Thin Streets
Turning Asphalt into Affordable Housing
Category – Vibrant Neighbourhoods: Public Lands

In brief
The City possesses an enormous untapped resource in the form of street right of ways which are 66 feet wide. Our basic proposal is to divide existing north-south street right-of-ways into equal parts, producing two new 33’ residential lots per block, and a narrower 33’ right-of-way.
The new lots (shown in green below) would be developed for affordable housing.
The narrower 33’ right of way, with a 17’ thin street, would accommodate a travel and parking lane for cars/bikes, a sidewalk for pedestrians, and boulevards for street trees.

Why it would work
The idea behind Thin Streets originated after we cycled to work for years during rush-hour. We noticed that there was virtually no traffic on the 40 plus north-south streets that we crossed, even in apartment areas. Traffic count data confirmed these observations. There are busy north-south arterial roads in the city, but there are many more quiet and underutilized north-south neighbourhood streets.
Road narrowing would have minimal impact on neighbourhoods and would not affect emergency vehicle access, pedestrian and bike routes, or normal auto access.

Sewer, water, gas, telephone, and electrical services are normally provided to the front or rear of building lots on the ‘long’ face of a block. As a result, the quiet north-south streets at the ends of blocks are relatively free of underground services.

How it would create affordable housing
The proposal creates affordable housing for all four demographic groups identified by the Task Force by removing the greatest impediment to affordability: the cost of land. The City already owns the street so there is no purchase price for the lot. The affordability of units built on these lots would be increased in several ways:

Leasing Rather Than Owning: Each new lot would be leased rather than sold. A leased property has a lower value than an identical parcel with freehold title since there is an identified end to the tenure.

Removing Financing Costs: The City could charge an annual or monthly leasing fee rather than requiring a prepaid land lease. New residents would not need to pay the significant borrowing costs required for a prepaid lease on the land portion of the home.

Reducing Holding Costs: The proposal, especially in single-family areas, would provide an opportunity for small builders to construct the new units. These builders typically have one or more properties which they are holding for future development. They must incorporate the cost of holding these properties plus the cost of holding the lot while they build a home into its final cost. These financing and tax costs would be eliminated on the lots created from streets.

Increasing Supply: A significant increase in the supply of ground-oriented housing would help reduce the price (or price increases) of ground-oriented units in the city.

Increasing Property Tax Base: Adding new land to the residential tax base would spread the load, providing a benefit to existing residents and businesses in the city.

Creating Endowment Funds: The land lease revenue from the new lots created by our proposals could be used to create endowment funds as described below.

Implementing the proposal in the single-family zones would:
•  make room for 10,000 to 20,000 units of ground-oriented housing;
•  establish an endowment fund ranging from $ 2 billion dollars to $4 billion from the lease of the new lots which would be used to support affordable housing and needed neighbourhood improvements;
•  avoid rezonings or the demolition of existing housing.

Our Scheme 3 would consolidate the new lot with the adjacent property. This allows for all sorts of possible combinations up to 24 units per block while still maintaining neighbourhood character.
Scheme 1
4 duplex houses @ 940 square feet (or two larger houses and two smaller suites), plus 2 lane houses @ 820 square feet.

Scheme 2
8 row houses @ 820 square feet. New lots are 36 feet wide, east to west, instead of 33. Each house has a 12 x 24 foot rear yard garden.

Scheme 3
24 units per block. 16 duplex-row houses @ 700 square feet, plus 8 apartments @ 580 square feet.

Scheme 3 rear view
The two new lots are consolidated with two corner lots. Ground units have 24 x 24 foot gardens. Top floor units have roof gardens.

A Range of Benefits
This idea has benefits well beyond affordable housing. We propose that the revenues generated be allocated to three purposes:

1. A Neighbourhood Enhancement Fund, for civic works such as pocket parks, community gardens, bike ways and traffic calming in the immediate neighbourhood where the projects are taking place.
2. A City-wide Enhancement Fund, so proceeds can also be shared in areas where these projects cannot be implemented.
3. An Affordable Housing Fund, to be used to build social housing projects or subsidize rents in housing projects created by this scheme.

Thin Streets also provides numerous community benefits such as,
- adding population to existing neighborhoods to help to keep schools open and local businesses alive;
- providing empty nesters and seniors with housing choices in their own neighbourhood;
- reducing the cost of road maintenance;
- adding taxable assessment to the City’s tax base;
- creating a continuous construction program, and new jobs;
- calming traffic in residential neighbourhoods;
- providing affordable housing away from busy streets.

Enormous Potential
Our analysis shows a potential 3430 block faces in the single family and duplex areas of the City. Each block face has two lots, one on the north and one on the south side of east west street, resulting in 6860 lots.

Scheme 1 potential under existing zoning: 3 x 6860 = 20,580 units.
Assuming an average lot value of $600,000 net after site preparation, road and servicing reconstruction costs, the financial return would be: $600,000 x 6860 = $4.1 billion.

Taking a cautious view that only 50% of the blocks could be used because of adjacent arterials, schools, parks, or major services, under Scheme 1, the City could acquire 10,000 units of ground-oriented housing, and a 2 billion dollar fund without demolishing a single unit of existing housing, or undertaking a single rezoning.
Lot identification could begin immediately and the first homes could be built within 18 months. The other schemes would require rezoning but offer considerably more density.