

# MOLTO BENE ENTERPRISES

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## **AFFORDABLE AND INCLUSIVE NEIGHBOURHOODS IN THE UCB** **'THINKING FORWARD'** **SMART GROWTH, MISSING MIDDLE HOUSING AND 15 MINUTE** **NEIGHBOURHOODS IN THE COWICHAN VALLEY**

Happy New Year Everyone:

It's a brand new year. You need to be thinking about your municipality and how it will grow and develop over the next 10 to 20 years. I will be talking about affordable housing, which is not the same as social housing. And about a 2020's Neighbourhood Planning Paradigm, which is not exclusively single family houses on every lot on your street. And I will talk about the opportunity you have right now to shape the future of North Cowichan. But first let's dispel some myths.

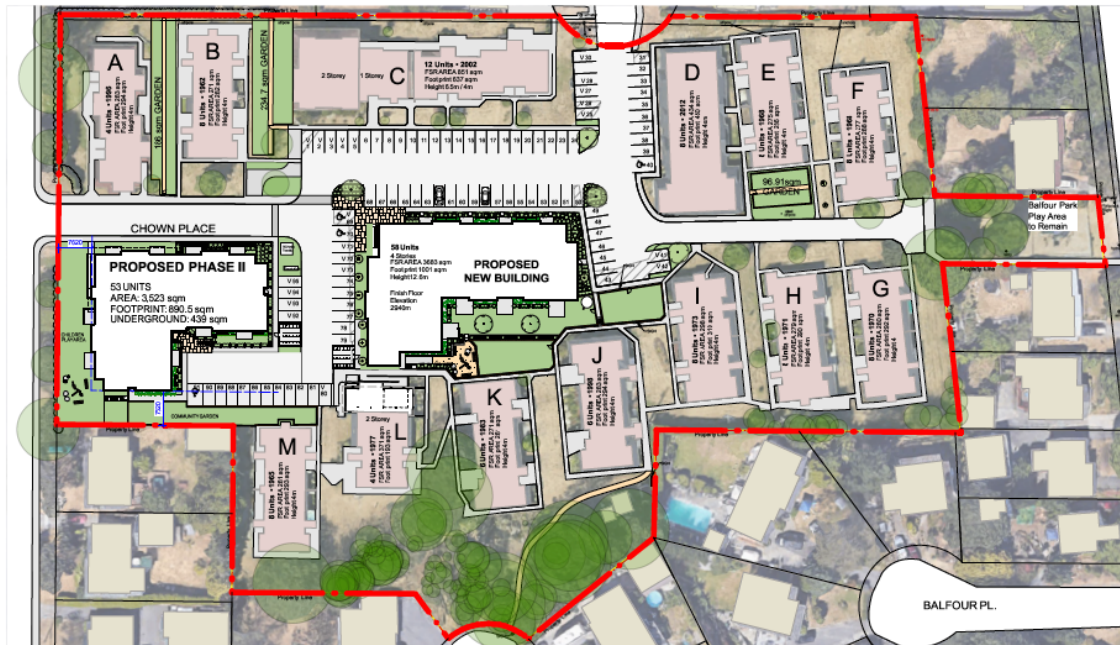
**Myth 1. Affordability only concerns housing.** Wrong. Where you locate the house also determines its affordability. So if you locate in isolated areas far away from where people work, worship, shop and recreate the house is not truly affordable. And you will be spending a considerable amount of time and money on transportation. The most affordable housing, all things considered, are found in 15 minute neighbourhoods or walkable neighbourhoods. In your case within the urban containment boundary of North Cowichan Duncan with a focus on SMART GROWTH.

Section 1.3.3 of your 2011 OCP (Official Community Plan) defines it.

**“Adopting the principle of “smart growth” means encouraging vibrant communities by planning for development including redevelopment, infill, mixed use and more compact communities. It aims to enhance quality of life, preserve the natural environment and, over time, save money.”**

**Myth 2. Affordable housing requires subsidy.** Well sometimes it does and sometimes it doesn't. If you are talking about **housing for the homeless during pandemic** then you are talking about housing which requires some form of subsidy. That includes temporary housing in various forms, container housing, 'Connestogo Cabin' housing, tenting in the park or on parking lots, tiny homes on tiny lots and so on. Someone other than the homeless are paying for that. It requires subsidy.

If you're talking about the approximately 20% of your population that can't afford market level housing, either as rental or freehold, that too requires subsidy. Usually this housing is produced in partnership with BC Housing and non-profit societies – like churches. This is sometimes referred to as social housing, subsidized housing, 'housing for the poor' and so on. **AND IT DOES REQUIRE SUBSIDY.**



Chown Place | Overall Site Plan

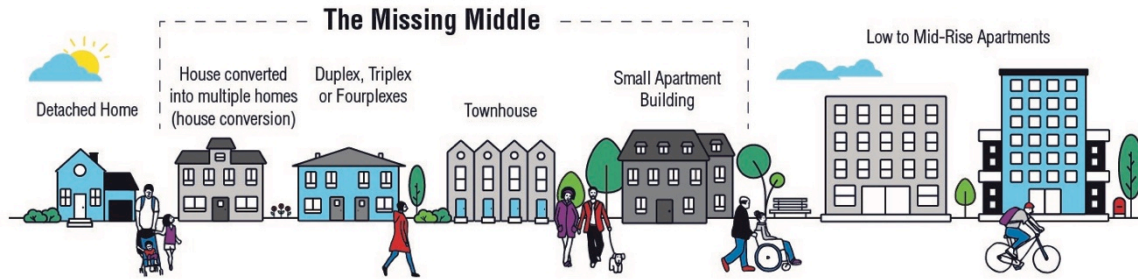


For example the Gorge View Society who have a 5 acre parcel on Chown Place in Victoria. I serve on the Board of Directors and we are in the process of master planning the site. We are funded for Phase 1 development, which begins construction this year and we are applying for Phase 2 funding. The funding is from BC Housing and other government partners.

**'Affordable housing'** for our purposes today **DOES NOT REQUIRE SUBSIDY**. We are talking about market level housing for those households who have a Gross Annual Income of under \$130,000.00. Those households find it difficult to almost impossible to find **'suitable'** housing in the CRD. Those households include our children and grandchildren who are finding it harder and harder to live around here anymore.

The solution to that **is not subsidies**. The solution is good city planning, a 2020's Neighbourhood Planning Paradigm, zoning for missing middle housing, a focus on 15 minute neighbourhoods and smart growth. **And** political will. **And** sometimes support from the NIMBY's. **NO SUBSIDY REQUIRED!!!!**

Now it may be that Gross Annual Income number in CVRD is lower than \$130K. But the need is still the same; the solution is still the same. More missing middle housing in 2021 in every neighbourhood in accordance with your OCP.



**Myth 3: Its “us against them.”** NIMBY neighbours tend to resist missing middle housing, such as townhouses and low-rise apartments, and secondary suites and garden suites on their exclusively single family residential streets. And yet these same neighbours have good reason to support this development, so they can stay in their neighbourhoods when its time to downsize and allow family and friends to live nearby.

**Myth 4: Growth destroys neighbourhoods.** Communities have to grow to be healthy and sustainable. Established neighbourhoods are improved by investment and redevelopment and infill. In 2021 the right infill includes duplexes, triplexes, four plexes, townhouses and 3 and 4 storey apartment and condo buildings.

We have lots of single family houses on 60 foot lots. Our focus should be on allowing secondary suites and garden suites on these lots. And allowing the conversion of some of these houses into multiple suites or even mixed uses as appropriate.



**Myth 5: Everybody owns a car so every home needs lots of parking.** WRONG! Not everybody owns a car, or 2 cars, and not everyone needs on site parking spaces. Victoria has been reviewing its parking standards and ratios for years. And the parking requirements for medium density housing are going down. For example our Phase 1 development parking requirement at 10 Chown Place, the social housing that we hope to build this year, is 0.35 spaces per unit. That’s like one parking space for every three units. That’s a whole lot different than it would have been 5 years ago!



## AFFORDABLE HOUSING IN EVERY NEIGHBOURHOOD IN 2020

So what is this 2020's Neighbourhood Planning Paradigm? What is Smart Growth? What is a 15 minute neighbourhood? And what is missing middle housing and why do we want it in our neighbourhoods? They say a picture is worth a thousand words.

**WE HAVE ENOUGH OF THIS :** Single family homes, of all shapes, sizes and designs, on large lots. LOTS AND LOTS AND LOTS of this in North Cowichan and Duncan, Saanich, Victoria, Esquimalt and Oak Bay. Single family homes on large lots.



But even on these single family lots there is opportunity to increase the supply of **'affordable housing'** by looking at secondary suites and garden suites. This requires policy in your OCP and regulations in your Zoning Bylaw to permit such suites in accordance with good city planning and land use practices.



This is my house in Saanich. It's on a 60 foot wide lot. And it has 'a legal', that's two words, 'a legal' second suite. Its 2 bedroom 1 bath and about 1200 square feet. And that is the 'front' entry. Mary, my 93 year old mother in law, lives there. This is the storage shed in our back yard. I converted it to a smoking room where I enjoy cigars on occasion. There is the opportunity in Saanich to build a garden suite in your backyard provided you can meet the building envelope regulations and design guidelines. If I were permitted to build a garden suite in addition to the legal second suite that is already there this single family house would be even more 'affordable'.

And so I go back to myth number 3.

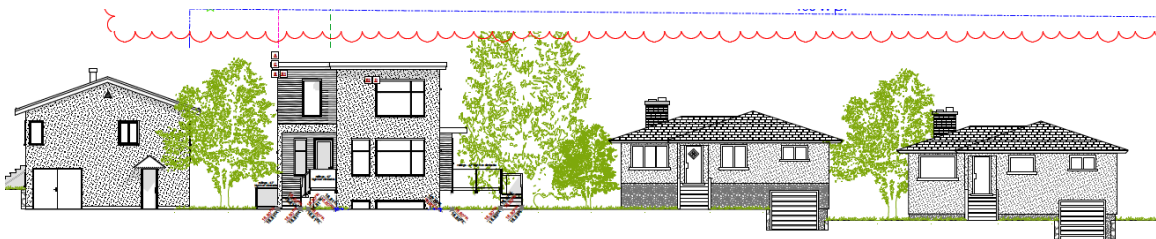
**Myth 3: Its "us against them."** NIMBY neighbours tend to resist missing middle housing, such as townhouses and low-rise apartments, on their exclusively single family residential streets.

**BUT THEY ALSO RESIST SECONDARY SUITES AND GARDEN SUITES SOMETIMES. AND THEY ARE SHOOTING THEMSELVES IN THE FOOT WHEN THEY DO THAT.** These same neighbours have good reason to support this development, so they can stay in their neighbourhoods when its time to downsize and allow family and friends to live nearby.

Where would Mary be if I couldn't have a legal second suite in my single family house? NIMBY's need to take the long view when they are considering changes on their street or in their neighbourhoods. Exclusively single family houses, and only single family houses, on your streets will not serve you well as you age in your neighbourhood.

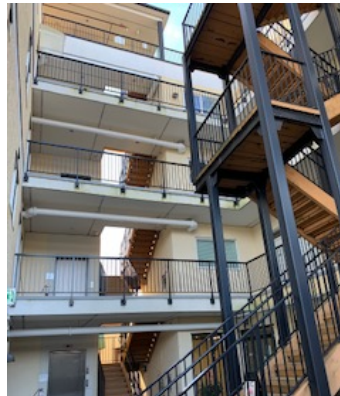
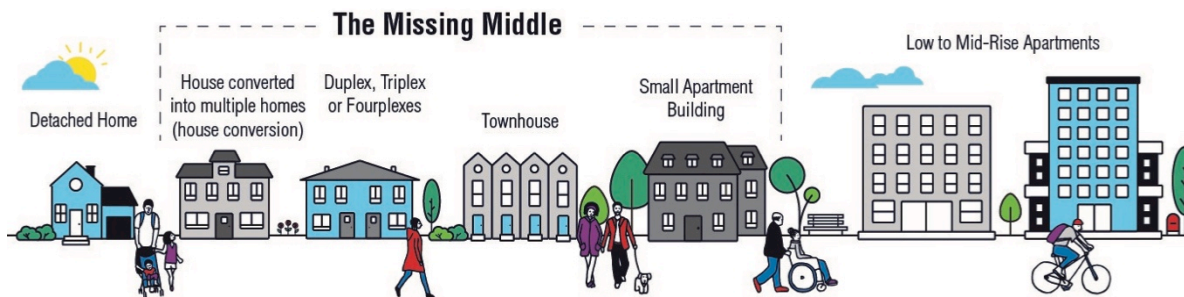
So look for more secondary suites, garden suites and laneway houses. While that's not 'missing middle housing' per say it does make single family housing more affordable because of the built in mortgage helper. And it allows you to age in place. You would be amazed at how many OCP's having 'aging in place' policies.

Another way of making single family housing more affordable is to permit small lot subdivision. Single family houses on **small** lots. Victoria has a small lot zone minimum of 260m<sup>2</sup>. Lots like this one. 1905 Lee is 235m<sup>2</sup>. Will Victoria Council approve the application? It's a tradeoff over 25m<sup>2</sup> of dirt.





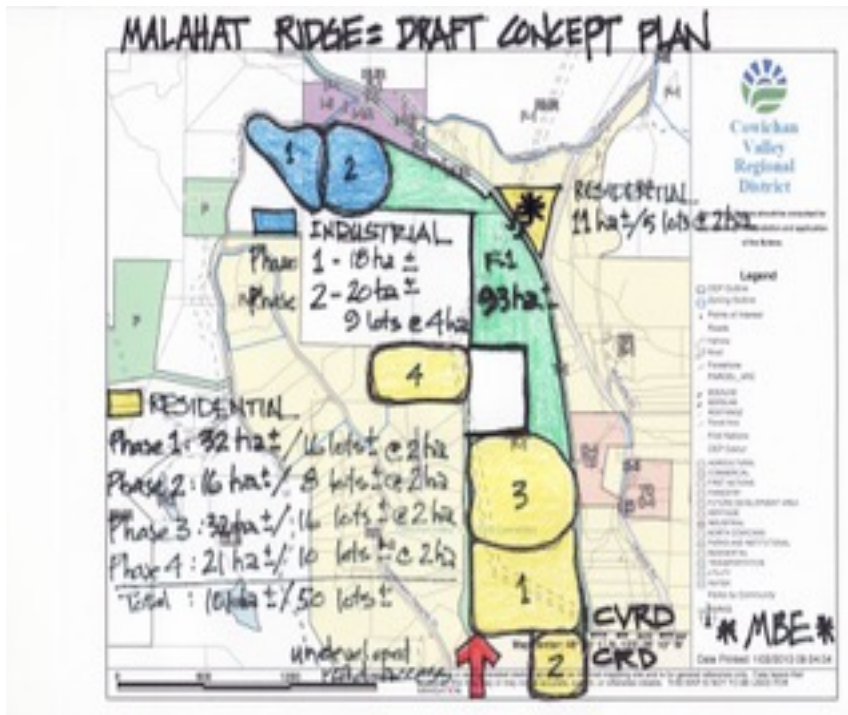
**YOU WANT MORE OF THIS IN 2021 – This is missing middle housing and this is what helps build walkable neighbourhoods and 15 minute neighbourhoods. This is smart growth in 2021. Add to this secondary suites, garden homes, laneway houses and small lot single family houses and you are well on your way to addressing affordable housing in North Cowichan and Duncan.**







Remember this is for housing in the UCB of North Cowichan. Planning in rural North Cowichan is different than planning in urban North Cowichan. You will not be using a 15 minute walkable missing middle housing neighbourhood planning approach in rural North Cowichan. Rural planning and urban planning are not the same thing. Please remember that as you start to participate in "Think Forward". The updating of your 2011 OCP for North Cowichan.



THINK FORWARD AND OCP 2021 IN NORTH COWICHAN

# thinkforward

## North Cowichan Community Plan



<https://www.northcowichan.ca/EN/main/departments/planning-development/official-community-plan.html?media=screen>

North Cowichan is updating its 2011 OCP. Go to the website and check it out. There will be plenty of opportunity in this process for your input. For you to tell Council what kind of municipality you want North Cowichan to be and to become. If in fact you are interested in growing your municipality and increasing affordable housing supply you should ASK for the following:

- ASK for smart growth in the Urban Containment Boundary.
- ASK for missing middle housing – duplexes, triplexes, fourplexes, townhouses and low rise apartments and condos on many of your streets.



- ASK for secondary suites, garden suites and laneway houses on single family lots in compliance with building envelope regulations and design guidelines. Make these “As of right” and no zone change required. Building permits only.
- ASK for small lot single family houses. 260m<sup>2</sup> (2800 square feet) lots.
- ASK for ‘four floors and a corner store’ on several of your blocks.
- ASK for reduced parking requirements especially for medium density residential located in walkable neighbourhoods or close to your town or village centres. And look at unbundling parking requirements for rental and freehold buildings.
- ASK for Pre Zoning or Up Zoning to density targets in your OCP.
- ASK for higher densities and building heights, properly planned and located, in exchange for ‘affordable units’ as part of the redevelopment project. In effect you are asking for community amenity contributions in exchange for bonus density. (Local Government Act – s.482)
- ASK for more mixed development including commercial/office/residential mix and more conversions of large single family homes for mixed uses or multiple residential units.
- ASK for better transportation planning which includes more support for walking, bicycling and public transit.
- ASK for lower development fees or different development fees for affordable infill.
- ASK for energy efficient housing and buildings everywhere. This means building to BC Step Code 3 as a minimum building standard.

THINK ABOUT WHAT NORTH COWICHAN IS AND WHAT YOU WANT IT TO BECOME. PROCEED ACCORDINGLY. Thank you for your attention. I am happy to answer your questions.



Joseph A. Calenda, MCIP, (RPP Rtd.), DTM  
City Planner

Molto Bene Enterprises

MBE: THINKING FORWARD – CVRD Smart Growth – January 2021



## APPENDIX – Source: ‘Cities for Everyone’

**Victoria Development Trends** *Most new housing built in the Victoria region consists of downtown highrise apartments, or single-family houses located at the urban fringe.*

*Relatively few new homes are lower-priced housing types (secondary suites, townhouses or low-rise apartments) located in walkable urban neighbourhoods suitable for moderate-income families.*

### Typical Smart Growth Policies (SGN 2011; The Prince’s Foundation 2020)

- |  |   |   |
|--|---|---|
| • Higher allowable development densities           | • Allow more diverse housing types (townhouses and low-rise apartments) | • More multimodal planning (more support for walking, bicycling and public transit) |
| • More mixed development (commercial near housing) | • Reduced parking minimums and more efficient parking management        | • More roadway connectivity   |
| • Complete streets policies                        | • Lower fees for affordable infill                                      | • Commute trip reduction programs   |

*Smart Growth includes various policies that together create more compact and multimodal communities.*

### What is Our Region Doing? What More Can Be Done?

Many of these policies are being implemented in our region, but often to a limited degree and only in some jurisdictions, but much more can be done, as summarized in the table below.

#### Policy

Pre-zone to densities targets in the Official Community Plan.

Allow an additional story for corner lots, larger lots, and on busier streets.

Exempt moderate-priced housing from inclusivity mandates.

Reduce fees and approval requirements for smaller and moderate-priced infill.

Reduce or eliminate parking requirements and encourage unbundling (parking rented separately from building space).

Allow higher densities and building heights in exchange for more affordable units.

Mandate or reward energy-efficient housing, and support efficiency retrofits of existing homes.

Improve affordable housing design.

Subsidize housing for people with special needs.

#### Current Status

Many areas require rezoning to allow desired densities.

Most require rezoning for more than two stories.

This is sometimes applied ad hoc, for individual projects.

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Victoria reduced some parking ratios, but still requires 0.75 to 1.55 spaces for most units. Esquimalt forbids unbundling.

This is sometimes often applied. Victoria is developing a formal policy.

Most jurisdictions in the region apply the Step Code, and some retrofit programs exist, but more is possible.

Some local programs exist.

Local, provincial and federal programs exist and are expanding.

#### Additional Actions

Upzone all areas to reflect OCP density targets.

Upzone locations suitable for taller and denser housing types.

Establish a clear policy indicating the types of housing that are exempt.

Establish clear policies indicating the types of housing that qualify for lower fees and expedited approvals.

Significantly reduce or eliminate parking requirements for lower-priced developing in walkable urban neighborhoods.

Establish clear policing indicating when higher densities are allowed in exchange for lower prices.

Implement passive house standards for new construction and develop comprehensive retrofit programs.

Develop affordable housing design programs and contests.

Some jurisdictions may need new programs to receive available funds.

**More Missing Middle Housing Samples – Apartments, Condos, Townhouses and Duplexes/Fourplexes and ‘Container Housing’**









CONVERTING 30 SHIPPING CONTAINERS TO A 'TINY HOME' VILLAGE – Aryze Developments and the Greater Victoria Coalition to End Homelessness – January 2021