

OPINION

Annexation chance to do 'right thing'

JIM DEWALD and BEV SANDALACK
SPECIAL TO THE HERALD

After a multi-year tug of war, the Municipal District of Rocky View and the City of Calgary seem resolved to jointly endorse the further expansion of Calgary's corporate limits.

While we are not in agreement with the constant pursuit of horizontal expansion, if the die is cast, we feel compelled to plead that those in charge do the right thing.

Let's not blow this chance to make good on years of thoughtful planning policy that has been ignored and swept under the rug of expedience and indifference.

Since the mid-1980s, city planners have promoted a shift toward higher density, mixed-use, multi-modal forms of suburban community design.

The Calgary Plan, Calgary Transportation Plan (Go-Plan), Sustainable Suburbs Study, Transit Friendly Design Guidelines, and many other City of Calgary documents of the past 20 years all talk the talk.

However, implementation is virtually non-existent.

Garrison Woods has been featured in this column as an example of reasonably effective implementation of these progressive policy initiatives.

Yet, it's interesting to note that the engineering standards used in Garrison Woods broke almost every rule in the city manual in order to achieve the results — and translating the project vision into the people-on-the-street neighbourhood required a protracted battle between goals and rules.

The roads are too narrow, intersections are too close, turning radii are too tight, sidewalks are not uniform, and setbacks and easements are inadequate, at least according to the normative engineering specifications.

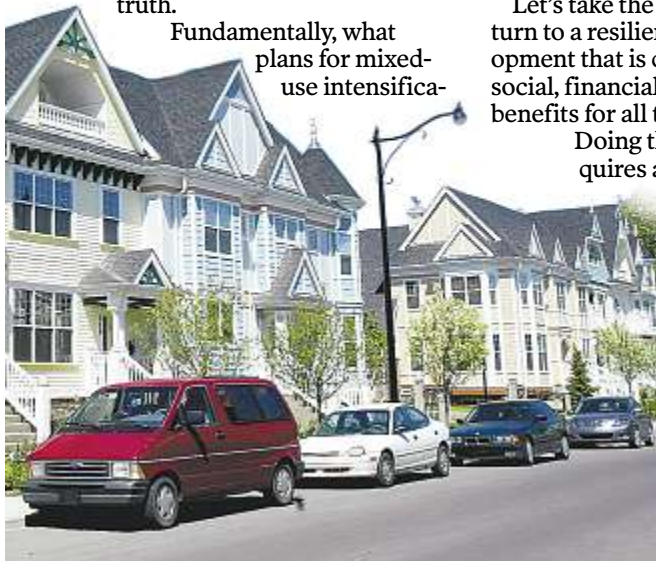
Where the rubber meets the road, the intention/behavior gap between planning policies and the built environment resembles the Grand Canyon. Why?

There are two basic barriers that need to be broken.

First, there is a misguided public impression that segregated land uses and boring sameness somehow protects homeowners' real estate value and quality of life.

Nothing could be further from the truth.

Fundamentally, what plans for mixed-use intensifica-



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Garrison Woods broke almost every rule.

tion promise is a return to vibrant, safe and comfortable patterns of development, as opposed to the "exclusive" segregated zones of isolated, and ultimately sterilized, activities.

Unlike zoning laws, urban design principles are derived largely on town planning practices that shepherded the civilized world for thousands of years before the introduction of the car.

While zoning privileges those in cars, and encourages developers to keep places of living separate from places of work and places of recreation, good urban design starts with the idea of a pedestrian culture.

The choice is clear — cars or people as a priority.

Secondly, there is a distinct lack of political will to support the social benefits of urban design principles over the perceived "better-engineered" wide roads and indiscriminate monotony of the modern suburb.

Politically, it is easier to increase taxes that support the status quo than to bravely lead change.

There is renewed hope through the mayor's imagineCALGARY initiative, the most recent in the city's efforts to develop a vision for the future.

But rather than wait for the future, which always seems to be a long way off, why not start right now and put into practice some of the ideals?

Now is the time for city council to turn the tide and support urban design principles that will enhance the quality of community development in newly annexed areas.

We'll keep our fingers and toes crossed.

Of course, neo-conservatives will claim that our approach amounts to "social engineering."

But in fact, there is infinite regulation and control in the world we have right now.

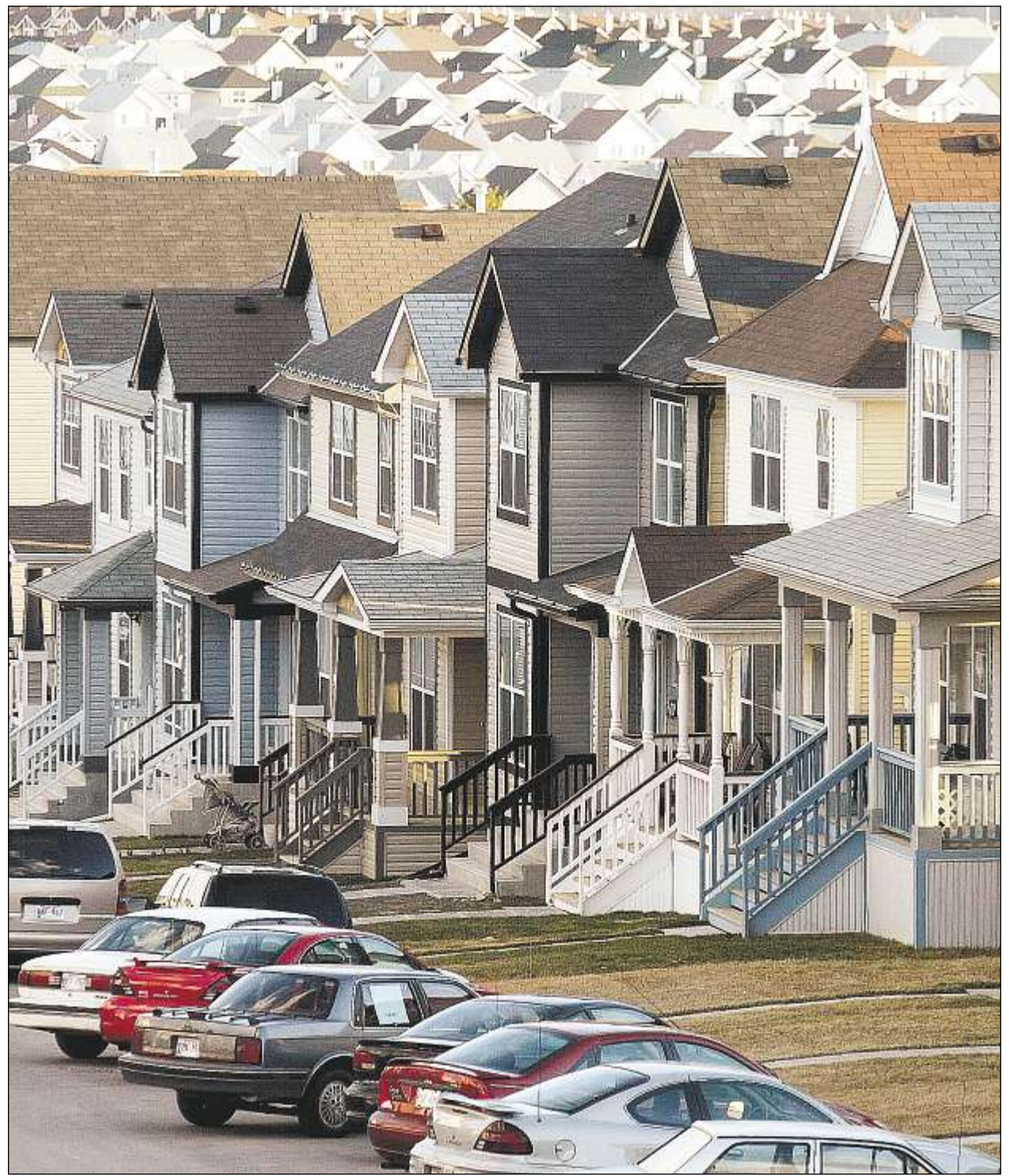
Segregated zoning tells developers in minute detail what they can and cannot do, and this results in a very predictable, and very prescribed, city form.

On the other hand, applying an urban design agenda will emphasize people-first practices — and it will place the focus on the natural evolution of communities, with purposeful inclusion of places for community members to assemble and choose their own paths of progress.

Let's take the opportunity to return to a resilient pattern of development that is destined to provide social, financial and environmental benefits for all time.

Doing the right thing requires a clear framework.

“The choice is clear — cars or people”



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Uniform home design and segregated land use do not protect homeowners' quality of life or real estate values.

The first step is to de-emphasize freeway access and instead extend the C-Train to the newly-annexed areas.

Freeway priority only sets the whole urban sprawl spiral in motion with no chance to evolve.

Without this first step, chances of creating sustainable suburbs are all but lost.

Secondly, the public realm must be prioritized through an open space network and a permeable/inclusive street system.

Finally, encouraging a mix of uses, a mix of people and a mix of housing types will ensure inclusively and vibrancy — and must be central to any community planning efforts.

The choice is clear. Do we want an endless sea of curvilinear roads and interchanges, or a series of identifiable villages, each containing places to work, live, play, and learn?

As we have written previously,

more than 100 per cent of Calgary's population growth currently goes in to new suburban areas.

Does Calgary have the will to do the right thing as we create the next ring of suburban communities?

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BY THE NUMBERS

Mortgage payment calculation chart

Monthly investment in a mortgage per \$1,000

%	25 YEAR	15 YEAR
3.5	= 5.01	= 7.15
4.0	= 5.28	= 7.40
4.5	= 5.56	= 7.65
5.0	= 5.85	= 7.91
5.5	= 6.11	= 8.14
6.0	= 6.40	= 8.40
6.5	= 6.70	= 8.67
7.0	= 7.01	= 8.94
7.5	= 7.32	= 9.21
8.0	= 7.64	= 9.49
8.5	= 7.96	= 9.77
9.0	= 8.28	= 10.05
9.5	= 8.62	= 10.33
10.0	= 8.95	= 10.62
10.5	= 9.29	= 10.92

For example: A \$100,000 mortgage over 25 years at 3.5% is \$5.01 x 100 = \$501 monthly payment

Income, home price and down payment guide

This table gives you an idea of the maximum home price you can afford. These estimates take into account household income and the percentage down payment you have. They assume a mortgage interest rate of 8%, average tax and heating cost in Canada, and the mortgage an average Canadian would qualify for based on a 32% debt-service ratio.

Household Income	10% down payment	Maximum home price	25% down payment	Maximum home price
\$25,000	\$6,300	\$63,000	\$18,900	\$75,600
\$30,000	\$8,200	\$82,000	\$24,700	\$98,900
\$35,000	\$10,100	\$101,000	\$30,300	\$121,000
\$40,000	\$12,000	\$120,000	\$36,000	\$144,000
\$45,000	\$13,900	\$139,000	\$41,700	\$166,800
\$50,000	\$15,800	\$158,000	\$47,400	\$189,600
\$60,000	\$19,600	\$196,000	\$58,800	\$235,200
\$70,000	\$23,400	\$234,000	\$70,100	\$280,400
\$80,000	\$27,200	\$272,000	\$81,500	\$326,000
\$90,000	\$31,000	\$310,000	\$92,800	\$371,200
\$100,000	\$34,800	\$348,000	\$104,300	\$417,200

Figures are rounded to the nearest \$100

Source: CMHC

Mortgage rates

Effective July 27, 2006. Rates expressed in per cent.

	Variable Rate	6 mo. open	6 mo. closed	1 year open	1 year closed	2 year closed	3 year closed	4 year closed	5 year closed
Chartered banks									
Bank of Montreal	c 5.547	8.400	6.600	8.750	6.600	6.650	6.750	6.850	6.950
Bank of Nova Scotia	c 5.500	8.250	6.400	8.500	6.550	6.650	6.750	6.800	6.950
Bridgewater Bank	c 5.250	-	-	-	5.850	5.700	5.650	-	5.590
CIBC Mortgages	c 5.630	8.400	6.600	8.750	6.600	6.650	6.750	6.850	6.950
Canadian Western	c 5.500	8.300	6.400	8.550	6.550	6.650	6.750	6.850	6.950
Citizens Bank of Cda	c 5.250	7.700	5.500	7.700	5.500	5.550	5.550	5.600	5.600
Dundee Wealth Bank	c 5.050	-	5.900	-	5.400	5.400	5.500	5.500	5.500
HSBC Bank Canada	c 5.500	8.400	6.600	8.750	6.600	6.650	6.750	6.850	6.950
ICI Bank Canada	c 5.500	-	-	-	5.150	5.200	5.250	5.300	5.300
ING Direct	c 5.200	-	-	-	5.400	-	5.450	-	5.500
Laurentian Bank	c 5.500	8.300	6.400	8.650	6.500	6.550	5.890	6.850	6.950
Manulife Bank	6.000	-	5.950	6.600	5.550	5.600	5.650	5.700	5.800
National Bank	c 6.000	8.400	6.500	8.750	6.500	6.550	6.700	6.850	6.950
Presdt'sChoice Fin'l	c 5.500	-	6.920	-	6.340	5.700	5.600	5.600	5.580
Royal Bank	c 5.250	8.300	6.500	8.650	6.500	6.550	6.700	6.850	6.950
TD Canada Trust	6.000	-	6.200	8.550	6.650	6.700	6.750	6.850	6.950
Ubiquity Bank Canada	-	7.700	5.400	7.700	5.400	5.450	5.500	5.550	5.600
Trust Companies									
Concentra Financial	-	8.400	6.550	8.750	6.600	6.650	6.750	6.800	6.950
Equitable Trust	-	8.400	-	8.750	6.600	6.650	6.750	6.850	6.950
FirstLine Mrtgs	c 5.625	-	7.540	-	6.470	5.870	5.790	5.760	5.840
Home Trust Co.	-	-	-	-	6.600	6.650	6.750	6.850	6.950
Investors Grp Trust	c 5.000	8.400	6.600	8.750	6.600	6.650	6.750	6.850	6.950
Peace Hills Trust	-	-	6.600	-	6.600	6.650	6.750	6.850	6.950
ResMor Trust	c 5.200	-	-	-	5.800	5.540	5.540	5.540	5.540
Other institutions									
AMA Financial	c 5.250	-	-	-	5.800	5.650	5.550	5.520	5.490
ATB Financial	c 5.400	8.300	6.500	8.650	6.600	6.650	6.750	6.850	5.840
Cervus Financial Corp.	c 5.200	-	-	-	5.500	-	5.500	-	5.500
CommonWealth Credit U	c 5.500	8.300	-	8.650	5.900	5.650	5.760	5.830	5.830
First Calgary Savings	-	8.400	6.500	8.750	6.600	6.650	6.750	6.850	6.950
First National Fin'l	c 5.200	-	5.750	-	5.400	5.400	5.450	5.450	5.550
GMAC Residnt'l Fund'g	c 5.480	-	-	-	-	-	5.450	-	5.500
Key Savings & Credit U	6.000	8.300	-	8.650	6.250	6.250	6.350	6.400	5.690
London Life	c 5.000	8.400	6.600	8.750	6.600	6.650	6.750	6.850	6.950
MCAP Mrtg Corp.	c 5.600	-	6.200	8.500	6.550	6.550	6.600	6.650	6.950

Variable rates are open unless indicated by a 'c.'

This table was prepared by CANNEX Financial Exchanges on July 27, 2006. For current rates, please visit the CANNEX website at www.cannex.com. All rates are for informational purposes only, and should be confirmed by the company quoted.