

CHOOSING A NEIGHBOURHOOD WITH SUSTAINABLE FEATURES





HOME TO CANADIANS

Canada

CMHC—HOME TO CANADIANS

Canada Mortgage and Housing Corporation (CMHC) is the Government of Canada's national housing agency. We help Canadians gain access to a wide choice of quality, affordable homes.

Our mortgage loan insurance program has helped many Canadians realize their dream of owning a home. We provide financial assistance to help Canadians most in need to gain access to safe, affordable housing. Through our research, we encourage innovation in housing design and technology, community planning, housing choice and finance. We also work in partnership with industry and other Team Canada members to sell Canadian products and expertise in foreign markets, thereby creating jobs for Canadians here at home.

We offer a wide variety of information products to consumers and the housing industry to help them make informed purchasing and business decisions. With Canada's most comprehensive selection of information about housing and homes, we are Canada's largest publisher of housing information.

In everything that we do, we are helping to improve the quality of life for Canadians in communities across this country. We are helping Canadians live in safe, secure homes, CMHC is home to Canadians.

Canadians can easily access our information through retail outlets and CMHC's regional offices.

You can also reach us by phone at 1 800 668-2642 (outside Canada call (613) 748-2003)

By fax at 1 800 245-9274 (outside Canada (613) 748-2016)

To reach us online, visit our home page at www.cmhc-schl.gc.ca

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THINKING OF MOVING TO A DIFFERENT HOME?

This guide can help you choose a neighbourhood with sustainable features.





y this we mean a neighbourhood that meets your needs while protecting the environment and leaving an affordable legacy. This type of neighbourhood offers homes that are located near shops, schools, recreation, work and other daily destinations. Like a village, these places are a pleasant, convenient and safe walk, cycle or bus ride from home. Land and services, like roads, are used efficiently. They also feature a choice of homes that you can afford.

Old or new, sustainable neighbourhoods are places where you and your family can find not just a home to live in but a community to thrive in.

A sustainable neighbourhood offers you:





Did you know:

The average annual cost to own and operate a car in Canada is over \$8,000. If you can eliminate the need for a second car, drive less or avoid having a car at all, that's money in your pocket.

Did you know:

A two-storey detached home loses 20% more heat than a semi-detached one and 50% more than a middle home in a row of townhouses of the same size with the same heating system, insulation and windows.

Did you know:

The costs to service a house (build and maintain roads, water systems, etc.) are higher in spread-out and new areas than in compact and built-up ones

A village atmosphere:

Streets are for people, not just for cars. The human scale of the streets and slow speed of the cars make them comfortable, safe and pleasant places to walk. Homes and shops have a friendly face to the street. You can stop and chat with neighbours at the shops, by the front porch or at a nearby park. Neighbours can meet each other along the street, and children can play safely, like in a village.

Value for money:

A neighbourhood is only sustainable if you can find a home that meets your needs at a price or rent you can afford. But consider long-term expenses too. Living in a neighbourhood where you can drive less, or not need a car, can save you money. You can also reduce heating and cooling costs if you live in a compact home with shared walls, such as a townhouse, semi-detached home or apartment. A smaller home and a smaller lot also means less money and time on upkeep.



A place where you can make your daily trips on foot, bike or

bus: Shopping, schools, recreation and buses are available within a short walk from home so you don't have to use your car every time you go out. Street trees also make it a pleasant place to walk. A mixed-use neighbourhood is also a good place to have a home business because photocopy shops, supply stores and meeting places, like coffee shops, are nearby.

By living close to your work, you can get there easily by bus, foot, bike or a short car ride. This means spending less time in traffic. It's also good for your health, pocket book and the environment.

Did you know:

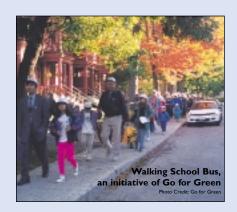
Six Canadians out of ten walk to work, leisure activities, shopping, school and to visit friends, at least some of the time. Canadians see the benefits of walking mainly in terms of health or pleasure. One Canadian out of four cycles as a mode of transportation for the same reasons.

A safe neighbourhood:

A friendly neighbourhood means that people look out for each other. Homes close to the sidewalk with porches and windows out front allow you to keep an eye on the street. Also, traffic is less frequent and slower, making it safe for children to play. Bike lanes are provided for safety.

Did you know:

Transit service is more frequent and convenient in compact communities than it is in spread-out ones.



A neighbourhood you can stay in: You can choose different types of homes within the same area. As your age, family and income changes, you can find a home right there. This means that you can stay in a neighbourhood where you have put down roots, even if your

housing needs change.



Did you know: Trees shading your house can make it feel cooler in the summer. Healthy trees also increase your property value. They intercept rainwater, improve air quality, and make streets and public spaces more comfortable and attractive.

A neighbourhood that preserves the countryside: Because these neighbourhoods use land efficiently, natural and rural areas outside your community are also preserved for farming, wildlife, and recreation.



Did you know:

Cars produce about half of the main pollutant that leads to smog. They also emit greenhouse gases. In the Toronto area, greenhouse gases from cars and transit generated by people living in mixed-use, pedestrian and transit-friendly neighbourhoods near the urban core are about 1/3 of those by people living in dispersed, strictly residential neighbourhoods on the urban fringe.

A healthy place to live in:

Walking and cycling improves your physical health. Less stress from traffic congestion is also healthier, and less driving means the air is cleaner. Nature is preserved as much as possible; streams and forests left in their natural state are part of the community, with trails to make them accessible.

A place that keeps freshwater

clean: Streets and properties with fewer paved surfaces and more vegetation means that there are more places for ground water to soak back naturally into the soil. This means that rainwater is returned to the groundwater and streams at a natural, slow rate. This keeps water clean.

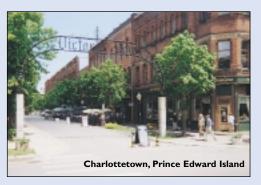
Did you know:

Stormwater ponds and green areas that slow water down or let it soak in, reduce demand for costly sewers and water treatment.

WHERE DO YOU FIND THESE NEIGHBOURHOODS?

There are sustainable features in urban, suburban and rural neighbourhoods across Canada.

In urban areas, sustainable neighbourhood features are likely to be found in "urban villages" like the Kitsilano area in Vancouver, Fort Rouge in Winnipeg, the Beaches in Toronto, the Plateau Mont-Royal in Montreal and Spring Garden in Halifax.





In suburban areas, they are places like McKenzie Towne in Calgary, Cornell in Markham, Ontario and Bois-Franc in Montreal.

Nelson, British Columbia

In rural areas they are small towns like Nelson, British Columbia, Sackville, New Brunswick and Perth, Ontario.

Sustainable neighbourhoods are particularly appealing if you want:

- · a secondary apartment in your home to help with mortgage payments
- a small home and yard, requiring less maintenance
- · close, convenient access to work, shopping, restaurants, schools and so on
- a friendly, neighbourhood atmosphere
- · less time spent in traffic getting to work and driving the kids around

Next Steps

In Canada, we have many neighbourhoods that have some of the features described above. Much work is being done at local, provincial and national levels to adapt existing communities and create new ones to maximize these positive features.

You, the consumer, can assist by becoming knowledgeable and asking for neighbourhoods that contain more of these features. You can play an important role in creating a more sustainable society, and at the same time, benefit from living in a neighbourhood that is livable, convenient, affordable and aesthetically pleasing.

ow that you have some information, here is a checklist of sustainable neighbourhood features to help you when choosing your next home. The more questions you can circle with a "yes", the more sustainable the neighbourhood is. If you can answer yes to any of these, you are on the right track.

I. Can I use my car less or not need a car at all? YES

Look for: nearby stores, schools, recreation facilities, restaurants, health services and other destinations that would be within walking distance. Also look for nearby bus stops and cycling lanes. Is it close to work? Find out how long a bus ride to work would take. Remember: Walking and cycling instead of driving is better for your health and the environment. Driving less means less time spent in traffic.

2. Can I save money by living here?

/FS

NO

Look for: compact homes with shared walls (like townhouses) that reduce heating costs; small homes and lots that require less upkeep; potential to drive less and as a result reduce car costs

3. Could I stay in the neighbourhood if my housing needs change?

YES

NO

Look for: a variety of dwelling types such as single-detached, semi-detached, townhouse and apartment

4. Could I get to know my neighbours and local shopkeepers?

YES

NO

Look for: buildings with a friendly face to the street, nearby community centers, parks, shops and other meeting places

5. Is this a pleasant place to walk?

YES

NO

Look for: street trees, homes that you find visually interesting, a scale that feels comfortable to you, slow moving and light traffic, roads that are easy to walk along or cross

6. Is this a safe community?

YFS

NO

Look for: homes with "eyes on the street", street lighting, safe places for children to play, safe streets for cyclists and pedestrians, slow moving and infrequent traffic

7. Can rainwater soak naturally into the ground?

VEC

NO

Look for: narrow roadways, small driveways/parking areas, stormwater ponds, natural drain ways that lead to streams and park lands

8. Have natural areas in the neighbourhood been preserved?

YES

NO

Look for: native vegetation and streams with woodland edges

9. Is land used efficiently?

YES

NO

Look for: narrow roadways and modestly sized lots Remember: when land in the neighbourhood is used efficiently, rural and natural areas outside it are preserved. Servicing costs are also lower.



When you select the neighbourhood, you can also look for features inside the home that help to make it more sustainable. Bring along CMHC's Healthy Housing™ Fact Sheets for a room-by-room guide to features that make the home healthier for you and for the environment. You can get them on the Internet at www.cmhc-schl.gc.ca

CMHC and You

Quality, affordable homes, built in sustainable communities
—that is an important goal of CMHC. We carry out social, economic and environmental research on housing design and technology, community planning,



housing choice and finance. We offer a wide variety of information products to consumers and the housing industry to help them make informed decisions.

Our Healthy Housing[™] initiative promotes housing that is healthier for the occupants and for the environment. We also provide a wealth of information that you will need during the home buying process. After you move into your home, CMHC can assist you with a variety of information products on renovation and home maintenance and repair.

The following CMHC publications will help if you are

Looking for a Home:

- Homebuying Step by Step: A Consumer Guide and Workbook
- The Newcomer's Guide to Canadian Housing
- Flexhousing[™]: Homes that Adapt to Life's Changes
- Flexhousing™: Pocket Planner
- Healthy Housing[™] Fact Sheets

Doing Home Renovation, Repairs and Maintenance:

- Homeowner's Manual
- Healthy Housing $^{\text{TM}}$ Renovation Planner
- Healthy Housing[™]: Practical Tips
- The Clean Air Guide: How to Identify and Correct Indoor Air Problems in Your Home
- Household Guide to Water Efficiency
- About Your House fact sheets cover a range of topics from tips on improving indoor air quality to landscaping to energy efficiency

For more information about CMHC, visit our Web site at www.cmhc-schl.gc.ca or call I 800 668-2642.

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