

Urban Thrive & Lapis Homes
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Dear Mayor and Council,

We are thrilled to present you with our proposal to build a car-free houseplex at 633 Belton Avenue. These homes are centred around making a sustainable mobility lifestyle – walking, transit and cycling (including ebikes and cargo ebikes) – practical, convenient and fun. To our knowledge, this project will be the first of its kind in North America.

Car-free homes are fundamentally different from traditional car-orientated development. By removing car garages and drive aisles, we are able to provide more livable, sustainable and affordably priced housing that integrates seamlessly with the existing neighbourhood. We are confident in the merits of our proposal and we hope it will serve as an example across our region and beyond of sustainable, community-enriching development.

This letter outlines the detail of our proposal, but we welcome the opportunity to meet with you and answer any questions you may have.

PROJECT SNAPSHOT

Homes	6	Car Parking Stalls	0
Unit Make-Up	4x three-bedroom 2x two-bedroom; accessible at-grade, adaptable design	Long-Term Bicycle Parking Stalls	7 cargo (5 standard cargo and 2 extra wide) 14 standard 16 child
Height	2 stories with basement (8.08 m)	Short-Term Bicycle Parking Stalls	6 standard
Site Coverage	43%	Modo Cars	1
FSR	0.68	Zoning	Site Specific
Typology	Houseplex	Type of Tenure	Ownership

POLICY & GOAL ALIGNMENT

Our proposal meets and exceeds a multitude of the City's planning and policy objectives and exemplifies the OCP's vision that *"Victoria is an urban sustainability leader inspiring innovation, pride and progress towards greater ecological integrity, livability, economic vitality, and community resiliency confronting the changes facing society and the planet today and for generations to come."*

Our proposal also strikes an appropriate balance between concrete climate action, providing attainable housing, and fitting within the existing neighbourhood character, as envisioned in Victoria West Neighbourhood Plan (VWNP): *"Victoria West is a safe and welcoming community with diverse people, housing and businesses. The old and new are knitted together to create an eclectic and exciting mix of people, places and culture. It is a leader in neighbourhood sustainability, showcasing strong businesses, active transportation, a vibrant waterfront, healthy ecosystems, local food and innovative housing."*

When looking at Victoria most recent and ambitious planning documents, our proposal is an ideal reflection of the City's aspirations. 633 Belton shows extraordinary alignment and would serve as a strong example to the goals outlined in: *Go Victoria – Sustainable Mobility Strategy*, *Climate Leadership Plan*, *The Victoria Housing Strategy*, and *Council's Strategic Plan*.

NEIGHBOURHOOD & MOBILITY CONTEXT

The subject site is located mid-block on Belton, just off Craigflower Road. The property was carefully selected to suit the car-free lifestyle with downtown, the Galloping Goose, the #14 transit route, parks, community centres, schools, small urban villages, and more within short walking and cycling distance.

633 Belton has a Bike Score of 91 – a “biker's paradise”¹. With direct access to the Galloping Goose, the City of Victoria's AAA network, and E&N Trail, the entire region is accessible by bike from this location. Furthermore, active transportation plans in Victoria, Saanich and Esquimalt will only continue to expand access and opportunities by bike over time.

Combined with advancements in e-bike technology and a rapidly expanding industry and culture around family-orientated cargo bikes, a growing number of families are choosing cycling as a practical, convenient, and safe form of transportation. Our proposal is designed to serve this small but growing demographic.

Our proposal includes a large bike garage with capacity for each home to store 2 standard/electric adult bikes and 1 cargo bike (or reconfigured as 4 standard/electric adult bikes or 2 cargo bikes), plus storage for 4 children's bikes for each 3-bedroom home, additional capacity in private storage lockers, and a spare cargo bike stall.

These homes will also be well served by transit, adding ridership to existing routes and helping to justify future transit expansion. Within a 2-minute walk is the #14 transit route (to downtown, UVIC and Victoria General Hospital), with buses coming every 15 minutes or less, 7am-7pm, Monday-Friday, as well as numerous other routes within short walking distance.

Recognizing some areas are not practically accessible by bike or transit and, at times, the additional carrying capacity of a vehicle is needed, we will provide 1 on-street electric Modo car and memberships for those living in this building. This will include an on-street dual-head level 2 EV charger, one head for the car-share vehicle and one for neighbourhood use, which will be designated as “time-limited EV charging” stall with an boulevard ramp to accommodate accessibility vehicles. Two additional Modo cars already exist within a 6-minute walk from the property (Craigflower/Dominion and Raynor/Craigflower), with more to be added to the neighbourhood from future development proposals. Each home will receive a lifetime membership, which stays with the home, and a \$100 Modo credit. The premise of the car-free lifestyle is that 95% of trips are by foot, bicycle or transit – Modo fills the final 5% of trips where a vehicle is most practical.

COMMUNITY BENEFIT

The benefits of supporting gentle densification and sustainable mobility over urban sprawl and private car ownership are significant and wide-ranging. These benefits work at the homeowner, community, and broader societal level.

¹ 633 Belton Avenue, *Walk Score*, www.walkscore.com. Accessed December 22, 2021.

- Missing Middle Family Housing -

Our 3-bedroom homes are designed with families in mind: each with direct access to the shared community commons off the living room and kitchen areas, plus a den and a separate family/recreation room. The 2-bedroom homes are designed to allow owners to age-in-place and promote intergenerational living, with accessible at-grade entrances and wheelchair adaptable designs.

These homes directly contribute to Victoria's goal to have more families living and raising children in the municipality. With the average price of single-family homes above \$1 million², Victoria will need more missing middle homes to keep families and children in the community.

Our mission is to provide a convenient and realistic alternative to urban sprawl. Far too many families are pushed out to the western communities because they cannot find attainable, suitable, family housing. This proposal is designed to provide housing that's within reach of local incomes and allow families to live close to where they work and play.

- Sustainability -

Personal vehicles are, by far, the single largest contributor of greenhouse gas (GHG) emissions in the Capital Regional District (CRD), making up 40% of region's total community-level emissions – more than double any other source³. If we are to mitigate the worst effects of climate change and keep global warming “well below” 2 degrees above pre-industrial levels, we simply have to address our dependency on private car ownership. No step is more important than this. By bringing together the necessary amenities (walkable/bikeable location, large bike garage, Modo car-share on frequent transit routes), being car-free is not only feasible but practical, convenient and fun.

The second largest source of GHG emissions in the CRD is residential fossil fuel heating (heating oil, natural gas, etc.) at 17%⁴. Our homes will use heat pumps, meet Step Code 3 energy efficiency requirements, and be entirely fossil fuel free. Additionally, we will prioritize building materials with low embodied carbon (like wood instead of synthetic alternatives) using a “best conventional” approach to material selection (readily available, cost-effective, lower-carbon products) and design the building to be solar-ready for future photovoltaic panels.

Together, our proposal offers a radically more sustainable, low-carbon lifestyle compared to conventional housing.

- Affordability -

Removing private car ownership directly leads to two significant cost savings.

² November 2021 benchmark price for a typical single-family home in Victoria: \$1,033,800. *November 2021 Statistical Package*, Victoria Real Estate Board.

https://www.vreb.org/media/attachments/view/doc/stats_release_2021_11/pdf/stats_release_2021_11.pdf.

³ All “on road transportation” emissions excluding “heavy duty vehicles”. Includes: electric vehicles, passenger vehicles, light trucks, vans, SUVs, motorcycles. “2007 and 2018 Energy & GHG Emissions Inventories,” Capital Regional District, 2020. Page 18: https://www.crd.bc.ca/docs/default-source/climate-action-pdf/reports/crd-ghgmembermunicipality200727.pdf?sfvrsn=28161ecc_2

⁴ Includes: natural gas, fuel oil, propane, and diesel residential heating. “2007 and 2018 Energy & GHG Emissions Inventories,” Capital Regional District, 2020. Page 17: https://www.crd.bc.ca/docs/default-source/climate-action-pdf/reports/crd-ghgmembermunicipality200727.pdf?sfvrsn=28161ecc_2

First, without the need to accommodate car parking, we can fit more homes on the property and spread-out costs between each unit. With 1 parking stall per home, the subject property would at most fit 4 homes. On land costs alone, this translates into more than \$62,000 in savings, allowing us to provide these homes at below market prices compared to similar ground-orientated homes with parking. This spreading out effect also reduces per home architectural costs, municipal fees, financing charges, community amenities, etc.

Secondly, for most households, the largest expense after housing is transportation. The CRD's recent *Housing and Transportation Cost Estimate Study* shows that the average Langford household (which is where many families are being pushed to live) spends \$17,556 per year on transportation, primarily due to the high cost of car ownership (including capital, operation, and maintenance costs)⁵. To put this in perspective, these costs are equivalent to financing a \$355,000 mortgage⁶; 22% of median household income⁷; or an equal amount of lost investment to the local economy (if spent as disposable income).

As reflected in the CRD study, many experts are now defining affordability as households spending 45% or less of their income on housing and transportation combined (as opposed to 30% or less on just housing). By enabling families to live car-free in a well-connected neighbourhood that they love, we help them to dramatically reduce their transportation costs and improve total household affordability.

- Livability -

Our concept offers to completely transform both building design and lifestyle, leading to an overall better quality of life and contribution to the neighbourhood.

By designing without the need to accommodate drive aisles, car garages and surface parking like conventional housing, we can dramatically reduce paved surfaces and provide more green space, permeable surface, and trees – providing a lush, natural context. Our landscape plan includes 6 new trees (net increase of 4) and more than 200 plants.

Residents of all ages will benefit from the broad range of mental and physical benefits associated with active transportation (i.e. walking and cycling), including lower rates of obesity and chronic disease,⁸ as well as improved social connectivity, mental health and longevity⁹. Additionally, residents will avoid the negative health effects of a sedentary lifestyle and long commutes. For instance, long-distance commuters are much more likely to suffer from psychosomatic disorders, which can lead to body aches, digestive problems, high blood pressure, sleep disturbances, fatigue and concentration problems¹⁰.

Perhaps most importantly, the car-free lifestyle helps people to strengthen their connection to community, as discussed below.

- Community Building -

⁵ 2020 *Housing and Transportation Cost Estimate Study*, Capital Regional District:

https://www.crd.bc.ca/docs/default-source/housing-pdf/housing-planning-and-programs/housing-and-transportation-cost-estimate-study_july-2020.pdf?sfvrsn=4b751ccc_2

⁶ At 1.7% interest, 25-year amortization.

⁷ Median after-tax income of Langford households, adjusted for inflation: \$78,435. 2016 *Census*, Statistics Canada. *Inflation Calculator*, Bank of Canada.

⁸ Frank and Engelke, Schmid, Killingsworth, "How Land Use and Transportation Systems Influence Health," *Working paper for Active Community Environments Initiative*.

⁹ "Why is active transportation important for health and wellbeing," *PlanH*: <https://planh.ca/take-action/healthy-environments/built-environments/page/active-transportation>

¹⁰ Dr Annette Schaefer, "Commuting Takes Its Toll," *Scientific American*: <https://www.scientificamerican.com/article/commuting-takes-its-toll/>

A 2019 study found 23% of Canadians suffer from social isolation and loneliness¹¹, leading to wide range of health impacts, including a 29% increase in risk of coronary heart disease and a 32% increase in stroke risk¹². Conversely, social integration (the extent in which people participate in social relationships in their community) is the strongest predictor of longevity¹³ and provides a wide range of other positive health effects.

How we build homes and communities directly impacts our social relationships and how we connect with each other. We expect that this project (and similar future projects) will be a catalyst for creating more connected, engaging and resilient communities in Victoria.

We aim to increase social integration in 5 key ways:

1. **Small-Scale Density:** projects like 633 Belton Avenue are naturally more conducive to building community – big enough to provide diversity, energy and a sense of liveliness but small enough for neighbours to know each other by name and build bonds.
2. **Design:** At its core, the design is intended to foster community and connection between neighbours. Placement of entrances, stairs, and every detail has been thoughtfully considered to provide casual opportunities for neighbours to cross paths and get to know each other.
3. **Sharing:** Shared amenities like the backyard community green space, bike garage, and food garden provide focal points to bring people together.
4. **Localization:** Car-free families naturally spend much more time within comfortable walking and cycling distance, creating more engagement and social interaction at local shops, parks and public spaces.
5. **Placemaking:** With ground-orientated entrances, human-scale massing, beautiful landscaping, and the backyard community commons, 633 Belton will distinguish itself by providing a powerful sense of place and gathering point for the neighbourhood.

- Gentle Density -

Car-free housing addresses some of the biggest challenges with new development, namely street parking, height and design aesthetic.

Naturally, our car-free households will not require street parking. 37 on-street parking stalls exist on the East side of Belton Avenue, providing ample capacity for guest parking¹⁴ (when also considering driveway capacity, there are 2.75 parking stalls per home on the East side of Belton Avenue). Modo cars are also a community asset and should also reduce overall street parking from other households as well (See “Car Free... Really” section below).

Without the need to accommodate car garages and drive aisles, we are able to ideally situate the building on the lot and limit the height to only 2 storeys, making it consistent with the scale and character of the neighbourhood. Within a mere 60m radius of the subject property, you will find taller buildings (e.g. 651 Belton, 2.5 storeys with basement), and numerous buildings with shorter front setbacks (e.g. 644 Belton, ~3.6m), shorter side setbacks (e.g. 654 Belton, <1.0m), and shorter rear setbacks (e.g. 636 Belton, ~4.0m). Under the existing R1-B zoning, we would be able to construct a single-detached dwelling at 7.6m in height and 40% site coverage. Our proposal is a very modest increase over the R1-B zoning, at 8.08m

¹¹ “A Portrait of social isolation and loneliness in Canada Today,” *Angus Reid Institute*, 2019:

https://cnpea.ca/images/2019.06.14_loneliness-and-social-isolation-in_canada_angusreid.pdf

¹² Dr Clifford Singer, “Health Effects of Social Isolation,” *Aging Life Care Association*, 2018:

<https://www.aginglifecarejournal.org/health-effects-of-social-isolation-and-loneliness/>

¹³ Julianne Holt-Lunstad et al, “Social Relationships and Mortality Risk: A Meta-analytic Review,” *PLOS Medicine Journal*, 2010: <https://journals.plos.org/plosmedicine/article?id=10.1371/journal.pmed.1000316>

¹⁴ Schedule C requires 0.1 guest stalls per home for a total of 1 guest stall (0.1 x 6 = 0.6, rounded up).

(+0.48m) tall and 43% site coverage (+3 percentage points), yet provides vastly greater affordability, environmental and social benefits to the community.

The building is also devised to match the character and design aesthetic of the neighbourhood while helping to move the community towards a more healthy, sustainable form of compact development. We have also proposed a traditional arts and crafts design (peaked roofs, porch, shingle siding, etc.) and layered the front setback area to sensitively transition between private interior spaces and the public sidewalk, including: 1.32m retaining wall, trees and landscaping, front porches, and balconies.

- Direct Community Benefits -

This project will provide direct benefits to the community, including:

- An estimated \$26,500 in Development Cost Charges;
- Approximately \$20,200 in additional property taxes per year (a 537% increase)¹⁵;
- New sidewalks and boulevard landscaping, valued at approximately \$15,000; and
- One on-street MODO car, valued at \$31,500, accessible by any community member.

In total, after 1 year of occupancy, this project will provide approximately \$93,200 in direct benefits to Victoria and the Victoria West community, as well as a sustainable revenue source in property taxes thereafter (greater than all 5 of the single-family homes between 633 Belton Avenue and Craigflower).

Additionally, nobody is being displaced by our proposal. We acquired the property vacant and currently rent it to a young couple expecting to leave Victoria to pursue further post-secondary studies. However, we have offered them a rent-to-own program where 25% of their rent is put towards a purchase of one of our homes. They have indicated they expect to accept our offer and return to live at 633 Belton after their studies are complete.

DENSITY

Our proposal is well within the building size and density limits of the OCP and VWP. The OCP allows for 1.0 FSR and the VWP allows for 0.75 FSR for houseplexes in the Northwest sub-area - our proposal is 0.68 FSR. The OCP and VWP allow for up to 2.5 storeys - our proposal is 2. The VWP also allows up to 8.2m in height - our proposal is 8.08m. By all measures, our proposal is modest and consistent with the scale of the neighbourhood, while delivering exceptionally more value to residents and the community.

CAR FREE..... REALLY.

There is a small but passionate and growing community of car-free families seeking to live a happier, healthier, more sustainable lifestyle. They are an important but unserved demographic. Even though our proposal is in its early stages, we have more than 60 families waitlisted to live in one of our homes. This proposal is for these families. It would be unreasonable and contrary to our values and goals as a community to force them to purchase a parking stall and forgo the benefits of living in a car-free home.

The demographic we are marketing to simply does not want to own a vehicle and will be attracted to it for the culture, community and lifestyle it represents. Our proposal makes sustainable transportation options accessible and convenient (including an on-street MODO car when a vehicle is needed), creating

¹⁵ Current annual property taxes for single family home: \$3,766. Estimated annual property taxes for 6 proposed homes: \$24,000. Based on City of Victoria Property Tax Estimator. Rounded to nearest 100.

little reason for a household to take-on the significant additional expense of owning a personal vehicle. Strata bylaws will further reinforce and signal to future buyers these are car-free homes.

To demonstrate our confidence that only car-free families will live in these homes, we have developed a car-free contract with our legal counsel, requiring our buyers to not use public on-street parking within 500m of the subject property except in short-term instances. Furthermore, the contract requires our buyers pass on the contract to future buyers over a period of 10 years. See Appendix A for a copy of the terms.

We are also proposing a resale pilot program where our buyers can be paired with other interested buyers on our general waitlist to resell their home. In doing so, the seller can avoid real estate agent commissions, speed-up and simplify the sale of their home.

Finally, this project should actually reduce the total number of cars that are currently being parked on the street. Research out of University of California, Berkeley, indicates that each MODO car replaces approximately 9-13 privately owned cars, as individuals choose to shed excess vehicles and forgo buying new ones¹⁶.


All evidence suggests our project will reduce street parking, not increase it.

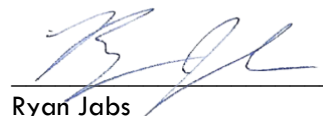
FINAL REMARKS

We strongly believe car-free homes are a necessary, transformative housing option. It breaks our dependency on our largest source of GHG emissions, allows for seamless gentle densification and creates amazing places for people (not cars) to live. We aim to showcase what's possible with car-free housing and we hope to partner with you to make it possible.

We would be more than happy to meet with you and elaborate on any aspect of our proposal so please don't hesitate to reach out. Thank you for taking the time to consider our proposal.

Sincerely,


Julian West
Urban Thrive - Founder


Ryan Jabs
Lapis Homes – President



¹⁶ Elliot Martin and Susan Shaseen, "The Impact of Carsharing on Household Vehicle Ownership," Berkeley University of California, 2008:
<http://reconnectingamerica.org/assets/Uploads/access38carsharingownership.pdf>

APPENDIX A: CAR-FREE CONTRACT

This agreement would be attached as an addendum to the Purchase and Sale Contract signed with Urban Thrive buyers, and their subsequent buyers thereafter.

Terms

For the purposes of this addendum, the following apply:

- (a) “the property” in this addendum refers to the same property in the property sale agreement;
- (b) “the buyer” refers to the same buyer(s) listed in the property sale agreement;
- (c) the definition of “vehicle” used by the District of Saanich [City of Victoria] in the Streets and Traffic Regulation Bylaw [Streets and Traffic Bylaw] shall be used;
- (d) “park”, “parking” or “parked” means the standing of a vehicle whether occupied or not; and,
- (e) “residential street parking” means all forms of vehicle parking on public streets owned by the District of Saanich [City of Victoria].
- (f) “Urban Thrive” means Urban Thrive Developments Inc.

Residential Street-Parking Restrictions

The buyer shall not permit a vehicle to remain parked in residential street parking within 500 meters of the property by any occupant of the property, including long-term tenants, short-term tenants and boarders, for more than 24 consecutive hours or two consecutive overnight periods (10:00pm to 7:00am).

The buyer is responsible for ensuring all occupants and tenants of the property are in compliance with this agreement.

For clarity, the restrictions of this Addendum do not apply to guests or visitors of the buyer nor to guests or visitors of other occupants and tenants of the property. Guests and visitors may park a vehicle and have a vehicle remain parked in residential street parking according to applicable municipal bylaws.

If requested, the buyer must provide a current copy of their ICBC Claims and Insurance History to Urban Thrive within 10 days of request. Urban Thrive may conduct or hire an individual and/or agency to investigate and assess whether the buyer is in compliance of this agreement.

Enforcement

If the buyer is found to be in breach of a term of this Addendum, the buyer agrees to pay Urban Thrive \$5,000 per instance in the form of liquidated damages. For clarity, each of the following is considered an “instance”:

- (a) permitting a vehicle to remain parked in residential street parking within 500 meters of the property by any occupant or tenant of the property for more than 24 consecutive hours;
- (b) permitting a vehicle to remain parked in residential street parking within 500 meters of the property by any occupant or tenant of the property for more than two consecutive overnight periods (10:00pm to 7:00am);
- (c) the buyer does not provide a current copy of their ICBC Claims and Insurance History to Urban Thrive within 10 days of request.

Subsequent Buyers

The buyer agrees that if they sell the property, this full addendum must be included in the sale agreement with the future buyer(s). If the full addendum is not included in the buyer's future sale agreement, the buyer agrees to pay Urban Thrive \$50,000 in the form of liquidated damages, unless Urban Thrive waives the opportunity in writing.

The buyer agrees to provide the sales agreement to Urban Thrive within 60 days of completion of the sale. If a sales contract is not provided to Urban Thrive within 60 days of completion of the sale, the buyer agrees to pay Urban Thrive \$50,000 in the form of liquidated damages unless a deadline extension by Urban Thrive has been provided in writing.

Injunctive Relief

The buyer acknowledges and agrees that any breach or violation of the covenants contained in this Addendum will cause irreparable damage and harm to Urban Thrive and will not be adequately relieved by way of damages alone. Therefore, in addition to any other remedies to which Urban Thrive may at any time be entitled at law or in equity, Urban Thrive will be entitled to seek injunctive relief in any court of competent jurisdiction to prevent any such breach or violation and to specifically enforce any or all of the covenants contained in this Addendum.

Addendum Expiration

This addendum, and all of the terms within, will expire on DATE [Occupancy Date + 10 years].