Housing in Halton Hills: Opportunities for Attainable Housing

Study Report & Recommendations

Halton Hills Housing Task Force Community Support Network Halton Hills

December 2018

Foreword

The Halton Hills Housing Task Force formed in early 2015, made up of individuals who have concern for community residents who need safe, appropriate and attainable housing. This task force is largely made up of individuals working on the front line of service, attending to those who need housing or shelter – sharing the challenges of finding solutions, and seeing the impacts of the housing crisis in our community.

The origins of the Halton Hills Housing Task Force can be easily understood through a brief history. In March 2013, a 111-page plan called "*Imagine Halton Hills – Integrated Community Sustainability Strategy*" documented the thoughts and dreams of Halton Hills citizens, conveying messages of hope for the next 50 years for our community, and resulting in the identification and advancement of four pillars:

- Cultural Vibrancy
- Economic Prosperity
- Environmental Health
- Social Well-being

The torch was thrown to others in the community who identified their areas of interest and strength in advancing the goals of these pillars. Thus, the dream lives on and flourishes, and the social-wellbeing initiatives outlined in the report came into the outstretched hands of committed individuals who formed the Community Support Network Halton Hills.

The premise of the social well-being pillar had been well defined: "a healthy and safe community based on the ethic of caring and social equity". The individuals of the Community Support Network Halton Hills took this to heart, got to work, and formed the Transportation Task Force, the Food Security Network and the Housing Task Force.

In caring for the social equity and well-being of a vibrant community like Halton Hills, there is a lot of work to do, and all networks are working productively to accomplish various missions and areas of advocacy.

The Housing Task Force has a vision of **appropriate**, **affordable housing for everyone**, and our mission is to **champion safe**, **decent**, **affordable housing solutions in Halton Hills**, **through research**, **education**, **advocacy**, **and collaboration**.

As the torchbearers, the individuals of the Halton Hills Housing Task Force are partners with our Town, our Region and our province in finding positive solutions to housing. We will continue our work in education, advocacy, and promoting and networking partnerships. We work together for everyone in our community, recognizing that a home is more than just a place to live – it is comfort, security and a place of nurture that springboards not just economic success, but the happiness that comes from healthy well-being.

This report addresses the need for housing across most of the spectrum, bringing forward recommendations and providing both stories and statistics to support them. We have organized the recommendations portion of the report along the lines of the Housing Continuum used by Halton Region, for easy reference to other municipal documents. We also have sought to both underscore housing deficits and provide recommendations for addressing these, including models being used and explored in other municipalities in Ontario.

Members of the Community Support Network Halton Hills Housing Task Force

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Introduction

The United Nations Universal Declaration of Human Rights (1948), to which Canada is a signatory, includes this clause:

25.1. Everyone has the right to a standard of living adequate for the health and wellbeing of himself and of his family, including food, clothing, **housing** and medical care and necessary social services, and the right to security....

The Ontario <u>Provincial Policy Statement, 2014</u> (Section 1.4, PPS, 2014) requires municipal planning authorities to provide for an appropriate range of housing types and densities to meet projected requirements of current and future residents. These policies also require the establishment and <u>implementation</u> of affordable housing targets.

Planning authorities must also establish development standards for residential intensification, redevelopment and new residential development which minimize the cost of housing and facilitate compact form, while maintaining appropriate levels of public health and safety.

The Town of Halton Hills Council approved Integrated Sustainability Strategy states: Adequate housing is a basic necessity of life and an essential component of good living for everyone. How and where we live is important to all residents of Halton Hills. In 2060, Halton Hills will be admired for the availability and easy access to a variety of quality and affordable housing throughout the community, ensuring that the housing needs of all residents are met at all stages of life.

The Housing Task Force, a committee of the Community Support Network of Halton Hills, has a vision of "appropriate, affordable housing for everyone," and its mission is "to champion safe, decent, affordable housing solutions in Halton Hills, through research, education, advocacy, and collaboration." This *Housing Opportunities Report* was written by members of the Housing Task Force in part to pursue its vision and mission.

To make the future we envision real, calls for creativity and commitment today.

The Housing Continuum¹

- The Region of Halton has acknowledged that a range of housing types is necessary in any complete community to meet the needs of residents throughout various stages of their lives and at any level of income;
- The continuum includes market based housing supply, affordable housing, assisted housing and special needs housing
- Private and non-profit sectors play an essential role in providing housing across the continuum; and
- Governments have various tools and programs available to provide a range and mix of appropriate housing and supports.

The Housing Deficit

With the exception of high end, market driven single family and condominium dwellings, deficiencies exist in all types of housing in Halton Hills. The housing continuum is not complete and our community is losing its residents, particularly seniors, singles and young families to other communities where the housing supply is greater and is more affordable. The exceptionally high cost of accommodation in Halton Hills creates instability, hardship and is forcing some of our residents to sacrifice other necessities. Further, individuals and families are inappropriately housed and some reside in unsafe, illegal dwellings because there are no other options for them.

The most extreme deficiency is purpose built rentals, with the resultant vacancy rate in Halton Hills shrinking to an unconscionable 0.1%.

¹ 2017 State of Housing Report, Halton Region

Response to the Housing Deficit

To be sure, inadequate housing supply and lack of affordable housing are issues throughout both urban and rural Canada. Solutions are neither simple nor inexpensive. However, there are many tools available to municipalities to create incentives for the provision of appropriate housing for our residents.

It is hoped that this report will stimulate action by the Town to become "open for affordable housing business", and seek out opportunities to collaborate with non-profits, the Region and other levels of government and the development industry. The need is urgent.

The following **recommendations for action** in Halton Hills are programs and policies that are supported by provincial legislation and have been successfully employed by Ontario **municipalities.**

Deficit A. Housing supply including detached single family, semi-detached, and multi-unit dwellings. Residential properties which are rental, co-operative or owner occupied (owned).

Need & Current Status	Recommended Action
Regional benchmark from the Provincial Policy Statement is that at least 50% of new housing units will be townhouses or multi- storey buildings. However, in Halton Hills, 2013-2017, only 27% of housing completions were townhouses or multi-unit dwellings. There were no apartment style housing completions in the five year period. Single and semi-detached housing continues to dominate the local housing market ¹ Households moving within the same municipality have a greater impact on housing turnover that those moving in from outside the municipality. In 2016 over half the movers in Halton Hills came from other municipalities in Ontario. ² Rental housing supply benchmark is 3% vacancy rate. Halton Hills rental apartment vacancy rate in 2017 was the lowest in Halton at 0.1% ³ Available rental housing stock is virtually none.	 Mixed use and other zoning measures and incentives for Intensification in older neighbourhoods, particularly in existing commercial corridors and transit hubs (Halton Hills Town Intensification Study is underway with completion expected in 2019) Establish <i>minimum</i> and maximum density and height standards in areas identified for intensification⁴ Design Community Improvement Plans as a multi-unit housing construction incentive Encourage approval and construction of medium and high density product early in the construction phasing of Vision Georgetown lands Fast-track reviews and planning approvals for construction of multi-unit buildings Review Development charge rates to maximize the incentive to multiunit construction over single family Review Development Permit System to integrate zoning, site plan and minor variance into one application and approval process⁵ Review the tax rates for multiple unit dwellings vs single to confirm the effectiveness of the incentive, particularly for purpose built rental

¹ 2017 State of Housing Report, Halton Region

² Community Development Halton Community Lens, Nov 2018

³2017 State of Housing Report, Halton Region

⁴ Municipal Tools for Affordable Housing, p. 16

⁵ Municipal Tools for Affordable Housing, p. 20

Easy Win! Secondary Units ¹	 Promote secondary unit construction, including basement renovations and ground level additions, to property owners throughout Halton Hills Halton Hills zoning and other by-laws should be reviewed and revised to fast track applications and support and encourage secondary units, including increasing maximum size restrictions.
	 Fees and charges associated with building a legal secondary unit should be reviewed to remove disincentives Use Community Improvement funds to assist with remediation of existing non-compliant secondary suites. Challenge the Region to resume the Halton Second Unit Pilot Program.

t B. Affordable housing has a market price for purchase or rent that requires spending no more than 30 per cent of gross household income Deficit B. for housing.

Need & Current Status	Recommended Action
 Halton Region target: At least 30% of new housing units constructed annually in Halton Hills to be affordable. 2017 affordable price threshold is \$362,950 for purchase or \$1531-\$2297/ month rental ² However, HH average high rise (condo) new home price in 2017 was \$772,223 and HH average low rise (single or semi) new home price in 2017 was \$1,143,432³ Virtually no new housing units are being constructed in HH which are affordable. 41% of renters in Halton Hills spend more than 30% of their income on housing.⁴ 	 See recommendations under Housing Supply Purpose built affordable rental housing should be a planning priority, as is now the case in many Ontario municipalities⁵ Inclusionary zoning is a new planning tool that can be used to require affordable housing units in residential developments of 10 units or more. IZ should be adopted by Halton Hills and used to ensure attainable, affordable housing in both infill and green housing sites. Specific measures should be in place to ensure that the 30% target is reached in Vision Georgetown and other housing developments Bonusing, or density exchange should be considered to promote affordable housing⁵ Investigate available /potential partnerships with federal, provincial, regional, local charitable and non-profit land owners for affordable housing projects There may be a particular opportunity for affordable housing in the development of the Town owned Civic Centre lands.

 ¹ See Appendix A, "Secondary Units" (p. 19)
 ² 2017 State of Housing Report, Halton Region
 ³ BILD Halton, Build for Growth in Halton 2018
 ⁴ Community Development Halton Community Lens, Jan 2018
 ⁵ See Appendix A, especially "Incentivizing New Rental Construction" and "Secondary Units" (pp. 19-20)
 ⁶ Municipal Tools for Affordable Housing

Deficit C. Assisted housing is affordable for low and moderate-income households for rent or purchase, where part of the housing cost (capital, operating or portable client based) is subsidized.

Need & Current Status	Recommended Action
The current wait list for government sponsored and subsidized housing in Halton Hills is approximately 4 years. Rental stock for working poor and other low income earners is extremely limited. 41% of renters in Halton Hills spend more than 30% of their income on housing. ¹	 Seek out recently developed Region of Halton new housing capital assistance programs which are designed to build sector capacity Actively Investigate available land/potential partnerships with federal, provincial, regional, local charitable and non-profit land owners for assisted and affordable housing projects including possible sites in brownfield, Intensification lands and Vision Georgetown Identify surplus municipal properties which could be used or leveraged for assisted housing Refer to the MAH Affordable Housing Toolkit for additional municipal measures such as Community Design Solutions Make use of opportunities cited in September 7, 2018 staff memo to Town Council, namely: Discounting, exemptions, deferring of development charges Waiving of planning fees Assistance with cash flow Flexibility in parkland dedication fees and/or conveyance bonusing to promote assisted housing

¹Community Development Halton Community Lens, Jan 2018

Deficit D. Special Needs Housing may require direct funding and programs to help those with special needs, and Includes supportive housing, transitional housing and emergency shelter.

Need & Current Status	Recommended Action
Safe shelter and transitional spaces are	 Existing town-owned property or
needed within Halton Hills for youth, families	buildings might be effectively utilized
and adults so that existing social supports,	to create shelter for temporary safe
education and employment can be	spaces Incentivizing purpose built affordable
maintained.	rentals would provide for transitional
In Halton Hills, people dealing with housing	housing to again be a short term
upheaval and emergency homelessness are	solution, rather than the long periods
referred to shelters in other municipalities	of occupancy due to inordinately low
which are often full.	vacancy rates. Facilitate and participate in
Those dealing with health issues requiring	partnerships between social services
support due to aging or other reasons often	and developers. An example is the
have to move substantial distances outside of	recent partnership between Habitat
the community to access the housing and	for Humanity and Community Living
care needed.	North Halton on Mill St. W. in Acton.

Leadership and Local Action is Needed

The time is right to make a difference and stimulate needed housing in our community. The newly announced National Housing Strategy offers funding opportunities and the Region of Halton Housing Department is poised for partnerships and support to create a better mix and continuum of housing stock for residents of Halton Hills. Halton Hills municipal government has direct influence over where new housing will go and the mix of housing options that will be built. Leaving housing decisions and development too much to the market and the direction of developers leaves people behind.

To make the future we envision real, calls for creativity and commitment today.

Stories -- The Critical Need for Attainable Housing in Halton Hills

Many people experience difficulty finding affordable housing and once housing is found, many are spending a significant portion of their income on rent or mortgage payments. Paying an inordinately high portion on housing for some leaves little left over for food, utilities, and other essential needs. The number of people who use food and utility programs continues to increase, which speaks to the fact that housing costs are taking a significant portion of many people's income. Even where the needs can be met, less money is available to spend in the community on retail purchase, restaurants, sport and recreation.

Another very common theme that social service clients talk about is the state of the rental housing that is available. Many complain about problems with rodents, mold, appliances that do not work, broken toilets, and landlords who do not act on repairs that need to be done. Many people are paying significant amounts of rents for units that are in need of essential repairs. When the vacancy rate is so low and so few rental places are available, the situation of poor quality rentals in need of repair are often a result.

For those with mental health and addictions, the challenge of finding housing becomes even more difficult. When the competition for rentals is high, many people with anxiety are not able to effectively communicate with landlords and compete for limited rental units.

Most of the following stories are actual cases from those on the Housing Taskforce with professional roles on the front lines of attending to those who need housing or shelter in Halton Hills. Some stories are from personal connections of taskforce members. Names and some details have been changed for privacy. These stories illustrate the human component of need. Data can tell us much of what we need to know. The human situations make the need real.

Deficit A – Housing Supply

• For another year, the Smiths are still living in the small, mortgage-free old Brampton home where they raised two children. Newly retired, they have purchased a condo in Georgetown on the site of the Memorial arena. They have paid their deposit and locked into a pre-construction price of \$675,000 for a one bedroom plus den unit. Anticipating at least \$950,000 for the sale of their current home, they are confident that they will enjoy a financially worry-free future. International travels combined with quiet, comfortable small town living are on the horizon. It's only a 30 to 45 minute drive to their familiar shops and services in Brampton.

In our market-driven housing environment, the Smiths are typical of people moving from the GTA to purchase less expensive housing in Halton Hills. This is one reason why demand is strong in Halton Hills and real estate values have increased significantly in the past five years. This situation will continue as both retirees and move-up buyers relocate, often from the western GTA or Oakville.

• The marriage of a middle aged employed couple ended and their home was sold. Neither could find suitable housing in Halton Hills (either purchase or market rent), and both had to leave the area to live in other communities, creating extended family dislocation and leaving supports and connections behind.

Deficit B – Affordable Housing

• A young couple, one of whom grew up in Georgetown, is expecting a baby and they want to purchase their first home in Halton Hills. One is a teacher, the other an engineer. Their household income is \$110,000 /year. They have a down payment and would qualify for a home priced below \$400,000. The cheapest townhouse or bungalow listing in Halton Hills is currently \$450,000. That property needs structural repairs that they could not afford, so they are now looking in Milton. The commute to their jobs in Mississauga will be at least an hour each way.

• An elderly individual currently lives at home with estranged family and is looking for affordable housing. With no private pension, the individual relies on CPP and GAINS for financial support. Affordable housing is severely limited in the area of preference and where this individual has community ties. Additionally, the individual faces barriers on ageism, financial discrimination and minimal skills utilizing various forms of technology.

Deficit C – Assisted Housing

- A woman who is about to turn 65 years old lives in an agency-sponsored subsidized apartment which makes it affordable on her income from ODSP. Unfortunately, the building is up for sale by the owners and she is very concerned about her housing stability. She is completing an application for subsidized housing at a seniors' building but the wait list is several years long. She cannot afford market rent, and the vacancy rate is so low, it yields no rental options. She is in a state of unhealthy distress.
- A senior who is recovering from surgery is living in an apartment building and can pay her rent adequately. Her mobility has declined and she is relying on help from her neighbours and the services of home care to remain in her apartment. Her needs are challenging for her neighbours who are spending increasing amounts of time with her. She is being urged to apply for supportive housing or long-term care, and the wait times are extremely long.

Deficit D – Special Needs Housing

- A teen who has been physically beaten by his father requires a safe space to live, and has been staying with friends, sometimes sleeping in garages or unheated spaces during cold winter months. He has requested the assistance of a Housing First case manager and is eligible for a subsidy. He searches for a rental unit but landlords are not willing to rent a space to him. He is aware that intensive case management, monitoring his situation may help him find a rental space, but it is too difficult to have everything work for him. He drops out of school since he has no stable housing and continues to live wherever he can find a place to stay and is in a state of declining emotional and physical health.
- John is in a blended family and he does not get along with his mom's new partner and is kicked out. Cedar Springs motel only has two days available, which is becoming more common. Even a few years ago a week was easy to book, but that is no longer the case. Additionally this is bare-bones emergency shelter and leaving *youth unattended in a motel is not a good fit or inclusive to helping all youth. Back to John's story, a*fter the 2 days and with no other options, he is taken to the Lighthouse Shelter in Oakville. This means he is unable to attend his school or get to his workplace while his situation is being assessed and addressed.
- An early 30's individual has been homeless in some capacity for over 13 years. The individual has had multiple soft touches with housing, mental health and community supports throughout this time period. This individual has barriers stemming from mental health, financial, lack of familial supports and from falling through the cracks with medical supports. Due to high levels of transiency throughout several municipal regions and multiple hospitalizations, the individual faces considerable barriers in reconnecting with resources and finding stable housing to match identified needs.

Halton Hills Housing Statistics

Deficit A. Housing Supply

The Region's **Housing Mix Target** recognizes that the Region's best opportunity to encourage more affordable housing is through the provision of higher density housing, such as townhouse and apartment units.

The Region's housing mix target calls for at least 50% of new housing units produced annually to be in the form of townhouses or multi-storey buildings (higher density housing). For Halton Hills, this is also an identified goal.

Realities for the Town of Halton Hills -- 2013 - 2017 Key Trends

Source: Halton Region State of Housing 2017, p. 8-9

- 67.9% of the unit completions 2013-2017 were single and semi-detached dwellings. This type of housing form dominates and continues to dominate the Halton Hills housing market.
- From before 2013 through 2016 no apartment units were completed. Higher density housing in Halton Hills is primarily related to townhouse units. At the end of 2016, 56 apartment units were identified as under construction, the most apartment development activity since 2010. However, in 2017 there were once again no apartment units under construction and 93.1% of the 159 units under construction were single and semi-detached dwellings.

	2013	2014	2015	2016	2017	5 Year Average
Apartment	0.0%	0.0%	0.0%	0.0%	26.9%	N/A
Townhouse	37.9%	31.9%	4.1%	22.3%	36.1%	27.4%
Single & Semi	62.1%	68.1%	95.9%	77.7%	37.0%	67.9%

Percentage of Annual Housing Completions in Halton Hills, 2013 - 2017

Rental Housing

According to Canada Mortgage Housing Corporation (CMHC), a vacancy rate of at least three per cent (three for every one hundred units) is considered necessary for adequate competition and housing options. The Regional Official Plan policies require that local Municipalities use a rental housing vacancy rate of three per cent as the minimum threshold to consider permission for the conversion of existing rental housing to ownership tenure, to other uses, or for the demolition of rental housing.

Halton Region's overall vacancy rate for private apartments and townhouses decreased to 1.1% in 2017, from 1.3% in 2016 and from 1.4% in 2015. This is the lowest vacancy rate compared to other Regional Municipalities in the Greater Toronto Area. Halton's average monthly rent ranks highest. These rates make it difficult for households searching for rental housing to find a suitable unit, especially in Halton Hills.

The vacancy rates for townhouses and apartments among the Local Municipalities were as follows:

- Oakville: 0.9%
- Milton: 0.7%
- Burlington: 1.3%
- Halton Hills: 0.1%

Source: CMHC Rental Market Report, 2013 - 2017

The vacancy rate for townhouses and apartments in Halton Hills decreased from 1.8% in 2015 to 0.6% in 2016 to 0.1% in 2017, the lowest of all local Municipalities – far below 3%, which again is widely regarded as a healthy vacancy rate. This reflects ongoing trends of very little purpose-built rental being added to the housing stock in Halton Region in general and in Halton Hills in particular.

Deficit B. Housing Affordability

Source: Halton Region State of Housing 2017, p. 3, 12, 14

An adequate supply of new affordable housing units is an important element in Halton's vision for suitable growth, as set out in the Regional Official Plan.

Halton Region's Housing Affordability Target calls for at least 30% of new housing units produced annually in Halton to be at or below the affordable threshold. For Halton Hills this is also an identified goal and the focus of this identified goal is purpose-built rentals.

Halton region households with an income below the **Assisted Income Threshold** of \$50,900 often require some form of government assistance to meet their housing needs, as the private sector in Halton does not typically provide many opportunities to buy or rent below the associated housing cost thresholds (very few opportunities exist in the open market to purchase at a maximum purchase price of \$178,600 or maximum monthly rent of \$1,272).

Halton region households with an income between the **Assisted** and **Affordable Income Thresholds** (\$50,900 - \$103,700) have options to purchase a house priced below the affordable housing cost threshold of \$362,950 or rent with monthly total housing costs between \$1,531 - \$2,297 without government assistance.

The average affordable threshold of \$362,950 is used as the index to measure the Regional Official Plan target that 30 per cent of new housing units produced annually are affordable or assisted. The threshold can also be used as a benchmark for current planning purposes.

New and Resale Housing

In 2017, average resale home prices continued to increase at a greater rate than the average incomes to a point where the number of affordable housing options are limited. This has resulted in an increase of the range of required affordable housing units.

Average resale price by municipality in 2017 was:

Oakville:	\$1,150,504 (+19.1% compared to 2016); 3,829 units
Burlington:	\$ 750,603 (+18.9% compared to 2016); 3,453 units
Milton:	\$ 722,678 (+16.6% compared to 2016); 2,351 units
Halton Hills:	\$ 715,331 (+16.0% compared to 2016); 1,084 units

Source: Calculated from MPAC Sales Data, 2017

Single and semi-detached houses (new and resale combined) sold for an average of \$1,042,065 (up 17.0 per cent) and represented 57.4 per cent of all sales in Halton Region. As such, this category continues to have a significant impact on the average house prices in Halton.

	≤ \$362,950	> \$362,950
Apartment	0.0%	0.0%
Townhouse	0.0%	51.8%
Semi-detached	0.0%	0.0%
Single	0.0%	48.2%
	0 units – no new sales in Halton Hills were below the affordable threshold	112 units

Halton Hills - New Housing Sales by Dwelling Type, 2017

Deficit C. Assisted Housing

Halton Region administers several programs for assisted housing. These include rent-gearedto-income (RGI) assistance, Halton In-situ Program (HIP) housing allowances, and rental assistance (HRAP) (more details are in Appendix B, Halton Region Programs, p. 26).

Although programs exist and funding is allocated to assist individuals and families with housing, the need for affordable housing and attainable rentals is overwhelming. Housing inventory is low. The quantity and quality of rental units is inadequate. Halton Hills require more quality rental spaces that are affordable and attainable if the Halton Region programs are to make a real difference in addressing the housing deficits in Halton Hills.

Deficit D. Special Need Housing

The primary causes of homelessness and the need for emergency shelter relate to unaffordable rents, mental health and addiction issues, family breakdown and loss of employment. Halton Region operates and/or administers various support programs to proactively address these situations.

Shelter Initiatives and 2016 Achievements in Halton Region

Emergency Shelter - 807 single clients were served (32 emergency shelter beds for singles supported by Salvation Army and the Canadian Mental Health Association) 113 families were served (27 beds in 12 apartments for family emergency shelter)

Housing Stability Fund - 1,725 housing crisis situations were resolved through outreach and funding, including rental deposits, rental arrears, utility cost arrears, eviction, moving/storage costs and provision of essential furniture/beds

Housing with Related Supports - 152 subsidized beds across the Region were made available by the Region, operated by housing providers who provide supports to residents at risk of homelessness

Halton Region Point in Time Count 2016 Survey Results*

264 individuals experiencing homelessness were identified in Halton

35 individuals declined to participate 229 individuals participated in the survey

<u>Reasons for Housing Loss</u> - multiple reasons were provided in some cases. Family conflict – 63 individuals (27.4 %) Fleeing domestic violence – 24 individuals (10.5%) Illness or medical condition – 56 individuals (19.4%) Job loss – 23 individuals (10%) Unsafe housing conditions – 25 individuals (11%) Housing affordability – 58 individuals (25%) Other – 39 individuals (17%)

* For the Point in Time Count in 2018, the definition of individuals experiencing homelessness was expanded to include individuals staying with others temporarily ("couch-surfing").

While the homelessness count is not particular to Halton Hills, homelessness is an issue in our community that front-line social workers and churches can attest to. Halton Region has no emergency shelter provision in Halton Hills.

CONCLUSION

The Housing Task Force of the Community Support Network of Halton Hills provides this report of deficits and recommendation, supported by stories and statistics, in part to pursue our vision and mission. Our vision is "appropriate, affordable housing for everyone," and our mission is "to champion safe, decent, affordable housing solutions in Halton Hills, through research, education, advocacy, and collaboration."

We are guided by The Town of Halton Hills Council approved Integrated Sustainability Strategy, which states:

Adequate housing is a basic necessity of life and an essential component of good living for everyone. How and where we live is important to all residents of Halton Hills. In 2060, Halton Hills will be admired for the availability and easy access to a variety of quality and affordable housing throughout the community, ensuring that the housing needs of all residents are met at all stages of life.

In putting these words into action, the town of Hall Hills is enacting the Ontario <u>Provincial Policy</u> <u>Statement, 2014</u> (Section 1.4, PPS, 2014), which requires municipal planning authorities to provide for an appropriate range of housing types and densities to meet projected requirements of current and future residents. These policies also require the establishment and <u>implementation</u> of affordable housing targets. Planning authorities must also establish development standards for residential intensification, redevelopment and new residential development which minimize the cost of housing and facilitate compact form, while maintaining appropriate levels of public health and safety.

As part of Canada, this contributes to living out The United Nations Universal Declaration of Human Rights (1948), clause 25.1:

Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, **housing** and medical care and necessary social services, and the right to security....

Again, to make the future we envision real, calls for creativity and commitment today. It is hoped that the Town of Halton Hills and the Region of Halton will take action and use the resources and examples described in this report to ensure an adequate supply of appropriate housing for the people of Halton Hills.

References and Resources

Imagine Halton Hills – Integrated Community Sustainability Strategy 2017 State of Housing Report, Halton Region Municipal Tools for Affordable Housing, Ontario, 2011 Registration of Two-Unit Houses Guide, Town of Halton Hills Promoting Affordable Housing Act Ontario's Fair Housing Plan Halton Region Point in Time Count 2016 Survey Results <u>www.visiongeorgetown.ca</u> BILD, Build for Growth in Halton, 2018 Community Development Halton, Community Lens, January, 2018 Community Development Halton, Community Lens, November 2018 Ontario Provincial Policy Statement, 2014

Appendix A. What is Being Done?

Innovative Housing Solutions / Models to be Considered (Local, Provincial, National and Global Initiatives)

The Halton HomeShare Program (Local Initiative)

HomeShare is a living arrangement generally between two people who reside together in the same residence. The Home Provider offers the opportunity for an individual to live in his/her home, while each person has his/her own private space, they will typically share common areas, such as the living room and kitchen. Household responsibilities can be shared, or services exchanged for reduced accommodation expenses. Services could include: gardening, household cleaning, shopping, and taking care of pets and more. HomeShare can be good solution for many older adults who wish to remain in their own homes for as long as possible but may find it difficult to maintain household responsibilities. It enables older adults to remain independent and active, while developing meaningful relationships. There are many individuals who may seek housing and due to a lack of available and affordable housing options, HomeShare would serve as a good solution. HomeShare can offer companionship, reduce isolation and provide safety and security.

The Halton Housing Help with Halton Region adopted the model and currently operates The Halton HomeShare Program in all four Municipalities within Halton; Burlington, Halton Hills, Milton and Oakville. Although not a new concept in many parts of the world, it is unique to Halton and it is recognized that HomeShare can be good for many people but not for everyone. HomeShare empowers home providers and home seekers the ability to live in affordable, shared accommodation inclusive of respect, choice, dignity and is of mutual benefit to all.

Co-Housing

Definition taken from the Canadian Co-Housing Network (http://cohousing.ca/about/)

Co-housing Neighbourhoods -- some people call them a return to the best of small-town communities. Others say they are like a traditional village or the close-knit neighbourhood where they grew up, while futurists call them an altogether new response to social, economic and environmental challenges of the 21st century. Each holds a piece of the truth. Co-housing is a concept that came to North America in 1988 from Denmark where it emerged in the early 1960's. It describes neighbourhoods that combine the autonomy of private dwellings with the advantages of shared resources and community living.

Residents usually own their individual homes, which are clustered around a "common house" with shared amenities. These amenities may include a kitchen and dining room, children's playroom, workshops, guest rooms, home office support, arts and crafts area, laundry and more. Each home is self-sufficient with a complete kitchen, but resident-cooked dinners are often available at the common house for those who wish to participate. In some communities, participants will join a cooking team once or twice a month – then sit and enjoy meals cooked by fellow residents the remaining evenings of that month.

Co-housing residents participate in the planning, design, ongoing management and maintenance of their community, meeting frequently to address each of these processes. Cohousing neighbourhoods tend to offer environmentally sensitive design with a pedestrian

orientation. They typically range from 10-35 households emphasizing a multi-generational mix singles, couples, families with children, and elders.

In North America approximately 160 cohousing communities have been completed since 1991 and there are currently more than 100 new communities in various stages of development. The level of social interaction and shared resources varies among communities. A co-housing development seems limited only by the imagination, desire and resources of the group of people who are actively creating their own neighbourhood. Co-housing groups are based in democratic principles that espouse no ideology other than the desire for a more practical and social home environment.

Co-Housing Initiative (Local) Oak Hill Co-Living (<u>https://oakhillcoliving.wordpress.com/</u>)

The Oak Hill Co-Living concept was born when Janette Ledwith, a Rockwood, Ontario resident and homeowner, attended a Rockwood Co-Living Interest Group information session and later decided she wanted her home to be the first co-living home in Rockwood. Co-living at Oak Hill provides interested parties the opportunity of co-ownership in a shared home with shared decision making and shared expenses. Owners can 'age in place' together sharing the cost of care supports as needed and benefiting from neighbourly mutual support or co-care that can help reduce the social isolation of living alone promoting positive, active aging. In a co-living community, giving and receiving co-care is entirely voluntary. Residents may choose to support each other by doing errands, driving, cooking, or going for a walk together.

Co-living focuses on a genuine sense of community and creates a more convenient, supportive and fulfilling lifestyle. The household will consist of six like-minded adults who share ownership of the shared property. While the kitchen, dining room, living room and laundry room will be shared, each member of the household will have their own private bed/sitting room and bathroom, which can be furnished by the owner to suit their personal style. This combination of common and private spaces preserves privacy while valuing community. Additional amenities include energy efficient appliances, ample parking, mature trees and perennial garden, and full accessibility.

Secondary Units

A secondary unit is a self-contained unit with sleeping, kitchen and bathroom facilities and a separate entrance. It is usually located in the basement of a single home and is also referred to as a secondary suite or accessory dwelling unit. A secondary unit must meet applicable zoning, building code, fire code and property standards. To create a secondary unit, a building permit issued by the local municipality is required.

In the Municipal Tools for Affordable Housing published by the Ministry of Municipal Affairs and Housing (Ontario – 2011), second units are championed as "one of the most inexpensive ways to increase the stock of affordable housing throughout the community, while maintaining neighbourhood character" (15). The report also expresses numerous community benefits from second units. These include: increasing the stock of rental units; providing homeowners the opportunity to earn additional income to meet the costs of homeownership; support changing demographics by providing more housing options for extended family or elderly parents; maximize densities and help create income-integrated communities, which can support and enhance public transit, local businesses and the local labour market; create jobs in the construction/renovation industry.

Based on the provincial pressure to intensify existing neighbourhoods and hesitation from home owners to create legal units because of financial costs and 'red-tape', some municipalities are easing some requirements and costs as well as accelerating permit procedures. Kitchener has 'fast-track Tuesdays' where an owner can bring in the paperwork for a legal unit and walk out the same afternoon with permit in hand. The City of Burlington is evolving its guidelines around fire separation requirements. The costs to create fire and sound separations can be a deterrent to some owners. Smart decisions around by-laws will be the catalyst to the creation of affordable and accessible housing, especially in our municipality which has seen extremely limited purpose-built rentals and has the lowest vacancy rate of all municipalities in Halton Region.

Halton Second Unit Pilot Program

The *Halton Second Unit Pilot Program* was launched in August 2016 for a 16-month period till November 2017 and provided eligible Halton homeowners with a 15-year forgivable loan to encourage the creation of second units. To create a second unit, a building permit issued by the local municipality is required.

The term of the pilot program has ended and all of the funding has been committed. The program is currently being evaluated and more information will be available when the evaluation has been completed.

Incentivizing New Rental Construction

With new rental housing needed more than ever, Ontario's political leaders at all levels must work with industry to identify and implement policies needed to ensure a resurgence in new rental construction. Failure to do so will put more pressures on vacancy rates, continue to inflate housing prices, and further strain transportation infrastructure as people are forced to commute further and further to find more affordable options outside the GTA.

Many municipalities in Ontario are implementing policies to incentive new purpose-built rental construction. Sault Ste. Marie was profiled in *Municipal World* (Oct. 2018) as an example of the local city council incentivizing new rental construction. In 2014 their town council adopted a Rental Housing Community Improvement Plan. The financial incentive is a Tax Increment Equivalent Grant (TIEG) that provides registered owners with a municipal property tax rebate based on the post-development increase in property assessment. Additional incentives are provided to developments that exceed the minimum number of barrier-free units (currently 15% of all units in a residential development) and for projects that provide assisted living facilities, such as space for social workers or health professionals. In the 5 years prior to 2014 no new rental units had been built. Since the incentivizing program was put in place in 2014 there were 10 supported projects with the creation of 219 rental units, resulting in a 3-5% vacancy rate between 2014-2017.

An incentivizing options open until 2021, is through the Canada Marketing and Housing Corporation (CMHC) which has up to \$3.75bln to finance rental construction with low-cost loans in locales throughout the country that demonstrate dire need. The National Housing Strategy (NHS), unveiled late last year by the federal government, gives CMHC a central role in financing the construction of much-needed rental units.

An alternative to rooming houses on infill lots provides privacy and independence (https://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/tore/hoawpr/upload/Pocket-Housing-Nov12.pdf)

Working with data from the 2001 Census, the City of Winnipeg identified its Spence and Centennial neighbourhoods as areas for major improvement: they have high proportions of oneperson households and low-income households. There was a clear need for affordable housing, and the City had several infill lots that might be able to accommodate low-income singles and students, given the right design choice and "fit" with the neighbourhood.

Meanwhile, the Province of Manitoba, through the Winnipeg Housing and Homelessness Initiative (WHHI), put out a call for affordable housing proposals. S.A.M. Properties, a non-profit corporation that has 30 years' experience in managing social housing, and MMM Group advanced the idea of "pocket housing" as an alternative to rooming houses. These were twostorey houses with eight studio-sized units, including one fully accessible and three barrier-free suites; each unit would have a separate entrance, ventilation, kitchen and washroom facilities, providing a measure of privacy and independence that traditional rooming houses lack.

To secure WHHI funding, the proposal had to gain the approval of the communities themselves—so S.A.M. Properties and MMM Group talked to community organizations, who were able to help identify available lots where the width and zoning would work for pocket housing.

Building on infill lots often requires unique design solutions, so there were approval challenges to overcome: for example, some of the suites did not meet the minimum area required by the zoning by-laws, nor were there enough parking stalls to meet the by-law requirements. However, with demonstrated community backing, MMM Group made a strong case to the City of Winnipeg for allowing these variances. This led to an approval for funding from WHHI, while the City sold the lots to SAM Properties for \$1 each. Today, four pocket houses add colour and character to Winnipeg's Spence and Centennial neighbourhoods, while providing an attractive, affordable and private space for 32 single individuals.

Coach Houses (Ottawa)

Ottawa is giving serious consideration to Coach Houses (<u>http://ottawacitizen.com/news/local-news/explainer-coach-houses-are-coming-to-ottawa-heres-what-you-should-know</u>)

The City of Ottawa is considering Coach Houses, an apartment outside an existing residence. The city's official plan and zoning bylaws already allow for secondary dwelling units in detached houses, duplexes and townhouses. Coach houses are something different — an apartment outside an existing residence. Commonly called "granny flats," garden suites are temporary units, often a trailer, permitted for a limited time. A coach house has a foundation — it's permanent. Coach houses bring more housing into established areas without affecting public spaces like streets or sidewalks. They're also a good way to encourage a mix of ages and income levels and broaden the population base for efficient use of city resources such as recreation facilities.

It could be purpose-built or a retrofit of an existing structure such as a garage or shed. Either way, it must have services including water, sewer or septic, electricity and gas, and it must conform to the Ontario Building Code. The city is considering urban, suburban and rural areas, and detached lots, semi-detached lots and duplex lots. Townhouse lots are small and may not be suitable. The coach house could face a rear yard laneway, or it could be located in a rear yard, a side yard or a corner yard facing the street. It must be smaller and lower than the main house and can't detract from its character. Under current regulations, a detached shed or garage can't be more than 592 square feet or use more than 50 per cent of the yard. This may or may not be appropriate for a coach house. Zoning bylaws can't dictate style and building materials, but the city could create "design guidelines" that include elements such as window locations. (Taken from the Ottawa Citizen, October 26, 2015).

Laneway Homes/Tiny Houses (Hamilton and the United States)

Housing Solution – Laneway Homes? (<u>http://www.cbc.ca/news/canada/hamilton/laneway-tiny-units-1.3998639</u>)

Research shows smaller units are more cost effective than high-rise buildings. When paired with Hamilton's multiple laneway properties, it's a unique local fix. The project has been in the works for about seven years, but the logistics have been challenging. there were laneway-related challenges, namely how emergency vehicles would get back there to service the property. As of this month, the city has given the all clear on the emergency service front. Now, they look for sponsors and donors. Wetselaar envisions brightly coloured structures of donated steel with innovative designs that make the most of the space.

There are many examples from the U.S. In Madison, Wisc., for example, Occupy Madison built a tiny village with houses as small as 99 square feet. Its inhabitants are formerly homeless.

One of the earliest examples of the concept is Second Wind Cottages in Newfield, NY, where mechanic Carmen Guidi built a dozen 320-square-foot cottages for homeless men. Each costs \$12,000 US.

School Building Conversions into Affordable Housing Units

Examples of school building conversions into affordable housing units in the United Sates. (http://www.multifamilyexecutive.com/design-development/school-conversions-breathe-life-intoaffordable-housing_o)

Several schools across the United States are being adapted into affordable housing. As more schools are mothballed—1,822 public schools were closed in 2009–10—the potential for conversions remains strong.

An example is a school, built in 1914, in Clendenin, W.Va., neighborhood. But just as children grow up, towns change and buildings age. The once-proud school sat abandoned for years until recently, when it was resurrected as affordable housing for seniors. In its rebirth, Riverview at Clendenin School provides 18 units of housing and serves as home for an expanded health clinic, a combination that allows its elderly residents to age in place.

Appendix B. Government Policy & Programs Regarding Housing

The Ontario Provincial Policy Statement

1.4 Housing

1.4.1 To provide for an appropriate range and mix of housing types and densities required to meet projected requirements of current and future residents of the regional market area, planning authorities shall:

a) maintain at all times the ability to accommodate residential growth for a minimum of 10 years through residential intensification and redevelopment and, if necessary, lands which are designated and available for residential development; and

b) maintain at all times where new development is to occur, land with servicing capacity sufficient to provide at least a three-year supply of residential units available through lands suitably zoned to facilitate residential intensification and redevelopment, and land in draft approved and registered plans.

1.4.2 Where planning is conducted by an upper-tier municipality:

a) the land and unit supply maintained by the lower-tier municipality identified in policy 1.4.1 shall be based on and reflect the allocation of population and units by the upper-tier municipality; and

b) the allocation of population and units by the upper-tier municipality shall be based on and reflect provincial plans where these exist.

1.4.3 Planning authorities shall provide for an appropriate range and mix of housing types and densities to meet projected requirements of current and future residents of the regional market area by:

a) establishing and implementing minimum targets for the provision of housing which is affordable to low and moderate income households. However, where planning is conducted by an upper-tier municipality, the upper-tier municipality in consultation with the lower-tier municipalities may identify a higher target(s) which shall represent the minimum target(s) for these lower-tier municipalities;

b) permitting and facilitating:

1. all forms of housing required to meet the social, health and wellbeing requirements of current and future residents, including special needs requirements; and

2. all forms of residential intensification, including second units, and redevelopment in accordance with policy 1.1.3.3;

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

d) promoting densities for new housing which efficiently use land, resources,

infrastructure and public service facilities, and support the use of active transportation and transit in areas where it exists or is to be developed; and

e) establishing development standards for residential intensification, redevelopment and new residential development which minimize the cost of housing and facilitate compact form, while maintaining appropriate levels of public health and safety.

Ontario Long-Term Affordable Housing Strategy (Previous Liberal Government)

New research and best practices that support Ontario's transformation towards a better housing system are reflected in the updated provincial housing strategy.

Ontario is taking action and making investments to achieve the vision of a province where: Every person has an affordable, suitable and adequate home to provide the foundation to secure employment, raise a family and build strong communities.

Ontario passed the Promoting Affordable Housing Act on December 6, 2016, helping to ensure that the people of Ontario have better access to affordable and suitable housing. The Promoting Affordable Housing Act amends four acts to help increase the supply of affordable housing and modernize social housing by:

- Giving municipalities the option to implement inclusionary zoning, which requires affordable housing units to be included in residential developments (in force on proclamation).
- Making second units such as above-garage apartments or basement units in new homes less costly to build by exempting them from development charges. Second units are a potential source of affordable rental housing and allow homeowners to earn additional income (in force on proclamation).
- Giving local service managers more choice in how they deliver and administer social housing programs and services to reduce wait lists and make it easier for people in Ontario to access a range of housing options.
- Encouraging more inclusive communities and strengthening tenant rights by preventing unnecessary evictions from social housing and creating more mixed-income housing.
- Gathering data about homelessness in Ontario by requiring service managers to conduct local enumeration of those who are homeless in their communities, so that Ontario can continue to work towards its goal of ending chronic homelessness by 2025.

Elements of the updated strategy include:

- a framework for a portable housing benefit that would give people more flexibility to choose where they want to live
- a modernized framework for social housing that will be developed with partners to align with our focus on poverty reduction and better manage legacy social housing programs
- a Supportive Housing Policy Framework to guide program improvements and support coordination across sectors to improve client outcomes
- an Indigenous Housing Strategy that is being developed with Indigenous partners
- next steps toward ending homelessness, reflecting recommendations made by the Expert Advisory Panel on Homelessness report released in late 2015
- amendments to the Residential Tenancies Act, 2006 that expand rent controls and strengthen protections for tenants

Ontario Paving the Way for More Affordable Housing (Previous Liberal Government)

April 11, 2018

Ministry of Housing

Ontario is paving the way for more affordable housing by giving municipalities the ability to require that affordable units are created in new residential developments.

Inclusionary zoning is a planning tool that allows municipalities to require developers to include affordable housing units in residential developments. The province has worked with municipalities, housing advocates, and developers to create regulations that give municipalities

the flexibility they need to maximize the benefit of this new tool. Under the new regulations, municipalities will be able to mandate that affordable units for lowand middle-income families are included in new housing developments to create mixed-income communities.

Municipalities will have the flexibility to:

- Decide the total number of affordable housing units to be included in some residential developments, how long units stay affordable, and what measures and incentives can be used to offset the costs of the development of affordable units
- Determine if, and how many, affordable housing units can be built on another site
- Expand housing options and increase the supply of affordable housing in their communities.

The new inclusionary zoning bylaws will apply to developments of 10 or more units, although municipalities could choose to set a higher threshold based on local circumstances. Municipalities can also apply inclusionary zoning to any type of residential development--both ownership and rental--based on local needs and priorities.

Quick Facts

- Passed in December 2016, the amendments made under the <u>Promoting Affordable</u> <u>Housing Act</u> help increase the supply of affordable housing and modernize social housing in various ways, including implementing inclusionary zoning.
- Inclusionary zoning legislation will come into effect in Ontario on April 12, 2018.
- This tool has been used extensively by communities around the world, including in the United Kingdom and more than 800 municipalities in the United States.
- Inclusionary zoning is one of the many actions Ontario has taken to address rising housing costs and help families access housing that meets their needs.
- Ontario's <u>Fair Housing Plan</u>, announced in April 2017, includes 16 comprehensive measures to make housing more affordable for homebuyers and renters, while bringing stability to the real estate market and protecting the investment of homeowners.

Halton Region Programs from 2016 State of Housing, Halton Region

Halton Region oversees the administration of social housing in Halton. Halton Region provides a range of services, including access to affordable market housing, subsidized housing (rent-geared-to-income), housing with supports, an emergency shelter program, and financial assistance for low-income individuals and families experiencing difficulty with housing costs. All applications for Halton Access to Community Housing (HATCH) and rent supplement programs are administered through Halton Region.

Halton Region has allocated funding through the Community Homelessness Prevention Initiative (CHPI) Investment Plan. For the period April 1, 2017 to March 31, 2018, the allocation was \$5,043,122. Council approval is required for the projected use of CHPI funding, with reported results of actual financial expenditures and performance outcomes provided to the provincial Ministry of Housing, bi-annually. In addition to this provincial funding, Halton Region continues to enhance CHPI funding. Together, the funding supports:

- Emergency shelter solutions
- Housing with related supports
- Other services and supports (Halton Housing Help)
- Homelessness prevention
- Enhancement funding for capital repairs to shelter

Salvation Army Lighthouse Emergency Shelter has a 32-bed capacity as well as on-site crisis and mental health supports provided through the Canadian Mental Health Association (CMHA). In 2016/17, 807 individuals were provided shelter assistance.

The Family Emergency Shelter program provides emergency shelter to families with a goal to successfully secure long-term housing. The Halton Housing First program works in partnership with Wesley Urban Ministries and Halton Housing Help to provide permanent housing with wrap-around supports to chronically homeless households. Funding is utilized to integrate Family Shelter programming with existing Housing First, and other prevention initiatives. Wherever possible, families are assisted to remain in existing housing, with community supports.

The Housing with Related Supports program funded 152 beds across the Region in 2017/2018, housing vulnerable residents including individuals with disabilities, cognitive impairments and the frail elderly. Halton Region provides a per diem rate to providers.

Halton Housing Help, now in its fifth year, is accessible to Halton residents in-person, on-line and by phone, providing a rental listing service, information and system navigation supports to Halton based tenants and landlords, as well as landlord education and support. In 2016, Halton Hills residents accounted for 10.6% of usage (which included phone support, in-person support, and landlord engagement).

The Housing Stability Fund assists in homelessness prevention, providing financial support to families at risk, assisting with rental or utility arrears, last month's rent deposits, moving or storage costs, essential furniture, rapid re-housing support, as well as connecting people with existing supports in the community.

Assisted Housing

Assisted housing plays an important role in helping low and moderate-income individuals and families obtain housing that is stable and secure. Assisted housing mostly relates to rental accommodation, but also includes homeownership assistance when government funding is used. The assistance may come in the form of capital programs, operating subsidy to housing providers and rental subsidy to eligible households.

Assisted Housing Administered by Halton Region

Halton Region administers 4,299 assisted rental housing units. Most of these units are governed under social housing legislation (3,997 or 93 per cent). The 4,299 units are located in 58 housing communities, owned and operated by 28 non-profit co-operative and private sector housing providers, including Halton Community Housing Corporation (HCHC). Halton Region provides rent-geared-to-income (RGI) assistance to 3,261 households living in these communities. RGI recipients are selected from the Halton Access to Community Housing (HATCH) wait list.

Halton Region plays a direct role in the assisted housing area, recognizing that people move back and forth across the housing continuum, depending on their personal circumstances.

Halton In-situ Program (HIP)

The Halton In-situ Program (HIP), launched in the fall of 2014, provides an income tested housing allowance (ranging from \$250 to \$850 per month) to qualified Halton applicants on the HATCH waitlist. The program is designed as a permanent and portable housing solution. The target is to provide at least 290 allowances by 2019. In 2016, 78 additional HIP housing allowances were provided to Halton residents on the HATCH waitlist. As of December 31, 2016, 229 Halton households were in receipt of HIP. This number continues to grow.

Rent Supplement

Halton Region operates various rent supplement programs in partnership with private-sector landlords. Under these programs, eligible households are sourced from the HATCH wait list and receive rental assistance. In 2016, Halton Region acquired an additional 58 rent supplement housing opportunities. Taking into account reductions in time limited Provincial funding, the rent supplement total at the end of 2016 was 614, including 197 funded through the Halton Rental Assistance Program (HRAP). This program was created in 2012 and provides Halton Region with additional options to enhance the affordability of new housing initiatives.

Special Needs Housing

Special needs housing includes housing that is accessible for people living with physical disabilities and housing that is tied to the provision of personal supports (supportive housing). In 2016, Halton Region administered 267 wheelchair accessible units (of which 226 can be accessed through the HATCH wait list).

It is estimated that more than 30,000 Halton residents are living with physical difficulties that could impact their housing needs (Canadian Survey on Disability, 2012).

Halton Region's Comprehensive Housing Strategy Update – 2014- 2024 (CHS) sets a 10-year target to create 550 to 900 housing opportunities (new units and rent supplements / housing allowances). More than \$100 million in Regional multi-year funding is projected to enable the creation of 550 housing opportunities, with the understanding that the upper target of 900 can only be achieved with additional funding from federal and provincial governments. In addition, Halton Region's Strategic Action Plan 2015-2018 identifies the delivery of new assisted housing opportunities as a key priority.

Halton Hills – Excerpts from the Official Plan

The Town of Halton Hills Official Plan outlines enhancements in quality housing options.

From page A-3:

The new Official Plan assumes that the high quality of life now enjoyed by the Town's residents can be maintained and enhanced if the Town's distinct urban and rural character is maintained and enhanced. However, change is inevitable and it must be managed in an efficient and orderly manner to maximize the benefits of new development and minimize the impacts. It is therefore the intent of this Plan to provide Council with the tools to consider and mitigate the impacts of change on the qualities that make the Town a desirable place to live.

Through a variety of successful initiatives, the Town is taking numerous steps towards achieving a sustainable community characterized by cultural, economic, environmental and social wellbeing. Sustainable development is an important component of achieving this objective. Sustainable development is often defined as development meeting the needs of the present generation, without compromising the ability of future generations to meet their own needs. The benefits of sustainable development include a reduction in the environmental footprint through a variety of measures that include reducing water, energy and land consumption, minimizing construction waste and contaminants, and improving air quality and the natural environment. Additional benefits include improved community design, support of active transportation, efficient infrastructure use, stormwater management and lower long- term building operating costs.

As part of achieving a sustainable community there has been recognition of the need for sustainable building and development practices to use fewer resources during the construction process, and to reduce the greenhouse gas emissions and long-term operating costs of buildings.

From page A-15:

A2.9.1 Goal

To provide an adequate housing supply and range of housing choices to meet the needs of present and future residents.

A2.9.2 Strategic Objectives

a) To ensure that there is an adequate supply of land for residential

development subject to the availability of water and wastewater capacity;

 b) To assist in the achievement of residential intensification and affordable housing by encouraging opportunities for mixed-use development in appropriate locations;

c) To encourage the use of surplus public lands for affordable housing only if the site is appropriate for such a use and located where the use would be compatible with adjacent uses;

d) To ensure that a full range of housing opportunities are available for residents in the Town in accordance with the Town's Municipal Housing Statement;

e) To encourage the development of seniors housing in the Town;

f) To carefully control the conversion of rental housing to ownership housing to ensure that a viable amount of rental housing continues to be available;

g) To encourage the provision of additional rental housing, within the financial capabilities of the Town, through the use of incentives to the private sector and the entering into of public/private partnerships;

h) To support the Region in its responsibilities as the provider and manager of assisted housing;

I) To participate in Regional, Provincial and/or Federal housing programs that support appropriate housing development in the Town;

j) To support the provision of an adequate supply of residential care facilities and emergency housing, subject to appropriate senior government level funding, the provision of adequate community services for future residents of these facilities, and proper land use planning principles; and,

k) To support universal physical access and encourage the building industry to incorporate such features in new residential structures.

From page D-4

D1.3.1.6. Accessory Apartments

An accessory apartment is permitted subject to the regulations of the Zoning By- law and the following criteria:

a) the accessory apartment shall comply with the Ontario Building and Fire Codes;

b) adequate parking is available on the lot for both dwelling units and minimizes the loss of outdoor amenity areas or landscaping;

c) the accessory apartment is designed and located in such a manner to not have a negative impact on the character of the surrounding neighbourhood and to that end any building addition shall be compatible with the massing, height, and setbacks of adjacent dwelling units; and,

d) municipal water and wastewater facilities are adequate and available. Accessory apartments shall not be subject to the density provisions of this Plan. As a condition of approval, the Town shall require that dwelling units containing an accessory apartment be registered in accordance with the provisions of the Municipal Act.

D1.3.1.7. Garden Suites

Garden suites may be permitted in conjunction with a single detached dwelling in the Low Density Residential Area designation provided that:

a) the suite is located in the rear yard and appropriate buffering and siting of the suite relative to adjacent properties is provided;

b) adequate parking is available on the lot for both the single detached dwelling and the garden suite;

c) a site-specific temporary use by-law is passed pursuant to the Planning Act;

d) the applicant enters into an agreement with the Town which addresses site location, buffering and installation/removal and maintenance during the period of occupancy; and,

e) municipal water and wastewater facilities are adequate and available.

Garden suites shall not be subject to the density provisions of this Plan.

From page D-75:

D5 Built-up Area and Intensification Areas

D5.1 Objectives

It is the objective of this Plan that:

a) Intensification Areas provide the focus for the majority of intensification within the Built-up Areas of Acton and Georgetown, and cumulatively attract a significant portion of the planned population and employment growth of these Urban Areas to 2031;

b) Intensification Areas provide an urban form that is compatible with existing development areas, promotes live-work relationships, facilitates social interaction, improves public safety, is transit-supportive and reduces reliance on the automobile, promotes active transportation, and is more environmentally sustainable;

c) Intensification Areas receive priority for infrastructure investment, including improvements to the road network, storm-water management, and community services to facilitate development and redevelopment in these areas;

d) consideration is given by Council to financial, planning approval, and other incentives to support development and redevelopment within Intensification Areas, including the use of Community Improvement Plans;

e) intensification is limited, outside of Intensification Areas, but within the Built-up Area, in accordance with the policies of this Plan;

f) identified cultural heritage resources within the Built-up Area are conserved through the process of intensification;

g) the appropriate type and scale of development in Intensification Areas is addressed through detailed area-specific plans for each area;

h) development or redevelopment through intensification is characterized by high quality urban design;

i) minimum densities for development and redevelopment are achieved in Intensification Areas; and,

j) Intensification Areas provide high quality public open spaces with site and urban design that create attractive pedestrian-friendly places for social interaction.