context is critical for analyzing municipal governance. Local regulatory systems increasingly operate within markets shaped by financial dynamics beyond municipal control, making approval timelines, zoning frameworks, and infrastructure financing decisive variables in determining whether supply can respond effectively.

## **2.5 Housing Supply Lag and Development Timelines**

Housing supply responds gradually to demand due to the time required to assemble land, secure approvals, obtain financing, and complete construction. Development processes involve sequential stages, including rezoning, subdivision approval, servicing agreements, and building permits.

Where regulatory systems are complex or discretionary, supply responsiveness declines. Glaeser and Gyourko (2002) argue that in high cost jurisdictions, regulatory constraints not construction costs, explain much of the divergence between housing prices and physical building costs. Delays and uncertainty increase development risk and carrying costs, particularly in markets characterized by rising land values.

Even where zoning permits additional density in principle, the time and uncertainty involved in approvals may delay or discourage housing production. These structural lags reinforce supply inelasticity in high demand urban regions.

## **2.6 Zoning, Regulatory Constraints, and Housing Supply**

Zoning is a core instrument of municipal land use regulation. It establishes permitted uses, density limits, and built form standards. In many jurisdictions, substantial areas of urban land are designated for low density development, requiring site specific rezoning for higher density projects.

Glaeser and Gyourko (2002) provide empirical evidence that in markets with restrictive land use controls, housing prices significantly exceed construction costs. Their analysis suggests that regulatory constraints create a wedge between market prices and physical building costs.

Rezoning introduces discretionary decision making, political uncertainty, and extended consultation processes. These processes increase development timelines and risk exposure. While zoning serves legitimate objectives related to compatibility and neighbourhood stability, its structure can influence the scale and pace of housing delivery.

In this context, regulatory design becomes directly linked to housing affordability outcomes.

## **2.7 Municipal Financing**

As senior governments withdrew from direct housing and infrastructure funding, municipalities assumed greater responsibility for financing growth related infrastructure. Development cost charges became central tools for recovering capital costs associated with roads, water, sewer, drainage, and parks.

This financing structure reflects the principle that growth should fund growth. However, embedding infrastructure costs within development budgets increases the cost thresholds required for project feasibility. In supply constrained markets, these costs may contribute to price escalation.

The fiscal structure within which municipalities operate shapes how regulatory and financing tools are deployed. Without direct capital participation from senior governments comparable to earlier decades (Oberlander & Fallick, 1992), municipalities rely more heavily on regulatory control and cost recovery mechanisms.

## **2.8 Regulatory Expansion and Risk Management**

Municipal regulatory environments expanded over time in response to evolving policy priorities related to environmental protection, safety, accessibility, and design quality. While these objectives are legitimate, cumulative procedural requirements may increase complexity.

Glaeser and Gyourko (2002) argue that where regulatory constraints accumulate, housing prices rise relative to construction costs. Rather than replacing outdated rules, regulatory systems often expand incrementally, increasing administrative layers.

This cumulative expansion contributes to slower approval timelines and higher development risk, particularly in markets already characterized by strong demand and financial market integration (August, 2022).

## **2.9 The Emergence of a Governance Gap**

The combined effect of federal withdrawal, financialization, regulatory accumulation, and municipal fiscal constraint is the emergence of a governance gap. Municipalities are expected to address housing affordability within institutional frameworks developed under different historical conditions.

Oberlander and Fallick (1992) document a period in which senior/ higher levels of governments played an active role in housing production. In contrast, contemporary housing systems rely heavily on private market mechanisms operating within regulated municipal land use frameworks. Glaeser and Gyourko (2002) demonstrate that in highly regulated environments, housing prices can substantially exceed construction costs. August (2022) further illustrates how financialization intensifies these pressures.

Together, these dynamics help explain why housing affordability has deteriorated despite growing policy attention. The next chapter examines the academic and policy literature on municipal housing systems to provide a framework for evaluating governance reform.

## **Chapter 3.**

### **3.1 Housing Affordability, Cost Burden, and Household Income**

This chapter reviews academic and policy literature relevant to housing affordability and the role of municipal governance in shaping housing outcomes.

The review focuses on three interconnected themes. First, it examines how housing affordability is defined and measured in the Canadian context. Second, it reviews literature on municipal land-use regulation, development approvals, and zoning practices. Third, it considers research on municipal finance, development charges, and institutional capacity.

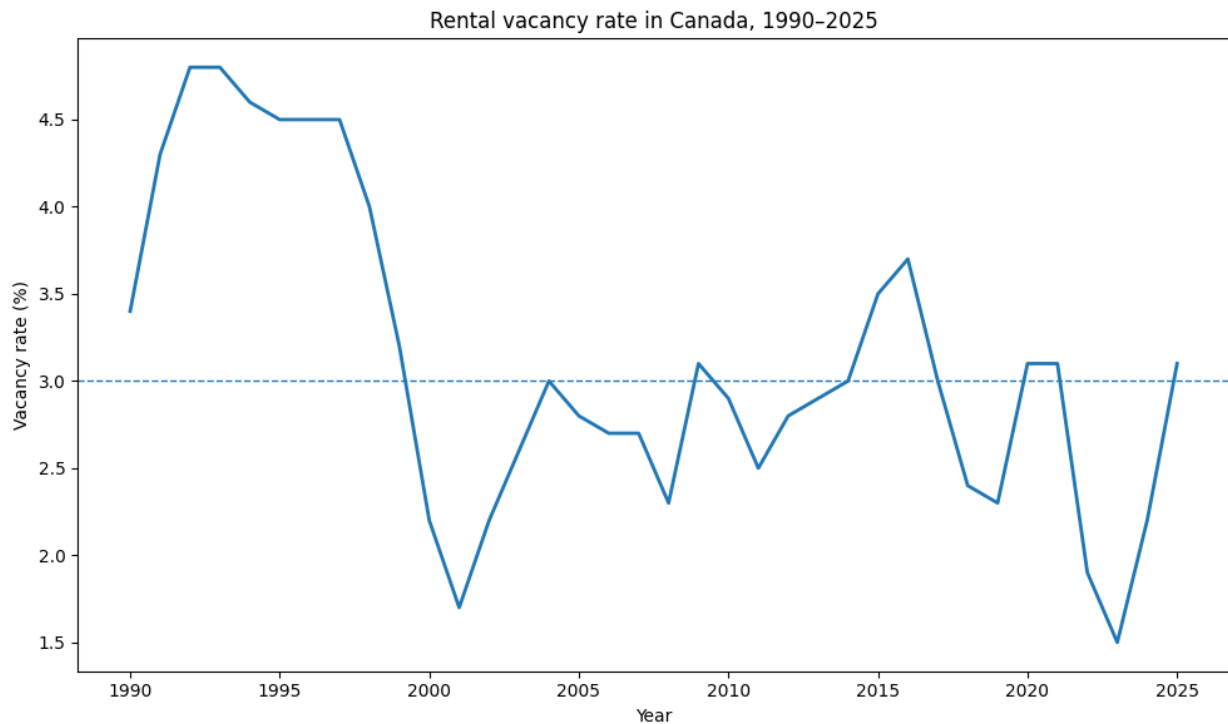
Together, this literature provides the conceptual foundation for understanding how municipal systems influence housing affordability. It also identifies structural tensions between housing need and the institutional tools available to local governments, which this study examines through empirical analysis.

Housing affordability in Canada is most commonly defined using the thirty percent income benchmark, whereby housing is considered affordable when shelter costs do not exceed thirty percent of gross household income (CMHC, 2024). Although widely used, scholars have identified limitations in this measure. It does not account for differences in household size, regional cost variation, or the residual income available after housing costs are paid (Pomeroy, 2018). Nevertheless, it remains a consistent national indicator for monitoring trends.

Statistics Canada (2023) reports that a growing share of renter households exceed the thirty percent affordability threshold, particularly in large metropolitan regions. These findings suggest that affordability pressures reflect systemic conditions rather than isolated market fluctuations.

### **3.2 Rental Market Dynamics: Rents, Vacancy Rates, and Affordability**

Rental market conditions are central to understanding housing affordability pressures. Vacancy rates serve as a key indicator of market balance. Sustained vacancy rates below approximately three percent are generally associated with upward pressure on rents and limited tenant mobility (CMHC, 2024).



**Figure 4 Rental vacancy rate in Canada, 1990–2025. Source: Canada Mortgage and Housing Corporation (CMHC), Rental Market Survey (October editions); compiled by author.**

As illustrated in Figure 4, Canada’s rental market has operated below commonly accepted balance thresholds for extended periods. Following higher vacancy rates in the early 1990s, vacancy levels declined sharply and have remained structurally constrained in many regions. Persistent vacancy rates below three percent indicate sustained supply limitations rather than temporary cyclical tightness.

Historical analysis helps contextualize this shift. Oberlander and Fallick (1992) document that during the postwar era, federal housing programs supported significant levels of purpose-built rental construction through cost sharing

arrangements and direct capital participation. The withdrawal of sustained federal rental incentives in later decades altered the production landscape, increasing reliance on private market feasibility conditions.

Rental housing is particularly sensitive to regulatory and financing conditions because it depends on long-term operating income rather than upfront unit sales. Where approval timelines are extended or uncertain, financing costs increase and feasibility margins narrow (OECD, 2021). August (2022) further argues that the financialization of housing has intensified these pressures by integrating rental housing more closely into investment and capital markets.

Together, these dynamics reinforce the importance of municipal land-use regulation and approval systems in shaping rental supply outcomes.

### **3.3 Housing Supply Constraints and Long-Term Production Limits**

A substantial body of economic literature emphasizes the importance of supply responsiveness in maintaining housing affordability. Where housing supply can adjust flexibly to increases in demand, price escalation tends to moderate over time. Where supply is constrained, price and rent increases become more severe and persistent (OECD, 2021).

Glaeser and Gyourko (2002) demonstrate that in highly regulated markets, housing prices can diverge significantly from underlying construction costs. Their analysis shows that regulatory constraints, rather than physical building costs, explain much of the observed price wedge in high-cost jurisdictions.

In the Canadian context, CMHC (2024) and Statistics Canada (2023) report that housing completions have not consistently kept pace with population growth and household formation in major metropolitan areas. This structural imbalance reinforces affordability pressures, particularly in rental markets.

The literature increasingly recognizes that supply constraints are shaped not only by market demand but by institutional factors, including zoning frameworks, approval timelines, and infrastructure financing structures. These factors are concentrated at the municipal level.

### **3.4 Institutional Factors and Municipal Governance**

Land-use regulation plays a central role in housing supply outcomes. Zoning bylaws determine permitted uses, density limits, and built form standards. In many Canadian municipalities, substantial portions of residential land remain zoned for low density detached housing, limiting opportunities for multi-unit and “missing-middle” housing forms.

Where higher density projects require site specific rezoning, proposals are subject to discretionary review and extended consultation processes. Glaeser and Gyourko (2002) provide empirical evidence that restrictive zoning contributes to higher housing prices relative to construction costs.

Eidelman (2022) notes that Canadian municipalities operate within provincial legislative frameworks that define both authority and constraint. While municipalities control land-use decisions, they do so within institutional systems

originally structured for growth management rather than sustained affordability intervention.

August (2022) situates zoning within a broader political economy context, arguing that financialized housing markets interact with local regulatory systems in ways that amplify price effects when supply is constrained.

### **3.5 Mortgage Regulation and Homeownership Affordability**

Beyond zoning, development approval processes significantly influence housing outcomes. Approvals often involve multiple stages, including rezoning, development permits, servicing agreements, and building permits. Each stage introduces potential delay and administrative complexity.

OECD (2021) identifies fragmented approval systems and discretionary review processes as factors that reduce supply responsiveness. Extended timelines increase financing, holding, and soft costs, which are incorporated into housing prices and rents.

Glaeser and Gyourko (2002) argue that regulatory delay contributes to divergence between market prices and physical construction costs in constrained jurisdictions. In markets characterized by high land values and financialized demand, approval uncertainty further amplifies price pressures.

Variation in approval timelines across municipalities reflects differences in institutional capacity, organizational design, and regulatory culture rather than statutory requirements alone.

### **3.6 Land-Use Regulation and Development Approvals**

Municipal fiscal structures shape housing feasibility. Canadian municipalities rely primarily on property taxation, user fees, and development charges for revenue (Slack, 2006). As senior government capital participation declined, municipalities increasingly relied on development charges to finance growth related infrastructure (Found, 2022).

Development charges are grounded in the principle that growth should pay for growth. While this approach supports fiscal sustainability, it embeds infrastructure costs directly within housing development budgets. In supply constrained markets, these costs are largely passed through to purchasers and renters.

Slack (2006) emphasizes that municipalities operate under fiscal constraints, including balanced budget requirements and limited borrowing authority. Without direct capital participation comparable to earlier federal housing programs (Oberlander & Fallick, 1992), municipalities rely more heavily on regulatory and cost recovery mechanisms.

### **3.7 Institutional Capacity, Accountability, and the Cost of Approval Delays**

Recent studies highlights the importance of institutional capacity within municipal planning systems. Capacity includes staffing levels, technical expertise, organizational structure, and decision making authority. Under resourced planning departments may struggle to manage application volumes and regulatory complexity, contributing to longer approval timelines (Eidelman, 2022).

OECD (2021) notes that fragmented governance and unclear accountability structures can reduce supply responsiveness even where zoning formally permits increased density.

August (2022) situates these institutional dynamics within broader financialized housing systems, arguing that regulatory delays interact with credit driven demand and land value escalation.

While substantial literature examines zoning and fiscal structure, fewer studies explore how planners and municipal officials experience these constraints in practice. This study addresses that gap through qualitative analysis of policy documents and interviews with planning professionals, providing the evidence-based foundation for the chapters that follow.

## **Chapter 4.**

### **4.1 Introduction**

Housing affordability in British Columbia is shaped by a complex institutional framework involving multiple orders of government, legislation, and local policy tools. While broader economic forces influence housing demand, municipalities play a central role in regulating land use, administering development approvals, and coordinating the infrastructure required to support housing delivery. This chapter provides the institutional and policy context necessary for interpreting the evidence-based findings presented in Chapter Five.

The purpose of this chapter is to outline the legislative authority, governance structures, and planning tools that define municipal involvement in housing delivery in British Columbia. It situates municipal decision making within provincial legislation, clarifies the scope and limits of municipal authority, and describes the development approvals framework through which housing projects are evaluated. Establishing this context is essential for understanding how municipal systems shape housing outcomes in practice.

### **4.2 Division of Responsibilities Across Orders of Government**

Housing governance in Canada involves shared responsibility across federal, provincial, and municipal governments. The federal government influences housing primarily through fiscal policy, mortgage regulation, taxation, and funding programs administered by the Canada Mortgage and Housing Corporation.

Provinces hold constitutional authority over municipalities and land use planning, while municipalities exercise delegated powers to regulate development at the local level.

In British Columbia, municipalities derive their authority from provincial legislation, primarily the *Local Government Act* and the *Community Charter*.

These statutes establish the legal framework within which municipalities regulate land use, levy fees, and administer development approvals. While municipalities have discretion in shaping local planning policy, they must operate within the boundaries set by provincial law.

This governance structure places municipalities at the front line of housing delivery while limiting their fiscal and legislative capacity. Municipal governments are expected to accommodate growth, address affordability, and manage development impacts, yet they lack access to broad based revenue tools such as income or sales taxes. As a result, municipalities rely heavily on regulatory instruments and development-based financing mechanisms to influence housing outcomes.

#### **4.3 Municipal Planning Authority in British Columbia**

Municipal planning authority in British Columbia is exercised through statutory and regulatory instruments.

Official Community Plans establish long-term land use visions and policy objectives, including housing supply targets, density distribution, and growth

management strategies. These plans guide decision making but do not independently grant development rights.

Zoning bylaws provide the primary regulatory mechanism controlling land use, density, height, setbacks, and permitted uses. Development that complies with zoning may proceed subject to building permit requirements. Where zoning does not permit a proposed form of development, rezoning is required. Rezoning introduces discretionary approvals and public hearings.

Municipalities may also adopt development permit areas, design guidelines, parking standards, and environmental protections. These tools address site specific considerations and design objectives, but they also introduce additional review requirements that can influence project feasibility and timelines.

Municipal planning authority therefore combines rule-based regulation with discretionary oversight. This structure shapes how housing proposals are evaluated and approved at the local level.

#### **4.4 The Development Approvals Process**

The development approvals process in British Columbia typically involves multiple sequential stages, depending on the nature of the proposal. These stages may include Official Community Plan amendments, rezoning, development permits, subdivision approval, servicing agreements, and building permits.

Each stage may involve review by planning, engineering, building, and external agencies. Projects involving increased density or changes to permitted use commonly require discretionary approvals and public hearings, which can extend timelines and increase uncertainty.

The absence of standardized provincial requirements for development approvals results in significant variation across municipalities. Approval timelines, documentation requirements, and procedural steps differ even for similar projects. This variation increases complexity for applicants and limits opportunities for benchmarking and performance comparison.

In supply constrained housing markets, differences in approval structure and coordination can affect development risk, financing conditions, and the timing of housing delivery.

#### **4.5 Development Cost Charges and Municipal Finance**

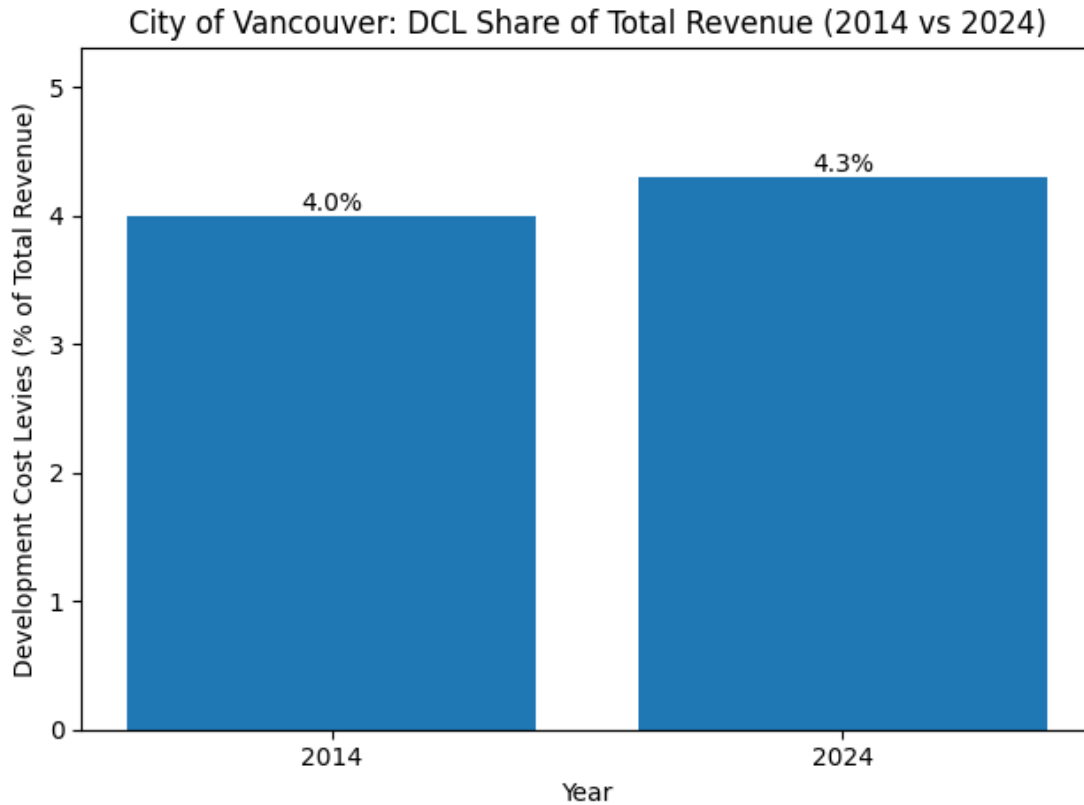
This section examines the role of Development Cost Charges within municipal revenue structures and how reliance on development-based financing has shifted between 2014 and 2024.

Using audited municipal financial statements, Development Cost Charge revenues are analyzed as a proportion of total consolidated municipal revenue. All figures presented in this section are calculated by dividing Development Cost

Charge revenues by total consolidated municipal revenues as reported in each municipality's audited annual financial statements.

Development Cost Charges are grounded in the principle that growth should pay for growth. They recover capital costs associated with infrastructure required to service new development.

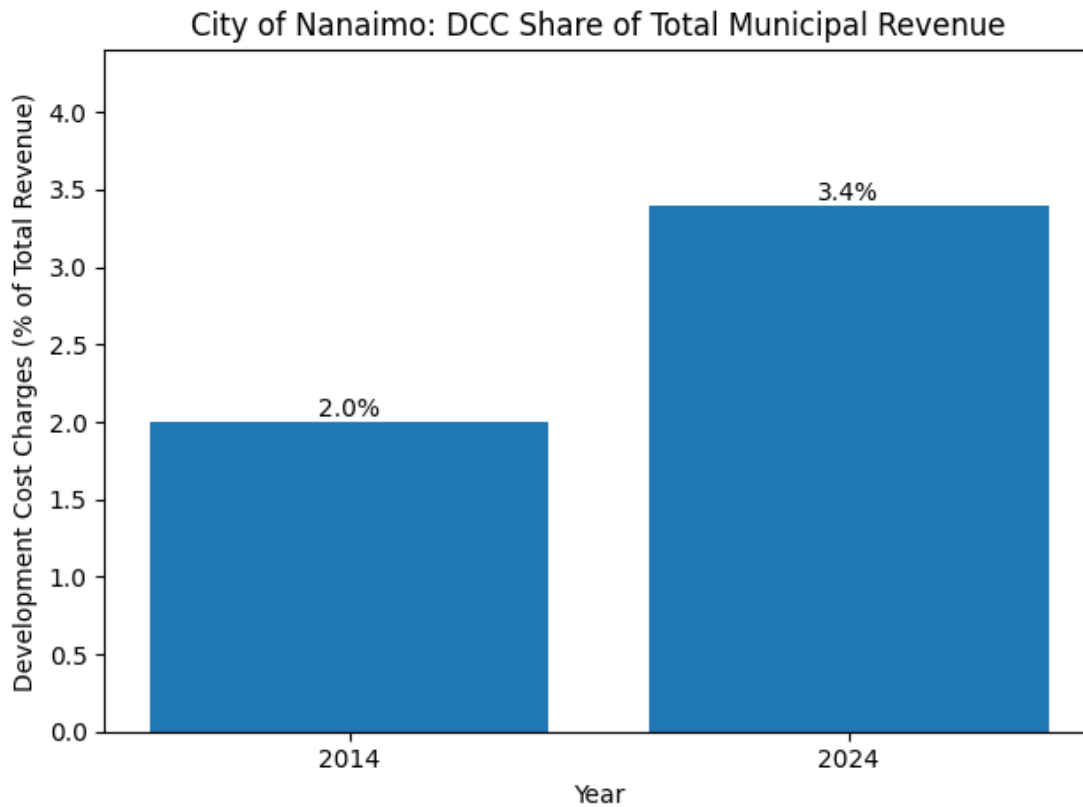
In Vancouver, Development Cost Levies accounted for approximately 4.0 percent of total municipal revenue in 2014 and approximately 4.3 percent in 2024.



**Figure 6 Growth in Development Charges as a Share of Municipal Own Source Revenue (2014–2024) Note: Percentages are calculated using Development Cost Levy revenues divided by total consolidated municipal revenues, as reported in the City of Vancouver’s audited annual financial statements.**

As shown in Figure 6, although Development Cost Levy revenues increased in absolute terms, their proportional contribution to total municipal revenue remained relatively stable.

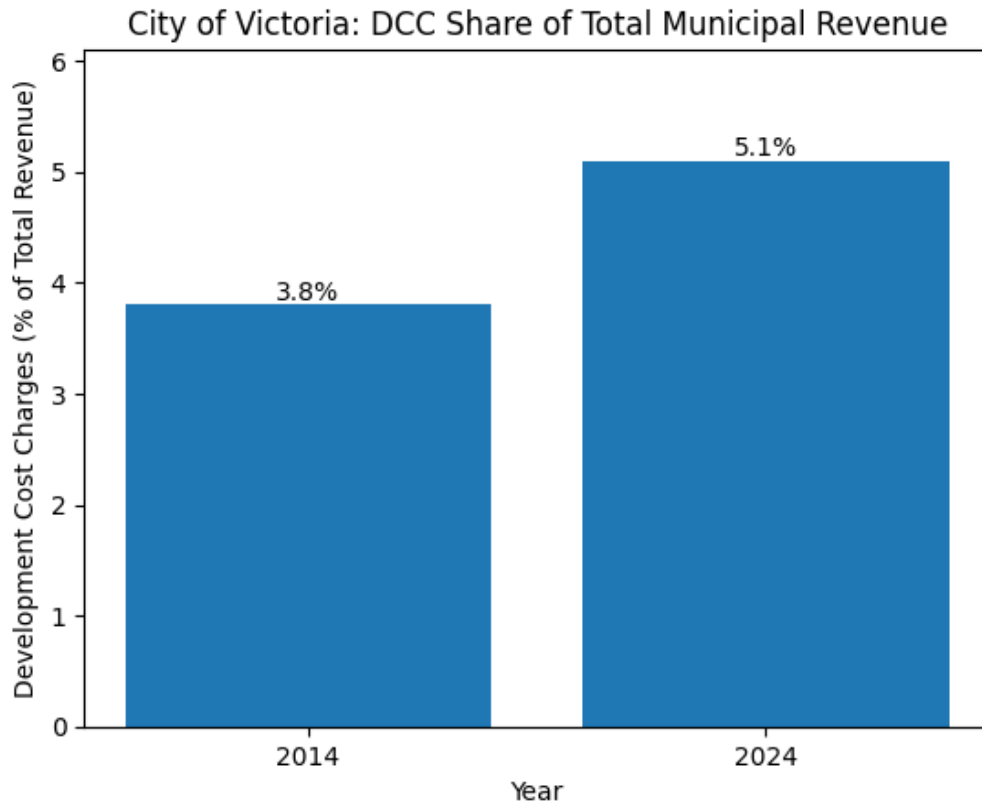
In Nanaimo, Development Cost Charges accounted for approximately 2.0 percent of total municipal revenue in 2014 and approximately 3.4 percent in 2024.



**Figure 7 Development Cost Charges as a Share of Total City of Nanaimo Revenue (2014 and 2024) Note: Percentages are calculated using Development Cost Charge revenues divided by total consolidated municipal revenues, as reported in the City of Nanaimo’s audited annual financial statements.**

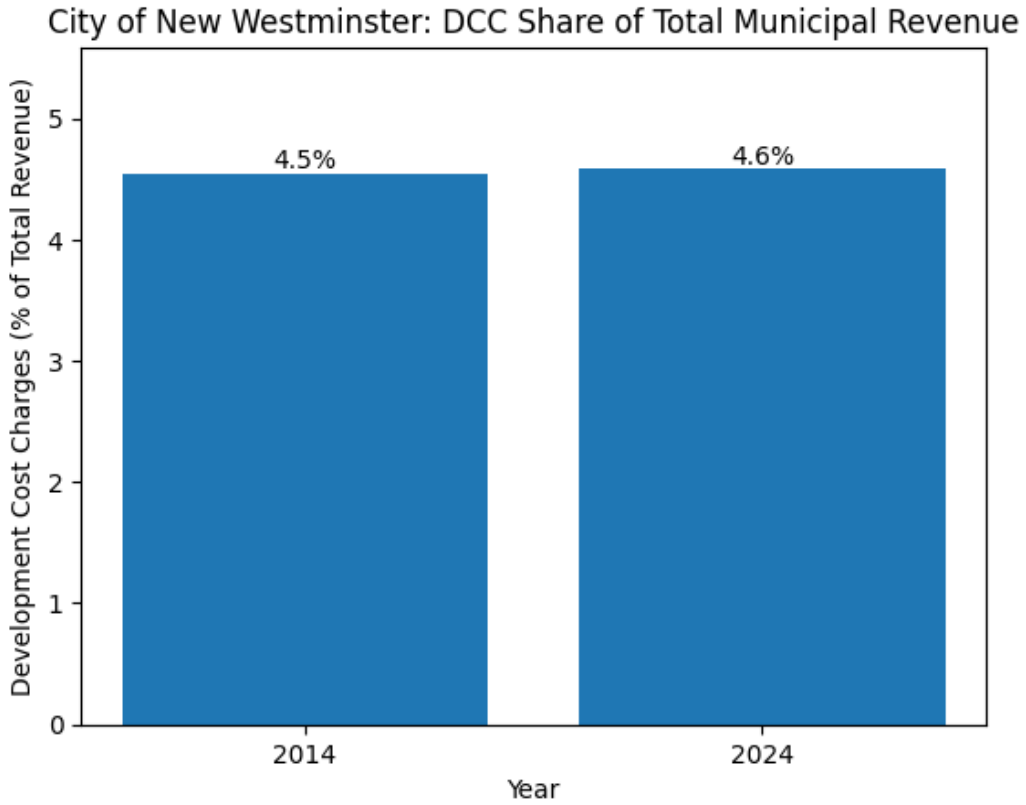
To assess whether Nanaimo represents a localized case or a broader municipal trend, additional municipalities were examined across British Columbia.

Victoria, New Westminister, and Kamloops display varying patterns. not only in absolute dollar terms but also as an increasing share of overall municipal revenue, indicating a growing dependence on development-based financing.



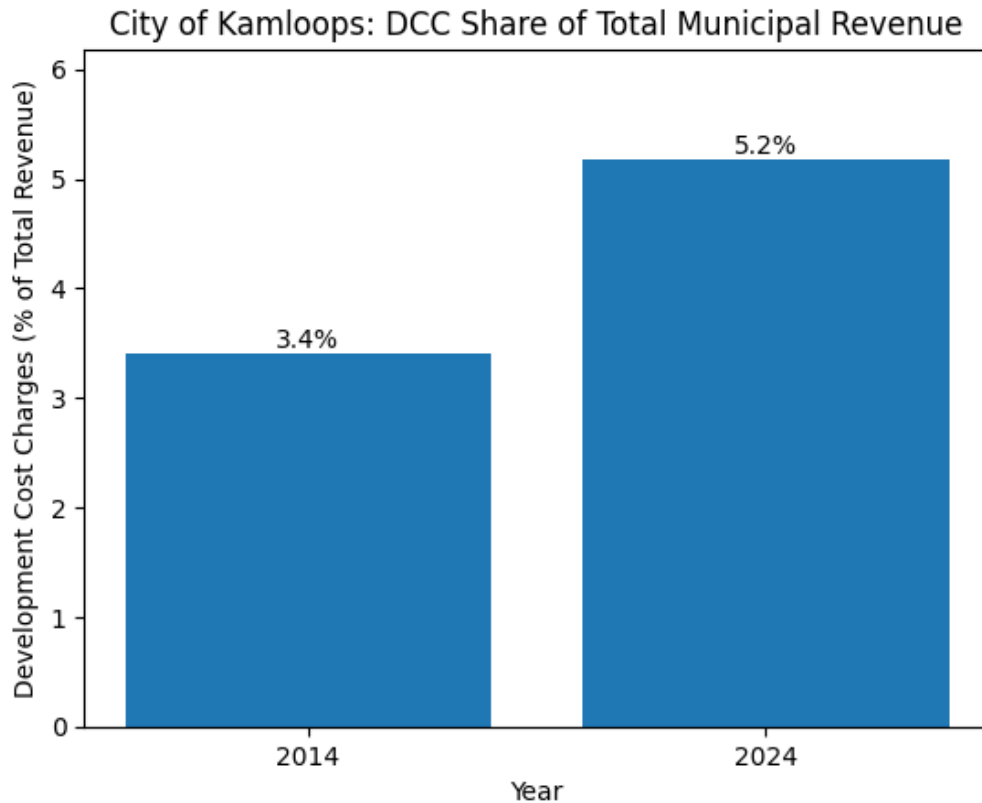
**Figure 8 Development Cost Charges as a Share of Total City of Victoria Revenue (2014 and 2024)**

*Note: Percentages are calculated using Development Cost Charge revenues divided by total consolidated municipal revenues, as reported in the City of Victoria's audited annual financial statements.*



**Figure 9 Development Cost Charges as a Share of Total City of New Westminster Revenue (2014 and 2024)**

*Note: Percentages are calculated using Development Cost Charge revenues divided by total consolidated municipal revenues, as reported in the City of New Westminster's audited annual financial statements.*



**Figure 10 Development Cost Charges as a Share of Total City of Kamloops Revenue (2014 and 2024)**

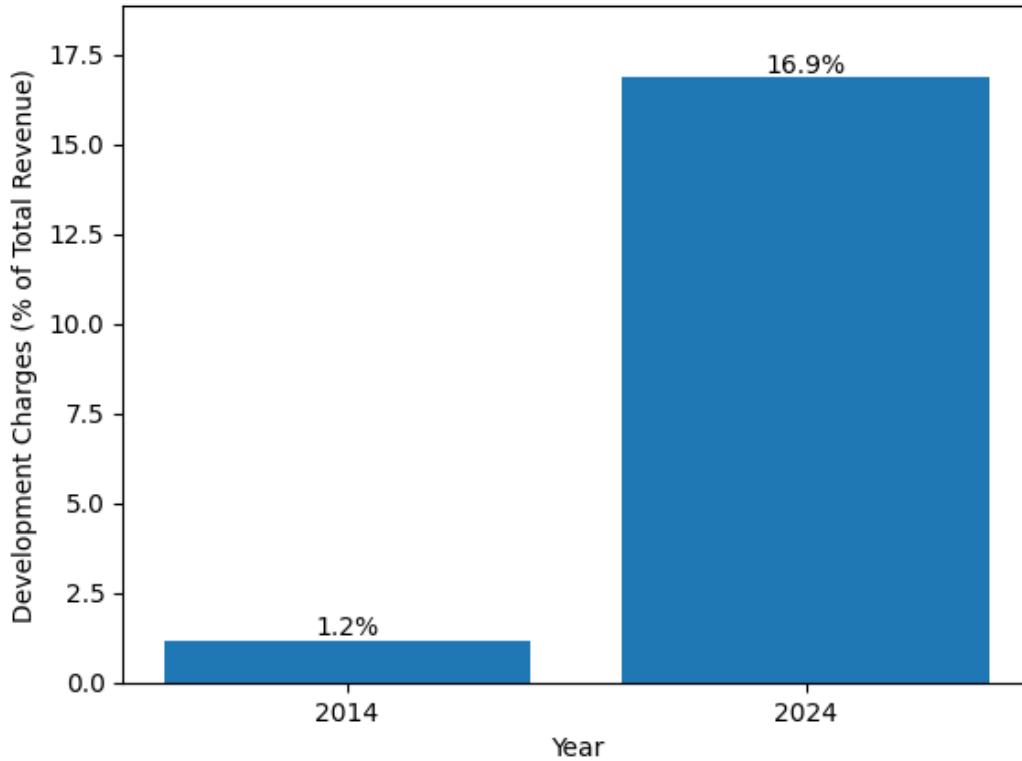
***Note: Percentages are calculated using Development Cost Charge revenues divided by total consolidated municipal revenues, as reported in the City of Kamloops' audited annual financial statements.***

Figures 8 through 10 present results for the Cities of Victoria, New Westminister, and Kamloops. Victoria shows a clear increase in reliance on development cost charges, rising from approximately 3.8 percent in 2014 to approximately 5.1 percent in 2024. Kamloops exhibits a similar trajectory, increasing from approximately 3.4 percent to approximately 5.2 percent over the same period. These patterns closely mirror Nanaimo's experience and suggest that mid sized and growing municipalities in British Columbia have increasingly relied on DCCs as a share of total municipal revenue.

New Westminster stands out as a notable exception. As shown in Figure 9, Development Cost Charges accounted for approximately 4.5 percent of total municipal revenue in 2014 and approximately 4.6 percent in 2024. Despite ongoing development activity, the proportional contribution of DCCs remained essentially flat. Alongside Vancouver, New Westminster represents a case where development charges have been integrated into a relatively stable and balanced municipal revenue structure.

A similar pattern is evident in Ontario municipalities as having an increased reliance on Development Cost Charges as a share of municipal revenues as shown below.

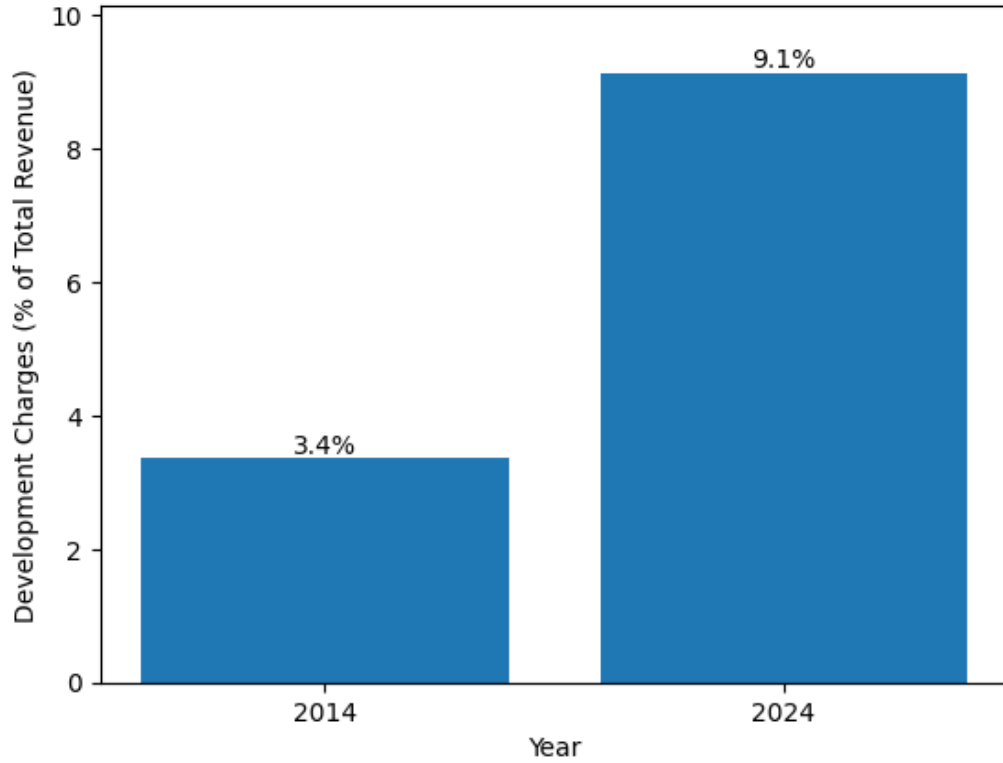
### City of Toronto: Development Charges as a Share of Total Municipal Revenue



**Figure 11 Development Cost Charges as a Share of Total City of Toronto Revenue (2014 and 2024)**

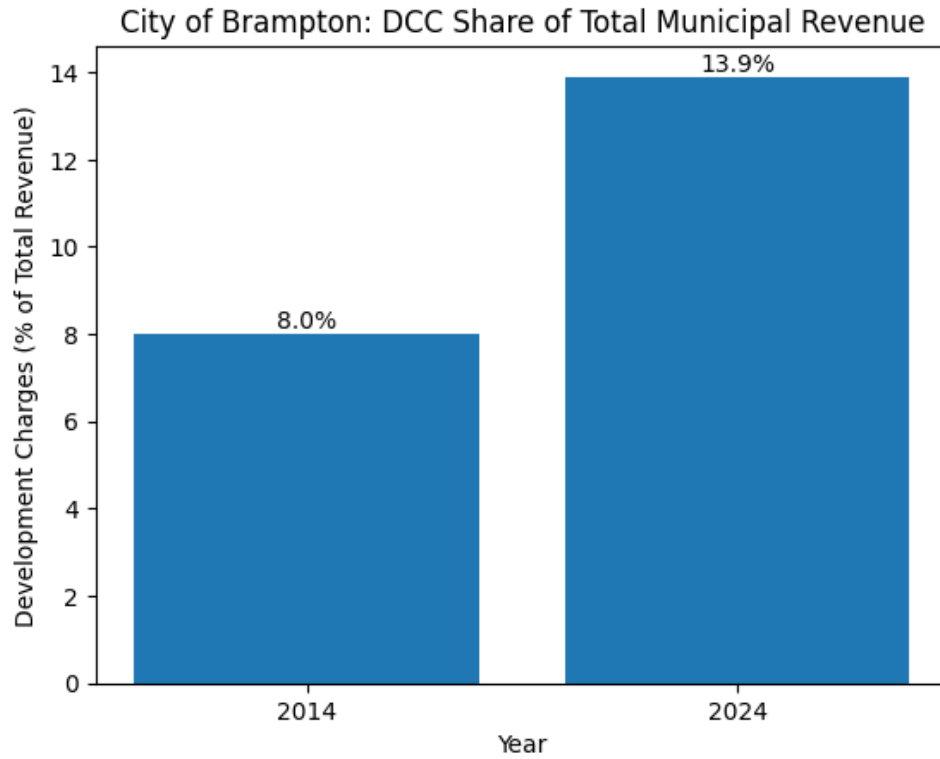
*Note: Percentages are calculated using Development Cost Charge revenues divided by total consolidated municipal revenues, as reported in the City of Toronto's audited annual financial statements.*

City of Ottawa: Development Charges as a Share of Total Municipal Revenue



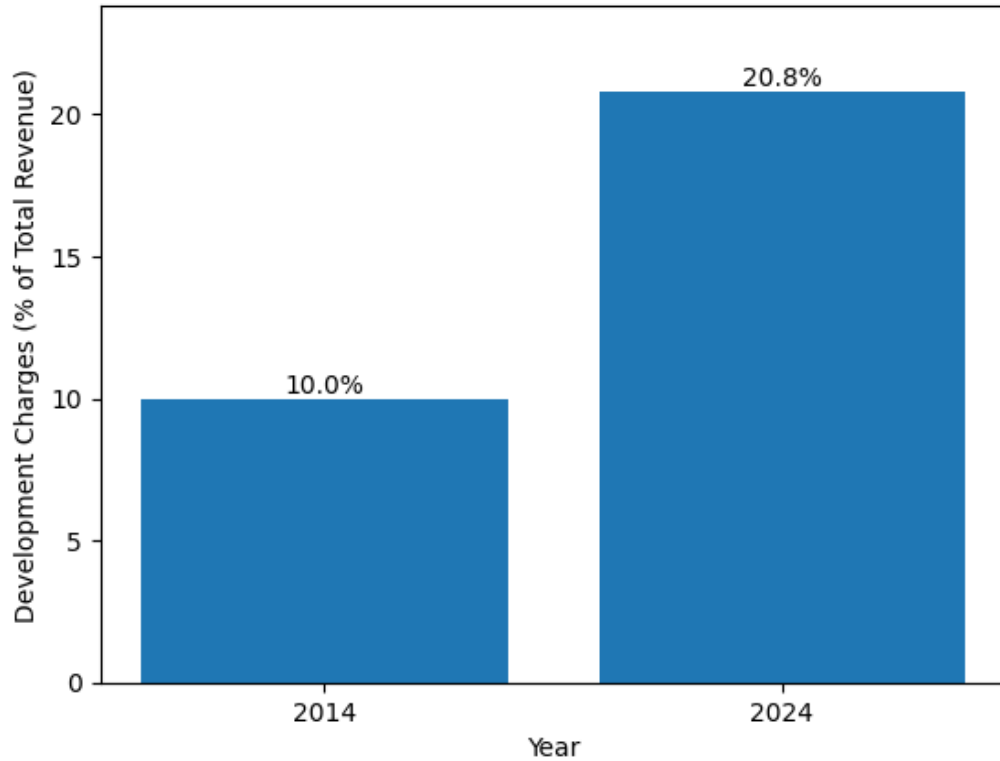
**Figure 12 Development Cost Charges as a Share of Total City of Ottawa Revenue (2014 and 2024)**

*Note: Percentages are calculated using Development Cost Charge revenues divided by total consolidated municipal revenues, as reported in the City of Ottawa's audited annual financial statements.*



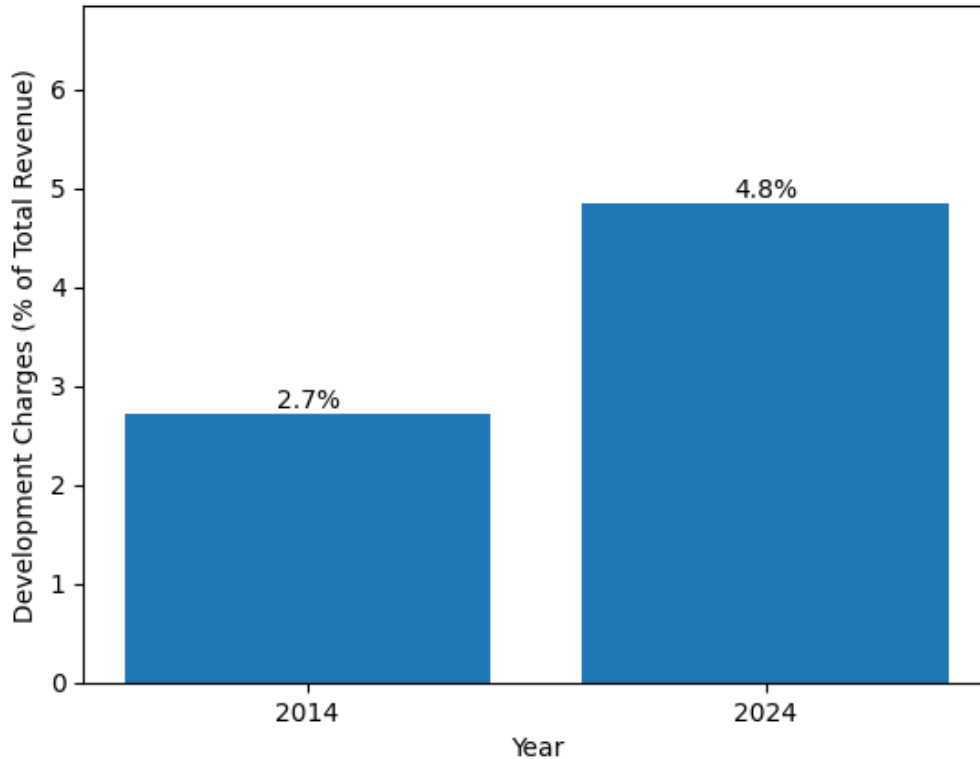
**Figure 13 Development Cost Charges as a Share of Total City of Brampton Revenue (2014 and 2024)**  
*Note: Percentages are calculated using Development Cost Charge revenues divided by total consolidated municipal revenues, as reported in the City of Brampton's audited annual financial statements.*

## City of Mississauga: Development Charges as a Share of Total Municipal Revenue



**Figure 14 Development Cost Charges as a Share of Total City of Mississauga Revenue (2014 and 2024)**  
*Note: Percentages are calculated using Development Cost Charge revenues divided by total consolidated municipal revenues, as reported in the City of Mississauga's audited annual financial statements.*

## City of Hamilton: Development Charges as a Share of Total Municipal Revenue



**Figure 15 Development Cost Charges as a Share of Total City of Hamilton Revenue (2014 and 2024)**

***Note: Percentages are calculated using Development Cost Charge revenues divided by total consolidated municipal revenues, as reported in the City of Hamilton's audited annual financial statements.***

Across jurisdictions, most municipalities show an increase in the proportional reliance on development-based revenue. The divergence between large, mature cities with stable shares and rapidly growing municipalities with rising shares highlights an important fiscal pattern. Municipalities experiencing the greatest infrastructure demands are often those most dependent on development charges to fund capital needs.

In supply constrained housing markets, this financing structure embeds infrastructure costs directly into the cost of new housing production. Because development charges are collected at the time of building, they become part of project pro-forma calculations and influence overall project feasibility. Where land values and construction costs are already high, increasing reliance on development-based revenue can narrow financial margins and affect the timing, scale, or viability of housing delivery.

This pattern also shapes municipal incentives. When infrastructure financing depends heavily on continued development activity, municipalities face a structural tension between fiscal sustainability and housing affordability objectives. Development charges support capital investment without increasing property taxes, yet they also increase the cost base of new housing. The institutional design of municipal finance therefore becomes directly connected to housing outcomes.

Understanding this fiscal structure is essential for interpreting the empirical findings in Chapter Five. The interviews and document analysis that follow examine how municipal officials navigate this tension in practice and how development based financing influences local decision making around housing supply.

#### **4.6 Discretion, Public Hearings, and Political Accountability**

Public hearings and discretionary approvals are central features of municipal planning in British Columbia. Rezoning and certain development permits require public hearings, providing opportunities for community input and political deliberation.

Discretionary decision making introduces uncertainty into housing delivery. Approval outcomes may depend on Council composition, neighbourhood opposition, or changing interpretations of policy. Municipal elected officials operate within an electoral environment that prioritizes responsiveness to existing residents. The benefits of new housing often accrue to future residents who do not participate in local elections. This imbalance can influence decision making and contribute to cautious approaches to housing approvals.

#### **4.7 Recent Provincial Interventions and Reform Efforts**

In response to worsening housing affordability, the Province of British Columbia has introduced legislative and policy reforms aimed at increasing housing supply and improving approval efficiency.

The Development Approvals Process Review identified regulatory complexity, limited performance measurement, and inconsistent procedures across municipalities as key challenges. While these reforms signal increased provincial involvement in municipal housing governance, implementation varies across

jurisdictions. Institutional capacity, staffing levels, and local political conditions influence how reforms are operationalized.

#### **4.8 Summary**

This chapter outlined the institutional and fiscal framework within which municipalities regulate housing in British Columbia. Municipal authority over land use, development approvals, and infrastructure finance places local governments at the centre of housing delivery, but within constrained fiscal and political conditions.

The increasing reliance on development-based financing, combined with discretionary approval processes and institutional variability, shapes the environment in which housing projects are evaluated and delivered.

Chapter Five builds on this context by examining how these institutional arrangements operate in practice through analysis of municipal documents and practitioner interviews.

## **Chapter 5.**

### **5.1 Introduction**

This chapter presents the findings from document analysis and semi structured interviews with professionals working in municipal planning, private development, construction, and public sector project delivery. The purpose was to understand how municipal systems shape housing delivery in practice.

Participants agreed that municipalities do not control broader economic factors such as interest rates or national demand pressures. However, they strongly influence housing supply through land use regulation, development approvals, and administrative processes. These systems affect how quickly housing is delivered, how much it costs, and what types of projects move forward.

Five themes emerged from the analysis: regulatory layering, discretionary approvals, approval timelines and delay costs, institutional capacity, and political risk. Together, these findings show how municipal governance structures influence housing outcomes.

## **5.2 Regulatory Layering**

A key finding is the cumulative effect of regulatory layering. Participants did not identify a single regulation as the primary problem. Instead, they described how many small requirements combine to slow projects and increase cost.

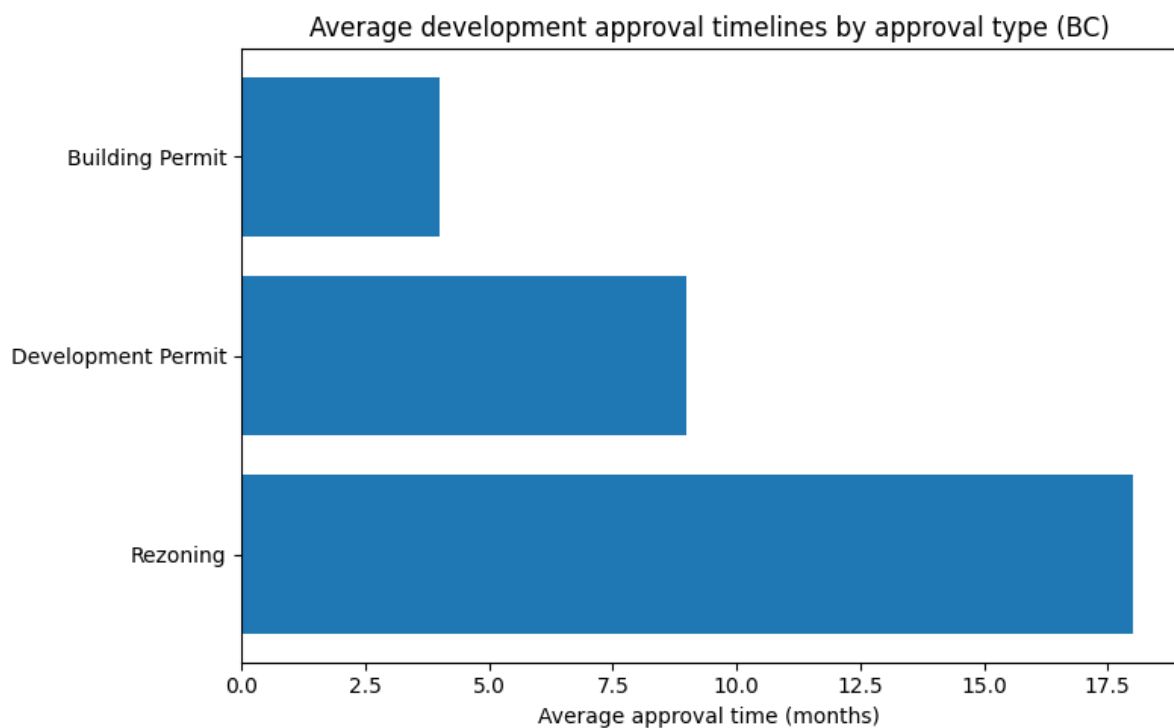
One municipal planning professional described the experience as “Death of the project by a thousand paper cuts.”

This phrase reflects how the system operates. Zoning rules, design guidelines, parking standards, servicing studies, environmental reviews, engineering reviews and building code requirements all apply to a single project. Each may be justified on its own. Together, they create friction.

Interview participants explained that requirements often emerge throughout the review process rather than at the beginning. Projects may need to be revised

multiple times as new issues arise. This extends timelines and increases professional and financing costs.

The Development Approvals Process Review supports this observation. It identifies rezoning and development permit stages as areas where layered policy interpretation contributes to delay.



**Figure 16 Relative average development approval timelines by approval type in British Columbia. Source: Author’s synthesis based on the Development Approvals Process Review (DAPR) Summary Report (Government of British Columbia, 2022).**

As shown in Figure 16, rezoning accounts for the largest share of total approval time. Interview evidence suggests that this reflects the interaction of multiple regulatory instruments rather than one restrictive rule.

### **5.3 Discretionary Approvals and Uncertainty**

Participants also emphasized the role of discretion in shaping housing outcomes.

An interview participant professional working in private development noted that even when a project aligns with municipal policy, “you’re still negotiating the project all the way through council.”

In many municipalities, zoning does not automatically allow the density needed to meet housing targets. Rezoning is therefore common rather than exceptional. This means that political approval becomes part of the development process.

Discretion introduces uncertainty. Design expectations, amenity requirements, and neighbourhood concerns are often interpreted differently over time.

Developers may not know early in the process whether a project will ultimately be approved.

Participants stressed that this uncertainty has financial consequences. Rental and affordable housing projects, which often operate with tighter margins, are less able to absorb redesign or prolonged negotiations. As a result, discretionary systems influence not only timing, but also the types of housing that are feasible.

#### **5.4 Approval Timelines and the Cost**

Time was one of the most consistent concerns raised in interviews.

A professional working in public sector project delivery stated, “It’s the amount of time it takes, and the costs associated to the time that it takes.”

Delays increase holding costs, financing costs, consultant fees, and exposure to market changes. The longer a project remains in review, the more vulnerable it becomes to interest rate increases or construction cost escalation.

Participants described projects that required redesign, reduced density, or cancellation because approval timelines extended beyond initial assumptions. In this way, time acts as a structural filter. Projects with higher profit margins are more capable of absorbing delay, while lower margin projects face greater risk.

Approval timelines therefore function as more than administrative intervals. They shape feasibility and housing supply outcomes.

#### **5.5 Institutional Capacity and Fragmentation**

Institutional capacity constraints were also identified as an important factor.

Participants noted that planning departments, particularly in smaller municipalities, often face staffing pressures. Reviews frequently move sequentially across departments rather than being coordinated concurrently.

In addition, there is often no single point of accountability for total approval duration. While departments track their own workloads, few municipalities systematically monitor the full timeline from submission to building permit.

Participants did not attribute delays to individual staff performance. Instead, they described structural issues in organizational design and coordination. Limited integration across departments contributes to extended review periods.

### **5.6 Political Risk and Accountability**

Political dynamics were identified as a persistent influence on housing approvals.

Participants observed that elected officials face strong incentives to respond to concerns from existing residents. Approving new density can generate visible opposition, while the benefits of additional housing are less immediate and often accrue to future residents.

This creates a structural imbalance. The political costs of approving housing are immediate. The broader affordability benefits are long term and diffuse.

Public hearings and discretionary review processes support democratic accountability. However, they also extend timelines and increase uncertainty. Municipal systems therefore, reflect a balance between political responsiveness and housing delivery.

## **5.7 Summary of Findings**

The findings show that municipal barriers to housing delivery are systemic. Regulatory layering increases complexity. Discretion introduces uncertainty. Extended timelines increase costs. Capacity constraints slow review. Political incentives encourage caution.

Individually, each factor may appear manageable. Together, they shape housing feasibility and influence what types of projects proceed.

The next chapter examines how these institutional features contribute to a broader governance misalignment between municipal responsibilities and housing affordability objectives.

## **Chapter 6.**

### **6.1 Introduction**

Chapter Five demonstrated that municipal barriers to housing delivery are systemic rather than incidental. Regulatory layering, discretionary approvals, extended timelines, institutional fragmentation, and political incentives operate together to shape housing outcomes. This chapter interprets those findings through the concept of governance misalignment.

The central argument is that municipal institutions are structured around regulatory control, risk management, and procedural accountability, while contemporary housing conditions require responsiveness, predictability, and sustained supply expansion. This structural tension helps explain why affordability challenges persist despite repeated reform efforts and widespread recognition of the problem.

Rather than attributing housing outcomes to isolated policy failures, this chapter situates them within broader institutional design and incentive systems.

### **6.2 Regulation and Housing Production**

Municipal governments are regulatory institutions. Their primary mandate is to manage land use, protect public health and safety, coordinate infrastructure, and reflect community values. Housing production itself is undertaken largely by private and nonprofit actors.

Regulation is therefore not inherently incompatible with affordability. However, the findings indicate that municipal regulatory systems have evolved in ways that reduce supply responsiveness. As demonstrated in Chapter Five, regulatory layering increases complexity and prolongs approvals. This pattern is consistent with broader findings in the Development Approvals Process Review, which identified procedural complexity and inconsistent processes as systemic barriers (Government of British Columbia, 2022).

Over time, additional objectives related to design quality, neighbourhood character, amenity provision, and environmental standards have been layered onto core land use regulation. While individually justified, their cumulative effect has altered the balance between control and facilitation.

This reflects a shift in institutional orientation toward risk reduction. In politically sensitive and legally exposed environments, municipalities adopt procedural safeguards to reduce controversy and liability. However, these safeguards also limit flexibility and delay housing delivery.

The issue is not deregulation. It is proportionality. Regulation must remain aligned with its intended purpose without undermining the system's capacity to respond to housing need.

### **6.3 Policy Layering and Institutional Inertia**

Policy layering represents a structural manifestation of governance misalignment. As Chapter Five demonstrated, municipal systems are governed by bylaws, policies, and guidelines that have accumulated incrementally over decades.

Few municipalities undertake systematic review to consolidate or remove outdated provisions. The Development Approvals Process Review similarly noted limited performance measurement and lack of consistent process evaluation (Government of British Columbia, 2022).

From an institutional perspective, this reflects inertia. Established procedures persist because removal carries perceived risk, while continuation carries little immediate consequence. The costs of complexity are diffuse and long term, whereas the political risks of reform are immediate.

The result is a regulatory environment in which expectations are not fully transparent at the outset of applications. This lack of visibility increases redesign, conflict, and delay.

Housing need has evolved rapidly, but regulatory systems have adjusted slowly. Governance misalignment emerges when institutional adaptation fails to match changing structural conditions.

## **6.4 Discretion and Negotiated Outcomes**

Discretion plays a legitimate role in planning. It allows context sensitive decisions and democratic accountability. However, the findings indicate that discretion has become routine rather than exceptional.

Where zoning does not permit anticipated forms of development outright, rezoning becomes standard practice. This embeds political negotiation within most housing proposals.

Negotiated systems reduce predictability. When standards are interpretive rather than measurable, it becomes difficult to benchmark performance or evaluate systemic efficiency. As Chapter Five demonstrated, this uncertainty disproportionately affects rental and lower margin projects.

Discretion also serves political functions. It allows elected officials to respond to community opposition and manage reputational risk. However, this flexibility carries institutional trade-offs. When political oversight is embedded in most approvals, timelines lengthen and feasibility becomes more uncertain.

Governance misalignment arises when systems designed for incremental growth management are applied in contexts requiring sustained housing expansion.

## **6.5 Institutional Capacity, Accountability, and Incentives**

The findings show that governance misalignment is reinforced by institutional incentives.

Planning departments are typically evaluated based on procedural compliance, risk avoidance, and thorough review. Few municipalities formally track approval performance against housing supply objectives. The Development Approvals Process Review similarly identified limited performance measurement as a systemic weakness (Government of British Columbia, 2022).

In addition, responsibility for system wide efficiency is rarely assigned to senior leadership. In the absence of explicit mandates to identify redundancies or streamline processes, inefficiencies persist.

Political incentives further reinforce caution. Approving controversial projects can generate immediate opposition. Delays, by contrast, rarely produce direct political consequences. This asymmetry encourages risk averse behaviour even when housing need is urgent.

Governance misalignment therefore operates not only through rules, but through incentive structures.

## **6.6 Zoning, Feasibility, and Structural Limits**

Zoning remains a foundational municipal tool. This analysis does not advocate eliminating zoning. Instead, it highlights misalignment between zoning design and contemporary housing objectives.

Highly fragmented zoning frameworks increase reliance on rezonings. Narrowly defined zones limit as of right/outright permissions. This embeds discretionary review within routine housing production.

However, zoning reform alone is insufficient. As discussed in Chapter Four, development cost charges and infrastructure financing shape feasibility. Outright permission does not guarantee delivery if permitted densities cannot absorb regulatory and infrastructure costs.

Effective reform therefore requires integration across zoning, development economics, and municipal finance. Governance misalignment persists when these systems operate independently.

### **6.7 Fiscal Constraints and Development-Based Revenue**

Municipal reliance on development cost charges represents another structural tension. Development based revenue supports infrastructure without increasing general taxation. However, these charges are embedded in project costs and influence housing prices.

Chapter Four demonstrated that many municipalities have increased their proportional reliance on development-based revenue between 2014 and 2024. This reflects broader fiscal constraints rather than isolated policy choices.

Reducing fees presents political challenges. Shifting costs to property taxation is often framed as subsidizing development. This political reality limits reform options.

Governance misalignment arises when municipalities are expected to increase housing supply while relying on financing mechanisms that embed infrastructure costs into new units.

### **6.8 Professional Norms and Institutional Critique**

The findings also raise questions about professional accountability within planning institutions.

Sections 14.6.4 and 14.6.5 of the Planning Institute of British Columbia Code of Ethics require members to act toward colleagues “in a spirit of fairness and consideration” and to avoid “ill-considered or uninformed criticism” of another member’s conduct or competence (Planning Institute of British Columbia, 2018). These provisions protect professional integrity and camaraderie.

However, such norms may also create hesitation in publicly critiquing inefficient or problematic institutional practices. While the Code also requires members to report behaviour believed to be in breach of professional standards (Section 14.6.8), the emphasis on avoiding reputational harm may contribute to cautious professional discourse.

This dynamic does not imply misconduct. Rather, it highlights how professional norms interact with institutional inertia. Reform requires not only policy change but willingness to evaluate existing systems critically.

The planning profession possesses the expertise necessary to identify inefficiencies and promote evidence-based reform. Without clearer benchmarks and collective leadership, however, improvement remains dependent on local political will.

## **6.9 Conclusion**

This chapter has argued that municipal barriers to housing affordability reflect governance misalignment. Regulatory accumulation, routine discretion, institutional fragmentation, development based fiscal dependence, and political incentives interact to constrain housing responsiveness.

These challenges persist not because they are unknown, but because institutional structures reward risk avoidance and procedural compliance more than housing outcomes.

Addressing affordability therefore requires more than incremental adjustments. It requires deliberate realignment of municipal governance systems with housing objectives, supported by institutional accountability, fiscal reform, and professional leadership.

## **Chapter 7.**

### **7.1 Introduction**

Chapter Six argued that municipal barriers to housing affordability reflect governance misalignment. Regulatory accumulation, routine discretion, fragmented accountability, fiscal dependence on development revenue, and political incentives collectively constrain supply responsiveness.

This chapter translates that analysis into practical and implementable reforms. The recommendations do not advocate deregulation or the removal of municipal authority. Rather, they focus on improving proportionality, transparency, predictability, and institutional accountability within existing legislative frameworks.

The recommendations are organized around five areas of reform: regulatory consolidation, reduced reliance on discretionary approvals, performance accountability, fiscal alignment, and professional leadership.

### **7.2 Regulatory Consolidation and Transparency**

The findings demonstrated that regulatory layering increases delay and uncertainty. Many municipalities lack formal mechanisms to review and consolidate accumulated bylaws, guidelines, and procedural requirements.

Recommendation 1: Establish mandatory periodic regulatory audits.

Municipalities should implement structured five-year reviews of zoning bylaws, development permit guidelines, and approval procedures. The purpose would be to identify redundant provisions, conflicting requirements, and outdated standards.

Recommendation 2: Implement integrated intake screening.

At the application stage, municipalities should provide applicants with a consolidated and comprehensive list of all applicable requirements. Early identification reduces redesign and mid process conflict.

Recommendation 3: Develop consolidated digital checklists.

Publicly accessible digital platforms should outline all policy triggers, review stages, and estimated timelines. Increased transparency improves predictability without weakening regulatory objectives.

These measures address governance misalignment by reducing institutional inertia and improving visibility.

### **7.3 Reducing Reliance on Discretionary Approvals**

Chapter Five showed that routine rezoning embeds political negotiation within standard housing production. While discretion remains appropriate in certain contexts, its overuse reduces predictability.

Recommendation 4: Expand as-of-right/ Outright zoning in growth areas.

Municipalities should align zoning with Official Community Plans in areas designated for housing growth. Where policy supports increased density, zoning should permit it outright.

Recommendation 5: Replace interpretive guidelines with measurable standards where possible.

Design and form requirements should include objective metrics rather than purely subjective language. This improves clarity and reduces negotiation.

Recommendation 6: Limit rezoning to genuinely exceptional cases.

Rezoning should return to its original function: addressing proposals that materially depart from adopted policy, rather than serving as a routine approval pathway.

These reforms preserve democratic oversight while improving system predictability.

#### **7.4 Institutional Accountability and Performance Measurement**

Governance misalignment persists when approval efficiency is not formally measured or assigned responsibility.

Recommendation 7: Track and publicly report approval timelines.

Municipalities should publish annual data on median approval durations by project type. This creates transparency and enables benchmarking across jurisdictions.

Recommendation 8: Assign executive accountability for system performance.

Senior planning leadership should be formally tasked with reviewing procedural efficiency and recommending reforms tied to housing delivery objectives.

Recommendation 9: Establish concurrent review models.

Departments should coordinate parallel review rather than sequential processing wherever feasible. This requires organizational redesign rather than additional legislation.

These reforms realign incentives toward measurable housing outcomes rather than procedural completion alone.

## **7.5 Fiscal Alignment and Development Based Revenue**

Chapter Four demonstrated growing municipal reliance on development-based revenue. While development cost charges support infrastructure financing, their structure influences feasibility.

Recommendation 10: Improve fee transparency and proportionality.

Municipalities should clearly communicate how development charges are calculated and ensure alignment with infrastructure directly attributable to growth.

Recommendation 11: Evaluate municipal assist factors.

Where feasible, modest increases in the municipal contribution to infrastructure costs could reduce cost pressure on new units, particularly for purpose built rental and nonmarket housing.

Recommendation 12: Advocate for senior government infrastructure partnerships.

Fiscal misalignment cannot be fully addressed at the municipal level. Municipalities should collectively advocate for provincial and federal infrastructure support tied to housing supply objectives.

These measures acknowledge political and fiscal realities while encouraging incremental alignment.

## **7.6 Professional Leadership and Institutional Culture**

Chapter Six identified professional norms and risk aversion as contributing factors in institutional inertia.

Recommendation 13: Develop provincial approval benchmarks.

Professional planning bodies could establish voluntary benchmarks for approval timelines and procedural transparency.

Recommendation 14: Encourage structured peer review of municipal processes.

Municipalities could participate in peer audits of development approval systems, reducing the perception that internal critique constitutes professional disloyalty.

Recommendation 15: Promote evidence-based reform dialogue.

Professional organizations should facilitate open discussion of approval efficiency without framing critique as reputational harm. Ethical standards protecting fairness (Planning Institute of British Columbia, 2018) should be interpreted alongside obligations to serve the public interest.

These steps strengthen professional accountability while respecting ethical obligations.

## **7.7 Political Incentives and Public Communication**

Political risk cannot be eliminated, but it can be reframed.

Recommendation 16: Improve communication regarding trade offs.

Municipal governments should clearly explain the connection between approval timelines, development costs, and housing affordability. Public understanding of these trade offs can reduce opposition based on incomplete information.

Recommendation 17: Establish housing performance targets linked to reporting.

When housing delivery metrics are publicly reported, elected officials face stronger incentives to prioritize responsiveness.

Political misalignment reflects electoral structures. Transparency and public education can partially rebalance incentives.

## **7.8 Conclusion**

This chapter has translated the concept of governance misalignment into practical reform strategies. The recommendations focus on regulatory consolidation, reduced reliance on discretion, performance accountability, fiscal alignment, professional leadership, and improved public communication.

These reforms do not require dismantling municipal authority. Rather, they seek to better align institutional structures with contemporary housing needs.

Housing affordability challenges are complex and influenced by national and global forces. However, municipal systems remain central to housing delivery. Realignment of governance structures with housing objectives represents a necessary component of broader affordability solutions.

## Chapter 8.

### 8.1 Reframing Municipal Responsibility for Housing Affordability

This thesis set out to answer the question: **What actions should municipalities take to improve housing affordability within their existing authority?**

In addressing this question, the research examined housing affordability not as a short-term market fluctuation, but as a condition shaped by long-term institutional design. Rather than focusing solely on economic drivers, this study analyzed how municipal governance systems structure housing regulation, approvals, and delivery.

The findings demonstrate that municipalities materially influence housing outcomes through land use regulation, development approvals, infrastructure financing, and administrative processes. Although they do not control interest rates, immigration policy, or global capital flows, they directly shape the feasibility, timing, and predictability of housing production.

At the same time, municipalities operate within structural constraints.

Expectations for housing supply expansion have increased, while fiscal authority, institutional capacity, and political incentives remain largely unchanged. This imbalance between responsibility and capacity helps explain the persistence of affordability challenges despite extensive policy attention.

## **8.2 Key Findings and Contributions**

This research demonstrates that municipal barriers to housing affordability are systemic. Regulatory complexity, routine discretionary approvals, extended timelines, institutional fragmentation, and political risk incentives interact to influence supply responsiveness and development feasibility.

A central contribution of this thesis is the concept of governance misalignment. Rather than attributing inefficiency to individual actors or isolated procedural failures, the analysis shows how institutional incentives and structural design reinforce cautious, risk managed decision making. Municipal systems have evolved to minimize legal and political exposure. However, this orientation can reduce efficiency and predictability in housing delivery.

This thesis also situates municipal governance within a broader historical trajectory. The withdrawal of senior governments from direct housing provision, combined with increasing financialization and infrastructure cost downloading, shifted responsibility toward municipalities. Local planning systems, originally designed for incremental growth management, now operate under conditions of sustained housing scarcity.

By integrating historical analysis, fiscal examination, and practitioner interviews, this research reframes housing affordability as a governance issue as much as an economic one.

### **8.3 Implications for Municipal Planning Practice**

Improving housing affordability does not require eliminating regulation or weakening democratic planning processes. Instead, it requires recalibrating municipal systems so that regulatory objectives remain proportionate to housing needs.

This includes simplifying zoning structures, reducing reliance on routine rezoning, improving transparency in approval processes, establishing measurable performance benchmarks, and aligning development fees with long term land supply strategies.

Importantly, reform must remain grounded in fiscal and political reality. Outright zoning only improves affordability if permitted density is economically feasible. Development fee reform must acknowledge municipal infrastructure obligations. Public engagement must reinforce plan level consistency rather than incentivize project by project negotiation.

The findings suggest that meaningful improvements are possible within existing municipal authority. However, these improvements depend on sustained institutional reflection rather than isolated procedural adjustments.

#### **8.4 The Role of Planners and Institutions**

This thesis also highlights the role of planners and institutions in shaping governance outcomes. Planning professionals possess detailed knowledge of regulatory systems and are uniquely positioned to identify inefficiencies.

At the same time, professional norms emphasizing professional conformity and procedural caution may discourage open institutional critique. As outlined in the Planning Institute of British Columbia Code of Ethics (2018), members are required to act toward colleagues with fairness and to avoid ill considered criticism. While these principles protect professional integrity, they may also contribute to cautious discourse regarding systemic reform.

This observation does not suggest misconduct. Rather, it underscores the importance of institutional leadership and evidence-based dialogue. Meaningful reform requires professional environments in which governance structures can be evaluated critically while maintaining ethical standards.

#### **8.5 Limitations and Directions for Future Research**

This study has limitations. The qualitative sample included seven practitioners and may not capture the full diversity of municipal experience across Canada. The analysis focused primarily on British Columbia, and findings may vary in jurisdictions with different legislative frameworks.

In addition, this research emphasized governance mechanisms rather than quantitative modeling of price effects. Future research could examine measurable relationships between approval timelines, development charges, and housing costs across jurisdictions.

Comparative interprovincial studies, analysis of zoning reform impacts, and further investigation of political incentive structures would deepen understanding of municipal housing governance.

## **8.6 Final Reflections**

Housing affordability is often framed as a crisis of market failure. This research suggests it is also, in part, a challenge of institutional design. Municipal planning systems reflect historical priorities, fiscal arrangements, and political incentives that were not developed for sustained housing scarcity.

Realigning municipal governance with contemporary housing objectives does not require abandoning core planning principles. It requires greater transparency, accountability, and proportionality within existing authority.

Municipalities alone cannot resolve housing affordability. However, they remain central actors in housing delivery. By understanding how institutional design shapes outcomes, this thesis contributes to a more grounded and practical discussion of how local governance can evolve to better support housing affordability.

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