

Supplementary Information and Jurisdictional Scan

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Introduction

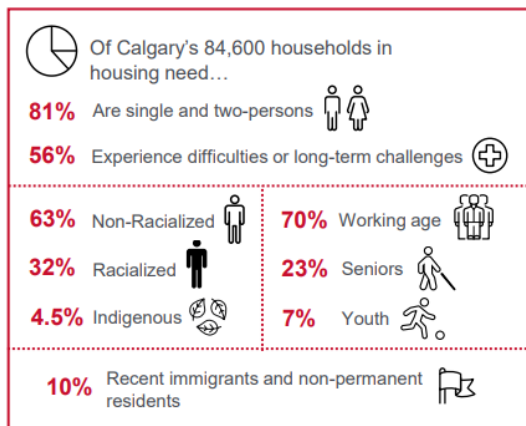
This attachment is intended to provide supplementary information to address topics, questions and comments heard through the public outreach campaign. This information is intended to provide rationale to support the case for change including information on the current development trends in the Calgary context. The information focuses on the following key themes:

- Case for change
- Costs and Affordability
- Development Statistics of Land Use Bylaw districts
- Rezoning in other municipalities

Case for Change

Housing Needs Assessment

The City of Calgary undertakes a housing needs assessment every five years to best understand the need for affordable housing in Calgary and to identify future requirements. The latest data published in [The City of Calgary's 2023 Housing Needs Assessment](#) has illustrated that there is an increasing number of Calgarians struggling with housing affordability. It is this research report that provides us with an additional understanding of the importance for increase housing supply which the recommendations in this report help to address. The following information is excerpts from the Housing Needs Assessment that are most directly related to the proposed rezoning recommendations.



Calgary is in a housing crisis and is seeing a demand for a variety of housing types at different price points. The 2023 Housing Needs Assessment shows an increasing number of Calgarians who are struggling to find affordable housing. At least 84,600 households cannot afford their housing and that number continues to rise.

A vast majority (81%) of the households in housing need are single or two-person households. This indicates the need for a variety of housing types to allow households to find housing that meets their needs. Housing in Calgary is dominated by single-detached dwellings, which does not provide the variety in housing types needed to meet the growing and changing demands of the market.

Calgary is continuing to see increases in the demand and cost of housing. Since 2020, average rent has increase by around 40% and the cost to purchase a single-family home has increased by 37%. As vacancy rates decline there is less supply available causing the rental prices to increase. By providing more supply of housing in the market, vacancy rates will increase and help to bring stability to the rental market.

Vacancy Rate and Median Rent

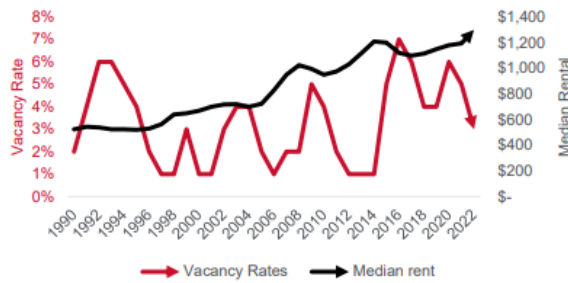


Figure 23: Vacancy Rates by Municipality (Government of Alberta) and Median Rents Over Time. (CMHC, 2023)

Average Rent

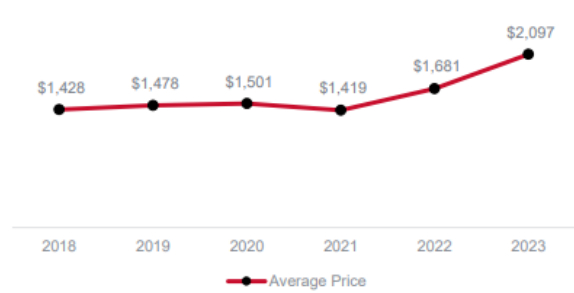
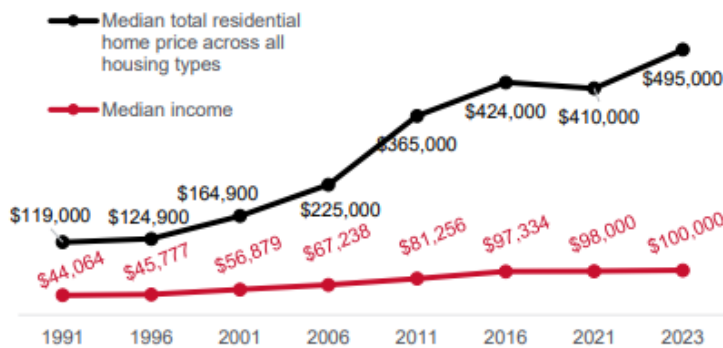


Figure 24: Historical Average Rent (Rent Faster Calgary, 2023)

Between 1990 and 2023, the gap between median income and total residential home prices (including single detached, semi-detached, rowhomes and townhomes) has continued to widen. Median home prices have increased by four times, while household incomes have only doubled between 2001 and 2023. The widening gap between income and housing prices has made it more difficult for people to buy into the housing market and can create a scenario where homeowners are spending more than 30% of their household income on housing. City Administration will continue to monitor this situation as a performance measure of the Housing Strategy.

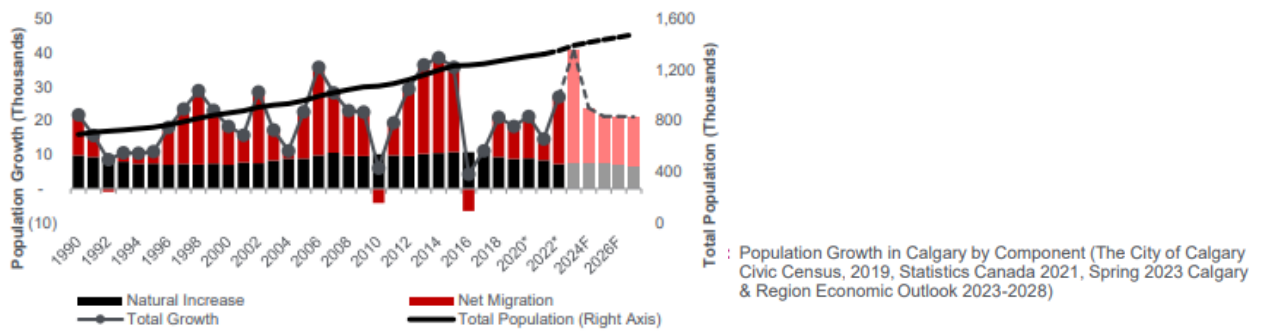
Median Home Price for all Housing Types and Median Household Income (1990-2023)



Calgary Median Income (Statistics Canada, 2021) and Median Home Prices (Calgary Real Estate Board, 1991-2023). Notes: in the absence of current census data on income, an assumption has been made for a median income increase to \$100,000. Home prices represent the median home price for the census year (e.g., the 2021 census used 2020 incomes, therefore median home prices were taken from 2020).

Calgary's population has continued to grow and it is estimated that by 2028 the population will reach 1.5 million people. The population growth is mainly fueled by migration, both interprovincial and international. With the increase in population it is expected the the demand for housing will continue to increase, which has an impact on housing prices and availability.

Population Growth: Natural Increase and Total Migration



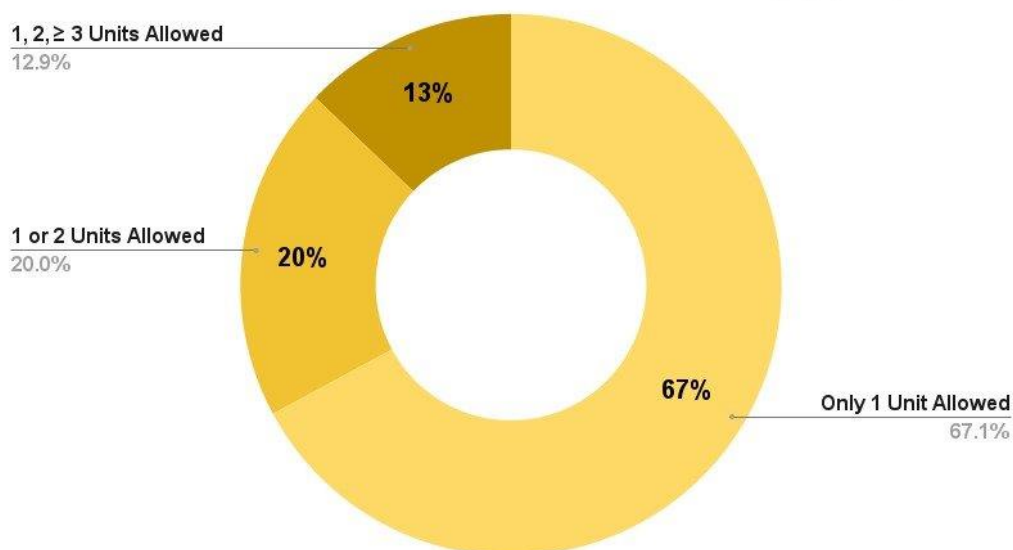
Development Trends in the Calgary Context

The following section provides a range of information to help illustrate the existing zoning reality in Calgary as well as provides data to illustrate the current development trends in Calgary.

Legislative Landscape

In Calgary, 67% (246,025 parcels) of residential parcels are zoned to only allow one unit and only 13% allow for more than three units. With most parcels zoned to only allow one unit it does not provide flexibility to build a variety of housing forms to meet the needs of the growing population. Should someone wish to develop something other than a single-detached dwelling, a land use amendment application is required most of the time. The requirement of a land use amendment application adds additional cost, time, and risk for a project, which can have a large impact on the cost and supply of

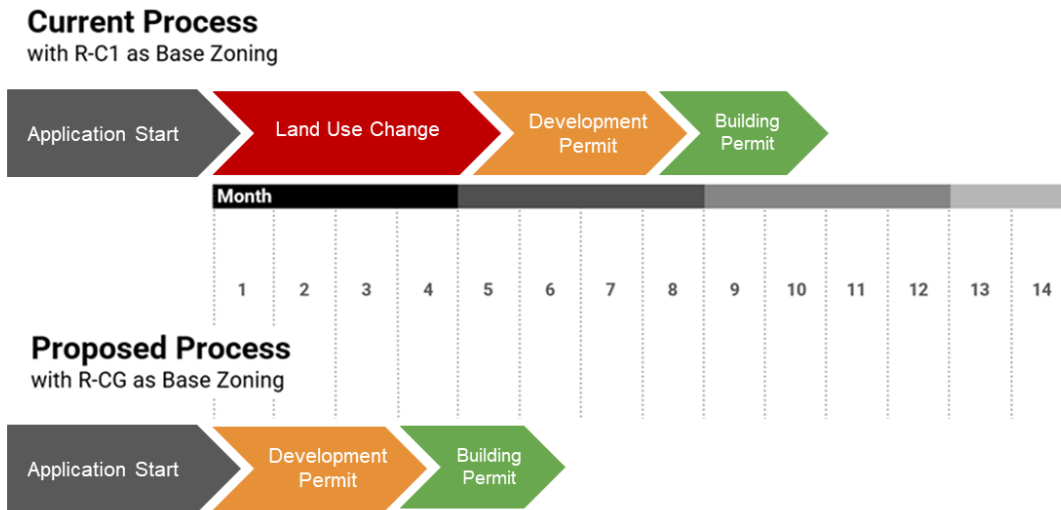
Number of Units allowed on Residential Parcels in Calgary (2023)



housing in the market.

Development Timelines

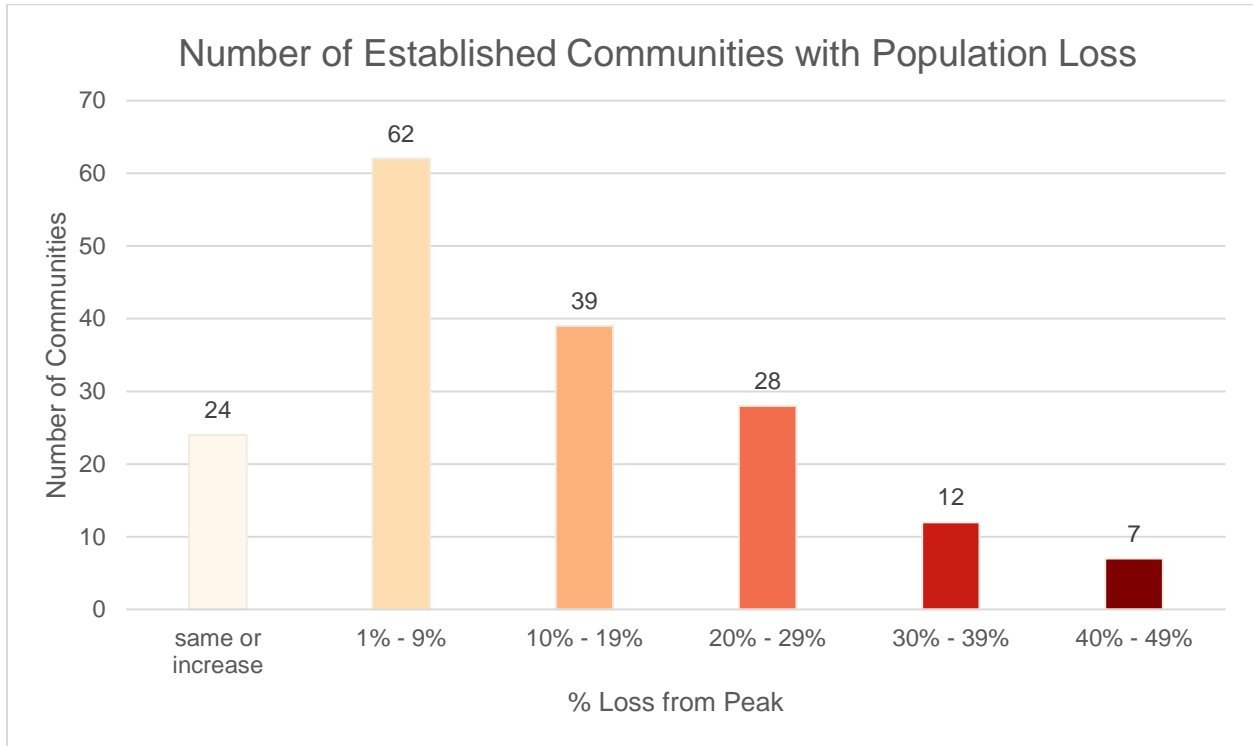
Currently a land use amendment (rezoning) application takes between four to eight months and an additional four months for a development permit, depending on complexity of the application. Timelines for rezoning to R-CG are, on average, 119 days, with, on average, 125 days subsequently required for the Development Permit decision. The proposed citywide rezoning would streamline the approval process by allowing applicants to go straight to a development permit application without the need for a land use amendment application.

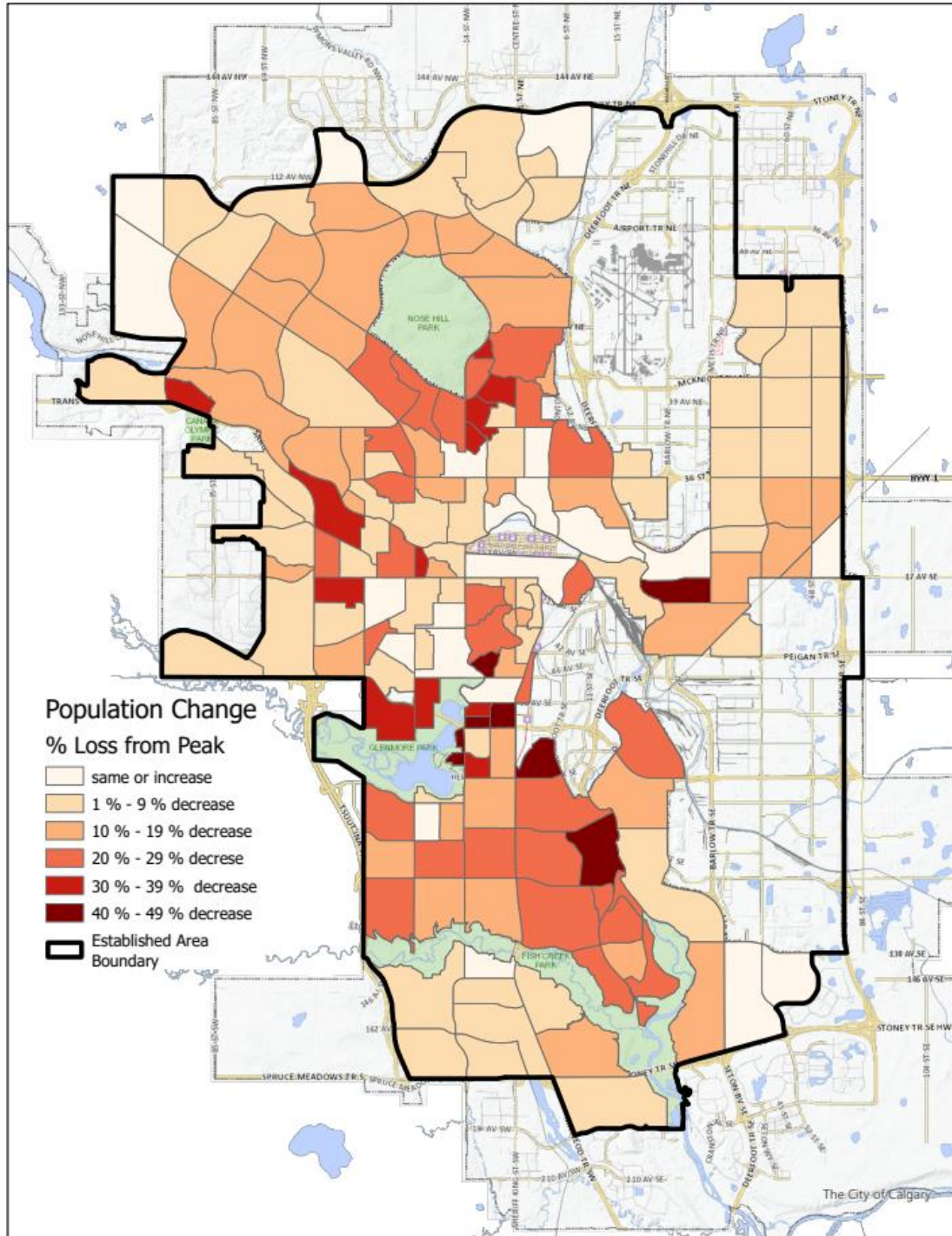


Established Communities Anticipated Change Over Time

As neighbourhoods develop, they experience fluctuations in their population, with many established communities experiencing a decline. To address the ever-evolving needs of a community, there is an opportunity to allow for a variety of housing types in areas that are seeing population loss. A variety of housing types will take advantage of existing infrastructure and provide housing that meets the need of all residents at every stage of life.

It is estimated that about 15 to 20 years after a community is developed, it will reach its peak population. As the community continues to evolve, it is expected that the population will decrease approximately 30 years after the community began to develop. Based on the 2019 Civic Census data, of the 172 Established Area Communities within Calgary, 148 of those communities are experiencing a declining population. The communities closest to downtown are seeing minimal or no population loss, compared to communities that are slightly further from downtown. It is these communities that have the most potential to see a higher level of redevelopment while still being able to sustain the population with existing infrastructure.



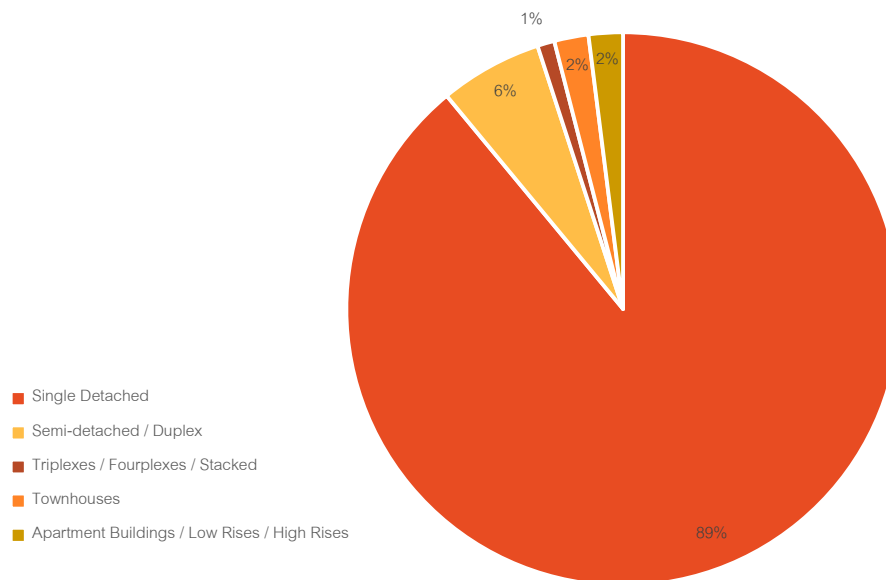


Development Trends in Established Areas

When looking at the housing forms that make up the established areas within Calgary, single detached dwellings make up almost 90% of all dwelling units. This provides little flexibility for buyers and does not cater to the needs of residents at different life stages. Single detached dwellings occupy a large amount of physical space within communities and limit the potential density. This means more infrastructure and amenities are committed to sustaining the residents relative to denser forms of housing.

The development trend within the established areas shows that housing types tend to be clustered together by forms and there is minimal mixing of housing types. A range of housing forms would encourage a varied housing typology which can create more vibrant and active communities.

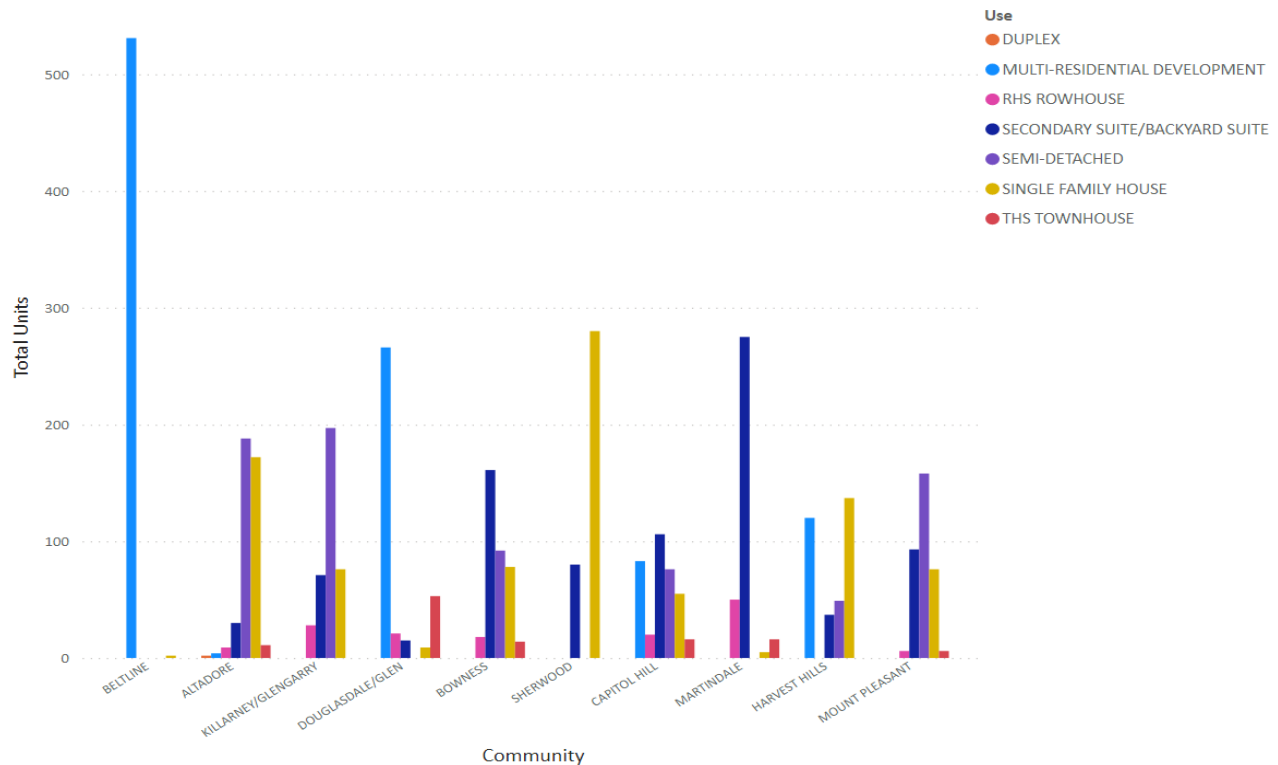
Established Areas Housing Counts by Types



Looking at the types of dwelling units being constructed in the Established Area can provide insight into how communities are being redeveloped. Ten communities were used as a sample of the Established Area within Calgary: Beltline, Altadore, Killarney/Glengarry, Douglasdale/Glen, Bowness, Sherwood, Capitol Hill, Martindale, Harvest Hills and Mount Pleasant. The community of Beltline is near the Downtown and therefore is seeing a vast majority of new units in the form of multi-residential units. As we look at the other communities further away from downtown, there is a shift to more single-detached dwellings, duplexes and secondary or backyard suites making up the new dwelling types. Rowhouses and townhouses make up a small proportion of new unit types being constructed.

It is anticipated that the proposal to rezone residential areas across Calgary to allow for more housing forms will provide more balanced development of housing forms. By making townhomes, rowhomes, backyard and secondary suites more accessible for development it will reduce the risk, cost and time for new housing forms to be built.

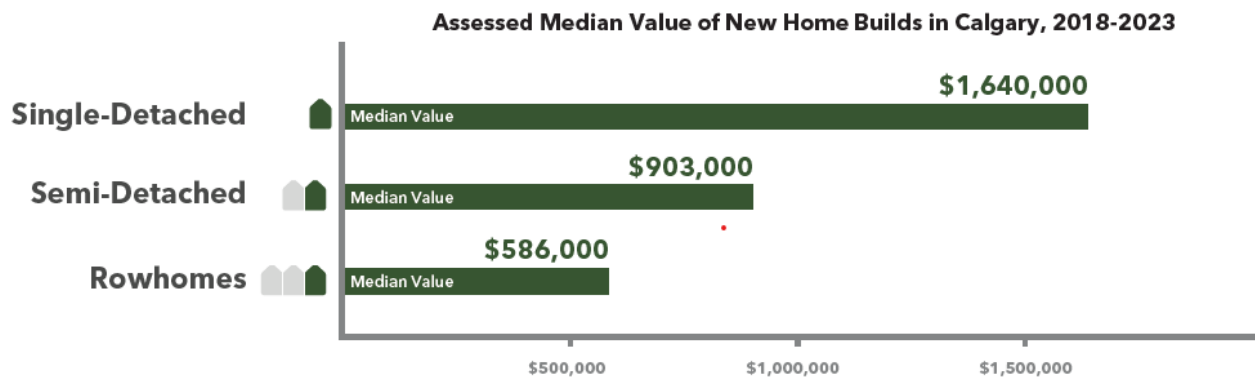
New Units by Housing Type



Costs and Affordability

Citywide Rezoning and the impact on house prices

The data shows that the price for an average new single-detached dwelling is \$1,640,000 (semi-detached is \$903,000). If the base residential district is left as it is now (R-C1/R-C2 district), home values will continue to rise and limit the options for grade-oriented housing for Calgarians. Making the base residential district the Residential – Grade -Oriented Infill (R-CG) District and the Residential – Low Density Mixed Housing (R-G) District, will allow for more units each priced lower than other current options with the average rowhouse priced at \$586,000.

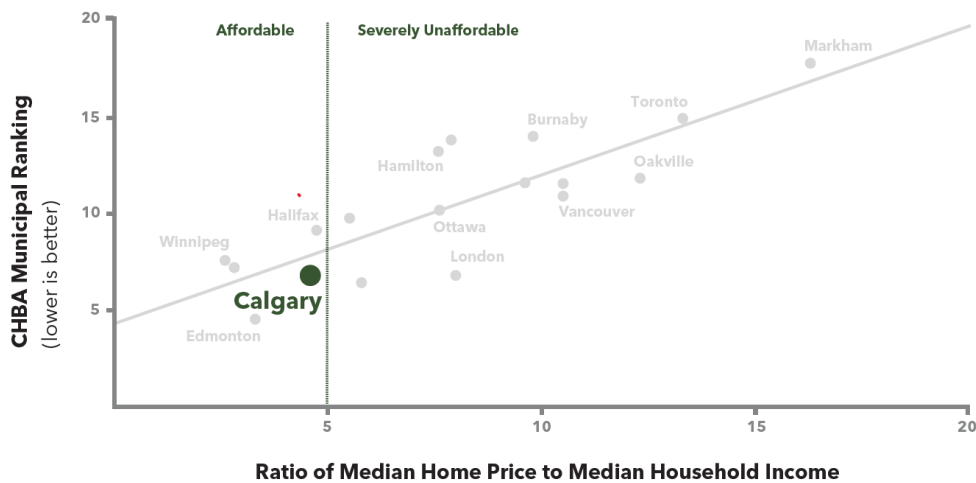


Currently, this price is based on a combination of factors, including land value. As most of the demand is in areas where land value is higher, we are seeing rowhomes with a higher price. Developers are taking

on a risk when applying for a redesignation (rezoning) and public hearing, adding to the cost of the final product. By making the R-CG district the base district in all established communities, and the R-G district in all developing communities, we remove that risk, as well as provide the option in areas with lower land value. It is anticipated that this will result in units being more affordable city-wide.

Calgary is currently in a unique situation where housing prices are still affordable relative to other municipalities. Calgary's ratio of median home price to median household income is 5:1, meaning Calgarians currently spend 5 times the amount they make in a year on housing. Toronto is at 14:1 while Vancouver is at 12:1. Ten years ago, Vancouver and Toronto were in the same situation as Calgary is today in terms of house spending and affordability. Implementing the citywide rezoning will allow prices to stabilize before housing becomes more unaffordable.

Quality of Municipal Housing Approval Processes and Housing Affordability in Canada (2022)

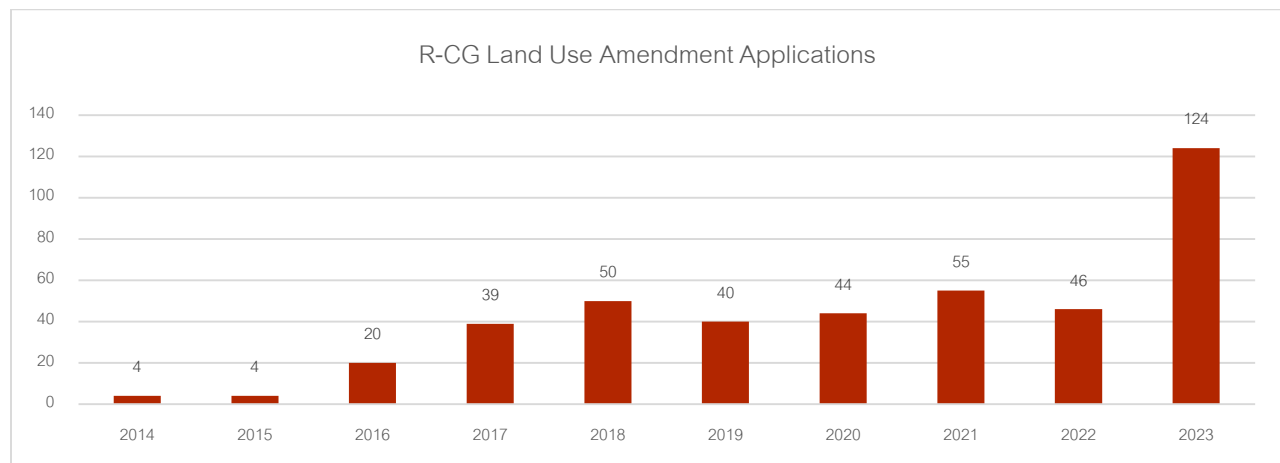


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Development Statistics of Land Use Bylaw districts

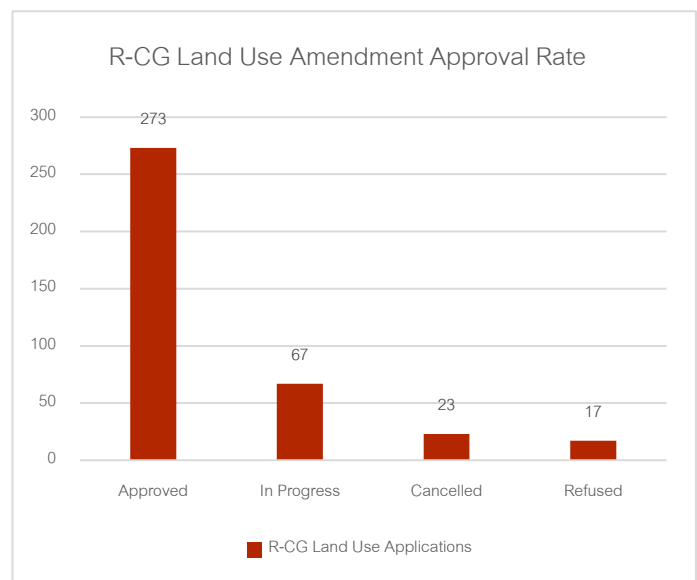
Residential – Grade-Oriented Infill (R-CG) District

Since the Residential – Grade-Oriented Infill (R-CG) District was adopted in 2014, there has been an increase in the number of land use amendment applications. Between 2018 and 2022, application numbers have been approximately 40 to 50 applications per year. The fluctuations of application numbers reflect the market demands for housing and overall economic factors. With the number of applications increasing to 124 in 2023, it is anticipated that Calgary will continue to see increasing demand for these types of houses. A new base residential district would eliminate the need for a land use amendment application thereby saving applicants time and money.



A total of 124 R-CG district land use amendment applications were received in 2023. Based on the spike in application numbers, the amendments made in October 2022 to the land use district have improved the R-CG district and have made it more appealing for redevelopment.

Between the adoption of the R-CG District in October 2014 and May 2023, 290 R-CG District land use amendment applications have had a decision rendered. Of these, 273 applications have been approved by Council and only 17 have been refused, which results in a 94% application approval rate. Therefore, the R-CG District has been determined to be appropriate existing communities throughout the city. The land use regulations in the R-CG district allow for flexibility in the types of development but still respond to the surrounding neighbourhood context resulting in build forms that are compatible with existing housing. Based on the high approval rate by Council and the adaptable regulations, the R-CG District is determined to be an appropriate land use to apply in the Developed Area of Calgary.



R-CG District Development Permits

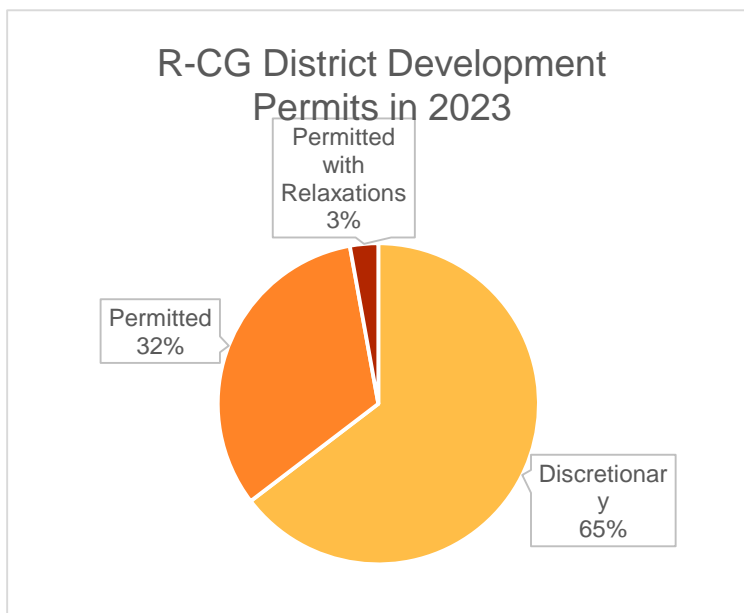
Within the R-CG district there are both permitted and discretionary uses that allow for different types of development. Of the 246 development permits that were applied for in 2023, most of the applications were for a discretionary use (65%). When an application is discretionary or permitted with relaxations, these permits include an appeal period and the opportunity for input from members of the public. In contrast, applications must be approved that are a permitted use and that meet all rules in the Land Use Bylaw.

In 2023 there have been four appeals filed for Development Permits for an R-CG district development. The

Subdivision and Appeal Board (SDAB) is a quasi-judicial board established to hear appeals regarding subdivision and development authority decisions. Land use changes are not able to be appealed and decisions on land use changes are made by Council. Of the four appeals submitted in 2023, three appeals were located in the northwest of Calgary and all appeals were for corner lots. Below is a summary of concerns from the appeals:

- additional parking congestion
- overlook/ privacy
- number of relaxations granted
- potential changes to the contextual setbacks
- massing / shading, and
- noise.

For two appeals, SDAB upheld the Development Authority's decision with some changes. One appeal has been withdrawn and one appeal SDAB overturned the Development Authority's decision. For the appeal where SDAB overturned the Development Authority's decision the board found that it was not sensitive to the adjacent development and the amenities of the neighbourhood. Should the Rezoning for Housing proposal be approved, the opportunity for appeal will not change from the current process.

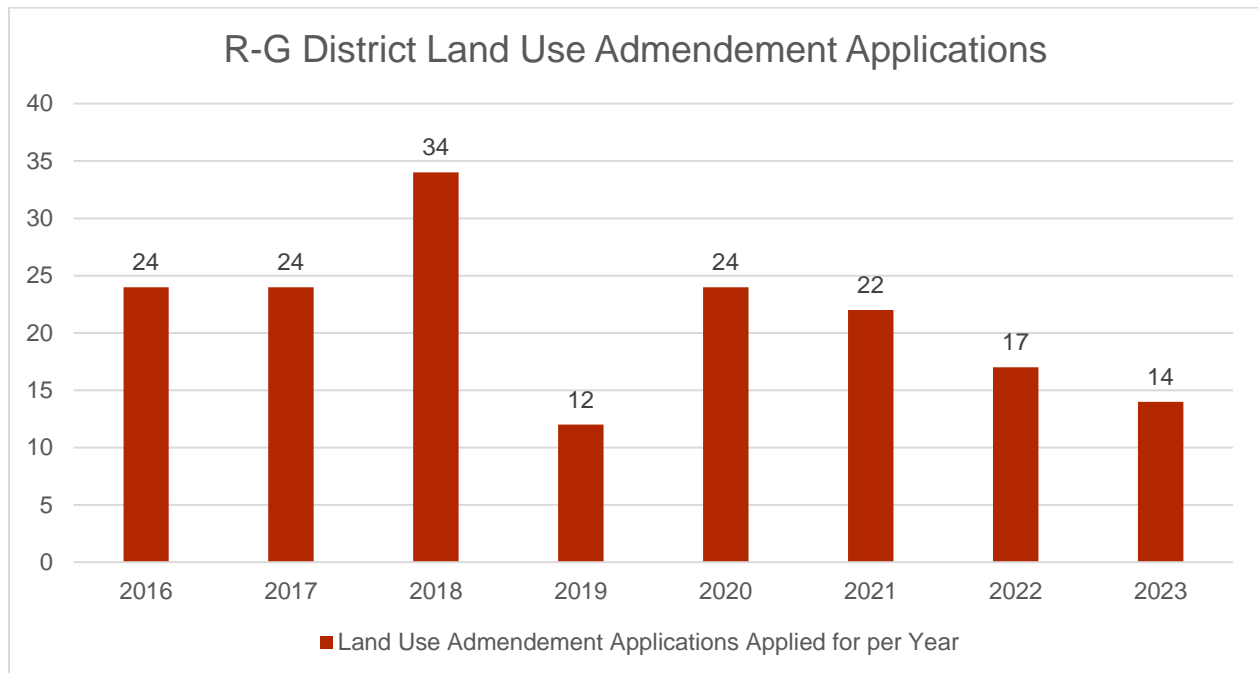


Residential – Low Density Mixed Housing (R-G) District Statistics

The Residential – Low Density Mixed Housing (R-G) District was adopted in 2016. This district is intended to be used in the Developing Area and allows for a variety of housing types, thus providing flexibility when building new communities. Allowing flexibility of uses in the R-G district can reduce the need for additional land use amendment applications should market demands shift during the community's development.

As shown in the graph below, R-G district land use amendment applications have fluctuated with approximately 20 applications per year. While the number of applications per year are lower than the R-CG district applications, the R-G district applications tend to cover larger areas with multiple lots included

in the application. There is a shift towards utilizing the R-G district in new communities from conception, allowing for more choices for developers and residents to respond to the different market desires.



Since 2016, all R-G district land use amendment applications that have had a decision rendered have been approved by Council. Therefore, the R-G district has been determined to be an appropriate land use for the Developing Area of Calgary.

Housing – Grade Oriented (H-GO) District Statistics

The Housing – Grade Oriented (H-GO) district was brought into effect in 2023 and was created to address Calgary's ever-evolving housing needs. The H-GO district is intended for areas of Calgary that have an approved Local Area Plan (LAP) or are in the Inner City or Centre City as identified in the *Municipal Development Plan* (MDP). In 2023, 64 H-GO district land use amendment applications were submitted.

With the land use amendment application numbers reaching over 60 in the first year, it shows the high level of interest and anticipation for this new land use district to be implemented. Of the 27 applications that have had a decision rendered, only one has been refused. The H-GO district includes location criteria that ensures that it is only implemented in appropriate areas of the city and this is reflected in the low refusal rate.

Rezoning in Other Municipalities

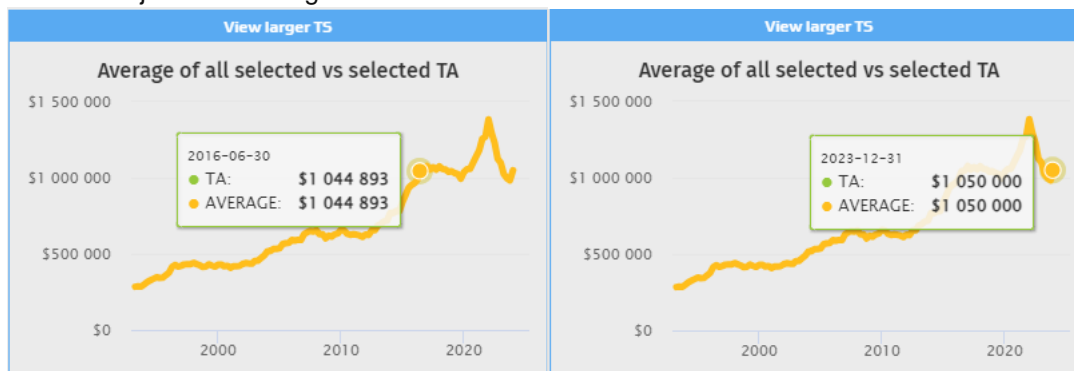
In recent years, many cities around the world have completed similar citywide rezoning initiatives to allow more dwelling units on residential lots and increase the supply and variety of homes. Auckland and Minneapolis are two of the first cities to complete citywide rezoning and a review was completed to determine the effect this rezoning had on housing supply and affordability. Additionally, the tables below outline land use regulations implemented by other cities for a comparison of best practices to enable more housing and desired outcomes.

Auckland, New Zealand

The city of Auckland undertook a citywide rezoning in 2016 with the adoption of the Auckland Unitary Plan. The Plan allowed for three units as-of-right on residential lots in urban areas. Building on these efforts, the New Zealand government issued a [National Policy Statement on Urban Development \(NPS-UD\)](#) in August 2020, which led to Auckland enabling [Medium Density Residential Standards \(MDRS\)](#) allowing three units in suburban residential areas by August 2022. The NPS-UD also requires increased density and building height in city and metropolitan centres and around rapid transit stops, such as train and bus stations. Auckland is proposing expanding the [Terrace Housing and Apartment Buildings Zone \(THAB\)](#) in these targeted areas to increasing density.

In the eight years after the rezoning, Auckland saw an additional 112,000 consents issued, which is roughly one for every five existing homes. About 90% of these consents turned into new homes. This is double the number of consents issued compared to if rezoning had not occurred. This has resulted in rents and housing prices stabilizing. The inflation-adjusted prices are similar to 2016, with only a 1% change in rent and a 6% change in house prices.

Inflation Adjusted Dwelling Price June 2016 & December 2023



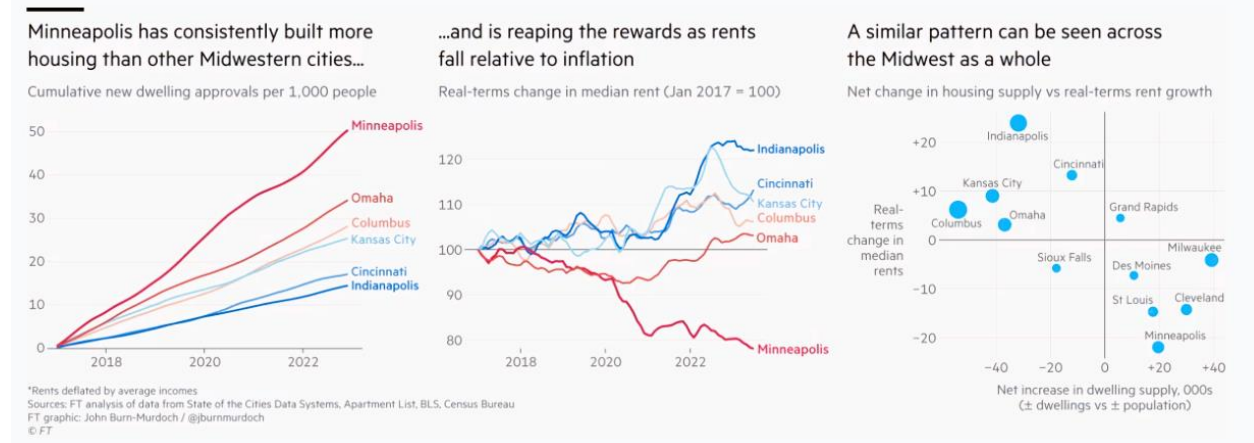
Auckland June 2016-Dec 2023	
% change for Dwelling sales prices (inflation adjusted)	5.928%
Dwelling sales prices (inflation adjusted)	\$1,050,000

Source: [The Urban Development Dashboard, New Zealand Ministry of Housing and Urban Development](#)

Minneapolis, United States of America

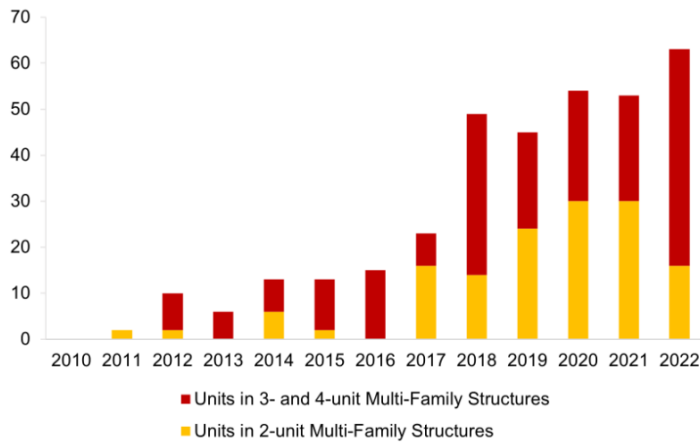
Minneapolis adopted the Minneapolis 2040 Plan in January 2020 which allowed up to three units on all residential lots. This was followed by the approval of the Land Use Rezoning Study on July 1, 2023 that updated land use regulations to create consistency with implementation of the Plan. Since 2020, Minneapolis has also adopted inclusionary zoning, eliminated exclusive zoning, adopted new built form districts and regulations, and eliminated minimum parking requirements. This led to an increase of issued

building permits, from 2,600 units annually from 2013-2017 to 4,000 units annually from 2018-2022, resulting in a 12% increase to the housing stock. This has had an impact on rents which were 20% lower in 2023 than they were in 2017 once adjusted for inflation.



Source: [Repeat after me: building any new homes reduces housing costs for all](#)

Minneapolis - Number of Multi-Unit Buildings Constructed per Year



Source: [A Detailed Look at the Outcomes of Minneapolis' Housing Reforms — One Final Effort](#)

Additional examples from around the world

The following are links to case studies on the effects of rezoning on housing supply from around the world:

- [Supply Shock Versus Demand Shock: The Local Effects of New Housing in Low-Income Areas \(USA\)](#)
- [The Effect of New Market-Rate Housing Construction on the Low Income Housing Market \(USA\)](#)
- [Market-Rate Development and Neighbourhood Rents with Evan Mast \(USA\)](#)
- [City-wide effects of new housing supply: Evidence from moving chains \(Finland\)](#)
- [Does new housing for the rich benefit the poor? On trickle-down effects of new homes \(Sweden\)](#)

Municipal district and regulation comparisons

The following table provides detailed information on development regulations from various municipalities to provide a comparison to Calgary's R-CG district. All this information is taken from council reports and bylaws for each jurisdiction.

*Rezoning broadly citywide (equivalent to proposed R-CG rezoning)

**Rezoning to additional areas (equivalent to proposed H-GO rezoning)

Municipality	Auckland*	Auckland**	Minneapolis	Portland
Year Rezoned:	2016 – 1 st Rezone under new City Plan Aug 2022 – Apply MDRS more broadly	March 31, 2024 - Council Decision on applying THAB zone	Jan 2020 (3 units) & July 1, 2023 (land use rezoning study allowing ≥6 units)	2020 & 2022
Zones:	Updating MHU zone to align with MDRS	THAB zone in city & metro centres & existing or planned rapid transit stops	Urban Neighbourhood 1,2,3 Districts (w/ building overlays)	R2.5, R5, R7, R10 & R20
Allowed Dwellings:	≥3 units (*3 units as of right) (terraced forms allowed, min. 45sqm per unit)	6 storeys (*within walkable) catchment 5 storeys (*outside walkable catchment)	6 dwelling units (midblock) 12 dwelling units (corner lots)	≤6 units (≤2 ADU with single or semi only, to max 3 units)
DP required:	No (≥4 units do)	Yes	Yes	Yes
Height:	11m+1m roof pitch with side recession plane	21m (6 storeys) 19m + 60° front 8m+ 60° rear Rear: 16m	33ft (2.5 Storeys) Corridors: 42-84ft (3-6 Storeys)	30ft (9.1m)
Setbacks:	Front: 1.5m front Side: 1m Rear: 1m	Front: 1.5m Side: 1m Rear: 1m	Front: 6m Side: 1.5m Rear: 1.5m	Front: 1-20ft Side: 5-10ft Rear: 5-10ft
Parcel Coverage:	50%	50%	Interior lot: FAR: 0.5-0.6/0.7 Corridors: FAR: 1.5-3 45%-60/70% coverage	1 unit: 0.4-0.5 FAR 2 unit: 0.5-0.6 FAR 3 unit: 0.6-0.7 FAR 4 unit: 0.7-0.8 FAR coverage: 50%
Parking:	No minimums	Accessible parking	No minimums	No minimums
Landscaping:	20% planted 60% impervious	20% landscaped, 70% Impervious	60-70% impervious	~4 trees (Private Tree Preserv. Stds)
Amenity Space:	20sqm (*8sqm above ground floor)	20sqm (* 8sqm above ground floor)	Enclose storage of 200sqft per unit	250sqft

Municipality	<u>Edmonton</u>	<u>Vancouver</u>	<u>Victoria</u>	<u>Kelowna</u>
Year Rezoned:	Jan 1, 2024 - under new zoning bylaw	Oct 17, 2023	March 12, 2023	Oct 17, 2023 Zoning bylaw amendments – Decision Feb 26
Zones:	RS: Small Scale RSF: Small Scale Flex	New zone R1-1 created	Houseplex & townhouse uses added to R-1/R-2	All residential zones to allow 4 units min.
Allowed Dwellings:	8 Dwellings (including SS+BYS)	6 dwelling units or 8 rental units	Midblock: 6 units Corner: 12 units	RU Districts: 4 units MF Districts: 6 units
DP required:	Yes (NP only for relax)	Yes	Yes	Yes
Height:	<u>RS</u> : 10.5m <u>RSF</u> : 12m (*to midpoint of roof peak)	11.5m (3 storeys) 8.5m in rear yard(2 storeys)	12m	<u>RU</u> :11m (3 storeys) (3 rd storey area 70%) <u>MF</u> : 18-22m (3-6 storeys)
Setbacks:	Front: 3m-4.5m Side: 1.2m/1.5m Rear: 6m-10m	Front: 4.9m Side: 1.2m side Rear: 0.9m courtyard config, or 10.7m Separation: 6.1m	Front: 2m Side: 1.5m Rear: 5m or 25% lot	Front: 3m Side: 1.2m Rear: 0.9m Separation: 2.5m
Parcel Coverage:	RS: 45% RSF: 55%	FAR: 0.7 (*1.0 for affordable housing/rental) Building depth: 19.8m	<u>Houseplex</u> : Coverage: 40% FAR: 1 max. of 235sqm <u>Townhouse</u> : Coverage: 50% FAR: 1.1	<u>RU</u> : 55% buildings 75% impermeable area <u>MF</u> : 1.3-1.8 FAR 55-65% buildings 75-85% impermeable
Parking:	No minimums (Max. applied for multi-sites within 600m of transit)	No minimums	1 per dwelling unit (*reduced if car share/ transit pass provided)	1-1.25 stall/unit (*no parking req's within Downtown area or transit area)

Landscaping:	30% landscape Rowhouse(unit): 1 tree, 4 shrubs	1-2 trees	35 m ² landscaped	≥3 units:1 tree per 10 linear metres of landscaped area
Amenity Space:	Only req'd for ≥8 units	N/A	45% open space	No req'd for ≤10 units

Municipality	<u>Toronto</u>	<u>Ottawa</u>	<u>London</u>
Year Rezoned:	2019 & May 10, 2023	Nov 2022 - under new City Plan approval. LUB updated by end of 2025 to align.	Oct 2023 – 4 units *New Zoning Bylaw under review
Zones:	All residential zones, rule amendments completed	All residential Zones *current R3 zone rules	All residential zones *current R1 to R-3 zone rules
Allowed Dwellings:	4 dwelling units (SS not allowed in buildings ≥ 4 units)	≥3 units (*as ADU and carriage houses)	4 units (*3 additional units in dwelling or accessory bld)
DP required:	No	No	No
Height:	10m	8m-11m	9-10.5m
Setbacks:	Front: 6m Side: 0.6m-1.2m side Rear: 7.5m rear	Front: 3-6m Side: 1.2m Rear: 25% lot to 7.5m	Front: 3-6m Side: 1.2-1.6m Rear: 6-10m (or 30%)
Parcel Coverage:	Building depth/length is 19m	25-45% in lowest density res zones, N/A in higher low density zones	FAR; 0.4-0.5
Parking:	No minimums	0.5-0.75 stalls/unit in ≥3 unit buildings (*Some areas req 1 stall/dwelling)	1 stall/100m ² floor area *Additional units don't require parking
Landscaping:	Front: 50-100% Side: 60% Rear: 25-50%	30% landscaped	30-40% landscaped
Amenity Space:	N/A	45sqm	N/A

Examples of provincial or statewide regulations

The following tables provide examples of other ways jurisdictions are making changes to regulations similar to Calgary’s proposed rezoning. All this information is taken from provincial/state reports for each jurisdiction.

Provincial	Ontario	British Columbia
Legislative Status:	Bill 108 - 2019 Bill 23 - Nov 2022	Bill 44 – Small-Scale Multi-Unit Housing Bill 47 – Transit Oriented Development Areas Nov 23, 2023 Local governments to update bylaws by June 30, 2024
Allowed Dwellings:	Bill 108 - 3 units Bill 23 - 4 units	3 units (lots<280m ²) 4 units (lots>280 m ²) 6 units close to transit

State	Oregon	Washington	California
Legislative Status:	House Bill 2001 passed 2019 Effective June 30, 2021	State legislation passed HB1110 – effective July 23, 2023	Senate Bill 9 (SB9) - January 1, 2022
Allowed Dwellings:	4-6 units (6 units if half is affordable housing) (No parking min)	4 units 6 units (lots near transit)	4 units (2 units on each new subdivided lot. Duplexes not allowed on lots with ADUs unless city rules allow)

Glossary of Terms:

ADU: Additional Dwelling Unit – An additional dwelling that can be attached or detached from the main dwelling unit but is considered accessory to the main dwelling.

FAR: Floor Area Ratio – Determines the amount of building area is allowed proportionate to lot size.

MDRS: Medium Density Residential Standards – A set of development regulations that Auckland applies to relevant residential lots. Allows for three units or more, and up to 3 storeys in building height.

MF: Kelowna’s Multi-Residential Zone in Transit Areas

MHU: Residential - Mixed Housing Urban Zone: Auckland's base residential zone applied broadly to enable three or more units on a lot.

R3: Residential Third Density Zone – Ottawa's current zone that allows up to three units and building forms single detached to townhouse. Using this zone for rule comparison while the new zoning bylaw is being updated to align with allowing 3 units per lot.

RS: Small Scale Residential Zone – Edmonton's lowest density residential zone

RSF: Small Scale Flex Residential Zone – Edmonton's low density residential zone that provides additional development flexibility in appropriate contexts.

RU: Kelowna Low Density Residential Zone

SS: Secondary Suite – An additional dwelling unit that is located within the main dwelling unit.

THAB: Terrace Housing and Apartment Buildings Zone – Auckland's residential zone that enables increased density and building height up to 6 storeys and is applied around city and metropolitan centres and rapid transit stops.