Integrating housing and transportation policy in BC: Implications for immigrant communities

1.0 Introduction

Canadian municipalities have become increasingly concerned with growth management, including the designation of areas for new housing, new transportation infrastructure, and increased density along transit corridors. Municipal and regional growth policies often combine housing and transportation growth into specific areas or initiatives, such as transit-oriented development. As immigration is a major component of population growth in our cities, immigrants’ housing and transportation patterns are of particular importance in the development of growth management policy. Does immigration impact growth management policy? How might these policies affect immigrants’ housing and transportation choices in terms of affordability and transit-accessibility?

This paper focuses on six British Columbia cities: Vancouver, Surrey, Richmond, Kelowna, Kamloops, and Victoria. It reviews their Official Community Plan documents and supporting housing policy and transportation plan documents. The goal is to compare and discuss growth management policies, with a particular emphasis on the links between housing and transportation policy. The implications for immigrants in these six cities will then be discussed.

1.2 Immigrant populations in British Columbia cities

The largest cities in the province, those in the Metro Vancouver region, are quite diverse, with immigrant populations approaching or exceeding half of the population. While many immigrants arrived before 1991, Richmond in particular saw a lot of immigration in the 1990s. Surrey’s immigration rates have risen since 2001. Outside of Metro Vancouver, smaller cities have lower immigration rates, but still support significant foreign-born proportions. If Kelowna, Kamloops, and Victoria maintain their 2001-2006 immigration rates, they will see more immigrants enter their cities in the 2000s than the previous decade.
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Table 1. Immigrant populations in selected British Columbia cities.

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<td>72.5</td>
<td>16.2</td>
<td>11.3</td>
</tr>
<tr>
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<td>69.1</td>
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Notes: * For comparison purposes, cities were used rather than Census Metropolitan Areas, since some of these are not CMAs (defined by Statistics Canada as over 100,000 in population).  ** The percentage of immigrants who entered the city in each time period.  Source: Statistics Canada Community Profiles from 2006 Census data. Accessed September 20, 2009.

One purpose of this paper is to determine whether immigration affects growth management policies; that is, whether municipalities consider the housing and transportation patterns of immigrants settling in BC cities. Immigrants to Canada have lower incomes (Picot et al. 2007, Hulchanski 2007), lower labour market participation (Gilmore 2008), and lower homeownership than those born in Canada (Balakrishnan and Wu 1992, Haan 2005). In larger cities, they are also more likely to depend upon affordable and rental housing (Teixeira 2008, Hiebert et al. 2006, Owusu 1999) and public transit (Heisz and Schellenberg 2004). These characteristics seem to limit immigrants' housing and transportation choices, contributing to unique spatial patterns among immigrants in our largest cities.

2.0 Housing policy

Many BC cities have placed a priority upon affordable housing because of extremely high costs and low rental vacancy rates: Vancouver and Victoria in particular are usually among the least affordable housing markets in Canada. Richmond’s vacancy rate hovers around 1.5 percent. Municipalities are concerned with the low rate of rental housing construction and condominium conversions that remove rental housing stock, as most seek to maintain a variety of housing types to fit changing demographic needs and lifestyle choices. Residents’ concerns to prevent monster houses and excessive densification while allowing community input are also instrumental in developing municipal housing policies.

In Metro Vancouver, a Regional Affordable Housing Policy was adopted in November 2007, which affects twenty-one municipalities including Vancouver, Surrey, and Richmond. The City of Vancouver’s CityPlan (1995) called for a variety of housing types to meet the needs of people at different stages of life and different incomes, and several initiatives have supported this: the Single Room Accommodation by-law (2005), the approval of secondary suites (2004), the revised Supportive Housing Strategy (2007), and the approval of laneway housing (2009). All of these initiatives were related to the need for more affordable housing options. For example, in the report recommending the adoption of secondary suites, arguments in support included the facts that secondary suites provide affordable rental housing for students, young adults, older people and those with low incomes; that secondary
suites allow extra income for homeowners who might otherwise not qualify for a mortgage; and that suites allow senior homeowners a source of additional income that allows them to remain in their neighbourhoods (2004, 7).

The City of Surrey is currently reviewing its OCP, and is anticipating completion by the spring of 2010. It is currently preparing a Housing Action Plan (begun in March 2009), and has already signed a Memorandum of Understanding with BC Housing to create three supportive housing projects focusing on homeless and at-risk populations. The MOU states that Surrey has the second-highest homeless population in Metro Vancouver as well as a high at-risk population among renters (those paying over 50% of their income towards rent). Like Vancouver, the Surrey agreed in 2007 to use city-owned land for the development of supportive housing for the homeless and at-risk populations.

The City of Richmond aims to provide a range of housing options (Section 3.2 of the OCP) and outlines its goals in its Affordable Housing Strategy (2007). Its three key priorities are the construction of subsidized rental housing, low-end market rental housing, and entry-level homes (owned). Like Vancouver, Richmond has established an Affordable Housing Reserve, which developers must pay into in exchange for increased density on townhouse and apartment developments. At least 5 percent of residential building area for larger developments (over 80 units) must be low-end market rental units. Richmond has also approved secondary suites and coach house units in single-family zoned areas, and is in the process of developing a strategic land acquisition program for affordable rental housing.

The City of Kelowna is also in the OCP review process, as their last OCP was adopted in 1995 and a major update in 2002. Section 8 of the current OCP contains policies on residential development, which encourage ground-oriented multiple-unit housing, family-oriented townhouses and apartments. Kelowna certainly shares the opinion that a variety of housing types will better meet “the needs of a diverse population and satisfy a range of life cycle and lifestyle choices.” (policy 8.1.40). To support this, they are considering implementing a density gradient approach to the calculation of Development Cost Charges (DCCs) that would encourage increased densities and smaller residential units (8.1.2). The City has a Social Planning and Housing Committee and actively develops partnerships between to provide affordable and special needs housing. A Housing Opportunities Reserve Fund is used to acquire land to be leased or purchased from the City by non-profit groups or developers to provide these types of housing through partnership agreements. Interestingly, the city also actively seeks to “educate, raise awareness and increase community acceptance of low-income/special needs housing” to counteract negative reactions to housing projects (8.1.8). Kelowna allows secondary suites. It also allows higher densities for affordable housing, as long as it can be sensitively integrated into the surrounding neighbourhood, can be supported by existing infrastructure, and the developer enters into a housing agreement to secure affordable units in the long term (8.32).

The City of Kamloops’ OCP was adopted in 2004. Section 2 outlines its growth management approach, which emphasizes infill and the intensification of land and interestingly, acknowledges that “in principle, this approach is widely supported by the public, but in practice, is often difficult to achieve due to neighbourhood opposition to increased densities in existing neighbourhoods and reluctance to use transit.” (2-7) Section 3 outlines Kamloops’
goals to encourage a range of housing types and densities, housing most residents within the urban areas (compared to 10% in suburban and 2% in rural areas), and encouraging multiple family residential development within urban areas. The city limits higher density residential developments to three central neighbourhoods (1.5.4). One specific location for affordable student housing, besides the university campus, is the “Main Street” section for the McGill corridor. The previous OCP initiated the use of grants in lieu to offset the costs of DCCs for social and special needs housing. Policies are in place to identify City-owned land to be used for these housing types and to sell this land below cost to non-profit associations. Kamloops conducted a housing needs analysis in 2003, and allocates $50,000 annually to their Affordable Housing Reserve Fund, which is used to develop housing in partnership with senior levels of government. Like Kelowna, it has a Social Planning Council that advises its city council on housing issues. Kamloops encourages developers to provide an additional 5% of large-scale housing projects as affordable units through density bonuses.

Recently, municipalities have also become concerned about the conversion of rental housing into condominiums, removing scarce rental stock and further exacerbating the affordable housing issue. Many BC municipalities have very high rental rates: in their OCP, the City of Victoria acknowledged that two-thirds of their households were renters. The City of Victoria elaborates upon future housing locations in Section 5 of its OCP and stresses the need for a variety of housing options including tenure diversity and discourages strata conversions when the rental vacancy rate is at an “unacceptably low level.” Similarly, the City of Richmond has a moratorium on condo conversions and acknowledges that 29 percent of its residents are renters. Richmond, which saw an increase in very large houses on large lots in the 1980s and 1990s, acknowledges in its OCP that this trend is changing; its demographics and resident surveys call for smaller housing types and more variety. In their 2002 OCP amendment, the City of Kelowna set out to review policies and procedures around the removal of low-income housing, and policy 8.26 and 8.27 allow the city to monitor the rental vacancy rate and the number of condominium conversions to ensure “that the supply of rental housing is not adversely affected.” In another policy, they set out the goal to have 53% of all new residential units as apartments, townhouses, and other multiple unit buildings by the year 2020.

It is obvious that even smaller BC municipalities are concerned about housing affordability and preserving a variety of housing types. All six had policies to enable them to sell city-owned land for the development of social housing, and four had (or were moving towards) Affordable Housing Reserve Funds to aid in this construction. Surrey may well be moving in this direction, but is still developing its policy in this area. All acknowledge their limited roles in housing provision by outlining partnerships with non-profit agencies and senior levels of government. Most OCPs document the need to encourage home ownership for individuals with low to moderate incomes, and many acknowledge that rental apartments can provide housing for the growing elderly population, as well as young families and single parents. The largest cities have policies concerning condo conversion and even the smallest monitor rates of conversion. However, it is rare that the housing needs of immigrants are mentioned. This is surprising considering the large numbers of immigrants settling in cities such as Vancouver, Surrey, and Richmond, and the fact that immigrants usually live in affordable and rental housing, at least temporarily. Even in Kelowna, immigrants make up 15% of the population and there is a slow but steady flow of immigrants to smaller communities.
One exception is the City of Surrey's study focusing on refugee housing (2009). This study found that Surrey receives the majority of government-assisted refugees in the Metro Vancouver region, and that refugees face crowded, unaffordable living conditions. Language issues and lack of knowledge of the housing market mean that refugees have more trouble finding affordable housing. The report calls upon Citizenship and Immigration Canada to provide better housing information to refugees, more assistance in the housing search, and more English-language training. It also calls upon the Ministry of Housing and Social Development to eliminate the one-year residency requirement for the BC Rental Assistance Program for refugees, provide translations for its key application forms, and create more social housing, including larger units for families.

3.0 Transportation policy

As most planners recognize that transportation planning is inextricably linked to land use, it is becoming more difficult to separate transportation policies from general growth management initiatives. The general trend in municipalities is to decrease trips by private vehicles, decrease parking, encourage alternative transportation, and encourage more mixed-use development. Pedestrian infrastructure, such as mid-block walkways and traffic calming techniques, are encouraged, as are cycling paths. However, the overall goal of reduction of trips by car is sometimes confused by growth management initiatives that maintain services and commercial uses in a variety of urban centres, which inevitably leads to a sprawling land use pattern.

The City of Vancouver integrates transportation planning in different sections of CityPlan. Making transit, cycling, and walking a priority is intended to reduce car trips and congestion and help develop vibrant neighbourhood and regional town centres. The City of Vancouver's Transportation Plan (1997) emphasized limiting overall road capacity, providing more comfortable walking and biking environments, increasing the provision and use of transit, calming traffic in neighbourhoods, and maintaining an efficient network for goods movement. Ten years later, walking trips in the city had increased by 44 percent, cycling trips by 180 percent, transit by 20 percent, while single-occupancy car use had decreased by 10 percent (2007b). During this time the city’s population had increased by about 50,000, resulting in over six million trips per day (2007c), while the volume of cars of the city’s arterials had only risen by 2%. Vancouver’s neighbourhoods have seen the construction of 68km of greenways, 90km of cycling routes and lanes, and traffic calming measures on over 200 streets (2007c) since 1997. In 2003, University of British Columbia and Simon Fraser University students negotiated universal transit passes with TransLink, which has greatly increased transit use in Vancouver. In 2007, UBC’s transportation mode split was 37% auto driver, 19% auto passenger, 42% transit, 1% walking and 1% cycling (2007c).

The City of Surrey is slated for several new frequent transit corridors in TransLink’s South of Fraser Area Transit Plan (2008) and Metro Vancouver’s draft Regional Growth Strategy. These are echoed in the 2008 Provincial Transit Plan. The City’s Transportation Strategy contrasts conflicting goals of improving the road network and the need for more sustainable transportation options in its six priorities. Public consultation has identified the need for better transit service, and the City acknowledges that about 12 percent of its population (50,000 people) do not own cars and “a poor transportation system disproportionately affects the young, the elderly, low waged or recent immigrants.” Better pedestrian infrastructure and cycling paths are also listed as priorities. The City has adopted
strategies to address safe routes to schools, cycling, and walking; however, the Transportation Strategy also prioritizes road improvements and the need for traffic improvements.

The City of Richmond OCP acknowledges that the number one priority for residents was transit, far outweighing concerns about traffic, parks, public safety and schools (OCP Section 4.0). The City of Richmond addresses transportation initiatives in section 4.2 (transit), section 4.3 (pedestrians), and section 4.4 (cycling). Richmond aims to “make walking the primary alternative for travel over short distances” and requires direct and convenient designated walkways from the street to the entrances of major developments. It requires bike parking, storage, and other end-of-trip facilities at all major developments and works with TransLink to provide full access to transit by cyclists; it is in the process of implementing its Cycling Network Plan. A major highlight of Richmond’s transportation policies are its goals to use a grid system for local transit service and community shuttles for neighbourhoods, including one route that would circulate around the city center; Richmond even goes so far as to propose the creation of a city transit authority or to increase its control over transit planning within the regional system (TransLink). In particular, the wording in Richmond’s OCP is much stronger than Surrey’s in terms of driving: “Implement strategic transportation improvements to reduce reliance on the automobile, while recognizing its key role in the overall transportation system.” (Section 4.5)

In the City of Kelowna, Section 12 of the OCP states that the city will work towards decreasing the rate of travel by private automobile, especially during peak hours. Policy 12.1.3 deals with regional transportation demand management policies and initiatives and 12.1.4 aims to develop a regional transportation network. Kelowna advocates expansion of their public transit system (operated by BC Transit) and works with the Ministry of Transportation to encourage pedestrian and cycling movement along and across provincial roads. Policies 12.1.26-29 deal with TDM initiatives and there are several other policies encouraging pedestrian routes and information, as well as cycling initiatives. There are also policies in other sections of the OCP dealing with compact urban form, mixed-use developments, urban centres and transit-friendly development. In the Growth Management section, the city encourages mixed-use development in designated Urban Centres to reduce urban sprawl. However, several key elements, such as the Major Road Network Plan and a report on parking in the urban centre, are still under review.

The City of Kamloops encourages transportation alternatives in its OCP, and has a separate transportation plan (2000). The plan highlights some of the limitations of public transit in the city, which in 2000 did not offer evening, early morning, Sunday, or holiday services (all of which were commonly requested by residents). Nevertheless, the plan does propose route improvements, TDM initiatives, community shuttle routes and a bus rapid transit line. Kamloops’ transportation website (www.kamloops.ca/transportation) acknowledges the numerous changes that have occurred, including the adoption of universal transit passes for Thompson University students, bike racks provided on Kelowna Transit buses, the implementation of a cycling network through the Kamloops Bicycle Master Plan, and better pedestrian infrastructure through its Pedestrian Master Plan. The bicycle plan outlines key goals in improving cycling safety, increasing cycling trips, facilitating inter-modal travel and supporting TDM initiatives (including education programs to motivate people to cycle). It documents bike routes, evaluates their safety and proposes levels of service. The pedestrian plan presents a prioritized list of the city’s sidewalks and traffic calming
measures at intersections. A Safer Routes to School program exists for improvements in school districts, and road segments within 400m of elementary schools are prioritized for sidewalks.

The City of Victoria’s Neighbourhood Transportation Management Program attempts to make streets more appealing for pedestrians and cyclists. Separate documents, Integrated Transportation Strategies and Bicycle Master Plan, outline the City’s transportation objectives and policies. In particular, the City’s OCP outlines the protection of their downtown area from traffic, a policy to encourage van pooling, and design guidelines for their major street network.

Depending on their size and the period of OCP development, BC municipalities are at various stages of policy development to increase walking, cycling, and transit trips while decreasing driving trips. This is typically done through a combination of programs and policies that decrease longer trips, to make alternative transportation more viable. The smaller cities show the effects of limited funding on the development of pedestrian initiatives, cycling infrastructure and transit service; all have plans to increase this infrastructure but none have been able to achieve it to date. All six cities show concern for specific population groups such as children, seen in their Safe Routes to Schools programs and guidelines on school siting and sidewalks near schools. Another demographic group of concern in some cities (Kamloops, Kelowna, and Victoria) is seniors. But once again, Surrey is the only city whose policy mentions immigrants as a significant demographic group in transit provision. This is somewhat surprising considering that immigrants use public transit at a much higher rate than the general population (Heisz and Schellenberg 2004).

4.0 Policies linking housing and transportation

The most predominant link between housing and transportation policy in OCP documents can be found in OCP documents and transportation plans outlining the locations to be used for future housing. Another area of interaction is planning for mixed-use communities that are presumed to generate more walking, cycling, and transit trips.

The City of Vancouver allows secondary suites in RS, RT and RM zoning districts, but their map of areas allowing these suites (Figure 1) shows that most are in the eastern part of the city: Strathcona, Commercial Drive, Fraser, and Main Street neighbourhoods, most of which have excellent transit access (SkyTrain lines and rapid bus service).

The Supportive Housing Strategy recommends that the City purchase appropriate sites for the development of social housing across the city in zones where apartments are permitted, working in partnership with higher levels of government. The map showing existing supportive housing sites and zoning permitting apartments is clearly linked to transit accessibility (Figure 2).
**Figure 1: Secondary suite and non-suite areas in the City of Vancouver.**


Lighter shaded areas allow only family suites; darker shaded areas allow both family and non-family, or ‘revenue’ suites.

**Figure 2: Possible locations for supportive housing in the City of Vancouver.**

Similarly, there is a definite connection between Vancouver's initiatives to support higher densities and mixed-use neighbourhoods and the increase in walking, cycling, and transit trips. This is particularly the case in downtown Vancouver, where the Central Area Plan encouraged residential development, resulting in a whopping 65 percent walking mode share within downtown and 17 percent walking mode share in Vancouver (2007b).

While the City of Surrey seems to show concern for the future location of housing, this is complicated by the fact that Surrey decided decades ago to decentralize employment into a number of neighbourhood centres: Whalley, City Centre, Newton, South Surrey, Guildford, Fleetwood, and Cloverdale. These areas are also targeted for new housing, much of it infill development (2009b). For its supportive housing projects, the City of Surrey agreed to determine whether parking requirements could be relaxed, and two of its proposed projects are located close to Surrey City Center, which is on the Expo Skytrain line, while the other also has good transit access (2008).

The City of Richmond has much stronger links between housing location and transportation infrastructure than the City of Surrey. Among its OCP priorities are the need to improve housing choices, meet daily needs within the neighbourhood and improve walkability and accessibility to community amenities, facilities, and services (Section 3). It is particularly interesting that Richmond integrates the need for neighbourhood walking, cycling, and transit connections into the housing section of its OCP (Section 3.1, neighbourhoods and sense of community). It also suggests locating higher-density apartments and lower-cost rental units in locations close to transit. New multiple-family development will only be considered along a major arterial road with public transit access, or if the development is within walking distance of commercial services or a community centre (3-30).

In the City of Kelowna, policy 5.1.10 in the OCP focuses on developing a compact urban form, higher densities in existing and future urban areas. Policy 8.1.30 gives preference to new housing in areas where servicing already exists or can be provided economically and efficiently and 12.1.47 outlines the development of village centres as transit hubs for surrounding neighbourhoods. Policy 12.1.78 encourages efficient land uses in proximity to transit routes, and new developments are required to provide convenient and safe pedestrian routes to transit stops. Policy 12.1.92 states that transit services should be considered a criteria in evaluating subdivision and rezoning applications for major employment generators (50 or more employees) and non-single family residential developments.
However, there are several initiatives that point to more dispersed development patterns, including policy 2.1.3 that encourages transit centres for urban centres outside the city. Kelowna’s OCP contains a map (see Figure 3 above) outlining the areas for new housing development, which generally follow the path of Highway 97 and the most-developed part of the city. But there is still significant development in areas far from the city centre, like Southwest Mission, Black Mountain, and Clifton/Glenmore Highlands. Like Surrey, Kelowna may have dispersed future development too much by designating too many urban centres (4) and village centres (8), considering its small population size. This dispersed development pattern will make it difficult for new residents to access viable public transit service or walk to existing services, although cycling may still be an option.

The City of Kamloops integrates housing and transportation policy in the Growth Management section of its OCP, following the adoption of TravelSmart (1999), which evaluated a wide variety of land use scenarios for future growth. These scenarios were used again in the 2003 OCP review process. The results indicated the need for growth limitations in specific neighbourhoods (Batchelor Heights and Juniper) as well as managed growth in the Central Core and Southwest areas (which will capture 10-17% of future growth). This recommended growth distribution, with no future road improvements, would result in reduced congestion levels, fewer vehicle hours, and improved transportation network performance. Kamloops has policies to encourage higher density land uses in nodes with increased accessibility, services and amenities (City Centre, Tranquille Market Street, McGill Road), and along major transit routes (1.1.2). The city also encourages non-profit housing providers to locate affordable housing projects on transit routes in close proximity to schools and services (2.8). However, Kamloops also has several town centres and neighbourhood centres, documented in supporting neighbourhood plans. Like Surrey and Kelowna, the effects of this dispersed development will have crucial implications for the viability of public transit, walking, and cycling. The geographical pattern of development for Kelowna has been along the forks.
of the river, as demonstrated in Section 3 of its OCP, so the history of dispersed development will be difficult to overcome.

The City of Victoria, in Section 5.6, mentions that “housing densities should be planned in relation to transportation links, with development of higher density apartments being reinforced along transit corridors to promote higher frequency use and make public transit economically viable.” It identifies areas for apartment redevelopment along “lands that are adjacent to Downtown and committed to low-intensity, inefficient and obsolescent service, commercial and industrial uses.” In Section 6.5, the OCP defines the development of higher density transit corridors (Douglas and Government Streets) for future development.

It is interesting that the concept of locating affordable housing near public transit is seen in all six municipalities, and that all advocate the construction of mixed-use neighbourhoods. However, Surrey, Kamloops and Kelowna show the difficulty of decreasing car trips while maintaining and encouraging commercial or mixed-use development in a number of neighbourhood centres.

**5.0 Implications for immigrant communities**

Affordable housing and transportation are significant issues for immigrants in BC cities. Vancouver, Surrey, and Richmond see the most impact from immigration of the six cities in this study. Not surprisingly, housing prices are highest in Vancouver while housing sizes are the smallest. This makes it unsuitable for many new immigrants, whose incomes cannot usually compete with those of non-immigrants and who usually have larger family sizes. This is perhaps why Surrey and Richmond, with lower housing prices, now have higher immigration rates than Vancouver, and why refugees have become such a major demographic group in Surrey. Nevertheless, all three cities have made significant attempts to address affordable housing, and the initiatives to maintain rental housing and/or curb condo conversions in particular are crucial for newly arrived immigrants, who lack the capital to buy housing. The Affordable Housing Reserve Funds will only likely impact very low-income immigrants assuming agreements can be reached with senior levels of government to build housing, but secondary suites (Vancouver and Richmond) and laneway housing (Vancouver) will likely have an impact on low- and middle-income immigrants.

These three cities also have very good transit access, although rapid transit is much more limited in Surrey; all three cities have plans to increase transit, walking, and cycling while decreasing car use. Although immigrants rely heavily upon public transit, one unfortunate consequence of increased density near rapid transit stations or corridors (transit-oriented development) is that it tends to drive market prices higher. Increased gentrification of transit-accessible areas has been documented in both Toronto (Hulchanski 2007) and Vancouver (Ley and Germain 2000, Hiebert 2009). Given the major impact of immigration on housing and transportation choice, more effort needs to be done to preserve affordable and rental housing that is transit-accessible.

These issues will be less extreme in the three smaller cities, but Victoria, Kelowna and Kamloops are already developing policy around affordable housing and condo conversion. The need for affordable housing, and a variety of housing types including rental housing for families, will only increase with increased immigration. Developing viable public transit systems is a challenge in all three cities, particularly as immigrants rely on public
transit until they can obtain a drivers’ license and a car. The sprawling, low-density neighbourhoods in these cities make it difficult to walk or cycle to many locations, although all three have made attempts to concentrate growth in urban centres.

The Center for Neighbourhood Technology in the US recommends that planning for families and low-income households in transit zones be done at the system-wide scale (CNT 2007, 36). They suggest developer incentives for affordable housing near transit, preserving affordable housing in transit zones, and using transportation policies and subsidies to attract and produce affordable housing in these areas (CNT 2006, CNT 2006b). A variety of tools have been used in American TOD projects (communitywealth.org), such as:

- The adoption of a **Below Market Rate** ordinance requiring that one in every four residential units be made available to residents making no more than 30% of the median area income (East Palo Alto, California)
- **Tax Increment Financing (TIF)** uses future gains in taxes to finance the current improvements that will create those gains. TIF is designated to channel funding toward improvements in distressed or underdeveloped areas where development would not otherwise occur. Municipalities in the US (such as St. Louis and Chicago) have designated TIF districts to revitalize transit station areas. While this may not be applicable in Vancouver, Surrey’s newly-accessible land along Frequent Transit Corridors may be ideal TIF districts.
- **Concurrence regulations** tie the issuance of development permits to the level of service standards identified in a comprehensive plan. A municipality asks for a certain level of transit service to be in place, thus confining new development to areas that are already well-served by transit (Portland, Oregon)
- **Community Benefits Agreements (CBAs)** between community coalitions, developers and/or government entities to ensure affordable housing (Cherokee Gates development, Denver; Ohlone-Chynoweth Commons, San Jose)

Fair, equitable transit-oriented development is possible with the cooperation of community coalitions, municipal, state and federal governments. American cities, with greater access to funding opportunities and grants than Canadian cities, have made considerable progress in this area. Community-led projects, or those associated with strong community associations, have been very successful in meeting the needs of their residents in job creation and affordable housing provision. So far, the Canadian method has been to develop market-rate housing and high-end commercial around transit stations, since few of the tools and strategies are being used. Community groups have also been less involved than similar American groups. Without the intervention of all three levels of government, many low- and middle-class families will continue to be displaced, and immigrant families will be increasingly unable to afford transit-accessible housing.
5.1 Conclusions

In summary, the six BC cities profiled here have extensive policies around affordable housing, supporting sustainable transportation modes and concentrating future growth in transit-accessible areas. The challenge is that growth management policies that promote transit-accessible living, while excellent from a sustainability point of view, can increase gentrification in the areas that impact immigrants the most because of their reliance upon affordable, rental, and transit-accessible housing. The fact that immigrants are rarely mentioned as a significant demographic group in housing policy or transportation policy indicates that their needs are not being considered in policy development.

Because of the structure of housing and transportation funding in Canada, municipalities do not deserve all the blame; rather, the provincial and federal governments must share responsibility for this serious omission. Serious consideration needs to be given to the development of policies that encourage the types of housing that immigrant communities need, at all three levels of government. The City of Surrey is heading in the right direction with its study focusing on refugee housing: other BC cities should consider studying immigrant housing needs in order to create the basis for discussions and partnerships with non-profit associations and governments. There should also be more interaction between transportation policy and housing policy at the provincial and federal levels, something that is just beginning to happen in both Canada and the US, to encourage sustainable growth management policy that favourably impacts all income levels. And finally, pressure needs to be placed upon the federal government to develop a national housing strategy and a national transportation strategy. While Canadian cities are unequally affected by immigration, all cities badly need affordable housing and more extensive public transit systems, walking infrastructure and cycling networks.
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