



Metro Vancouver Housing Affordability Survey

June 2014

The Housing Justice Project

**The University of British Columbia
Vancouver, B.C.**

Table of Contents

Methodology	2
Demographics of Respondents.....	2
Housing Profile.....	5
Highlights.....	5
Tenure and Housing Type	5
Housing Costs and Affordability	6
Housing Condition and Access to Amenities	7
Duration of Occupancy.....	8
Renter Satisfaction	10
Finding Housing.....	10
Discrimination.....	11
Home Improvement	11
Neighbourhood Improvement.....	12
Increasing Supply and Diversity of Affordable Housing	12
Protecting and Renewing Affordable Housing	14
Financing social and affordable housing	14
Housing and Public Participation.....	14

Methodology

The Housing Justice Project’s survey was created to collect data on housing experiences of Metro Vancouver residents and identify critical issues affecting the delivery of affordable and adequate housing in the region. The survey was primarily conducted on PlaceSpeak, an online consultation platform that geo-verifies residents.

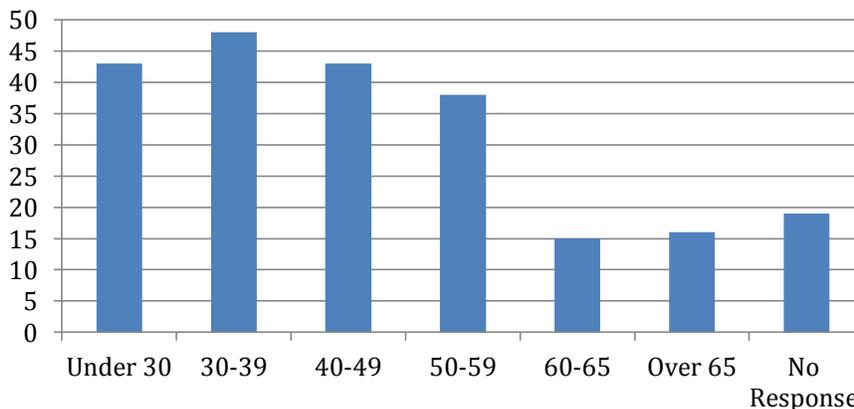
Acknowledging that distributing the survey exclusively online may miss important segments of the population, a printed version of the survey was also distributed at the University of British Columbia Learning Exchange in Vancouver’s Downtown Eastside (DTES), and at Richmond Family Place. Respondent’s neighbourhood of residence was tracked in the printed survey by asking for the respondent’s postal code. Where results differed meaningfully between the online and printed survey respondents they were described separately.

We received a total of 222 responses, 179 online and 43 printed. The survey was not designed to be representative of the general Metro Vancouver population. Nevertheless, our findings provide critical information about the region’s housing profile.

Demographics of Respondents

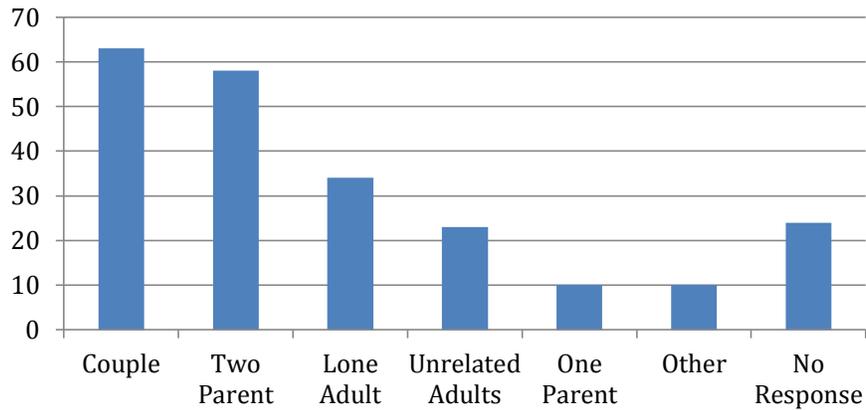
Respondents were equally male and female, with seven percent of respondents not identifying their gender. The age of respondents was almost equally distributed from “under 30” to 50 (Figure 1). A total of 31 respondents reported being over the age of 60.

Figure 1: Age Distribution



Nearly one in three surveyed households had children (Figure 2). The most significant difference in household composition between the online survey and printed survey was in share of couples (32 percent and 14 percent, respectively) and lone adults (13 percent and 25 percent respectively). On average, households surveyed online were comprised of 2.15 adults and 0.42 children, including adult children living at home and other household living arrangements. Households responding through the printed survey reported households were comprised of 1.83 adults and 0.53 children.

Figure 2: Household Composition



Reported household income differed markedly between the online and printed surveys (Figures 3 and 4). Among respondents to the printed survey, 46 percent reported an annual household income of less than \$21,500. In contrast, only 12 percent of online respondents reported an income below \$21,500. Overall, nearly 58 percent of respondents who participated in this survey reported a household income of \$86,500 or below. There was a notable income difference between homeowners and renters, with homeowners tending towards larger incomes. The largest share of household income among renters was less than \$21,500 (30 percent), while the largest share among homeowners was between \$86,500 and \$159,500 (30 percent).

Figure 3: Income of Printed Survey Respondents

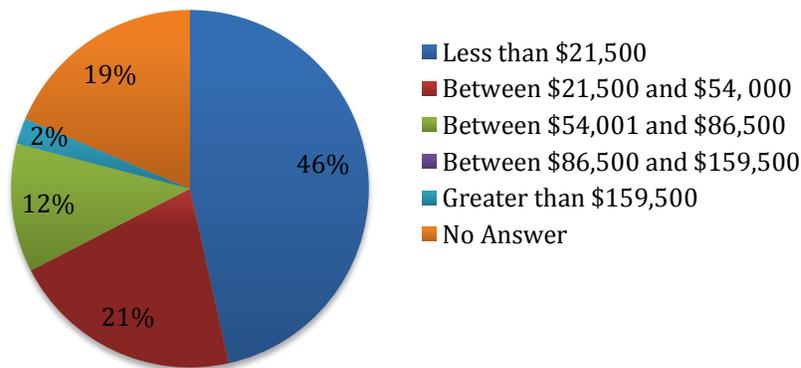


Figure 4: Income of Online Respondents

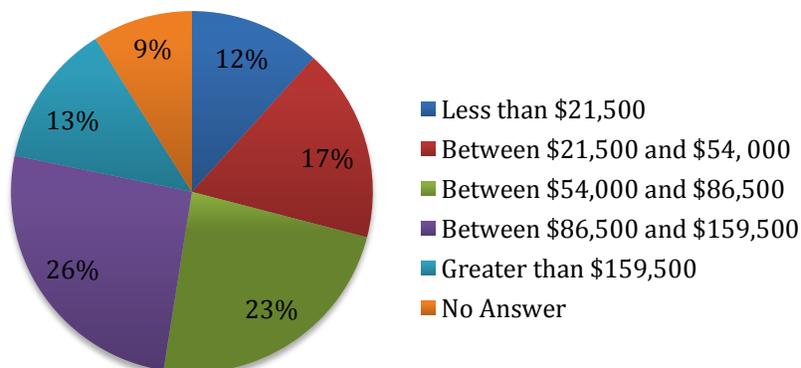


Table 1: Income of Online Respondents by Geographical Area*

Area	Less than \$21,500	\$21,500-\$54,000	\$54,000-\$86,500	\$86,500-\$159,500	Greater than \$159,500	No Response	Total Respondents
Van Westside	17%	12%	23%	23%	19%	6%	52
Van Eastside	9%	22%	21%	28%	9%	12%	58
Downtown	7%	15%	26%	30%	7%	15%	27
North Shore	20%	--	20%	40%	20%	--	5
Burnaby	--	17%	50%	17%	17%	--	6
Richmond	--	17%	50%	--	--	33%	6
Surrey	--	50%	25%	25%	--	--	4
Other	19%	19%	2%	29%	19%	--	21
Total							179

*Percentages shown as total of geographic area

Table 2: Income of Printed Survey Respondents by Geographical Area*

Area	Less than \$21,500	\$21,500-\$54,000	\$54,000-\$86,500	\$86,500-\$159,500	Greater than \$159,500	No Response	Total Respondents
Van Westside	2%	2%	--	--	--	--	2
Van Eastside	7%	2%	2%	--	--	2%	6
Downtown	26%	2%	2%	--	2%	12%	19
North Shore	--	--	--	--	--	--	--
Burnaby	--	2%	--	--	--	--	1
Richmond	9%	12%	5%	--	--	2%	12
Surrey	--	--	--	--	--	--	--
Other	2%	2%	--	--	--	2%	3
Total							43

*Percentages shown as total of geographic area

The results of the online and paper surveys also differed substantially in the reported common languages and cultural background of respondents. Online respondents overwhelmingly identified English as their common language (95 percent), while only 37 percent of printed survey respondents gave English as their common language. Many respondents to the paper survey reported Mandarin (26 percent) and Cantonese (12 percent) as their common languages. Similarly, 40 percent of online respondents indicated English cultural roots, while the largest

cultural groups indicated on the printed survey were Chinese (49 percent) and First Nations, Inuit and Métis (28 percent).

Housing Profile

Highlights

- In total, market renters and subletters comprised 45 percent of respondents, and homeowners comprised 42 percent.
- Nearly 7 percent of respondents reported living in subsidized housing.
- 58 percent of respondents are spending over 30 percent of their household income on housing costs.
- Renters tended to have lower incomes, and spend a larger percent of their income on housing when compared to homeowners.

Tenure and Housing Type

The majority of online respondents were either market renters/subletters/subsidized housing tenants (52 percent) or homeowners (42 percent). The remaining respondents resided in co-ops, or “other” forms of tenure like family homes. This result is comparable to other studies, which have found that 52% of households in Vancouver live in rental accommodations.¹ The share of respondents in the printed survey who reported being market renters, subletters, or subsidized housing tenants was much higher, at 63 percent, and the share of homeowners was lower, at 35 percent.

The homeownership rates in this survey are substantially lower than the Canadian national average (69 percent) reported in the 2011 Household Survey.² Homeownership was most prevalent in the Vancouver’s Westside, Burnaby, and the North Shore. In contrast, two-thirds of respondents in Vancouver’s Eastside were renters (Table 3 and 4). Almost half of surveyed homeowners reported living in single detached homes, but overall the largest shares of all respondents were living in low- or hi-rise buildings (42 percent).

Two-thirds of respondents lived in urban neighbourhoods, and a further one in four lived in mature suburban neighbourhoods. Similarly, two-thirds were living on residential streets, and one in four were living on mixed-use streets. Online respondents were more likely to drive daily (27 percent) than printed survey respondents (21 percent). They were also slightly less likely to take transit on a daily basis (21 percent) than printed survey respondents (23 percent).

¹ <http://vancouver.ca/docs/policy/housing-rental-housing-strategy-synthesis.pdf>

² <http://www.bnn.ca/News/2013/9/11/Canadians-in-top-1-earn-7-times-national-median-Survey.aspx>

Table 3: Housing Tenure of Online Respondents By Geographical Area*

Area	Co -Op	Home Ownership	Market Rental	Other	Subsidized	No Response	Total Respondents
Van Westside	2%	52%	40%	4%	2%	--	52
Van Eastside	5%	28%	63%	4%	--	--	57
Downtown	--	44%	56%	--	--	--	27
North Shore	20%	60%	--	--	20%	--	5
Burnaby	--	67%	33%	--	--	--	6
Richmond	--	17%	50%	17%	--	17%	6
Surrey	--	50%	50%	--	--	--	4
Other	--	59%	32%	5%	--	5%	22
Total							179

**Percentages shown as total of geographic area*

Table 4: Housing Tenure of Printed Respondents By Geographical Area*

Area	Co -Op	Home Ownership	Market Rental	Other	Subsidized	No Response	Total Respondents
Van Westside	--	2%	--	--	2%	--	2
Van Eastside	2%	2%	9%	2%	--	--	6
Downtown	--	9%	7%	--	26%	--	19
North Shore	--	--	--	--	--	--	--
Burnaby	--	2%	--	--	--	--	1
Richmond	--	14%	12%	--	2%	--	12
Surrey	--	--	--	--	--	--	--
Other	--	5%	2%	--	--	--	3
Total							43

**Percentages shown as total of geographic area*

Housing Costs and Affordability

Nationally, a quarter of Canadian households are spending more than CMHC's recommended 30 percent of household income on housing costs, including rent, mortgages, taxes, and additional

costs.³ With Vancouver's notoriously expensive housing market, it was unsurprising that the majority of survey respondents reported spending over 30 percent of their household income on housing costs. The difference between online respondents and printed survey respondents was significant (Figures 5 and 6). 58 percent of online respondents reported spending over 30 percent of their household income on housing, a number which grew to 65 percent among printed survey respondents. Among market renters, subletters, and subsidized housing respondents, 73 percent reported spending over 30 percent of their income on housing, in contrast to 40 percent of homeowners. This is partially due to the fact that low-income residents are overrepresented in this survey.

Figure 5: Share of Online Respondent's Income Spent on Housing

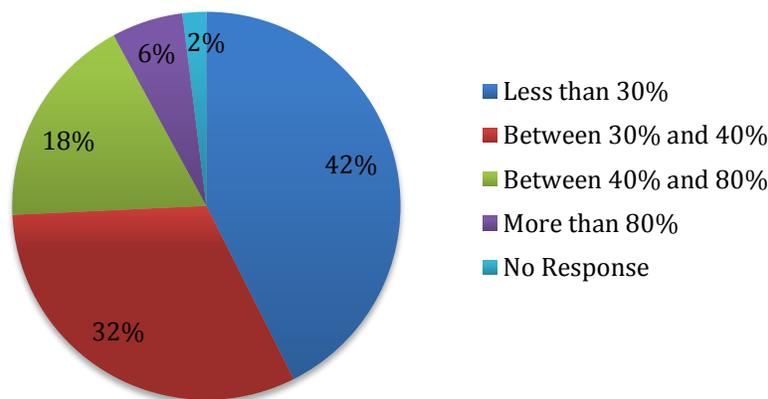
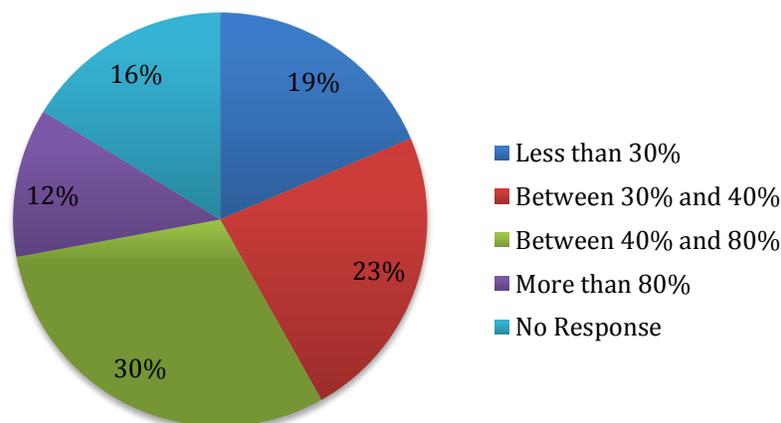


Figure 6: Share of Printed Respondent's Income Spent on Housing



Surprisingly, only about one-third of all respondents stated that they are moderately dissatisfied or dissatisfied with the affordability of their homes. Of the 68 respondents who stated that they were dissatisfied, housing expenditures were equally split between 30 to 40 percent of income (25), and 40 to 80 percent of income (25). These results may indicate that expectations regarding

³ <http://www.bnn.ca/News/2013/9/11/Canadians-in-top-1-earn-7-times-national-median-Survey.aspx>; CMHC affordable housing recommendation

the cost of housing have shift substantially away from 30 percent of household income in Metro Vancouver. The focus on an affordable housing crisis in media and policy discussions may be influencing factors on these expectations.

Housing Condition and Access to Amenities

Nearly one-quarter of respondents were moderately dissatisfied or very dissatisfied with the quality of construction in their homes and/or buildings. When considering respondents to the paper survey alone, levels of dissatisfaction increased to one in three respondents.

Concern over the current condition of respondent's homes was slightly lower, with one in five respondents being moderately or very dissatisfied. Residents most satisfied with the condition of their home tended to live in Downtown Vancouver and Fairview Slopes, also in Vancouver. Concern was again slightly higher among printed survey respondents, with dissatisfaction over the current condition of their homes rising to one in four respondents. Furthermore, one in five respondents to the printed survey stated that they were moderately or very dissatisfied with the presence of health hazards like mold in their home.

Respondents were overwhelmingly positive regarding access to public amenities like parks and schools (90 percent). Similarly, respondents were satisfied with access to private amenities like banks and grocery stores (86 percent). In contrast, there was a 20 percent difference between online respondents and printed survey respondents who expressed satisfaction with access to private outdoor amenity space (69 percent and 49 percent, respectively).

Respondents to the online survey differed from respondents to the printed survey regarding satisfaction with proximity to public transit. Nearly three out of four online respondents were very satisfied with their proximity to public transit, while only half of printed survey respondents reported being satisfied with access to public transit. There was also a 10 percent gap between online and printed survey respondents on proximity to work (64 percent and 56 percent, respectively).

Duration of Occupancy

On average, online respondents reported living in their current home for seven years and printed survey respondents for four and a half years. Half of online respondents had moved within the last 5 years, which grew to two-thirds among printed survey respondents. While fewer online respondents had moved in the five years, those who did move tended to do so more frequently, with average number of moves for online respondents 2.8 compared to 1.7 among printed survey respondents. The most frequent number of moves were made by residents living in Downtown/West End, Grandview-Woodlands, Kitsilano, Fairview Slopes, Mount Pleasant, and Strathcona.

Two-thirds of online respondents maintained the same tenure when they moved, while 17 percent transitioned from renting to homeownership. Respondents between the ages of 40-59 were the most likely to transition from rental to homeownership. In comparison, only 37 percent of printed survey respondents maintained the same tenure when they moved, with just over one in ten respondents moving from non-subsidized rental to subsidized rental.

About one half of online respondents and 60 percent of printed survey respondents reported that they are definitively or probably considering moving in the next two years. The most commonly cited reasons for considering moving were:

- Affordability (24 percent) – online respondents;
- Desire for a larger home (26 percent) – online respondents;
- Desire for a larger home (23 percent) – printed survey respondents;
- To improve access to private space (21 percent) – printed survey respondents;
- To improve access to public transit (21 percent) – printed survey respondents.

Other reasons for moving included:

- Downsizing;
- Moving out of a childhood home;
- Graduating university;
- Moving into assisted living;
- Entering into co-habitation or marriage;
- Job relocation;
- A growing family;
- Seeking reductions in travel time and cost of gas, and/or increasing transit access;
- Moving away from areas undergoing densification;
- To improve access to green space;
- To live in a community with a stronger sense of community;
- Becoming a homeowner.

There was a significant difference between online respondents and printed survey respondents on record of eviction. Only 6 percent of online respondents had ever been evicted. Reasons cited for eviction included noise violations and owners wanting to sell or occupy rental unit, particularly renovictions. In contrast, about 16 percent of printed survey respondents reported that they had been evicted. Their reasons for eviction were broader, including:

- Addiction;
- Mental illness;
- Engaging in criminal activity;
- No longer meeting supportive housing requirements;
- Inability to pay rent;
- Renovictions.

Respondents who stated that they were definitively or probably moving in the next year were asked where they hope to move. In total, 18 percent of respondents hoped to find housing in their current neighbourhood. A further 15 percent of respondents hoped to find housing elsewhere in the City of Vancouver. Notably, one in five printed survey respondents stated that they hoped to find new housing elsewhere in Metro Vancouver.

Renter Satisfaction

In total, one in five renters expressed moderate or strong dissatisfaction with their landlord relationship. The gap was large between online and printed survey respondents, with twice as many printed survey respondents expressing dissatisfaction (one in three, compared to 17 percent).

One in four online respondents expressed moderate or strong dissatisfaction with the maintenance of their unit and building. This number increased among printed survey respondents to 44 percent. Online respondents were generally satisfied with the safety of their unit (90 percent), but one in three paper survey respondents expressed moderate or strong dissatisfaction unit safety.

Finding Housing

Finding suitable housing has been a difficult process for most respondents. Online respondents reported that, on average, it took nearly two months to find their current home. Paper survey respondents took nearly four months to find their current home. During their searches respondents encountered low vacancy rates, maximum rent increases and small square footage in units. It was not uncommon to find high rents in illegal and/or poorly maintained basement suites.

Respondents with children commonly reported failing to find suitable rental housing, particularly large apartments, row homes, and ground-oriented units. Some respondents reported staying in units too small for their growing families because they could not find affordable housing elsewhere. Some respondents recounted moving into suburban areas to find more affordable housing, but found transit services to be inadequate. Similarly, other respondents discussed feeling that they had to choose between affordable housing and transportation costs.

Respondents faced financial barriers when trying to find more affordable rents or mortgages, and reported finding few suitable options. Respondents also felt that they had a lack of disposable income after accounting for housing costs. Some renters who encountered health hazards (e.g. mold or bed bugs) stayed in their current rental units because they could not find and/or afford more suitable housing. Some respondents resorted to creative arrangements like co-ownership with friends and family to afford suitable housing. Newly graduated respondents frequently chose to move home because student debt load made renting impossible. Government subsidies were not sufficient for those reliant on them to meet their housing needs.

While there are useful websites for finding housing such as Maps Krieg, VanSky and PadMapper, some respondents using websites like Craigslist encountered fraudulent interactions with landlords. Some suggested that a more centralized and transparent rental website could improve this situation, including for non-profit housing.

Some respondents felt that their search process was rushed due to unexpected evictions or unaffordable rent increases. Competition with other renters, even for expensive units, was a repeated concern and rental applications were rejected due to lack of local references. Respondents discussed dealing with unresponsive or no-show landlords.

These experiences have left deep impressions on survey respondents, and some expressed distrust in the ability of our political system or non-profit organizations to address affordability issues.

Discrimination

We surveyed respondents on their experiences of discrimination in searching for housing. 16 percent of online respondents reported experiencing discrimination. This number increased to 23 percent among paper survey respondents. Source of discrimination included:

- Age, particularly single males, students, and young women who reported harassment and intimidation by landlords;
- Households with children;
- Households with pets;
- Newly arrived immigrants with a lack of credit history or references;
- Judgment based on appearance;
- Language barriers;
- Income;
- Disability needs;
- Sexual orientation.

Home Improvement

Respondents were asked about improvements they would make to their homes, and described a wide range of changes to their units and buildings:

- More cosmetic control in rental units to change wall colour, carpeting and skylights;
- More input in rental buildings on things like additional elevators, buzzer systems and exterior painting;
- Installation of in-suite washer and dryer;
- Major kitchen and bathroom renovations;
- Home repairs on heating systems, insulation and electrical wiring to improve safety and energy efficiency;
- Separate controls for heating and hydro in each unit;
- Resolve mold and pest issues;
- Provision of building composting facilities;
- Reduce street noise, for example through larger setbacks on arterials with bus routes;
- Improved soundproofing between walls and/or other units;
- Improve private and public amenity space, including larger patios, green spaces, gardens and bike storage.

Respondents expressed desires for housing that better suited their lifestyles, including access to amenities in walking distance, more child-friendly buildings, allowances for pets and units large enough to stay in as their families grow. Seniors relying on social housing suggested creating senior-specific housing. Building relationships with neighbours was also important for reducing social isolation, and some respondents wished for improved informal community spaces, like lively alleys.

Some respondents discussed concerns about safety and lack of enforcement around illegal suites. Residents of single-room occupancy hotels stated that maintaining buildings up to code was a top priority, as were safer common spaces and maintained green space. Some respondents also felt that current drafting of the *Residential Tenancy Act* is too permissive towards tenant abuse, and stated a desire to see landlords held criminally responsible for tenant abuse.

Neighbourhood Improvement

Respondents were asked about improvements they would like to see in their neighbourhoods. Again there were a wide variety of changes suggested:

- Provision of community compost facilities;
- Expanded green space, including community gardens and pocket parks;
- More visible public art, including murals;
- Consistent maintenance of parks;
- Increased funding for existing and new community centres;
- Inclusion of commercial uses like coffee shops on residential street corners to provide neighbourhood gathering spaces;
- Safe spaces for youth;
- Expanded community programming, like monthly neighbourhood potlucks or cleanups;
- More neighbourhood amenities like cinemas, music venues and pubs;
- Better support for local retailers and the local food economy;
- Removal of accessibility barriers to parks and the seawall;
- Improved traffic-calming measures and enhanced pedestrian safety;
- Expanded public transit services, including shuttle bus services, late night SkyTrain availability and increased transit capacity along the Broadway corridor;
- More small-scale retail services around transit stations;
- Investments in active transportation infrastructure, including bike sharing, bike lanes, cycling education programs and transportation demand strategies;
- Increased supply of row homes, townhouses and laneways houses;
- Stricter preservation of single detached homes;

Respondents desired greater involvement and transparency in neighbourhood planning processes. Some suggested supplementing local area plans with resident-drafted neighbourhood development plans and increasing neighbourhood representation opportunities at city council meetings. It was suggested that businesses provide community and social impact assessments as part of the licensing process and that the City reduce the use of spot zonings.

Increasing Supply and Diversity of Affordable Housing

We asked respondents for their ideas on increasing the availability of affordable housing in the region. Opinions diverged along philosophical lines, particularly how much government intervention should be permitted in the housing market, including funding and constructing social housing. Some respondents stated that provision of housing is controlled by market demand and no government intervention should be tolerated. Some thought that a more philanthropic model (e.g. Habitat for Humanity) could be developed to sponsor social housing, or that community organizations like churches and legions could donate land to developers for

development of affordable units in partnership. Other respondents were skeptical that developers could be incentivized enough to provide adequate social housing. Some respondents felt that better policies should be developed to regulate the housing market, and that the provision of social housing should never be privatized.

Ideas for increasing the affordable housing supply in the region were diverse:

- Government should purchase and supply land dedicated to social housing, and reduce the sale of public land;
- Densification of low-density areas and along transit corridors (including laneway housing, basement suites, and more fee-simple row houses);
- Continuing the practice of density bonuses for new developments;
- Restrictions on demolition of current affordable housing stock;
- Conversion of older rental units into social housing;
- Minimizing construction of luxury condo-buildings in favour of buildings that use more innovative and affordable materials like pre-fabricated shipping containers;
- A moratorium on condo housing starts in the DTES;
- Developing industrial lands for affordable housing;
- Tax incentives for construction of rental units and renter tax-credits;
- Restore and/or increase tax incentives for affordable housing units;
- Implement higher taxes for luxury units;
- Consider a 1:1 market to social housing ratio;
- Set minimum levels for neighbourhood rental housing supply;
- Instituting a higher capital gains tax on multiple property owners;
- Increasing the number of co-ops in the City and related mortgage subsidies;
- Reducing parking requirements to lower the cost of housing construction;
- Converting single-residential occupancy hotels into transition housing for those with addictions or mental illness;
- Increase in welfare rates or housing subsidies;
- Implement rental housing covenants and rental-only zoning districts (i.e. inclusionary zoning);
- Implement a National Housing Strategy to leverage resources across levels of government.

Some ideas were politically controversial, like limiting or taxing foreign ownership, providing more harm reduction facilities and finding alternatives to policing in decreasing crime and panhandling. Respondents were generally positive about densification and mixed-used developments that integrate commercial space with subsidized and market housing. There was also support for increasing the City's share of co-op housing. However, some respondents were unsure if density alone would solve affordability issues. Respondents living the DTES tended to be wary of increased development and developers. Other respondents were concerned about policies that concentrate social housing.

Respondents connected social issues around housing, and some ideas were directed towards more universal policies such as addressing homelessness through job-training, funding social workers in schools and making improvements to social services and mental health care. Some

respondents were interested in looking to other countries for housing models that can be adapted here.

Protecting and Renewing Affordable Housing

Respondents suggested various mechanisms to protect and renew existing affordable housing:

- Tax incentives and grants for landlords to make improvements to their affordable rental units;
- Renew land leases for the city's co-ops;
- Implement rent control;
- Better track rental vacancy rates;
- Take action on illegal rental suites;
- Extend the life cycle of affordable housing units by improving building standards;
- Strengthen provincial legislation penalizing landlords for carrying out renovations;
- Better implement maintenance bylaws for rental units;
- Encourage heritage designations to protect older buildings;
- Re-evaluate BC Housing eligibility requirements;
- Lobby senior governments for renewal of 56.1 (co-op) subsidies.
- Pursue renewal of older buildings over new development;
- Re-develop single-room occupancy hotels with more self-contained units with windows;
- Raise Shelter Aid for Elderly Renters (SAFER) allowances, welfare shelter allowances and the minimum wage;
- Tighten regulations to eliminate slumlords.

Financing social and affordable housing

Respondents listed many financing alternatives to fund social and affordable housing:

- Tax incentives for developers at the local, provincial and federal for all types of affordable units, including laneway housing and basement suits;
- Implementation of mandatory requirements for rental units without a cash-in-lieu option;
- Expand opportunities for co-op housing, co-housing, multi-family buildings, step mortgages, and community land trusts;
- Incentivize the renewal of existing but aging affordable housing stock;
- Regulation of foreign ownership and investment properties;
- Dedicate existing municipal and crown land to affordable and social housing;
- Look to municipalities with lower land costs to build new affordable units;
- Increase the welfare rate and the minimum wage to match the current cost of living in Metro Vancouver.

Housing and Public Participation

There was no shortage of ideas on how respondents would improve the public participation processes around housing development. Changes to the way open houses and public hearings are held was a central concern for improving transparency. Respondents wished to be involved at all

stages of the permitting process. Some felt that public hearings were carried out as a formality, adding to public apathy and cynicism.

Apprehension was expressed about deals made “behind closed doors” in the development process and some respondents felt that developers lobby city staff too heavily. Some respondents suggested that the current presentation of policy issues should be simplified and made more accessible for the public to understand. Making use of community centres for communication and public policy discussions was proposed as a way of strengthening ties between communities and City Hall. Some respondents liked receiving information and completing surveys using online platforms and social media like PlaceSpeak. Specific concerns about civic engagement in condos were voiced.

Respondents suggested the creation of more neighbourhood plans, and locating neighbourhood planning offices in areas where re-zonings are proposed. A stronger emphasis on implementation of local area plans after the end of the strategic planning process was suggested. The development of public education campaigns about the planning and development process was suggested as another way of increasing transparency. Respondents discussed the need to support community organizers seeking to access regulatory bodies like the Residential Tenancy Office on behalf of tenant and low-income community organizations. Some urged that more attention be paid in consultations to providing translation services and reaching out to vulnerable communities.

Specifically regarding housing, respondents noted the critical need to communicate housing affordability as a regional, provincial, and federal issue, and not just a neighbourhood issue. Some respondents iterated the greater impact amalgamating the region could have on affordable housing initiatives. Others made a connection between supporting housing policy and human rights. Respondents supported more housing forums and more social housing design contests. Lastly, it was suggested that City Hall should follow up and implement recommendations made by the Mayor’s Task Force on Housing Affordability.