United Counties of Prescott-Russell

Regional Housing Needs Assessment Study

Technical Appendix (Part 1): Resource Documents

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1.0 Introduction to the Technical Appendix

The United Counties of Prescott-Russell Regional Housing Needs Assessment study is comprised of two main documents: 1) The Housing Demand and Supply Analysis, and 2) the Technical Appendix. The Technical Appendix includes two parts:

1. Part One: Resource Document
2. Part Two: Additional Data Tables

Part One of this report, provides relevant background information and aims to supply the policy framework for the development of the three strategic directions. The supporting material for this document includes:

- Current federal, provincial, and municipal legislation
- Current federal, provincial, and municipal housing policies and programs
- Planning tools and effective practices

The identified legislation, policies, and programs influence the ability of the United Counties of Prescott-Russell to meet the housing needs of its current and future residents. Tools and effective practices have been identified to provide examples of successes in other jurisdictions, which could be applied in the United Counties of Prescott-Russell in order to help address the key housing gaps. Tools and effective practices are presented the three Strategic Directions.

Part Two of this document provides additional data tables as referenced within the Housing Needs Assessment Study.

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2.0 Legislation Guiding the Housing Role of Prescott-Russell

Housing in Canada and in Ontario operates within a framework of legislation, policies and programs. The following section outlines federal and provincial legislation, policies and programs related to the provision and retention of housing including safe, affordable, accessible, special needs, as well as energy efficiency.

2.1 Federal and Provincial Legislation

2.1.1 Federal Legislation

The federal role in housing is guided primarily by the National Housing Act.

2.1.1.1 National Housing Act

The National Housing Act is the enabling legislation that sets out the Federal Government's roles, responsibilities and powers with respect to housing. It is defined in federal legislation as:

> *"An Act to promote the construction of new houses, the repair and modernization of existing houses and the improvement of living conditions."*

The Act focuses primarily on enabling Canada Mortgage and Housing Corporation (CMHC) to undertake a range of initiatives in support of various affordable housing programs. CMHC is the crown corporation responsible for delivering the federal housing role. The Act also sets out the provisions through which CMHC will provide mortgage insurance to approved lenders to help support the financing of all forms of housing.

The Act is comprised of several parts that outline the roles and responsibilities of CMHC with respect to various aspects of housing. These include: Part I Housing Loan Insurance, Part II Housing for Rental Purposes, Part III Land Assembly, Part IV Land Acquisition and Leasing, Part VI Repair, Rehabilitation, Improvement and Conversion of Buildings, Part VII Facilitation of Home Ownership and Occupancy, Part IX Housing Research, Community Planning and International Support, Part X Public Housing, Part XI New Construction, Part XII Loans for Student Housing Projects, Part XIII Community Services, and Part XIV Housing Development (directly by CMHC itself).

These parts demonstrate the Federal government's involvement in maintaining an array of programs and supports which can help address local housing needs. They also show that there are opportunities to deal directly with the Federal government in pursuing support for specific projects.

Many proponents and academics involved in housing and homelessness have called for the development of a long-term national housing framework that outlines a range of effective, long-term solutions for addressing homelessness, housing affordability and other housing-related issues. Ideally, a national housing framework or strategy would

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integrate a wide range of solutions, be flexible to respond to the diverse needs that exist in communities across the country and provide sufficient long-term funding so that private and community based housing providers can concentrate on building capacity and expertise to find solutions to create and maintain adequate, safe, affordable housing.

2.1.2   Provincial Legislation

There are a number of Provincial Acts that provide the framework for the provincial and municipal roles and related powers for the provision of the full range of housing and other related matters in Ontario. The relevant provincial legislation is outlined in the following.

2.1.2.1   Municipal Act

The Municipal Act sets out the responsibilities of municipalities in Ontario and the authorities through which these responsibilities can be carried out.

Amendments to Section 210 of the Municipal Act allow designated municipalities (i.e. Service Managers) to add "housing" as a class of municipal facilities and complement the new municipal authority for housing under the Social Housing Reform Act. The amendments give Service Managers the authority to stimulate the production of new affordable housing by providing:

- affordable housing producers grants
- affordable housing loans
- exemptions from or grants in lieu of development fees and charges
- reducing or waiving property taxes or a grant in lieu of the reduction
- providing land at less than market value

As well, Section 110, of the Municipal Act, 2001 states that a municipality may enter into agreements for the provision of municipal capital facilities. Under Section 110 a municipality may provide financial or other assistance at less than fair market value or at no cost to any person who has entered into an agreement to provide facilities under this section and such assistance may include:

- giving or lending money and charging interest
- giving, lending, leasing or selling property
- guaranteeing borrowing
- providing the services of the employees of the municipality

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The Municipal Statute Law Amendment Act (Bill 130) received Royal Assent on December 20, 2006. The intent of the legislation is to provide municipalities with more flexibility and increased powers. Changes to Section 99.1 of the Municipal Act give Local Municipalities the authority to prohibit and regulate the conversion of residential rental properties with six or more dwelling units. This includes the power to pass a by-law to prohibit the demolition of residential rental properties without a permit; to prohibit the conversion of residential rental properties to a purpose other than the purpose of a residential rental property without a permit; and to impose conditions as a requirement of obtaining a permit.

2.1.2.2 Planning Act

The Planning Act sets out the formal planning process in Ontario and the roles and responsibilities of municipalities in Ontario with respect to this process.

The tools and provisions included in the Planning Act may have a significant impact on the supply and production of housing as it allows for various exemptions and by-laws. These are described below.

Planning and Conservation Land Statute Amendment Act (Bill 51) received Royal Assent on October 19, 2006, and came into effect on January 1, 2007. This new Act puts in place planning and Ontario Municipal Board (OMB) reforms that gives municipalities broader permissions to regulate development and more control over planning matters.

The changes introduced to the Planning Act included the following:

- Provincial matters of interest are to be expanded to include the promotion of development that is designated to be sustainable, to support public transit, and to be oriented to pedestrians (Section 2).

- The OMB is required to have regard to decisions made by municipal councils and approval authorities relating to the same planning matters (Section 2.1).

- Municipal decisions are to be based on the policies in effect at the time of the decision, not those in place at the time of application.

- Municipalities, upper and lower tier, that meet minimum requirements have the option to develop a local appeal body to deal with certain planning matters rather than the OMB. Decisions made by the local bodies cannot be appealed to the OMB (Section 8.1).

- OMB appeals pertaining to amendments to official plans and zoning by-laws that would reduce the designation of employment lands are restricted to the 5-year municipal comprehensive official plan review (Sections 22(7.1) to (7.4), and 34(11.0.3)).

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- Public notice and consultation requirements are expanded. Open Houses are required in addition to public meetings for OPA's which are adopted under Section 26 and for a development permit system (Sections 17(15) to (19.6); 22(3.1) to (5); and 34(10.0.1), (10.2) to (10.9) and (12) to (14.6)).

- Clarification of a municipalities' power to regulate the density of development including minimum and maximum density and height is provided (Sections 34(3), (16) and (16.2)).

- Municipalities are able to establish second unit policies as of right (Sections 17(24.1) and (36.1); and 34(19.1)). Further, second unit policies put in place by municipalities cannot be appealed to the OMB.

- The OMB's power to determine appeals of a Minister's Zoning Orders are restricted if the Minister has given written notice that he/she is of the opinion that all or any part of the requested changes adversely affect matters of provincial interest. Decisions, in this case are determined by the Lieutenant Governor in Council (Section 47(13.1) to (13.5)).

- Through the site plan control process, municipalities can consider the accessibility of a development proposal in meeting the needs of persons with physical disabilities.

There are several other important sections of the Act that provide municipalities with various tools.

Part IV of the Act allows a municipality, or upper-tier municipalities in some cases, to designate "community improvement project areas" in their official plans (Section 28). Through the use of community improvement plans, the municipality is then able to enable a variety of tools, such as providing grants or loans for eligible costs to owners or tenants of lands and buildings (subsection (7)), agreements for studies and development (Section 29.(1)). It also enables the use of grants in aid of community improvement (Section 30), or grants or loans to registered or assessed owners of land to help pay or offset the costs of any repairs required to be done (Section 32.(1)). Finally, through the community improvement areas, a municipality may enact a demolition control area by virtue of a by-law (Section 33).

Part V of the Act provides several other interesting tools to municipalities. Section 36 allows for the use of holding designations in zoning that specifies the future use of land once the designation is removed. Such provisions can be used to ensure adequate land supplies for affordable housing uses for example.

Section 37 of the Planning Act allows municipalities to approve density bonusing and transfers of development rights, which can be important tools in supporting affordable housing development. This can be done through a municipal by-law, but

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only if the respective official plan contains provisions relating to the authorization of the increases.

Garden suites are authorized in Section 39 of the Act as temporary use "portable" structures. A municipality with a garden suite by-law can require the owner of the unit to enter into an agreement which cover timelines for installation and removal, maintenance, the occupancy period, and any monetary security or costs that the units would incur on it.

Section 40 of the Act authorizes municipalities to enter into agreements for the exemption of municipal parking requirements. It also authorizes the use of payment in-lieu of the parking requirements.

Under Section 42 which covers the conveyance of land for park purposes, subsection (3) allows for the provision of alternative requirements. These alternative requirements, which include lowered standards or payment in-lieu, must be reflected in the policies of the official plan.

The above two sections (40 and 42), can be helpful in the used to exempt or reduce requirements for affordable housing, items which can be especially helpful in infill or redevelopment situations.

More recently, Bill 198 passed a second reading in the Ontario Legislature on September 25th 2009. Bill 198 would amend the Planning Act to give municipalities the power to require developers to include affordable housing in new developments. Inclusionary zoning policies are used in US Cities as well as some Canadian Cities. For further information on inclusionary zoning refer to Section 5.1.3.

2.1.2.2.1 Community Improvement Plans

Under Section 28 of the Planning Act, municipalities can enact community improvement project areas, in which it is possible to use grants and loans aimed at community improvement, grants and loans aimed at property owners for offsetting or paying for costs associated with community improvements, and demolition control legislation. The grants and loans permitted also allow municipalities to apply for funding under the provincial Brownfields Financial Tax Incentive Program. Community improvement areas are by-laws enacted at the municipal level and many municipalities in Ontario have enacted them in order to help redevelop certain sectors of their cities or territories as defined in the community improvement area by-law.

The changes to the Planning Act brought in by the *Planning and Land Conservation Statute Amendment Act* expanded the scope of the community improvement plans, and included expanding the definition of "community improvement" covered under the plans to incorporate the provision of affordable housing. Prescribed upper-tier municipalities are permitted to establish community improvement plans for limited purposes: infrastructure that is within the upper-tier municipality's jurisdiction, lands and buildings adjacent to existing or planned transit corridors that have potential to

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provide higher density mixed-use development and redevelopment, and affordable housing. Municipalities at each level are able to participate financially in each other levels' community improvement plan as well.

2.1.2.3   Social Housing Reform Act

The Social Housing Reform Act, 2000 transferred to municipalities the responsibility for affordable housing. This includes responsibility for administering the existing stock of social housing, and also permits Service Managers to "*establish, fund and administer programs for the provision of residential accommodation*" in their service areas. This Act, therefore, specifically gives Municipal Service Managers the power to put in place programs aimed at supporting affordable housing development in their service areas. However, the Act does not specifically identify long-term provincial funds to assist Service Managers in the provision of residential accommodation in their service areas.

In addition, there are a range of issues many Service Managers across Ontario are dealing with regarding their social housing portfolio. The most pressing issues include the physical condition of the social housing stock and maintaining service level standards for rent-geared-to-income units once operating agreements with social housing providers expire.

2.1.2.4   Environmental Assessment Act

The Environmental Assessment Act encourages the promotion of sustainable development to maintain a healthy environment. Its processes require municipalities and those conducting the Environmental Assessment (EA) to identify possible impacts and evaluate how they might affect the overall environment. The Environmental Assessment Act attempts to ensure the sustainable use of resources. An EA may have an impact on the supply of housing when, for example, higher densities are encouraged to minimize the impact of urban sprawl on natural resources in the surrounding areas. An EA also provides many opportunities for public involvement and input into important issues and concerns. In a community where an EA is being conducted, for example a highway extension, a community commitment agreement may be negotiated which can provide a community with certain funds or other items which the community may need (i.e. new park or arena).

2.1.2.1   Development Charges Act

The Development Charges Act gives municipalities the authority to levy development charges on new developments and/or redevelopments that result in an increased need for municipal services. Municipalities use the funds collected to assist in the financing of growth related to net capital costs incurred by the municipality such as education, fire protection, road maintenance or utilities. Given the often-significant cost of financing growth, development charges can add considerably to the cost of

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housing development and thereby can discourage the development of affordable housing.

2.1.2.2   *Brownfields Act*

The Brownfields Statute Law Amendment Act, 2001 promotes brownfield development projects throughout municipalities in Ontario. The legislation provides municipalities with greater flexibility in community improvement projects. It also expands the definition of community improvement projects to include, as well as physical reasons, environmental, social and economic reasons as well. This new legislation will eliminate the need for ministerial approval of community improvement plans that do not involve financing incentive programs, therefore speeding up the planning process. The Act also allows municipalities to offer loans and grants to landlords and tenants of brownfield properties.

Some recent initiatives related to Brownfields include:

- The Planning and Conservation Land Statute Amendment Act, discussed under the Planning Act, does have implications for brownfield development. The Act expands the scope of community improvement plans permitting municipalities to negotiate financial incentives on the title of land.

- Recent changes (effective May 17, 2007), protect developers from provincial clean-up orders in cases where contaminants migrate from a property. Consultants doing clean-up work are also protected from clean-up orders. Additional changes include the protection of municipalities from civil lawsuits related to planning approval and permit decisions (related to brownfield development) where the lawsuit arises from inaccuracies in filed clean-up documentation. These changes were aimed at reducing the risks associated with brownfield development.

- The Ministries of Environment, Municipal Affairs and Housing, Northern Development and Mines and the Attorney General held a consultation process with the public on potential legislative changes to address a number of issues relating to liability, financing and regulatory processes that act as barriers to brownfield redevelopment in Ontario. The session closed on May 22, 2007, and the compiled results and recommended were reviewed.

- In October 2008, the Ontario Government proposed amendments to the *Environmental Protection Act*. Highlights of the regulatory reforms include changes to requirements for the Record of Site Condition, creating off-site liability protection, streamlining the risk assessment approach, and strengthened site condition standards. The regulatory amendments and revised standards were posted on the Environmental Bill of Rights Registry for public comment until February 10, 2009. The Government of Ontario is currently discussing the proposed amendments with interested parties.

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2.1.2.3 *Residential Tenancies Act*

The Residential Tenancies Act, 2006 replaced the Tenant Protection Act. The Residential Tenancies Act changes the Ontario Rental Housing Tribunal to the Landlord and Tenant Board (the Board). Other key changes of the Act are outlined in the following.

If a building has serious maintenance issues, a tenant could apply to the Board to stop all rent increases until the maintenance issues are resolved or rent could be paid to the Board instead of to the landlord. Landlords can inspect for maintenance on 24 hours written notice.

Several changes cover increases in rent. The annual rent increase guideline would be based on the Ontario Consumer Price Index. The guideline is announced each August, and the annual rent increase is the maximum percentage that landlords can raise rents without getting permission from the Board. A tenant's rent can be raised by "an above guideline rent increase" for higher utility costs. If costs went down, a landlord would be required to reduce the rent accordingly otherwise he/she could face fines. A landlord must apply for an above guideline increase. Finally, a tenant's rent can also be raised by the above guideline rent increase for capital expenditures (i.e. new roof). For this, a landlord would have to apply for the increase and a tenant's rent would be reduced once the work is completed and paid for.

If a tenant were to purposely cause excessive damage to a unit or building, the landlord would have more remedies to deal with this, such as cutting the eviction period in half. A landlord would also have more remedies available to deal with a tenant causing disturbances.

Tenants who would be required to pay for their own electricity using smart metering would only pay electricity bills after the smart meter has been installed for one year. The tenant would also be able to apply to the Board if the landlord did not have appliances and buildings that promote electricity conservation.

Interest paid to tenants on last month's rent deposit would be the same as the Ontario Consumer Price index. Landlords would also be able to give up to three months of free rent to tenants as a way to attract new tenants while still keeping original rent in place.

Another change under the new Act is that most landlord applications to evict are automatically scheduled for a hearing at the Landlord and Tenant Board (*Board*). A landlord must serve the tenant with a Notice of Termination and then apply to the Board to evict the tenant. The landlord must then serve the tenant with a copy of the Notice of Hearing and other documents. A tenant cannot be evicted unless the landlord obtains an Eviction Order from the Board even if the landlord and tenant had previously agreed to terminate the tenancy. If an eviction order is issued, it tells the tenant when they must be out of the unit. If they do not move out, the landlord can

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file an order with the Court Enforcement Office. Only a Sheriff can evict a tenant who does not leave a unit as directed by an eviction order issued by the Board.

Rent-geared-to-income units in social housing projects are exempt from certain sections of the Residential Tenancies Act, in particular those related to rent increases.

2.1.2.4   Ontarians with Disabilities Act

The Ontarians with Disabilities Act (ODA) was enacted in 2001, and sets out standards by which the Ontario government, public sector municipalities, public transport agencies, colleges and universities, hospitals, and school boards were required to develop annual accessibility plans. Requirements include the development of barrier-free design guidelines for government buildings, developed in consultation with persons with disabilities.

Municipal accessibilities plans, developed with advice from the accessibility advisory committees and persons with disabilities, are required to include reports on measures taken to identify and remove barriers, and measures that assess by-laws, policies, programs, services, and practices to determine their effect on persons with disabilities. The plans are also required to list, for the coming year, by-laws, policies, services, programs and practices that will be reviewed to ensure barriers, if any, are identified and what measure are intended to be taken to address these.

The Act also established Accessibility Advisory Committees (AAC) that includes representation of persons with disabilities. These committees were required for municipalities of over 10,000 residents, while municipalities with smaller populations could choose whether or not to establish one.

2.1.2.5   Accessibility for Ontarians with Disability Act

The Accessibility for Ontarians with Disabilities Act (AODA), passed in 2005, builds on the ODA with the creation of Standards Development Committees. The AODA sets as one of its goals to "develop, implement, and enforcing accessibility standards in order to achieve accessibility for Ontarians with disabilities with respect to goods, services, facilities, accommodation, employment, buildings, structures and premises on or before January 1, 2025."

Provincially, the Act mandated the creation of Standards Development Committees which are charged with developing standards for customer service, transportation, information and communications, the built environment, and employment. These standards will define measures, policies, and steps needed to remove barriers for persons with disabilities. A barrier means anything that prevents a person with a disability from fully participating in all aspects of society because of his or her disability, including a physical barrier, an architectural barrier, information or

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communication barrier, an attitudinal barrier, a technological barrier, a policy or a practice.

The accessibility standard for customer service came into force on January 1, 2008 and the standards for transportation, information and communications, and employment have been submitted to the Minister of Community and Social Services for consideration as law. Public consultation for the built environment standards was held from July 14 to October 16, 2009. The Standards Development Committee will meet in early 2010 to review public comments and to finalize the standard.

Municipalities are required to prepare accessibility plans with consultation of persons with disabilities, and make the plans public. Section 29 of the Act stipulates that "every municipality having a population of not less than 10,000 shall establish an accessibility advisory committee" or that any such existing committees continue to exist. Small municipalities, of less than 10,000 "may" establish or continue with any such existing committees.

The impending standard for built environment will greatly improve accessibility in Ontario, however it is unclear as to what financial impact these standards will have on existing and future social/affordable housing buildings. The Ontario Non-Profit Housing Association (ONPHA) estimated that the costs for social housing providers could be as high as $10 million to $60 million annually just for the implementation of the Information and Communication Standards component.

Accessible Built Environment (ABE) Standard

The Initial Proposed Accessible Built Environment (ABE) Standard sets out requirements that will help Ontario become accessible by 2025. It proposes accessibility requirements for new construction, extensive renovations and retrofits. The Standard was developed by the Accessible Built Environment Standard Development Committee.

The proposed standard has 11 groups of building elements: common access and circulation, interior accessible routes, exterior spaces, communication elements and facilities, plumbing elements and facilities, building performance and maintenance, special rooms, spaces and other elements, transient residential, recreation elements and facilities, transportation elements and housing. For each building element, there are technical requirements that explain how to make these elements accessible for persons with disabilities.

The Provincial government has indicated that it will not require houses or existing buildings to be retrofitted to meet the new standard at this time. Instead, the standard will focus on new developments. In addition, where possible, requirements for buildings will be in the Building Code and other requirements will be regulated under the Accessibility of Ontarians with Disabilities Act.

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2.1.2.6 *Local Health System Integration Act*

In 2006, as part of the Provincial Government's new approach to health care in Ontario, the government enacted the Local Health System Integration Act (2006) which re-centres some of the power of decision of each local health system at the community level that is intended to better focus on the needs of each community. The Act created 14 Local Health Integration Networks (LHINS), which each manage their respective local health services. While LHINS will not directly provide services, they will have the mandate for planning, integrating and funding health care services. The LHINS will oversee nearly two-thirds ($21 billion) of the health care budget in Ontario.

LHINS operate as not-for-profit organizations governed by boards of directors who were appointed by the province after a rigorous skill and merit-based selection process. Each LHIN has nine board members, the board of directors being responsible for the management and control of the affairs of the LHIN and is the key point of interaction with the ministry.

The responsibilities of the LHINS include:

- Public and private hospitals
- Community Care Access Centres
- Community Support Service Organizations
- Mental Health and Addiction Agencies
- Community Health Centres
- Long-Term Services Homes

The territory of the United Counties of Prescott-Russell is administered by the Champlain LHIN.

The three-year plan (2007-2010) of the Champlain LHIN has six priorities:

- Elderly with complex and chronic conditions
- Chronic disease prevention and management
- Primary health services for healthy communities
- e-Health
- Addictions and mental health
- Better access to treatment

As part of the successful Aging at Home program, the Champlain LHIN has received $17,219,166 to allow seniors to receive the health services they require while staying in their own homes and communities. The Champlain LHIN has also received:

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- $5,380,300 for increased home care, personal support and homemaking services provided by Communication Care Access Centres;

- $2,085,333 to invest in local solutions that will address ALC pressures; and,

- $250,000 for nurse-led outreach teams to provide more care to patients in long-term care homes and help them avoid transfers to a hospital emergency room.

2.1.2.7   Persons with Developmental Disabilities Act

The Services and Supports to Promote the Social Inclusion of Persons with Developmental Disabilities Act was passed in September of 2008 but has yet to be put into force. The Act will replace the older Developmental Services Act which mostly focused on providing services to people in government-run institutions, and further the government's policy of deinstitutionalization by supporting and providing for the inclusion of persons with developmental disabilities in their communities. The Act provides for flexibility in the choice of services and support for individuals and their families to better meet the needs of each person and situation.

The Ministry of Community and Social Services is nearing the completion of the 1987 government plan to close its facilities for adults with developmental disabilities over 25 years and include them into communities across Ontario. The last three facilities located in Smiths Fall, Orillia, and Chatham-Kent were closed in early 2009.

2.1.2.8   Provincial Policy Statement

On March 1, 2005, the Provincial Policy Statement (PPS) was put in place which requires municipal policies to "be consistent with" provincial requirements for minimum targets for moderate and low income households based on a definition of affordability.

The PPS further requires municipalities to maintain the ability to accommodate residential growth for a minimum of 10 years and where new development is to occur, a three-year supply of serviced zoned, draft approved or registered plans sufficient to provide an appropriate range of housing types and densities to meet projected requirements of current and future residents. Residential intensification and redevelopment is to be the preferred means of meeting residential requirements, with designated growth areas to be used only when the former source is inadequate.

The PPS requires municipalities to provide for an appropriate range of housing types and densities by:

- Establishing and implementing minimum targets for the provision of housing which is affordable to low and moderate income households

- Permitting and facilitating all forms of housing required to meet the social, health and well-being requirements of current and future residents (including

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special needs requirements) and all forms of residential intensification and redevelopment

- Directing the development of new housing towards locations where appropriate levels and infrastructure and public service facilities are or will be available to support current and projected needs

- Promoting densities for new housing which efficiently use land, resources, infrastructure and public service facilities, and support the use of alternative transportation modes and public transit in areas where it exists or is to be developed

- Establishing development standards for residential intensification, redevelopment and new residential development which minimize the costs of housing and facilitate compact form, while maintaining appropriate levels of health and safety.

The Policy Statement defines "affordable housing" as follows:

In the case of ownership housing, the least expensive of:
- *Housing for which the purchase price results in annual accommodation costs which do not exceed 30% of gross household income for low and moderate income households; or,*
- *Housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the regional market area.*

In the case of rental housing, the least expensive of:
- *A unit for which rent does not exceed 30% of gross annual household income for low and moderate income households; or,*
- *A unit for which the rent is at or below the average market rent of a unit in the regional market area.*

Low and moderate income households mean:
- *In the case of ownership housing, households with incomes in the lowest 60% of the income distribution for the regional market area.*
- *In the case of rental housing, households with incomes in the lowest 60% of the income distribution for renter households for the regional market area.*

2.1.2.9   Ontario Building Code, 2006

The new Ontario Building Code (OBC) was introduced in June of 2006, and uses an objectives-based format that provides room for alternative innovations, and flexibility in designs and construction through the use of "acceptable solutions", which are prescriptive requirements that serve as benchmarks for evaluation. Other changes relevant to the Joint Municipal Housing Statement include increased requirements for energy efficiency, increased accessibility requirements, increasing flexibility for the

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design and construction of small care homes, and simplifying the requirements for small buildings.

Accessibility is stated as an objective of the OBC, and it seeks to limit the probability of persons with disabilities being unacceptably impeded from accessing or using buildings. The OBC also includes objectives for barrier-free paths of travel design, and barrier-free facilities. Functionally, these objectives translate into updated requirements which include:

- building of public corridors to accommodate wheelchairs

- building main-floor bathrooms in new homes with reinforced stud walls to accommodate grab-bars bear toilets and bathtubs/showers in the future

- use of tactile signs for the visually impaired

- ten percent of units built in new apartment units to incorporate barrier-free features, including:

- providing a barrier-free path of travel from the suite entrance door to the doorway to at least one bedroom on the same level and the doorway to at least one bathroom having an area not less than 4.5 square metres at the same level

- the doorway to such bathroom and to each bedroom at the same level as such bathroom must have, when the door is in the open position, a clear width of not less than 760 mm where the door is served by a corridor or space not less than 1 060 mm wide, and 810 mm where the door is served by a corridor or space less than 1 060 mm wide.

Changes for small care homes include the waiving of certain fire dampers and certain fire-resistant ratings, using residential sprinkler systems, and using lower structural floor loading requirements to make it easier to build and renovate such units and buildings.

In addition, the changes to the OBC also increased the energy-efficiency requirements for new homes built as of 2007. For houses, these changes include the use of more energy-efficient windows, higher insulation levels, and the inclusion of more efficient gas or propane furnaces. There are further requirements that will be phased in incrementally, starting with requirements for near full-height insulation in basements as of 2009, and the substantial use of EnerGuide 80 standards in homes as of 2012. Larger residential buildings will also be required to meet increased efficiency standards, and as of 2012 it will be required that larger buildings exceed by 25% the standards of the Model National Energy Code for Buildings.

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The Ontario government, in its 2009 budget, proposed combining the 8% Provincial Sales Tax (PST) with the 5% Federal Goods and Services Tax (GST) starting July 1, 2010, creating a 13% Harmonized Sales Tax (HST). The HST is a single, value-added sales tax and has been adopted in Newfoundland and Labrador, Nova Scotia, New Brunswick, and Quebec.[1]

A study by the C.D. Howe Institute, *Lessons in Harmony: What Experience in the Atlantic Provinces Shows About the Benefits of a Harmonized Sales Tax* (July 2007), found that the implementation of the HST in 1997 had a positive effect on overall business investment in the Atlantic Provinces. It also found that housing starts from 1997 to 1998 decreased with an average of -23% in the three provinces. New house prices also decreased approximately 4% on average in the following two years after the implementation of the HST. The decrease in house prices may be attributed to lower demand or lower builder costs that were being passed through to consumers.

New homes built in Ontario are currently subject to a 5% GST but no PST. This tax is offset by a GST rebate of 1.8% for homes under $350,000. The proposed HST will apply PST to the selling price of a home, rather than just on the building materials.[2] To offset the cost of this additional tax, buyers of new homes would receive a rebate of up to $24,000 regardless of the price of the home. This ensures that new homes priced up to $400,000 would not be subject to additional tax. The effect of the rebate is to apply the provincial portion of the single sales tax at a rate of 2% on the first $400,000 of the purchase price of a new home and at a rate of 8% on the portion above $400,000. The rebate would be calculated as 75% of the provincial portion of HST.[3]

A rebate for new rental housing, including investment properties to be rented out, is also being proposed to offset the costs of the new HST. This rebate would apply to all price ranges up to a maximum rebate of $24,000. The effect of the rebate would be to apply the provincial portion of the single sales tax at a rate of 2% on the first $400,000 of the purchase price of a new rental home and at a rate of 8% on the portion above $400,000.[4]

Landlords who purchase new rental homes and landlords who build their own rental homes and who would be subject to the HST under self-supply rules would be eligible for the rebate. In the case of traditional, non-condominium, apartment buildings, the rebate calculation would be based on each rental unit rather than the entire

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[1] BMO Capital Markets Economics (May 2009). Home Truths: The Heavy Impact of Ontario's HST on Housing.
[2] Ibid.
[3] Ontario Ministry of Revenue (2009). Helping Homebuyers and the Housing Industry with an Enhanced New Housing Rebate, a new Rental Housing Rebate and Transitional Rules. Accessed from: http://www.rev.gov.on.ca/en/notices/hst/02.html
[4] Ibid.

apartment building. All new residential rental properties eligible for a GST rebate are eligible for this rebate. The rebate would also be available for leased land where the land is used for residential purposes.[5]

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[5] Ontario Ministry of Revenue (2009). Helping Homebuyers and the Housing Industry with an Enhanced New Housing Rebate, a new Rental Housing Rebate and Transitional Rules. Accessed from: http://www.rev.gov.on.ca/en/notices/hst/02.html

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2.2   Municipal Legislation

This section will review relevant municipal legislation, policies, and programs aimed at ensuring there is an adequate supply of land, a diversified housing stock, opportunities for residential intensification, efficient and effective use of land and resources, encouragement of energy efficient housing, retention of existing stock, an adequate supply of affordable rental and ownership housing, and a range of housing options and supports for persons with special needs.

2.2.1   Official Plans

The current Official Plans for the United Counties of Prescott-Russell and the Area Municipalities guide the growth and development of these communities. The official plans reflect the views of Councils towards the provision of housing, providing important support for housing initiatives and policies. The official plans can also act as barriers to housing initiatives depending on their specific strategies and polices.

The following table provides a review of the Official Plans and focuses on any policies impacting the development of housing.

Plan Elements	UCPR	Casselman	Hawkesbury*	Clarence-Rockland	Russell**
Adequate land supply	• Policies on ensuring an adequate supply of residential lands are present • A policy allows Local Councils to identify vacant land for future residential development and use the Holding provisions of the Official Plan • Policy on monitoring population projections and the residential	• Policies on ensuring an adequate supply of residential lands are present • Policy on monitoring population projections and the residential development targets is present	• Policies to ensure that an adequate supply of residential land is available • Policy on monitoring population projections and the residential development targets	• The Official Plan states that there is sufficient lands to meet the projected housing requirements for the municipality as well as to respect the PPS but does not specifically refer to ensuring a minimum 10-year supply of residential land or a 3-year supply of registered or draft approved land • *The Official Plan*	• The Official Plan states that it is estimated that there is sufficient land available to accommodate residential growth for a period of 20 years • *The Official Plan does not have a policy that ensures a minimum 10-year supply of residential land and a 3-year supply of registered or draft approved*

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Plan Elements	UCPR	Casselman	Hawkesbury*	Clarence-Rockland	Russell**
	development targets is present			*does not have a policy that ensures a minimum 10-year supply of residential land and a 3-year supply of registered or draft approved land is provided.*	*land is provided.*
Diversified Housing Stock	• Growth targets have been established to guide 70% or more of population growth to the Urban Policy area and the Community Policy Area and 30% or less to the Rural Policy Area. This reflects the Plan's overall stated objective of encouraging growth in existing communities • Policy encouraging Local Councils to consider barrier-free access to public and commercial buildings and the designation of parking spaces for physically challenged persons when reviewing the appropriateness of any new development or	• Several policies refer to the provision of a wide range of housing choices that provide variety and mix of housing type, density, lot size, character, tenure, and affordability • Supports the provision of rental housing and encourages the construction of rental units that vary in size and number of bedrooms • The Official Plan makes specific references to housing for special needs, singles, young families, and an aging population and allows, where appropriate, the provision of	• Policies that allow a full range of housing types and densities and monitoring the need for social assisted housing • Group homes are permitted in all land use designations that permit residential uses and are allowed in a single- or semi-detached dwelling • *There is no policy that specifically mentions special needs / supportive housing or accessible housing*	• Objectives encourage a mix of housing types and tenures, such as single ownership, cooperatives, condominiums and rental housing • Policies state that group homes are a permitted use in all residential areas but they also allow the zoning by-law to specifically define permitted group homes and specify where they will be allowed. In addition, the Official Plan allows the zoning by-law to include provisions limiting the total number of group homes allowed and to establish spacing requirements for the location of	• Policies permit all forms of housing types and densities in the Residential designation • A policy specifies the proportion of low, medium and high density residential development, subject to the availability of water and wastewater services and provides a definition of low, medium and high density • Group homes are permitted in all land use designations which permit residential uses and are permitted in a single- or semi-detached dwelling or a duplex dwelling if both units are

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Plan Elements	UCPR	Casselman	Hawkesbury*	Clarence-Rockland	Russell**
	redevelopment, when considering amendments to local Zoning By-laws, and in considering the requirements for site plan control • Group homes are permitted in all land use designations that permit residential uses and are allowed in a single- or semi-detached dwelling • Rooming and boarding houses are allowed in residential zones in the Community Policy Area • *There are no policies that specifically refer to special needs / supportive housing other than those that refer to group homes*	affordable rental and special needs housing to be a component of development plans • Several policies specifically encourage seniors housing and aging-in-place options • Directs zoning regulations to be designed to provide for a mix of 70% low density residential development, 20% medium density, and 10% high density in the Residential Policy Area. • Policies specifically define low, medium, and high density in terms of number of units per net hectare • The Official Plan directs implementation to be based on permitting a range of housing types and sizes • The Official Plan allows Council to initiate an		group homes • A policy objective states that developers should be required to provide a percentage of larger lots intended for single detached dwellings in all subdivision proposals • Low and medium density residential development is allowed but there is no mention of high density development • *There is no mention of special needs / supportive housing or accessible housing in the Official Plan*	occupied by one group home operation • The policy allows limiting the total number of group homes allowed in the municipality as well as the number of certain types and the spacing between group homes • Rooming houses are allowed in residential areas subject to the zoning by-law, which will regulate the size and location of rooming houses

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Plan Elements	UCPR	Casselman	Hawkesbury*	Clarence-Rockland	Russell**
		affordable housing strategy to identify specific targets, objectives, opportunities and municipal incentives for affordable, rental, and special needs housing • Policy on making provisions for alternative housing types, such as garden suites and accessory dwelling units • Group homes are permitted in all land use designations that permit residential uses and are allowed in a single- or semi-detached dwelling			
Residential Intensification	• A policy defining low, medium, and high density residential development is present • Policies specifying percentages of low, medium, and high density developments in the Community Policy	• The Official Plan directs implementation to be based on permitting accessory apartments and encouraging secondary suites throughout the built-up area • It is the goal of the plan to support a	• Policy that encourages private investment in brownfield sites through the use of Community Improvement, including the related financial tools such as property tax and building permit fee	• Policies encourage infilling and residential intensification, through the conversion of larger homes or non-residential buildings, where infrastructure exists • Policies allow Council to amend	• Policies encourage intensification through redevelopment of brownfield sites and vacant lands, infill, and expansion or conversion of existing buildings • Policies refer to phasing of growth and locating future

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Plan Elements	UCPR	Casselman	Hawkesbury*	Clarence-Rockland	Russell**
	Area and Urban Policy Area are present • Policies that encourage infill, brownfield redevelopment, and housing intensification through conversion of single detached dwellings to multiple units or redevelopment at higher densities are present • Policies exist that permit accessory apartments, subject to available infrastructure and amenity space	more compact urban environment by encouraging infill, redevelopment, densification policies, and directing a minimum of 5% of all residential development occurring annually to built-up areas • Policies exist that allow increased housing densities and height through redevelopment of existing residential and non-residential buildings • Policies allowing garden suites on any lot where a single detached dwelling is a permitted use • Policy allowing the implementing zoning by-law to permit second suites / accessory apartments as-of-right in designated areas in accordance with certain criteria • A policy that allows Casselman to	incentives • Policies that encourage infill and housing intensification through the conversion of single detached dwellings to multiple units, redevelopment at higher densities where appropriate, and land severances • Policies on providing opportunities for alternative housing types such as accessory dwelling units • *The wording of Section 5.3.1 may be strengthened to allow accessory dwelling units as-of-right*	zoning from low density to medium density based on certain criteria without having to amend the Official Plan • Policies encourage row housing and other ground oriented housing for medium density residential areas.	development within existing built-up areas as far as possible • Garden suites and accessory dwelling units are generally permitted

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Plan Elements	UCPR	Casselman	Hawkesbury*	Clarence-Rockland	Russell**
		identify and promote opportunities for intensification and redevelopment of brownfiled sites, including encouraging private sector investment in these sites • Affordable housing policy that encourages infill and housing intensification, particularly in the Community Core Area, through the conversion of single detached dwellings to multiple units, redevelopment at higher densities, and land severances of large underutilized lots			
Efficient & effective use of land and resources	• It is the objective of the Official Plan to direct growth and development to areas with existing or planned water and sewer and waste disposal infrastructures	• Policies that aim to increase densities in existing built-up areas to provide a mix of uses and a focus for transit and infrastructure investments • *Wording of the Official Plan*	• Policies that encourage development in areas with existing services or where infrastructure can be reasonably extended • *There are no policies that direct*	• Policies exist that allow development only where full municipal services are available. • *Policies that direct new development to built-up areas, with possible links to transit or major*	• Policies on providing a mix of land uses and locating high density residential development in locations having greater access to amenities and services • Policy stating that

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Plan Elements	UCPR	Casselman	Hawkesbury*	Clarence-Rockland	Russell**
		policies may be strengthened to specifically direct a large proportion of all new developments to existing built-up areas.	*all new development to existing built-up areas*	*roads, may encourage a more efficient and effective use of land and resources.*	all new residential development shall occur on the basis of full municipal services
Complete communities principles	• Several policies encourage the development of compact, mixed use and pedestrian friendly communities and encourage Local Municipalities to identify and support the development of a core area in each community	• Policies refer to the development of Casselman as a complete community, with a compact, transit supportive form, and a mix of uses, including providing opportunities for people to work close to where they live • Consider strengthening wording to direct all new developments to be created as complete communities	• A policy objectives encourage housing opportunities that are in proximity to work and other activities to reduce the need to drive • A policy exists that all new non-residential uses in residential areas shall be subject to a zoning by-law amendment and site plan control • *An Official Plan policy that allows a mix of uses and a more compact form of development may encourage the creation of complete communities.*	• Policy objective refers to concentrating retail commercial along Laurier Street • No reference to live/work or a mix of land uses • *The lack of an Official Plan policy allowing a mix of uses in designated areas, such as the Downtown Core Area, may discourage or limit the development of complete communities.*	• Policy that encourages housing opportunities in proximity to work, shopping, and recreation • Policies for the Village Core allow density residential development only in mixed-use buildings with street-oriented non-residential development
Retention of existing housing	• The maintenance and occupancy standards policy	• Policy that allows controlling demolition or	• Policy that allows the adoption of a Municipal Property	• A policy exists that allows the re-designation of	• *There are no Official Plan policies that refer*

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Plan Elements	UCPR	Casselman	Hawkesbury*	Clarence-Rockland	Russell**
	encourages Local Councils to adopt and enforce a Municipal Property Standards By-law to maintain the physical condition of the existing building stock • *There are no policies on demolition or conversion of rental housing stock.*	conversion of existing rental units, unless vacancy rates are within a healthy range • Encourages the adoption of a Municipal Property standards By-law to maintain the physical condition of the existing building stock	Standards By-law to maintain the physical condition of the existing building stock • Policy that allows Council to utilize government programs and provide financial and administrative support to individuals seeking to improve their properties • *There are no policies on the demolition and conversion of existing rental housing stock*	medium density residential only if the vacancy rate in rental units in Rockland exceeds 3% • Policies exist to ensure the maintenance of existing housing stock, including enacting a Maintenance and Occupancy By-law	*to the retention of existing housing stock although a reference is made to the County Official Plan in terms of maintenance and occupancy standards.* • *There are no policies on the demolition and conversion of existing rental housing stock*
Energy efficiency	• The Official Plan encourages the use of alternate energy sources, such as wind, solar and energy from waste heat or gases • *There are no Official Plan policies that specifically deal with energy efficient housing, including the provision of*	• Several policies promote energy conservation in the design and orientation of developments and buildings • *An Official Plan policy that specifically deals with energy efficient housing, including the provision of incentives, may*	• Policies promote energy efficiency and encourage all new residential developments to use energy efficient methods in the design and orientation of buildings	• A policy suggests considering solar orientation for new subdivisions • *An Official Plan policy that specifically deals with energy efficient housing, including the provision of incentives, may encourage the creation of energy*	• Policies encourage energy efficient design in new developments, including the use of solar energy and green building technologies such as LEED

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Plan Elements	UCPR	Casselman	Hawkesbury*	Clarence-Rockland	Russell**
	measures and incentives for creating energy efficient housing	*encourage the creation of energy efficient housing.*		*efficient housing.*	
Affordable housing	• Official Plan states that Council and Local Councils will provide affordable housing by allowing a full range of housing types and densities. • The need for social assisted housing for households and seniors will be monitored through periodic surveys in cooperation with local municipalities and where specific needs are identified, the County will work with the Province to meet these needs. • Policy that encourages cost-effective development standards and densities for new residential development to reduce the cost of housing	• Official Plan states that Council and Local Councils will provide affordable housing by allowing a full range of housing types and densities. • The need for social assisted housing for households and seniors will be monitored through periodic surveys in cooperation with local municipalities and where specific needs are identified, the County will work with the Province to meet these needs. • Defines affordable ownership as homes with a purchase price 10% below the average purchase price of a resale unit in the regional market area while affordable rental housing is defined as	• Policies support the provision of affordable housing through increased densities where appropriate and providing a mix of housing types • Policies support the provision of non-profit housing provided that this is not concentrated in any particular area of the municipality and that it be compatible with surrounding development • Policy that encourages cost effective development standards and densities for new residential development to reduce the cost of housing • *There is no definition of "affordable*	• Policies allow affordable housing, which includes all residential units that meet the definition of affordability of the Province, in the low and medium density residential designations • *An Official Plan policy that provides financial or other incentives for the provision of affordable housing in new developments may contribute to increasing the affordable housing stock.*	• Policies support the provision of affordable housing through increased densities where appropriate and providing a mix of housing types • Policies support the provision of non-profit housing provided that this is not concentrated in any particular area of the municipality and that it be compatible with surrounding development • *An Official Plan policy that provides financial or other incentives for the provision of affordable housing in new developments may contribute to increasing the affordable housing stock.*

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Plan Elements	UCPR	Casselman	Hawkesbury*	Clarence-Rockland	Russell**
	• *There is no definition of "affordable housing"* • *An Official Plan policy that encourages the Area Municipalities to provide financial or other incentives for the development of affordable housing may help in increasing the affordable housing stock*	housing with rents at or below the average market rent. • Policies encourage cost effective development standards and densities for new residential development to reduce the cost of housing • Policy that ensures that 25% of all new residential development consists of affordable housing • Allows density bonusing to encourage the provision of affordable rental and special needs housing	*housing"* • *An Official Plan policy that provides financial or other incentives for the provision of affordable housing in new developments may contribute to increasing the affordable housing stock.*		

**Note: Comments for the Hawkesbury and Russell Official Plans are based on the draft Official Plans

2.2.2 Zoning By-Laws

Various aspects of zoning by-laws can have significant impact on the provision of affordable housing and other forms of accommodation required to meet the needs of current and future residents of the United Counties of Prescott-Russell. Further, the implementation of many of the policies outlined in the various official plans is through the use of municipal by-laws.

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The following table provides a review of the Zoning By-Laws of the Area Municipalities.

By-law Elements	Casselman	Clarence-Rockland	Hawkesbury	The Nation	East Hawkesbury	Russell	Champlain
Permitted uses	• Permitted dwellings in residential zones include single detached dwelling, converted dwelling, duplex dwelling, semi-detached dwelling; apartment dwelling, townhouse dwelling, and triplex dwelling	• Single detached dwellings are permitted in the following zones: R1, R1S, R2, RV1, RV2, RR, RCL • Row houses are allowed in zones: R3, RV2, and CA • Apartments are allowed in the R3, RV2, and CA zones	• Zones R1 to R4 and C1V allow single detached dwellings • Multi-unit dwellings are allowed in zones R4 to R7, C1, C1S, C1V, C2, and C3	• Permitted dwellings in residential zones include: single detached dwellings, converted dwellings, duplex dwellings, row dwellings and apartment dwellings	• Permitted dwellings in residential zones include: single detached dwellings, duplex dwellings, semi-detached dwellings, apartment dwellings, row houses, converted dwellings and triplex dwellings	• Single dwellings are allowed in zones RV1, RV1A, RV2, RR, and A2 • Semi-detached and duplex dwellings are allowed in zone RV2 • Apartment dwellings and row houses are allowed in zone RV3	• Single dwellings are permitted in zones R1-R3, RR, RE, RLS, A, and RU • Duplex dwellings and semi-detached dwellings are permitted in zones R2 and R3 • Apartments, row houses, and converted dwellings are permitted in zone R3
Minimum Unit size and floor area	• There are minimum net floor area per dwelling unit requirements for the medium density residential zone (R3) • *Minimum*	• Minimum dwelling unit areas and maximum lot coverage policies exist for the residential zones and other zones that allow	• Minimum dwelling unit areas exist for all zones where residential uses are permitted • Minimum areas for single	• There are no policies on minimum dwelling unit sizes except for garden suites • There are requirements for maximum lot coverage	• There are no minimum unit sizes • There are maximum lot coverage for zones that permit residential use	• Minimum dwelling unit requirements and maximum lot coverage requirements exist for zones RV1, RV1A, RV2, RV3, RR, RMH, I, and	• Minimum floor areas and maximum lot coverage requirements exist for zones that permit residential use • *Minimum*

By-law Elements	Casselman	Clarence-Rockland	Hawkesbury	The Nation	East Hawkesbury	Russell	Champlain
	floor areas which exceed Ontario Building Code requirements create barriers to the creation of smaller housing units which tend to be more affordable.	residential uses • *Minimum floor areas which exceed Ontario Building Code requirements create barriers to the creation of smaller housing units which tend to be more affordable.*	detached dwellings range from 79 m^2 to 88 m^2 • Minimum dwelling unit areas for apartments are: bachelor = 37 m^2, one bedroom = 56 m^2, two bedroom 65 m^2 • Boarding / rooming houses in Zone R4 should be at least 79 m^2 and should have a maximum density of one dwelling unit per 67 m^2 • Maximum densities and maximum number of units per lot are specified • *Minimum floor areas*	and maximum number of units per lot		A2 • *Minimum floor areas which exceed Ontario Building Code requirements create barriers to the creation of smaller housing units which tend to be more affordable.*	*floor areas which exceed Ontario Building Code requirements create barriers to the creation of smaller housing units which tend to be more affordable.*

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By-law Elements	Casselman	Clarence-Rockland	Hawkesbury	The Nation	East Hawkesbury	Russell	Champlain
			which exceed Ontario Building Code requirements create barriers to the creation of smaller housing units which tend to be more affordable.				
Group home and rooming house polices	• Group homes are allowed in all residential zones • Boarding / lodging houses are allowed in medium density residential zones • No minimum separation distances are mentioned	• Group home type A is permitted in R1, R2, R3, RV1, RV2, RR, RCL, CF, CA, AG, AR, RU zones • Group home types B and C are permitted in R1, R2, R3, RV1, RV2, CF, AG, AR, RU zones • Not more than 3 group homes are permitted in the municipality and only one each of type	• Type A Group Homes are a permitted use in all zones where a single detached dwelling is permitted as a principal use • A minimum of 200 m in the Core Area and a minimum of 300 m outside the Core area is required between two type A group homes • *The lack of*	• Group homes are allowed in zones R1 to R3 • Boarding / lodging homes are allowed in zone R3	• Group homes are permitted in all zones that allow residential uses • There are no minimum distance requirements between group homes • *The lack of specific policies for boarding / rooming houses does not necessarily present a barrier but it may*	• Group homes type A are permitted in zones RV1, RV2, RR, I, A1, A2 • Group homes type B are permitted in zones RV1, RV2, and I • The number of group homes in the municipality cannot exceed 1 per 4000 population (population in 2006 was 13,883 = max. of 3	• Group home type A is permitted in any residential zone, institutional zone, and rural zone • Group home type B is permitted in zone I • The number of group homes in the municipality shall not exceed 1 per 1000 population (pop in 2006 is 8,683 =

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By-law Elements	Casselman	Clarence-Rockland	Hawkesbury	The Nation	East Hawkesbury	Russell	Champlain
		B and C • There has to be a minimum of 1 km distance between 2 group homes • *The by-law may act as a barrier to the development of group homes due to the minimum distance required between group homes and the maximum number of group homes allowed in the area.* • *The lack of specific policies for boarding / rooming houses does not necessarily present a barrier but it may discourage*	*specific policies for boarding / rooming houses does not necessarily present a barrier but it may discourage the creation of such units due to the absence of clear guidelines and legislation.* • *It is suggested that the Municipality identify rooming / boarding / lodging houses as permitted uses in residential and other zones and include clear guidelines for the creation*		*discourage the creation of such units due to the absence of clear guidelines and legislation.* • *It is suggested that the Municipality identify rooming / boarding / lodging houses as permitted uses in residential and other zones and include clear guidelines for the creation of these housing units in the by-law.*	group homes) • Not more than 1 group home type B is permitted in the municipality • A minimum separation distance of 1 km between 2 group homes is required • *The by-law may act as a barrier to the development of group homes due to the minimum distance required between group homes and the maximum number of group homes allowed in the area.* • *The lack of specific policies for boarding /*	max of 8 group homes) • Only 1 group home type B is allowed in the municipality • A minimum separation distance of 1 km between 2 group homes is required • *The by-law may act as a barrier to the development of group homes due to the minimum distance required between group homes and the maximum number of group homes allowed in the area.* • *The lack of specific policies for boarding /*

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By-law Elements	Casselman	Clarence-Rockland	Hawkesbury	The Nation	East Hawkesbury	Russell	Champlain
		the creation of such units due to the absence of clear guidelines and legislation.	*of these housing units in the by-law.*			*rooming houses does not necessarily present a barrier but it may discourage the creation of such units due to the absence of clear guidelines and legislation.*	*rooming houses does not necessarily present a barrier but it may discourage the creation of such units due to the absence of clear guidelines and legislation.*
Supportive housing	• No reference to special needs / supportive housing except for homes for the aged which are allowed in the general commercial zone (GC)	• No reference to special needs housing except within the context of group homes	• Homes for the aged and nursing homes are allowed in Zones R6 and R7	• No reference to special needs housing except within the context of group homes	• No reference to special needs / supportive housing • Nursing / convalescent homes and homes for the aged are allowed in the institutional (I) zone	• Nursing homes, rest homes, retirement homes, homes for the aged are allowed in the institutional (I) zone • A short and long term residential care and recovery facility that provides supportive in-house care	• No reference to special needs / supportive housing except for group homes and nursing homes • Nursing homes are allowed in zone I

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By-law Elements	Casselman	Clarence-Rockland	Hawkesbury	The Nation	East Hawkesbury	Russell	Champlain
						for those who need assistance with daily living is allowed as an exception in zone I	
• *The lack of clear guidelines and legislation for special needs / supportive housing may make it difficult to create such units*							
Accessory units and garden suites	• Garden suites are permitted in residential zones where a Temporary Use By-law has been enacted and where the minimum lot area is 465 m² • Accessory dwelling units are allowed in residential zones but are not allowed to occupy more than 10% of the total lot area	• Accessory dwelling units are allowed in the CF zone provided they do not exceed 50% of the floor area of the original single detached dwelling or 75 m² whichever is less • *The lack of a garden suite by-law may limit the potential for this form of affordable housing.*	• Accessory apartments are permitted in Zones R2a, R3a, and C1V • Accessory apartments are required to share at least two of the following elements with the principal dwelling unit: building entrance, parking area and/or private amenity area • *The lack of a garden suite by-law may*	• Garden suites are permitted uses in zones: R1-R3, A, and RU subject to a Temporary Use By-law • Garden suites are allowed in lots with a minimum area of 450 m² and the floor area of the garden suite should not exceed 50 m² • Accessory dwellings are permitted in zones R1-R4, CG, CR, CH, CA, I, MR, A,	• Garden suites are allowed in zones R2, R, and a subject to a Temporary Use By-law • The maximum net floor area of a garden suite is 75 m² • *The lack of a by-law which identifies opportunities for accessory apartments may limit the potential for this form of affordable housing.*	• Accessory dwelling units are allowed in zones RV1, RV1A, RV2, and I • *The lack of a garden suite by-law may limit the potential for this form of affordable housing.*	• Accessory dwellings are permitted in zones CC, and I and are defined as an accessory to a non-residential use • *The lack of a garden suite by-law may limit the potential for this form of affordable housing.*

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By-law Elements	Casselman	Clarence-Rockland	Hawkesbury	The Nation	East Hawkesbury	Russell	Champlain
			limit the potential for this form of affordable housing.	and RU			
Parking requirements	• Requires one barrier-free parking space for every 20 standard spaces for buildings that are required to have barrier-free access • Single detached, townhouse, duplex, triplex, semi-detached, and converted dwellings require 1 space per dwelling unit • Apartment dwellings require 1.25 spaces per dwelling • Group homes require 1	• Apartments and row houses require 1.5 parking spaces per dwelling unit • Single detached, semi-detached, and duplex dwellings require 2 spaces per dwelling unit • Group homes require 1 parking space for every 2 residents • Boarding houses require 0.5 parking spaces per bedroom • Nursing homes and	• Single detached, semi detached, duplex dwellings, and townhouse dwellings require 1 parking space per dwelling • Retirement homes require 1 parking space for every 3 bed-sitting rooms • Boarding or rooming houses require 2 parking spaces plus 0.50 per boarder • Accessory apartments require 1	• One barrier-free parking space is required for every 20 standard parking spaces wherever barrier-free access to a building is required • Single detached, semi-detached, duplex, converted dwelling, and accessory dwelling require 2 spaces per dwelling unit • Apartment dwellings require 1.5 spaces per dwelling unit	• Single detached, semi-detached, duplex, converted dwelling, and accessory dwelling requires 2 spaces per dwelling unit • Apartment dwellings require 1.5 spaces per dwelling unit • Senior citizen dwelling requires 0.5 spaces per dwelling unit • Group homes require 1 space for each non-resident staff member in addition to 3	• Apartments and row houses require 1.5 spaces per dwelling unit • Single, semi-detached, row houses, and duplex dwellings require 2 parking spaces per dwelling unit • Senior citizen dwellings require 0.25 parking spaces per dwelling unit or guest room • 1 barrier-free parking space is required for 20-99 standard spaces; 2 for 100-199; 3 for 200-299;	• Dwelling units are required to have 2 spaces per unit and nursing homes are required to have 1 space for every 4 beds or 37 m², whichever is greater • *Parking requirements that do not allow for alternative parking provisions for affordable housing units may present a barrier to the creation of these units.*

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By-law Elements	Casselman	Clarence-Rockland	Hawkesbury	The Nation	East Hawkesbury	Russell	Champlain
	space per dwelling unit and 1 space for staff • Nursing homes and homes for the aged require 1.5 spaces per 100 m² of gross floor area • *Parking requirements that do not allow for alternative parking provisions for affordable housing units may present a barrier to the creation of these units.*	retirement homes require 1 space for every 3 beds • 1 barrier-free parking space is required for 20-99 standard spaces; 2 for 100-199; 3 for 200-299; 4 for 300-399; 5 for 400-499; and 6 for 500 standard spaces and over • The minimum number of parking spaces may be reduced or waived subject to an agreement with the municipality	parking space per dwelling unit • Nursing homes and homes for the aged require 1 parking space for every 2 beds • *Parking requirements that do not allow for alternative parking provisions for affordable housing units may present a barrier to the creation of these units.*	• Nursing homes, homes for the aged, and long term care facilities require 1 space for every 6 patient beds plus 1 space for every 4 employees • *Parking requirements that do not allow for alternative parking provisions for affordable housing units may present a barrier to the creation of these units.*	spaces • Nursing homes, homes for the aged, and long term care facilities require 1 space for every 6 patient beds plus 1 space for every 4 employees • Retirement homes require 1 space per suite • *Parking requirements that do not allow for alternative parking provisions for affordable housing units may present a barrier to the creation of these units.*	4 for 300-399; 5 for 400-499; and 6 for 500 standard spaces and over • Cash payment in lieu of parking is allowed subject to an agreement with the municipality	

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3.0 Tools and Effective Practices in Addressing the Strategic Directions

3.1 Strategic Direction #1 – Managing Growth and Diversity

3.1.1 Objective 1.1 – Addressing the inequity of uneven growth and preserving opportunities for future growth

3.1.1.1 *Inclusionary Zoning*

Inclusionary zoning is the most prevalent of the regulatory initiatives used by US municipalities to stimulate the creation of affordable housing. Also referred to as inclusionary planning, inclusionary zoning typically requires or encourages private developers to construct some proportion of new residential development for affordable housing.

Fees-in-lieu, land and other contributions of an equivalent value are also sometimes accepted by area municipalities. The initial price or rent of the affordable units is typically set by terms of the regulation and first occupancy is limited to income-eligible households. Restrictions are also placed on subsequent occupants, and on rent increases and resale prices, but these vary widely by municipality.

Inclusionary zoning can be either mandatory or incentive-based. In mandatory programs, developers are required to contribute a certain proportion of affordable housing as a condition of development approval. In exchange, the municipality usually gives cost offsets, such as density bonusing, fee waivers, fast-tracked approvals and/or reduced development standards. In incentive-based programs, the developers are offered density bonuses and other incentives as inducements to contribute affordable housing on a voluntary basis. Research shows, however, that incentive-based programs produce significantly less affordable housing than mandatory ones. Inclusionary zoning initiatives depend on a buoyant housing market to create new affordable housing units.

Inclusionary zoning receives both criticism and praise as an effective tool for affordable housing development. The key goal is to balance public objectives of inclusion and affordability with the rights and incentives for land owners and developers to realize a fair profit, and not impose a "tax" on development or cause development to be unattractive or financially unviable.

Recent experiences from the United States has shown that inclusionary zoning can be an effective tool to help increase the amount of affordable ownership and rental housing if properly designed and implemented. However, experts warn against seeing it as a "quick-fix" method of creating housing for lower income individuals and families. Rather, inclusionary zoning is an option that must be carefully used, and it is typically not able to reach the affordability needs of the lowest income groups, but provides needed housing to households in the lower middle portion of the housing

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continuum. It is also often noted as being most effective in high-growth areas and markets of high density districts.

District of Ucluelet

The District of Ucluelet on Vancouver Island has recently implemented its Perpetual Affordable Housing program, created through a policy added to its Official Plan that zones land as inclusionary and requires between 15% and 20% of units in new multi-unit residential developments to be deemed affordable. These units are sold to low-income, long-term residents of the District, and remain "permanently affordable" through restrictive re-sale conditions placed on the titles, including a capped price increase of 2.4% per year. Eligible owner households cannot earn more than $52,000 a year, and must use the unit as their primary residence, as well as having had to live in the District for a minimum of 12 months. The District has completed two such units which sold between $150,000 and $160,000, and it is anticipated that a total of 120 to be built through the program in the next 5 to 10 years.

City of Langford

Another Vancouver Island community, the City of Langford, has also implemented a similar program, active since 2003. The City's Affordable Housing Policy requires that 10% (1 unit for every 10 units built) of homes built in new residential subdivision developments be designated as "affordable" and sold for $160,000. Developers are granted density bonusing as a cost-offset to their building of the units. Provision within the Policy allows for certain corrections to be made in the case of sharply increasing costs and house prices, allowing the developers to ask for additional concessions from the City.

The Policy also sets out minimum constructions standards, stating a minimum lot size of 270 m^2, a minimum unit size of 83 m^2. Long-term resale restrictions include the inability to sell the home within 5 years of its purchase, and a maximum resale profit of $2,000 per year after this initial 5 year period. The City will find a buyer for any home sold within 25 years of its original purchase. Eligible households must have either lived in the City or been employed within its limits for at least 2 years, must not have any affiliations with current City of Langford staff, or members of the Housing Committee or Council, be at least a two-person household (or which one person can be a dependent under 18 years or age, or a person with a disability), not currently own real estate, have assets of less than $50,000, not have a household income of more than $60,000. As of January 2008, a total of 51 homes were completed or under development. A case study report of the Langford experience noted that the policy would have been more effective had it indexed the prices of the homes to inflation, rather than use a fixed price (Mitchell, 2008).

Ontario Experience

In the late 1980's, many municipalities across Ontario required that 25% of all housing in a new subdivision be affordable to households in the 60th income percentile.

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These inclusionary zoning requirements were removed in Ontario when the Provincial Land Use Policy Statement was repealed in the mid-1990s.

In January 2007, the Province amended Section 34 of the Planning Act to permit municipalities to zone with "Conditions" (Section 34(16)). However, it is unclear whether a condition of zoning can include the condition of provision of affordable housing. The relevant section is as follows:

> *S.34, ss.16:*
> - *(16) If the official plan in effect in a municipality contains policies relating to zoning with conditions, the council of the municipality may, in a by-law passed under this section, permit a use of land or the erection, location or use of buildings or structures and impose one or more prescribed conditions on the use, erection or location. 2006, c. 23, s. 15 (7).*
>
> *Same*
> - *(16.1) The prescribed conditions referred to in subsection (16) may be made subject to such limitations as may be prescribed. 2006, c. 23, s. 15 (7).*
>
> *Same*
> - *(16.2) When a prescribed condition is imposed under subsection (16),*
>
> *(a) the municipality may require an owner of land to which the by-law applies to enter into an agreement with the municipality relating to the condition;*
>
> *(b) the agreement may be registered against the land to which it applies; and*
>
> *(c) the municipality may enforce the agreement against the owner and, subject to the Registry Act and the Land Titles Act, any and all subsequent owners of the land. 2006, c. 23, s. 15 (7).*
>
> *City of Toronto*
> - *(16.3) Subsections (16), (16.1) and (16.2) do not apply with respect to the City of Toronto. 2006, c. 23, s. 15 (8).*

A private member's bill (Bill 198) passed a second reading on September 24th 2009 and has been referred to the Standing Committee on General Government. If passed, it will allow municipalities to pass a by-law requiring a specified percentage of housing units in all new housing developments or twenty units or more be affordable to low and moderate income households, as defined within the PPS. Further, municipalities would not be required to provide any financial assistance or other incentives to developers for the affordable housing units.

City of Toronto Large Sites Policy

The City of Toronto's Official Plan under Section 3.2.1 – Housing, includes a policy with elements of inclusionary zoning that also encourages a mix of housing types and affordability. The policy states that for sites larger than 5 hectares a minimum of 30% of the new units will be of built form other than single and semi-detached units, and

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includes row houses, triplexes, and multi-unit residential buildings. Another provision of the policy states that if a density increase is sought, the community benefit that will be prioritized will be affordable housing, in which case at least 20% of the additional units granted must be affordable. These affordable units can be built, either near the development or elsewhere in the City, provided through the conveyance of land, or through a cash in-lieu payment for the construction of affordable housing. The policy has not yet been used.

3.1.1.2   Infill Development

Infill development is a form of intensification that refers to development that takes place on land within built-up urban areas that has remained vacant or under-utilized. Infill sites are usually already served by utilities and other services that can reduce a developer's upfront costs, and in turn, may help in reducing the costs of completed housing units. Infill development is strongly encouraged in the Provincial Policy Statement.

There are a number of ways that municipalities can encourage infill development, including:

- Preparing an inventory of potential infill sites, including surplus municipal lands, and making it available to developers
- Adopting flexible zoning and building regulations to allow development of irregular or substandard infill lots
- Allowing mixed uses for infill developments which may enhance economic feasibility of projects
- Allowing sufficient density to induce housing development.

3.1.1.3   Brownfields/Greyfields/Bluefields

Greyfields and brownfields typically refer to lands which have been previously developed and used and brownfields usually refer to abandoned or under-used industrial and commercial land in which there may be environmental remediation issues, such as contaminants, related to the previous or current use. Greyfield is a newer term, usually referring to older commercial lands such as shopping malls or parking lots or other such real estate or lands. Bluefield is a term sometimes used to refer to older, unused institutional lands or buildings.

The redevelopment of such sites has long been recognized as an important way of intensifying and redeveloping land. In some cases, this included revitalizing neighbourhoods or areas, or even creating new residential areas such as the redevelopment of the old Angus rail yards in Montreal.

Given the sometimes unknown nature of the contamination, as well as other complications such as rezoning and neighbourhood acceptance, many municipalities

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have adopted strategies to facilitate and guide brownfield redevelopment. As part of its Growth Strategy, the Niagara Region included provision to further examine the development of strategies to guide such development in the future.

The municipality of Chatham-Kent adopted a Brownfield and Bluefield Strategy, the first in Ontario to address bluefield sites. The study reviewed challenges associated with redeveloping such lands in Ontario and in Chatham-Kent. As a part of its findings, financial issues were highlighted and a financial support program was implemented which provides grants to help offset the cost of feasibility and environmental studies, as well as providing tax assistance and rehabilitation grants to eligible applicants.

3.1.1.4   Alternative Housing Options

Convertible House

The Convertible House in an innovative alternative to installing a secondary suite as a permanent feature. It is designed to look like a single-family dwelling on the outside and can be built with or without a secondary suite. It can later be converted to the alternate form as the homeowners' income and space requirements change. This built form helps maintain the character of single-family neighbourhoods while helping to address the need for more affordable rental housing, by having a secondary suite.

The Convertible House has a total area of 197 square metres (2,118 square feet). Inside the foyer, there are separate entrances to the main dwelling and the secondary suite. The main dwelling is on the ground floor with a floor area of 86 square metres. It has its own kitchen, eating area, bathroom, laundry facilities, and can contain one or two bedrooms depending on the occupants' needs.[6]

Quattroplex

A quattroplex is a housing built form that contains four units. It typically has two units located in the front of the structure and two units in the rear. The exterior of a corner lot quattroplex would look like a large single-detached house while quattroplexes on mid-block lots would look like a semi-detached house. This characteristic makes quattroplexes ideal for neighbourhoods where residents have concerns about higher density house forms.

Each unit in a quattroplex is generally 1,100 to 1,400 square feet and has two or three bedrooms. All the units have combined living/dining rooms, a kitchen/dinette, a full bathroom and a half bathroom. Usually, the basement comes unfinished and this reduces the purchase price of each unit. Quattroplexes normally have on-site parking so this built form does not result in the streetscape being dominated with garages.

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[6] CMHC (2008). Building Housing Incrementally. Accessed from: www.cmhc.schl.gc.ca

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City of Brampton

One example of a residential development with quattroplexes is the KingKnoll subdivision in Brampton, Ontario. This contains 12 quattroplexes representing 48 three-bedroom units. Each unit has a floor area of 1,350 square feet and contains a master bedroom, two other bedrooms, a kitchen/dinette area, living/dining area, and an unfinished basement. There are also two parking spaces per unit[7].

A number of elements make the quattroplex more affordable. First, the shared walls, roof, and lot are more cost effective when compared to conventional single detached homes that each need walls, roof, and lots. In addition, the quattroplex design results in a 50% saving in lot area, curb length, and roof and foundation areas. There is also a 35% saving in exterior wall perimeter. The quattroplex is an affordable built form that achieves densities comparable to townhouses but still retains the character of conventional neighbourhoods with single detached homes.

Stacked Row/Town House

Another form of housing that fits in well into low density neighbourhood is the stacked row house. This form of house is usually designed with three full storeys and a basement. Individual living units are layered vertically over each other while maintaining a street-related entrance for each unit.[8]

This built form results in a 50% savings in foundation and roof areas, a 33% saving in lot area and curb length, and a 70% saving in exterior wall perimeter. It also offers a range of unit types and sizes. For example, bachelor units in the basement may be 500 square feet while units in the upper floors may have two storeys with two or three bedrooms and 1,200 square feet. This allows for flexibility in household types and incomes within one structure[9].

Stacked condominium townhouses, or "garden homes," are an alternative to condominium suites for households who are looking for a more affordable alternative to conventional single-detached homes but who do not want to live in a high rise structure. This built form provides an alternative for infill projects where mid or high-rises are inappropriate[10].

Grow Home

The concept of the Grow Home was developed by Avi Freedman in 1990 with the purpose of creating a home that would be affordable to low-income households. The typical grow home is a narrow three-storey townhouse with approximately 1,000 square feet. When purchased, the home has a finished first floor that contains a kitchen, bathroom, and living space. The other floors are open concept and are

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[7] CMHC (2008). Using Building Form and Design. Accessed from: www.cmhc.schl.gc.ca
[8] Design Centre for Sustainability at UBC (2005). Smart Growth on the Ground: Affordable Housing.
[9] CMHC (2008). Using Building Form and Design. Accessed from: www.cmhc.schl.gc.ca
[10] Raymaker, D. (2007). Another option for families in search of a new house. The Globe and Mail, Real Estate Section.

unfinished when purchased, allowing the homeowners to finish them based on their space requirements and financial circumstances. There are 33 different options available to homeowners to customize the Grow Home to allow them to make trade-offs between amenities and their budget.

Grow Homes are built on small lots resulting in higher densities and reduced land costs and per unit hard infrastructure costs. It has one-third the area of exterior walls and one-half the roof area of a conventional detached house so energy costs are reduced by an average of 40% annually. Excluding land costs, a Grow Home can be constructed for about $40,000 making it very affordable to low-income households[11].

3.1.2   Objective 1.2 – Meeting the needs of an aging and diversifying population

3.1.2.1   Alternative Housing Options for Seniors

Care-A-Minium

Care-A-Miniums are condominiums that provide a support service package for retirement living and continued independence. The model originated in British Columbia and has been implemented in the United States. The residents live in one-bedroom, one-bedroom plus den or two bedroom units that feature full kitchens and bathrooms designed specifically for seniors. Care-A-Miniums are generally located close to services and amenities.

Some other features include:

- Daily meals
- 24-hour emergency response system with outside monitoring
- Laundry facilities on each floor
- Weekly housekeeping services
- Weekly laundry of linens and towels
- 24-hour security
- Management by a supportive staff
- Organized social activities

Care-A-Miniums offers a form of homeownership for seniors who are independent and who do not require 24-hour care or assistance with daily person care.

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[11] CMHC (2008). Building Housing Incrementally. Accessed from: www.cmhc.schl.gc.ca

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Acacia Place, Scottsdale

Acacia Place in Scottsdale is a three-storey building with 50 condominium units. The building is comprised of one and two bedroom units with a common kitchen, dining area, lounge area, library, recreational room, and management offices. In addition, there are also 10 duplexes scattered around the three-storey building. There are six different floor plans ranging from 685 to 1,125 square feet with prices ranging from $99,000 to $169,000. There are also additional fees for maintenance and services. The facility provides 24-hour staff attendance.

Life Lease Housing

Life lease housing is a type of housing that is owned and managed by a community-based, not-for-profit group. It provides residents with the right to occupy the unit for the rest of their life in exchange for a lump sum upfront payment and small monthly maintenance fees which can also cover on-site facilities and activities. In some developments, additional services such as meals and housekeeping can be obtained for a fee. There are currently about 125 life lease communities across Ontario.

The Gainsborough Development in London, Ontario was built in 1995 and has 120 one-bedroom and two-bedroom units. It is owned and operated by the Salvation Army sponsored non-profit organization, Grace Communities Corporation.

Abbeyfield

In Abbeyfield housing, a number of people share a large house and live like a family with a housekeeper. Residents have private rooms but share a dining room and living room. Usually, about seven to ten people are accommodated in a house with residents sharing two meals a day in the communal dining room and a live-in housekeeper attends to the daily running of the house, the shopping, and the preparing and serving of meals.

Abbeyfield houses are set up and run on a not-for-profit basis under the management of a volunteer board of directors. Costs, which include all meals, are shared by residents.

The Durham Abbeyfield house is a 12-room building that is wheelchair accessible and has an elevator. The rooms are configured such that two can be connected and used as a large one-bedroom suite for a couple.

Garden Suites

A Garden Suite is a form of accessory dwelling unit, defined as being a "portable, self-contained dwelling without a basement [that is] installed temporarily in the rear or side yard of a lot with an existing, permanent, single-family house".[12] Garden suites are authorized in Section 39 of the Act as temporary use "portable" structures.

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[12] CMHC (2008). Modifying Development Standards. Accessed from: www.cmhc-schl.gc.ca

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A municipality with a garden suite by-law can require the owner of the unit to enter into an agreement which cover timelines for installation and removal, maintenance, the occupancy period, and any monetary security or costs that the units would incur on it.

Garden Suites are designed to allow older singles or couples, usually over 65 years of age, or people with disabilities the ability to live independently, with the benefit of having care and support in close proximity. The "host family", the owners of the single-family home on whose property the garden suite is located, are usually related to the garden suite occupants.

3.1.2.2   Flexible Design

CMHC FlexHousing

FlexHousing is a concept that incorporates, at the design and construction stage, the ability to make future changes to a home easily and with minimum expense to meet the evolving needs of its occupants. FlexHousing allows homeonwers to occupy a dwelling for longer periods of time while adapting to changing circumstances and meeting a wide range of needs. Similar concepts are referred to as *Universal Housing* in the United States and *Lifetime Homes* in the United Kingdom.

This type of housing allows homeowners to adapt their dwellings to their current circumstances without having to move. The changes that can be made include:

- A large bedroom can be renovated into two smaller ones;
- An existing bedroom can be converted into a home office
- An attic can be converted to a large family room or master bedroom
- The basement can be adapted to become a rental suite.

The advantages of FlexHousing are not limited to individual homeowners. By making it possible for people to remain in their homes despite changes in their lives and personal needs, the concept can contribute to neighbourhood stability, helping to foster a sense of community among residents.

The four principles of FlexHousing are:

- Accessibility – Homes are user friendly and a fundamental consideration is the reduction of potential hazards
- Adaptability – Homes are designed for a variety of possible arrangements
- Affordability – although the initial cost of a FlexHouse is slightly more than a conventional home, this investment is recovered over the long-term as pre-engineered features allow for easy and inexpensive change and renovation.

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- Healthy housing – the design of FlexHousing integrates healthy building materials with innovative housing design

The flexibility of FlexHousing lends itself to potentially interesting uses in a changing housing environment, society, and a culturally diverse population. For example, FlexHousing can reduce child-care costs as it creates a liveable space for an aging parent to join the family and take care of a pre-school child. It also reduces the costs associated with moving. It provides the opportunity of having a live-work space.[13]

St. Nicholas House – Quebec (Designed by the McGill School of Architecture)

This house design is intended to grow according to the owner's needs and financial capability. It can be purchased by the storey, both at and after initial construction. Each unit is wheelchair accessible and equipped with safety features. The designers also employed contrasting colours and textures that assist persons with vision difficulties.

Richmond Flex House – Richmond, British Columbia

Based on the CMHC FlexHousing concept, this home is designed to accommodate the growing needs of families and the changing requirements of owners throughout their lifecycle. It is a two-storey, 2,178 square foot, wood frame home that offers a flexible design, where bedrooms may be enlarged and bathrooms may be added or removed. It is designed to be energy efficient with PowerSmart appliances and is fully accessible to meet the changing needs of its occupants. It can also accommodate an elevator and wheelchair ramps, has light and electrical switches in easy to reach places, and can provide separate accommodation for adult children or elderly parents.

3.1.2.3   Secondary Suites / Accessory Dwelling Units

Secondary suites or accessory apartments have been found to offer some of the most affordable forms of accommodation within a community, as well as providing improved housing choices for its residents. They also offer homeowners the opportunity to earn additional income to help meet the costs of homeownership. Places to Grow specifically requires municipalities to "*encourage the creation of secondary suites throughout the built-up area*."[14] Recent changes to the Planning Act have enabled municipalities to establish second unit policies as of right. Further, second unit policies put in place by municipalities cannot be appealed to the OMB.

Cities of Toronto, Ottawa, and Guelph

These municipalities have passed by-laws to permit accessory dwellings as-of-right in designated areas. In most cases, the by-laws tend to restrict the location of accessory dwellings to specific areas and ensure that such units meet local planning,

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[13] CMHC (2009). FlexHousing. Accessed from: http://www.cmhc-schl.gc.ca
[14] Places to Grow, Policy 2.2.3.6.j

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building, health and safety standards. However, the City of Ottawa allows such units as-of-right in all areas of the City except for one planning district.

Secondary Suite Facilitation: Municipalities in British-Columbia

The practice of facilitating secondary suites is also being implemented elsewhere in Canada. In Coquitlam, B.C., the local municipality offers utility rebates to secondary suite owners that register their units with the City. Coquitlam also developed a set of alternative life safety standards to address the issue of units in existing homes. The City of New Westminster has established a set of municipal design guidelines for secondary suites in order to help address concerns about their effect on the built form. New Westminster also developed a guideline through which it will only close older "grandfathered" units if there are serious safety issues.

The City of Edmonton

The City of Edmonton implemented a two-phase transition towards a comprehensive plan to develop secondary suites to help augment the supply of affordable housing. The by-laws were developed with the aid of open houses, public consultations, stakeholder meetings and a web survey. The two-phase plan was designed to enable the legislation, and allow for a trial period after which modifications could be done.

The first phase by-law was passed in December 2007 with the aim of making it easier for individuals to create secondary suites within their homes. The first phase allowed units in targeted smaller-lot suburban areas with units to be contained within single-detached dwellings, large-lot mature areas, and also permitted garage suites above detached garages in both of these zones. The second phase by-law passed in February 2009 included several modifications based on the consultation process and experience. Some location restrictions were removed for large-lot residential areas. Garage suites were permitted to be located in most of the City's low-density residential areas, and at-grade garage suites and garden suites were also permitted to be included with these being authorized on a discretionary basis by the development authority.

Promoting Secondary Suites

As a part of secondary suite by-laws and policies, many municipalities have jointly implemented education and awareness campaigns in order better inform the public and potential landlords, as well as facilitating the transition towards the use of the legislations and policies. As a part of its implementation, and ongoing information, the City of Toronto published an information guide for secondary suites which details the process involved in setting one up. These guides are available for free at any of the City's Civic Centres or City Hall. Toronto also published two information brochures aimed at secondary suite landlords and tenants respectively, which quickly outlines the issues of becomes a landlord, and what rights tenants have in second suites. The City of Toronto also directs prospective landlords to the Landlord's Self

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Help Centre, a community clinic that provides services to small-scale landlords in Ontario.

Similarly, the City of Ottawa published an educational brochure titled *A Home Within a Home* on secondary suites as a part of its zoning by-law revision. The publication outlines the regulation, building and approval process, discusses certain positive aspects of secondary suites, answers questions regarding them, and highlights funding and grants opportunities. As well, the City has several resources available on its website to help prospective landlords with their decision.

The City of Hamilton has also recently started examining the potential for expanding the areas of the City in which secondary suites and garden suites would be permitted. This review will be a part of their new official plan drafting process.

3.1.2.4   Aging at Home Strategy

The Aging at Home Strategy is aimed at providing seniors, their families and caregivers with a spectrum of care to help them stay healthy, and live independently in their homes. The Strategy is being implemented by the LHINs in their respective territories. Initiatives covered by the strategy are designed to support seniors that live at home and include funding for services such as community support services, home care, assistive devices, supportive living, long-term care beds, and end-of-life care. It also aims at promoting innovation in preventative and wellness services, as well encouraging partnerships with non-traditional providers. Funding for each LHIN is allocated by the Ministry of Health and Long-term Care according to estimated demand for services based on age, gender, socio-economic status and health status of the population residing in each LHIN's territory as well rural geography.

3.1.2.5   Accessible Design

Accessible design and Universal Design concepts generally refer the ability of something to be used by anyone. Accessible design is usually associated with improving accessibility for those with disabilities, while universal design takes a broader, more inclusionary scope that is aimed at simply ensuring that there are no barriers to anyone – that the products and environments be usable by all people, without a need for adaptation or specialized design. [15] Either visions is aimed at removing barriers to daily life to ensure that all individuals, with or without disabilities, can live better.

City of London's Facility Accessibility Design Standards

The City of London developed its own Facility Accessibility Design Standards in 2001, and has since updated it. The aim is to help City staff enhance accessibility beyond the minimal requirements of the Building Code when planning and designing municipal

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[15] Centre for Universal Design (2008). About Universal Design. North Carolina State University. Accessed from: www.design.ncsu.edu

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facilities. The document was created with the help of consultations with groups such as the March of Dimes, the Canadian Hearing Society, CNIB and others. The City of London freely allows the use and/or reproduction of its standards by other municipalities upon the submission of an authorization request. A complete list of the more than 50 municipalities that have used the standards is available on the City of London's website.

Ottawa Municipal Accessibility Plan

The City of Ottawa promotes increased accessibility in housing under the City of Ottawa Municipal Accessibility Plan (COMAP). This plan responds to the Accessibility for Ontarians Act, 2005. Under its Action Ottawa affordable housing program, the City provides funding to ensure that five percent of units developed under the program are fully wheelchair accessible to enable the occupant to live independently. In addition, 100 percent of the units must meet visitable standards for accessibility to the maximum extent possible. The City's Accessibility Advisory Committee has identified several requirements for visitable housing standards:

- Level or gently sloping approaches to dwellings
- Level no-step access at entry door
- Sufficiently wide doors (32–36 inches or 80-90 cm) and corridors (36 inches or 90 cm) to accommodate a wheelchair
- For multi-level units, a ground floor toilet facility for wheelchair users and the elderly and a ground floor family room and/or kitchen facility.[16]

Manitoba Housing and Renewal Corporation Visitable Housing Policy

The Manitoba Housing and Renewal Corporation (MHRC) encourages visitable design through its Visitable Housing Policy:

- Where major renovations are being undertaken to address building issues in MHRC-owned public housing, these renovations will include basic visitable design features (where financially feasible and practical)

- MHRC will encourage non-profit groups and co-ops to implement basic visitable features when renovating (where financially feasible and practical)

- Where MHRC provides funding for new construction under AHI programs, projects that include visitable features will receive additional weighting

- Project proposals for development of new residential properties on MHRC-owned lands, or proposals for the purchase of MHRC-owned lands for

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[16] City of Ottawa (2007). City Housing Strategy 2007 to 2012: City Housing Strategy – Direction 1: Building Healthy, Inclusive, Sustainable Communities. Accessed from www.ottawa.ca

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residential development will receive additional weighting if they include visitable features.[17]

In addition to the minimum visitable design features, the Manitoba Housing and Renewal Corporation suggests other design features that would improve the convenience and suitability of a home. These include:

- Reinforced bathroom walls (for the installation of grab bars, if desired);
- Levered door handles and single-lever kitchen and bathroom faucets;
- Raised electrical outlets – 18 inches (45.7 cm) from the door;
- Lowered climate controls;
- Lowered light switches – 48 inches (121.9 cm) from the door.[18]

The inclusion of such design elements are important in improving the ability for older adults and those with disabilities to age in place, and live independently. For some older adults, the financial affordability of such units is possible, but not so for many persons with disabilities. Financial supports should be made more available for those in need. This includes ensuring that programs such as the RRAP and HASI are continued, and that individuals in the community are made aware of them.

Region of Peel – 2008 Universal Accessibility Standards (UAS)

The Region of Peel Accessibility Advisory Committee, Regional staff, and sector partners worked to create the Universal Accessibility Standards (UAS), which was approved in April 2009, for the Region's new affordable residential properties. The UAS will be incorporated into the Region of Peel Affordable Housing Design Guidelines for application in future regional housing developments, subject to site-specific feasibility analysis, project characteristics, and cost. The Accessibility Advisory Committee will also provide input into all future affordable housing projects to determine opportunities to incorporate UAS and to ensure ongoing compliance. The UAS report can be found at www.peelbuilds.ca where there is also an interactive webpage that highlights the differences between a standard one-bedroom housing unit and one that has been modified as a fully accessible unit.

3.1.2.6   Inventory of Modified Units in Social Housing Stock

The Region of York and Simcoe County carried out Special Needs Audits to determine the supply of accessible housing in their social housing stock. The findings of these audits enabled each of the municipalities to ensure a better access and knowledge of the accessible housing stock for clients needing modified housing. The Region of York

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[17] Manitoba Housing and Renewal Corporation (2006). Presentation for the Canada Housing and Renewal Association.

[18] Government of Manitoba (2008). Manitoba Family Services and Housing: Visitable Housing Design. Accessed from: www.gov.mb.ca/fs/housing/visitable_housing.html

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has incorporated photographs and descriptions of all modified units under each building, accessible online from its social housing directory.

Simcoe County has also developed a searchable database with the inventory and description of modified units and is available for clients needing modified units. The audit was done by conducting site visits of each housing provider that had modified units in their portfolio, with a total of 25 projects visited and 100 units inventoried. An assessment of buildings and units were conducted to determine whether certain features met current accessibility standards. These features included the unit entry, living area, main bedroom, kitchen, bathroom, doors and windows, controls, parking, ramps, handrails, circulation spaces, common areas, laundry room, garbage room, elevators, and main, secondary entries and emergency exits.

3.2 Strategic Direction #2 – Stabilizing, revitalizing and increasing affordable housing stock

3.2.1 Objective 2.1 – Protecting the current supply of rental housing

3.2.1.1 Rental Housing Conversion and Demolition Policies

Due to the importance of the rental housing stock in providing housing for low and moderate households, some municipalities have passed demolition and conversion policies.

City of Ottawa

The City of Ottawa has policies preserving the existing older rental stock from conversion as part of its Official Plan. Policy 4.5.1 limits the number of rental units that can be converted to ownership formats when vacancy rates are low. The policy also protects housing that is rented at below market rents:

> 4.5.1 *The conversion of rental housing with five or more rental units to condominium ownership or to free hold ownership as a result of applications such as, but not limited to, applications for severance of properties, is premature and not in the public interest unless the following two criteria are satisfied:*
>
> *a)The rental vacancy rate by dwelling/structure type for the City of Ottawa as defined and reported yearly through the Canada Mortgage and Housing Corporation (CMHC) Rental Housing Market Survey has been at or above 3 per cent for the preceding two-year reporting period;*
>
> *b)The existing market rents of the units proposed for conversion are at or above the average market rent levels for the corresponding CMHC survey zone in the City of Ottawa, as reported yearly by the CMHC Survey for rental units of a similar dwelling/structure and bedroom type.*

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4.5.4 The maintenance and rehabilitation of the existing housing stock will be ensured through enforcement of the property standards by-law and support for residential rehabilitation assistance programs.

4.5.5 The City will study the use of demolition control throughout the urban area as a means of maintaining the supply of affordable rental housing.

City of Toronto

The City of Toronto, through By-law 885-2007 has increased power to protect rental housing from conversion and demolition as well. Policies to this effect are also present in the City's Official Plan which states that "the maintenance and rehabilitation of the existing housing stock will be ensured through enforcement of the property standards by-law and support for residential rehabilitation assistance programs."

City of Guelph

The City of Guelph has also enacted a by-law which designates the City as an area subject to demolition controls, in order to retain existing residential stock and former residential buildings.

City of Burlington

The City of Burlington passed an Official Plan amendment[19] which sets out a series of policies restricting the demolition and conversion of residential rental properties. This amendment states that demolition or conversion of rental units, properties containing six or more units, is not permitted unless a series of conditions are satisfied. These conditions are: that the rental vacancy rate set out in CMHC's residential rental market survey must have been at 3% or more for the preceding two years, that the building in question meet the property standards by-law, that negative economic and other impacts on tenants be minimized, that requirements of any applicable provincial legislation be met, and that in the case of demolition, replacement units are provided for.

City of Brantford

OPA 125 states that the demolition of affordable rental housing shall not be approved unless an equal number of affordable rental housing units at similar rents are included in the development. Condominium conversion of rental housing units shall only be considered when the vacancy rate has been more than 3% for rental housing for a minimum of three consecutive years.

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[19] The amendment modified Part III, Section 2.0, Residential Subsection 2.3, subsections 2.3.2 clauses f) and g).

3.2.2 Objective 2.2 – Revitalizing housing stock that is affordable

3.2.2.1 *Residential Rehabilitation Assistance Program*

The Residential Rehabilitation Assistance Program (RRAP), which is administered by CMHC, is designed to help low-income Canadians, people with disabilities, and Aboriginals live in decent, affordable homes by providing funding for improvements, repairs, or renovations to housing units. The general goals of this program are to provide funding to:

- Fix up owner-occupied or private rental properties;

- Modify homes for occupancy by people with disabilities;

- Repair and rehabilitate community shelters;

- Convert buildings from other uses to low-cost housing;

- Facilitate neighbourhood revitalization projects; and,

- Maximize the impact of funds from other sources.

RRAP consists of eight distinct "chapters," each with specific target groups or goals:

- Rental RRAP – the component is designed to provide assistance to landlords of affordable housing in order to pay for mandatory repairs to self-contained rental units to be occupied by tenants with low incomes. Funding of up to $24,000 per unit is available to eligible applicants.

- Rooming Housing RRAP – intended to provide assistance to owners of rooming houses to pay for mandatory repairs to housing intended for permanent accommodation at rents which are affordable to low-income individuals.

- RRAP for Non-Residential Conversion – this component provides assistance to owners of non-residential buildings to convert their structure for use as permanent rental accommodation at rents that will continue to be affordable. Funding of $16,000 per bed or $24,000 per unit is available.

- Homeowner RRAP – designed to provide assistance to low-income homeowners to bring their properties up to minimum health and safety standards. Properties must be lacking in basic facilities or require major repairs in one of five key areas: structural, electrical, plumbing, heating, or fire safety. Funding of up to $16,000 per home is available to eligible households.

- RRAP for Persons with Disabilities – this provides support to low-income households with persons with disabilities who require special modifications to their residence to improve access. A maximum of $24,000 is available for eligible applicants.

- On-Reserve Non-Profit Housing Program – designed to provide assistance to low-income homeowners on reserves in the construction, purchase and rehabilitation, and administration of suitable, adequate and affordable rental housing on-reserve. The loans can be up to 100% of the total eligible capital of

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a project. CMHC delivers the program in partnership with Indian and Northern Affairs Canada (INAC) and First Nations to determine allocations of funding for eligible reserves.

- Home Adaptations for Seniors' Independence (HASI)—designed to provide assistance to homeowners and landlords to pay for home adaptations which can extend the time low-income seniors can live in their own homes independently. To be eligible occupants must be over the age of 65, have difficulty with daily activities brought on by ageing, have a total household income at or below a specified limit for the area, and have the dwelling unit in question as a permanent residence. Assistance is a forgivable loan of up to $3,500, applicable to installing elements that include handrails, easy-to-reach work and storage areas in kitchens, lever handles on doors, walk-in showers with grab bars, and bathtub grab bars and seats.

- RRAP for Secondary/Garden Suites – this component is designed to provide assistance to homeowners to assist in the creation of secondary rental and garden suites. A secondary suite involves the creation of a unit within an existing dwelling or an addition to the home. A Garden Suite is a separate self-contained living area created on the owner's property. Homeowners, private landlords, and First Nations owning a single-family residential property that can accommodate the creation of an affordable self-contained secondary suite or garden suite will now be eligible to apply for RRAP funds. Assistance is in the form of a forgivable loan up to $24,000.

3.2.2.2   Social Housing Renovation and Retrofit Program (SHRRP)

On June 9, 2009, an agreement between the federal and provincial governments was announced that would see $704 million invested over the next two years to rehabilitate and renovate social housing. The SHRRP is a capital grant program that funds the repairs and regeneration of eligible social housing projects. It aims to:

- Improve the health and safety of residents living in social housing communities

- Provide enhanced accessibility for seniors and persons with disabilities

- Contribute to the reduction of social housing project operating costs

- Assist in the reduction of wait lists for social housing, including restoration of vacant or abandoned units.

For renovation and retrofit projects, the maximum funding per unit is $28,000 in Southern Ontario.

Social Housing Services Corporation (SHSC) – Technical Services

To ensure that Service Managers and housing providers are able to take full advantage of the SHRRP funding, the SHSC is offering a number of technical services that will give SHRRP applicants the tools and resources to deliver on quality renovations and retrofit projects within the required timelines. These services include:

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- Assessment and capital planning

- Identifying consultants and contractors

- Project design

- Development and administration of the bid processes

- Bid evaluation and contract award

- Contract administration

- Demand and preventative maintenance.

Service managers and housing providers can contact SHSC's Technical Services line for further information.

3.2.2.3   Energy Efficiency and Sustainability

ecoENERGY Programs

Natural Resources Canada's ecoENERGY Retrofit program is part of the Ministry's ecoACTION initiative. The ecoENERGY program provides financial incentives and support to homeowners, small and medium-sized businesses as well as public institutions and industrial facilities to help fund and implement measures and energy-saving projects that reduce greenhouse gases (GHG) and air pollution. The project will end on March 31, 2011 or when all funds have been committed, however the January 2009 federal budget announcement identified a two-year $300 million allocation that would provide additional retrofit grants to an estimated 200,000 homes in Canada.

The ecoENERGY Retrofit for Homes program was developed to help property owners with retrofit choices designed to improve energy efficiency in their homes up to a maximum of $5,000 per home or multi-residential unit. Under the program, eligible homes must have undergone an energy efficiency assessment performed by a certified energy advisor. Natural Resources Canada ensures that only properly licensed and independent energy advisors perform an assessment of the properties to identify areas of energy loss through contracts with organizations across the country.

The ecoENERGY Retrofit for Small and Medium-Sized Organizations covers businesses and public institutions. Eligible organizations must have performed and submitted a pre-project energy audit of the building or buildings in question. Grants of up to $10 per gigajoule of estimated energy savings, 25% of eligible project costs, or up to $50,000 per project are available.

CMHC EQuilibrium Housing

The CMHC EQuilibrium housing initiative is designed to promote tools and methods that address the practical challenges of sustainable housing design, with the goal of fostering acceptance, capacity-building and use of energy-efficient technologies in home construction, reducing the environmental impacts of future homes. It is based

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on a collaborative effort of the public and private sectors, including all levels of government and the housing industry.

Recently, a national demonstration initiative has led to the construction of twelve pilot-project homes across Canada which showcase the ideas and technologies of the EQuilibrium initiative. The projects are to be built in both rural and urban/suburban settings and as of summer 2008 four of these have been completed and open for public tours.

The projects developed under the initiative will provide concrete experiences of sustainable technologies, and its implementation. One of the completed projects, the Now House, is located in a 1960s post-war suburban Toronto neighbourhood. Using a community based approach, the home was retrofitted with various energy-efficiency upgrades, significantly improving efficiency and reducing its impact. It is estimated that the retrofits will reduce the home's greenhouse gas emissions by 5.4 tonnes, allow it to achieve a near zero energy cost and use minimal new resources and produce little waste throughout the renovations. The chosen retrofits included the installation of solar panels, high efficiency low-e windows, new exterior insulation, a grey water heat recovery system and high efficiency furnace.

Although not complete, the Urban Ecology project in one of Winnipeg's downtown neighbourhoods will develop affordable, energy-efficient infill housing aimed at first-time buyers. It is being developed as part of the Winnipeg Housing Rehabilitation Corporation's neighbourhood rehabilitation and renewal efforts. The houses will be adapted to Winnipeg's difficult climate conditions, and feature solar panels, geothermal strategies, high efficiency appliances and fixtures, and sustainable building materials.

The technologies used by the demonstration projects include climate specific design, energy and resource-efficient construction, passive solar heating and cooling systems, natural daylighting, energy-efficient appliances and lighting, renewable energy systems, water conservation and re-use systems and methods, land and natural habitat conservation, and sustainable community design and green infrastructure practices.

CMHC Energy Efficient Housing Mortgage Rebate

As mentioned above, under CMHC's Energy Efficient Housing initiative, eligible purchasers can receive a 10% refund on their mortgage insurance premiums, and an extension to the amortization period with no surcharge if they are buying an energy-efficient home, or renovating a new or existing home to improve its energy efficiency. Similarly, Genworth Financial Canada, the only private sector mortgage insurer in Canada, has an Energy Efficient Housing Program that offers a 10% rebate on its premiums to buyers using Genworth insured mortgages to purchase an energy-efficient home, or are refinancing an existing home to make energy-efficient upgrades

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and renovations. Eligible loans are offered with an amortization period of up to 35 years at standard mortgage insurance rates.

New Provisions in Ontario Building Code

As noted above, recent amendments to the Ontario Building Code set "green" standards that make homes 21% more energy efficient. These amendments include a 50% increase in basement wall insulation, 29% increase in ceiling insulation, and 67% increase in the energy efficiency of windows. Some municipalities require higher green standards for buildings constructed within their own jurisdiction. While improving energy efficiency in the community is a laudable goal, it must be recognized that increased green standards impact on housing affordability.

Leadership in Energy and Environmental Design

The Leadership in Energy and Environmental Design (LEED) Green Building Rating System, while originally developed in the U.S. by the U.S. Green Building Council (USGBC) has been adapted to the Canadian climates as well as our construction practices and regulations.

The program rates and tracks the environmental performance of the buildings and their construction, and is quickly gaining popularity. Specifically, it rates five principle categories:

- Sustainable sites
- Water efficiency
- Energy and atmosphere
- Materials and resources
- Indoor environmental quality

There are also ratings for the innovation and design process. It has been noted that a LEED certified building does incur higher costs due to the certification process which requires certification by a qualified third party. The LEED rating system allocates more of its points to materials section than the Green Globes (described below), and allocates points based on having achieved a certain level of performance, rather than for having implemented certain strategies.

Region of York Sustainable Development Through LEED

The Region of York's Sustainable Development Through LEED Program is a voluntary program aimed at creating incentives for developers to build more sustainable high density developments that will lower the amount of resources required. The program grants servicing allocation bonuses of between 20 and 40 percent to create high density residential developments located in the Regional corridors and centres. Developments must meet a LEED Silver certification to qualify, be at least of five storeys, conform to the York Transit-Oriented Development Guidelines, achieve

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significant water conservation, and incorporate the three-stream waste management system.

In partnership with the Region of York, the Town of Markham has joined in the implementation of the Sustainable Development Through LEED initiative. It requires that all new municipal buildings achieve a LEED Silver minimum certification. The Town is also in the process of preparing a Sustainable Development Standards and Guidelines document.

Green Globes Certification

The Green Globes certification was developed in Canada with support of federal and provincial ministries and public utilities and in the UK, by the RICS foundation and Faber Maunsell. It is an online building audit for assessing and rating new and existing buildings against best practices, standards and principles of green architecture. It is being used by BOMA Canada as a national environmental recognition and certification program for existing commercial buildings called the BOMA *Go Green* program.

The federal government has adopted the Green Globes system. It has been explored as a lower cost alternative to LEED certification, which in the context of affordable housing may offer an excellent alternative to the LEED process. Studies have shown both systems to be comparable. A University of Minnesota study from 2006 established that, even though a direct comparison is difficult, the Green Globes on-line system was deemed to be quicker, simpler, and more cost effective as it provided quicker feedback which could influence any design changes. It also better integrated life-cycle thinking into the rating system.

High Performance New Construction Program

The Ontario Power Authority's (OPA) High Performance New Construction (HPNC) program is a part of the OPA's initiative to promote energy conservation in Ontario. The program is designed to encourage builders and architects to incorporate energy efficient measures in the construction of new buildings, additions, or major renovations that exceed the current Code.

Eligible projects include commercial, industrial and office buildings, multi-unit residential developments, affordable housing complexes, institutional buildings, agricultural buildings, and hotels and motels but single-family homes are not eligible. The project is open to developments across Ontario, with the exception of those in the City of Toronto, which has its own program in conjunction with the OPA, the Better Building Partnership.

The Better Building Partnership is very similar to HPNC with the exception that it funds incentives for retrofits to existing buildings, as well as new construction like the HPNC. Take-up of the BBP has been very good, and as of 2007, 636 buildings had registered in Toronto, totalling a retrofit area of 47 million square feet and a CO_2 reduction of 200,500 tonnes per year. The retrofits have resulted in about $19 million

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in savings per year with an economic impact, including energy savings and job creation, of about $176 million so far.

Funding allocations are based on kilowatts per hour saved, as opposed to being based on specific types of technologies. Projects are eligible for a minimum of $1,000 in incentives, and incentives vary depending on the project types, building owners can received between $250 to $400 for every verified kilowatt that is saved during peak or mid-peak weekdays in summer, using approved modeling software. Architects can receive between $50 and $100 per kilowatt saved above Code. Also eligible in certain cases is the cost of modelling.

It appears the program is tailored towards larger buildings, especially commercial developments, as projects above 75,000 square feet will benefit most from the larger incentives. Currently, stacked townhouses or structures with separate entrances do not appear to be eligible under the program. The HPNC program is accepting application for approval until October 2010, and projects must be completed, evaluated, and deliver energy savings by December 2012.

3.2.2.4 CMHC Purchase Plus Improvements Program

CMHC insured mortgage loans are available to cover the purchase price of a home as well as immediate major renovations that the purchaser would like to undertake. This eliminates the need to obtain secondary financing after the purchase to pay for improvements. The insured loan is based on the lower of the purchase price plus the actual cost of improvements or the "as improved" market value. To obtain this loan, applicants are required to have a minimum of five percent down payment of the total cost, including the cost of renovations, cost estimates for the renovations, and qualifications to obtain a CMHC insured loan.

3.2.2.5 Infrastructure Ontario

Infrastructure Ontario provides an alternative financing solution for public sector agencies, with lower interest loans for up to 40 year terms. The total funding allocated so far has been of $2 billion.

The program is open to eligible hospices, non-profit long-term care homes, municipal corporations, municipalities, universities and affiliated colleges. Among the eligible capital expenditures are facilities expansions, renovation and retrofits, land, systems and equipment, energy efficiency projects, alternative energy projects and municipal social housing.

Municipal social housing was added as part of a recent program expansion to include social and affordable housing providers, local services boards and non-profit professional art institutes. As a part of this, eligible affordable housing projects are now able to receive these loans.

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3.2.3   Objective 2.3 – Increasing the supply of affordable housing

3.2.3.1   Canada-Ontario Affordable Housing Program (AHP)

The Canada-Ontario Affordable Housing Program is administered by the Ministry of Municipal Affairs and Housing. The Ministry directs the allocation of units to the various Service Managers who are responsible for establishing the local council-approved program requirements for their areas.

The current AHP has several components that include the rental housing component, homeownership component, and the northern component. On March 20, 2009, the provincial government announced an investment of $622 million to match funding announced in the federal government's 2009 budget. This brings the overall investment for affordable housing in Ontario to $1.2 billion.

3.2.3.2   Strong Communities Rent Supplement Program

This program assists municipalities to provide affordable housing, based on local needs. This program was implemented prior to the more recent Housing Allowance program under the new Canada-Ontario Affordable Housing Program. This funding is based on tenants' income and provides the m with rent-geared-to-income rent levels. The program provides a rent supplement funding for a twenty year period unlike the Housing Allowance program which is short term (five-year) program.

3.2.3.3   Municipally-Funded Rent Supplement Program

Rent supplements help low-income individuals and households obtain affordable and adequate housing in the rental housing market. Generally, a rent supplement is a subsidy that is paid to private landlords to cover the difference between the market rent for a unit and the amount a tenant can pay based on their income, based on approximately 30% of their gross monthly household income. Such rent supplement programs can help income integration in communities and buildings, lessening stigma attached to concentrations of social housing and social housing assistance recipients. Funding for much of the existing rent supplement is cost-shared by the Province and the Service Manager.

The data below shows estimated costs of funding rent supplement units in Prescott-Russell based on CMHC average market rents for Hawkesbury and the maximum Ontario Works shelter allowance. Based on this, if Prescott-Russell chose to fund fifty rent supplement units, it would cost an average of $1,244 per unit per year for a total of $62,200 annually.

Potential Costs for a Municipally-Initiated Rent Supplement Program for OW Recipients, Prescott-Russell, 2009

Unit Size	CMHC AMR	Max. OW Shelter Allowance	Municipal Subsidy Requirement (Per Unit)	Municipal Annual Subsidy Requirement (Per Unit)
1 Bedroom	$518	$364	$154	$1,848
2 Bedroom	$638	$572	$66	$792
3+ Bedroom	$711	$620	$91	$1,092

Region of Waterloo Municipally-Funded Rent Supplement Program

The Rent Supplement Program provides eligible Community Housing tenants with rent-geared-to-income (RGI) accommodation in privately owned buildings. The rent supplement is paid directly to the landlord to bridge the difference between market rent and the tenant's geared-to-income portion. The Ministry of Municipal Affairs and Housing and the Region of Waterloo fund this program and it is administer by the Region.

In Waterloo Region, approximately 800 households receive assistance through the Rent Supplement Program. Tenants are selected from the Region of Waterloo Coordinated Access System (ROW CAS) waiting list)[20]

3.2.3.4   Seed Funding Program

CMHC's Seed funding offers financial assistance to housing proponents that are in the early stages of developing a housing project proposal that will either be affordable, innovative, community-based, or any combination of these characteristics. The funding is offered in conjunction with CMHC's capacity development initiative, with a maximum amount of $20,000 per housing project proposal. Of this amount, the first $10,000 is a grant and the second $10,000 is an interest-free loan. This second $10,000 is to be repaid when the affordable housing project commences construction.

CMHC Seed funding may be used to pay for a variety of activities in the early stages of developing a housing project proposal, including preparation of housing market studies to evaluate need and demand for the proposed project, development of a business plan, evaluation of procurement options, inspection of existing properties, preliminary architectural drawings, and so on. In situations where the housing project proponent may not yet be an established organization, the CMHC Seed funding may also be used for group development activities.
CMHC is currently accepting Seed funding requests on an on-going basis, which can be used in conjunction with funding through the Affordable Housing Program.

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[20] Region of Waterloo. Rent Supplement Program. Accessed from: www.region.waterloo.on.ca

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Recipients of Seed Funding in Prescott-Russell include:

- 6432581 Canada Inc. – Hawkesbury (2008)
- Joseph D'Ignazio – Hawkesbury (2007)
- 6432581 Ontario Inc. – Hawkesbury (2007)
- Mario Drouin – The Nation (2007)

3.2.3.5 Federal Home Ownership Initiatives

The January 2009 federal budget included funding and provisions for home owners through several initiatives. For first-time home buyers, the budget allocated a $750 tax credit to further assist the purchase of a first home. The federal government also announced a change to the Homes Buyers Plan that allows first-time home buyers to use more of their RRSP savings they can use towards the purchase of a home, increasing the amount to $25,000 from the previous $20,000.
For existing home owners, the budget included a $1,350 tax credit on the first $10,000 of renovation work through the Home Renovation Tax Credit, to reduce the cost of home renovation.

3.2.3.6 Municipal Home Ownership Initiatives

Affordable homeownership is a component of the housing continuum that can help the supply of affordable rental units in a community. There are several initiatives that can help low and moderate income families access the ownership market. The following are some examples of municipal home ownership initiatives.

City of Hamilton's Home Ownership Affordability Partnership

The City of Hamilton has partnered with the REALTORS Association of Hamilton-Burlington, Scotiabank, and the Threshold School of Building to create the Home Ownership Affordability Partnership initiative which helps tenants in social housing access the ownership market. Through the program, neglected homes are purchased, thus being more affordable, and revitalized by students of Threshold, providing on the job training. The initiative works on the basis of helping one family at a time, and three families have been housed in the Hamilton-Burlington.

Also in Hamilton is the Hamilton HomeStart program in which the City of Hamilton provides a matched down payment assistance amount of $4,500. It is also in conjunction with Scotiabank. In this case, Scotiabank provides financing, $1,000 grant per family and financial counselling to ensure that the recipient households are given sufficient financial knowledge as new homeowners. Threshold School of Building assists by providing maintenance workshops for the new home owners.

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BHOME – Brantford Home Ownership Made Easier

The City of Brantford's Brantford Home Ownership Made Easier (B HOME) initiative provides interest-free loans for 5% of the down payment of a home, up to $9,250, for low and moderate income families. Eligible household cannot earn more than $56,000 per year and not have assets exceeding $30,000, and must also be eligible to obtain a mortgage. Purchase price of the homes cannot exceed $185,000, and must be of modest size but includes the purchase of semis, townhouses or condos. The loan is forgiven if the house is sold after 20 years, but must be repaid if it is sold before this 20 year period expires. To be eligible, the household must also attend a series of training sessions called the *Home Ownership Training Sessions* that cover budgeting, the mortgage financing process, working with real estate agents, and pros and cons of home ownership.

Quint Development Corporation

In Saskatoon, the Province of Saskatchewan and the City of Saskatoon are important funders of the Quint Development Corporation's Neighbourhood Home Ownership Program. The initiative enables low income families to access homeownership through helping to finance the construction of home ownership cooperatives. Since 1997, eight co-ops have been built that house over 100 families. Eligible households cannot earn more than $30,000 per year and must have at least one child of 18 years of age or under.

3.2.3.7   Other Home Ownership Models

Options for Homes

Options for Homes is a private non-profit organization that has created a unique concept to approach the development of affordable ownership housing without the need for government assistance. The concept provides an innovative example of a homeownership program initiated by a not-for-profit organization with limited direct municipal involvement.

The Options for Homes concept develops its affordable housing through several elements. First, it passes on the cost savings gained through its "no frills" approach to construction and marketing to the buyers. Second, future purchasers become responsible for raising the construction financing and managing the project's construction. Third, the "profit" or difference between the appraised market value and the production cost of each unit is deferred until the unit is resold. This deferral has a significant impact on the affordability of the unit, and since it is not recovered until resale, the owner can carry the unit at a lower monthly cost than a conventional market unit. Other cost savings that are secured are passed on where possible, such as through reduced development charges and fee waivers.

A second mortgage is retained on each unit for the difference between the production cost and the appraised market value for each unit. Typically, the initial appraised

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value is about 10-15% above the at-cost selling price. The second mortgage is repayable when the unit is resold. The owners can also buy-out the mortgage earlier if they wish. No interest is paid on the mortgage, but its value on resale (or when bought out) will be increased in relation to the market appreciation of the unit at that time. When the unit is sold and the second mortgage is paid, Options for Homes has no further legal interest in the unit. However, the cost savings achieved in the first sale are not passed on to subsequent owners. The second mortgage serves to discourage speculative buying of the units and is a way of recovering the cost savings plus their enhanced value, so that they can be re-invested in subsequent affordable housing projects.

The group has completed eight projects in the Greater Toronto Area since 1993 representing over 1,200 units. There are currently two projects selling units which are located in Markham and in Toronto.
Although Options for Homes is active in the Greater Toronto Area, it also provides training and monitoring for non-profit groups that want to implement the concept in other areas. The concept is being implemented in several cities by groups in Waterloo, Sudbury, and Vancouver. The concept is also being used by the City of Montréal's housing management and development corporation, the Société d'habitation et de développement de Montréal's (SHDM) *Accès Condo* initiative.

Home Ownership Alternatives

Home Ownership Alternatives (HOA) is a non-profit corporation that aims at helping low income families access home ownership through financing support for developers and home buyers. Affordable home developers can receive funding to help them with early stage studies as well as financial guarantees for construction financing.

The group provides second mortgages for these low-income families that allow them a large enough down payment to obtain a conventional mortgage. The mortgage is the difference between the cost of the unit and its market value, and can be bolstered by additional government or HOA funds depending on the need of the family. While there is no principal or interest payment required on the second mortgage until the home is sold, buyers can pay it out anytime they so choose or are able to. At the point of repayment, a share of the increase in value is also paid. The funds are reinvested by HOA towards new buyers and developments.

Although similar to the Options for Homes concept, HOA's help is focused on the buyers and not associated with development or purchase of a specific housing or unit type. Since its creation in 1998 the group has funded over 2,000 homes for low-income families in Toronto, Guelph, Waterloo, Pickering, Markham and Kitchener.

Self-Help Housing

Growing interest has been expressed in the "Self-Help Housing" model. This model involves the extensive use of volunteer labour (including the future occupant) and donated supplies and materials to produce affordable housing. A growing number of

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non-profit agencies, such as Habitat for Humanity and the Frontiers Foundation, are active across Canada in co-ordinating the production of both ownership and rental housing using the Self-Help model.

Rent-To-Own Housing

Rent-to-own housing means housing where families pay monthly rental payments to a not-for-profit organization which owns their home, with the intent that the families would eventually purchase the home from the organization. Each month, the not-for-profit organization keeps a portion of the rental payments to cover its costs and the balance goes towards a down payment for the future purchase of the home. Much like the Self-Help model there is growing interest in this approach to affordable home ownership, however, it remains rare in Ontario and Canada presumably due to the current mortgage market. It is not clear whether or not rent-to-own housing is more affordable than other options.

Home Ownership Co-operatives

This is housing where a homeowner must make a five year minimum commitment to be part of a co-operative in exchange for an equity loan from a community based co-operative. During the five year period, the co-op is the "owner" of the homes which make up the co-operative, but individual families pay mortgages on their homes, and they are the *owners*. The co-op provides group resources and security to help families make the transition to home ownership. At the end of the five year period, the equity loan is forgiven, and families have the option of assuming their mortgage and taking title of their home.

In the equity co-op model, the residents buy shares in the co-operative which entitle them to a unit in the development. However, one challenge with this model is that financing can be difficult to obtain for the shares as they are not recognized as collateral for a mortgage. According to the Ontario Co-operative Association, there have been changes to the legislation in other provinces that better define the units with an individual title, helping in financing the mortgages but this is not yet the case in Ontario.

Co-housing

Cohousing is also referred to as collaborative housing and is an opportunity for residents to participate in the planning and design of their housing. Through the design of their community, participants identify communal needs and interests and therefore tailor their housing to meet these needs. Contrary to housing sharing, residents determine community requirements ahead of time in the development phase. Groups will then enter into cost-saving agreements with architects, developers and City officials at early stages and can therefore reduce the cost of the housing.

This form of housing while meeting specific needs of residents and providing an affordable housing option does have challenges. The key challenge is that it is

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unfamiliar to many planning departments as well as builders and can be an overwhelming process for a cohousing group. Cohousing communities typically range from 8 to 30 households that are self-sufficient with self contained kitchens, and dining facilities. All households are clustered around community open space, share amenities such as workshops, office spaces, childcare facilities and gardens.

Quayside Village

Quayside Village is a cohousing community in North Vancouver, comprised of 19 residential units: one bachelor, six one-bedroom apartments, two one-bedroom apartments with dens, five two-bedroom units, one two-bedroom plus a den, and four three-bedroom units. The project also contains retail space on the ground floor (currently contains a convenient store). Every unit contains a kitchen, bathroom, living room and a yard, deck or balcony. The project contains 2,500 square feet of common area. The common areas include outdoor pathways, a common deck, reading room, common playroom, washroom, laundry room, craft area and guest suite. Overall the project incorporates several significant energy efficiency designs, recycled material and accessibility guidelines.

All residents (including children) are eligible to participate in the consensus decision making regarding all aspects of community living. Residents manage the building and grounds.

Cost to develop this project was reduced in a number of ways including smaller unit sizes (ranging from 730 to 780 square feet for the two-bedroom units), residents acted as the project's developer by incorporating their own development company, and the group received an in-kind donation of $50,000, and CMHC funded the development's multi-family grey water recycling system. In addition, the group received a density bonus of 10% by the municipality (as a result of meeting several of the City of North Vancouver's social policy objectives such as affordable housing, mixed use development, adaptable design and community development) to enable the development to construct two additional units which reduced residents' construction cost per square foot. The City also reduced the tax rate charged on common floor space. Four of the units were sold at prices 20% below market rates. The remaining 14 units were sold at market value ranging from $164,000 to $260,000.

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3.3 Strategic Direction #3 – Supporting vulnerable populations

3.3.1 Objective 3.1 – Improving supports and access to vulnerable populations

3.3.1.1 Homelessness Partnering Strategy

The Federal government announced a new homelessness program in 2006, the Homelessness Partnering Strategy (HPS), which replaced the previous National Homelessness Initiative (NHI).

The HPS is based on a housing-first approach, which emphasizes transitional and supportive housing followed by supports for the individuals. The Strategy is composed of three main components:

- The **Homelessness Partnership Initiative (HPI)** is a community-based program in which Designated Communities are eligible for funding based on identified needs. The approach encourages community involvement through the use of a community planning process and Community Advisory Boards to include local stakeholders. Funding must be matched from other sources, but can be used to support community planning efforts as well as chosen projects.

  Two other funding streams, for Outreach Communities and Aboriginal Communities are also available to respectively service the needs of smaller outlying communities and homeless Aboriginal people in cities and rural areas.

- The **Homelessness Accountability Network** builds on research and data initiatives such as HIFIS (Homeless Individuals and Families Information System) with the goal of developing knowledge of homelessness and improving networking and sharing opportunities.

- The **Surplus Federal Real Property for Homelessness Initiative (SFRPHI)** compensates federal departments and agencies for the transfer of surplus properties to be made available for a variety of housing uses.

In 2006, the government renewed HPS funding for $526 million over two years, starting as of April 2007. The January 2009 federal budget announced new funding for social/affordable housing including $1 billion over two years for energy retrofits and renovations for up to 200,000 social housing units, $400 million over two years for new low-income seniors units, and $75 million over two years for new supportive housing units for people with disabilities. Additionally, $150 million of this funding will be allocated to renovations and retrofits of the CMHC administered portion of the social housing stock.

3.3.1.2 Homelessness Prevention Program

The Province of Ontario's Homelessness Prevention Program funds support services and programs for municipalities in order to help individuals who are homeless, or at

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risk of becoming homeless. Municipalities administer and, in some cases, develop the programs with the help and partnership or associated community services agencies and other groups.

3.3.1.3   Consolidated Homelessness Prevention Program (CHPP)

This program is designed to help individuals who are homeless and those at risk of becoming homeless. This includes supportive services for "hard to house" populations, such as ex-offenders or individuals with mental illnesses, which can help establish and maintain living independence in their communities. The programs are developed by each municipality and community partners.

3.3.1.4   Emergency Energy Fund (EEF)

The Emergency Energy Fund (EEF) program provides funding for municipalities to enable them to help low-income households pay utility arrears, security deposits, and reconnection costs. The funding comes from the Ministry of Community and Social Services and municipalities deliver this program directly or through a contracted third-party service provider.[21]

3.3.1.5   Domiciliary and Emergency Hostels

The program also provides funding for the 280 domiciliary hostels and numerous emergency hostels throughout Ontario. The domiciliary facilities serve individuals with mental health and addiction issues, developmental disabilities, as well as frail and elderly individuals by providing accommodation and supportive services. Emergency hostels emphasize short-term accommodations, board, and personal needs items as well as various supports needed by individuals and families who are homeless and help provide transitional services by moving people off the street and connecting them with resources and community services that can help them. The per diem costs as shared between the province and municipalities.

3.3.1.6   Provincial Rent Bank

The province's Rent Bank program is administered and funded through the Ministry of Municipal Affairs and Housing, and was first launched in 2004 to provide funding to existing municipally-run rent banks, or help service managers set-up rent banks. The program is intended to promote housing stability by assisting low-income people who have short-term rental arrears in avoiding eviction. It is also intended to divert people from emergency shelters, thus creating cost savings for the Province and municipalities who share responsibilities for shelter costs.

The program provides assistance to residents only once and will cover not more than two months of rent arrears or, in the case of subsidized housing, no more than a total

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[21] Ministry of Community and Social Services (2006). Homelessness Prevention Program. Accessed from: www.mcss.gov.on.ca

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of two months average market rent. The rent arrears are paid directly to the landlord. The Intervention Services / Low Income Team administers these funds for all clients, including OW and ODSP clients, and are responsible for the mandatory reporting to the MMAH.

3.3.1.7   Shelter Allowances

There are two shelter allowance programs in Ontario which provide income and employment support for eligible households: Ontario Works and Ontario Disability Support Program.

Ontario Works (OW) provides financial and employment assistance to individuals who are in temporary financial need. Financial assistance helps cover the costs of basic needs such as food, housing, and clothing and some health benefits are also covered such as dental and drug coverage. Employment assistance provides job-skills training, and education programs.

The Ontario Disability Support Program (ODSP) provides income and employment supports to individuals with disabilities and their families who are in financial need. The income supports helps pay for food, housing, as well as some health benefits such as dental and drug coverage. The employment supports provides a variety of help to individuals to train for a job, find employment, or keep a job. It also includes software or mobility devices that can help individuals with their job.

The 2006 Provincial Budget announced in March 2006 provides for a 2% increase to both Ontario Works (OW) and ODSP payments. This announcement resulted in an increase to the shelter allowance of an individual on OW by approximately $7 per month, and $9 per month for an individual on ODSP. This change was implemented as of November (ODSP) and December (OW) 2006. A further 2% increase to OW and ODSP rates was made as of November 2007. The 2008 Provincial Budget included a further increase of 2% to the OW and ODSP basic adult allowance and maximum shelter allowance rates, with a $123 million funding commitment for 2008 to 2010.   The 2009 Ontario budget included an increase of 2% for the basic and shelter allowance components of Ontario Works and ODSP.

3.3.1.8   Poverty Reduction Strategy

The Government of Ontario launched a new Poverty Reduction Strategy in December 2008. The focus of the Strategy is primarily to reduce childhood poverty, but it also strengthens the commitment to housing as an important element in poverty reduction. Among the funding commitments announced were additional funds for the Ontario Child Benefit of $230 million per year up to a total of $1.3 billion and $70 million annually for education and community initiatives up to a total of $350 million which includes increased funding for Aboriginal youth programs. Funding for housing was strengthened by an additional $5 million annually for the Provincial Rent Bank program. The Government has indicated a willingness to pursue the Strategy as a

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long-term plan against poverty, and would look at formalizing this through legislation in 2009.

3.3.1.9   Housing First Approach to Homelessness

The rationale for Housing First was developed in the United States in the 1990's based on work done in New York through the Pathways to Housing agency. The rationale of the Housing First approach is essentially opposite to the traditional "treatment first" model for homeless individuals where a person progresses through the housing and support continuum to more permanent forms of housing. This treatment approach is sometimes accompanied with compliance requirements regarding substance abuse, or following medication regimes. Instead, Housing First operates on the basis that good housing provides a stable cornerstone from which individuals can better address the other barriers in their lives, and provides access to permanent housing along with the support services needed to each person.

City of Toronto Streets to Homes

The City of Toronto's Streets to Homes (S2H) initiative, which began in 2005, operates on the Housing First rationale, emphasizing moving homeless individuals from the streets into safer and more permanent housing. The program includes supports in order to provide a stable framework for individuals, which are provided through a network of support service providers. The 2008 budget was of $11.3 million, including City staffing and community agency partner grants. Individuals placed in housing are followed-up for a one year period, with the ultimate goal of helping individuals build their capacities in order to live independently.

To date, Toronto, Calgary, and Red Deer have implemented Housing First-type approaches to homelessness in Canada. Through initial and ongoing research, the City of Toronto has compiled a growing body of research that further underlines the positive effects of the Housing First approach used in the Street to Homes initiative. This included the Street Needs Assessment conducted in 2006, and again in 2009, which is designed to better understand the particular needs of homeless individuals that are outdoors, in shelters, correctional facilities and hospital treatment centres in Toronto in order to better provide supports and resources for housing and service programs. The assessment also takes a census of homeless individuals in Toronto at the time of the study. The City also conducted post-occupancy research to evaluate the outcomes of those that were housed under S2H.

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3.3.2   Objective 3.2 – Promote additions to the local supportive housing stock

3.3.2.1   *Youth Housing*

Peel Youth Village, Peel

Peel Youth Village is an innovative mixed-use development that incorporates housing for homeless youth in Peel Region as well as a community centre. The housing component has 48 rooms, 32 of which are organized into four-bedroom apartment pods with a shared kitchen and lounge and are for mid-term or long term stay. The remaining 16 rooms are for short term stay.

The YMCA of Greater Toronto provides onsite services to residents including assisting youth in the various aspects of semi-independent living and in the transition to independent living. The service model at Peel Youth Village is based on the 'foyer' philosophy, an innovative concept that recognizes that for many young people, the move from dependence to independence is not straightforward. "Foyers" provide affordable accommodation, social integration, community peer group support, vocational guidance and advice, links with employers, work experience opportunities, and social facilities.

The YMCA also delivers a wide range of community-based programs, including Ontario Early Years programs, recreation programs such as team sports and arts and crafts, and the Kids Nutrition and Life Skills Club. The Kids Nutrition and Life Skills Club provides healthy breakfasts to school-age children, teaches children about nutrition and healthy eating, conducts cooking and food preparation classes, and teaches life skills to children and youth, including manners at the dinner table. Other community-based programs at Peel Youth Village include the Peel Youth Village Teen Prenatal Supper Club, a prenatal nutrition program for pregnant teens, and an employment resource centre; a drop in centre that provides access to employment counselors, computers and other resources, and workshops to assist job seekers.

In addition to the YMCA, a number of community partners work with the Region of Peel and YMCA to deliver specialized programs in the community. These community partners include: Acorn Community Out-reach Network, Breakfast With Santa Foundation, Ontario Early Years Centre, Boys and Girls Clubs, A Child's Voice Foundation, and Peel Public Health.

Peel Youth Village is the result of innovative partnerships. The builder, Martinway Contracting, collected donations from its suppliers that allowed the structure to be built with improved quality in order to achieve a longer life span for the building and reduced operating costs for Peel on an ongoing basis. The project is funded through the Region of Peel's social housing reserve fund, the National Homelessness Initiatives' Supporting Communities Partnership Initiative, the Federal Community Affordable Rental Housing Program, and a dedication of surplus land by Peel Living on the Weaver's Hill property[22].

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[22] Peel Region (n.d.). Peel Youth Village. Accessed from: www.peelregion.ca

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3.3.2.2 Family Housing

Hannah's Place (Siloam Mission), Manitoba

Hannah's Place Emergency Shelter has 110 single beds for homeless individuals and a five-bed family room. The facility has a dry shelter policy and this has encouraged some residents to stay clean and sober in order to have a safe place to sleep.

The shelter is the result of partnerships among the Thomas Sill Foundation, The Winnipeg Foundation, the Ladybug Foundation, and the federal government who contributed funding for construction. Other partners include Capstone Construction, Loewen Mechanical, CEL Electric, and Northwind Innovations. The provincial government contributes to the daily operation costs of the shelter.[23]

Siloam Mission also provides two employment training programs, Mission: Off the Street Team (MOST) and Building Futures, to assist clients in the transition from homelessness to a more self-sufficient lifestyle. This program is the result of a partnership between Siloam Mission and Downtown Winnipeg Biz. It is a for-pay employment program that offers participants a chance to earn as they work on downtown beautification projects. MOST participants also participate in life skills and financial management courses, to help them acquire employable skills.[24]

Building Futures is an employment-training program which offers useful job skills to those who are interested in learning about carpentry and woodworking. Participants take part in the program for twelve months and work full time in paid positions. They start by learning basic skills and as they progress, they are moved on to increasingly complex projects. These finished projects are sold and all proceeds go back to Siloam to fund operational costs of the program. Participants also receive additional training in financial management, first aid/CPR, and other applicable courses. Upon completion of the program, a participant may move on to new employment within the industry through businesses that Siloam Mission has developed relationships with.[25]

3.3.2.3 Housing for Women

St. Leonard's Society of Nova Scotia – Barry House

St. Leonard's Society of Nova Scotia is a not-for-profit charitable organization responsible for the operation of Homeless Shelters and Community Residential Facilities in Halifax, Nova Scotia. Barry House is one of the shelters it operates which provides services to women 16 years or older and their children, if they have children, who are experiencing homelessness and who have difficulty finding shelter due to mental health issues or substance abuse. It is a 20-bed shelter that operates with a

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[23] Siloam Mission (2007). Hannah's Place Emergency Shelter. Accessed from: www.siloam.ca
[24] Siloam Mission (2007). Employment Training. Accessed from: www.siloam.ca
[25] Siloam Mission (2007). Employment Training. Accessed from: www.siloam.ca

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harm reduction philosophy, welcoming women who may be under the influence of intoxicants as well as those who may have domestic pets.[26]

3.3.2.4 Housing for Men and Single-Parent Families

Home Suite Hope Shared Living Corporation, Halton, Ontario

Home Suite Hope (HSH) is a homeless initiative that provides shared living accommodation for people who are homeless or at risk of homelessness by purchasing existing market-value homes and renovating them to suit the number of residents and facilities required. Each resident has a private bedroom and each bathroom is shared by two people. The common areas of the home are shared by all who live there. Residents pay rent at a rate that offsets the carrying costs of the house while the costs of maintaining the house are supported by rent subsidies through Halton Region and community donations.

The length of time a resident stays in a HSH house is largely dependent on their needs although the initial program is for eight months. While living in a HSH home, all residents are engaged in an active life and participate in household management, encouraging a productive attitude toward life stabilization and long-term stable housing.

The resident selection process is based on the applicant's need for transitional housing and a commitment to participate in a healthy group dynamic. This approach provides for both immediate shelter needs and the social and relational needs of individuals.
Residents also receive support services that help them develop skills to achieve their potential. Skills development includes:

- Life skills (budgeting, cleaning, cooking)
- Assistance to set up bank accounts, direct rent payment
- Referrals to other support agencies
- Crisis intervention
- Conflict resolution
- Informal counselling
- Fitness opportunities
- Help to connect with market housing when residents are ready to move on.

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[26] St. Leonard's Society of Nova Scotia (2009). Homeless Shelters. Accessed from: www.saintleonards.com

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3.3.2.5　Housing for Men, Women, and Families

Hope Centre, Welland, Ontario

Hope Centre is a non-profit organization that provides a full continuum of services and supports to individuals and families who are struggling with poverty related issues. It operates Hope House, a 24-hour emergency hostel for men, women, and families. The facility has eight single units for men, seven single units for women, two self-contained apartments for families, and a seven-bed dormitory. Food and housekeeping services are provided in collaboration with the residents. In addition, a full range of support services, including life skills training and assistance with housing searches is provided.

One of the programs that Hope Centre operates is the Housing Stabilization Program which helps tenants find and keep affordable housing. The program also provides mediation and liaison assistance with landlords and community service providers, maintains an affordable housing registry, and provides assistance to pay overdue hydro and gas bills.

3.3.2.6　Hostels to Homes Pilot – Ontario

The Hostels to Homes (H2H) Pilot Program is an MCSS initiative with the purpose of assisting chronic hostel users in attaining safe, appropriate, affordable and stable accommodation. It is based on a Housing First approach where the emphases is on helping homeless people to quickly access and sustain housing. The program is premised on research findings that homeless people are more responsive to intervention and social service supports after they are in their own housing.

The three key components of the H2H Program are:

1. Crisis intervention and needs assessment

2. Re-housing to more permanent accommodation.

3. "Wrap-around" supports based on individualized case management. These supports include health, addictions services, life skills training, informal counselling, and employment supports.

The H2H Program aims to return the use of emergency hostel services to its original intent, which is for short term and infrequent use. It also aims to enhance coordination and integration of housing and other support services and to produce long-term savings for the province and municipalities.

Phase I of the program began in January 2007 and Phase II began in January 2008 with the expected final end date of the pilot program to be June 2010. There are six municipal pilot sites: Hamilton, Kingston, London, Ottawa, Toronto, and Windsor. All pilot sites involve working in collaboration with hostels and other community service providers although the level of integration for service delivery varies among the sites,

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resulting in two major service delivery models: purchase of service agreements and direct delivery.

The target population of the H2H program are single adult males, families, youth, single women, and the hard-to-house who are chronic hostel users, spending 30 days or more in a hostel per year, and who are eligible for Ontario Works assistance. The benefit is provided in full for the first 12 months of participation in the program with phase-out services beginning in the 12th month and is completely phased out after 18 months. After the 18 months, eligible participants receive regular income assistance and benefits.

The amount of funding provided is the difference between the maximum monthly emergency hostel per diem and the Ontario Works basic needs and shelter and shelter allowance. Approximately $800 is provided for a single participant.[27]

3.3.2.7   Housing for Persons with Mental Illness

Peterborough Homelessness Outreach and Support Project

The Peterborough Homelessness Outreach and Support Project is the result of partnerships between the Canadian Mental Health Association – Peterborough Branch (CMHA) who is the lead agency for the initiative, Victorian Order of Nurses (VON), Peterborough County-City Health Unit, Peterborough Social Planning Council, and community agencies. The objectives of the program are: to provide accessible, client-centred outreach and integrated case management support to high needs individuals who are homeless or at risk of becoming homeless; to help people to obtain and maintain housing; to assist with money management through a trustee; to provide primary health care; and, to link clients to community resources, such as income, mental health, addictions, employment, and education support. The project is funded through the Peterborough and District United Way and Service Canada. [28] One of the programs of the Peterborough Homelessness Outreach and Support Project is the Trustee Program. Clients choose the level of involvement they wish to have with the Trustee Program although a minimum involvement is required for those in the Homelessness Initiative as they receive funding from either Ontario Works or the Ontario Disability Support Program. This minimum involvement is that a portion of the client's cheque, including the subsidy provided by CMHA be reserved strictly for their rent. Clients may choose a greater level of involvement in the Trustee Program, where they receive help with their budget, which may include a spending allowance, groceries, cable, phone, and other bills and expenses.[29]

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[27] Ministry of Community and Social Services, Ontario Works Branch (2009). From Hostels to Homes: Presentation to the National Housing Research Committee.
[28] Human Resources and Skills Development Canada (2009). Mental Health and Homelessness Teleforum: Peterborough Homelessness Outreach and Support Project.
[29] CMHA Peterborough Branch (2001). Homelessness Initiative. Accessed from: www.peterborough.cmha.on.ca/hi.htm

In addition to the Trustee Program, every client in the Homelessness Initiative has a Community Support Worker employed with CMHA. The support workers assist their clients in a number of areas including advocacy within the community, life skills, budgeting, issues involving medication, obtaining a doctor and other appointments, developing linkages within the community, and issues with friends or family.[30]

3.3.2.8   Housing for Persons with Addictions

Seaton House, Toronto, Ontario

Seaton house is an emergency shelter for men with very poor health, drug and alcohol problems, and mental illness. It is funded by the City of Toronto and the Ontario government and can help up to 434 homeless men.

Seaton House also has The Annex Harm Reduction Program, which is a 124-bed facility for men with addictions or a "wet" shelter within the main shelter. This program is the result of a partnership with St. Michael's Hospital and focuses more on reducing the harm associated with substance abuse and less on a policy of abstinence. Residents are allowed supervised access to alcohol and the program provides a tolerant and low-demand environment. Counselling is provided and staff members make use of all necessary community care, health, housing and employment and social services to help the men in the program.

The rationale for this technique is to avoid street deaths of men who refuse to give up alcohol for shelter and to avoid having a client finish all his alcohol before arriving at the shelter. By providing these men with shelter, three meals a day, clean clothes and bed sheets, help from doctors and nurses, counselling, and a safe place to deal with their addiction, the shelter staff found that even chronic alcoholics eventually gave up or reduced their alcohol consumption.[31]

3.3.2.9   Housing for Persons with Physical Disabilities

Participation House Brantford

Participation House Brantford opened in June 1978 to provide community living accommodation for adults with physical disabilities. Programs available to a resident include: life skills, academic upgrading, communication, occupational therapy, sports, recreation and leisure activities, general hygiene and self care, computer training, community involvement, volunteer and employment experience.

The West Street Centre Apartments have 17 one-bedroom apartments which have been modified to meet the needs of the residents. Modifications include chair high appliances, counters, and spacious washrooms with wheel-in showers. Support service staff is on site 24 hours a day and the facility is funded by the MOHLTC.

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[30] CMHA Peterborough Branch (2001). Homelessness Initiative. Accessed from: www.peterborough.cmha.on.ca/hi.htm
[31] City of Toronto (2009). See our shelters. Accessed from: www.toronto.ca/housing

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Participation House Brantford also has a Community Outreach Attendant Care Program, which was started in 1988 to help meet the needs of persons who are physically disabled in the community of Brant-Brantford. These services allow disabled adults to continue to live independently in the community.[32]

3.3.2.10 Housing for Persons with Developmental Disabilities

Community Living

Community Living Brant provides housing and support services for persons with developmental disabilities and their families. The organization has a Supported Living program for individuals who can live on their own with minimal support. Support services are provided on a as-needed basis and may include:

- Budgeting and money management
- Landlord/tenant issues
- Home and lifestyle maintenance
- Skills development
- Advocacy
- Resource and networking
- Facilitating connections within their community
- Health and wellness

The Residential Services program provides a number of housing options. One option is to share a house with three or four other people with support staff. The organization owns or rents 12 homes, housing more than 50 individuals, under this model. Another option is the Group Living model and the organization owns or rents 15 homes, housing more than 50 individuals. The Associate Family option involves a person or family sharing their home with a person with a developmental disability. This provides a home-like atmosphere while creating a rewarding experience for Associate Families.[33]

3.3.2.11 Support Services for Persons with Special Needs

Housing Help Training

The Toronto-based Resources Exist for Networking and Training (RENT) is a component of the East York East Toronto Family Resources (EYET) and was developed to help further knowledge and experience sharing of the housing help sector through capacity

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[32] Participation House Brantford (n.d.). Services of Participation House. Accessed from: www.participationhousebrantford.org/html/services.html
[33] Community Living Brant (2009). Supports and Services. Accessed from: www.clbrant.com/residential-living.php

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building and a peer-learning network. They offer training workshops, networking sessions between various sectors such as housing, income support, and legal services. The group also organizes mentoring and job-shadowing opportunities for staff orientation, and works at developing partnerships between landlords and housing workers to prevent homelessness by keeping strong tenancies. In 2006 RENT piloted an online service, www.landlordconnect.ca to help forge stronger partnerships between affordable housing landlords and housing help services.

The University of Windsor Community Revitalisation Partnership

This partnership was established in 2004 by the former Windsor Essex County Housing Corporation (CHC) and the Field Education Program in the School of Social Work at the University of Windsor. It has developed community-based centres for neighbourhood renewal and development which foster a multi-disciplinary university-community collaboration that involves the engagement of university students who are given an opportunity to facilitate leadership development and volunteerism among neighbourhood residents, individuals outside the neighbourhood, community groups and agencies.

In addition to the collaboration with the students, the University of Windsor provides computers, technical support, furniture, and other infrastructure support to the Centre as well as grant and staff/faculty support. Windsor Essex CHC provides in-kind office space, staff support, and assistance as required or needed for the various committees undertaken by the Partnership.

3.3.2.12 Community Acceptance Tools

Strategies for Gaining Community Acceptance Workshop

CMHC, the National Secretariat on Homelessness, and Human Resources and Skills Development Canada formed a partnership to undertake the Strategies for Gaining Community Acceptance Workshop and Train the Trainer session.
The Workshop and workshop material are designed to provide municipalities and service providers with the tools, capacity and best practices to overcome NIMBY opposition as it relates to homelessness and affordable housing, and to deliver the Strategies for Gaining Community Acceptance Workshop within their community. It includes a learning component on understanding NIMBY, a review of case studies throughout Ontario and Canada, and four interactive exercises and an action planning tool.

Yes, In My Backyard

The Ministry of Municipal Affairs and Housing, the Ontario Non-Profit Housing Association (ONPHA), and groups such as the Homecoming Coalition offer many good reports and tools on their websites, such as the publication *Yes, In My Back Yard*. The publication is a guide for supportive housing providers in Ontario that discusses the

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various issues surrounding, and dispels myths about NIMBYISM. It also provides information about the planning approval process.

Impact of the Development of Social Housing on Neighbouring Property Values

The idea that property values will go down with the development of social housing in the neighbourhood has been studied extensively, and the overwhelming conclusion has been that the development of social housing – including family housing, seniors housing, singles housing, supportive housing for persons with physical and/or mental challenges, and housing for people with mental illness – has had no negative impact on property values.

A study commissioned in 2008 by the Wellesley Institute in Toronto looked at the impact of two supportive housing projects located in the City on a variety of community, social, economic and attitude changes, including neighbouring property values. Real estate records were examined to gain a sense of economic consequences of the development of supportive housing. A key finding noted in the executive summary of the report was that there was no evidence that the existence of the supportive housing buildings had negatively affected either property values or crime rates in the neighbourhood. In fact, property values had increased, and crime and decreased in the period considered by the study.[34] The report further noted that their findings of there being no negative impact in the neighbouring was similar to research conducted by other urban planning researchers and policy makers examining property values surrounding supportive housing and group homes in a variety of communities over the past 20 years.[35]

The impact of non-profit housing on neighbouring residential property values was studied in four neighbourhoods within Region of Peel in 1992.[36] The analysis was conducted at both the neighbourhood (macro) level and the individual properties (micro) level, and looked at real estate data from the neighbourhoods, and from similar neighbourhoods without non-profit developments, over a period of three to four years. The overall conclusion at both the macro and micro levels was that there was no relative decrease in property values in three of the sample neighbourhoods, and the fourth case study was inconclusive. In one of the neighbourhoods, property values actually increased slightly. It is interesting to note that from a survey of local real estate agents and their clients comparing perceived impacts by housing form, both groups felt that the greatest impact is by apartment buildings great than three stories.

A report prepared by Ekos Research Associates Inc. for Canada Mortgage and Housing Corporation looked at the impact of 15 separate social housing projects on the

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[34] Wellesley Institute (2008), *We Are Neighbours: The Impact of Supportive Housing on Community, Social, Economic and Attitude Changes*.
[35] Ibid, p. 4-5.
[36] Smith, L. (1992), *A Property Values Case Study: an Analysis of the Effect of Non-Profit Housing on Neighbouring Residential Property Values*.

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property values of nearby homes in a total of four Canadian cities – Vancouver, Ottawa, Montreal and Halifax. The average selling prices for homes close to the projects were compared to control group neighbourhoods further away. A survey was also conducted with over 500 respondents to gauge their impression of how social housing projects had impacted, or might impact, the neighbourhood. The property values analysis did not support the belief held by many of the study respondents that property values will go down with the development of social housing projects in their neighbourhood as none of the statistical models used showed statistically significant findings of differences. The report concluded that there is no positive or negative impact on property values as a result of exposure to social housing, regardless of market area or proximity to the project.[37]

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[37] Ekos Research Associates Inc. (1994), *Impacts of Social Housing, Final Report*.

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