



Smart Growth on the Ground

FOUNDATION RESEARCH BULLETIN: Greater Oliver

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AFFORDABLE HOUSING

1.0 Introduction

Creating and sustaining a range of housing opportunities to meet the needs of a diverse population is a cornerstone to the success of any community. In the early phases of a community, building sites are plentiful and relatively inexpensive. Various housing forms emerge, as neighbourhoods mature and connect around a central core of services and commercial activity.

The level of planning that has shaped the community growth will impact the outcome. However, one thing is certain: the more desirable and commercially viable the community becomes, the more expensive it will become. Eventually it becomes difficult for the families and individuals who created the success in the first place to afford the increased price of the housing. As they choose to downsize or retire, their most attractive financial option is to cash out and move away.

Those who come to replace these departing homeowners in the workforce are unable to enter the higher value market, and often end up having to rent when they would rather purchase. Increasing land values, commercial lease rates, transportation infrastructure and externalities such as second home ownership and amenity migration all impact the situation.

The Smart Growth BC website has a good description of what affordable housing means:¹

"Affordable housing" means that families and individuals – of all income levels and lifestyles - can find suitable places to live and can enjoy a stable, secure place to call home. Communities that provide smart growth and affordable housing ensure that:

- Those who work, such as our teachers, health care providers, professionals, and retail employees, can afford to live in the communities they serve. This reduces the time and expense devoted to commuting, decreases traffic congestion in our regions, and reduces the need to pave land for parking and roads.
- Young graduates can return to the neighbourhoods in which they grew up and find their own home.
- Seniors can find smaller, lower maintenance homes, and can get around independently, in the neighbourhoods they know and love.

- Vulnerable people can find adequate and appropriate shelter and services and are not at risk of being homeless.
- The development patterns in our towns and cities make the best use of infrastructure and resources, keeping property taxes low or directed to other services.

2.0 Benefits of Affordable Housing

Much of our planning in recent decades has addressed individual housing needs, without considering the overall impact on our communities. The expressed need for space, privacy, safety and security has typically been met with the development of single-family neighbourhoods with larger homes, larger garages, and wide streets to accommodate the most convenient form of transportation, the private automobile or truck.

While there may be a personal benefit to these large neighbourhoods, the environmental impact is greater than it needs to be to house our populations. Larger footprint for houses, yards and roads leaves less natural space, and less wildlife habitat. In an agricultural area like Oliver, the pattern soon begins to compromise working lands and the ability to produce food and wine, another important component of the local economy.

Smaller, more compact mixed-use neighbourhoods will maintain a vibrancy and diversity reminiscent of earlier times in Oliver. Pedestrian neighbourhoods, where residents can walk to access daily shopping, educational, employment and recreational needs, result in a healthier, happier community, with reduced incidence of obesity, heart disease, and diabetes, and better air quality.² And entire regions benefit when members of the workforce have access to appropriate and affordable housing options near their places of work. Commuting, congestion, and pollution can all be reduced. This translates into lower health costs and better productivity.

3.0 Opportunities and Constraints in the Oliver Area

Oliver is at an ideal crossroads in its evolution. After significant growth in the early 1990's and modest changes since then, Oliver is poised to plan its next growth phase with a focus on the central core, to revitalize and rejuvenate the downtown area and to contain its developed boundary.

By 2041, approximately 1,200 new dwellings will be needed in the Town of Oliver to serve this growing population.⁴ On average, a net gain of 30 dwelling units per year would meet the projected demand for housing in the Town of Oliver.

Table 1: Population of Town of Oliver (Historic to 2001, and Projections from 2006 Onwards)³

Year	Population – Town of Oliver
1991	3,743
1996	4,285
2001	4,409
2006	4,450
2007	4,550
2008	4,690
2009	4,830
2010	4,970
2011	5,100
2016	5,490
2021	5,830
2026	6,130
2031	6,440
2036	6,770
2041	7,120

Table 2: Residential Dwelling Sales in Oliver 2004 - 2005⁵

Dwelling Type	Average Age (years)	Average Floor Area (Sq. Ft.)	Average Sale Price	Average Price Per Square Foot
Single Family	40	1514	\$172,556	\$114
Condominium	18	1043	\$103,162	\$99



Figure 1: Compact single family homes in Breckenridge



Figure 2 (a and b): Cottage style duplexes in Aspen

A look at the Residential Dwelling Sales in the Oliver area in 2004 and 2005 indicates that the housing stock is relatively old, the dwelling sizes are still modest, and the sales prices relative to the cost of new construction are low. This indicates an opportunity for renovation and redevelopment with smart growth principles, by upgrading existing stock that is close to services, transportation, recreation and employment.

4.0 Planning and Design Solutions

There is a wide range of planning and design solutions that can improve affordability. The Affordable Housing Bulletin for Smart Growth on the Ground in Squamish⁶ includes a variety of design strategies. Additional information is presented here.

Communities that have successfully tackled the affordable housing challenge often turn to their heritage, repeating design themes that have defined them in the past, coupled with new technologies and features that improve liveability and performance. The images and examples below are not intended to illustrate an appropriate architectural style for Oliver. However, the images can convey the idea that there are many ways in which housing options can be provided. The design themes and style that would be appropriate for Oliver should be determined locally.

4.1 Compact Single Family

Single family homes on small lots use land and infrastructure more efficiently than large lots, reducing servicing costs that are passed onto homeowners. These types of homes are quite compatible with the historic pattern in Oliver. Breckenridge captured the look of historical miner's homes in its Wellington neighbourhood and then assembled them around common green spaces with vehicular access in back laneways. The entire neighbourhood is on a brownfield site that was used during its mining era.

4.2 Cottage Style Duplex

Cottage style duplexes further improve the efficiency of land use, while maintaining ample green space. Aspen achieved something similar in a sensitive environment by creating employee cottages around a central green, surrounded by separate communal parking, a play area, a wetland and creek, and some natural space. The neighbourhood is called Snyder Park.

4.3 Secondary Suites

Secondary suites have helped many communities in two ways. They contribute to affordability by serving as mortgage helpers, and they provide good housing options for a variety of people, including the semi-permanent and seasonal workforce. Good landlord tenant relations are fostered through regular communication and the sharing of common spaces. Many communities in BC have solved common issues such as utility charges and parking concerns.⁷

4.4 Townhome Projects

Townhomes are a flexible means of redeveloping sites, increasing density and affordability while maintaining pride of ownership and privacy. Close proximity contributes to inclusiveness, good



Figure 3: Townhomes in Whistler



Figure 4: Mixed use building in Park City

communication and good neighbourhood interaction. The Spruce Grove Townhomes in Whistler have six units per building, with 42 units on a 2.5 acre site.

4.5 Mixed Use

Many communities have historically included places where people can “live above the store.” Mixing land uses makes the best use of land and infrastructure, while providing housing options that are convenient and close to services. Business also benefits from having a consumer base living in close proximity. In Park City, Utah, the Mountainlands Community Housing Trust created a floor of single room occupancy units over studio space for artists and craftspeople.

5.0 Policies and Regulations

The Federal Government, through the Canada Mortgage and Housing Corporation (CMHC) has a range of mortgage insurance programs, studies and resource tools that can be accessed by small communities. There is also some seed funding available for specific needs housing, such as seniors housing and low income housing. At the provincial level, BC Housing will assist small communities with low interest financing options, design and building standards, and publications to help guide the production of affordable housing.

While provincial and federal governments provide some support, the municipal and regional governments are the primary drivers in the delivery of affordable housing. In Oliver, the Town and Regional District should consider the following:

5.1 Develop an Affordable Housing Strategy for Greater Oliver⁸

5.1.1 Housing Solutions

This strategy will consider ways to develop the housing solutions emerging from the Smart Growth on the Ground Charrette.

5.1.2 Develop Strategy in Partnership

The strategy should be developed in partnership with local citizens and developers, and should be implemented and monitored.

5.2 Establish or identify a non-profit organization that will be responsible for the development of affordable housing

5.2.1 Professional Agency

Municipal Departments and private sector partners play a role in affordable housing development, but the ultimate delivery of this housing in most communities is not realized until a professional agency is created to be responsible for that delivery.

5.2.2 Non-profit Organizations

Funding for a full time housing office may be difficult to find at the outset. Look at existing non profit organizations in the community, and begin by making the housing organization project specific, on a contract basis.

5.2.3 Approving Innovative Approaches

A smart growth approach requires working with approving authorities to permit innovative solutions such as low flow fixtures, less impermeable surfaces, more absorption of runoff, more solar access, and use of materials that do not compromise air quality. The professional agency will be equipped to work with the approving authorities on these innovative approaches.

5.2.4 Needs Assessment

A Needs Assessment can be undertaken by the professional agency to confirm the first steps recommended by the Affordable Housing Strategy.

5.2.5 Housing Organization

Occupancy and price restrictions can be used to keep housing affordable for future residents on ownership and rental housing. The housing organization will be responsible for developing and administering these restrictions.

5.3 Adopt and implement land use policies and regulations that support affordable housing and compact, complete communities. Such policies and regulations should promote⁹

5.3.1 A wide range of housing choices (including a variety of dwelling types, tenures, and sizes) throughout all neighbourhoods

5.3.2 A match between the type, tenure and price of the housing stock and the income levels and demographics of the community

5.3.3 Integration of rental, ownership, market and non-market housing within neighbourhoods and buildings

5.3.4 Protection of the existing affordable rental housing stock

5.3.5 Development and re-development at sufficient levels of density to promote transportation choice and efficient use of infrastructure

5.3.6 A mix of uses within neighbourhoods and within buildings

5.3.7 Infill and intensification in existing areas that are already served by municipal or regional infrastructure (such as sewers, water, roads, transit, schools, health facilities, and community facilities)

5.3.8 An appropriate range of transportation choices

5.3.9 Proximity of housing near employment centres

5.3.10 A high standard for design of buildings and neighbourhoods

5.3.11 Green standards for buildings and infrastructure

5.4 Adopt the following specific strategies¹⁰

5.4.1 Development Cost Charges (DCCs) that vary by housing type, density, unit size, and location, to account for the lower servicing costs for compact development in existing serviced areas

5.4.2 Clear design guidelines integrating compact housing forms on a neighbourhood and building scale, developed through an inclusive community-based process

5.4.3 A reduction in parking standards (in walkable neighbourhoods with transportation options) to reduce the construction costs of parking

5.4.5 A target for the minimum percentage of homes in the local housing stock that are not low density single-family

5.4.6 A target for the minimum percentage of housing which is for rent in the local housing stock

Finally, all citizens should support the introduction of well-designed housing choices into all neighbourhoods, to capture the benefits of density and alleviate pressure for development on the fringes of towns and regions.¹¹

Additional Resources

Affordable Housing Assessment Tool (Canada Mortgage and Housing Corporation)
http://www.cmhc-schl.gc.ca/en/inpr/code/code_008.cfm
Affordable Housing Bulletin (Smart Growth on the Ground in Squamish)
<http://www.sgog.bc.ca/uplo/Sq1Housing.pdf>
Affordable Housing Consultant Tim Wake
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Canada Green Building Council (CaGBC)
<http://www.cagbc.org/>
Community and Housing Design (CMHC)
<http://www.cmhc-schl.gc.ca/en/inpr/imhoaf/afhoid/cohode/index.cfm>
Green Building Consultant Resource Rethinking Building Inc.
<http://www.rethinkingbuilding.com>
Flex Housing (CMHC)
<http://www.cmhc-schl.gc.ca/en/co/buho/flho/index.cfm>
Provincial Assistance BC Housing
<http://www.bchousing.org>

References

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- 5 Sales Data from Colliers International Realty Advisors Inc. / Charlotte Ciok / Charlotte.Ciok@colliers.com
- 6 Smart Growth on the Ground in Squamish, Affordable Housing Bulletin <http://www.sgog.bc.ca/uplo/Sq1Housing.pdf>
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For more information visit the following websites: