

**A GOALS-ORIENTED SOLUTION IN PLACE-SPECIFIC APPROACH: ADDRESSING THE
WICKED PROBLEM OF ABSENT *MISSING MIDDLE* HOUSING IN KAMLOOPS, BC**

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Abstract

Extending academic housing research, this study queries the benefit(s) of the development and use of Parolek's Missing Middle Housing ("MMH") concept, an emergent solution to the Canadian Housing Crisis. Relying on grounded theory, application of MMH is employed in a local context, in Kamloops, BC. Using four data collection methods (content analysis, interview, survey, and rankings) participants identified as local housing market experts across three industries comment on the barriers to housing development, the requirements, expectations and beliefs of different demographics, and the participant's view of solutions for developing better local housing. In this point-in-time study, key concepts of location-specific housing culture, ineffective local housing leadership, and complexity of the wider housing industry form the basis of the theoretical framework, an extension of *Goal Setting Theory*, via application of multi-stakeholder engagement in a *Wicked Problem* environment.

Keywords: Housing, Missing Middle, Kamloops, Density, Gioia Methodology, Grounded Theory, Goal Setting Theory, Wicked Problem, Qualitative Research, Interview, Survey, Location, Culture, Leadership, Multi-Stakeholder Engagement

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Introduction

Access to affordable, adequate shelter is currently a considerable challenge for many Canadians; this access issue was recently recognized as a national Housing Crisis (CMHC, 2022; Government of Canada, 2023). However, the Housing Crisis is not affecting all Canadians equally - individuals with lower incomes are at a greater risk of homelessness, as the required disposable income to cover housing costs continues to increase (from 40% in 2004 to 60% in 2021) (Kneebone & Wilkins, 2016; CMHC, 2022). The Housing Crisis is also not affecting every municipality or province in the same way due to varied regulations, unique topographies, and a host of other differences (CMHC, 2022). It is a complex problem, with the sources and solutions not easily defined.

While news outlets frequently provide explanations from varied sources for the Housing Crisis, ranging from regulations to foreign ownership to building costs and all that lies in between, these explanations alone are too simple (Duncan, 2010; Gordon, 2020; Hirt, 2016; Lind, 2020; Meslin, 2019; Moos et al., 2018). They address only the symptoms of the much greater issue, being a shift where social and lifestyle requirements of inhabitants no longer align with housing development priorities in policy maker and supplier perspectives; the people in charge are not leading development that meets the needs of unique and location-specific cultures within the complex context of the wider housing industry. Inadequate intervention at federal, provincial, and local levels compounds the negative impacts of this change (Begin, 1999; Zandbergen, 2023). Left unaddressed, the combination of these alterations causes the gap between housing availability and demand to continue to be exacerbated by short-term fixes of additional SFHs or retrofitting with basement suites and carriage houses, which in turn, magnifies affordability challenges and intensifies sprawl issues.

Lower-cost, medium-density infill housing is gaining traction at federal, provincial, and municipal levels as a viable solution to the Housing Crisis (CMHC, 2022; Government of Canada, 2023; City of Kamloops, 2023). In the Canadian setting of primarily single family, detached homes (“SFH”), this infill housing type is rare, and often altogether “missing” (CMHC, 2022). At the end of 2023, only 11.25% of housing was classified as a double house or row house (infill typologies), with the primary housing typologies being SFH (52.09%) and apartment buildings (35.29%) (Government of Canada, 2024). While this apartment statistic may contain some medium-density infill housing, these are unlikely within the parameters of Missing Middle Housing (“MMH”).

MMH ranges from a duplex to a live-work dwellings, with housing options in between typically being smaller sized individual units, which easily integrate into existing neighbourhoods (Parolek, 2011). Parolek’s defined MMH typologies with specific design characteristics ([Figure 1 Parolek’s Missing Middle, 2011](#)) extend and clarify understanding of this rare medium-density housing. MMH typologies also have an affordability aspect and demonstrate specific design characteristics, the latter of which are further outlined in the “*What is Missing Middle Anyway?*” section following. With the emerging support for infill housing, the question remains: is the ‘missing’ MMH a viable option to contribute to remediation of the Housing Crisis in a mid-sized Canadian city?

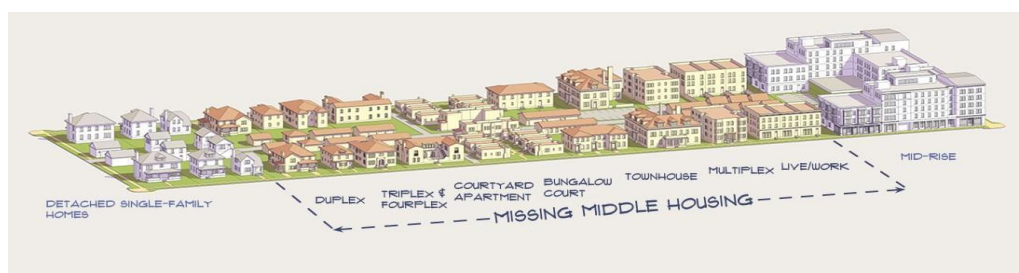


Figure 1 - Parolek’s Missing Middle (2011)

In this study, application of the MMH theory to the city of Kamloops, British Columbia, is discussed in detail via the analysis of extant housing, via a grounded theory,

qualitative study. Using four types of data collection methods (content analysis, interview, survey and rankings, with cross-tabulation of data to enrich insights) and a qualitative methodological approach to data analysis (Gioia Methodology), this study will provide a point-in-time snapshot of local priorities and expectations for housing, from industry expert stakeholder perspectives within the housing industry (Gioia, 2021). Addressing MMH within this municipal scenario (Kamloops) presents a first opportunity to fill a research gap by addressing the Housing Crisis in an in-depth, local context, resulting in insights to benefit other municipalities of similar sizes (CMHC, 2023). This place-specific, point-in-time inquiry will extend housing theory related to small and mid-sized cities and suggest a new framework for application of theory to housing research, thereby providing a starting point for future housing knowledge development by municipalities and researchers alike.

This research seeks to answer the overarching question: ***Is MMH a viable answer to the Kamloops Housing Crisis - if so, are there specific, local barriers to MMH at this point in time, and recommended methods to overcome said barriers?*** Therefore, the research questions (“RQ”) are threefold, being:

RQ1: Are there currently MMH typologies represented in the Kamloops housing market, and if not, is there a perceived market and need for MMH in Kamloops?

RQ2: Are there currently place-specific barriers to the development of MMH in Kamloops, and if yes, what are they?

RQ3: Adoption of which management practice(s) may be useful in supporting development of future Kamloops MMH housing?

The analysis of the current Kamloops housing profile from a MMH perspective enriches insights into housing availability and potential long-term, practical solutions for

Kamloops development planning. Per Gioia’s method, the theoretical focal point emerges from data coding insights, which result in the identification of three aggregate dimensions, being a location-specific housing culture, ineffective local housing leadership, and notable complexity of the wider housing industry, all of which contribute to development difficulty (2021; Magnani & Gioia, 2023). For this research, “culture” in this context is defined as the influencing community perceptions, the community’s sense of well-being, and the community’s openness to emergent development solutions, specifically MMH development. To overcome these local cultural and leadership, and wider industry challenges, the remedy suggested is the application of High Performance Goal Setting Theory (“GST”) in a wicked problem context, with the extended GST Theoretical Framework included as [Appendix A](#) (Latham & Locke, 2018; Rittel & Webber, 1973).

These research contributions enrich understanding of these complex local relationships among culture, leadership, and regulation as related to Kamloops housing. The impact of these findings is anticipated to extend to other Canadian communities, as application of the concept of MMH to a mid-sized Canadian city, such as Kamloops, will create an examination baseline from which other similarly sized municipalities may also gain insights.

This paper begins with a literature review which addresses background and context on the current state of the housing landscape in Kamloops, along with the provincial and municipal context of MMH in greater detail, framing the issue at hand as a wicked problem, and identifying GST as a solutions framework (Rittel & Webber, 1973; Locke & Latham, 2013). Next, sections on methodology, including data collection and data analysis follow. Finally, a discussion developing the application of GST as an approach to reconstructing the current Kamloops housing culture follows, which includes contemplation of the study results, limitations, and future avenues for research.

Literature Review

This literature review addresses the current methodologies and wider context of MMH, which surrounds the research question of whether this housing typology is an appropriate option for future housing development in Kamloops. The structure of the literature review is firstly, an introduction providing extension of the problem summary context and approaches to housing by multiple levels of government. A section identifying the key MMH factors this study contemplates follows. Finally, analysis of recommendations for future research from other housing-related studies serve to outline the research void that this study's localized application of MMH will fill.

Introduction

Current housing is not meeting needs throughout Canadian communities, particularly in British Columbia and Ontario (CMHC, 2023; Government of Canada, 2022). In Toronto, stringent development regulations or lack of government funding may create a disparity between the types of housing that are available, and the ones which are sought after (Scorgie, 2019). In Vancouver, foreign investment, and ownership surface as sources of an affordability issue causing the Housing Crisis (Gordon, 2016; Zandbergen, 2023). Other major and minor centres identify different root causes for the Housing Crisis, and many, if not most, are considering MMH as a viable solution to the Housing Crisis (City of Kelowna, 2023; City of Nanaimo, 2023; Small Housing, 2023; Tofino Housing Corporation, 2018; City of Vancouver, 2023; City of Victoria, 2023). However, extant academic research related to MMH as a primary subject is limited, particularly in application to mid-sized or smaller Canadian cities. Initially, this literature review focused on Canadian-based studies, but due to limited content, the review was extended to include analysis of housing research and theory in a wider context, for a fulsome perspective of work done to date addressing housing supply issues, particularly within North America.

Problem Definition

The Canadian Housing Crisis is an emerging national problem, with implications and symptoms now appearing in mid-sized and smaller communities. Many factors contribute to the national Housing Crisis and many explanations have been explored, including affordability factors due to foreign ownership (Gordon, 2020), supply not keeping up with high demand (Scorgie, 2019), and low interest rates (CMHC, 2018). Other contributing factors have also been identified, including zoning (Hirt, 2016; Lind, 2020; Moos et al., 2018), income inequality (Chapple, 2017; Li, 2015), and outdated municipal and provincial policies (Duncan, 2010; Hirt, 2016; Meslin, 2019). Canadian federal policy changes in the 1980s devolved the responsibility for direction of housing programs to a provincial level, followed by significant budget cuts in the 1990s (Begin, 1999; Zandbergen, 2023).

Aside from the variety of causes of the Housing Crisis mentioned above (regulation, foreign ownership, costs, etc), the sole examination of these symptoms does not address the larger problem. The expectations and needs of residents and developers alike have significantly shifted over the past 70 years, and subsequently negatively impacted the development of cities throughout North America (Marohn, 2020). Further, while smaller and mid-sized cities with under 100,000 residents form a significant piece of urban composition in Canada (21.08%) and British Columbia (20.95%) and outnumber larger centres significantly, it is common that within urban research they do not receive acknowledgement reflective of their scale (Bell & Jayne, 2009; Grossman & Mallach, 2021; Statistics Canada, 2022; Wagner & Growe, 2021).

The City of Kamloops presents a complex study location for application of MMH. Significant geographical constraints including river junction, elevation variance, floodplain, mountainous topography, and extreme climate variability provide a complex natural landscape, and limit land available for development. Regulations are no less complex - the

Kamloops zoning bylaw categories are broad - a single code can extend across multiple types of structures, ranging from “daycare, home-based, in existing single-family residential dwelling” to “hotel/motel accommodation” (City of Kamloops, 2021, Div. 9). Additionally, with significant site-specific variation allowances in place, individual titles within Kamloops can become increasingly complex (City of Kamloops, 2021). For Kamloops specifically, the local housing initiatives to combat the Housing Crisis appear far behind, with very little information shared online, unlike other BC municipalities (City of Kelowna, 2023; City of Nanaimo, 2023; Small Housing, 2023; Tofino Housing Corporation, 2018; City of Vancouver, 2023; City of Victoria, 2023). Evidence of this visible leadership gap combined with Kamloops being placed on the provincial Top Ten naughty list mandated to increase local housing stock, suggest that developing an understanding this public inaction and the surrounding cultural implications will be a critical factor to identifying steps to best increase local housing stock, and do it fast (BC Gov News, 2023; Small Housing, 2023).

This literature review ties in these considerations with legislative policy and specific essential aspects of MMH that contribute to well-being and community culture, for a fulsome view to apply when considering MMH as a response to the Kamloops Housing Crisis.

Methodology for Literature Selection

The literature selected for this study was procured via searches on Google Scholar, DeepDyve, and the Thompson Rivers University Library. “Missing Middle” was of course a key search term however very little academic literature currently exists on that specific topic. Additional search terms including “densification,” “density,” “infill,” “housing,” “planning” helped to increase the volume of relevant literature. Due to the limited available resources, there was not a necessary condition included in the title content; however, the abstract or findings of each article must have direct relevance on one or more of the aspects within the theoretical framework ([Appendix A](#)). Supplementary facts and figures specific to Kamloops

were procured from the City of Kamloops website and other government sources as needed. Additionally, published books addressing current housing topics and issues were included as supplementary sources to provide additional context, with the premise that the publication's author must be an educated expert and a professional in the housing industry field.

Article review was completed through a thorough reading of the abstracts, research findings and future research opportunities, with additional review as needed. An estimated 20% of articles were reviewed in their entirety. Each article selected for this study was published in an accredited, reputable research journal to ensure academic rigour.

Housing theory and emergent research is a notably complex area, where no single theory has emerged. As a result, theory is often approached with an interdisciplinary, practical application of multiple theories (Bates, 2023). As such, for this study, articles were selected that relate to MMH, with topics selected including: housing and choice, well-being, density as related to planning, regulation and culture, and selected qualities of MMH, being parking and street engagement. For effective framing of the problem, an introduction of housing development in Canada is first included, followed by discussion of the significance of each of selected topics discussed below in turn.

Wider Historical Context

Suburban housing has been viewed as a community-supportive network, providing privacy, safety, and autonomy, to benefit families and more importantly, children. In the 1950s, separation of residences into suburban neighbourhoods began, as suburbs became the most desirable form of housing (Lind, 2020). As a consequence, now even major centres (e.g., Toronto) are primarily comprised of low-density neighbourhoods, separated from traffic and retail and without significant access to social infrastructure within that neighbourhood (Kramer, 2019). SFH detached units are the norm in Canada, and most new housing is clustered and similar. Until recently, mixed-use zoning was an exception, not a rule (Geller,

2023; Grant, 2004). While this does not necessarily appear to be an issue on the surface, the underlying result is that the density of many urban areas is not sufficient to support inhabitants (Marohn, 2020). For example, low-density, SFH suburbs do not generate sufficient taxation for infrastructure maintenance or provide the land to income ratio necessary to support local businesses and other amenities. Additionally, the expense of the available housing, compounded by recent interest rates, is either not within reach, or is becoming out of reach for many individuals or families (Marohn, 2020).

Diverse mixing of land use has long been a planning topic, most notably since the publication of Jane Jacobs' *The Death and Life of Great American Cities* (1961), wherein Jacobs argued that such diversity creates vibrant, successful communities. Jacobs identified that housing density is often equated with overcrowding or other negative impacts, and then advocated for Missing Middle compact housing, though the MMH term and typologies were not yet coined (1961).

However, suburban housing continued to evolve and transform the North American landscape from the 1950s onwards, due to factors related to an automotive-dependent lifestyle that yielded benefits of privacy and healthy space, away from crowded cities (Pavlic & Qian, 2013; Frumkin et al., 2004; Filion et al., 1999). Initially intended to provide a higher quality of life for families, particularly children, away from the busyness of car-centric and increasingly dangerous urban centres, from inception there were strong indications that the suburban lifestyle was not meeting residents' needs (Mars & Kohlstedt, 2020; Lind, 2020). Lind describes the literature of the 1950s as depicting suburbs as "soulless isolating places, where the ideals of a comfortable family life for children subsumed the needs of adults" (2020, p. 58).

While evidence of the negative impacts of suburban life abounds, there often remains an ingrained sense of idealism regarding the detached suburban home worldwide, but

particularly in North America (Opit et al., 2020; Borth & Summers, 2018; Fillion et al., 1999).

It is certainly present in Kamloops, as evidenced alone by the outcome, with the current land use priorities resulting in a significant majority of SFH (City of Kamloops, 2023).

Application of MMH in a Kamloops context challenges this SFH culture and leads to greater insights for future housing-related decisions.

Implications of Suburban Sprawl & Shifting Development Patterns

Suburban sprawl is a complex result of the cultural fixation on the SFH and has resulted in a variety of interrelated issues. Lower density suburban zones result in not only higher emissions due to automobile use, but also detriments to physical and mental health of residents, including decreased physical activity and increased commute-related stress (Wegmann, 2020; Marohn, 2021; Ewing et al., 2003). Overall, sprawl is associated with a decrease in overall community social capital, which is linked to individual health (Frumkin et al., 2004; Munro, 2021; Plas & Lewis, 1996). For small or mid-sized interior BC cities often struggling with sprawl, these issues alone may have significant impact on the development of local housing culture.

Further, the more dependent on an automobile a development is, the less financially productive it is (Urban3, 2023). Spreading low density over a significant area has severe economic repercussions - municipalities must increase infrastructure and maintenance to service outlying areas, making additional infrastructure an ongoing liability (Marohn, 2020; Marohn, 2021; Munro, 2021). Additionally, this pattern forces residents to own a car, or cars, increasing household expenses for transportation; as a result, a household's financial capacity decreases, resulting in lower mortgage qualification levels and decreasing the accessibility of housing. As first suburbs decline, growth is pushed further outward generally, resulting in the current pattern of growth, stagnation and decline in the rings around the city centre (Marohn, 2020). The interrelated nature of evolving suburb design and health is linked - individuals

living in homes built before 1946 were found to be more likely to walk significant distances with greater frequency than individuals inhabiting newer dwellings (Berrigan & Troiano, 2002).

Partly of necessity, historic development was based on incremental growth, which allowed both buildings and neighbourhoods to organically evolve and meet changing needs (Marohn, 2020). Today's development is built without contemplating changing future needs - the solution is demolition, not modification - a testament to the consumerist mentality of North Americans, but also to the complexity of housing development (Marohn, 2020). The current development process also targets completion of neighbourhoods, rather than individual structures, which results whole neighbourhoods falling into decline, when their economic lives are over in the same timeframe (Marohn, 2020; Munro, 2021).

Geographically, Kamloops is one of the largest cities in BC, at almost 300 square kilometres and is known for its significant sprawl and car-centric development (Munro, 2021). Originally functioning as a transportation hub and resource centre, Kamloops shifted towards service-oriented employment, developing previously essential agricultural lands into SFH, and further contributing to the sprawl (MacKinnon & Nelson, 2005). Even with competition from notable big box retailers outside the core, Kamloops maintained a clear downtown location on the South Shore, yet Kamloops has historically and continues to struggle with core vibrancy - a substantiation to the negative implications of Kamloops' uneven land development and sprawl patterns, signifying that the current plans and patterns are not finding success (MacKinnon & Nelson, 2005). While this study does not focus on the health or environmental aspects of sprawl, they are worth noting as they relate to the relationship between available housing, development change and leadership, and the wider housing culture in Kamloops, all significant aspects related to MMH design.

Common Implications of Current Zoning

Zoning is a common first-answer to address this prevalent low-density issue, as it provides a quick fix to promote densification and diversity within municipalities. However, solely zoning for mixed-use increases urban polarization, resulting in affordability issues where inhabitants with lower wage or skill level professions are unable to continue to afford or move into areas zoned for mixed use (Duncan, 2010; Moos et al., 2018). Historically, but without explicit intentions penned, zoning has been used to segregate neighbourhoods based on class and racial parameters (Freund, 2023; Hirt, 2013; Lind, 2020; Meslin, 2019). Today, zoning still functions as an exclusionary measure, dictating who may live where.

There are significant cultural barriers to mixed-use zoning implementation - people desire surroundings of “security, predictability, and tranquillity” and fear the disruption that mixed zoning may bring (Grant, 2004, p. 80). This fear of high-density housing extends back to Toronto’s *City of Houses* mantra of the 1900s, where apartment-style housing was seen as “unhealthy, immoral, and corrosive to the ideal home and household structure... [and] blamed for everything from idle housewives... to marital discord (Meslin, 2019, p. 91). Perhaps this is one of the reasons behind the overwhelming majority of Canadian homes being low density, particularly outside large urban centres. In Kamloops, this study identifies within the location specific housing culture aggregate dimensions exists a sub-theme of change resistant culture, which is in alignment with the wider context regarding mixed-use zoning discussed above.

In Canada, housing access and affordability is a location-specific consideration, with significant impact from municipal and provincial legislation variations (Kneebone & Wilkins, 2016). Even with a general national development trend towards SFHs, these wide-ranging differences in municipal or provincial regulations have caused significant geographical variations of the gaps in the housing market (Lee, 2016). For example, while Kamloops may

be considered unaffordable, newcomers migrating from larger urban centres will likely find Kamloops significantly more affordable, with SFH in Kamloops less cost prohibitive than in the urban centre. Therefore, housing assessments must take a similar location-specific approach to provide location-specific results that contemplate local housing culture and barriers that may be specific to that place. This approach will provide realistic, tangible recommendations to implement locally, in a place-specific effort to alleviate the local Housing Crisis.

Supply & Affordability

It is an oversimplification to identify the Housing Crisis as a supply issue wherein the response can simply be to increase supply. From the original suburban-supportive network, the concept of housing has morphed into a commodity consideration and an investment proposition, resulting in further detachment of social values (Lind, 2020). The timing for purchasing a home, getting married, and having children of previous generations was significantly disrupted for millennials, particularly due to the Great Recession, and resulted in decreased levels of confidence in housing, delayed marriage and children, higher student debt, with a preference to favour experiences over homeownership (Lind, 2020). Many millennials waited until later in life to buy homes, which partially explains the significant increase in demand a decade later, as well as the exacerbation of a disconnect from the supportive network view of neighbourhoods (Lind, 2020). The increase in demand likely affects the price point, as limited supply becomes increasingly in demand.

Housing supply is directly impacted by the generally volatile elasticity of housing prices to supply and policy implementation; therefore, conventional approaches to land use result in the future deterioration of housing affordability (Li, 2015). Patterns in costs (land, construction, etc.) that first drove developers into suburb construction, have now driven the same developers back to cities in more recent times, seeking to stave off their diminishing

profit margins (Chapple, 2017). To maintain building the standardized single detached housing units while saving costs, some developers turn to building SFH on increasingly narrow lots, rather than to explore densification (Grant, 2004). For developers, there is less risk of building what they know (the SFH) than alternative, higher density housing forms, which are often restricted by zoning, however there is some evidence that support for different types of housing policy and development may be unevenly distributed (Levine et al, 2004; Brookfield, 2016).

Desperately trying to overcome national mortgage securitization policies which dictate affordable housing demand, local governments must submit to the rule of financial markets, rather than simply address social responsibilities regarding affordable housing locally (Zhang, 2020). In fact, in many cases the key to quickly meeting high demand for housing supply has been found at the local, specifically engaged stakeholder level (e.g. developers, interest groups), not a policy level (Ryser et al, 2021; Downs, 2005). However, community stakeholders with backing from provincial and federal governments found efforts to increase demand were significantly aided and legitimized with this support (Ryser et al, 2021). It stands to reason then that a localized housing solution with local supportive networks may best address the needs of the current population, as well as the requirements for developers and local governments.

What is “Missing Middle” anyway?

Within the definition of the MMH, the ‘middle’ has two very specific meanings, being that it applies to 1) buildings of scale between the sizes of typical SFH and larger apartments or condos, and of particular size, design, and composition, and 2) the financial attainability of the building, defined as the 60 - 110% of the average median income by household, excluding subsidized housing (Parolek & Nelson, 2020). Therefore, the *missing* ‘middle’ shifts with the location-specific parameters of the population (income) and local

regulations, making it difficult to establish overarching best practices for general application across municipalities. For this study, only the former design aspect of MMH is contemplated.

For MMH design, there are ten specific housing typologies identified, being: duplex (side-by-side), duplex (stacked), cottage court, fourplex (stacked), townhouse, triplex (stacked), multiplex (medium, mansion), courtyard building, live-work (flex house), and the ‘upper Missing Middle’ which may be slightly taller, deeper, and wider than specifications, and only appropriate in specific locations (Parolek & Nelson, 2020). For MMH (excluding ‘upper Missing Middle’), each building must have maximums of 2.5 stories, 19 units, and 1 parking space per unit, with house scale being 55-75 feet width (street) and 55-65 feet depth (Parolek & Nelson, 2020). Additionally, on-site open space is shared (not private), and single-wide driveways are only allowable if there is no alley entrance (Parolek & Nelson, 2020). These typologies provide a starting point for a deeper assessment of current housing, with variations among these typologies possible, if form, scale, street engagement and parking parameters are generally adhered to (Parolek & Nelson, 2020).

MMH forms a piece of the American *Smart Growth* initiative that is focused on densification balanced with greenspace, in connected, walkable communities (Frumkin et al., 2004). Largely missing from North American development plans since the 1940s, MMH offers a measurable solution to address the Housing Crisis on a practical level (Parolek & Nelson, 2020). While advocacy for MMH appears in planning-related documents from several British Columbian municipalities with varying populations (Kamloops, 2020; Tofino, 2021; Victoria, 2022), there is almost no academic literature that appropriately addresses the impact that the lack of MMH typologies have had on Canadian housing, and testing of whether MMH specifically would be an appropriate solution for a smaller or mid-sized city, such as Kamloops.

MMH Key Factors

As evidenced by interest shown in media releases, and subsequent policy review and proposed changes, such as sweeping approval of MMH provincially in British Columbia, clearly there is political support for MMH as a solution for additional infill projects (DeRosa, 2023). Whether MMH is a viable solution from an academic perspective remains to be determined. For this study, specific aspects essential to MMH design were selected for the literature review and are further described in the following methodology section.

Housing and Choice

The landscape around understanding housing choice is complex - individuals often have conflicting preferences or will make trade-offs among inconsistent preferences related to a wide variety of factors, such as commute times, schools, noise, or housing quality (Kuhlmann & Rodnyansky, 2023; Liao et al., 2015; Lindgren, S., 2021; Myers & Gearin, 2001). While housing decisions have economic considerations and regulatory restrictions, selection of a dwelling also includes consideration of highly personal aspects. As lifestyles and preferences differ greatly among individuals, it is not a far leap to surmise that a single housing typology, or the SFH, does not best suit all people equally. However, individuals faced with choices among alternatives display ‘status quo bias’ meaning they will continue with their current choice, or will do nothing (Samuelson & Zeckhauser, 1988).

In the context of housing infill projects, residents’ trust in professional stakeholders (e.g. planners or builders) has been found low, likely as a result of differences in communication styles but also related to the aforementioned resident fear of infill development, which may result from inadequate knowledge and understanding of the concept (Grant, 2004; Meslin, 2019; Pennanen et al., 2016). Risk and benefit are interrelated in people’s perceptions and their subsequent judgements, which are guided by shifting contextual affect and individual feelings (Finucane et al., 2000). A study of the decision

dynamics within a family during a residential purchase process from a real estate agent's perspective indicate that purchases are not always linked to maximizing utility, and often, irrational decision-making is related to features and preferences of that particular family (Levy & Lee, 2004). Analysis of real estate investors show that optimization of profit was less significant than an investor's individual preference and level of comfort with an investment, based on personal past experience (Bruin & Flint-Hartel, 2003). Trusting change in the unknown is hard, especially with the added aforementioned prevalent idyllic view of the SFH in Canada.

Well-being

The summary of the questions this research seeks to answer is if MMH is an appropriate solution for future housing development in Kamloops. Residents' needs are diverse, so to assess the applicability of MMH, the goal is not perfection but to seek improvement in an individual's perception of their *subjective well-being*. Subjective well-being ("SWB") is 1) subjective, or reliant on that individual's personal analysis; 2) includes positivity, or cannot be solely comprised of negative factors in that individual's experience; and 3) is a global assessment, meaning an overall measurement, of the satisfaction of that individual's life experience, at that point in time (Deiner, 1991). In the context of contemplating the validity of MMH in Kamloops, SWB appropriately serves to explain the relationship between people and housing - it is an interdisciplinary approach well suited to grounded theory. Though SWB is a relatively new application in the complex field of housing research, it is a useful framework; well-being can be an "elusive concept" and its ambiguity causes difficulty with comprehensive inclusion of the concept in urban planning (Clapham et al., 2018; Syhlonyk & Seasons, 2021).

In housing studies, SWB has primarily been applied as a measure of life satisfaction, examining aspects of status, ownership structures, or environmental factors but not

considering the context which results in these effects (Clapham et al., 2018). Increases in the size of living space had little positive impact on SWB, but the status associated with a larger living space had some positive impact on SWB (Foye, 2017). Housing market characteristics impact the relationship between housing and SWB and thus, market characteristics may be defined, then utilized as a SWB intervention tactic (Herbers & Mulder, 2016). Improved urban nature, and inclusive public or communal spaces have been found to improve SWB in aspects of reduced stressors, increased social interactions and ultimately improve residential well-being (Mouratidis, 2021). In this study, the saturation of opinions of participants forms consensus on current SWB in Kamloops housing, which allows for the expert opinions to provide the necessary context for future improvements of SWB in Kamloops housing generally, while contemplating the potential impacts of additional MMH.

Density

Notions of benefits related to high-density housing are not new. Jane Jacobs advocated for concentrated, mixed-use development for healthy cities (1961). In 1999, Danielson et al., advocated for higher density housing for three-fold reasons - firstly, market differentiation, to better serve consumers' varied housing needs; secondly, using densification to alleviate fiscal problems due to suburbs failing to generate sufficient tax revenue to support infrastructure; and finally, political pressure to mitigate further development of sprawl (1999).

In housing studies, there remains a divide on whether individuals prefer suburban life versus urban densification. Recent studies have found that surveyed respondents prefer low-density, SFHs yet these same studies and research have found conflicting preferences (Trounstine, 2023; Morrow-Jones et al., 2004; Borth & Summers, 2018; Brookfield, 2016). For example, where residents' choice is limited to traditional suburban options (SFH in car-centric neighbourhoods), there are hidden preferences for transit-oriented living, in more

compact neighbourhoods, particularly if commuting time decreases or additional amenities are available (Lind, 2020; Lio et al, 2014; Opit et al., 2020; Borth & Summers, 2018; Morrow-Jones et al., 2004; Mouratidis, 2018).

An individual's attitude, awareness, and understanding towards housing directly impacts their acceptance of new densification - as an individual becomes more convinced there is a Housing Crisis, their acceptance for additional development at all levels increases (Navarret-Hernandez et al., 2022). Additionally, if planning contemplates the necessary amenities and common urban issues related to compact cities, this urban arrangement has a positive influence on liveability (Mouratidis, 2018). There is a complex relationship between housing arrangements (density or sprawl) and cultural implications of individuals and communities, related to choice and SWB.

Culture

Location specific cultural attitudes play a significant role in determining whether a development may proceed. A common term for the individuals with negative attitudes towards development is NIMBY or 'Not In My Back Yard'; a recent adaptation of this term is BANANA or 'Build Absolutely Nothing Anywhere Near Anything.' This adaptation reflects the extreme opposition that development projects often face, particularly in established residential neighbourhoods. As these attitudes are of individuals, they are unpredictable - progressive communities appearing to care about their long-term well-being can take on characteristics of NIMBYISM, where compact density is suggested for their suburban neighbourhood, and in fact, opposition is the default reaction for homeowners in established communities (Smith & Billig, 2012; Kuhlmann & Rodnyansky, 2023).

While aspects of vernacular design or increased understanding of the Housing Crisis may positively influence acceptance of new density to a degree, the influence decreases concurrent with increases in the volume of densification (Navarrete-Hernandez et al., 2022).

Again, opposition to a development is common in established neighbourhoods. If a community is able to secure a public review, they will often delay the development process, resulting in additional costs and risk, which may result in a project cancellation (Kuhlmann & Rodnyansky, 2023). Public hearing has ended many housing infill projects before they began.

Within the MMH design characteristics, the researcher identified four aspects related to resident culture: access to light, greenspace (shared or private), parking and street engagement (collectively, the “Four Factors”). The latter two Four Factors have some significance in this study and contribute to research findings, so brief discussions follow.

Parking.

For MMH typologies, parking is limited to one space per unit, located at the rear of the building; if there is no alley access to parking, a single lane driveway to the back parking area is allowed (Parolek & Nelson, 2020). These parking requirements are intimately tied to the prioritization of greenspace and street engagement at the front of the dwelling.

Similar to zoning regulations, most parking requirements and minimums have been in place for decades, causing a range of issues in categories from environmental to affordability to equity (Gabbe et al., 2020). Parking privilege can be easily abused - one study found that the majority of on-street parking in residential areas was by users who had adequate off-street parking but chose to not use their garage or driveway space for parking (Taylor, 2020).

Parking is also often oversupplied - in a Metro Vancouver study, residential parking supply in strata apartments exceeded demand by 18-35% across the region (2012).

Parking value is often not recognized in a consistent manner. Time spent searching for a parking spot is valued less than time spent in transit, however, egress time, or the time spent between parking and reaching the destination was valued higher than the time spent in transit (Yan et al, 2018). Individuals will drive further to park closer to their destination, even if it means searching longer for a parking spot (Yan et al, 2018). Initial results of this study

indicate that for SWB, individuals rank parking significantly lower, than the importance placed on parking by their clients due to economic factors.

Street Engagement.

While MMH typologies do not explicitly define street engagement as a required characteristic, for this study street engagement has been defined for ease of reference. Street engagement is a combination of several qualities within the MMH typologies, incorporating the walk-up design of an individual front door from the street and the concept of interacting with the street from this stoop vantage (Parolek & Nelson, 2020). Due to this literal engagement with the street, the concept incorporates the importance of community, as set out in the MMH priorities (Parolek & Nelson, 2020). Additionally, by deprioritizing parking as aligned with MMH typologies (laneway parking primarily and only one parking spot per unit), street engagement prioritizes walkability within a community (Parolek & Nelson, 2011). With street engagement, there is an implied relationship with light and greenspace, where greenspace fills the front stoop area with parking removed, and commonly, front door design includes side or transom windows. In sum, this study's definition of street engagement effectively summarizes the cultural aspect of MMH typologies.

Kamloops housing culture has been significantly affected by the shifts in the primary function of the city (from transportation and staples to services) and the corresponding development patterns, being the early development of agricultural land and shifting primary neighbourhood centres over time (from North Shore, to South Shore, to Sahali locations). While post-industrial service sector growth “diversified and stabilized the local economy... it also appears to be... magnifying the socioeconomic differences between neighbourhoods” (MacKinnon & Nelson, 2005). These shifts have had significant impact on the strength of “shared meaning and purpose” within Kamloops housing culture; while the nature of culture

is dynamic, the nature of the governance must also be dynamic to match, but Kamloops' habitual development practices and culture persist (Hawkes, 2004).

Regulation & Planning

Densification has been identified repeatedly as a primary tool to mitigate the housing supply shortage, however differing requirements for composition and typologies of dwellings cause density measures and regulation to dramatically differ, and are often location specific (Kuhlmann & Rodnyansky, 2023; Dovey & Pafka, 2020). Increasingly strict regulation of land-use is positively associated with increased housing prices, less high-density development, and inelastic supply, but it also creates a competitive environment, where MMH infill fails to compete with larger density developments (Kuhlmann & Rodnyansky, 2023).

While residents will opt for the status quo (SFH) rather than seek housing alternatives that better suit their lifestyle, municipalities have the rare ability to shape resident's housing choice, using transportation and rent costs to promote compactness in desired regions, or directing, informing and shaping resident's attitudes towards density (Marwal et al., 2023; Navarret-Hernandez et al., 2022). With intervention by municipalities in areas exhibiting income segregation, cities can impact location choice by residents using regulations to achieve more sustainable urbanism (Marwal et al., 2023).

Policy issues tend to contribute to the ongoing development and reliance on SFHs. Without frequent policy updates, planners continue to use outdated policies, creating additional problems, rather than innovatively challenging and amending existing policy to reflect current realities and housing needs (Duncan, 2010; Hirt, 2016; Meslin, 2019). Specifically, outdated zoning regulations commonly impede the development of higher density housing, including specific requirements concerning height limitations, lot setbacks,

minimum sizes for lots, among other regulatory factors (Parolek & Nelson, 2020; Levine et al, 2004). Therefore, zoning policy can be counterproductive to expansion and densification.

Considering land valuation and sustainability initiatives, intuitively, infill would be expected in medium and large cities, however this has not been the case, as a notable correlation is apparent between densification and the characteristics of that neighbourhood (Mustafa et al., 2018). Infill development is primarily driven by current local initiatives, frequently with sustainability considerations and with a fulsome spatial policy viewpoint, including transportation aspects and other interactions within neighbourhoods (Mustafa et al., 2018).

The Research Gap

Canada is in a Housing Crisis, with parts of the country more affected than others (CMHC, 2023; Government of Canada, 2023). The question remains: how best to approach a complex national crisis at a local level? Local housing scenarios differ greatly, thus preventing the use of a universal approach. Kneebone and Wilkins recommend future housing research should begin with an assessment of “who is in need, size of the need and where that need is the greatest” (2016, p. 1). Compared to larger centres, smaller cities are less examined from a research perspective, so they present a notable research gap for consideration (Bell & Jayne, 2009; Grossman & Mallach, 2021; Wagner & Growe, 2021).

The approach to application of MMH should be location specific, to better understand the impact on the community where it is built (CMHC, 2023; Kulhmann & Rodnyansky, 2023). Impacts of infill development are not simply physical; therefore, when evaluating public acceptance of new densification developments, studies should focus on typologies of housing, rather than the surface response by residents to general densification (Smith & Billig, 2012). These residents' responses are individual and personal, often with SWB

implications, so a similar localized approach to engagement is appropriate (Smith & Billig, 2012; Kuhlmann & Rodnyansky, 2023).

By drawing together typologies with assessment of existing housing alternatives and contemplating new development opinions in a single metropolitan area, a clearer understanding of consumer needs and preferences is achieved (Myers & Gearin, 2001). An examination of participant's responses to spatial variables, and their effect on participant's SWB is key to creating proactive policy around housing densification and development (Abboushi et al., 2019). These are important considerations to include when contemplating current local housing culture, and what it *could* be.

This study draws on the combination of the above recommendations for future housing research, along with theoretical extensions in the following discussion section, to answer the question: Is MMH a viable answer to the Kamloops Housing Crisis, and if so, are there specific, local barriers to MMH, and recommended methods to overcome said barriers?

Methodology

In this grounded theory based, qualitative study, initial empirical analysis followed by four data collections methods, namely content analysis, interview, survey, and rankings, are utilized. As this topic is not well-researched, using a grounded theory approach is appropriate to allow the research form to shape content while the theory provides a reliable vehicle for systemic analysis (Charmaz, 2008, p. 129; Glaser, 2002; Glaser & Strauss, 1999). Extending the grounded theory approach with Gioia's Method provides further optimization and structure, by first examining the informant-centred views of the participant, then drawing in the theory-centred data and findings resulting in a multifaceted view of this complex Kamloops housing problem through the lens of both the research participants and the researcher (Gioia, 2021). Using inductive coding allows the participants to lead the

conclusions of the researcher, resulting in a flexible, practical analysis of extant housing in Kamloops.

The topic for this research was selected during the course of the researcher's time as an intern with the Researcher-In-Residence at the City of Kamloops, and a joint initiative with Thompson Rivers University and Mitacs (TRU Newsroom, 2022). Over 2022-2023, this community engaged research team identified several local issues which presented interesting and relevant research topics, including Kamloops housing. The student researcher then devised a research plan with input from the Researcher-In-Residence and Kamloops community planners. This process included monthly meetings with a wide variety of city employees, supervised by the Researcher-In-Residence. With the clear identification of the issue, and the emerging attention to MMH, the researcher decided to commit their final thesis to an in-depth investigation of Kamloops housing. That being said, the information within this study is strictly from external, publicly available sources, save for the initial empirical analysis of housing typologies, which was completed via collated, open licence data provided by the City of Kamloops upon the researcher's request in pursuit of efficiency (City of Kamloops, 2024).

Data Collection Summary

Formal research data was collected in several ways. First, using data collated by the City of Kamloops, an empirical and categorical assessment of 552 Kamloops properties currently zoned as mid-density residential was completed over June 2022 - December 2022. Secondly, two-step data collection was completed over June 2023 - September 2023; this included semi-structured qualitative interviews with rankings of four design factors, followed by a short email survey. Finally, secondary sources, including media releases, Statistics Canada reports, and municipal studies provide valuable supplementary insight to the current state of, and social perspectives surrounding, the Housing Crisis. The data

composition is detailed in [Appendix B](#). Each of these data collection stages with respective analysis to date is discussed in detail below, again, with the research process being based in grounded theory using Gioia's Methodology (Gioia, 2021; Magnani & Gioia, 2023).

Data Analysis

For clarity, analysis of each of the aforementioned four stages of data collection are discussed separately following.

Stage 1 - Assessment of Current MMH in Kamloops.

Current City of Kamloops zoning regulations have twelve different classifications for single- and two-family residential zoning, however there are only five codes for higher density housing, excluding manufactured homes and apartment complexes (Kamloops, 2021). Within the five codes for higher density residential, two are for low density (RM1, RM2), and one each for medium (RM3), medium-high (RM4) and high-density projects (RM5) (Kamloops, 2021). The first two categories primarily deal with home-based businesses in SFHs, leaving the RM3, RM4, and RM5 zones as primary areas of interest to this study (the "Zones").

While assessments of housing in Kamloops have been completed, they have not yet been sufficiently precise to clearly define the current housing mix apart from the current zoning. Therefore, preliminary assessment of Kamloops housing included review of the urban housing mix, to determine if MMH was in fact, missing in Kamloops. In this stage, the parameters of the City of Kamloops zoning classifications were extended to contemplate ten specific MMH typologies ([Appendix C](#)), to better understand the current housing composition.

Taking a content analysis approach, Stage 1 of the research process uses categorical variables or "codes" as the unit of analysis (housing typology) to determine which specific

housing types are represented in the Kamloops real estate market. From the Zones data listing provided by the City of Kamloops, 552 properties were individually reviewed and assessed by the researcher, and categorized as MMH1-MMH10 types, with Four Factors applied to determine whether the properties comply with MMH parameters.

The Four Factors are innately interwoven as in many cases of Kamloops housing design, street engagement and greenspace are compromised by parking spaces directly between the housing structure and the street or entry point. Alternatively, it is common for a building to have greenspace between the street and structure, but small street-facing windows with limited light and exposure to the street or greenspace, thereby limiting the street engagement. Adaptations within this study include limiting the influence of parking on street engagement, and no contemplation of lot coverage/square footage with respect to MMH standards. The researcher opted for generosity when categorizing 150 properties (27%) as compliant with MMH standards (e.g. if a property was compliant with greenspace and some light, parking limitations were excluded, and the property was categorized as compliant). Had stringent requirements been applied for the Four Factors, less than 10% of the 552 properties within the Zones would perhaps reflect true MMH design characteristics in any capacity. If lot coverage was applied, far less would comply. For the sake of contributing useful information, adaptations to MMH typology were allowed to provide the researcher with understanding the number of properties which comply with building height, and some light and greenspace aspects.

Four automatic exclusions of properties (coded as N/A = Not Applicable) within the analysis are noted in [Appendix C](#) along with adaptations to MMH typologies required within a Kamloops context. The exclusions also include any duplicate property notations (e.g. a single house located on half each of two lots, being a common feature in early Kamloops development).

Stage 2 - Interviews with Local Experts.

Taking a grounded theory approach, qualitative interviews were conducted with sixteen participants who provided their perspective on the housing market in Kamloops. Via contacts within the local business community, the researcher identified and contacted local experts in the three Kamloops housing-related industries, being architects/designers, builders/developers, and real estate agents. Each participant must have a minimum of seven years of experience in their industry, with that experience being specifically within Kamloops. Participants in the architecture/design, building/development and real estate fields had respective individual averages of 26, 20 and 15 years of tenure in their industry. These participants identified barriers to development and provided their opinion on which specific type(s) and aspects of housing development would best suit Kamloopsians' needs or enhance SWB. As the participants were Kamloops residents, the resulting data represents the experts' industry and resident perspectives on the local housing market and local housing culture.

Collection of data in Stage 2 was completed using three of the four aforementioned methods, being interviews which integrated the Four Factor numerical rankings, and emailed survey questions, to provide a fulsome scope for inductive and deductive data analysis and ensuring appropriate academic rigour. This collection was followed by inductive and abductive coding, to provide insight on local priorities and expectations for housing, from multiple stakeholder perspectives (Gioia, 2021). Each data collection method and respective analysis is discussed in detail below.

Stage 2(a) - Interviews.

The sixteen participants consented to formal interviews with open ended questions. Questions within the interviews were similar but slightly tailored to that industry's specific expertise, with focus points of all three interviews being barriers to development, client and

personal views of housing that provides the best quality of life in Kamloops, opining on the MMH model in a Kamloops context, and answering whether carriage houses and garden suites are viable solutions for improving housing in Kamloops. The interviews were conducted, transcribed and de-identified by the researcher per the terms of the REB Ethics Approval, and using an intelligent verbatim transcription approach. The de-identification process included hiding names mentioned of individuals and specific construction projects or locations, as well as any distinguishing comments that would link the participant to a specific industry, to ensure the preservation of the participant's anonymity.

Upon completion of transcription and de-identification of the sixteen interviews with local experts, the interview data was uploaded to NVivo 12, then coded by the researcher using inductive analysis and an iterative approach intended to allow participant consensus of themes around Kamloops housing development to organically evolve (Gioia, 2021). When this initial coding was complete, the researcher completed a comparison of emergent themes, and consolidated any related sub-themes (e.g. parking challenges were so often mentioned that parking was initially coded as a separate theme, however upon review, some mentions of parking challenges were in fact a subset of development challenges and others related to local culture, so parking quotations were then allocated in the coding as subthemes of development challenges and culture as needed). This slight reorganization of the codes using clustering techniques better reflected the emergent primary themes to be used in the data structure. Applying Gioia Methodology to these emergent themes, the researcher alternated between relevant theories and the evolving emergent aggregate dimensions. Aligned with the Gioia Methodology, the resulting summary data structure for the primary coding set is found in [Appendix E](#), with the supplementary table of Representative Quotes Underlying Second-Order Themes found in [Appendix F](#).

In this primary coding set, local housing culture emerged as a broad, significant theme. Taking the queue from the data and aligned with grounded theory methodology, the researcher mined deeper into the cultural aspects in a secondary coding set. This sub-focus on culture does not detract from the larger issue, but instead provides a single dimensional lens from which to view a specific and potentially complex aspect of the emergent themes. The additional parallel coding was conducted via thematic analysis, rather than employing the full Gioia Methodology, to provide the researcher with a comparison between coding sets and ensure rigor. The breakdown of subthemes in the secondary coding set related to local housing culture is found in [Appendix G](#).

Stage 2(b) - Four Factor Rankings.

The sixteen semi-structured interviews also included the aforementioned request for the participants to rank the Four Factors, which are qualities that the researcher identified as key design aspects across all typologies alluded to in all typologies of Parolek's MMH; the Four Factors identified by the researcher are: 1) access to light, 2) greenspace, 3) parking, and 4) street engagement. Before asking the participant to rank the Four Factors, the researcher explained each quality in turn, and clarified, as requested by participant inquiry. During the coding process of Stage 2(a), the Four Factor rankings were added to a chart, and the commentary excluded from the NVivo 12 coding analysis, so as to not repeat use of these rankings and increase the influence of the Four Factors within the study.

For the rankings, participants were instructed to consider the relative order of the four qualities that 1) their clients would ask for most often, and 2) their personal view of importance, intended to lead to the highest quality of life. To limit the influence of location and neighbourhood, participants were asked to contemplate the aspects as though the dwelling was within their ideal neighbourhood or location. The four aspects were ranked from 1st to 4th by the participants, with 1st being most important to quality of life, and 4th

being least. If a participant indicated two or more aspects were equally important, the rankings which tied were added together and divided by the number of equally important factors (e.g. for their client ranking, participant 2 indicated that light and greenspace were tied for the third spot, and that number of bedrooms was first. Therefore $3 + 4 = 3.5$ rankings for light and greenspace, and the number of bedrooms is added as a “v” variable in first). Additionally, participants were encouraged to name other factors they felt were important, either for their clients or themselves personally and include those in their respective rankings. The breakdown of the Four Factors results is found in [Appendix H](#).

Stage 3 - Surveys of Local Experts post-Interview

Following stage 2(a) and 2(b) data collection, the participants received an additional 5-question survey, which was focused on rating the participant’s viewpoints on emergent aspects of Kamloops housing. These aspects included whether the Housing Crisis is present in Kamloops, who is responsible for monitoring and increasing housing supply if needed, and whether MMH is an important factor in the future of Kamloops housing ([Appendix I](#)).

Stage 4 - Additional Data Collection.

Along with the collated Kamloops housing data and the primary interview and survey data collection, additional Kamloops-specific information for this study was procured directly from the City of Kamloops website, including the KAMPLAN Indicators report (2023), City of Kamloops Zoning Bylaw (2021), and City of Kamloops - Housing Needs (2020). Further secondary sources were gathered from municipal websites, government organizations and statistics, national and provincial housing organizations, and media outlets to provide context on the wider public perspective on the Housing Crisis. This publicly available data provides opportunity for triangulation to ensure rigor, and is used to supplement findings, including aspects of the literature review and discussion.

Results

This study is comprised of four avenues of research, being empirical analysis, qualitative interviews, survey, and additional data collection; this section discusses the findings of each individual method below in turn.

Presentation of Findings

Results from empirical analysis indicate a significant underrepresentation of MMH typologies in Kamloops. From interview coding and application of the Gioia methodology, three aggregate dimensions emerged: location specific housing culture, local housing leadership, and housing development dynamics ([Appendix E](#)). Additionally, multiple paradoxical relationships emerge among the various housing market players. Both are discussed in detail following, and from these findings, it is apparent that the lack of MMH in Kamloops is not specifically a design, building, or planning problem but rather, it is a deeply interwoven issue, with significant, local cultural-related facets. Findings by each of the four methodology stages discussed above follows, with corresponding data analysis.

Findings from Stage 1 - Assessment of Current MMH in Kamloops

Empirical analysis of MMH typologies results indicate that there is limited housing which fits within MMH parameters. With the City of Kamloops listed as having 41,619 dwellings in the 2021 census, the selected three, mid-density zoning codes with 556 properties total represent less than 1% of the total dwellings in Kamloops (Government of Canada, 2023). Within that 1%, over 54% of the 556 properties zoned RM3-RM5 are one of: upzoned (zoned for higher density than the current dwelling) SFHs, or not applicable (demolition, bare land, etc); there is some representation of town home typologies (12.5%) and Upper/Other MMH (19.75%). The vast majority of housing assessed does not comply with the design factors required of true MMH. In Kamloops, MMH is certainly missing, with

the majority of housing options available being SFHs, with some representation of apartment style-living (see [Appendix C](#)).

While the analysis overwhelmingly indicates a lack of MMH typologies in Kamloops, limitations within this analysis include additional housing which may be zoned for higher density but that does not currently meet MMH parameters. These are anticipated within CD1, CD3, CD4, and CD8, being other medium density, yet they are commercial zoning codes so for the purposes of this residentially focused study, they have been excluded (City of Kamloops, 2023). During completion of this research project, several large development projects commenced, including the 500-unit City Gardens project - the largest single development in Kamloops history. While this research analysis was completed post City Gardens demolition, there may now be a shift in the statistics due to recent demolition and development. However, the empirical evidence indicates an underrepresentation of housing categorized as MMH, and due to the small proportion of housing which may comply with MM1-MM9 typologies in [Appendix C](#) (<26%), the possibility of the development of MMH within the past year to significantly shift the proportions of these findings is unlikely.

Findings from Stage 2 - Interviews with Local Experts.

During the initial categorization and comparison coding phase of the interview data, emergent themes evolved, being: barriers to development, market commentary, resident needs and expectations, solutions for more and better development, culture in Kamloops, and the impact of time. Save for the latter, these themes aligned with the interview line of questioning. Distilling these concepts further using the Gioia methodology of second-order level coding with systemic combining revealed aggregate dimensions of location-specific housing culture, ineffective local housing leadership, and complexity of the wider housing industry (Gioia, 2021; Dubois & Gadde, 2002). The local housing culture Second-Order

Themes were related to culture that is car-centric, SFH oriented, and change resistant. Communication, prioritization, and clarity emerged as issues within the local government leadership context. Finally, layered requirements result in complex practices within the development industry, making tacit knowledge a critical component for success. The First-Order Concepts and Second-Order Themes revealing the aggregate dimensions are detailed in [Appendix E](#), and are supported by findings detailed in [Appendix F](#).

The results of the Four Factors rankings within the interview data are detailed in [Appendix H](#): for their clients, participants ranked parking as their first priority, then light, then greenspace, and lastly, street engagement. When asked the same question but applying it to their personal beliefs of which would be most important for their own quality of life, light was first, followed by greenspace, with street engagement third and parking ranked last. For the client-focused relative importance, three participants said access to light and greenspace were equally important, one participant said greenspace and street engagement were equally important, and one participant said all factors were equally important. For their personal view, one participant again tied the importance of access to light and greenspace, and one participant tied the importance of access to light and street engagement. All factors indicated as ties by the participants are indicated in yellow highlighting in [Appendix H](#). Participants often mentioned that parking was ranked highly due to economics; they said that parking determines density, which in turn affects profits.

In the second coding set (re cultural aspects surrounding Kamloops housing - [Appendix G](#)) six themes covered more than 69% of the coding set, being: 1) Expectations or Desires, 2) Adaptability, 3) Affordability and Costs, 4) Kamloops-specific Commentary, 5) Commodification of Housing, and 6) NIMBYISM attitude. While expectations/desires of residents, affordability and Kamloops-specific commentary were naturally prevalent due to the interview question format, the Second-Order coding of the culture-related findings was

unique, and was therefore further distilled to reveal three additional sub-themes, discussed in turn following.

Firstly, there is a strong indication of a cultural willingness to adapt and/or sacrifice to achieve the individual desire of owning a home or simply finding a place to live. As one participant stated: *“Whatever it takes, just to qualify for a mortgage - they want to own real property, so they're super creative.”* Other interview participants referenced numerous people living in small spaces, or winterized travel trailers. In Kamloops, housing solutions in the residents’ minds vary as widely as the participant’s opinions do on development itself (significantly!).

Secondly, Kamloops culture around housing contains strong indications of NIMBYISM or “Not In My Back Yard” attitudes towards development generally, and perhaps infill specifically. Contrasting the attitude of the aspiring homeowner or renter, one participant summed up experiences as: *“There tends to be, depending on where it is, a lot of NIMBY-ism. We have a new term - instead of NIMBY is BANANA... ‘It's Build Absolutely Nothing Anywhere Near Anything,’ so BANANA.”* Throughout the interviews, there were sentiments related to reluctance to change at multiple levels, including homeowners, but also in municipal staff. Triangulating these findings with the data structure ([Appendix E](#)) provides additional support for the diagnosis of a stagnant location-specific housing culture around development change.

Finally, a strong culture of viewing housing as a commodity to build individual wealth, rather than housing as a necessity emerged, which may be due to necessity and linked to rising costs and decreasing affordability. As one participant stated: *“What's the number one way for any middle-class person to accumulate personal wealth? It's owning a home.”* Regardless of that linkage, the view of housing as a personal investment to build wealth adds an additional layer of complexity to the Kamloops housing culture, where the drive for

builders to produce housing and make a profit, is not so different from the purchaser's desire to build equity, but both have significantly different origins than the current goal of the City of Kamloops, of provide adequate volumes of housing for residents. This theme is supported further by the data structure ([Appendix E](#)) wherein unclear guidelines, misaligned practices and the critical nature of tacit knowledge support the diagnosis of the wider housing industry as a 'wicked problem'.

Interestingly, these thematic findings related to culture have underlain paradoxical implications, which were the first indications of the significant level of complexity around Kamloops housing development. The paradoxes align with the aggregate dimensions of the data structure ([Appendix E](#)) as they are often related to local culture and/or leadership and/or complex housing dynamics.

For the local culture piece, a theme of adaptability contrasted the theme of NIMBYISM and acceptance of NIMBY culture in Kamloops. The participants' commentary regarding Kamloops culture addresses a wide spectrum of concerns and observations - these include mentions of the prevalence of NIMBYISM ("Not In My Backyard-ism"), versus the ability and willingness of people to adapt and do as one participant noted, "whatever it takes" to enter the real estate market or find adequate housing. The participant indicated a level of openness to change and adaptation of current housing practices at regulatory and development levels, but also an acknowledgement that attitudes of NIMBYISM are prevalent surrounding change; in that, there is a call to do away with public engagement. For example, one participant stated: *"But you know, you get counsel and counsellors that are just like, 'Oh my God - we can't take away people's voices.' The voices you're taking away are your homeowners - they already own something, so they don't give a shit, right?"* The aforesaid willingness to adapt was also contrasted with a strong indication of entitlement within

expectations and desires - while people expected ease of access with parking, a contrasting emerging culture of walking was identified.

In the primary coding set, there is a call for leadership with clear guidelines, which contrasts with complaints about strict adherence to current regulations and no flexibility within the City of Kamloops, which participants saw as a barrier to development. Juxtaposing the call for leadership and clarity from the City, there also was significant commentary on the need to be flexible for individual projects, with requests for setting reliable guidelines and predictable regulations to remove development risk. Coding themes indicate a call for leadership clarity and creative housing solutions, which contrasted with sentiments that the current rules are too stringent, aligned with community expectations that new structures should “fit in.” Further developing the paradox, support for creative development solutions, was contrasted with identification that the emergent infill solution of carriage houses was a retrofit and “band-aid” solution to the larger housing issue. Interestingly, participants often surmised that carriage houses carried with them negative implications of freezing that real estate for future development (e.g. with an addition of a carriage house, the property value of a SFH increases, and in many cases, a carriage house will delay neighbourhood development until the carriage house is no longer economically viable and becomes appropriate for demolition).

Finally, conflicting commentary regarding the dynamic nature of the housing industry again demonstrates and supports the aggregate dimension of the layered, complex relationships among the City of Kamloops generally, local municipal departments, industry partners and trades, governing bodies, and the participants themselves as residents of Kamloops. Participants repeatedly mention misalignment of federal and provincial housing initiatives with the intention of increasing development, whereby time is wasted, and development timelines stretch alongside costs for holding land. As one participant stated,

"And then the other side of it, is the difficulty of building units now because of the new energy requirement and stuff. I think it's important to have these, but we need to be careful we're not overstepping. Building and material costs are crazy high, but the government is asking for a much higher performing home for cheaper?"

The paradoxical themes found within the participant statements are supplemented by triangulation with their Four Factor relative rankings. These rankings also indicate misalignment of what participants expect their clients want, versus what they and their clients love in neighbourhoods (people-centric, walkable, with green space access, and less importance placed on parking volume and proximity). For example, participants repeatedly mentioned the City of Kamloops' and residents' prioritization of parking often dictated development ability, juxtaposed with the participants' personal opinions that parking carried the least relative importance in Four Factor rankings for quality of life. This demonstrates the industry expert's opinions that what their clients *say* they want is different from the participants' personal views of what their clients *should* want, to support their best quality of life. The themes within the conflicting commentary are extensive and wide ranging - see [Appendix J](#) for a sample list of comparative paradoxical themes.

Although costs were mentioned as a barrier to MMH development, they were not the primary source of that barrier. Addressing research question 2 of whether there are place-specific barriers to development in Kamloops, these barriers do exist. Most of the obstacles to development come in the form of conflicting or unclear cultural or regulatory aspects, which add complexity to and hinder the development of MMH in Kamloops.

Findings from Stage 3 - Surveys with Local Experts post-Interview

Intended to provide an additional dimension for cross-tabulation with other data, the survey contributes validation that the expert participants view MMH as important to

Kamloops development (89%) and that they intend to have involvement in creating or selling a future Kamloops MMH project (84%). Participants identified that the primary responsibility for monitoring and increasing the housing supply lies with the City of Kamloops (75%), with builders/developers having secondary responsibility (43.75%); the provincial and federal governments' responsibility follows (35.5% and 12.5% respectively). Interestingly, participants claimed high familiarity with the MMH concept prior to their interviews (84%) but no participants attested they had seen the MMH typology graphic when asked in their interview, suggesting that the concept of true MMH is not clear for even industry experts.

These simple survey questions provide additional context for the First-Order and Second-Order coding of interview data and Four Factor rankings, by triangulating the research findings and supplementing observations of emergent patterns. Perhaps most importantly, these expert opinions attest to their belief in the significance of MMH as a solution for Kamloops density, and the important role the City of Kamloops must play in leading this future development.

Findings from Stage 4 - Additional Data Collection.

To date, viability studies on applications of MMH in Canada have been primarily completed at a municipal level. In BC, the City of Victoria completed a resident survey in 2021, then subsequently adopted the new MMH zoning regulations Bylaw No. 22-045 on January 26, 2023 (City of Victoria, 2022). A subsidiary of the District of Tofino, the Tofino Housing Corporation completed a housing survey, identifying the resident need for studio and one-bedroom small units with an overwhelming 55% preference and in response, has since been dedicated to the development of MMH in Tofino (Tofino Housing Corporation, 2018). Kelowna, a close neighbour to Kamloops, established an Infill Design Challenge along with new MF1 zoning, formerly RU7 zoning, and via pre-approved plans, successfully

generated 500 new units of housing in only a few years (City of Kelowna, 2023). Other municipalities of all sizes have also begun formalizing housing strategies related to MMH, including Saanich, Kimberley, and Coquitlam.

Similar initiatives are also undertaken under the banner of *Gentle Density* via the non-profit Small Housing group, dedicated to advancing policy, best practices, and models for successful affordable housing (Small Housing, 2023). BC Municipalities including Whistler, Surrey, Nelson, and Maple Ridge, among others, have established partnerships, but the majority of this work is engaged with lower mainland cities and no formal relationship has been established in Kamloops, although the Provincial government identified Kamloops as a top-ten priority location for increasing housing supply by 4,236 units within the next 5 years (BC Gov News, 2023; Small Housing, 2023).

As discussed above, this data collection of municipal reports and priorities indicated significant support for MMH implementation at multiple levels of government throughout Canada. Locally, the City of Kamloops undertook a significant project regarding housing needs in 2020 and identified that among survey participants, 62% had faced challenges finding or maintaining housing, with the most pressing issues being supply and availability of rental housing (30%) and affordable ownership housing (20%) (City of Kamloops, 2020).

Zoning bylaws were shortly thereafter amended, with the introduction of Zoning Bylaw No. 55 (Kamloops, 2021). While the zoning bylaws currently deal with lot setbacks and structure construction maximums, there is not a section that considers a density per lot square foot requirement, or maximum parking spaces per unit, only minimums (City of Kamloops, 2021). Additionally, issues remain with the 2020 data collection, being: 1) only 244 participants in the 2020 survey, for a relatively small sample size in a city of 90,000+ residents; 2) demographic and economic trends were based on outdated 2006-2016 statistical

information; and 3) the current housing profile was based on census data from 2016, which only allocated for two types of MMH (Kamloops, 2020).

Perhaps the most valuable piece of secondary source data is the recent KAMPLAN Official Community Plan (“OCP”) Indicators report, intended to provide a snapshot of the overall progress of goal achievement with respect to the long-term strategic community planning initiatives, established in the 2018-2039 OCP (2023). In the 2023 KAMPLAN OCP Indicators report, the City of Kamloops reported that affordable (considering cost to income ratio and price of rent) and attainable housing levels were both underperforming. Additionally, adequate housing levels were stagnant, and not performing in a positive direction (City of Kamloops, 2023). In the report, growth measures were limited to three categories: single family, low-density, and medium- to high-density, with a notation that the categories and targets require updating, as having only three categories does not provide fulsome information for planning purposes (City of Kamloops, 2023).

As a result, by relying solely on current zoning information it is impossible to quantify higher density housing in Kamloops in a meaningful way. Lacking clear data and parameters, current planners are working within constraints of policy and regulations which contributed to the current housing problems in Kamloops, and thereby are exacerbating existing issues.

Summary of Findings

Findings of this study indicate firstly, that MMH is underrepresented in the Kamloops housing market, resulting in a limited choice of housing typology for residents. Secondly, the local culture surrounding housing development consists of juxtaposed views and paradoxes, adding significant complexity to the local Housing Crisis. Thirdly, from the participants' commentary, the industry expert view is that MMH presents as a viable option for future

effective Kamloops development. Additionally, the participants view the responsibility to monitor and lead solutions for local housing is primarily that of the City of Kamloops.

From a City of Kamloops perspective, it appears that MMH housing is viewed as important to development in Kamloops, however a number of factors increase the problem complexity, including issues with land availability, incomplete zoning amendments, and incomplete measurement tactics to assess current Kamloops housing need and stock. With Kamloops having only an average of 2.3 persons per household, lot coverage becomes an important consideration, as smaller dwellings meet the needs of many households (City of Kamloops, 2023). Additionally, with land suitable for development being in limited supply, policy exclusions contribute to the continued development of unintentional housing, not only not within MMH specifications, but also that does not comply with an overall densification plan (City of Kamloops, 2023). Further, planners working with incomplete or unclear data are limited in their ability to produce solutions, resulting in failure to meet goals as outlined in the OCP Indicators Report (2023).

These combined findings indicate that this is a large, complex issue at many levels. Addressing this issue will require a stable yet dynamic framework to shape and improve future development practices in Kamloops, to successfully generate MMH in Kamloops.

Analytic Generalization

This section addresses first, an introduction to the theoretical framework, then the application of that framework to triangulated or consolidated findings. Thirdly, a brief overview of previous research related to these findings is discussed. Fourthly and fifthly, the implications and limitations of the findings are examined and finally, recommendations for future research are given.

Theoretical Framework

In alignment with the study's grounded theory approach, the theoretical framework is oriented to adapt and respond to the findings. After review and analysis to discover the above findings, it became clear that the current state of housing in Kamloops is remarkably complex and layered - otherwise known as "wicked problem," being a planning or social issue that is not evil in nature but seemingly unsolvable (Rittel & Webber, 1973). Considering the complexity of the paradoxical local housing culture, combined with the layers of varied stakeholders, it is critical to identify an appropriate enduring methodology as a framework for next steps in taming this wicked problem.

As goal setting is "oriented towards actions executed in the real-life environment," GST effectively translates into organizational interventions for various areas of improvement (Frese, 2019, p. 113). Modelling this variation of GST after Locke's recommendation to start "with a simple, core idea," this variation suggests that when GST is applied to a wicked problem in an organizational setting, the adaptive nature of both wicked problems and GST provides the flexible framework to define specific goals, yet adjust the objectives aligning with the overall aim (Neubert et al., 2016, p. 6).

To address the research question of the origins of the current absence of MMH in Kamloops, the theory design applies high performance GST to the emergent overarching themes and aspects of the wicked problem, via the proposed theoretical framework ([Appendix A](#)) as an expansion of the high performance GST model (Locke & Latham, 1990). This is accomplished by collaborative goal setting by key stakeholders, setting high specific goal sets, ensuring efficient timeframes for moderating and mediating factors are set at the outset, and focusing on goals with tangible rewards, in this case, reducing risk for stakeholders, and increasing housing for the City of Kamloops (Hatfield & Pearce, 1994; Innes & Booher, 2016; Young & Smith, 2013). This model contemplates the aggregate

dimensions in the data structure ([Appendix E](#)) by first identifying the wicked problem (complexity of the wider housing industry), then addressing it by setting clear parameters for goals and timelines (ineffective local housing leadership) and using specific, targeted engagement to contemplate the location specific housing culture.

The expanded framework is applied to both the overarching goal, and the individual goals within the goal set. Similarly to Parrott's modelling spiral, the expansion of the high performance GST model ([Appendix A](#)) is an ongoing, cyclical approach to addressing problems (2017). Ongoing collaboration and feedback shape subsequent reformulations of stakeholder subset goals, aligned to the primary goal, in this case being development of MMH in Kamloops (Parrott, 2017).

Interpretation of Results

From the findings discussed above, additional crosstabulation/triangulation identified relationships and linkages to develop the below four propositions. These propositions purport the underrepresentation of MMH in Kamloops, emphasize diverse opinions on housing development as a wicked problem, fraught with paradox, and necessitate GST as a solutions framework for future effective collaborative leadership.

Proposition 1

MMH is significantly underrepresented in the Kamloops market, significantly limiting housing typology choice in Kamloops to primarily SFHs, or mid-sized to larger apartment buildings, both of which are outside the scope of MMH.

Answering research question one, there is currently a lack of mid-density housing in Kamloops. However, from data collection in Stage 4, federal, provincial, and municipal governments view MMH as an appropriate solution to the Housing Crisis (Government of

Canada, 2022; BC Gov News, 2023; City of Kamloops, 2023). Additionally, industry-leading organizations, such as CHMC and Small Housing, also support MMH in Kamloops (2023; 2023). From this study, the interviews and survey results with industry experts, also clearly view MMH as a viable option to alleviate housing issues in Kamloops.

For the planner in Kamloops looking at the current landscape, the question they may be asking is: Why are there no townhomes being built? Is there any mid-density housing that qualifies as MMH, and is there even a need for it?

For this study, an important first step is to gain an understanding of the current housing market in Kamloops and assess the opinions and priorities of experts and leaders - if MMH was already significantly present, then there would be no need to assess whether additional MMH would have an impact on the current state of housing. Therefore, this finding is a critical first step to understanding the local context, as well as the priorities of the organizations and industries that influence the Kamloops housing market.

Proposition 2

Diverse, culturally centric perspectives on housing development in Kamloops create layered implications and ultimately, a wicked problem, with remedial responsibility extended beyond a singular organization, department, or industry.

A wicked problem may be thought of as an unsolvable conundrum, where the starting and stopping factors of the conundrum are non-exhaustive; it is visible and therefore judgeable, but no determination of correctness or limits for a solution test is possible (Rittel & Webber, 1973). While there are other significant determinants of a wicked problem, these aspects alone describe the confusion surrounding culpability for the current state of housing in Kamloops, along with the responsibility to solve the affordability issues and the supply or limited options available that landed Kamloops on the provincial Top Ten naughty list to

improve housing stock (BC Gov News, 2023; Small Housing, 2023). The wicked problem is always substantially unique - for Kamloops, interview participants repeated mentions of international immigration, migration from Vancouver, land availability (related to sprawl and geographical considerations), and shortage of skilled labour all as contributing factors to the symptom, being inadequate housing in Kamloops (Rittel & Webber, 1973). As is true with wicked problems, each of these factors may also be explained with origins elsewhere, contributing to the layers of intertwined issues and difficulty determining the causation of the wicked problem (Rittel & Webber, 1973).

Within the layers of the wicked problem, application of Gioia's (2021) methodology revealed repeated emergence of culture, or patterns of behaviours, opinions or responses related to housing occurred within the thematic coding process. The data structure indicates that the participants view culture, particularly the Second-Order themes of car-centric, change resistant, SFH culture, as an important and meaningful aspect of Kamloops housing development ([Appendix E](#)). The secondary coding emergence of the three additional sub-themes (cultural willingness to adapt and/or sacrifice, prevalence of NIMBYISM, and housing as a commodity) has two potential implications.

When triangulated with the Gioia aggregate dimensions (2021), the apparent cultural willingness to adapt to achieve housing as an investment suggests that although current leadership around housing in Kamloops is not effective, the possibility that residents would respond and adapt positively to solutions focused leadership to achieve both community and individual goals within the housing context is significant. Secondly, if directed with strong leadership, clear communications and the 'carrot' of proposed changes framed as intending to improve home purchasing power, this cultural willingness to adapt may have the potential to override the prevalent car-centric, SFH culture. Therefore, the City of Kamloops must shift

away from addressing only the symptoms and set collaborative goals with key identified stakeholders for overcoming the larger cultural issues spanning the housing industry.

In answer to research question two, there are potentially numerous barriers to housing in Kamloops in this wicked problem and thus, it is difficult to pinpoint a single source of opposition, however, local housing culture is a significant and consistent component. While other organizations or individuals may attempt to influence this culture at a grassroots level, the City of Kamloops is best situated to take a leadership role, as indicated by the results of the participant survey opinions, and simply, as the largest local player.

Proposition 3

Within the culturally centric perspectives surrounding Kamloops culture, exists a pluralistic, paradoxical, and often entitled public, caught between a past car-centric, small-town, SFH mindset, and a future that must incorporate densification, infill, and change, in the form of MMH, to ensure adequate housing supply for residents.

As detailed in [Appendix J](#), many occasions of pluralism emerge within the coding analysis. This plural public was identified by Rittel & Webber as a common feature of wicked problems (1973). The fundamental engagement of wicked problems with this pluralism has been repeatedly identified as an avenue for future research (Crowley & Head, 2017; Head, 2019; Rittel & Webber, 1973). The plural public is highlighted in the Kamloops housing wicked problem.

The Kamloops-specific difficulty is highlighted in the paradox surrounding opinions around Kamloops housing, as detailed in [Appendix J](#). These participant opinions around Kamloops housing development suggest a car-oriented, and risk and change-averse, “*car before the house*” culture (Gladu, 2024). There is a wide range of opinions on the next best

steps for housing development, ranging from no changes to infill carriage houses, to skyscrapers as the best solution.

While there is acknowledgement that change must occur, risk aversion was present for participants, where their willingness to change is either incremental or with stipulations that, in their view, would alleviate personal risk, usually financial and related to time. In avoiding personal risk, participants tended to allow personal experiences to shape responses and acknowledged participating in repetitive behaviours (e.g. repeatedly building the same building typology) as repetition allowed for efficiencies and key tacit knowledge to develop, thus effectively decreasing risk and increasing profit. Individual participant behavioural repetition contrasts with the participant call for innovation in the development processes and regulation.

The participants often mentioned expectations of their clients related to space, privacy, autonomy, and the right to park on the property line of one's own home. As one participant stated: "*Kamloops is a place where they just expect single-family homes, and they expect that space.*" This statement was further developed by another participant who equated space with autonomy and privacy, which were additional expectations of Kamloops residents. For the latter parking commentary, a participant mentioned that public space at the curb was viewed as private; therefore, it would be rude if a neighbour chose to park in that "private space." An endorsement of private curb space may be suggested by the City of Kamloops itself in its Parking FAQs, where "residents are encouraged to park in front of their own residence when space is available" (City of Kamloops, 2024). Interestingly, in this researcher's opinion, these issues are less present in larger centres, as if one had the opportunity to live alone in a small apartment or own a car and find parking within a few blocks of a destination, which would constitute a positive experience.

These paradoxical subthemes and complex expectations further extend the understanding of the representative pluralized public culture around housing in Kamloops. As one participant stated: *“The biggest problem we have is a cultural disconnect between the ambitions, intentions, needs, and requirements around infill and Missing Middle, and the prevailing community culture.”*

How then to approach taming this multifaceted, paradoxical wicked problem of MMH development in Kamloops? The solution must be collaborative, taking the wide range of players, opinions and interests into consideration, but also having a justifiable, proven framework to provide measurement of and accountability for results.

Proposition 4

The complexly layered, pluralized wicked problem of Kamloops housing indicates a need for a framework of clarity, with leadership at the regulatory level, yet enlisting industry players in the vision and creating accountability at all levels for results - enter GST.

GST provides a framework for priority identification, alignment, and next steps to address this wicked problem. GST states that a goal is defined as the aim or objective of an action (Latham & Locke, 2018). For the City of Kamloops, the aim is clear: more, and higher density housing that incorporates MMH typologies according to the expert interviews and survey results, as well as the recommendations from governments at all levels. The objectives or actions for the City of Kamloops which align with this aim, are less obvious, due to the complex, wicked nature of the problem, and the many external stakeholders.

To understand the objectives for setting appropriate goals, the three main premises of GST are:

1. When compared to easy, vague, “do your best” goals or no goal setting, specific, high goals result in higher performance.

2. Individual performance and goal difficulty are positively related.
3. Feedback, competition, and decision-making participation do not affect individual behaviour except if they result in setting and commitment to a goal as outlined in the first premise above (Latham & Locke, 2018).

By focusing on the central tenets of enduring GST (the formal theory has endured for over three decades), it is not necessary to complete a detailed review of the full GST scope to illustrate that the application of additional assumptions herein will extend the knowledge of the current theory with novel research findings (Locke & Latham, 2019; Fried & Slownik, 2004; Neubert et al., 2016). Approaching this wicked problem from a GST lens considers multiple perspectives in Kamloops housing, thereby offering an improved, collaborative approach to policy development around Kamloops housing, where diverse stakeholder motivations, knowledge limits, and understanding are acknowledged, yet inform dialogue intended to reform and manage policy challenges (Head, 2019; Jonasson, 2016). Additionally, GST is among the most dominant organizational behaviour theories of cognitive motivation, the reliability of the method is further enhanced by the high replicability of the results, where divergent findings often result from process errors (Fried & Slownik, 2004; Locke & Latham, 2002).

Where changes in municipal or council leadership may deter strategic plans, the clarity provided by the GST framework will meet the participants' call for effective leadership. The dynamic nature of GST will allow the enlistment of multiple levels of stakeholders and create a system of accountability, as key teams and individuals set effective goals to meet the overarching aim. As one participant stated: *"You can't even begin to find a direction until you have a plan around multiple areas in the city having high density housing that is viable for the people who are taking the risk to build it."* GST provides the framework for establishing goals that will provide direction for future Kamloops development.

Discussion & Contributions

This section first addresses previous research from a Kamloops perspective, including local housing research, why GST application works, and the importance of defining the problem clearly, to set better goals. The examination of previous research also touches on the importance of time with respect to the differing timeline priorities for the varied industry players, as well as the value of ethical collaboration applied to the Kamloops context. Secondly, the study implications are discussed, including the expansion of GST to a macro environment setting, integration of GST in a wicked problem, and the importance of ongoing engagement. Finally, several study limitations are discussed along with areas identified as avenues for future research.

Comparison with Previous Research

Previous research specifically on Kamloops housing has primarily been conducted by the City of Kamloops, via community planning initiatives. Within the aforementioned 2018 OCP, the City of Kamloops identified three housing-related goals, related to housing affordability, housing diversity, and housing vulnerable populations (City of Kamloops, 2018). The 2023 City of Kamloops Indicators Report identifies that housing affordability goal has not been achieved, with rent increases outpacing income increases by over 20% since 2010. While diversity of housing was set as a goal, the Indicators Report states that there is no information on past trends, as diversity of housing is a new measurement in 2023 (City of Kamloops). While attainability of housing is addressed in the Indicators Report and measured by rental vacancy rates, there is no mention of the goal regarding housing for vulnerable populations (City of Kamloops, 2023). Further, vacancy rates trended in the wrong direction where gains over 2018-2020 were reversed, with the lowest vacancy rate being for bachelor or one-bedroom suites (0.7 and 0.8% respectively). This is another

historical issue in Kamloops, with rental vacancy rates having an ideal target 3-5%, yet averaging 1.3% over 2016-2022, indicating an ongoing shortage of housing, particularly for smaller dwellings (City of Kamloops, 2023). The three housing goals set in 2018 by the City of Kamloops were not met. In addition, the City of Kamloops estimates that in 2024, housing development in Kamloops will be 20% short of the mandated projected housing targets set in September 2023 by the BC Government (James, 2024). These two items indicate that the current approach to achieving housing goals by the City of Kamloops is ineffective.

As goals are not currently being achieved, the goal setting process must be considered, with a proposed approach from enduring GST. As a cognitive motivation model, GST allows a clear view of “the human tendency to interpret the past and the present, envision the future, and incorporate these three time frames and relationships among them as integral parts of the cognitive process of behavioural decision making at work” (Fried & Slownik, 2004, p. 404). Designed as a dynamic theory which can flexibly accept new empirical findings and effectively interact with its varied components, GST has the ability to shift and realign to continue to guide the result toward the end goal (Frese, 2019; Locke & Latham, 2006; Locke & Latham, 2019). Therefore with this, and its roots which primarily focus on understanding motivation in employment settings, GST’s dynamic nature provides a vehicle for City of Kamloops planning to establish and monitor managerial policies and practices, particularly as they relate to performance (Locke & Latham, 2002; Locke & Latham, 2006; Locke & Latham, 2019; Fried & Slownik, 2004). How then to begin GST application?

Careful measurement and clear definitions of a concept or concepts are the foundations of a good theory - the most effective performance-increasing goals are those that are challenging and specific (Locke & Latham, 2019). While difficult due to the complexity of this wicked problem, it remains key to define anchors, or in other words, to define a clear

understanding of the problem, being a lack of housing diversity in Kamloops generally, the specific lack of MMH, and the complexity of the wider housing market (Zellner & Campbell, 2015). Further defining the problem includes application of the culturally related barriers to MMH development, and understanding the key stakeholders, including the City of Kamloops staff, mayor, and council, plus industry players, and residents themselves, and the best role each should play.

Creating cohesive goals in this setting includes anticipating and addressing potential issues before they become problems. Gaps in knowledge or potential conflicts within regulatory or organizational complexities, or value differences between stakeholder groups, should be identified where possible, as these often increase uncertainty and tensions and hinder taming complex wicked problems (Head, 2019). As an example, an emergent theme in the participant interviews was time - from a development perspective, time is literally money; however, the planning industry itself lacks “traditional markers of accuracy, efficiency and reliability” - success is measured differently, which may cause uncertainty among stakeholders, and tension may rise as planners face pressure to solve point-in-time issues, but ultimately are unable to completely anticipate how these solutions will affect their future scenario, whether positive or negative (Zellner & Campbell, 2015, p. 471).

Some industries or professions may take risks, fail, and try again without significant implications, whereas planners are “liable for the consequences of the actions they generate,” and the consequences of their decisions may last, and be judged, for even centuries (Rittel & Webber, 1973, p. 167). Though the typical planning approach considers the longer-term impacts of decisions, the wider public is often less able to envision these long-term effects, and instead, focus on more immediate consequences (Zellner & Campbell, 2015). Simply identifying that the Kamloops community likely does not understand the complexity of the planning decision-making process, suggests a potential goal of prioritizing public

engagement intended to inform and educate on both the local planning mechanisms and also the longer-term community vision and opportunities for collaboration in shaping the vision. An emergent goal may be to rectify this issue, as identified by one participant: *“Most of the public does not realize the importance of the OCP. They may have heard the term, but they don't really think about it, or what it means to their neighbourhood, and the implications and the strength of that OCP.”* While broad public engagement has often been attempted, identifying the key stakeholders and formation of working group(s) or coalition(s) may be more useful to garner wider public awareness. Understanding the planning process, including the importance of the longer-term, strategic direction provided by the OCP provides an excellent starting point for collaborative, community planning, with a focus on MMH.

Without effective collaboration across multiple levels of stakeholders, interconnections created by the complexity of wicked problems tend to infiltrate multiple levels of adjacent policy, thereby increasing the difficulty of taming the wicked problem (Head, 2019). Without alignment of individual goals to departmental and organizational group performance, personal or team benchmarks negatively affect the overall goal performance (Locke & Latham, 2002; Young & Smith, 2013). In applying GST practically, the City of Kamloops must recognize that this level of organizational goal performance will require contributions from varied departments, with differing levels of effort, time and even benefit; to achieve the end goal, some teams may not perform as typically expected, and may not hit targets in areas unrelated to the specific goal (Frese, 2019; Locke & Latham, 2006). Additionally, with goals set and assigned by collaborative groups, goal achievement depends on the individual acceptance of the goal (Locke & Latham, 2019). To alleviate inevitable mistrust and ensure goal commitment, the City of Kamloops should ensure strategic placement of long-term leaders with significant track records of success in goal

implementation, and focus on producing a sense of agency through goal achievement at individual and group levels (Young & Smith, 2013; Aarts, 2019).

As the goal of this research is to provide a basis for “changing some organizational structures and/or processes, then it should target some organizational features and/or practices for action that will facilitate the desired approach” (Gioia, 2021, p. 23). Goal achievement by partner firms significantly increases when goals are set based on efficiencies instead of profits, and the focus is on achieving a large set of stated goals; therefore, the goal-setting process should be time-based, using a spatial differentiation strategy (Hatfield & Pearce, 1994; Young & Smith, 2013). In collaboration with industry partners, the City of Kamloops should compile a large set of stated goals, and then assign performance goals to each unit or coalition, which then makes decisions based only on achieving this set of goals (Young & Smith, 2013). These goal sets will have components applicable to the external players, with benefits to the external players set in the engagement phase (see [Appendix A](#)). An example may include managers being assigned to target internal procedures related to delays for building and development permits for respective departments, and setting a goal for administrative staff to focus on reliable timeframes for responses regarding permitting inquiries (realizing that other administrative work may be set aside to prioritize permit response times). With permit query response times becoming reliable (reward), developers have the opportunity to take the initiative to shorten their administrative timeframes and reduce risk, making them able to meet collaboratively set building targets with increasing speed and efficiency.

Efforts to increase development focusing on the physical design aspects, rather than the internal processes and coordination among municipal departments to reduce delays throughout implementation, have been found to delay the ability of developers to begin a project design and subsequent construction phases (Bröchner et al., 2021). As one participant

stated: “*Our in-house joke is once a project gets through rezoning and DP - 'ohh yeah, it's only building permanent construction now - that's the easy part.'*” The introduction of fatalism to wicked problems may also be used to measure the ability of a planning solution to evolve within the local context along with the consideration of various scenarios, not only one implementation result as a measure of performance (Kosunen & Hirvonen-Kantola, 2020). This collaborative, time-based approach incorporates the dynamic nature of wicked problems and may encourage a comprehensive evaluation that accommodates diverse possible outcomes, for clearer more specific goals, and creates an increasingly resilient planning process for Kamloops.

With wicked problems, the solution is not an “objective, universal standard” but instead, the solution must be judged on whether it is satisfactory to specific stakeholders, timelines, and places (Zellner & Campbell, 2015, p. 466). Framing the Kamloops Housing Crisis as a wicked problem qualitative study allows consideration of multiple stakeholders’ perceptions, values and interests, which form an important piece of issue scoping, priority setting and solution formation, resulting in a deeper understanding of the complex issue (Head, 2019; Head & Xiang, 2016; Jonasson, 2016; Roper & Hurst, 2019; Zellner & Campbell, 2015). With this deeper understanding, more specific goals may be set, with the specificity again directly relating to higher achievement of goal success (Locke & Latham, 2019). Further, emphasizing a collaborative, multi-stakeholder approach compliments the traditional quantitative, analytical approach of the planning profession, and extends the skills utilized to better align with the complexities of the individual community requirements (Zellner & Campbell, 2015; Jonasson, 2016). Shared vision combined with self-efficacy in goal setting was found to strongly predict future organizational growth (Locke & Latham, 2006).

Implications

Approaching this wicked problem from a GST perspective allows for the application of a systemic network that is “interacting, open and interconnected” to augment the wicked problem solutions approach, which applies in this case specifically as a “diversity of goals” is being pursued by a wide range of stakeholders (Crowley & Head, 2017, p. 541). This open systems, augmentative approach allows a solution to gradually emerge as a product of participant judgement, expanding knowledge of GST in a macro-level environment (Crowley & Head, 2017; Young & Smith, 2013).

Incorporating GST in a wicked problems scenario provides a necessary, “more concerted and systematic effort at theorizing dimensions of problem wickedness” as called for by Daviter (2017, p. 585). Application of the GST provides a reliable framework to follow when seeking a solution to a wicked problem, but it also pushes the boundaries of GST by setting increasingly difficult goals to continue to expand the theory’s bounds (Ashford & DeStobbelier, 2013). Extending GST in the Kamloops scenario allows for contemplation of goal hierarchies, or prioritizing aspects of an organizational macro goal over other aspects, as recommended by Locke and Latham as an area for future research (2006). Further, as this study is designed as interpretive work, “seeking a defensible explanation with an awareness that there are likely to be a number of plausible answers”, the findings are revelatory to current knowledge of Kamloops and thus may apply to other smaller Canadian centres facing similar housing challenges (Gioia, 2021, p. 27).

Extending the view that stakeholder engagement is an ongoing planning practice to effectively tame wicked problems, so then should stakeholder engagement also be an ongoing practice when setting a series of goals, whether measuring performance (and providing feedback) or evolution of the goals (Pipkin, 2023; Roper & Hurst, 2019). Evidence suggests that organizational ethics (internal) and cultural acceptance (external) may “moderate the

relationship between macro-level goal setting and performance” (Young & Smith, 2013, p. 323). Establishment of an external/internal coalition of key players focused on executing collaborative goal sets will build trust and create acceptance, while the resulting collaboration feedback will reinforce those qualities, as feedback has been found to moderate the relationship between goal setting and performance (Ashford & De Stobbeleir, 2013).

In applying GST in this scenario, it is essential to create an ethical culture of transparency between the City of Kamloops and its wider stakeholders. This will ensure goals set at a macro level effectively reach goal achievement via a progression of stakeholder engagement, understanding, then support. If there is not an ethical culture of transparency and understanding in place, it is not possible for cultural acceptance to occur, and would result in macro-level support from the wider community of the municipality’s goals being withheld. Therefore, the current paradoxical housing culture in the City of Kamloops may be in direct conflict with goal achievement for the municipality and may be a contributing factor to the lack of goal achievement with respect to the current City of Kamloops OCP, lack of housing diversity, and MMH specifically.

Limitations and Recommendations for Future Research

Due to the uniquely complex nature of the issue at hand, this research has several limitations and opportunities for future research are alluring. Firstly, this analysis is location and point-in-time specific. Therefore, the application of the research findings to other municipalities may not provide comparable results, due to differences in zoning and development restrictions and/or cultural differences. The Canadian housing landscape is currently changing rapidly - with multiple levels of policy reform and a nationwide push for development, the commentary in this study may quickly become outdated. This study should be viewed as a point-in-time snapshot of the housing and development status of Kamloops in

2023. That being said, a similar future study may provide interesting insights as to how the housing culture in Kamloops has shifted or stayed the same. This study provides a starting point for examining place-specific housing culture in a mid-sized Canadian city, which should be expanded to include resident perspectives. Similar research done in other municipalities may expand the knowledge gained via the results of this study and further the theory that MMH is a significant factor in the Canadian Housing Crisis, but one that requires specific place-based application.

Secondly, a significant impact on increasing density and improving housing availability or affordability can be incurred with high-density apartment tower development (such as City Gardens in Kamloops). These high-density projects are rare and unreliable, often resulting from the vested interest(s) of the developer(s) (e.g. developer plans to reside in the building); therefore, it may not be practical to consider these types of large-scale buildings as a primary solution to solve the Canadian Housing Crisis. As indicated by the participants, prior to City Gardens, the risk on the larger projects has been too great for the scale of building in Kamloops. While this study does not contemplate aspects of housing affordability in any context and does not account for the economic or social impacts of high-density housing, further research may be conducted to assess the influence of high-rise tower projects, in context with the affordability aspect of MMH. Additionally, participatory research to determine industry partners' risk aversion and tolerance in Kamloops may provide insight into the future of Kamloops housing development.

GST in this context concerns only the central tenets of the larger theory - while the tenets are reliable and proven, there may be additional research which sheds light on the interaction and emergent relationship between GST as a framework to solve wicked problems, particularly in a municipal government environment. The possibility of multiple explanations for the same problem within the wicked problem also provides additional

complexity and a limitation to this research. The practical application of GST to a specific wicked problem scenario and developing a framework to apply to other similar wicked problems, would extend current GST theory.

Fourthly, as previously outlined, concessions were made with respect to specific MMH design requirements due to the anticipated complete lack of housing that would meet MMH typologies in the Kamloops housing context. Aspects of lot coverage and the Four Factors should be further explored individually or in different combinations, to provide greater context. In Kamloops specifically, lot coverage is an important factor for future development, due to the limited supply of development land and extant sprawl patterns. Analysis of the specific housing typologies and design characteristics that best suit Kamloopsians, may provide insight on how to most effectively use the limited land available for development. Comparisons of floor space size in dwellings versus family composition trends from a place-based lens may draw further consensus on the expectations on desires of Kamloopsians in their housing. Further, a deeper analysis of the impact of the Four Factors and their contributions to individual well-being in the context of true MMH typologies would extend the findings of this study, and the utility of the MMH concept.

Finally, the research was conducted from an external industry perspective, without significant input from the City of Kamloops, but with a unique ease of information access provided, for which the researcher is grateful. The viewpoint is of the industry experts, and further studies from the perspectives of residents or the City of Kamloops would be useful. There may be internal considerations that conflict with the external information, and a deeper examination and understanding of specific moderators and mechanisms within the City of Kamloops departmental context may shed additional light on whether GST is an appropriate framework for approaching a solution for Kamloops housing development. As one participant stated: *“And I mean, the other thing is the benefit that if you're (Kamloops) this far behind, is*

that every other municipality probably has already done this already - you can learn from their own mistakes.” It may be beneficial to not only have access to the Kamloops-specific internal information but also consider what other similarly sized municipalities have learned thus far which the City of Kamloops may not need to repeat.

Conclusion

Addressing MMH within a typical yet complex Canadian municipal scenario (Kamloops) presents a first opportunity to address the national Housing Crisis in an in-depth, local context, resulting in insights to benefit other municipalities of similar sizes. This localized inquiry extends both GST and current housing theory, providing a new framework for application by other municipalities and researchers alike. By using grounded theory and the Gioia Methodology, the results of this study are anticipated to be replicable, and therefore reliable. One of the keys to successful goal setting not yet mentioned herein, is the necessity to empower and capitalize on individual strengths for collaborative results. As one participant stated: *“We need to grow up. As a city, we need to accept that we're no longer a small town, that we're moving into the big city, and we need to act like one.”* In this context, “we” is Kamloopsians generally, including industry experts, city staffers and residents themselves - it is time for a paradigm shift in local housing culture.

With location-specific housing culture, ineffective local housing leadership, and complexity of the wider housing industry emerging as aggregate dimensions within the qualitative findings, the results of this study indicate the importance of leadership at a municipal level to not only improve longer-term housing planning itself but also to increasingly facilitate key stakeholder engagement. Taking a proactive approach by considering varied facets of resident well-being, existent culture and development challenges, and facilitating engagement to produce collaborative goal setting will result in cultural

improvement around advancing the development of housing in the City of Kamloops. One participant put it best: *“It comes down to leadership getting people excited about what housing could be... if we can come up with a vision and enrol people in that vision for what housing could be, that is what will make the difference...”*

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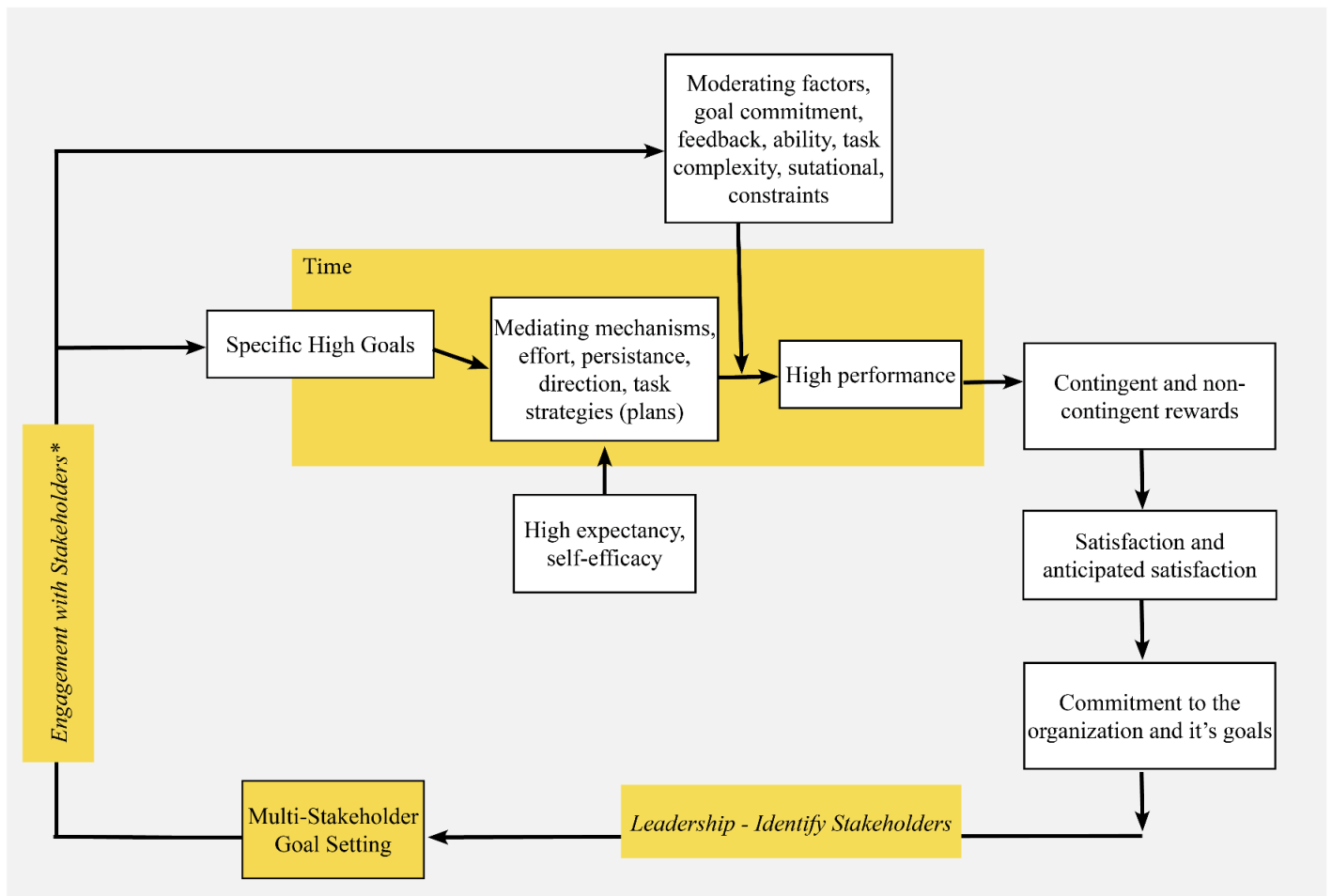
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Appendix A

Figure 1 - High Performance Goal Setting in a Wicked Problems Context



*Identify Contingent and non-contingent rewards
(e.g. City desires more housing, Builders desire reliable timeframes = shared mutual goal/rewards)

Denotes an Addition to High Performance
GST Model (Locke & Latham, 1990).

Appendix B

Table 1 - Data Types Summary

Data Source	Data Type	Use in Analysis
City of Kamloops	Proprietary Mapping Data via <i>Property Information Portal (City of Kamloops)</i>	Determine whether MMH is missing in Kamloops.
Observations	Informal queries with industry leaders and related local business persons.	Inform future interview questions with expert insight, provide researcher with understanding of industry leaders to contact for interviews.
Formal Interviews (16) - total of 323 pages	<p>Interviews with Architect/Designer (6)</p> <p>Interviews with Builder/Developer (5)</p> <p>Interviews with Real Estate Agent (5)</p> <p>Quantitative Rankings</p>	<p>Contribute to understanding related to design of housing in Kamloops, whether Missing Middle Housing would be successful, and if there is a reason it is not being built in Kamloops. Adds market perspective re design demand.</p> <p>Contribute to understanding of the development process in Kamloops, including barriers to development generally and specifically applicable to Missing Middle housing. Provides market perspective re building demand.</p> <p>Contribute to understanding of real estate market in Kamloops, including whether there is demand for Missing Middle Housing in Kamloops, and which types of housing are most coveted. Provides supplementary insight to design and building perspectives above.</p> <p>Rankings of the Four Factors (access to light, greenspace, parking and street engagement) from perspectives of 1) client demand and 2) personal opinion for best quality of life add quantifiable perspective to interview commentary, and inform researcher on design priorities with respect to MMH application and new housing development in Kamloops.</p>
Survey Responses (16)	5 Question Survey via SurveyMonkey	Follow up interview survey further triangulates with the participant's view of the applicability of MMH in Kamloops, along with insight participant's view of responsibility for monitoring and increasing housing supply in Kamloops.
Additional Secondary Sources	Municipal planning documentation, media articles, statistics.	Additional opportunities for crosstabulation and triangulation to inform and enrich primary research findings.

Appendix C

Table 2 - Assessment of Missing Middle Housing in Kamloops (2022)

Code	Type	Total	%	Compliant?
MM1	Duplex: Side by Side	3	0.54%	Yes 150 27.17%
MM2	Duplex: Stacked*	33	5.98%	No 172 31.16%
MM3	Cottage Court	3	0.54%	N/A 230 41.67%
MM4	Fourplex	5	0.91%	Properties 552 100.00% Completed
MM5	Townhouse	69	12.50%	Automatic Exclusions (not included in assessment)
MM6	Triplex: Stacked	0	0.00%	- Commercial (e.g. motels, daycare, etc)
MM7	Multiplex: Medium & M	17	3.08%	- Acreage with single dwelling
MM8	Courtyard Building	7	1.27%	- Bare Land
MM9	Live-Work (flexhouse)	6	1.09%	- Demolished
MM10	Upper/Other	109	19.75%	MMH Typology Adaptations
SFH	Single Family Home	173	31.34%	- Parking does not exclude as would exclude vast majority of housing.
N/A	Not Applicable	127	23.01%	- Squarefootage per unit does not exclude as would exclude majority of housing
Properties Zoned RM3, RM4, RM5		552	100.00%	
<i>*Includes SFH with Basement Suites</i>				
MM1-MM9			25.91%	

Appendix D

Table 3 - Interview Participants Summary

Industry	Industry Types	Interview Quantity by Industry	Average Industry Tenure (Years)
Architect/Designer	A	6	26
Builder/Developer	B	5	20
Realtor	C	5	15
		16	

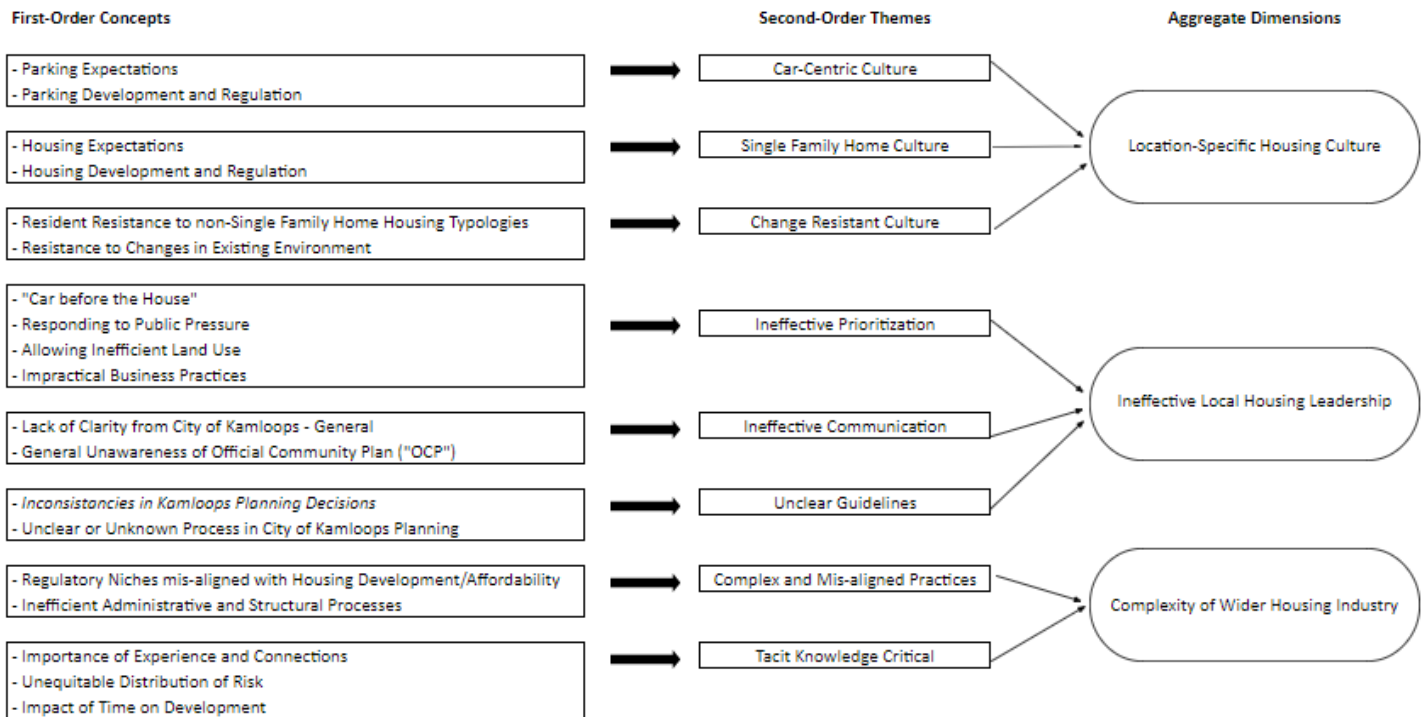
Function	Category
Owner/Principal	Type I
Employee	Type II

Participant Reference	Industry Type	Function Category	Industry Tenure (Years)*
Participant 1	B	Type I	
Participant 2	B	Type I	
Participant 3	C	Type I	
Participant 4	A	Type I	
Participant 5	B	Type I	
Participant 6	C	Type I	
Participant 7	A	Type I	
Participant 8	A	Type I	
Participant 9	A	Type II	
Participant 10	A	Type I	
Participant 11	C	Type I	
Participant 12	C	Type I	
Participant 13	B	Type I	
Participant 14	A	Type I	
Participant 15	B	Type I	
Participant 16	C	Type I	

**Industry tenure of individuals not included to maintain de-identification*

Appendix E

Figure 2 - Data Structure (Gioia, 2021)



Appendix F

Table 4 - Representative Quotes Underlying Second-Order Themes

*PI = Primary source from Interviews. SR = Primary source from survey responses. SD = Secondary source from media or organizational documentation.

<i>Aggregate Dimension: Location-Specific Housing Culture</i>		
Second Order Themes	Selected Evidence on First-Order Codes	Data Source*
Car-Centric Culture	<i>Expectations of Kamloopsians</i>	
	"Probably parking [is the most important thing to residents] in this town. There's that good old adage that everybody drives in Canada. Such nonsense. I mean, that's our market, we're not talking nationally."	PI
	"The streets are just garage doors - it's crazy. But clients say, 'well, we have to have the garage and we have to have the space in front of the garage to park the car,' so not only do you end up a street of garages, but you end up with a street of cars... why?"	PI
	"The challenge we have in the interior British Columbia is people just don't want to give up their cars, and in a way, you can't blame them because public transit sucks."	PI
	<i>Parking Development and Regulation</i>	
	"Parking. Parking. Parking [is the most important thing for development]. Parking determines density. Density determines profit."	PI
	The number one concern [for new developments] is the parking requirements by the city and if they can vary those."	PI
Single Family Home Culture	"In Kamloops, we're so strict on hitting the parking requirement [in development], that [later] it's just easier to take the car because there's soooo much parking. In front of Peavy Mart or Walmart, we basically assumed an apocalypse, and now everybody wants to park here, and that's what we've designed this parking lot for..."	PI
	"Conversations on development in Kamloops begin with parking and the garbage truck. It's insane, but that is the driving factor around development in Kamloops."	PI
	<i>Housing Expectations</i>	
	"I mean, again, just in terms of all this, like, generally speaking, Kamloops is a place where they just expect single family homes, and they expect that space."	PI
	[Owning a single-family home] is the Canadian dream.	PI

	"... maybe it's just so ingrained into our society, having this single-family home... it's the most popular option for most people in Kamloops - if you were to ask anybody off the street, that's what they want."	PI
	"And that's part of society... you're in a different social status if you own a single-family house. You are. And so are your children..."	PI
	<i>Housing Development and Regulation</i> "I feel like in Kamloops, that's all it's been: well, we'll do residential, all the way up to Batch."	PI
	"...you wouldn't even know it was a fourplex, that looks like a single-family house. So, it's two stories with a standard roof and it just fits in... no neighbourhood opposition."	PI
	89.7% of Developable Residential Land is within low density zones (City of Kamloops, 2023).	SD
	RM3-RM5 mid-density zoning codes contain 556 properties, representing less than 1% of Kamloops dwellings (Stage 1 Findings)	SD
	Within the RM3-RM5 mid-density zoning codes (<1% of Kamloops dwellings), only 25.91% represent some form of higher density housing.	SD
Change Resistant Culture	<i>Resident Resistance to non-Single Family Home housing typologies</i> "If you went and talked to your neighbour and said to him that, ' <i>Oh, there's developer coming in - they're going to knock down the four houses next to you and put up a 50-unit apartment building.</i> ' Or you went the other way, and talked to the people across the street... They'd all say not a chance. But they're always going to say that, forever, in 100 years from now. The people who are in these single-family neighbourhoods are <u>always</u> not going to want to see density."	PI
	"Yes [there are specific barriers to Missing Middle Housing in Kamloops], and it's all just neighbourhood Nimbyism - there needs to be a paradigm shift."	PI
	"The 8-plex in Valleyview - the world was against it. It was insane, but [if] you plunk it down in a residential neighbourhood, people just lose their minds... they're terrified."	PI
	<i>Resistance to Changes in Existing Environment</i> "There tends to be, depending on where a proposed development is, a lot of Nimbyism, where they don't want it. If it's extreme, we call it BANANA. It's Build Absolutely Nothing Anywhere Near Anything. So, BANANA."	PI
	"People [need to let] go of some of their [wants versus needs in housing]. But the [Kamloops] planners are stuck on [the way things are now] too. And it's should be like, ' <i>well, maybe the existing house on Nicola Street has two car driveway and the garage, but it doesn't matter now, because we're changing that neighbourhood [to densify it with non-single family home housing] and if you want the big house and driveway, go out to the suburbs.</i> '"	PI

Aggregate Dimension: Ineffective Local Housing Leadership

Second Order Themes	Selected Evidence on First-Order Codes	Data Source*
Ineffective Prioritization	<p><i>"Car before the House" (Gladu, 2024).</i></p> <p>"So, we are going to increase affordability by increasing available density and going towards the building rather than the car, right. Because every single project we do is predicated on how many parking spots we can put in."</p> <p>"[Development] design is based on how many parking stalls we can get in [as that dictates the quantity of units]."</p> <p>"[Parking] is a huge expense - it's not really a selling feature for buyers, but it's a big concern for developers because of the cost."</p> <p><i>Responding to Public Pressure</i></p> <p>"Part of getting aggressive with zoning is really limiting public hearings. [The City of Kamloops should still be able to] force something to vote at a public hearing if they thought there was something weird about [a development]. But we have counsel and councillors like, 'Oh my God. We can't take away people's voices.' The voices you are taking away are your homeowners - they already own something, so they don't give a shit [about increasing the housing supply in Kamloops]."</p> <p>"For Missing Middle - I think it's come to [whether] that should even be a public conversation or go to Council, or should it be like - 'No, this is just a planning decision'. We don't need to know what the 80-year-old says, because they'll see a building that's the wrong colour and they'll complain. This is not healthy. We need housing."</p> <p><i>Allowing Inefficient Land Use</i></p> <p>"[A carriage house or basement suite] freezes the opportunity of that real estate. There's only a relatively small amount of money per secondary suite, but still that's going to increase the value of the house and deter redevelopment for a period of time, a shorter period of time. A carriage house is going to defer [development] for a much longer period."</p> <p>"[A carriage house] adds a specific rental dwelling unit and it helps a bit, but that same property with 4 units added - that's a different beast, and exponentially better, versus just adding one or two [units] that potentially purge future development in that area."</p> <p><i>Business Practices</i></p> <p>"How much money do we waste in this City? Over time, why in Kamloops is there a 2-5% increase in property taxes? Because we're not doing [progressive densification and development], so we're not offsetting the inflation, and [residents] are carrying the cost of lack of development. If we were developing at a faster rate, the increase in property tax would help offset the cost of the whole community."</p>	<p>PI</p> <p>PI</p> <p>PI</p> <p>PI</p> <p>PI</p> <p>PI</p> <p>PI</p> <p>PI</p>

	<p>"And then the City [of Kamloops] converts a single-family lot that maybe generated \$6000 a year on tax revenue, to 66 units. It now generates \$400,000 a year in tax revenue, but you're still paying for [development costs] every step of the way."</p>	PI
	<p>"So if I'm the City [of Kamloops], and I have this piece of land [with an older single family house] and it's paying me 'X' amount of property tax, [by allowing a new fourplex development] I just didn't quadruple my tax, I have a higher value product, and I may have just multiplied my property tax by 8-10 times, but have also reduced crime costs (<i>with higher foot traffic</i>)."</p>	PI
Ineffective Communication	<p><i>Lack of Clarity from City of Kamloops - General</i></p> <p>"We don't value any of our driving and parking throughout the whole city, wherever we go, the roads, what it really costs. If we were to pay the full cost for it, that's when we might change our behaviours, but right now, it's all subsidized through our taxes, and we don't really know what it costs."</p> <p>The provincial government comes out with, '<i>we're going to tell the City what to do</i>', and the City says, '<i>well, we don't want you to tell us what to do</i>', and it's '<i>well, we're telling you anyways, and we're gonna assist you with a bunch of money</i>,' but there's no clear communication [from the City] on what that means to the residents, neighbourhood, or [building industry professionals].</p> <p><i>General Unawareness of Official Community Plan (OCP)</i></p> <p>"Most of the public does not realize the importance of the official community plan. They can have heard the term, but they don't really think about it or realize what it means to their neighbourhood. [If they did], they would maybe be more involved, but [they don't realize] the implications and the strength of that OCP."</p> <p>"Councillors [say], 'Well, people don't pay attention to the OCP.' Well, maybe they would start, if they knew that it could mean their neighbours house getting rezoned to put in apartment buildings. People paying attention at the OCP level takes risk out of it, [and if] somebody buys a property, they know what they're getting because they looked at the OCP and they're like, 'this is what I can do here.'"</p>	<p>PI</p> <p>PI</p> <p>PI</p> <p>PI</p> <p>SR</p>
Unclear Guidelines	<p><i>Inconsistencies in City of Kamloops Planning Decisions</i></p> <p>"An investor or a builder or a developer wants to put a project in [a specific location], but they just heard that - '<i>Oh, the company down the road 2 blocks away, followed the OCP to a 'T' and they just got voted down.</i>' So, it's '<i>I'm not even going to try.</i>' That [unclear direction] kills the market all together."</p> <p>"If I'm a planner, I'd define where I think [specific development types are] acceptable, but let's make it acceptable <u>somewhere</u>. Let's not just make [the planning direction be] like, '<i>well, I don't know, maybe anywhere, but no, not there.</i>'"</p> <p>"Having experience in the cities that you're working in plays a big part [in being able to successfully navigate the inconsistencies] - even knowing the players. Most of the public doesn't realize how huge of an influence the planning staff of a city does have."</p>	<p>PI</p> <p>PI</p> <p>PI</p>

Unclear or Unknown Processes in City of Kamloops Planning

"It's interesting because [the City of Kamloops] is talking about this need for housing. Especially the Missing Middle Housing, and then, there's just no process there."

PI

"The City of Kamloops is very inconsistent on what they'll approve and there's no really hard-set list of [what they will approve]."

PI

"I'm like, '*That's nowhere in [the zoning regulations]. OK, I'll write down that note for next time.*' So, it's word of mouth, even on requirements, or maybe it's buried in there somewhere and I just haven't found it yet. It drives me a little crazy, so I keep my own tally of what people tell me, to remember for the next thing."

PI

Aggregate Dimension: Complexity of Wider Housing Industry

Second Order Themes	Selected Evidence on First-Order Codes	Data Source*
Complex and Mis-aligned Practices	<i>Regulatory Niches mis-aligned with Housing Development/Affordability</i>	
	"And then the other side of it, is the difficulty of building units now because of the new energy requirement and stuff. I think it's important to have these, but we need to be careful we're not overstepping. Building and material costs are crazy high, but the government is asking for a much higher performing home for cheaper?"	PI
	"It's no secret - the industry people have known for years that the process of buying a piece of land to completing a piece of land in terms of all your approvals - whether it's environmental, permitting, regulatory, XYZ, the tax burden, etc - the expense is enormous. Enormous."	PI
	"Nobody's ever asked the [homeowner if they'd like to pay 30% more to be 5% more efficient]. It drives me crazy because the government is pushing for more affordable housing, but here's all these extra costs."	PI
	<i>Inefficient Administrative and Structural Processes</i>	
	"They hire all of these project managers and development consultants when really, they just send emails and tell [the building industry professionals] what to do and the wheels really slow down."	PI
	"Now [the government is] talking about [requiring] archaeological checks on every single site, which is another cost, another bog down. There are ways of doing things right, but we've got a problem [with red tape]. They say that it's a single window government system, and it all be handled under one roof and expedited - but we'll believe it when we see it."	PI

Tacit Knowledge Critical	<p><i>Importance of Experience and Connections</i> "[Having good connections, means] sometimes I'll be exposed to, 'Well that project faced that' so now I know that happened and I'll remember that for next time, but that's only because I was there. That's not documented in a City list of <i>Things to Think About if You're Going to Develop Land</i>. And there's a million of these things... so many little traps."</p>	PI
	<p>"I personally have done enough in town that I kind of know already what's gonna work and what doesn't."</p>	PI
	<p>"I feel it may just be being in the right circle, to get the information that's out there."</p>	PI
	<p><i>Inequitable Distribution of Risk</i> "[If you build the same thing repeatedly], it's less risk and it's just less cost."</p>	PI
	<p>"You set a [housing] price well, well early into the [development] game, and you fix your price, and you hope. You can't fix 100% - never can. You take the risk that when you're done that project, you will net out what you projected to net out."</p>	PI
	<p>"All the risk is on the builder, or the developer."</p>	PI
	<p><i>Impact of Time on Development</i> And you know that time that it takes? Unfortunately, [the time spent to acquire development approvals] hurts project viability."</p>	PI
	<p>"It comes down to red tape and politics. If the product is more easily achievable, and there's less red tape [to waste time], that product will regulate the market and it will drive the production in the market."</p>	PI
	<p>In this industry, time is money. [Unused property is a] depreciating asset because it's not generating income because you're not developing it, and you're paying interest on it - you're paying money on your money basically. So, time is money."</p>	PI

*PI = Primary source from Interviews. SR = Primary source from survey responses. SD = Secondary source from media or organizational documentation.

Appendix G

Table 5 - Thematic Secondary Culture - 19 Subthemes

Name	Coding References	%	Accrued	Files Coded
Expectations or Desires - general	249	35.47%	35.47%	16
Adaptability	64	9.12%	44.59%	13
Affordability and Costs	46	6.55%	51.14%	11
Kamloops Commentary	44	6.27%	57.41%	15
Commodification of Housing	44	6.27%	63.68%	12
NIMBYISM or attitude	38	5.41%	69.09%	12
For Kids or Children or Families	28	3.99%	73.08%	9
Innovation	24	3.42%	76.50%	8
Public Hearings or Engagement	24	3.42%	79.91%	8
Social Issues or Changes	23	3.28%	83.19%	7
Individuality	22	3.13%	86.32%	9
Design Choices	21	2.99%	89.32%	6
New structures fitting in	14	1.99%	91.31%	8
Multigenerational	13	1.85%	93.16%	7
Walkability	12	1.71%	94.87%	6
CORE - downtown	10	1.42%	96.30%	7
Personalizing decisions	10	1.42%	97.72%	7
Europe or International	9	1.28%	99.00%	7
Relationship w Planning or OCP	7	1.00%	100.00%	5
	702			16
Indicates Significant				

Appendix H

Table 6 - Participants' Ranking of "Four Factors"

<i>Access to Light</i>	i
<i>Greenspace</i>	ii
<i>Parking*</i>	iii
<i>Street Engmt</i>	iv
<i>Other</i>	v

	Type	Client Request					Personal View					"v" variable OR Notes
		i	ii	iii	iv	v	i	ii	iii	iv	v	
Participant 1	B	3	1	2	4		3	2	4	1		
Participant 2	B	3.5	3.5	2	5	1	3.5	3.5	2	5	1	v = # of bedrooms
Participant 3	C	1	3	4	2							
Participant 4	A	4	5	3	1	2	2	4	5	1	3	v = view
Participant 5	B	2	3	1	4							
Participant 6	C	1.5	1.5	3	4		2	1	3	4		Notes Street Engmt is underrated
Participant 7	A	3	2	1	4		3	2	1	4		
Participant 8	A	2	3	1	4		1	2	4	3		
Participant 9	A	2.5	2.5	1	4		1	2	4	3		
Participant 10	A	3	2	1	4		2.5	3	4	2.5	1	v = building flow/function
Participant 11	C	4	3	1	2		1	2	3	4		
Participant 12	C	2	1	4	3		2	1	4	3		
Participant 13	B	2	4	1	3		1	2	3	4		
Participant 14	A	1	3	2	4		1	2	4	3		
Participant 15	B	1	3	2	4		1	4	3	2		
Participant 16	C	1	2.5	4	2.5		1	3	4	2		
Participant 17*	C	2.5	2.5	2.5	2.5		3	4	2	1		

*Participant 17 only included in rankings (did not provide full interview)

	Client Request				Personal View			
	Light	Green	Parking	St Eng	Light	Green	Parking	St Eng
Total	39	45.5	35.5	57	28	37.5	50	42.5
Avg	2.3	2.7	2.1	3.4	1.9	2.5	3.3	2.8
SD	1.02	1.01	1.15	1.04	0.93	1.02	1.05	1.25

Parking, Light, Greenspace, St Eng.

Light, Greenspace, St Eng., Parking

*almost every participant noted parking relates directly to density - if less parking was required, it would be less important - is a control.

Appendix I

Table 7 - Survey Response Summary

1	84%	<i>Kamloops has a housing crisis.</i>
2		<i>Responsibility for monitoring and increasing housing supply (if needed) in Kamloops lies with:</i>
	12.50%	Federal Government
	37.50%	Provincial Government
	75%	City of Kamloops
	43.75%	Builders/Developers
3	84.00%	<i>Before your Interview, how familiar were you with Missing Middle housing?</i>
4	89.00%	<i>How important is Missing Middle housing for the future of Kamloops housing development?</i>
5	79.00%	<i>Do you intend to work on or sell a Missing Middle housing project in Kamloops in the future?</i>

Appendix J

Table 8 - Emergent Subtheme of Paradox

<i>Call for</i>	<i>Versus</i>
Maximization of Development	Opposition to Development
Flexibility in Planning Regulations	Inflexible Guidelines with clear parameters to remove risk (time)
No individual decisions by planners	Individual flexibility to accommodate creative solutions
No public engagement	Limited public engagement (education focus)
Call for Transit and Walkability	Significant car culture (status & necessity)
Wide variety of people/needs	Blue collar town - mostly trades, need SFH and parking
City to "grow up" re transit and architecture	Still a small town
Adaptation in Expectations (SFH, space)	Independence and privacy in SFH is Kamloops standard
Limiting carriage houses (freezes real estate)	Some support for stratified carriage houses in specific locations
Leadership support of what we love (historic, people-centric urban life)	Leadership support of what we have.
Walkability (emergent culture)	Parking expectations (proximity and volume)
Willing to adapt to different types of housing (affordability)	Expectation of all Kamloopsians having a SFH
Less NIMBYISM (generational component)	Accepting that NIMBYISM is "just the way it is"
More housing will result in more affordable housing (housing as a right)	Housing is best way to build wealth (commodification)
Creativity in housing solutions	Expectation that new structures should "fit in"
Space, greenspace, autonomy (client expectation)	Shared spaces (bathrooms, bedrooms) becoming norm (participants)
Leadership and Clarity for housing direction	Rules are too stringent (parking, DP's, etc)
Innovation in Development Processes and Regulations	Repetitive development behaviours of participants