

# Housing Affordability and Choice: A Compendium of ACT Solutions





**Affordability and Choice Today (ACT)** provides information to help modify planning and building regulations that can improve housing affordability and choice. The program is funded by Canada Mortgage and Housing Corporation and delivered by the Federation of Canadian Municipalities in collaboration with the Canadian Home Builders' Association and the Canadian Housing and Renewal Association.

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The **Federation of Canadian Municipalities (FCM)** has been the national voice of municipal governments since 1901. FCM fosters sustainable communities enjoying a high quality of life by promoting strong, effective and accountable municipal government. FCM is committed to advancing its national action plan on housing and homelessness. The plan, which involves all orders of government, encourages flexible, local and long-term solutions for decent, affordable housing for all Canadians.



The **Canadian Home Builders' Association (CHBA)** is "the voice of Canada's residential construction industry". Representing more than 8,000 member firms across Canada, CHBA members come from every area of Canada's housing industry - new home builders, renovators, land developers, trade contractors, product and material manufacturers, building product suppliers, lending institutions, insurance providers, service professionals and others. The CHBA is built on a vision of a strong and positive role for the housing industry, and a commitment to support the business success of our members and their ability to provide affordability, quality and choice for consumers.



**Canada Mortgage and Housing Corporation (CMHC).**

Backed by 60 years of experience, CMHC works with community organizations, the private sector, non-profit agencies and all orders of government to help create innovative solutions to today's housing challenges, anticipate tomorrow's needs and improve the quality of life for all Canadians.



**The Canadian Housing and Renewal Association (CHRA)**

is a national non-profit organization representing those who manage and deliver housing programs in communities across Canada. CHRA's mission is to promote access to adequate and affordable housing by influencing housing policies and programs across the country.

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**Affordability and Choice Today (ACT)**

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This document is available electronically on the ACT website at [www.actprogram.com](http://www.actprogram.com)

Ce document est aussi disponible en français au site [www.actprogramme.com](http://www.actprogramme.com)

# Glossary



## **Affordable housing:**

Affordable housing generally means a housing unit that can be owned or rented by a household with shelter costs that are less than 30 per cent of its gross income.

## **Alternative development standards:**

Alternative development standards represent flexible and innovative approaches to development standards municipalities use to guide the planning, design and construction of residential communities. Development standards determine the size and arrangement of lots, the design of streets, the amount of parking, methods of managing stormwater, and the location of sewer, water and utility lines.

## **Flexible housing:**

Flexible housing allows homeowners to reconfigure their house as their lifestyle changes, with minimal modifications and expenditures. Rooms can change in size and/or a complete floor may change in function. The house is equipped for such changes with pre-wiring and plumbing ready for adaptation. Flexible housing is usually designed to permit surplus space to be rented out to either a non-related tenant or a family member

## **Garden suite:**

A garden suite, sometimes called a “granny flat”, is a self-contained dwelling installed in the rear or side yard of the lot of an existing, permanent, single-family house. Usually, a garden suite has a kitchen, living area, one or two bedrooms, bathroom and storage space. A garden suite can be rented, leased or purchased, and installed on a temporary or permanent basis on a lot of a single-family house.

## **Laneway housing:**

Laneway housing refers to a smaller house or cottage that is secondary to a principal house and is typically located in the rear yard and oriented towards a lane.

## **Micro suite:**

A micro suite is a small self-contained unit that includes a bathroom, kitchenette, and living and sleeping areas. The unit is located in a larger building such as a large single family house that would provide access to common areas such as a garden, kitchen, dining room, living room and laundry.

## **NIMBY (Not in My Backyard Syndrome):**

NIMBY stems from concerns about change in a neighbourhood, ranging from the presumed characteristics of newcomers to concerns over neighbourhood impacts such as traffic and building forms.

## **Performance based zoning:**

Performance-based zoning regulates the actual physical characteristics and performance of a use rather than the use of land, height, lot sizes and setbacks. For example, work/live units could be permitted if they meet a predetermined criterion such as noise.

## **Secondary suite:**

A secondary suite is a self-contained apartment within an existing house with a separate entrance, kitchen and bathroom. These units are also known as “accessory apartments”, “in-law suites”, “granny suites” or “garage suites.” Basement apartments are the most common type.

## **Visitable housing:**

Visitable Housing is a term used to define houses that have minimal adjustments to make them accessible to visitors who use mobility assistance. Visitable units have a zero-step entrance, wider doorways and an accessible bathroom on the main level.



# Introduction

## ▶ About this compendium

The Affordability and Choice Today (ACT) program promotes greater housing affordability and choice through regulatory reform. Since its inception, ACT has generated a wealth of practical and proven solutions from its grant projects. Individual case studies, solution sheets and guides are available on the ACT website at [www.actprogram.com](http://www.actprogram.com) to help housing stakeholders understand, emulate and adapt solutions undertaken by others.

This compendium contains a cross-section of project summaries of the most innovative ACT-funded solutions that could be replicated by development professionals. It is intended to be a user-friendly overview that outlines the issues addressed by the highlighted projects, the changes implemented and the results. It is not intended to be an exhaustive review of all ACT-funded solutions. The objective, rather, is to highlight those projects which have the greatest potential to be widely replicated. Interested readers will find additional references and links to more information at the end of the document.

## ▶ ACT's mandate, history and impacts

### Mandate and History

ACT was launched in January 1990 to encourage changes to planning and building regulations and development approval procedures that would improve housing affordability and choice. ACT awarded grants to municipalities, private and non-profit builders and developers, planners and architects to undertake innovative regulatory reform initiatives in municipalities across Canada. ACT defines regulatory reform as a change of regulation in land use planning, zoning bylaws, development approvals processes, development standards and resistance to regulatory change. For ACT's purposes, "housing affordability" refers to a broad range of market housing and not specifically to subsidized housing.

Regulation is one of the many instruments governments use to achieve policy objectives. The modification of land use planning regulations is one of the most cost-effective tools available to provincial, territorial and municipal governments to increase housing affordability and housing options.

Funded by Canada Mortgage and Housing Corporation, ACT is delivered by the Federation of Canadian Muni-

palities in collaboration with the Canadian Home Builders' Association and the Canadian Housing and Renewal Association. Under the direction of its four national partners, ACT ensures that the key participants are involved in developing practical solutions to regulatory barriers affecting housing.

From 1990 to 2003, ACT provided grants of \$5,000, \$10,000 and \$20,000, the latter amount being allocated to demonstration projects. Demonstration projects involved the construction of innovative housing that demonstrated how modifications to planning and construction regulations can improve housing affordability and choice. At the beginning of the program, a smaller number of grants with a larger value were awarded for demonstration projects. The program was refocused in 2004 to place more emphasis on the promotion and sharing of information about existing ACT-funded solutions and lessons learned. Starting in the fall of 2005, only small grants of up to \$5,000 were provided. The objective of ACT remained the same but demonstration projects were no longer funded. In the 1990's, when grants were larger, they were awarded mainly to large municipalities. Since 2005, the bulk of grants have been awarded to smaller communities with populations between 50,000 and 200,000.



## » Categories of Projects Funded

Project Category	# of Projects	Percentage
Broadening Housing Options	94	44
Intensification and Redevelopment	35	16
Alternative Development Standards	19	9
Innovative Strategies, Policies and Guidelines	27	12
Streamlining Approvals	40	19
<b>TOTAL</b>	<b>215</b>	<b>100</b>

Throughout its 20 years of activity, ACT awarded \$2,617,600 in grants and 215 projects were successfully completed. The program funded projects under several categories: broadening housing options, intensification and redevelopment, alternative development standards, innovative strategies, policies and guidelines and streamlining approvals. The most popular project category was 'broadening housing options' which included 44 per cent of the completed projects.

Municipalities in British Columbia and Ontario were most active in taking advantage of the ACT program to find solutions to their affordable housing issues.

### Impacts

ACT projects provide examples of how municipalities can increase housing affordability and housing choices by adopting planning and building regulations that reduce development costs, streamline approvals, and improve municipal processes. Monitoring the results of completed projects for the period of 2008 to 2011 indicates that 95 per cent of the project teams initiated a regulatory reform, leading to the construction of an estimated 1,825 affordable housing units in total. For the other 18 years, when the data was not monitored, we can also assume the creation of a substantial number of affordable housing units.

In addition to increased housing affordability and choice, regulatory solutions funded by ACT contributed to reducing negative environmental impacts and municipal costs, since compact communities require less linear infrastructure and are more

efficient to serve. As well, ACT contributed to increased quality of life in the funded municipalities, as compact, mixed use communities offer transportation choices, yield more land for recreational and other public amenities and encourage round-the-clock usage, which enhances safety.

With 215 completed projects, ACT has established a solid base of practical knowledge, solutions and lessons that can be applied by municipal governments and others. ACT projects have clarified regulatory issues, contributed to building community support for reform and created tools and model regulations. The description of these projects and their results is contained in case studies, solution sheets and project reports that are available on the ACT website.

To improve the use of the data base of field-tested solutions, ACT published a guide on alternative development standards (ADS) called *Alternative Development Standards: A Guide for Practitioners*. It provides an overview of ADS for engineers, planners, builders and other development professionals in a way that highlights proven Canadian examples of ADS, including ACT-funded projects. ACT also published a guide on how to respond to "not in my backyard" (NIMBY) concerns entitled *Housing in My Backyard: A Municipal Guide for Responding to NIMBY*. This guide is designed to assist municipal staff and officials in gaining community acceptance for housing developments that provide affordable housing options to communities. Both documents are available in hard copy and electronically on ACT's website, together with a customizable PowerPoint presentation complete with speaking notes.



ACT's success in creating practical solutions is a direct outcome of its requirement for collaboration among key parties affected by regulations. ACT's collaborative and multi-sector approach provided several benefits: 1) it ensured that a range of participants were involved in developing practical regulatory solutions; 2) it achieved a better understanding of the complexities involved in introducing and encouraging new approaches and the impact that regulations and procedures can have on affordability and choice; 3) it created effective solutions that could be applied in a range of communities; 4) it promoted sharing of information among municipalities across Canada on innovative actions; and 5) it improved local working relationships between municipal governments and industry.

Many of the challenges associated with regulatory reform addressed through ACT projects, and the solutions that ACT has facilitated, continue to be relevant to municipal governments, the residential construction industry, the non-profit sector and ultimately the consumer. We hope that the ACT-funded projects highlighted in this document will inspire readers to further explore some of these solutions and perhaps build on the success stories of ACT projects by replicating them in their own communities.

# Section 1

## Broadening Housing Options

Access to appropriate and affordable housing is an essential determinant of individual health and of strong, sustainable communities. Housing is also the largest expenditure most Canadian households make and housing affordability can have a big impact on their well-being. Households have widely varying housing needs that change over time. They may need various types and sizes of housing, from large single family homes to accessory suites. Often regulations have limited the choice of housing options available to Canadians. This section highlights a series of ACT projects that helped municipalities create a greater variety of affordable housing options by modifying regulations.

One can broadly define an “affordable” dwelling unit as one that can be owned or rented by a household with shelter costs that are less than 30 per cent of its gross income.

Current housing preferences differ from the preferences of past home buyers and renters. There is a greater demand for smaller, more compact and affordable homes in proximity to services, educational and cultural amenities and jobs. The neighbourhoods that offer proximity to services and jobs are often the older, centrally-located neighbourhoods that offer a range of housing types and transportation choices such as walking, cycling and good transit service.

Many of the projects funded under ACT involved allowing a more flexible use of the existing housing stock, for example by: allowing the creation of accessory apartments within single family houses; approving a garden suite on a single family lot; allowing micro suites in large single family houses; designing a home to grow with the needs of its occupants; planning houses to be accessible or permitting live/work housing.



### ► Benefits of broadening housing options

By amending the zoning requirements regulating existing neighbourhoods, many ACT projects have increased housing options and housing affordability, thereby meeting a wider range of housing needs. Many of these projects offer smaller units and/or rental units that are more affordable.

These projects can also reduce municipal costs by making a better use of the existing housing stock, community services and public infrastructure. Compact communities are easier to serve efficiently with public transit, school buses, snow removal and waste removal. In addition, options that increase the number of housing units within the existing housing stock, such as conversion and secondary suites, help increase residential density without affecting the character of streetscapes and neighbourhoods.

## » Main barriers and success strategies

When change is proposed in a neighborhood, existing residents will often take a skeptical approach to new proposals. The main barrier that was common to the ACT projects highlighted below came in the form of opposition from neighbours. The approach used by successful project proponents to counter this was to design a good communication plan for engaging the public directly. This engagement was accomplished through various means such as surveys to identify concerns, community meetings, open houses, interactive websites, mailings and media involvement. In addition, developing partnerships among stakeholders was another effective way to gain community support.

The projects highlighted below led to the adoption of regulatory changes, which included overall housing strategies and zoning amendments to address a range of housing needs in the community. These planning tools once adopted can be used to facilitate broader acceptance of a range of housing types and, at the same time, remove barriers to future development.

### SECONDARY SUITES Victoria, British Columbia

Since 2007, the City of Victoria has encouraged the creation of secondary suites by relaxing bylaw restrictions, providing grants to homeowners who add a rental suite to their homes and by posting clear information about regulatory compliance, eligibility requirements and the grant program on its website.

A secondary suite is a self-contained apartment within an existing house with a separate entrance, kitchen and bathroom. These units are also known as “accessory apartments”, “in-law suites”, “granny suites” or “garage suites.” Basement apartments are the most common type.

Aside from improving affordability to renters, they also provide income and extra security for the home owner who has more space than is needed, and make entering the housing market easier for first-time buyers who may use the rental income to offset their mortgage costs. Secondary suites are an affordable housing option that meets the needs of many people, including seniors, elderly parents, adult children and caregivers. Since they are constructed inside existing buildings, they help optimize the use of the existing housing stock and infrastructure and increase densities with limited impacts on the neighbourhood.

Issues To Be Addressed	Changes Introduced
<ul style="list-style-type: none"> <li>• Low rental vacancy rate</li> <li>• No new rental construction</li> <li>• High housing costs</li> <li>• Many illegal suites</li> </ul>	<ul style="list-style-type: none"> <li>• Secondary suites permitted in all single family dwellings of all ages</li> <li>• Size up to 40% of habitable floor area or a maximum of 90m<sup>2</sup> (970ft<sup>2</sup>)</li> <li>• No off-street parking required</li> <li>• Minimal exterior house changes permitted</li> <li>• Cannot be strata-titled</li> <li>• Grants up to \$5,000 or 25% of construction costs</li> <li>• No extra utility or garbage fees</li> </ul>
Supporting Activities	Results
<ul style="list-style-type: none"> <li>• Wide consultation undertaken</li> <li>• Full day ‘hands on’ open house held</li> <li>• Monitoring and evaluation system established</li> <li>• Design Guidelines prepared</li> <li>• Applications for secondary suites given priority</li> </ul>	<ul style="list-style-type: none"> <li>• From 2007 to 2011, 100 secondary suites created</li> <li>• 10 grants awarded</li> <li>• Made legalizing existing illegal units easier</li> <li>• Community support for secondary suites</li> <li>• FCM Sustainable Community Award in the Residential Category for this initiative</li> <li>• Secondary suites expected to become an increasingly important component of city’s housing supply</li> <li>• 80% of secondary suites created since new policies are in place</li> </ul>

#### Other Resources and Similar Projects

More information on the Victoria project and on secondary suites is available at:  
[www.victoria.ca](http://www.victoria.ca)  
[www.cmhc.ca](http://www.cmhc.ca)  
[www.actprogram.com](http://www.actprogram.com)  
[www.gmf.fcm.ca](http://www.gmf.fcm.ca)

Other cities who received ACT funding on this topic include Calgary, Saskatoon, Vancouver, Surrey, Toronto, Québec City and Cochrane (Alberta). Information on these projects is available at [www.actprogram.com](http://www.actprogram.com)



Side-yard entrance to secondary suite, Victoria  
 Photo: City of Victoria



## GARDEN SUITES Sackville, New Brunswick

In 1991, the Town of Sackville, New Brunswick, developed and adopted regulations for garden suites to accommodate seniors. The occupancy was restricted to elderly parents or grandparents on a temporary basis and the applicant was required to enter into an agreement to renew the permit on an annual basis.

A garden suite, sometimes called a “granny flat”, is a self-contained dwelling installed in the rear or side yard of the lot of an existing, permanent, single-family house. Usually, a garden suite has a kitchen, living area, one or two bedrooms, bathroom and storage space. A garden suite can be rented, leased or purchased, and installed on a temporary or permanent basis on a lot of a single-family house. In some municipalities garden suites are viewed as a temporary installation, to be used as long as the seniors can stay on their own, but then be moved to another place when no longer needed. Some municipalities have set limits on how long a garden suite can be in place. More recently, municipalities such as Victoria, B.C. have come to view garden suites as just one means of creating permanent secondary units.

The host family in the permanent house can provide care and support to those living in the garden suite. Garden suites give families a cost-effective option for accommodating seniors, dependants or people with disabilities. It allows the host family to provide support and security while giving both households independence and privacy. Garden suites reduce the demand on community services. They increase the density of land use without altering neighborhood character.

Issues To Be Addressed	Changes Introduced
<ul style="list-style-type: none"> <li>Location, access, parking and design compatibility</li> <li>Capacity of utilities, especially septic systems</li> <li>Removal of unit and land restoration</li> <li>Potential conflict with human rights laws when seniors targeted</li> <li>Terms and conditions for the use and occupancy</li> </ul>	<ul style="list-style-type: none"> <li>New setback and parking requirements</li> <li>Agreement outlining conditions of occupancy</li> <li>Garden suite assessed as a second residence for tax purposes</li> </ul>
Supporting Activity	Results
<ul style="list-style-type: none"> <li>Community consultation</li> </ul>	<ul style="list-style-type: none"> <li>Limited permits issued due to increased property taxation and the need to renew the permit annually</li> <li>Studies showed that garden suites do not reduce value of adjacent properties</li> </ul>

### Other Resources and Similar Projects

More information on the garden suite project in Sackville is available at: [www.actprogram.com](http://www.actprogram.com)

Example of regulations for garden suites at: [www.mapleridge.ca](http://www.mapleridge.ca)

Other communities who received ACT funding on this topic include Ottawa, Oshawa, Kentville (NS) and Cowansville (Qc)



Garden suite at rear of main house

Photo: Town of Sackville

## MICRO-SUITES FOR SENIORS Oakville, Ontario

In 2010, SuiteLiving, a non-profit organization based in Oakville, Ontario, undertook a research project to determine the viability of creating micro-suites in larger suburban homes. As baby boomers become empty nesters, large homes are being sold and opportunities exist to repurpose those homes to accommodate three or four micro suites (37-60m<sup>2</sup> - 450-650ft<sup>2</sup>), with access to common areas such as a garden, kitchen, dining room, living room and laundry. Each micro-suite would include a bathroom, kitchenette, and living and sleeping areas.

Micro-suites create a new, lower cost housing option for singles and seniors. They offer privacy for independent living, while ready access to common areas provides a sense of community and support by encouraging social gatherings. They allow people to age in their community. They present a unique way for municipalities to encourage densification without changing the streetscape and to use the existing building stock more effectively.

Issues To Be Addressed	Changes Introduced
<ul style="list-style-type: none"> <li>Opportunity to convert large single family dwellings into smaller affordable units</li> <li>Design issues in converting single family homes, e.g. new sound proofing, emergency exits and accessibility</li> <li>Municipal regulations about unit size and parking</li> <li>Neighbourhood concerns about increased density and rental accommodation</li> <li>Management type, tenure and cost of micro-suites</li> </ul>	<ul style="list-style-type: none"> <li>A report outlining the viability of the micro-suite model as well as concept drawings</li> </ul>
Supporting Activities	Results
<ul style="list-style-type: none"> <li>Creation of a brochure, a media presentation and a website to explain and promote the micro-suite concept</li> <li>Formation of a support group of volunteers called the SuitePEAS established to promote the concept</li> </ul>	<ul style="list-style-type: none"> <li>Research used as basis of a planned pilot project</li> <li>Creation of a not-for-profit corporation to develop a pilot project</li> <li>More than 50 single, older women expressed an interest in moving into a micro-suite</li> <li>Planned pilot downscaled to match limited funding</li> </ul>

### Other Resources

More information on this project and on the micro-suite model is available at:

[www.suiteliving360.org](http://www.suiteliving360.org)  
[www.actprogram.com](http://www.actprogram.com)  
<http://tinyurl.com/microhousing>

Information on a former office building converted into micro-suites for the homeless in Saanich, BC is available at:

[www.cmhc-schl.gc.ca/en/inpr/afhoce/prpr/upload/Clover-Place-EN.pdf](http://www.cmhc-schl.gc.ca/en/inpr/afhoce/prpr/upload/Clover-Place-EN.pdf)



Floor plan for a 42-60m<sup>2</sup> (450-650ft<sup>2</sup>) micro-suite

Photo: SuiteLiving360

## FLEXIBLE HOUSING SPROUT Home, Montréal, Québec

SPROUT is an innovative home built in Montréal in 1996 to showcase how housing can be designed to expand incrementally as the space requirements and financial resources of a household increase. A demonstration project was built on a municipally-owned infill site to test the flexibility of the city's new regulations and to help show how a small infill site could be transformed into desirable housing. The house was built in an expanded form so that visitors could see its potential final size and use.

Beginning with two modest finished floors and a habitable area of 107 square metres (1,152 square feet), the single-detached Sprout Home expanded up to three floors with a rear addition through three incremental changes, providing a habitable area of 290 square metres (3,122 square feet). The initial phase was constructed in 1997 for about \$160,000 (excluding land costs and site-specific constraints).

Flexible housing allows homeowners to reconfigure their house as their lifestyle changes, with minimal modifications and expenditures. Rooms can change in size and/or a complete floor may change in function. The house is equipped for such changes with pre-wiring and plumbing ready for adaptation. Flexible housing is also built to be accessible, with features to accommodate young children, the disabled and the elderly. Flexible housing is usually designed to permit surplus space to be rented out to either a non-related tenant or a family member, thereby reducing the costs of ownership. It can appeal to young families, aging households or the disabled with mobility issues, as well as to single adults who may want to use some space communally and other space independently.

Issues To Be Addressed	Changes Introduced
<ul style="list-style-type: none"> <li>Affordable housing options needed to meet changing housing needs while remaining in the same house and neighbourhood through lifestyle changes</li> </ul>	<ul style="list-style-type: none"> <li>Site-specific design changes introduced to meet alignment and density requirements (two units minimum and wider frontage)</li> </ul>
Supporting Activities	Results
<ul style="list-style-type: none"> <li>Decontamination of site paid by city</li> <li>Public open house</li> <li>Wide media exposure leading to great public and industry interest in the open house</li> </ul>	<ul style="list-style-type: none"> <li>First EnviroHome in Québec meeting stringent energy efficiency requirements</li> <li>Efficient partnership between the homebuilding industry, the city and the designer/builder</li> <li>Townhome Sprout Home affordable to household with minimum annual income of \$36,800 in the Montréal area (1997)</li> <li>Single-detached Sprout Home affordable to household with minimum annual income of \$40,000 in the Montréal area (1997)</li> <li>Similar homes were built through the Grow Home, Affordable Homes Program, McGill University</li> </ul>

### Other Resources and Similar Projects

More information on the Sprout Home is available at:  
[www.actprogram.com](http://www.actprogram.com)  
[www.cmhc.ca](http://www.cmhc.ca)

More information on Flexible Housing and Made-to-Convert Houses in a New Plan of Subdivision, London, Ontario is available at:  
[www.actprogram.com](http://www.actprogram.com)  
[www.cmhc.ca](http://www.cmhc.ca)



The Sprout home with three units  
 Photo: Sevag Pogharian Design

## VISITABLE HOUSING Prince George, British Columbia

In 2010, the City of Prince George, British Columbia was looking for ways to help residents age in place and to permit everyone, regardless of mobility, to visit someone else's home. Very often seniors find that they cannot visit friends and neighbours because of issues in the design and construction of most homes. For this project, Prince George prepared an extensive report on the opportunities and challenges of visitable housing. The report served as a way to prepare new policies, guidelines and regulations to expand the number of visitable units. The report examined the situation in Prince George, explored models in other communities, reviewed relevant research and proposed a plan for the City.

Visitable Housing (VH) is a term used to define houses that have minimal adjustments to make them accessible to visitors who use mobility assistance. VH units have a zero-step entrance, wider doorways and an accessible bathroom on the main level.

Visitable housing makes communities livable for seniors for longer periods. The changes to a house structure will also benefit the disabled, children in strollers and anyone who needs to wheel in supplies or equipment. The project made residents of Prince George more aware of the possibilities arising from visitable housing. The project report is also an excellent tool to allow other communities to examine the benefits and introduce similar projects.

Issues To Be Addressed	Changes Introduced
<ul style="list-style-type: none"> <li>Shortage of minimally accessible private housing</li> <li>Insufficient voluntary and mandatory regulations</li> <li>Lack of awareness of benefits and ways to implement visitable housing</li> <li>Design issues such as minimum doorway width and accessible washroom size</li> <li>Concerns about cost</li> </ul>	<ul style="list-style-type: none"> <li>Definition of visitable housing expanded to include access to a first storey living room</li> <li>Council direction to prepare Official Community Plan objectives and policies making the creation of visitable housing a community objective</li> <li>Adoption of voluntary design guidelines</li> </ul>
Supporting Activities	Results
<ul style="list-style-type: none"> <li>Promotion by community groups</li> <li>Survey of stakeholders to identify issues</li> <li>Community consultations</li> <li>Promotion of voluntary design guidelines</li> </ul>	<ul style="list-style-type: none"> <li>Adoption of voluntary guidelines for new home construction</li> <li>Use of guidelines as part of approval process</li> <li>Target of 15% of market singles and semi-detached units and all non-market singles and semi-detached homes to be visitable on land sold by the City</li> <li>Study showed moderate cost of \$1,000 for a new home and \$5,000 for a retrofit</li> </ul>

### Other Resources

More information on this project and on visitable housing is available at:  
[www.actprogram.com](http://www.actprogram.com)  
[www.princegeorge.ca](http://www.princegeorge.ca)  
[www.cmhc.ca](http://www.cmhc.ca)



Visitable house with zero step front entrance  
 Photo: City of Prince George



## LIVE/WORK HOUSING Town of Markham, Ontario

Recognizing the growing demand for live/work houses and the need to develop appropriate regulations for this type of housing, the Town of Markham established a Task Force on Home Occupation. In 1992, Ferrara Contreras Architects Inc., a consulting firm, received an ACT grant to work with the Task Force in addressing this issue. Their objective was to create a framework for efficiently regulating existing and new home offices. This included streamlining the approval process for “live/work” development.

As a result, the Town of Markham adopted a “blanket by-law” for home businesses. It permits home occupations as a secondary use within all residential zones, provided the business activity meets a number of performance standards related to size and type of home business, number of employees, retail sales, noise and parking. Activities which are not permitted are identified as well.

The project recognized that a home business can contribute to improved housing affordability, flexibility and convenience, lower overheads, reduced transportation costs and improved security. At the same time, it can serve municipalities and communities well by creating potential for economic development, efficient land use, less air pollution, reduced costs for roads and parking as well as neighbourhood and business stability.

Issues To Be Addressed	Changes Introduced
<ul style="list-style-type: none"> <li>• Need to accommodate and regulate workplaces in the home</li> <li>• Need to address neighbourhood complaints about home businesses related to noise, traffic and on-street parking</li> </ul>	<ul style="list-style-type: none"> <li>• By-law amended to permit a home business as a secondary use within all residential zones, provided it meets standards related to size and type of activity, number of employees, retail sales, noise, signage and parking.</li> <li>• Some activities are not permitted</li> </ul>
Supporting Activities	Results
<ul style="list-style-type: none"> <li>• Research undertaken on regulations in other municipalities so as to develop a home occupation by-law</li> <li>• Public consultations</li> </ul>	<ul style="list-style-type: none"> <li>• Adoption of “blanket” by-law permitting home businesses “as of right” across municipality</li> <li>• Automatic approval if new or existing home businesses meet the prescribed criteria outlined in the “blanket by-law”</li> <li>• Generic home occupation by-law developed for use by other municipalities</li> </ul>

### Other Resources

More information on this project is available at:  
[www.actprogram.com](http://www.actprogram.com)

Another example of live/work project is Artscape Wychwood Barns in Toronto, a former streetcar repair barn transformed into 26 artists’ live-work artist spaces, an art gallery, a farmers’ market and a year-round greenhouse. Information on this project is available at:  
[www.torontoartscape.on.ca](http://www.torontoartscape.on.ca)



TTC Car Barns redeveloped into live/work spaces and mixed uses, Toronto  
Photo: Ayako Kita



## WORKFORCE HOUSING Whistler, British Columbia

In fast growing areas where real estate values are rising rapidly it can be very difficult to secure affordable housing options for the local workforce. From its inception, the Resort Municipality of Whistler targeted the provision of adequate workforce housing by permitting secondary suites; by imposing restrictive resale covenants and resale price controls in favour of full time resident employees; by imposing employee housing service charges to developers of commercial land; by building rental units restricted to employees and by establishing a municipal corporation to develop and manage resident-restricted properties.

However, in spite of these efforts, by 2005 it was clear that the demand for high priced homes for part time residents was undermining the town's strategy. Housing suitable for the workforce was being torn down or converted for expensive non-resident housing. In this ACT project, Whistler decided to develop a housing strategy that could expand the inventory of resident housing opportunities with little cost to the community by permitting lot severances, duplexes and stratification of up to two secondary suites on large single-family lots.

Whistler worked with home owners to develop practical design options for greater density and to determine a broadly supported regulatory approach for infill. A community-based Non-Cost Housing Task Force worked with staff to develop recommendations for project goals, zoning parameters, design guidelines, and price and occupancy restrictions. Approximately 100 members of the public then participated in two open houses to consider these initial recommendations and review infill housing working examples. Infill housing increases the diversity and availability of resident-restricted housing, and allows owners of market real estate to realize some of the value of their property without selling and leaving the community. It is one of many ways that will help Whistler reach its goal of housing 75% of its workforce locally by 2020.

Issues To Be Addressed	Changes Introduced
<ul style="list-style-type: none"> <li>Escalating housing prices and property taxes contributing to loss of existing, affordable resident housing</li> <li>Expensive new homes replacing older homes</li> <li>Protection of new housing units from market pressures</li> <li>Need for new resident housing without contributing public capital funds</li> <li>Long term affordability through housing choices and restrictions on prices and occupancy</li> </ul>	<ul style="list-style-type: none"> <li>Regulatory change allowing an owner to split and sell off a minimum 400m<sup>2</sup> (4,300ft<sup>2</sup>) parcel and register it as employee housing</li> <li>Zoning change permitting the stratification of a duplex in which one of the units is earmarked as employee housing</li> <li>Multiple suites in which a homeowner is permitted to build two accessory suites on the property if one is within the principal dwelling</li> </ul>
Supporting Activities	Results
<ul style="list-style-type: none"> <li>Results of workforce housing supply and demand study shared with residents</li> <li>Visual neighbourhood survey conducted to analyze infill opportunities</li> <li>Concrete design options prepared for existing lots</li> <li>Public information sessions</li> <li>Partnerships between homeowners, designers and officials working on model projects and regulatory options</li> </ul>	<ul style="list-style-type: none"> <li>Creation of new employee-restricted housing units</li> <li>Consultation generated strong support for lot splits, duplex infill and multiple suites on single lots</li> <li>Testing the proposed regulatory changes helped both planners and homeowners understand the issues</li> <li>Prices restricted by allowing first sale of new lot or unit at market price and subsequent sales at fixed rate appreciation</li> </ul>
Other Resources	 <p>Restricted resident housing in Whistler Photo: Town of Whistler</p>
<p>More information on this project is available at: <a href="http://www.actprogram.com">www.actprogram.com</a></p> <p>Other resort municipalities such as the Town of Banff have similar policies to ensure an adequate supply of resident housing. More information is available at <a href="http://www.banff.ca">www.banff.ca</a></p>	



## INNOVATIVE ROOMING HOUSES Foyer des Cent Abris, Montréal, Québec

In the early 1990's, many low-income single households were being forced to move out of the Centre-Sud neighbourhood of Montréal as an increasing number of affordable rental buildings were being converted into condominiums, and new middle-income ownership housing was being built. In order to address this situation, the Foyer des Cent Abris undertook in 1992 a demonstration project by building two rooming houses containing a total of 24 studio apartments, each equipped with a kitchen and bathroom.

Because of their dimensions (35 m<sup>2</sup> – 377ft<sup>2</sup>) and innovative design, the studio apartments in both buildings fell between the definitions for rooming house units and for apartments as articulated in the City of Montréal's zoning regulations. According to municipal regulations, a unit equipped with a bathroom and kitchen was defined as an apartment rather than a room. The regulations also stipulated that an apartment must have an area of at least 55m<sup>2</sup> (592ft<sup>2</sup>) and that an apartment building must provide at least one parking space for every 230 m<sup>2</sup> (2,475ft<sup>2</sup>) of floor area.

This project required the revision of municipal regulations to allow for the use of innovative architectural ideas to meet the needs of the target group. Among other things, the innovative design of the two buildings allowed rents to be reduced by increasing the density and the number of housing units. It increased the feeling of privacy and security by providing units with individual exterior entrances. The new design also made the units more comfortable by creating an interior layout that gives tenants the impression that they have two rooms.

Issues To Be Addressed	Changes Introduced
<ul style="list-style-type: none"> <li>Loss of affordable rental housing for low-income singles to conversions, demolitions and construction of new ownership housing</li> <li>Need to permit reduced unit area and parking space requirements to create affordable units</li> </ul>	<ul style="list-style-type: none"> <li>Site specific regulatory changes to permit reduced unit area (50m<sup>2</sup> to 35m<sup>2</sup> - 538ft<sup>2</sup> to 377ft<sup>2</sup>) and reduced parking requirements from 6 spaces to none.</li> <li>Amendments to building height and setbacks</li> <li>Municipal land sold at 75% of market value</li> </ul>
Supporting Activities	Results
<ul style="list-style-type: none"> <li>Partnership between Foyer des Cent Abris Non-Profit Organization, Habitations communautaires Centre-Sud Technical Resource Group, City of Montréal and the Société d'habitation du Québec</li> </ul>	<ul style="list-style-type: none"> <li>Zoning amendments allowed the construction of 24 new studios for low income singles</li> <li>Lower construction costs due to higher density</li> <li>Units built for about \$40,000 each (1993)</li> <li>Studio apartments larger than traditional rooming house units (35m<sup>2</sup> [377ft<sup>2</sup>] instead of 25m<sup>2</sup> [269ft<sup>2</sup>])</li> <li>Privacy improved with individual exterior entrances, complete kitchen and bathroom</li> <li>Comfort improved with more natural light and better layout, creating a sense of space</li> </ul>
Other Resources	

More information on this project and on other related ACT funded projects are available at:  
[www.actprogram.com](http://www.actprogram.com)  
[www.cmhc.ca](http://www.cmhc.ca)

## ECOVILLAGES IN THE RURAL AREA O.U.R. ECOVILLAGE, Shawnigan Lake, British Columbia

In 2003, One United Resource (O.U.R.) Community Association (now O.U.R. ECOVILLAGE) wanted to create an ecovillage that would support co-operative housing, an organic farm and an educational institute on a rural, agricultural 10 hectare (25 acre) property in the Cowichan Valley of Vancouver Island. However, the zoning only allowed one house with a secondary dwelling on the property.

To meet the vision of O.U.R. ECOVILLAGE, Cowichan Valley Regional District adopted a new zone called "Rural Residential Development Zone" which permitted a combination of land uses such as farming, clustered off-grid homes and secondary buildings for educational activities. In addition to the new zone, the project involved the design and construction of buildings made of natural materials such as cob and straw bale with alternative wastewater treatment and innovative technologies. Additionally, a land trust covenant protects one third of the property from development and preserves the ecological features of the site.

Issues To Be Addressed	Changes Introduced
<ul style="list-style-type: none"> <li>By-law needed to be changed to permit multiple dwellings, farming, educational and recreational uses in a rural area</li> </ul>	<ul style="list-style-type: none"> <li>Adoption of a new "Rural Residential Development Zone" permitting one third of property as conservation area, 10 dwellings, agricultural production, an educational centre, and food and accommodation services</li> <li>Registration of a land trust covenant transferring responsibility of land protection from taxpayers to landowners</li> <li>Multi-featured mortgage allowing for future financing of additional buildings and infrastructure</li> </ul>
Supporting Activities	Results
<ul style="list-style-type: none"> <li>Intensive consultation with concerned community members</li> <li>Use of low cost and energy efficient construction materials</li> <li>Creation of a co-operative governance structure for the collective ownership of the land</li> <li>Educational activities on ecological preservation, organic farming and community development</li> </ul>	<ul style="list-style-type: none"> <li>Provision for 10 affordable clustered off-grid houses</li> <li>Introduction of new uses such as conservation area, educational and multiple residential units</li> <li>Preservation of ecological features and rural character of the site</li> <li>Serving as a model for other ecovillages in B.C.</li> <li>Innovative land trust covenant protecting sensitive ecosystem areas and ensuring farming and educational activities</li> </ul>
Other Resources	

More information on the OUR Ecovillage project is available at:  
<http://oureecovillage.org> and [www.actprogram.com](http://www.actprogram.com)

Whole Village in Caledon, Ontario is another similar ACT funded project. For more information see [www.wholevillage.org](http://www.wholevillage.org) and [www.actprogram.com](http://www.actprogram.com)



Cob and straw bale construction at O.U.R. ECOVILLAGE

Photo: O.U.R. ECOVILLAGE

## Section 2

### Intensification and Redevelopment

Intensification and redevelopment are part of an increasingly important strategy for maximizing the use of land and public infrastructure. Making better use of already serviced sites can be a highly effective approach for producing affordable housing options that meet the needs of households with various incomes and requirements.

In some instances, an existing building or part of an existing building may be vacant, such as the floors above retail spaces or unused portions of institutional and office buildings. These empty spaces can often be renovated for residential purposes, thereby revitalizing neglected areas.

Another way to make better use of a built-up area is to allow laneway housing in single family areas with lanes. Redeveloping vacant or under-utilized land parcels also offers opportunities to create new housing units in already developed areas.

#### ▶ Benefits of intensification and redevelopment

Using land and existing infrastructure more effectively lowers land and service costs thereby contributing to housing affordability. Intensification and redevelopment expand housing choices within a neighbourhood by offering a range of home sizes and costs more able to attract residents at different stages of life.

Increasing residential density contributes to the vitality of businesses, ultimately resulting in more amenities and services within a neighbourhood. In turn, the availability of attractive destinations helps create walkable neighbourhoods and expand transportation choices. More activity on the street has the potential to increase social interaction and a sense of security.

Higher densities benefit the municipality by making better use of existing infrastructure and public transportation, as well as increasing the tax base with little or no capital outlay. It makes efficient use of capacity, reducing the need to invest in costly infrastructure expansion.

Moreover, higher density helps safeguard the environment by reducing land consumption and protecting valuable open space, farmland and ecologically sensitive areas.



## Barriers and success strategies

Without good design, intensification and redevelopment can backfire and fail to provide some of the benefits mentioned above. Higher density does not have to mean high-rise. There are many ways to develop housing that enhances a neighbourhood. Examples of effective techniques to provide greater densities within a neighbourhood context include designing setbacks and height limits compatible with the neighbourhood character and architectural variety in the façade, street level uses reflecting nearby storefronts and entrances and the creation of good public space relating the building to the public realm.

Municipal regulations such as parking, setback and open space requirements or minimum unit sizes may limit the feasibility of intensification or redevelopment. Also, zoning for an area may mandate low-density or may prohibit mixed-use. Regulatory change can be brought about by bringing stakeholders together to deal with issues and develop practical regulatory solutions that can provide a broader regulatory framework for future development.


Residents may oppose new development proposals in their neighbourhood. They may have concerns about loss of privacy, noise, traffic congestion, density and property value. It is important to have a strategy to anticipate objections, address concerns, provide accurate information and emphasize community benefits. ACT's *Housing in My Backyard: A Municipal Guide For Responding to NIMBY* is an excellent resource providing strategies for dealing with neighbourhood opposition.

### FLEX PLEX HOUSING Bethune Flex Plex, Saanich, British Columbia

The Flex-Plex project in Saanich, B.C., is an innovative affordable housing project developed and implemented by the Canadian Home Builders' Association-Victoria, the District of Saanich, Habitat for Humanity and B.C. Housing. It was a response to the need to add less expensive housing units to a community that was comprised almost entirely of single family houses on large lots. The community offered few options for existing residents who wanted to downsize and/or reduce their housing cost. The demand for more affordable housing and rental accommodation was strong and rising. Very little land was available for new development.

The Flex-Plex project is a row of five new housing units located on a triangular 836m<sup>2</sup> (9000ft<sup>2</sup>) lot on the edge of the community. Three of the five units contain rental suites that provide extra income for the home buyers. The units were designed to be accessible and include age-in-place features.

The project created eight new affordable units on land that would normally have had only two houses. The project was built by Habitat for Humanity who also selected the owners. Donated labour and materials lowered the cost of the new housing. In addition, the rental units provide a supplementary income for three of the house owners.

Issues To Be Addressed	Changes Introduced
<ul style="list-style-type: none"> <li>• Need for greater density, smaller setbacks, secondary suites and reduced parking</li> <li>• Need for a legal structure to prevent unit flipping</li> <li>• Neighbours' concerns over lower prices, higher densities, rental accommodation and design</li> </ul>	<ul style="list-style-type: none"> <li>• Site specific zoning modification permitting five row houses constructed</li> <li>• Three row houses built with secondary suites available for rental</li> <li>• Reduced parking requirements to five spaces (instead of 1.5 per unit) with an arrangement for car sharing</li> </ul>
Supporting Activities	Results
<ul style="list-style-type: none"> <li>• Extensive consultations held with neighbours</li> <li>• New partnership with Habitat for Humanity for construction, owner selection and agreement keeping unit prices below market</li> <li>• Creation of a new municipal position for an internal advocate to guide affordable housing projects through consultation and approvals</li> </ul>	<ul style="list-style-type: none"> <li>• New by-law allowing secondary suites elsewhere in Saanich</li> <li>• Legalization of secondary suites in other houses</li> <li>• Creation of eight new units priced well below market</li> <li>• Replication of Flex-Plex model in Saanich, Victoria and elsewhere in B.C.</li> <li>• Lessons learned include: importance of good design, flexibility needed to address concerns and creative involvement of partners</li> <li>• Project planning and approvals longer than expected</li> </ul>
Other Resource	 <p>Bethune Flex-Plex project, Victoria Photo: CHBA-Victoria</p>
<p>More information on the Bethune Flex-Plex project is available at <a href="http://www.actprogram.com">www.actprogram.com</a></p>	

## REDEVELOPMENT OF VACANT SPACE ON MAIN STREETS

### Fondation Rues principales, Québec City, Québec

Canadian municipalities of all sizes often have vacant lots or unoccupied spaces above shops in central areas. Vacant for various reasons, these spaces, particularly vacant lots, are often viewed as eyesores. However, they provide outstanding opportunities for the redevelopment and revitalization of central areas and main streets. Many of these spaces can be used to create new housing units within walking distance of essential services.

In 2010, the Fondation Rues principales prepared a report on the different issues linked to the conversion of upper floors for residential use and the redevelopment of vacant lots, and the related programs and policies in place in Europe and North America. The study concludes with a summary of the requirements for the successful implementation of various approaches.

The report is an important source of information for all stakeholders concerned with the issues of unoccupied floors and the effective use of vacant downtown lots. It outlines best practices and concrete regulatory and financial tools that can be used to preserve the built environment, encourage residents to live downtown and help create a clientele supporting a healthy downtown and commercial area.

Issues To Be Addressed	Changes Introduced
<ul style="list-style-type: none"> <li>Solutions to encourage use of vacant lots and unoccupied spaces above shops on main streets in central areas</li> <li>Exploration of opportunities to create new housing units within walking distances of services and to make a more efficient use of the building stock and infrastructure</li> </ul>	<ul style="list-style-type: none"> <li>Regulatory tools include: restricting commercial use of upper floors; prohibiting use of upper floors for storage purposes only; implementing vertical zoning to encourage appropriate use of upper floors for specific functions, and; relaxing regulations linked to the development of vacant lots</li> <li>Financial tools include: taxing unoccupied floors; developing a financial assistance program for the renovation or conversion of upper floors; offering tax reductions to owners to avoid taxing the added value of buildings; developing a loan program to help finance upper floor renovation projects; reducing approval costs linked to the development of vacant lots, and; granting subsidies for the rehabilitation of contaminated lots.</li> </ul>
Supporting Activities	Results
<ul style="list-style-type: none"> <li>Information session held for professionals in urban revitalization</li> </ul>	<ul style="list-style-type: none"> <li>Report serves as an important source of information for all stakeholders concerned with the issues of unoccupied floors and the effective use of vacant downtown lots</li> <li>Information session generated interest and inspiration for municipal representatives seeking concrete ways to deal with unoccupied floors and vacant lots</li> </ul>
Other Resources and Similar Projects	
<p>More information on this project is available at:  <a href="http://www.actprogram.com">www.actprogram.com</a>  <a href="http://www.fondationruesprincipales.qc.ca">www.fondationruesprincipales.qc.ca</a></p> <p>Other ACT funded projects also looked at ways to encourage revitalization on main streets through residential development such as on Ste-Catherine Street in Montréal, Queen Street in Charlottetown and Bank Street in Ottawa. More information on these projects is available at:  <a href="http://www.actprogram.com">www.actprogram.com</a></p>	

Example of second floor renovated for residential use


Photo: Fondation Rues principales



## LANEWAY HOUSING City of Vancouver, British Columbia

Following a wide consultation process, the City of Vancouver amended its zoning by-law in 2009 to permit laneway housing (LWH) in single-family areas. "Laneway housing" refers to a smaller house or cottage that is secondary to a principal house and is typically located in the rear yard and oriented towards the lane. It is an affordable housing solution that supports Vancouver's commitment to creating a greener and denser city pattern which promotes gentle forms of higher density.

Laneway housing is especially well suited to lower-density single-family areas, providing homeowners the opportunity to add a cottage-like unit onto their property, with or without a secondary suite in the main house. The City permits the construction of a laneway house at the same time as a new house. Laneway housing can provide a home for aging family members, adult children, multigenerational families, caregivers or for homeowners themselves as they down-size from the main house. It can provide more housing options in neighbourhoods, as well as rental income, and more opportunities for people to live close to jobs, services and public transit.

Issues To Be Addressed	Changes Introduced
<ul style="list-style-type: none"> <li>• Need to provide affordable housing options in older neighbourhoods in proximity to services</li> <li>• Need to increase densities with limited impacts on the neighbourhood.</li> </ul>	<ul style="list-style-type: none"> <li>• Zoning amended to allow LWH in single-family areas on lots 10 metres (33 feet) or more in width, with an open lane, on a double fronting street or on a corner with a lane dedication</li> <li>• One and one-and-a-half storey configurations located in the rear 8 metres (26 feet) of the lot, and with a minimum 5 metre (16 feet) separation between the laneway house and the main house in order to protect the backyard open space</li> <li>• No strata titling permitted</li> <li>• Unit size based on lot size to a maximum of 70m<sup>2</sup> (750ft<sup>2</sup>) on a 15 metre (50 feet) wide lot or approximately 47m<sup>2</sup> unit (500ft<sup>2</sup>) on a 10 metre (33 feet) wide lot</li> <li>• One off-street parking space required</li> </ul>
Supporting Activities	Results
<ul style="list-style-type: none"> <li>• Guidelines developed to address upper storey massing, privacy, and shadowing</li> </ul>	<ul style="list-style-type: none"> <li>• Popular housing form as 100 LWH permits issued between the approval of LWH in July 2009 and September 2010</li> <li>• LWH meeting energy efficiency requirements of the Green Homes program</li> <li>• Vancouver's experience is a good model for municipalities with lanes</li> </ul>
Other Resources and Similar Projects	 <p>One bedroom (48m<sup>2</sup> – 519ft<sup>2</sup>) laneway house in Vancouver <i>Photo: City of Vancouver</i></p>
<p>More information on this project is available at <a href="http://www.actprogram.com">www.actprogram.com</a></p> <p>Other cities who received ACT funding on this topic include Montréal and Toronto; information on these projects is available at <a href="http://www.actprogram.com">www.actprogram.com</a></p>	




## REDEVELOPMENT OF LARGE PARCEL OF LAND

### Creighton/Gerrish Affordable Housing Initiative, Halifax, Nova Scotia

In the mid 1990's, the "Old North End" of Halifax, adjacent to the downtown, was a decaying vacant area in need of revitalization and affordable housing for traditional residents. Commercial interests in Halifax wanted to continue the expansion of the business district, while local NGOs wanted to reserve land for affordable dwellings. By 1993, this debate was focused on the future of one large block that was split between the older, affordable homes and commercial properties. With the help of an ACT grant, Creighton/Gerrish Development Association (C/GDA) created a unique model that has contributed to urban infill, affordable housing and neighbourhood stability. The work done under the grant led to the decision to develop a renewal plan for the whole block rather than redevelop a small parcel. It also convinced the City to modify the zoning.

The Creighton-Gerrish Development Association (C/GDA), a partnership of four community-based non-profit groups, took over the leadership of the project. The C/GDA developed a four phase plan for the development of the whole block. The City agreed to downzone large parts of the block to limit commercial and market-based residential development. The prime focus of the plan was on affordable housing but some space was set aside for institutional and commercial use. Phase 1 involved the construction of 19 bachelor apartment units on a rent-geared-to-income basis. Phase 2 contained 6 freehold townhouses with 2-3 bedrooms, each of which had undeveloped space in the basement suitable for a secondary suite or a workshop area. Phase 3 contained 12 larger rental units. The first three phases were completed between 2002 and 2008. The final phase, to be completed in July 2011, will contain 48 below-market condominiums. The process has allowed for a sustained development effort over almost 20 years, creating a mixed income, mixed use block with 85 new, affordable rental and freehold units.

Issues To Be Addressed	Changes Introduced
<ul style="list-style-type: none"> <li>Decaying vacant area in need of revitalization</li> <li>Issues related to homelessness, poor living conditions, site contamination and heritage preservation</li> <li>Desire to revitalize the block with mixed income and mixed use, affordable rental and ownership housing for current residents</li> </ul>	<ul style="list-style-type: none"> <li>A master plan adopted for the whole block with an internal laneway providing access and parking</li> <li>Zoning By-law amendments to allow smaller lot sizes, and frontages, higher densities, zero setbacks and greater lot coverage</li> <li>Large area of commercial land purchased and converted to residential use</li> </ul>
Supporting Activities	Results
<ul style="list-style-type: none"> <li>Decision to undertake a strategic plan rather than a single demonstration project</li> <li>Participation of all three levels of government</li> <li>Led by C/GDA, a partnership between four non-profit community groups</li> <li>In Phases 1 and 3, C/GDA acted as the developer and turn-keyed the buildings to its owner members</li> <li>Land assembly to develop the whole block</li> <li>Financing for affordable housing</li> <li>Flexibility in the face of unexpected soil contamination and demolition of an existing structure</li> </ul>	<ul style="list-style-type: none"> <li>A total of 85 new housing units, built over a decade, according to a staged design process</li> <li>Local residents given priority in new housing</li> <li>Second mortgages protect properties from flipping</li> <li>Modern and efficient design compatible with neighbourhood</li> </ul>
Other Resources	 <p>Completed in 2004, six freehold, semi-detached units formed the second phase of the Creighton/Gerrish redevelopment project</p> <p>Photo: C/GDA</p>
<p>More information on this project is available at:</p> <p><a href="http://www.actprogram.com">www.actprogram.com</a></p> <p><a href="http://www.cmhc.ca">www.cmhc.ca</a></p> <p><a href="http://www.canadianarchitect.com/">www.canadianarchitect.com/</a></p>	

## OFFICE-TO-RESIDENTIAL CONVERSION Windsor, Ontario

Windsor had a number of vacant commercial buildings in the downtown area and a real need for new housing units. However, the zoning regulations did not deal with conversion projects. Any conversions would require multiple planning approvals and time-consuming amendments that discouraged owners and developers.

The City implemented changes to encourage conversions by reducing both approval time and costs to applicants. It amended its Official Plan in 2000 to specifically encourage residential uses in the downtown, including mixed-use projects. It eliminated the need to apply for a zoning amendment and minor variances for all conversions. It also permitted a broad range of home occupations across the city. The changes make it easier and faster to convert commercial buildings to residential use. Several conversions have been completed, adding vitality to the downtown and providing new housing options close to services.

Issues To Be Addressed	Changes Introduced
<ul style="list-style-type: none"> <li>Regulatory change needed to encourage conversion of commercial space to residential use in the downtown area</li> <li>Office-to-residential conversions identified as a priority revitalizing measure for the downtown area</li> </ul>	<ul style="list-style-type: none"> <li>Regulatory changes allowed most conversions without bylaw amendments or minor variances</li> <li>Amenity area requirements reduced by half for conversions and do not apply for the first eight units in some commercial zones</li> <li>Home occupation allowed</li> <li>Designated staff for conversion applications</li> </ul>
Supporting Activities	Results
<ul style="list-style-type: none"> <li>Public consultation</li> </ul>	<ul style="list-style-type: none"> <li>Regulatory changes made it easier and faster to convert commercial buildings to residential use</li> <li>Several conversions were completed adding to the downtown vitality</li> </ul>

### Other Resource

Additional information on this project is available at [www.actprogram.com](http://www.actprogram.com)



Bartlett Building converted to 35 apartments in downtown Windsor

## INFILL HOUSING ON SMALL URBAN LOT Small Lot Infill, Montréal, Québec

Montréal has many small, irregular parcels of land in older urban communities that are hard to develop because of rigid, city-wide regulations. The proponent of this project set out to demonstrate that simpler, more flexible regulations would promote effective infill and create affordable housing. As well, the proponent proposed to develop a model infill project illustrating the new regulatory framework while using straw bale construction to reduce costs.

The project required several variances from standard zoning: a transverse lot (between two small streets) had to be severed, a single family house had to be authorized, a sloping roof was preferred over the standard flat roof and the minimum lot depth had to be reduced. The project team studied the surrounding community, consulted with residents and identified ways in which the specific variances required for the project could be justified and serve as a more general guideline for infill development in that area. The City proceeded with the site specific variances but, as of 2011, has not yet acted on the general regulatory framework affecting infill projects across the city. The project house was built in 1999 and has served as a model for the design and building of infill housing.

This project successfully demonstrated the opportunities to develop small lots that cannot otherwise be developed within the zoning regulations. It showed that carefully designed single family housing could complement adjacent three storey, multi-unit buildings, even if the roof lines were changed. It also showed that straw bale is a very successful finished construction material but that considerable building challenges exist and will remain as long as builders are not used to this material and equipped to build with it. Although the City was not able to immediately implement new approaches to more flexible regulations on a city-wide basis, it has in 2011 expressed an interest in pursuing the matter.

Issues To Be Addressed	Changes Introduced
<ul style="list-style-type: none"> <li>Opportunities for infill housing on small lots with non-conforming design features such as a sloped roof</li> </ul>	<ul style="list-style-type: none"> <li>Approval of the following site specific variances: subdivision of property in two, reduced lot depth from required 22 metres (72 feet) to 11 metres (35 feet), alteration to roof line</li> <li>Model for neighbourhood-based regulations developed to replicate the small lot infill</li> </ul>
Supporting Activities	Results
<ul style="list-style-type: none"> <li>Creation of project team including an architect and a specialist in straw bale construction</li> <li>Research carried out on the design elements of the surrounding area to ensure compatibility of proposed design</li> <li>Community consultation</li> <li>Workshops on straw bale construction organized for prospective owners, trades and municipal staff</li> </ul>	<ul style="list-style-type: none"> <li>House designed and built at an affordable cost on a 11 metre (35 feet) deep lot</li> <li>Need for complex variances slowed the process by a year</li> <li>Straw bale enthusiasts still visit the house for inspiration</li> </ul>

### Other Resource

More information on this project is available at [www.actprogram.com](http://www.actprogram.com)



Three storey wood framed/ straw bale house

Photo: Julia Bourke

# Section 3

## Alternative Development Standards

Development standards are the rules that municipalities use to guide the planning, design and construction of residential communities. They determine the size and arrangement of lots, the design of streets, the amount of parking, methods of managing stormwater, and the location of sewer, water and utility lines. Ultimately, they affect the cost and environmental impact of new developments and the quality of life enjoyed by a community's residents.

Many conventional development standards were established in the 1950s and 1960s when land costs were low, environmental awareness was less developed and the nuclear family was dominant. In contrast, alternative development standards (ADS) represent flexible and innovative approaches to shaping residential development in a way that is consistent with improved environmental performance of communities, with benefits for affordability, diversity, liveability and environmental health. A growing acceptance of ADS in Canada is evidenced by the creation of "neo-traditional" or "new urbanist" communities, several of which have involved a comprehensive reinvention of conventional development standards and have been the subject of extensive public and professional attention.

### ► Benefits of alternative development standards

The use of ADS can have many benefits. ADS can increase housing affordability by reducing the average amount of land and physical infrastructure (length of pipe, area of paved surface, etc.) required to support a housing unit. ADS can increase housing choices by including a range of home sizes and costs likely to attract residents at different stages of life. As well, ADS can reduce municipal life cycle costs by having less infrastructure to build, maintain and rehabilitate.

Other benefits of ADS include a reduced environmental footprint, increased housing marketability and quality of life. ADS developments consume less land, thereby requiring less concrete and asphalt and preserving natural habitats and ecosystems. Housing consumers are increasingly interested in "green" living and homes with a reduced environmental footprint. In this marketplace, compact and ecologically sensitive communities can enjoy a competitive advantage. Compact,

mixed-use communities offer transportation choice and make healthy alternatives like walking and cycling more convenient and attractive. More compact lot arrangements can yield more land to be made available for parks and other public uses.

### ► Barriers and success strategies

The experiences of Canadian communities with ADS have yielded some important lessons about the key challenges to implementation and ways to overcome them.

Conventional engineering standards reflect built-in safety factors and are only likely to be relaxed where there is clear evidence that doing so can provide public benefits without undue risk. The onus is therefore on champions of ADS to explain how conventional standards are unduly conservative in terms of risk avoidance. This aversion to risk can be addressed by undertaking a thorough risk assessment supported by examples of the acceptance of ADS in comparable municipalities.





ADS can involve or affect many different stakeholders. Their understanding and support is essential to their successful adoption and implementation. Proponents of ADS must engage stakeholders with a vested interest through an open and informed dialogue that will help identify potential roadblocks and practical solutions.

Where new development standards are first proposed in a development application, the involved parties must negotiate the acceptability of the standards as well as how to share costs and responsibilities. These negotiations add extra risk to already long and costly approval processes and may deter all but the most risk-tolerant and financially secure developers. The complex and costly approval process is best addressed by developing and approving alternative standards outside the context of a particular development application, for example by creating a new development zone in a zoning by-law. Where this is not possible, risks can be minimized through the establishment of a collaborative, rather than adversarial, process for development application and approval.

## REDUCED LOT DIMENSIONS City of Surrey, British Columbia

The City of Surrey wanted to encourage small lot development to accommodate rapid growth, a limited supply of land and a growing housing market demand. The City's zoning bylaw did not allow small lots. Thus, the City undertook to amend its zoning bylaw and development standards to encourage innovative housing on small lots.

Conventional standards requiring large lots make it difficult to create compact, walkable communities with a range of housing types. Over the last two decades, smaller lots have become more common in new suburban developments. They increase yield for developers and reduce the average cost of each home by spreading many costs (e.g. land purchase, road construction, hard service installation, park development and marketing) over more units.

In 2000, Surrey adopted new minimum lot dimensions, reducing lot frontage, depth and setbacks for front yards and back yards, as well as minimum overall lot area. By all accounts, the initiative was a resounding success. The new standards lowered the carrying costs and increased housing affordability.

Issues To Be Addressed	Changes Introduced
<ul style="list-style-type: none"> <li>• Limited supply of land and rapid growth</li> <li>• Need for diversity of housing types and affordable housing options</li> </ul>	<ul style="list-style-type: none"> <li>• Lot dimensions amended to accommodate small lot development</li> <li>• New dimensions implemented included: <ul style="list-style-type: none"> <li>– Reduced frontage from 15 metres to 12 metres</li> <li>– Reduced depth from 28 metres to 26 metres</li> <li>– Smaller lot area from 560m<sup>2</sup> to 250m<sup>2</sup> to 320m<sup>2</sup></li> <li>– Reduced front yard setbacks from 7.5 metres to 2-6 metres</li> <li>– Reduced side yard setback from 1.8 metres to 1.2 metres</li> </ul> </li> </ul>
Supporting Activities	Results
<ul style="list-style-type: none"> <li>• Extensive consultation process</li> <li>• Communication strategy helped ease change for staff, industry and general public</li> </ul>	<ul style="list-style-type: none"> <li>• Increased number of small lot developments reflected high market demand</li> <li>• Consistent standards for minimum lot size increased predictability</li> <li>• Regulations are more responsive to the market</li> <li>• Increase in housing affordability</li> <li>• Small lot development opened the door to more flexible attitudes towards innovative development proposals</li> </ul>
Other Resources and Similar Projects	 <p>Small lot development in Surrey Photo: City of Surrey</p>
<p>Other similar projects include alternative standards for lot size in the District of Hope and in the City of Ottawa. There are also ACT projects on alternative lot shapes in Guelph and alternative lot distribution in New Brunswick. More information on these projects is available in the solution sheets, case studies and the ADS Guide at <a href="http://www.actprogram.com">www.actprogram.com</a></p>	

## REDUCED RIGHT-OF-WAY DIMENSIONS

### Regional Municipality of Ottawa-Carleton, Ontario

In 1991, the former Regional Municipality of Ottawa Carleton (RMOC) was awarded an ACT grant to plan, design and test alternative development standards for subdivisions. The purpose of the demonstration project was to illustrate that municipal governments can help to reduce housing costs by revising engineering standards and zoning regulations; that increased-density communities can be attractive and desirable places to live, and; that affordable, small homes can be attractively designed.

A working committee bringing together the utilities, the various local and regional planning and engineering departments and the homebuilding industry met over a two year period to discuss what the industry considered "gold plated" standards. The committee agreed through consensus to a smaller right-of-way (ROW) for local residential roads reducing the right-of-way from the conventional 20 metres (65 feet) to 16 metres (52 feet).

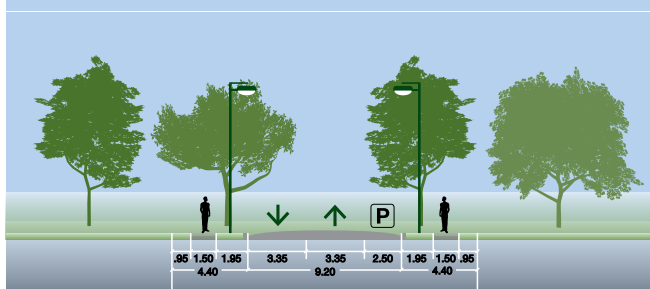
Road allowances consume a considerable portion of the land required by new developments. Narrow roads cost less to build and maintain, use fewer materials, and reduce stormwater runoff and utility installation costs. They allow more land to be used for additional dwellings or parks. They also encourage slower traffic and create a more pedestrian-friendly streetscape.

The RMOC monitored the demonstration project for five years against an adjacent conventional project built by the same builder. The results showed that small frontages combined with the curvilinear shape of the road made on-street parking and snow removal difficult. However, the use of various alternative standards reduced the housing cost by an average of \$4,000 per unit, a saving that was passed on to the home purchasers.

Issues To Be Addressed	Changes Introduced
<ul style="list-style-type: none"> <li>Industry concerns that development standards are too high</li> <li>Mounting public concern about urban sprawl, disappearance of farmland and high infrastructure costs</li> <li>Demonstration that higher density communities can be attractive and desirable places to live</li> </ul>	<ul style="list-style-type: none"> <li>ROW modified from 20 to 16 metres (66 to 53 feet)</li> </ul>
Supporting Activities	Results
<ul style="list-style-type: none"> <li>Extensive stakeholder consultation</li> <li>Monitoring over five years</li> <li>Charrette held to test innovative design for small houses and lots</li> </ul>	<ul style="list-style-type: none"> <li>A 165-unit demonstration project built</li> <li>Savings of \$4,000 per house passed on to homebuyers</li> <li>Combination of curvilinear road and smaller right-of-way with small frontages reduced space for snow storage and on-street parking</li> <li>16 metre right-of-way adopted as a model in new suburban areas in Ottawa</li> </ul>

#### Other Resources and Similar Projects

More information on this project and on similar projects is available at: [www.actprogram.com](http://www.actprogram.com)



ROW reduction from 20m to 18m, Bois Franc, Montréal

## REDUCED PARKING REQUIREMENTS

### Mississauga, Ontario

Many in the construction industry in Mississauga, Ontario, believed that parking standards for apartment buildings were excessive and increased housing costs. Unnecessary parking has a substantial economic impact, given that the construction cost of an underground or structured parking space can average \$20,000. In 1990, the City of Mississauga, undertook an ACT project to review Mississauga's parking standards for apartments and to recommend appropriate amendments to the zoning by-law. The zoning by-law specified two spaces per unit. A survey found that, as a result, there were at least 35 percent more resident parking spaces in condominium apartment buildings city-wide than were actually required. As a consequence, the City of Mississauga reduced its parking standards for apartments and social housing buildings.

Multiple-family dwellings near quality transit service are likely to attract residents with lower levels of car ownership, as are dwellings oriented to seniors and lower-income families. Reduced minimum parking requirements for these uses allows developers to estimate and provide the number of parking spaces that are truly needed. A smaller supply of parking can also be warranted for developments that unbundle parking (e.g. where residents do not receive parking spaces automatically, but rather rent or purchase them separately), or those that integrate car sharing services and allow some residents to eliminate their need for a private car.

Issues To Be Addressed	Changes Introduced
<ul style="list-style-type: none"> <li>Excessive number and cost of parking requirements</li> </ul>	<ul style="list-style-type: none"> <li>Resident parking requirement for apartments reduced from 2 spaces per unit to 1.25 spaces per one-bedroom unit and 1.40 spaces per two-bedroom unit</li> <li>Resident parking requirement for social housing reduced from 1.18 to 0.75 spaces per one-bedroom unit, from 1.36 to 0.90 spaces per two-bedroom unit, and from 1.50 to 1.14 spaces per three-bedroom unit.</li> </ul>
Supporting Activities	Results
<ul style="list-style-type: none"> <li>Survey of residents and building managers regarding vehicle ownership, household composition, visitor parking use and transit use</li> </ul>	<ul style="list-style-type: none"> <li>Modified parking requirements for condominium and for social housing reflect more accurately the vehicle use of residents</li> <li>Reduced housing cost</li> </ul>

#### Other Resources and Similar Projects

Mississauga implemented another similar ACT project. The City of Airdrie in Alberta did as well. More information on these projects is available at: [www.actprogram.com](http://www.actprogram.com)

# Section 4

## Innovative Strategies, Policies and Guidelines

There is an evident need to improve access to affordable housing and Canadian municipalities are well placed to bring on board the wide range of community interests that can contribute to addressing local housing affordability needs. Municipalities have control over policy areas that can have a significant impact on housing affordability without incurring significant costs. They also have considerable resources to assemble partnerships with the private or non-profit housing sectors to support the creation of affordable housing.

This section outlines some innovative strategies, policies and guidelines that led to the creation of affordable housing units. They involve, for example, the use of density bonuses for preserving heritage buildings for residential use, the gift by the private sector of condominium units to a non-profit housing corporation, the use of alternative renovation standards, strategies for implementing smart growth, the use of performance-based zoning, zoning standards for infill housing in older neighbourhoods and strategies for responding to NIMBY.

### ▶ Benefits of innovative strategies, policies and guidelines

To promote affordability and housing choice it is often necessary to experiment with new initiatives that break out of standard patterns. Some of these new initiatives will be immediately successful and will provide the model for wider reforms. Others will not produce the desired results but they will lead the way to eventual change. New initiatives bring together partners who may not have worked together before and who may establish strong future working relationships to undertake further innovations. These partners are seeking new solutions that can be implemented on a trial basis. In the long term, these innovations may be adopted and become standard practice. New initiatives can engage many other stakeholders and contribute to a public debate about change.

Innovative strategies, policies and guidelines help reduce the cost of housing and increase housing options. It is often not possible for a municipality to transform its main policies or strategies in a single action. Frequently, innovation starts with pilot projects where new concepts are tested on a limited scale. ACT promoted this kind of innovation and often the pilot project led to more profound changes in policy. For example, in several communities, early experimentation with granny flats did not produce significant results. However, the lessons learned from those experiments eventually led to broader policies on secondary suites which are now being implemented in many communities.

Innovation also requires active cooperation between all of the key stakeholders. Municipalities have understood this need for multi-stakeholder approaches and are showing increasing levels of interest and activity in working with community partners and employing innovative new tools to reduce the cost of housing. Innovative strategies, policies and guidelines help reduce the cost of housing and increase housing options. Indeed, municipalities are showing increasing levels of interest and activity in working with community partners and employing innovative new tools to reduce the cost of housing.



## Barriers and success strategies


It is human nature to favour the use of standard approaches and solutions to deal with issues. People know how the existing framework of policies and strategies work and they know how to navigate through the various challenges that arise in any project. Many feel that innovative approaches can be unpredictable. Implementing innovative initiatives always involves a certain level of risk that may include failure and community resistance.

In the successful projects supported by ACT, several techniques have been developed to assist innovation. First, get all the stakeholders to work together. Second, be willing to use small steps to test new ideas. Third, anticipate resistance and plan for consultations. Fourth, document the benefits and show how the risks can be mitigated. Finally, as ACT's NIMBY guide points out, don't assume that all opposition is wrong; try to learn from those that oppose the project as a way to make the project better.

### DENSITY BONUS TRANSFER TO PRESERVE HERITAGE BUILDINGS City of Vancouver, BC

The City of Vancouver often grants a density bonus when property owners agree to preserve and repair heritage buildings that they own. However, the owner may not be able to use the added density on the heritage site itself. In this case, the city allows the density to be transferred to another property, provided both the donor and receiving sites are within City Council's approved list of areas. If the heritage site owner does not have another project or property where the density bonus can be used, it can be sold to another eligible property owner. This, in turn, generates revenue that can be used to rehabilitate the heritage property.

Over time, changes to the transfer policy and related procedures resulted in a complex process that needed to be clarified. In 2008, Vancouver developed a clear set of guidelines and instructions for municipal staff and property owners to ensure consistent and efficient processing of applications and to promote take-up by property owners and developers. Clearer application and approval processes reduced the average approval time. Between 1993 and 2011, clearer guidelines led to the renovation of 40 major heritage buildings and the creation of 750 new residential units for a range of household incomes.

Issues To Be Addressed	Changes Introduced
<ul style="list-style-type: none"> <li>• Need to reduce staff time for processing bonus transfers</li> <li>• Need for consistent and efficient processing of applications</li> <li>• Need to promote take-up by developers</li> <li>• Need to inform the general public and other municipalities about the density bonus transfer program</li> </ul>	<ul style="list-style-type: none"> <li>• Clear set of guidelines developed for property owners, developers and municipal staff</li> <li>• Promotional brochure for building industry published</li> <li>• Information on city's website</li> </ul>
Supporting Activities	Results
<ul style="list-style-type: none"> <li>• Partnership between City of Vancouver, Urban Development Institute and Vancouver Heritage Commission</li> </ul>	<ul style="list-style-type: none"> <li>• Clearer application and approval processes reduced approval time and increased use of bonus transfers</li> <li>• Between 1993-2011, 40 major heritage buildings renovated and 750 residential units created</li> <li>• Policy revitalized historic areas of Vancouver and created housing for a range of incomes</li> </ul>
Other Resource and Similar Projects	 <p>The Flack Block in Vancouver, renovated through density bonus transfer Photo: City of Vancouver</p>
<p>More information on this project is available at: <a href="http://www.actprogram.com">www.actprogram.com</a></p>	




## DONATION OF CONDO UNITS FOR AFFORDABLE RENTAL UNITS Kehilla Residential Programme, Toronto

In 2010, a Toronto developer committed to contribute four condominium units in a new downtown project, the Charlie, to the Kehilla Residential Programme, a non-profit housing agency. To achieve this commitment, the developer had to apply to the City of Toronto's Committee of Adjustment for permission to donate the units in lieu of a financial contribution for community benefits. In return, the developer requested extra density for his project. The Committee approved the extra density application, as well as the contribution of the four units towards a community benefit.

Kehilla Residential Programme wanted to remove the legislative barriers that prevent this transaction from occurring on an as-of-right basis, and to encourage developers to donate units as affordable rental housing as an optional community benefits contribution under Section 37 of the Ontario Planning Act. Kehilla used the ACT grant to identify the regulatory and policy obstacles that currently prevent this type of transaction, to outline the changes needed and to gauge the level of support in the housing community for the necessary regulatory reform.

The units were transferred to Kehilla which will retain ownership, and the City has initiated a review to allow the donation of condo units as community benefits. Agreements with the city will ensure affordable rents in perpetuity. Providing non-profit housing corporations with the opportunity to own and manage condominium units within existing buildings increases their respective affordable housing stock for the minimal cost of maintenance and administration. For the individual household, it provides affordable rental housing in a new building as an alternative to a traditional social housing building.


Issues To Be Addressed	Changes Introduced
<ul style="list-style-type: none"> <li>Identification of regulatory barriers (official plan policies and municipal guidelines) to permit donation of condo units as optional contribution for community benefits</li> <li>Assessment of support for regulatory reform and initiation of steps towards change</li> </ul>	<ul style="list-style-type: none"> <li>Initiation of official plan review to allow donation of condo units as community benefits</li> <li>Steering committee established to help develop guidelines for matching eligible non-profits with willing developers, for tenant selection and for ensuring long-term affordability</li> </ul>
Supporting Activities	Results
<ul style="list-style-type: none"> <li>Symposium organized to inform and seek support for regulatory change</li> </ul>	<ul style="list-style-type: none"> <li>Transfer of four condo units to non-profit housing corporation</li> <li>Agreement with city ensures affordable rents in perpetuity</li> <li>City acknowledgement of the need for policy change</li> <li>City's initiation of official plan review to include donation of condominium units as community benefits</li> <li>Strong support from housing stakeholders for regulatory change</li> </ul>
Other Resource	 <p>The Charlie Building Source: Great Gulf Homes</p>
<p>More information on this project is available at: <a href="http://www.actprogram.com">www.actprogram.com</a></p>	

## ALTERNATIVE RENOVATION GUIDELINES Winnipeg, Manitoba

A large portion of Winnipeg's inner city housing was built between 1890 and 1950. By the late 1990s, many inner city houses had been boarded up or had deteriorated badly. Modest income homeowners were turning over their keys because they could not afford to renovate their homes to building code requirements. The average cost of inner city houses had fallen to between \$15,000 and \$25,000, and the cost of renovating them exceeded the resale value.

In 2000, working with the City of Winnipeg, New Life Ministries developed alternative renovation guidelines and renovated two inner city houses, both built in 1905 with the same floor plan. One was renovated to code and the other using the alternative guidelines. The intent was to create alternative guidelines that would allow affordable renovation while preserving basic health and safety requirements.

Renovating to code cost \$17,500 while renovating with the alternative guidelines cost only \$7,300 (year 2000 costs), a savings of 58 per cent. The City of Edmonton undertook a similar project with the renovation of a 21-unit rooming house, resulting in a renovation cost of \$2,400 per unit instead of the average renovation to code cost of \$13,500 per unit (1996 costs).


Issues To Be Addressed	Changes Introduced
<ul style="list-style-type: none"> <li>High cost for upgrading old buildings to national and provincial standards resulting in boarded up houses</li> <li>Need for affordable alternative guidelines for older houses while meeting health and safety requirements</li> </ul>	<ul style="list-style-type: none"> <li>Alternative renovation guidelines developed and used for the renovation of one house, while a "sister" house was renovated using conventional code requirements</li> <li>Alternative renovation elements included: use of reclaimed lumber; doubling of headers and trimmers only where there were signs of distress; reinforcing and repairing, rather than replacing, interior wall systems; insulating the attic to R12 and R20 rather than R40; reconstructing stairs to original layout and dimensions, rather than replacing with code-compliant stairs, and; retaining the existing roof system.</li> </ul>
Supporting Activities	Results
<ul style="list-style-type: none"> <li>Recommendations for improving the building permit application process</li> </ul>	<ul style="list-style-type: none"> <li>Two adjacent, identical vacant houses renovated using different guidelines</li> <li>Conventional code compliance cost 58% more than alternative guidelines (\$17,500 versus \$7,300)</li> <li>Despite apparent savings, city staff had strong reservations about extending alternative renovation guidelines to other properties without changes to the Building Code</li> </ul>
Other Resources and Similar Project	 <p>Two renovated houses; alternative code guidelines used for the house on the left Source: Shelley Woods</p>
<p>More information on this project in Winnipeg and also on the alternative standards used by the City of Edmonton for the renovation of a vacant rooming house is available at: <a href="http://www.actprogram.com">www.actprogram.com</a></p>	

## SHARED OWNERSHIP HOUSING Trois-Rivières, Québec

The City of Trois-Rivières initiated a strategy to make downtown living more attractive to young families, with a view to reversing the loss of population to the suburbs and urban periphery. A non-profit housing organization, Habitations populaires Desjardins du Centre du Québec (HPDCQ), worked with the City of Trois-Rivières and the local Caisse Populaire on a novel approach to provide affordable housing called "shared ownership". By allowing the home buyer to purchase the building first and the land several years later, at no interest, "shared ownership" makes homeownership more accessible and less costly. The home buyer becomes the effective owner of the entire property once the land component of the purchase price is paid in full, after an agreed upon number of years (in this case, seven years).

In the spring of 1993, HPDCQ undertook the design and construction of two 111m<sup>2</sup> (1,200ft<sup>2</sup>) semi-detached homes on a neglected vacant site zoned for an apartment building in downtown Trois-Rivières. The local Caisse Populaire owned the site as a result of a foreclosure. The city modified its zoning by-law and land development by-laws to permit the development of two small, semi-detached units. This initiative combined innovative financing with a small house design suitable for low- and middle-income households.

By deferring the payment for the land component of the house for several years, shared ownership reduced the upfront cost of purchasing a home, thereby making homeownership more accessible. Small-home infill projects such as this ACT demonstration project not only make more effective use of land in built-up areas, but they also increase housing choice in older, downtown neighbourhoods.

Issues To Be Addressed	Changes Introduced
<ul style="list-style-type: none"> <li>Need to revitalize downtown, attract families and increase affordability of homeownership</li> <li>Need to demonstrate that there was a market for good homes in less affluent areas</li> <li>Regulatory changes required to allow semi-detached housing on a site zoned for multi-family housing</li> <li>Zoning changes required to permit smaller setbacks, lot size and building size</li> </ul>	<ul style="list-style-type: none"> <li>Zoning amended to allow small-lot housing in downtown</li> <li>Zoning amended to reduce side and rear setbacks, minimum lot size and building size</li> <li>Amendments introduced to subdivide the site into two smaller parcels</li> <li>Innovative financing formula designed by the Caisse Populaire allowed purchasers to defer payment of the land and reduce the size of the down payment (90% financing)</li> <li>Legal agreement between property owner (Caisse Populaire) and the purchaser</li> <li>Municipal tax rebates over three years offered to purchasers</li> </ul>
Supporting Activities	Results
<ul style="list-style-type: none"> <li>Strong partnership between the city, homebuilding and banking sectors</li> <li>Public consultation meetings</li> <li>Marketing plan developed and implemented to raise visibility of project and to seek potential buyers</li> </ul>	<ul style="list-style-type: none"> <li>Two affordable units built and sold for \$52,000 each (in 1994 dollars), excluding land cost</li> <li>Land cost was \$7,500/unit (1994), to be paid seven years later</li> <li>Payment deferral of land cost reduced the down payment and monthly mortgage payments</li> </ul>
Other Resource	
<p>More information on this project is available at: <a href="http://www.actprogram.com">www.actprogram.com</a></p>	 <p>Two semi-detached homes, one with the front entrance on the side of the building Photo: Habitations populaires du centre du Québec</p>

## SMART BYLAWS GUIDE West Coast Environmental Law, British Columbia

In 2003, West Coast Environmental Law (WCEL) developed a *Smart Bylaws Guide* to assist municipalities in implementing smart growth strategies through policy and bylaw changes. The document describes smart growth practices and backs up the theory with case studies, technical standards and bylaws that can be tailored to specific municipal circumstances. WCEL received ACT funding to demonstrate the application of the guide within four municipalities. The four participating municipalities included the City of Prince George, the Town of Oliver, the District of Central Saanich and the District of Pitt Meadows.

WCEL produced reports for each of the four municipalities, addressing a wide range of smart growth practices, and made suggestions for regulatory reform specific to each municipality. The municipalities have used the reports as background information to undertake further planning and regulatory reform.

The online Smart Bylaws Guide introduces the concept of smart growth, presents the benefits of smart growth and describes implementation strategies. By concentrating development in already-served areas, the guide shows that smart growth decreases development costs, municipal servicing costs and long-term operating costs. It also creates more affordable housing and safer neighbourhoods, increases property values and fosters economic development.

Issues To Be Addressed	Changes Introduced
<ul style="list-style-type: none"> <li>Assistance to smaller municipalities to implement smart growth strategies</li> <li>Demonstration of how the Smart Bylaws Guide could help municipalities incorporate smart growth through regulatory reform</li> </ul>	<ul style="list-style-type: none"> <li>WCEL produced reports for each of the four participating municipalities with recommendations for regulatory reform</li> <li>Site-specific re-zoning in Prince George allowed secondary suites, mix of land uses, range of housing choices and higher densities</li> </ul>
Supporting Activities	Results
<ul style="list-style-type: none"> <li>Participation of Advisory Committee involved in development of the Smart Bylaws Guide and implementation within four municipalities</li> <li>WCEL worked closely with staff from four municipalities</li> </ul>	<ul style="list-style-type: none"> <li>Information helped educate municipal staff and councilors about smart growth principles and practices</li> <li>Information used by municipalities to help review and amend official plans and zoning regulations</li> </ul>
Other Resources and Similar Projects	
<p>The <i>Smart Bylaws Guide</i> can be accessed at: <a href="http://www.wcel.org">www.wcel.org</a></p> <p>More information on this project is available at: <a href="http://www.actprogram.com">www.actprogram.com</a></p> <p>WCEL also developed the <i>Green Infrastructure Guide</i> (2006) and the <i>Green Building Guide</i> (2007), also available at: <a href="http://www.wcel.org">www.wcel.org</a></p> <p>The guides identify and explain the regulatory tools available to municipalities to encourage sustainable development.</p>	

## PERFORMANCE-BASED ZONING STANDARDS

### Brandon, Manitoba

In 1998, Brandon, Manitoba, explored the opportunity to create and implement a performance-based zoning by-law to increase the city's flexibility in responding to progressive and innovative development proposals. The city also wanted to enhance its ability to improve housing affordability across the city through higher densities and mixed uses. Furthermore, it wanted to reduce the time and effort necessary to approve innovative projects.

While conventional zoning regulates development by controlling the use of land, height, lot sizes and setbacks, performance-based zoning does so by regulating the actual physical characteristics and functions (performance) of a use, measured against predetermined standards such as densities. Performance-based zoning offers more flexibility and creates conditions for more affordable housing through increased density and mixed use.

Brandon City Council adopted a new performance-based zoning by-law in 2001 based on the changes recommended by its ACT project. The new by-law yielded immediate results, and was accompanied by a surge in the construction of multiple-unit housing and the renovation of older buildings in the downtown area.

Issues To Be Addressed	Changes Introduced
<ul style="list-style-type: none"> <li>Flexibility needed to respond to innovative development ideas and to increase ability to locate affordable housing throughout the city</li> <li>Speedier approval process necessary to approve progressive development proposals</li> </ul>	<ul style="list-style-type: none"> <li>Reduction of residential zones from nine to six</li> <li>Prescriptive zoning descriptions replaced by clear statement of intent to determine if proposals meet bylaw expectations</li> <li>Elimination of site coverage and floor area ratio</li> <li>Decreased minimum lot widths and area in some zones to allow for smaller units on smaller lots.</li> <li>Simplification of approval process</li> <li>Delegation of approval authority to staff for minor variances</li> </ul>
Supporting Activities	Results
<ul style="list-style-type: none"> <li>Steps taken to educate development community about performance-based zoning</li> <li>Two public open houses held</li> <li>Initiation of dialogue with province to provide city with more local planning autonomy</li> </ul>	<ul style="list-style-type: none"> <li>Adoption of new performance-based zoning bylaw</li> <li>Adoption of new design guidelines</li> <li>Speedier approval process translating into lower carrying costs being passed on to consumers</li> <li>Increase in the number of new multiple housing units, particularly four-plexes, addressing acute need for rental housing</li> <li>Increased renovation activity in the core leading to downtown revitalization</li> </ul>

#### Other Resources and Similar Project

More information on this project, and on a similar ACT-funded project in Morinville, Alberta, is available at:  
[www.actprogram.com](http://www.actprogram.com)

## RESPONDING TO NIMBY

### A Municipal Guide For Responding to NIMBY

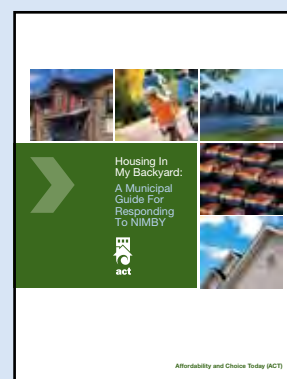
In a survey conducted in 2001, Canadian municipalities of all sizes identified the "Not In My Backyard" (NIMBY) syndrome as the top regulatory barrier to affordable housing and to infill development. In response, ACT developed a guide in 2010 to help municipalities deal with NIMBY opposition. *Housing In My Backyard: A Municipal Guide For Responding to NIMBY* highlights best practices and strategies to gain community acceptance for sound housing development, whether infill, non-profit, supportive or other forms of affordable housing. The document is available on the ACT website together with a customizable PowerPoint presentation, complete with speaking notes, to discuss issues related to NIMBY with peers and other stakeholders.

NIMBY stems from concerns about change in a neighbourhood, ranging from the presumed characteristics of newcomers to concerns over neighbourhood impacts such as traffic and building forms. The guide outlines the common concerns leading to NIMBY and ways to respond to them. The guide offers strategies and case studies with lessons learned to illustrate some of the more effective tools currently being used across Canada. Each example tells a story, underscoring the fact that good development can best be achieved by a process that involves patience, understanding and engagement of all stakeholders.

Issues To Be Addressed	Changes Introduced
<ul style="list-style-type: none"> <li>NIMBY as a barrier to affordable housing and to infill development</li> <li>Need for tools municipalities can use to deal with NIMBY opposition</li> </ul>	<ul style="list-style-type: none"> <li>Document offering ways in which municipalities can prepare themselves for NIMBY opposition</li> <li>PowerPoint presentation with speaking notes to help municipal officials discuss issues related to NIMBY</li> </ul>
Supporting Activities	Results
<ul style="list-style-type: none"> <li>Webinars on best practices to counter NIMBY</li> <li>Monitoring on feedback to the guide and webinars</li> </ul>	<ul style="list-style-type: none"> <li>96% of respondents found the guide useful</li> <li>76% of respondents intended to take action</li> <li>Guide used in Australia for training municipal officials</li> </ul>

#### Other Resources and Similar Project

*Housing In My Backyard: A Municipal Guide For Responding to NIMBY* and the corresponding PowerPoint presentation are both available electronically at:  
[www.actprogram.com](http://www.actprogram.com)




Affordability and Choice Today (ACT)

## ZONING REGULATIONS AND DESIGN GUIDELINES FOR INFILL HOUSING IN OLDER NEIGHBOURHOODS Saint John, New Brunswick

In 1993, the City of Saint John, New Brunswick undertook a planning strategy for its downtown area. Several stakeholders indicated that the best way to create a healthy core would be to revitalize the residential zones immediately adjacent to the downtown by streamlining development approvals and by improving the suitability of zoning requirements to conform to the historic character of the area.

The zoning requirements applied to older areas were designed primarily for new suburban development and did not reflect the existing character of the neighborhoods. Virtually all applications for renovation or redevelopment in the historic areas of the city required a number of variances from the zoning by-law in order to be compatible with older buildings. This was a costly way to build infill projects.

To address these issues, the city prepared and adopted new zoning standards to reflect the higher densities and smaller lots in the historic residential areas. It also adopted design guidelines to help builders meet the new zoning requirements, which cover such issues as site layout, building form, architectural styles, materials, parking and landscaping. Since this project was completed, the city introduced conservation guidelines, heritage awards and grants to preserve the historical character of the older neighbourhoods.

Issues To Be Addressed	Changes Introduced
<ul style="list-style-type: none"> <li>• Incompatibility of zoning requirements with historic character of central areas</li> <li>• Expensive and lengthy development approval process</li> </ul>	<ul style="list-style-type: none"> <li>• A new zoning designation for multi-unit residential infill approved with such changes as new minimum lot area of 185m<sup>2</sup> (1,990ft<sup>2</sup>) instead of 550m<sup>2</sup> (5920ft<sup>2</sup>), new minimum lot width of 5.5m (18 feet) instead of 18m (59 feet), minimum front yard setback of 1.5m (5 feet) instead of 7.5m (25 feet) and parking requirement of 1 space per unit rather than 1.25 per unit</li> <li>• Illustrated design guidelines approved</li> </ul>
Supporting Activities	Results
<ul style="list-style-type: none"> <li>• Multi-stakeholder Steering Committee led the project</li> <li>• Neighbourhood character surveys</li> <li>• Public consultation</li> </ul>	<ul style="list-style-type: none"> <li>• Improved understanding of design issues for historical areas</li> <li>• Time and cost savings through streamlining</li> <li>• Increased interest in infill/redevelopment projects</li> <li>• More housing options built, such as duplexes, apartments and small singles</li> <li>• Conservation guidelines, heritage awards and grants have been introduced to preserve the historical character of the older neighbourhoods</li> </ul>
Other Resources	
<p>More information on this project is available at: <b><a href="http://www.actprogram.com">www.actprogram.com</a></b></p>	

Guideline comparing existing neighbourhood building façade details on the left with recommended infill building façade on the right

Source: City of Saint John



# Section 5

## Streamlining Approvals



There is widespread agreement that the planning and development approval process can add to the cost of developing housing and can contribute to higher housing costs. Decreasing the length and complexity of approval processes reduces the costs of residential development and, therefore, reduces housing costs.

There are several techniques a municipality can use to decrease the length of approvals. Municipalities can provide “one-stop shopping” for builders, subcontractors and residents. They can also use standardized application forms and establish a single application process and fee for various permits. They can use computerized information services to increase accessibility of information and to facilitate tracking and compliance.

Moreover, municipalities can institute pre-consultation meetings to identify potential problems upfront. They can offer dispute resolution to prevent adversarial, costly and time consuming disputes. They can coordinate approvals among various agencies and delegate approval authority to municipal staff for undisputed applications. They can provide planning education programs and information

products to familiarize residents with the planning process and encourage the building industry to seek public input at the development proposal stage. Municipalities can also fast track those developments with an affordable housing component. They can also adopt strategies to reduce the common NIMBY attitudes that tend to prolong the approval process.

### ► Benefits of streamlining approvals

Streamlining approvals offers many benefits.

- Online services, computerized systems and improved technologies provide more consistent and reliable information that can be accessed quickly. The implementation of such systems improves tracking and monitoring. It reduces chances of errors and provides better cross-referencing on individual projects. It reduces paper volume, cost and the time required for filing.
- Handling several permits through a single application process results in tighter control over permit issuance. It is easier for municipalities to ensure compliance and guard against work being done without a permit, which ultimately will help to maintain housing quality.
- One-stop shopping also means better customer service and both time and cost savings for the homebuilding industry. Expediting approvals means construction can start sooner, thereby lowering financing costs. Shortened approval time reduces development risk and housing costs and increases housing supply.
- The cost, time and environmental savings realized by the City and the homebuilding industry contribute to keeping housing affordable for consumers and help keep property taxes in check.

## Barriers and success strategies

Consulting the development industry and community groups on ways to streamline the approval process will foster cooperation and communication between industry and government as well as encourage innovative approaches to housing and land development, thereby increasing housing choice.

Implementing a more efficient and automated system requires more client and staff training, which may involve higher upfront costs. However, the investment will yield considerable cost savings and improved service, making the investment worthwhile in the longer term.


Of great importance is the maintenance of standards. If these are reduced then the cost reduction is met by a quality reduction with little net welfare gain. Monitoring is required to ensure that a decrease in approval time is not the result of a decrease in the quality of planning and design decisions.

### JOINT PROPERTY DEVELOPMENT PERMITS Vancouver, British Columbia

Vancouver's Victory Square, an inner-city area known for its unique heritage character, was suffering from economic decline and deteriorating building stock by the mid-1990s. The challenge was to find an economical means for rehabilitating existing stock while retaining the heritage character and providing affordable housing, in particular single room occupancy units. If a group of buildings is treated as the basic unit of development, economies of scale can be achieved for planning, capital and operating costs. The city looked at the opportunity for upgrading two or more adjacent, independently-owned buildings with a single development permit, a process that had already been used successfully for new construction in Vancouver.

The city found that it already had the power to apply the joint property development mechanism to older, existing buildings but that municipal staff, developers and property owners were not aware of this. A draft brochure was produced detailing the economic and technical gains achievable through a Joint Development Permit project. It also highlighted possible types of joint development projects, such as combining two buildings into one project, developing a row of buildings, permitting group projects with buildings extending across blocks and whole block redevelopment. While the draft brochure was not published, it did prompt the city to think about innovative ways to save the heritage buildings in Victory Square.

The city developed an attractive Heritage Investment Program that provided capital grants to restore façades, property tax exemptions for up to ten years, density bonuses and reduced parking requirements. The program had the desired effect of kick-starting economic activity in Vancouver's historic areas through the rehabilitation of individual heritage buildings.

Issues To Be Addressed	Changes Introduced
<ul style="list-style-type: none"> <li>• Need for affordable ways to rehabilitate existing stock and provide lower income housing, particularly single room occupancy units</li> <li>• Challenge of developing trust between several property owners for joint development process</li> </ul>	<ul style="list-style-type: none"> <li>• Attractive Heritage Investment Program introduced</li> <li>• Reduced parking requirements</li> <li>• Density bonusing and grants provided for rehabilitating heritage buildings</li> </ul>
Results	
<ul style="list-style-type: none"> <li>• Reduced parking requirements, grants and density bonusing encouraged owners to rehabilitate heritage buildings and revitalize heritage areas</li> <li>• Joint development opportunities identified</li> </ul>	
Other Resource and Similar Projects	 <p>Cordova Building was in need of repair Photo: CMHC Vancouver</p>
<p>More information on this project including a copy of the draft brochure is available at: <a href="http://www.actprogram.com">www.actprogram.com</a></p>	

## DIAL-IN INSPECTION BOOKINGS AND REPORTS Abbotsford, British Columbia

In 2001, the City of Abbotsford received a grant to investigate, test and implement a new integrated voice response system for the inspection department. The city instituted an automated, telephone-based system for booking inspection requests and receiving results. The system allowed builders to phone in at any time, seven days a week, enter their permit number(s) and book one or more inspections. The system automatically checked the requested date and confirmed the inspection appointment, or allowed builders to check alternative times. Inspectors received a computer-generated daily work schedule. After each inspection, they left the traditional inspection slip with the results on site. They also phoned in the results, so that builders could retrieve them by phone at any time. The system allowed several inspections to be booked at once.

The city improved its inspection service by streamlining its inspection booking and reporting system. The new system was more efficient and led to savings to both the city and builders. The success of the new system led to the establishment of online inspection services.

Issues To Be Addressed	Changes Introduced
<ul style="list-style-type: none"> <li>System for scheduling inspections and obtaining reports was antiquated and labour-intensive</li> </ul>	<ul style="list-style-type: none"> <li>Implementation of an automated, telephone-based system for inspection bookings and results</li> <li>Integration of new system with electronic permit tracking</li> </ul>
Supporting Activities	Results
<ul style="list-style-type: none"> <li>Staff training</li> <li>Promotion to the building industry and public</li> </ul>	<ul style="list-style-type: none"> <li>By fall 2003, 80% of inspections booked through the automated system</li> <li>Faster information collection and sharing</li> <li>Staff savings equivalent to one half-person year</li> <li>Success led city to introduce electronic bookings and many other online services</li> <li>Increased efficiency and lower costs improved housing affordability</li> </ul>

### Other Resources and Similar Projects

More information on this project is available at:  
[www.actprogram.com](http://www.actprogram.com)

Other ACT funded projects related to electronic processing systems include:

- Automated permitting System, Fredericton, New Brunswick
- Bringing Computers into the Permitting Process, Strathcona County, Alberta
- Cedar Valley Approval Process Review, District of Mission, B.C.

Information on these projects is also available at:  
[www.actprogram.com](http://www.actprogram.com)

## PLANNING EDUCATION PROGRAM Calgary, Alberta

The City of Calgary received an ACT grant in 1992 to develop a planning education program to familiarize residents with the planning process and encourage the building industry to seek public input at the development proposal stage. A project team made up of municipal staff, the Calgary Home Builders' Association, the Federation of Calgary Communities, the Urban Development Institute (Calgary Chapter) and the Alberta Association of Architects helped to produce an education package that included a video with notes, a booklet and a manual designed to guide community associations through the approval process.

The completion of the video and its companion notes was followed by workshop presentations at community meetings and at city staff training and orientation sessions. The video was shown widely across Canada and at various national and international conferences. In 1994 and 1995, the completed education package earned awards from the Canadian Institute of Planners, the Alberta Institute of Planners and the Canadian Association of Municipal Administrators. The program was very successful and far surpassed expectations. Calgary's education program improved the planning approval process by informing residents and the building industry of their respective roles and responsibilities.

Issues To Be Addressed	Changes Introduced
<ul style="list-style-type: none"> <li>Approval process hampered by conflicts between developers and residents</li> <li>Need to familiarize residents with the planning process and encourage building industry to seek input from residents in the early stages of the development process</li> </ul>	<ul style="list-style-type: none"> <li>18 minute video with notes shown to local community and industry associations, as well as across Canada</li> <li>Booklet outlining opportunities for public participation</li> <li>Community Guide to the Planning Process formatted for easy update</li> <li>Communication plan developed</li> </ul>
Supporting Activities	Results
<ul style="list-style-type: none"> <li>Partnership between municipal staff, Calgary Home Builders' Association, Federation of Calgary Communities, Urban Development Institute and the Alberta Association of Architects.</li> <li>City staff training</li> <li>Television presentation with panel discussion and phone-in by viewers</li> </ul>	<ul style="list-style-type: none"> <li>Improved approval process and community-industry collaboration</li> <li>Increased public acceptance of affordable housing options</li> <li>Awards from the Canadian Institute of Planners, the Alberta Institute of Planners and the Canadian Association of Municipal Administrators</li> <li>Better collaboration between the community and the building industry</li> <li>Educational tool used as model by other municipalities</li> </ul>

### Resources and Similar Project

More information on this project is available at:  
[www.actprogram.com](http://www.actprogram.com)

The City of Ottawa also offers a series of free, half-day courses called the "Planning Primer Program" to help residents become more aware of, and more involved in, the land-use planning process. Information on this project is available at:  
[www.ottawa.ca](http://www.ottawa.ca)



## SINGLE PERMIT APPLICATION PROCESS Calgary, Alberta

By the mid-1990s, the City of Calgary was processing approximately 23,000 permits (building, plumbing, gas, heating and electrical) per year for single and semi-detached units. Five separate permit applications and fee calculations were required for each dwelling, a very time-consuming process for everyone. In the interest of streamlining procedures and reducing costs, Calgary designed and implemented a single permit application process in consultation with the homebuilding industry.

The new process provides “one-stop shopping” for builders and sub-contractors alike. Builders are now able to have all necessary permits in place before work begins and tradespeople no longer have to apply for permits. With one electronic application replacing the previous need for five applications, the city can provide better service. Inputting, accessing, updating and providing information can be performed more quickly. The single permit application also provides tighter control, making it easier to ensure compliance and guard against work done without a permit. The cost and time savings to the city and the industry contribute to keeping new homes affordable for consumers in Calgary.

Issues To Be Addressed	Changes Introduced
<ul style="list-style-type: none"> <li>Need to simplify permit application procedures and reduce costs for city and building industry</li> <li>Amendments required to existing regulations prohibiting city from combining permits</li> </ul>	<ul style="list-style-type: none"> <li>Single permit application process introduced in 1995 for new singles and two-family units</li> <li>Amendments to Building Permit Bylaw, Safety Codes Permit Fee Bylaw, Electrical Regulations, Licensing, Installation and Inspection Bylaw</li> <li>A single fee required</li> </ul>
Supporting Activities	Results
<ul style="list-style-type: none"> <li>Focus groups with homebuilders and subcontractors</li> <li>Information sessions and media coverage on new process for building industry and public</li> </ul>	<ul style="list-style-type: none"> <li>Eighty per cent reduction in volume of applications</li> <li>Number of errors reduced with calculation of single fee</li> <li>Better tracking and cross-referencing of projects</li> <li>Easier for city to ensure compliance</li> <li>Improved customer service</li> <li>Time and cost savings for builders, subcontractors and the city</li> </ul>

### Other Resources and Similar Projects

More information on the project is available at:  
**[www.actprogram.com](http://www.actprogram.com)**

Other ACT projects regarding automated and one-stop permitting approaches include:

- Automated Permitting System, Fredericton, NB
- Expert Systems: The Future of Plan-Checking, Vancouver, BC
- Interactive Touch-Screen Technology for Building Permit and Development Process Information, Surrey, BC
- One-Stop Development Information and Applications Centre, Ottawa, ON

Information on these projects is also available at:  
**[www.actprogram.com](http://www.actprogram.com)**



## STREAMLINING APPROVALS FOR CERTIFIED HOME BUILDERS Chilliwack, British Columbia

In 1996, the District of Chilliwack completed a two-year pilot project to implement the Modified Approvals Process (MAP) Program. The program streamlines the building permit approval and inspection processes for single family residential projects for builders who have completed the Certified Residential Builder (CRB) Program. The CRB Program is a certification program for home builders developed with the assistance of an ACT grant by the Canadian Home Builders' Association of British Columbia (CHBA-BC). Its aim is to increase professionalism in the residential construction industry by providing builders with education and training.

The MAP Program provides a streamlined approval process for certified builders. The program is designed to place greater responsibility on the builder to ensure that the application is complete and to perform basic tasks such as obtaining title searches, zoning checks and other time-consuming research usually performed by municipal staff before a building permit application is issued.

By streamlining the approvals process for certified home builders, the MAP Program speeds up the approval process, increases the cost-efficiency of the building industry and municipalities, increases the industry's knowledge of building code and zoning requirements, encourages certified homebuilders to assume greater responsibility for regulatory compliance and allows municipal staff to spend more time educating inexperienced builders. The pilot project has encouraged more builders to earn a CRB designation.

Issues To Be Addressed	Changes Introduced
<ul style="list-style-type: none"> <li>Delays in approval process due to strong activity in residential construction</li> <li>Desire to test the MAP Program developed earlier by CHBA-BC with assistance of ACT grant</li> <li>Building industry's need for increased knowledge of regulations</li> </ul>	<ul style="list-style-type: none"> <li>Implementation of a streamlined approval process for builders with CRB designation</li> <li>Amendment to building bylaw to implement the (MAP) Program</li> </ul>
Supporting Activities	Results
<ul style="list-style-type: none"> <li>Partnership between District's staff, New Home Warranty Program of BC and Yukon, CHBA-BC, Building Inspectors' association, CMHC and BC Government</li> </ul>	<ul style="list-style-type: none"> <li>Building permit approvals reduced from three to six weeks to three days</li> <li>Average time saving of one week during construction due to fewer inspection requirements</li> <li>Increased professionalism of participating home builders</li> <li>Greater responsibility placed on builders to ensure regulatory compliance</li> <li>Increased competitive edge for certified builders</li> <li>Improved cooperation between industry and municipal staff</li> </ul>

### Other Resources and Similar Projects

More information on this project is available at:  
**[www.actprogram.com](http://www.actprogram.com)**

Other ACT projects related to streamlining approvals for certified home builders include:

- Recognizing Certified Residential Builders in the Approval Process, Surrey, BC
- Streamlining Approvals by Improving Plans Submitted, Cape Breton Regional Municipality, Nova Scotia
- Development Process Information Seminars, Timmins, ON

Information on these projects is also available at:  
**[www.actprogram.com](http://www.actprogram.com)**



## STREAMLINED DEVELOPMENT APPROVAL PROCESS

### Regional Municipality of Hamilton-Wentworth, Ontario

In 1997, in response to the homebuilding industry's concerns about its lengthy and complicated approval process, the Regional Municipality of Hamilton-Wentworth (RMHW) made sweeping changes to its development approval process. With financial assistance from ACT, the reform project brought all the players together, for the first time, to deal with issues of overlapping jurisdictions and duplication of efforts among regional and local municipalities.

RMHW improved its service delivery by reducing its approval process by half, instituting pre-application checklists and pre-consultation meetings, delegating approval authority to municipal staff, offering mediation and coordinating standardized service among all agencies. The reformed development approval process was implemented across the entire Regional Municipality. Faster application turnaround times translated into lower builder/developer costs that can be passed on to housing consumers.

Issues To Be Addressed	Changes Introduced
<ul style="list-style-type: none"> <li>Homebuilders' complaint of slow and over-regulated approval process driving up costs and impeding ability to respond quickly to changing market demands</li> <li>Overlapping jurisdictions and duplication of efforts among regional and municipal agencies</li> </ul>	<ul style="list-style-type: none"> <li>Application checklist to ensure completeness</li> <li>Pre-consultation meetings to identify potential problems upfront</li> <li>Regional mediation office offering dispute resolution to prevent adversarial, costly and time-consuming Ontario Municipal Board hearing</li> <li>Delegated authority to staff for undisputed applications</li> <li>Four guides published on: planning applications, revised engineering standards, innovation in housing development and production of affordable housing</li> </ul>
Supporting Activities	Results
<ul style="list-style-type: none"> <li>Committee of widespread stakeholders defined issues and recommended solutions</li> <li>Information workshops on new approval process for municipal staff</li> </ul>	<ul style="list-style-type: none"> <li>Average subdivision approval times reduced from 6 -12 months to 3 - 6 months</li> <li>Streamlined approval process created through consensus and openly supported by all stakeholders</li> <li>Standardization of application forms, review criteria and engineering standards across all local municipalities and at regional level</li> <li>Adoption by other regional municipalities of standard application form and guides as models</li> <li>Excellence in Planning Award from Ontario Professional Planners Institute</li> <li>Subdivision approval times reduced by half, translating into lower costs for developers and consumers</li> </ul>

#### Other Resource

Additional information on this project is available at:  
[www.actprogram.com](http://www.actprogram.com)

# Conclusion

Canadian municipalities continue to face the challenge of providing affordable housing options to a growing and diverse population. Many of the challenges associated with regulatory reform addressed through ACT projects, and the solutions that ACT has facilitated, continue to be relevant to municipal governments, the residential construction industry, the non-profit sector and ultimately the consumer. The modification of land use planning regulations remains one of the most cost effective tools available to provincial, territorial and municipal governments to increase housing affordability and housing options.

In the 1990's, the federal and several provincial governments reduced funding for housing and transferred the responsibility to municipal governments. The ACT program helped municipalities face this devolution by supporting local teams in creating new affordable housing options through regulatory reform. At the same time, several provinces started to require municipalities to utilize land use planning regulations to provide for an appropriate range of housing types and densities to meet projected housing requirements. Given the current economic challenges facing all levels of government in Canada, the use of planning tools to support the provision of affordable housing remains an economical and important instrument in any long-term strategy for affordable housing.

This compendium provides an overview of the best ideas from Canadian municipalities for tackling regulatory change in ways that promote the creation of affordable housing. Each example cited can be a model for action in other municipalities. Collectively, the examples demonstrate that every area of regulation needs to be examined to foster innovation. The surge in demand between 2008 and 2010 for small ACT grants aimed at information sharing and public discussion shows there is still much interest in learning from the lessons of ACT-funded projects. The ACT-funded projects highlighted in this document should encourage readers to further explore some of these solutions and perhaps build on the success stories of ACT projects by replicating them in their own communities.



# Resources

These organizations offer valuable information, tools, guidance and assistance. Readers are also encouraged to seek out other organizations in their community, region or province.

## **AFFORDABILITY AND CHOICE TODAY (ACT)**

**[www.actprogram.com](http://www.actprogram.com)**

- Solutions and case studies on regulatory solutions to affordable housing options

## **CANADA MORTGAGE AND HOUSING CORPORATION (CMHC)**

**[www.cmhc.ca](http://www.cmhc.ca)**

- Guidance for industry professionals and other audiences
- Extensive research, best practices, case studies and tools on sustainable community planning

## **CANADIAN HOME BUILDERS' ASSOCIATION (CHBA)**

**[www.chba.ca](http://www.chba.ca)**

- Guidance for home builders and buyers
- Guidelines for environmentally responsible development
- News, research, resources and links



## **CANADIAN HOUSING AND RENEWAL ASSOCIATION (CHRA)**

**[www.chra-achru.ca](http://www.chra-achru.ca)**

- Affordable housing research, news, events, advocacy, capacity building and library of resources

## **FEDERATION OF CANADIAN MUNICIPALITIES (FCM)**

**[www.fcm.ca](http://www.fcm.ca)**

- Green Municipal Fund grants and loans
- Case studies, award winner profiles and Webinar podcasts on sustainable community development

# Annex

## Applicants of Completed ACT Projects by Category



### ► Broadening housing options

Dovertel Construction Ltd, British Columbia	1990
Interchurch Housing Society: Hearth Homes, Nova Scotia	1990
HMS Limited, Ontario	1991
APCHQ, Québec	1991
OSBL Foyer des cent abris, Québec	1991
City of Surrey, British Columbia	1992
Humanité Services Planning Ltd., British Columbia	1992
Tantramar Planning District Commission, New Brunswick	1992
A. LeGresley Professional Services Ltd., New Brunswick	1992
Ferrara Contreras Architects Inc., Ontario	1992
McNeeley-Tunnock Ltd., Ontario	1992
City of Saskatoon, Saskatchewan	1992
City of Kamloops, British Columbia	1993
City of Burlington, Ontario	1993
Creative Communities & Collaborative Housing Society, Ontario	1993
HMS Limited, Ontario	1993
City of London, Ontario	1993
Habitations Populaires Desjardins, Trois Rivières, Québec	1993
City of Chilliwack, BC	1994
CANACT, Ontario	1994
PEI Council of the Disabled, Prince Edward Island	1994
Ville de Sillery, Québec	1993
Ville de Cowansville, Québec	1994
Ville de Sainte-Geneviève, Québec	1994

Sevag Pogharian Design, Québec	1994
Town of Cochrane, Alberta	1995
Ville de Charlesbourg, Québec	1995
Regroupement des Résidences pour Retraités du Québec, Québec	1995
City of St. Albert, Alberta	1997
Centretown Affordable Housing Development Corp., Ontario	1997
City of Kitchener, Ontario	1997
Ville de Québec, Québec	1999
Jeruth Holdings Ltd., British Columbia	2000
City of Richmond, British Columbia	2000
Wings Housing Society, British Columbia	2000
Hamlet of Taloyoak, Nunavut	2000
Whole Village Ltd., Ontario	2000
Town of Cochrane, Alberta	2001
SPC North Okanagan, British Columbia	2001
Sun Ridge Group, Saskatchewan	2001
Kelowna, British Columbia	2002
SmartGrowth BC, British Columbia	2002
Conception Bay South, Newfoundland	2002
OUR Community Association, British Columbia	2003
Whistler Housing Authority, British Columbia	2003
Landlord's Self-Help Centre, Ontario	2003
SSI Land Bank Society, British Columbia	2005
Whistler, British Columbia	2005
City of Regina, Saskatchewan	2005
Kelowna, British Columbia	2006
HICEEC, British Columbia	2007
City of Lacombe, Alberta	2008



North Central Municipal Association , British Columbia	2008
City of Terrace, British Columbia	2008
City of Rossland, British Columbia	2008
District of Sicamous, British Columbia	2008
Qualicum Beach, British Columbia	2008
Affordable Housing Action Committee of Stratford/United Way (AHAC), ONio	2008
City of Peterborough, Ontario	2008
Mountain View Industries Ltd., Alberta	2009
Town of Irricana, Alberta	2009
City of Victoria, British Columbia	2009
City of Abbotsford, British Columbia	2009
City of Dawson Creek, British Columbia	2009
North Kootenay Lake Community Services Society, British Columbia	2009
Friends of Cortes Island (FOCI), British Columbia	2009
SPARC BC (Social Planning and Research Council of BC), British Columbia	2009
Built Green BC & CHBA BC, British Columbia	2009
Community Council, British Columbia	2009
Social Planning Council for the North Okanagan, British Columbia	2009
City of Quesnel, British Columbia	2009
City of Abbotsford, British Columbia	2009
Sea to Sky Community Service, British Columbia	2009
City of White Rock, British Columbia	2009
City of Revelstoke, British Columbia	2009
City of Abbotsford, British Columbia	2009
District of West Kelowna, British Columbia	2009
City of Williams Lake, British Columbia	2009
City of Owen Sound (Safe N' Sound), Ontario	2009
Municipality of Meaford, Ontario	2009
Ville de Tadoussac, Québec	2009
City of Prince Albert, Saskatchewan	2009
City of Prince Albert, Saskatchewan	2009
Yukon Anti-Poverty Coalition, Yukon	2009
City of Calgary, Alberta	2010
District of Sechelt, British Columbia	2010
City of Prince George, British Columbia	2010
Cowichan Social Planning Society, British Columbia	2010
Regional District of Alberni-Clayoquot, British Columbia	2010
Greater Moncton Planning District Commission, New Brunswick	2010
Town of Annapolis Royal, Nova Scotia	2010
Home Ownership Alternatives Non-Profit Corporation, Ontario	2010
SuiteLiving360 Affordable Housing, Ontario	2010
Social Planning and Research Council of Hamilton, Ontario	2010

## Intensification and redevelopment

Capital Region Housing Corporation, British Columbia	1990
City of Victoria, British Columbia	1990
Association for Preservation Technology (APT)	1990
City of Mount Pearl, Newfoundland	1991
Leaning and Associates, Ontario	1991
City of Edmonton, Alberta	1992
City of Nanaimo, British Columbia	1992
DS-Lea Consultants Ltd., Manitoba	1992
City of Charlottetown, Prince Edward Island	1992
Ville de Drummondville, Québec	1992
Sevag Pogharian Design, Québec	1992
Creighton Gerrish, Nova Scotia	1993
Commission d'aménagement Beaubassin, New Brunswick	1995
L'OEUF, Québec	1995
CAUHM, Québec	1997
Habitat for Humanity of Northumberland, Ontario	1998
University of Windsor, Ontario	1998
Habitat sur mesure, enr., Québec	1998
Julia Bourke, Architecte , Québec	1998
City of York, Ontario	1999
City of Nanaimo, British Columbia	2000
Haven Group, Ontario	2000
CHBA - Victoria , British Columbia	2002
Terence Van Elslander, Architect, Ontario	2002
Charlottetown Area Development Corporation, Prince Edward Island	2002
St. Albert Housing Society, Alberta	2009
Town of Calmar, Alberta	2009
City of Vancouver, BC	2009
Pier 101 Home Designs Inc., Nova Scotia	2009
Township of West Lincoln, Ontario	2009
Five Ottawa Street Properties, Ontario	2009
Georgian Triangle Residential Resource Centre, Ontario	2009
Fondation rues principales, Québec	2009
Town of Golden, British Columbia	2010
Mamawetan Churchill River Regional Health Authority, Saskatchewan	2010

## Alternative development standards

Urban Development Institute of Ontario, Ontario	1990
Greater Moncton Home Builders Association, New Brunswick	1991
Town of Sackville / Tantramar Planning Commission, New Brunswick	1991

Regional Municipality of Ottawa-Carleton, Ontario	1991
Fort Saskatchewan, Alberta	1992
UMA Engineering Ltd., Saskatchewan	1993
Farmington Developments Ltd. & Truro, Nova Scotia	1994
Nexus Solar, Pine Ridge, Ontario	1997
City of Surrey, British Columbia	1998
City of Yellowknife, Northwestern Territories	1998
UBC, School of Landscape Architecture, British Columbia	1999
City of Airdrie, Alberta	2000
Banff Housing Corporation, Alberta	2000
Julia Bourke Architecture, Québec	2001
NovaTec Consultants, Inc., British Columbia	2002
City of Mississauga, Ontario	2002
Town of Newmarket, Ontario	2008
POLIS Project on Ecological Governance, University of Victoria, BC	2009
Association of Municipal Administrators of New Brunswick, New Brunswick	2009

## Innovative strategies, policies and guidelines

Urban Development Institute, Pacific Region, British Columbia	1992
Affordable Housing Association of Nova Scotia, Nova Scotia	1992
Construction Association of PEI, Prince Edward Island	1992
City of Saint John, New Brunswick	1993
Haut-Richelieu, Québec	1993
City of Surrey - Bill 57, British Columbia	1994
Town of Morinville, Alberta	1995
Société d'histoire du Lac-Saint Jean, Québec	1997
City of Brandon, Manitoba	1998
Ad Hoc Committee for Traditional Neighbourhood Housing, BC	2000
Central Saanich, British Columbia	2002
City of Iqaluit, Nunavut	2002
District Municipality of Hope, British Columbia	2003
WCEL Smart Growth, British Columbia	2003
Ville de Montréal, Québec	2005
Green Mortgage, Saskatchewan	2005
WCEL Green Infrastructure, British Columbia	2006
City of Vancouver, British Columbia	2006
GRAPP, Québec	2008
Town of Osoyoos, British Columbia	2010
King's Square Non-profit Housing Corporation, Prince Edward Island	1991
Peel Housing, Ontario	1992
City of North Vancouver, British Columbia	1994
NUC-TUCT Non-profit Homes Corporation, Ontario	2001

Urban Forum, Ottawa, Ontario	2010
New Life Ministries, Manitoba	1999
Kehilla Residential Programme, Ontario	2009

## Streamlining approvals

EB Economics, British Columbia	1990
Canadian Home Builders' Association of BC, British Columbia	1990
Regional Municipality of Halton, Ontario	1990
Winnipeg Housing Rehabilitation Corporation, Manitoba	1991
City of Ottawa, Ontario	1991
City of Calgary, Alberta	1992
City of Fredericton, New Brunswick	1992
City of Yellowknife, Northwestern Territories	1992
Ernestown, Kingston & Pittsburg, Ontario	1992
Calgary Building Regulation Division, Alberta	1993
RM of Hamilton-Wentworth, Ontario	1993
City of Ottawa, Ontario	1993
City of Windsor, Ontario	1993
City of Calgary, Alberta	1994
Strathcona County, Alberta	1994
Peter J. Reese Architect Ltd., British Columbia	1994
Chilliwack & District Home Builders, British Columbia	1994
André J. Fortin, Architecte, Québec	1994
City of Surrey, British Columbia	1995
Regional Municipality of Cape Breton, Nova Scotia	1995
City of Vancouver, British Columbia	1997
Social Planning Council, North Okanagan, British Columbia	1997
City of Windsor, Ontario	1997
PEI Home Builders' Association, Prince Edward Island	1998
Nova Scotia's Home Builders' Association, Nova Scotia	1999
Lake Country, British Columbia	2001
City of Leamington, Ontario	2001
City of Markham, Ontario	2001
City of Abbotsford, British Columbia	2002
City of Mission, British Columbia	2002
AHBRSC, Nova Scotia	2002
District of Saanich, British Columbia	2003
City of Timmins, Ontario	2003
AHB&RSC, Nova Scotia	2005
Backnas Consulting Group, Alberta	2006
Town of Comox, British Columbia	2007
City of London, Ontario	2008
City of Calgary, Alberta	2009
Greater Vancouver Home Builders' Association, British Columbia	2009
City of Temiskaming Shores, Ontario	2009



### **Affordability and Choice Today (ACT)**

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