

Lack of political will stalls visionary plan

Sustainable Suburbs Study in early '90s

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FOR THE CALGARY HERALD

The City of Calgary's administration is re-opening the Sustainable Suburbs Study, a visionary document that was developed in the early 1990s, but never implemented.

This is an important initiative that we fully support. However, it is vital that this time around, its principles and practices be fully implemented. Let us explain.

In 1995, the Sustainable Suburbs Study encouraged the creation of neighbourhoods with higher densities, a mix of uses, and patterns of development that would be less auto-dependent.

That's right — 12 years ago, the principles of urban quality, sustainability and walkability that urbanists have been arguing for, and that we have repeatedly called for in this column, were supported by both the development industry and city council.

The ideas are well-established and have been out there for some time. The problem has been a failure to launch.

From a developer's standpoint, why wouldn't it make more sense to have higher densities and a mix of uses?

Both of these would surely lead to higher financial returns. From the city's perspective, less auto-dependent patterns of development would surely lead to lower operating costs and a more efficient utilization of city infrastructure.

So what is the problem? Simply, the problem has been a lack of political will, and the inability to face the potential and the reality of "short-term pain for long-term gain."

This terminology was used for decades by macro-economics, well before Alan Greenspan finally had the intestinal fortitude, and Bill Clinton had the political will, to use interest rate increases as a short-term instrument of pain to control inflation and facilitate long-term gains.

A little bit of faith and a lot of vision were all that were needed.

When it comes to suburban development, the cornerstone of sustainable, mixed-use development is meaningful employment clustered in multiple locations around the city.

The urban planner's short-term tool, comparable to economist's interest rate hikes, is a combination of aggressive transit extensions along with a halt to freeway extensions.

Extending C-Train lines to more areas of the city, especially the new suburbs, provides tremendous opportunities for two-way travel that encourages and supports suburban employment districts.

A large portion of Calgary's population does not have the opportunity — or chooses not to, or can't afford — driving and parking downtown, and is completely reliant on transit.

But once on the train, it would be just as easy to go in one direction as another, a situation that could open up tremendous opportunities for suburban employment, rather than concentrating it downtown.

Freeway extensions, on the other hand, propagate urban sprawl, plain and simple.

As long as a downtown office worker is able to jump into his car and race from her house in Calgary's deep south to work in no more than 20 minutes, why would we expect any change in the continual creation of residential bedroom communities?

Where is the motivation to do anything different?

The current framework creates easy opportunities for continued perpetuation of single-use, low-density suburbs, but makes it all but impossible to create vibrant, mixed-use neighbourhoods.

One of the outcomes of the 1995 Sustainable Suburbs Study was the realization that transportation and land use are inter-connected in a systems-based network.

Transportation systems dictate certain land uses, and land use zoning systems dictate the dependence on freeways to connect places of living to places of work.

Unfortunately, without providing sufficient effort or time to integrate transportation and land-use planning into one department, city council of the early 2000s separated these functionally intertwined disciplines, ostensibly to ensure full control over a transportation agenda that was meant to serve a short-term political agenda rather than long-term sustainability.

But, as a consequence, developers, the city and all Calgarians are losing



A worker helps construct a roof near the unfinished front-drive garage of a new house. Less auto-dependent patterns of development have stalled due to an inability to face short-term pain for long-term gain. Photos, Calgary Herald Archive



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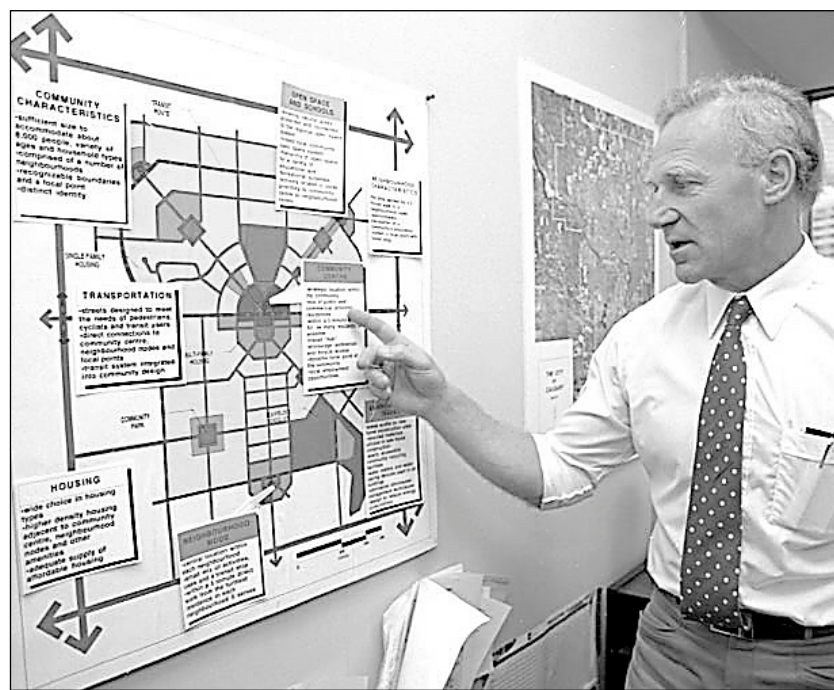
out on the long-term benefits of more sustainable patterns of development because city council has not yet had the will to impose the short term pains that would lead to the longer term gains.

Revisiting the Sustainable Suburbs Study is important and timely, but it will only have effect if it is mandated to guarantee action over words.

It has been 12 years since the last study was adopted (so to speak), with no meaningful impact.

Can we expect more over the next 12 years? Let's hope so.

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Team leader Robin White with the Sustainable Suburbs Study in 1995.

The following is a list of some organizations that new home owners may find useful. Websites are in brackets:

■ **Accessible Housing Society** — 282-1872; e-mail info@ahscal-gary.ca (www.ahscalgary.ca).

■ **Alberta Health Care Insurance** — 310-0000, then 427-1423; (www.health.gov.ab.ca/ahcip/index.html).

■ **Canadian Home Builders' Association — Alberta** — 780-424-5890/1-800-661-3348 / cell: 780-235-3535 www.chbaalberta.ca or www.albertabuilderconnect.com.

■ **Alberta Motor Association** — 240-5300; (www.ama.ab.ca).

HOME BUYER HELP

■ **ATCO Gas** — Calgary office main number, 245-7110; emergency number for Calgary and area, 245-7222; (www.atcogas.com).

■ **Alberta One Call** — for the location of buried lines and utilities, 1-800-242-3447; (www.alberta1call.com).

■ **Calgary Region Home Builders' Association** — 235-1911; (www.crhba.com).

■ **Calgary Transit** — 262-1000; hard of hearing, 268-8087; (www.calgarytransit.com).

■ **Canada Mortgage and Housing Corp.** — 515-3000; (www.cmhc-schl.gc.ca/).

■ **City of Calgary** — main switchboard, 268-2111; (www.calgary.ca).

■ **Enmax** — 310-2010; (www.enmax.com).

■ **Federation of Calgary Communities** — 244-4111; (www.calgarycommunities.com).

■ **National Home Warranty** — Calgary office, 278-5665, toll-free 1-888-776-7707; (www.nationalhomewarranty.com).

■ **Professional Home Builders Institute of Alberta** — 216-8310 in Calgary, or 1-888-325-9999. (www.phbia.com)

■ **The Alberta New Home Warranty Program** — Calgary office,

253-3636; (www.anhwp.com).

■ **TransAlta Utilities** — 1-800-667-2345.

■ **Urban Development Institute** — 531-6250 (www.udicalgary.com).

BY THE NUMBERS

Mortgage payment calculation chart

Monthly investment in a mortgage per \$1,000

%	25 YEAR	15 YEAR
5.0	= 5.82	= 7.89
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
11.0	= 9.63	= 11.21
11.5	= 9.96	= 11.51
12.0	= 10.32	= 11.82

For example: A \$100,000 mortgage over 25 years at 5% is 5.82 x 100 = \$582 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 June 7, 2007. 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	9.000	6.850	7.150	7.200	7.140
Bank of Nova Scotia	5.250	8.400	6.550	8.950	6.900	7.150	7.200	7.140
CIBC Mortgages	c 5.470	8.400	6.600	9.000	6.850	7.150	7.200	7.140
Canadian Western	c 5.500	8.400	6.600	9.000	6.850	7.150	7.200	7.140
Citizens Bank of Cda	c 5.200	6.650	5.900	6.650	5.900	5.900	5.850	5.740
HSBC Bank Canada	5.500	8.400	6.600	9.000	6.850	7.150	7.200	7.140
ING Direct	c 5.100	-	-	5.600	5.650	5.700	5.850	5.690
Laurentian Bank	c 5.500	8.400	6.550	9.000	6.850	7.150	7.200	7.130
Manulife Bank	6.000	-	6.100	6.650	5.600	5.650	5.700	5.800
National Bank	c 6.000	8.400	6.600	9.000	6.850	7.150	7.200	7.140
Presdnt'sChoice Fin'l	c 2.700	-	4.450	-	4.550	4.040	4.270	4.450
Royal Bank	5.250	8.400	6.600	9.000	6.850	7.150	7.200	7.140
TD Canada Trust	6.000	-	6.500	9.000	6.950	7.150	7.200	7.140
Trust Companies								
Equitable Trust	-	8.400	-	9.000	6.850	7.150	7.200	7.140
FirstLine Mrtgs	c 5.625	-	7.650	-	6.850	6.300	6.150	6.050
Home Trust Co.	-	-	-	6.900	7.150	7.200	7.200	7.140
Investors Grp Trust	c 5.000	8.400	6.600	9.000	6.850	7.150	7.200	7.140
Peace Hills Trust	-	-	6.600	-	6.850	7.150	7.200	7.140
ResMor Trust	-c 5.150	-	-	5.900	5.890	5.850	5.850	5.690
Other institutions								
AMA Fin'l Services	c 5.250	-	-	6.310	5.950	5.760	5.700	5.640
ATB Financial	c 5.400	8.400	6.600	9.000	6.850	7.150	7.200	6.080
Bridgewater Financial	c 5.250	-	-	6.360	6.000	5.860	-	5.740
First Calg. Savings	-	8.400	6.600	9.000	6.850	7.150	7.200	5.390
First National Fin'l	-	-	6.500	-	5.600	5.650	5.700	5.850
Key Savings & Credit U	6.000	8.150	-	8.450	6.500	6.650	6.600	6.450
London Life	c 5.000	8.400	6.600	9.000	6.850	7.150	7.200	7.140
MCAP Mrtg Corp.	c 5.600	-	6.600	9.000	6.850	7.150	7.200	7.140

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

This table was prepared by CANNEX Financial Exchanges on March 25, 2004. 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.