

AFFORDABLE HOUSING FORUM

March 13, 2020



AGENDA what we are going to cover

1. Welcome / Introduction : Mayor Joe Preston
2. Canada Mortgage and Housing
3. Inventory of Social Housing Assistance
4. Planning Act Tools
5. Community Improvement Program
6. Municipal Housing Facility Agreements
7. Opportunities to Think About
8. Q & A

CANADA MORTGAGE AND HOUSING

INVENTORY OF MUNICIPAL SOCIAL HOUSING ASSISTANCE FOR ST. THOMAS - ELGIN

DEFINING AFFORDABLE HOUSING

“Affordable housing” is a broad term that encompasses a number of definitions in public policy and the general public. In Ontario the Provincial Policy Statement provides the following definition for ownership and rental housing:

a) in the case of ownership, the least expensive of:

1. housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate households; or
2. housing for which the purchase price is at least 10 percent below the average price of a resale unit in the regional market

b) In the case of rental housing, the least expensive of:

1. a unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or
2. a unit for which the rent is at or below the average market rent in the regional market area

LOW AND MODERATE LOW INCOME HOUSEHOLDS

The PPS also provides a definition for low and moderate income households based on household income:

- a) in the case of ownership, households with incomes on the lowest 60 percent of income distribution for the regional market
- b) In the case of rental housing, households with incomes in the lowest 60 percent of the income distribution for the general market area

Social Housing Programs

Rent Geared to Income (RGI)	850 units	100% tax funded
Portable Housing Benefits	60 units	100% tax funded
Strong Communities	30 – 35 units	Provincially funded
IAH-E / SIF	60 – 70 units	Provincially funded
CHPI	60 beds Inn Out of the Cold	Provincially funded

PLANNING ACT TOOLS

Municipal Tools Under the Planning Act to Encourage Affordable Housing

The Planning Act sets out the ground rules for land use planning and development in Ontario and provides a range of land use planning tools that municipalities can consider to help achieve a full range of housing, including affordable housing, in their communities.

Official Plans & Zoning By-laws:

Municipal official plans set out the municipality's policy approach to providing a range and mix of housing types and densities, and establish targets to provide housing that is affordable to low and moderate income households.

Official plans guide the form and land use structure of the community and can have a significant impact on the availability of a full range of housing types, including affordable housing.

The policies of the St. Thomas Official Plan are informed by the recommendations of the St. Thomas-Elgin Affordable & Social Housing Strategy.

The official plan policies are implemented through the regulations of the zoning by-law.

Minimum and Maximum Development Standards

By using minimum or maximum standards in the zoning by-law, municipalities can accommodate more compact forms of development that provide opportunities for affordable housing units.

Development standards can affect the price of housing construction and can contribute to lowering the costs for housing development.

More efficient built forms which contribute to lower base costs for housing development can be achieved through by-law standards for minimum building height and density, smaller lot sizes and smaller unit sizes.

Additional Residential Units

Additional residential units are self-contained residential units with kitchen and bathroom facilities within single detached, semi-detached or townhouse dwellings, or within structures accessory to dwellings such as coach houses or garages.

The municipality can identify appropriate areas for additional units within both existing development, as well as in new development (greenfield) areas, as well as the appropriate standards for additional units.

Additional residential units can be developed both within existing residential communities, or as part of new residential development and must comply with any applicable laws such as the Building Code, the Fire Code and property standards by-laws.

Garden Suites

Also commonly known as granny flats, garden suites are one-unit detached residential structures which contain bathroom and kitchen facilities, are designed to be portable and are accessory to the existing residential structure.

Municipalities can pass temporary use by-laws authorizing garden suites as a temporary use for up to 20 years. Municipalities can also extend the temporary authorization for garden suites by further three year increments, as needed.

Subdivisions

Municipal review and approval powers for land division provide opportunities to assess the applications in relation to the identified range of housing needs in a community and to determine how the proposed development should contribute to this range, including affordable housing forms.

More compact subdivisions with higher densities and/or smaller minimum lot sizes can provide opportunities for more affordable housing forms (e.g., rows, semis, multi-unit housing) and can help lower the cost of housing.

Higher densities can also mean that land and infrastructure costs can be spread over a larger number of units, resulting in reduced per-unit costs.

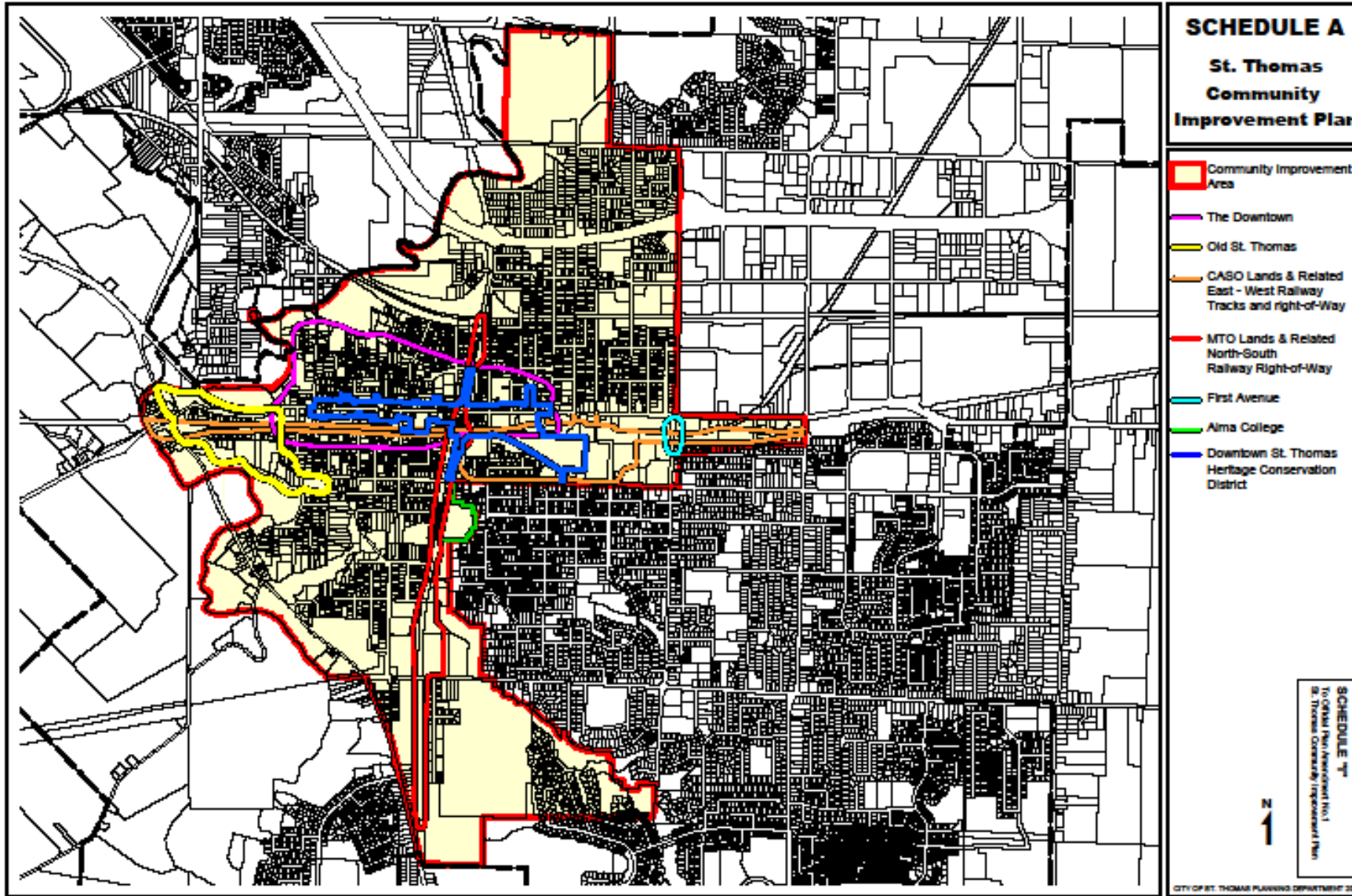
Reduction or Exemption from Parking Requirements

The cost of providing parking can add significantly to development costs.

Reduced parking requirements help lower construction costs and the cost of housing.

This helps to facilitate pedestrian-friendly and transit-supportive areas.

COMMUNITY IMPROVEMENT PROGRAM



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Loans : \$10,000 per unit / up to 8 units

Grants : \$5,000 per unit up to 8 units

Development Charge Rebates

Property Tax Rebates

MUNICIPAL HOUSING FACILITY AGREEMENT

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Incentives

1. May provide full or partial exemption from payment of development charges
2. May provide full or partial property tax exemption for a set period of time

Term of Agreement

Minimum 20 years

Application

City wide – project specific agreement
All or part of a building project

Purpose

Increase supply of housing for low income households

OPPORTUNITIES



Q & A