

THE HOUSING CONTINUUM



Affordable Housing

Simon
Lacoste

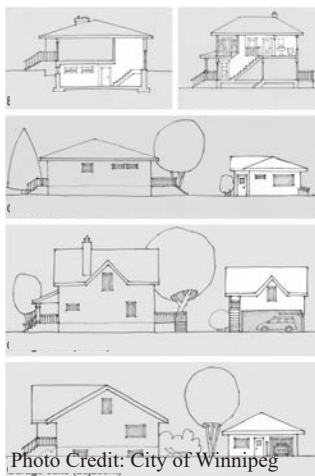


Figure 1: Different types of secondary suites. In Canadian municipalities, garden or garage suites (the bottom three styles) are usually not allowed without a permit.

20% of Canadian households accessed affordable housing services this year



Figure 2: Example of a secondary suite above a garage in Calgary, Alberta.

Affordable Housing Situation in Canada

In Canada, affordable housing refers to housing which costs less than 30% of a household's before-tax income.² Unfortunately, not everyone in Canada is able to find housing that suits their needs at this price point.² Consequently, governments, community organizations, non-profits and the private sector work together to provide housing for individuals that are not well served by market-rate housing.²

20% of Canadian households accessed affordable housing services this year.² Ensuring that the government is responsive to these housing needs is a priority. Other challenges that were identified in research include a mismatch between what kind of housing residents want and what is provided to them.⁴ Also, the lack of support for new affordable housing developments in legislation and from fellow citizens are real challenges when it comes to providing affordable housing in a community.^{12,13}

Traditional Types of Affordable Housing

Affordable housing policies provide temporary housing for people that have recently become homeless or permanent housing for individuals and families.^{2,14} It can take the form of buildings built by the government or community organizations, or it can refer to subsidized housing.^{2,14} Please refer to the Housing Continuum at the top of this page for more information. It shows the range of housing options available for low-income people in Canada.

Affordable housing can be provided through secondary suites. Secondary suites are dwelling units that are built on existing lots that already have a dwelling (often a single-detached home).³ Secondary suites have great potential as affordable housing because often they do not require new construction.⁶ This also means that they tend to be well-integrated in neighbourhoods.⁶ They are allowed in many municipalities in Canada as long as they are located within homes.³ A notable exception to this rule is the city of Calgary, which allows suites in backyards and over garages in certain sections of the city.⁵ Figure 1 and 2 show different types of secondary suites.

These housing styles have been able to address residents' needs in the past, but it is always a good idea to examine creative new approaches that can be used to provide affordable housing. One could argue that people make use of affordable housing because municipalities have trouble providing and funding affordable housing quickly enough to meet the demand for it. A possible solution to this problem would be to build cheaper housing in these communities that can be built quickly. Ideas for new types of affordable housing that meet these criteria are presented in the next sections.



Photo Credit: Cube Haus, inhabitat

Figure 3: Example of one of Cube Haus' designs that would fit into a small town.



Photo Credit: BicBloc, inhabitat

Figure 4: Interior of one of BicBloc's micro-apartments in London.

Pre-Fabricated Modular Homes

A developer called Cube Haus is designing affordable modular houses that are pre-fabricated before being shipped to the site where they are installed.⁸ See Figure 3 for an example of one of their designs. The houses' modular styles and specific designs enable them to fit into unconventional spaces on existing properties or to be customized for populations with special needs like seniors.⁸ These features make them more likely to be able to conform to the complicated zoning regulations in cities.

Since the buildings are pre-fabricated, they are also very quick to install.⁸ Consequently, these buildings would make it easier for governments to respond to immediate affordable housing demands because these houses can be installed much faster than conventional homes.

Redeveloping Unused Buildings

Another option to provide affordable housing is to make use of existing buildings. For example, BicBloc is a design firm in London which redeveloped a townhouse into 14 micro apartments.⁹ These micro-units feature multi-functional furniture to make the most of the space and large windows to let in natural light.⁹ See Figure 4 for an example of their design.

This idea of providing small units to residents could be combined with a cohousing tenure model for added benefits. Cohousing involves people living in a property in individual units, but the residents share common areas like kitchens and living rooms.¹⁸ Cohousing has been argued to be the best housing type at promoting social interaction.¹⁸ Therefore, in addition to lower operating costs for the building because of residents sharing amenity costs, individual low income people living in this type of housing can create meaningful relationships with other low income people. One can argue that this is an especially promising model for seniors specifically because people often lose lifelong relationships as they get older for a variety of reasons. See Figure 5 for an example of cohousing.

This redevelopment approach is likely to be cheaper than building new affordable housing. Also, this approach creates activity in buildings which are not utilized to their full potential.

...this approach creates activity in buildings which are not utilized to their full potential.



Photo Credit: The Drive FM

Figure 5: Example of a cohousing development. The gardens in the centre of the image and the large building in the top left part of the image are shared amenities.



Figure 6: An example of a tiny house suitable for a rural area. Notice the wheels which allows the house to be transported.

Photo Credit: New Atlas

Tiny Houses

...mobile homes can be installed quickly and are cheaper to buy or rent...

Tiny houses are homes that are generally considered to be small enough to fit on a wheeled trailer that can be towed by a car.¹¹ Due to their small size, they are quick and cheap to build and service with amenities.¹¹ These homes are best suited for able-bodied people that can climb in and out of bunk beds.¹¹ See Figure 6 for an example of a tiny house.

These homes can be built by their future owners themselves as a way to save on costs.¹¹ Also, they can easily be placed on existing lots which provides opportunities for the housing to be integrated in the community while also giving local residents the opportunity to make a bit of money as landlords.



Photo Credit: Prefab Housing Canada

Figure 7: Mobile home park in Canada.

Mobile Houses

Mobile houses are becoming popular with senior communities as affordable housing in the United States because they are much less expensive than other kinds of housing.¹⁶ See Figure 7 for an example of a mobile house. This model has the potential to be expanded to aging Canadian communities too.

It might be challenging to expand the use of mobile houses for affordable housing because low income residents have limited buying power to buy these properties. Nonetheless, similar to tiny houses, mobile homes can be installed quickly and are cheaper to buy or rent than other properties.¹⁶ These virtues assure that they will remain popular and should be more seriously considered and supported as an affordable housing option.

Final Thoughts

These precedents demonstrate that innovative ways to provide affordable housing for communities already exist. Most people agree that affordable housing is necessary; what is challenging is funding it. Thankfully, a financing model from the Netherlands offers an alternate way to fund low-income housing.⁷

In the Netherlands, the housing associations that provide low-income housing also own properties that they sell on the market.⁷ They use the profits from these sales to finance their low-income housing activities.⁷ More research will uncover other innovative ways to finance affordable housing like this one. But trying something new that has real potential to provide substantial amounts of funding (like what they do in the Netherlands) is a good place to start.

Sources:

- 1 - Allen, L., McBain, B., & Sedky, N. (2018, October). *Secondary Suites: A Guide for Calgary's Homeowners*. Retrieved from City Spaces: <https://www.cityspaces.ca/project/guide-for-calgarys-homeowners/>
- 2 - Canada Mortgage and Housing Corporation. (2018a, March 31). *About Affordable Housing in Canada*. Retrieved October 16, 2018, from Canada Mortgage and Housing Corporation: <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/develop-new-affordable-housing/programs-and-information/about-affordable-housing-in-canada>
- 3 - Canada Mortgage and Housing Corporation. (2018b, March 31). *Secondary Suites*. Retrieved October 16, 2018, from Canada Mortgage and Housing Corporation: <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/accessible-adaptable-housing/secondary-suites>
- 4 - Cartwright, C. M. (2007). Affordable Rental Housing for Older People in Australia: What Do Older People Want? *Annals of the New York Academy of Sciences*, 1114(1), 258-266.
- 5 - City of Calgary. (2007). *Land Use Bylaw 1P2007*. Calgary: City of Calgary.
- 6 - City of Winnipeg. (2017, November 10). *Planning, Property & Development*. Retrieved from City of Winnipeg: <https://winnipeg.ca/ppd/permits/Residential/SecondarySuites.stm>
- Gruis, V., & Nieboer, N. (2016). The continued retreat of non-profit housing providers in the Netherlands. *Journal of Housing and the Built Environment*, 31(2), 277-295.
- 7 - Gruis, V., & Nieboer, N. (2016). The continued retreat of non-profit housing providers in the Netherlands. *Journal of Housing and the Built Environment*, 31(2), 277-295.
- 8 - Jewell, N. (2018a, September 5). *Cube Haus seeks to solve the housing crisis with affordable prefab homes*. Retrieved October 16, 2018, from Inhabitat: <https://inhabitat.com/cube-haus-seeks-to-solve-the-housing-crisis-with-affordable-prefab-homes/>
- 9 - Jewell, N. (2018b, June 6). *Victorian-era townhouse converted into 14 light-filled micro-apartments*. Retrieved October 16, 2018, from Inhabitat: <https://inhabitat.com/victorian-era-townhouse-converted-into-14-light-filled-micro-apartments/>
- 10 - Prefab Housing Canada. (2018). *Mobile Homes*. Retrieved from Prefab Housing Canada: <https://prefabhousing.ca/what-is-prefab-housing/mobile-homes/>
- 11 - Murphy, M. (2014). Tiny Houses as Appropriate Technology. *Communities* (165), 54-59.
- 12 - Scally, C. P. (2012). The Nuances of NIMBY: Context and Perceptions of Affordable Rental Housing Development. *Urban Affairs Review*, 49(5), 718-747.
- 13 - Schuetz, J. (2009). No Renters in My Suburban Backyard: Land Use Regulation and Rental Housing. *Journal of Policy Analysis and Management*, 28(2), 296-320.
- 14 - Sekharan, V. (2015, April 22). *Infographic: Types of Affordable Housing*. Retrieved October 16, 2018, from Homeless Hub: <http://homelesshub.ca/blog/infographic-types-affordable-housing>
- 15 - The Drive FM. (2017). *Invermere woman looking for "Co-housing" development support*. Cranbrook, British Columbia: The Drive FM. Retrieved from <https://www.thedrivefm.ca/2017/12/08/invermere-woman-looking-for-co-housing-development-support/>
- 16 - Vick, K. (2017). *The Home of the Future*. Zephyrhills, Florida: Time Magazine.
- 17 - Williams, A. (2017). *Contemporary tiny house is small but well-formed*. New Atlas.
- 18 - Williams, J. (2006, August 19). Designing Neighbourhoods for Social Interaction: The Case of Cohousing. *Journal of Urban Design*, 10(2), 195-227.