

Affordable Living – Redefining “Home”

If you haven't heard, Kelowna has a hot real estate market these days, so if you are buying or trying to find somewhere to rent, it is tough. Add to that the fact that prices seem to continue to go up and Kelowna becomes a tough place to live. So how are those new to the marketplace going to be able to find anywhere affordable to live?

Despite the headlines, those of us in the development and building industry are not wringing our hands with delight. With rising costs for real estate, higher DCC costs (Development Cost Charges payable to the City when new development is done), and rising building costs, it is hard for our industry, too.

These higher costs mean that when we put together a new development the prices go up.

So how will “affordable” ever be a word we use in housing again? There really are only a few ways we can make things more affordable. Size and density. Both of these solutions require a shift in expectations.

We need to rethink what constitutes a home. Perhaps it does not have to be a house.

Expectations only a generation ago were quite different. A whole family shared a bathroom! Kids shared bedrooms, and 1000 square feet was a big home. Today most people (even those of us that grew up in those modest homes) wouldn't even consider a condo of this size, let alone a house. And yet, if you think about it, other than downsizing, how else can we bring costs down?

As a developer, we have recently completed a very exciting new project. We built 24 “micro” homes. These homes are only 315 square feet. To most people and at first glance, the main comment we get is “how could anyone live in that small a space?” In fact, with some very precise planning, not only is it livable, it is desirable. Why? Your own space, and a rent or sale price that allows the occupant the opportunity to spend money on other things, i.e., eating out, travelling, etc.

There are great examples of this all over the world, however, in North America where land is generally cheap and we can keep building our cities out, small hasn't been done the way it has in other countries. So it is foreign to us, unacceptable to some. But there is a whole new generation coming up that is finding living “small” and within their means is a very desirable lifestyle. And, as the population ages, maintenance and costs become factors again. The solution, downsize!

The other solution that offers hope to Kelowna is densification. Our flat land is full and our hillsides are quickly getting filled up. The obvious and cost effective solution is to figure out how to get more people living closer in and on land that is already in use. The City of Kelowna just completed a project called the Infill Challenge. This challenge asked the question, “What form of housing could be used to allow more people to live on existing, urban size lots?”

The idea was to figure out how to sensitively integrate multiple unit buildings onto existing lots. Our company was one of ten who entered the challenge. Our solution was simple: build a structure that appeared as a single family home in size and in scale and yet allowed for four units within that building.

Think of it as a very small apartment building but without the size and scale of a large building. Our proposal was the size of a 4600 sq. ft. home (not an uncommon size for a single family home these days) but we divided it into four units (Two – 2 bedroom homes at 1100 sq. ft. and two – 3 bedroom homes at 1226 sq. ft.). All the units have one parking stall in an enclosed garage. They all have grade level entries

and patios. Now, four family units (whatever their makeup may be) can occupy the space where only one or two may have before. A real win for both affordability and densification.

These kinds of creative forms of housing and this shift in what a “home” means will be our best shot at finding solutions, real solutions, to our affordability crunch in Kelowna.

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