

Discussion Paper #4

County of Elgin Official Plan 5 Year Review

Housing and Affordability

November, 2021

Contents

Executive Summary	3
Introduction	4
Housing and Affordability - Introduction	5
Provincial Policy, Guidelines & Official Plan Policy	7
The Planning Act, and Provincial Policy Statement (PPS).....	7
Ontario’s Long-Term Affordable Housing Strategy.....	8
Municipal Tools for Affordable Housing.....	9
County of Elgin Official Plan (OP).....	9
Housing and Homelessness Needs Assessment for St. Thomas and Elgin County (2013) and Long-Term St. Thomas-Elgin Affordable & Social Housing Strategy (2018).....	10
Elgin County Housing & Homelessness Needs Assessment (2021).....	11
Adjacent Counties/Municipalities.....	12
<i>City of London</i>	13
<i>Oxford County</i>	13
<i>Middlesex County</i>	13
<i>Municipality of Chatham Kent</i>	14
Tools and Policy Options for Affordable Housing	15
Secondary Dwelling Units/Garden Suites.....	15
Community Improvement Plans.....	16
Demolition Control Areas.....	18
Mixed-Use Development, Increased Density, Conversion of Non-Residential Buildings, Minimum and Maximum Development Standards.....	18
Additional Affordable Housing Targets and Criteria.....	19
Conclusion	21
Bibliography	22

Executive Summary

As part of the County's Official Plan 5-Year Review process, several key topics were identified. These identified topics warrant a larger review and analysis.

Affordable housing is a broad term which encompasses a range of housing types. It includes both low-cost market housing for homeowners and renters, and non-market housing available at subsidised rates. The County is seeing a stronger demand for a larger variety of housing types and sizes to meet the diverse range and needs of residents and workers.

The discussion paper will look at Provincial and local policies that refer to affordable housing, and what policies and tools have been implemented in surrounding municipalities. The paper will also review a range of planning and financial tools that are available to encourage the creation of affordable housing.

When reviewing this document, questions to ask include:

- How can the County encourage more affordable housing units?
- Is the County willing to invest monies in incentivizing affordable housing?
- What tools and policies ensure affordable housing are the best fit for the County?

Introduction

An Official Plan is a legal statutory planning document required by the province that describes a municipality's land-use strategy. The County of Elgin's Official Plan includes the vision, goals and policy directions of the County, as established by the community, and provides guidance for land use planning decisions including:

- locations for settlement areas, agricultural lands, and natural heritage;
- when and in what order parts of our communities will grow; and
- protection for agricultural, mineral and environmental resources.

The purpose of an Official Plan 5-Year Review update is to ensure that the community vision/values, directions, policies and actions in the Plan reflect changes and meet the needs of the community for the future, and to review for consistency with the Provincial Policy Statement.

Through the public and surveys responses, and stakeholder discussions, several key topics were identified. These identified topics warrant a larger review to understand the current issue, review the background and history, provide a summary of what provincial and neighbouring municipality policy and /or practices exist, and provide possible recommendations for potential policy changes. This discussion paper will be circulated and reviewed by the public, stakeholders and local municipalities, and comments and feedback on this report will be solicited. Recommendations stemming from this report and feedback received will result in draft policy changes to the County Official Plan.

Housing and Affordability - Introduction

Housing is a fundamental human need. The challenges associated with providing housing, and people accessing housing, has grown over the last decade. The challenge is twofold – ensuring adequate supply, and ensuring affordability. As housing prices and rents have risen faster than household incomes, coupled with insufficient supply of certain types of housing, this is creating a widening affordability gap.

Affordable housing is a broad term which encompasses a range of housing types. It includes both low-cost market housing for homeowners and renters, and non-market housing available at subsidised rates. Providing affordable housing in a community means that families and individuals of all income levels and lifestyles can find suitable and adequate places to live without spending a disproportionate percentage of their income on housing.

Based on a definition from the Canada Mortgage and Housing Corporation (CMHC), to be affordable, a household should not spend more than 30 percent of their gross income on shelter costs. This definition has also been used within the Provincial Policy Statement (PPS). Municipalities must be consistent with the PPS in their land use planning and development decisions.

The County is seeing a stronger demand for a larger variety of housing types and sizes to meet the diverse range and needs of residents and workers. The PPS recognizes the importance of accommodating for a variety of housing types by ensuring adequate land supply, locating housing where infrastructure and services are available or planned, and allow infill and intensification to occur. The County's Official Plan also recognizes the importance of increasing the inventory of residential units and the opportunities for first-time homeowners by providing for a mix of housing types.

Based on information from 2016 Statistics Canada, the current housing stock in the County is primarily made up of single detached dwellings, which account for 78% of housing. About 14% of dwelling units are located in apartment buildings or multi-unit buildings (such as duplexes). Approximately 75% of housing in Elgin is owner-occupied housing, while 25% of the housing stock is rented.

For the purposes of this report, we will look at tools available to encourage more “market” housing, defined as private housing for rent or sale where the price is set in the

open market within the County of Elgin. This report will not address options to encourage “non-market” housing, generally defined as housing where the price is not set by the open market, often subsidized through a variety of ways, including senior government support, and often managed by various operators, such as emergency housing, public housing run by a level of government, or not-for-profit and co-operative housing.

Provincial Policy, Guidelines & Official Plan Policy

The Planning Act, and Provincial Policy Statement (PPS)

The Planning Act has a significant impact on the production of housing in a municipality. Several sections in the Act relate directly to the provision of housing, particularly items such as affordable housing, density, secondary units, and zoning.

The Provincial Policy Statement (PPS) is issued under Section 3 of the Planning Act. Under Section 1.0, Building Strong and Healthy Communities, healthy, liveable and safe communities are sustained by:

....b) accommodating an appropriate affordable and market-based range and mix of residential types (including single-detached, additional residential units, multi-unit housing, affordable housing and housing for older persons), employment (including industrial and commercial), institutional (including places of worship, cemeteries and long-term care homes), recreation, park and open space, and other uses to meet long-term needs;

Section 1.4 of the PPS requires planning authorities to provide for an appropriate range and mix of housing options and densities to meet projected market-based and affordable housing needs of current and future residents of the regional market area by establishing and implementing minimum targets for the provision of housing which is affordable to low- and moderate-income households and which aligns with applicable housing and homelessness plans. 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.

The PPS defines both “affordable housing” and “housing options”, and provides direction for municipal policy related to each. In the PPS, “Affordable Housing” means:

- 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 percent of gross annual household income for low and moderate-income households; or
 - housing for which the purchase price is at least 10 percent 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 the rent does not exceed 30 percent 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.

In 2020, the Provincial Policy Statement underwent another round of revisions, including those specifically related to housing affordability. This included defining the term “housing options” to recognize a greater mix of housing types, including additional residential units. Additionally, a 15-year supply of land to accommodate residential development, rather than 10-year, was required through the amendments.

As defined by the PPS, “Housing Options” means:

A range of housing types such as, but not limited to single-detached, semi-detached, rowhouses, townhouses, stacked townhouses, multiplexes, additional residential units, tiny homes, multi-residential buildings. The term can also refer to a variety of housing arrangements and forms such as, but not limited to life lease housing, co-ownership housing, co-operative housing, community land trusts, land lease community homes, affordable housing, housing for people with special needs, and housing related to employment, institutional or educational uses.

Ontario’s Long-Term Affordable Housing Strategy

In 2010, the province released the Long-Term Affordable Housing Strategy (LTAHS) which set out a roadmap to address housing needs by creating a flexible, community-centered approach to building healthy strong communities.

In 2016, updates to the strategy were introduced, with a vision that “every person has an affordable, suitable and adequate home to provide the foundation to secure employment, raise a family and build strong communities” (Ontario, 2016). The update included the following goals:

- Develop an appropriate and sustainable supply of housing;
- Create an equitable, portable system of financial assistance;
- People-centered, efficient housing programs;
- Develop an Indigenous Housing Strategy;
- End homelessness; and
- Achieve an evidence-informed system.

Municipal Tools for Affordable Housing

The Ministry of Municipal Affairs and Housing (MMAH) developed a handbook to assist municipalities in providing information on the planning and financial tools available to encourage and support the development of affordable housing in their communities. It provides descriptions of the tools and examples of best practices that some municipalities have used to increase the range and mix of housing types, to provide opportunities for more affordable housing development, and to make the construction of affordable housing more financially viable.

County of Elgin Official Plan (OP)

The County Official Plan contains various policies on housing and affordable housing.

Policy C1.3 provides goals for the County with regards to housing, including monitoring and ensuring that there is a 20 year supply of land for residential development with sufficient water and wastewater capacity, ensuring the provision of an appropriate range of housing types and densities, encouraging opportunities for mixed use development in appropriate locations, encouraging the use of surplus public lands for affordable housing, encouraging the development of seniors housing and the provision of alternative forms of housing for special needs groups, supporting universal physical access, encouraging development and redevelopment at higher densities to maximize infrastructure, and encouraging the redevelopment of brownfield properties and incentives.

The County Plan also contains policies related specifically to ensuring affordable housing (C1.3.3). The minimum target for the provision of affordable housing is 20%. Affordable, as defined by the PPS and the County OP is:

- 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-income households; or
- housing for which the purchase price is at least 10 percent 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 the rent does not exceed 30 percent 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.

Housing and Homelessness Needs Assessment for St. Thomas and Elgin County (2013) and Long-Term St. Thomas-Elgin Affordable & Social Housing Strategy (2018)

The 2013 Housing and Homelessness Needs Assessment for St. Thomas and Elgin County is a 10-year Housing and Homelessness Plan which details the long-term vision for the provision of housing and homelessness services, and includes an assessment of current and future housing needs in service areas, provides objectives and targets related to housing needs, a description of the measures proposed to meet the objectives and targets, and a description of how progress will be measured.

Several land use planning recommendations were provided in the report, including permitting additional residential units, OP policy that supports the development of new affordable rental housing, advocating for commitment from municipal and provincial governments, and school boards, for a more flexible approach to utilizing publicly owned lands for affordable housing, and increasing the number of rent supplements available.

The 2018 Strategy was developed to increase affordable housing supply to meet projected need. In addition, this strategy looked at how the St. Thomas and area municipalities within Elgin County can preserve the existing supply of social and supportive housing. Recommendations for Elgin County included:

- Continue to use the PPS' definition within its existing planning policies so that they conform with provincial policies, and also encourage local municipalities to adopt the PPS' definition of affordable housing;
- Area municipalities should implement an Affordable Housing Community Improvement Plan for areas that are appropriate for new multi-residential developments such as villages, settlement areas etc.;
- Area municipalities should provide a waiver or grant for the development charges required by eligible affordable housing developments;
- Area municipalities should implement a 20-year Property Tax Increment Financing program for eligible affordable housing developments;
- Area municipalities should explore the feasibility of creating an affordable housing trust fund to provide capital funding to eligible developments;
- To help promote the creation of second units, area municipalities should consider providing modest capital funding grants (under \$25,000 per unit) to interested and suitable home owners;

- Area municipalities within the County create municipal housing facilities by-laws to provide incentives for future affordable housing developments;
- Area municipalities should amend their Official Plans to define and permit second units in single detached, semi-detached and townhouse units.;
- The zoning by-laws for area municipalities should outline where second units can be created and to outline appropriate development standards for second units;
- A monitoring or registration program should be established so that area municipalities can monitor the number and location of legal second units;
- To help generate awareness and interest among homeowners, it is recommended that area municipalities create an education program that promotes the creation of second units in newly built and existing dwellings;
- Area municipalities should explore the conditions in which it would permit garden suites if they currently do not a permitted use within their respective zoning by-laws. For municipalities that do contain provisions regarding garden suites, it is recommended that they be updated to conform to Section 39 of the Planning Act;
- The County and Area Municipalities should strengthen their affordable housing targets to promote a greater variety of ownership dwelling types and tenure;
- Area municipalities should complete the outstanding components of the municipal assessment report that is required to implement Inclusionary Zoning policies. In particular, this work should focus on the potential impact that such policies would have on the housing market and local home builders; and
- Area municipalities should amend their respective Official Plans and Zoning Bylaw to implement the inclusionary zoning policies and standards as identified in provincial legislation.

Elgin County Housing & Homelessness Needs Assessment (2021)

The Housing and Homelessness Needs Assessment Report was commissioned by the West Elgin Community Health Centre (WECHC) on behalf of the Dutton Dunwich West Elgin Housing Stability Coalition and funded by St. Thomas Elgin Social Services. The goal of the report is to better understand the short, medium, and long-term needs for housing and homelessness in the rural municipalities of Elgin County, Ontario.

A summary of the policy recommendations stemming from the report include the following:

- Include a requirement for affordable housing as a percentage of development in municipal Official Plans. Ensure 'affordability' is defined. A specific target of 20% of

future development including affordable housing become a standard target across municipalities;

- Amend zoning by-laws to support housing supply by increasing density and multi-unit residential permissions as of right, and reduce parking requirements to lower development costs and increase the amount of land available for affordable dwelling units on a site;
- Support and promote the creation of Second Units for new and existing development as-of-right;
- Explore municipal incentives to support the creation of affordable housing, such as capital funding and grants, development fee waivers/exemptions, leveraging municipal land, and fast-tracking planning approvals; and
- Develop a policy to review municipal and County land for housing suitability prior to selling it on the general market.

Other Service and Community recommendations include advocating for increased funding to support both urban and rural areas, exploring opportunities to increase rural transit and introduce virtual supports, use planning and legislation tools and community engagement, communication, and education to address community concerns with affordable housing/barriers, approach community groups and non-profits to see if they have land suitable for housing, and work with community organizations to develop affordable housing proposals for specific sites to prepare for future proposal calls for government funding.

Housing & Homelessness Forum (2021)

The City of St. Thomas, in association with Elgin County, and the Town of Aylmer, hosted a Housing and Homelessness Forum in November, 2021. The forum focused on the results from the Elgin County Housing & Homelessness Needs Assessment (2021), as well as presentations from St. Thomas Elgin Social Services, Planning Services from the City of St. Thomas and the County of Elgin, and the City of St. Thomas Housing Coalition. The results of the Elgin County Housing & Homelessness Needs Assessment have been incorporated into this discussion paper, and links to the presentations have been added to the Engage Elgin Official Plan review webpage.

Adjacent Counties/Municipalities

The policies related to housing and affordability were reviewed for adjacent counties, such as City of London, Oxford County, Middlesex County, and Chatham-Kent.

City of London

The London Plan contains multiple policies related to ensuring housing affordability, including a target of 25% of new housing is to be affordable to low- and moderate-income households. Secondary plans and larger residential development proposals should include a 25% affordable housing component through a mix of housing types and sizes, and 40% of new housing units within a secondary plan, and lands exceeding five hectares in lands outside of any secondary plan, should be in forms other than single detached dwellings. Other tools include building height and densities which may be increased, in conformity with bonus zoning provisions, to support the provision of affordable housing in planning and development proposals.

The City has also adopted an Affordable Housing Community Improvement Plan (CIP) which includes a Development Loan Program that provides financial assistance to off-set the up-front costs associated with the development of new affordable housing, and an Additional Residential Unit Loan Program, that provides financial assistance to off-set costs associated with creating new additional residential units and to improve the affordability of home ownership.

Oxford County

Oxford County's Official Plan sets a minimum target of 20 percent of all housing in the County which is to be affordable housing. The policies of the Plan are designed to provide opportunities to develop a variety of housing required to meet the needs of County residents including ownership and rental housing, affordable housing and specialized housing. Other policies in the OP include facilitating the creation of new dwelling units through development and residential intensification, designating sufficient lands on a City-wide basis, for municipal unit accommodation to meet projected housing needs, and monitoring benchmarks for affordability on an annual basis and during each 5-year review of this Plan.

There is no CIP for Affordable Housing in Oxford County at this time.

Middlesex County

Middlesex County's Official Plan sets a minimum target of 20 percent of all housing in the County which is to be affordable housing. In the case of ownership, affordable housing is considered to be homes where the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area. The County will monitor the prices on an annual basis and adjust the OP as necessary. All local municipalities are encouraged to develop affordable housing targets that are generally consistent with the County's targets.

There is no CIP for Affordable Housing in Middlesex County at this time.

Municipality of Chatham Kent

The Municipality has established the following targets related to affordable housing:

- 25% affordable housing, including 2% for supportive housing; and
- 5% accessible housing, fully modified to meet Chatham-Kent Facility Accessibility Design (FAD) requirements.

The Municipality encourages the provision of affordable housing through supporting increased residential densities, ensuring a full range of housing choices and land supply, allowing for intensification and redevelopment, streamlining the planning process, and considering innovative and alternative residential development standards that facilitate affordable housing and a more compact development form.

There is no CIP for Affordable Housing in Chatham-Kent at this time.

Tools and Policy Options for Affordable Housing

A range of planning and financial tools are available to encourage the creation of affordable housing. An overview of these potential tools and policy options is provided below.

Secondary Dwelling Units/Garden Suites

Second units are one of the most inexpensive ways to increase the stock of affordable rental housing and integrate affordable housing throughout the community, while maintaining neighbourhood character. Second units can provide practical housing options to meet specific needs, including increasing housing choices for low- and modest-income households, accommodating an aging population who wish to live independently but also benefit from the support of having their extended families nearby.

Second units – also known as accessory or basement apartments, secondary suites or in-law flats – are self-contained residential units with kitchen and bathroom facilities within dwellings or within structures accessory to dwellings such as coach houses or laneway garages. In many cases, second units provide an important source of affordable housing for low and moderate-income households at what are typically some of the most affordable rental rates.

The Minister of Municipal Affairs and Housing introduced Bill 108, More Homes, More Choice Act, 2019 on May 2, 2019. One of the intentions of Bill 108 was to address the housing crisis in Ontario by minimizing regulations related to residential development through changes to various Acts dealing with the planning process, including reducing fees related to development, by reducing the number of services that may be subject to development charges and shortening the timelines for the approval of many planning applications. The Ministry identified affordable housing as a “fundamental need” and additional residential units were identified as one of the least expensive ways to increase the supply of affordable housing while maintaining neighbourhood character.

One of the changes to the Planning Act made by Bill 108 was to permit up to two additional residential units on properties containing a single detached, semi-detached or row house residential dwelling. An additional residential unit is currently permitted (as a result of previous changes from Bill 138) in any single detached house, semi-detached

house or row house OR in a building ancillary to any single detached house, semi-detached house or row house. Through changes made by Bill 108, an additional residential unit would be permitted in any single detached house, semi-detached house, or row house and in an ancillary building. This would allow for a maximum of two additional residential units per property, for a total of three units on a property.

These changes to the Planning Act require that Municipal Official Plans and Zoning Bylaws must contain provisions permitting additional residential units. This has the effect of potentially allowing a total of three dwelling units on the same property – subject to applicable provisions in the Ontario Fire Code, Building Code and municipal by-laws.

This change will require municipalities to identify appropriate areas for second units within both existing developments, as well as in new development areas. Municipalities are responsible for determining where second units are appropriate, as well as the appropriate standards for second units. Second 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. The development of a second unit may require a building permit.

Garden suites, also commonly known as granny flats, 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. Garden suites are an affordable housing type, in part, because they do not necessarily require the purchase of land as they are ancillary to existing dwellings, and are relatively inexpensive to install as they are often constructed off-site or made from pre-fabricated materials. Garden suites are especially suitable for some groups such as seniors because they provide affordable housing and enable older adults to live independently while receiving informal support from family members or a caregiver in an independent unit. 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.

Community Improvement Plans

A Community Improvement Plan (CIP) is a tool that allows a municipality to direct funds and implement policy initiatives toward a specifically defined project area. Section 28 of

the Planning Act gives municipalities that have enabling policies in their official plans, the ability to prepare Community Improvement Plans. Community Improvement Plans are intended to encourage revitalization initiatives and/or stimulate development and redevelopment. Once implemented, the Plan allows municipalities to provide tax assistance, grants or loans to assist in the revitalization of lands and/or buildings within the defined Community Improvement Project Area (CIPA).

Subsection 28(1.1) of the Planning Act provides that “community improvement” includes the provision of affordable housing. Municipalities can consider using CIPs to provide for grants or loans in relation to the provision of affordable housing within CIP project areas. In some instances, loan agreements between municipalities and landowners have required that specified properties be maintained as affordable housing. Upper-tier municipalities and local municipalities can adopt CIP’s relating to affordable housing, and coordination can occur between the upper and local municipality by participating in each other’s grant or loan programs.

Through Community Improvement Plans, municipalities can focus public attention on local priorities and municipal initiatives, target areas in transition or in need of repair, rehabilitation and redevelopment, facilitate and encourage community change in a co-ordinated manner, and stimulate private sector investment through municipal incentive-based programs.

Examples of tools that can be implemented through CIP’s include:

- reduction in planning fees, which can reimburse municipal fees for developments that meet the definition of affordable housing in the CIP;
- tax increment grants, which are based on the difference between property taxes collected on a property before development and the estimated taxes that will be collected after development;
- deferral of development charges, where applicable;
- building permit fee deferral, reduction, or exemption; and
- parking and parkland fee reductions.

CIPs do not require provincial approval. However, in accordance with the Planning Act, municipalities must consult with the Ministry of Municipal Affairs and Housing on the preparation of proposed plans, and must provide the Ministry with notice of adoption of a CIP.

Demolition Control Areas

Section 33 of the Planning Act allows municipalities the ability to establish demolition control areas, which can include both ownership and rental properties, as well as properties with less than six units. Once demolition control areas are established, landowners must obtain a demolition permit prior to demolishing the whole or any part of a residential property within the area. Within demolition control areas, municipalities can refuse to issue a demolition permit unless a building permit has been issued to erect a new building on the site. This framework can assist a municipality with maintaining residential properties, including affordable housing. Demolition control areas can encourage owners to maintain viable housing stock. They can also allow municipalities to regulate demolition while considering and developing new land use policies for an area, such as an area in transition, where it may be appropriate to maintain existing affordable housing stock and promote new housing opportunities, while also promoting other uses to help revitalize the area. The Municipal Act 2001 provides authority for municipalities to enact by-laws to regulate the conversion of existing residential rental units.

Mixed-Use Development, Increased Density, Conversion of Non-Residential Buildings, Minimum and Maximum Development Standards

Mixed use development is characterized as development that blends two or more uses within a single building or buildings, such as residential, commercial, institutional, and/or industrial uses. This allowance for multiple land uses to be combined within a single development or across a designated area can create new housing opportunities in areas where such opportunities may have not previously existed. Mixed use developments can promote housing diversity and more compact, walkable neighbourhoods that are integrated with key community needs, like commercial and service uses. It also has the potential for offering cost savings to developers in the form of shared parking arrangements and shared costs for building operation and maintenance. An example of mixed-use developments are typically found in the downtown of cities and towns, where there may be commercial uses at grade, with residential uses behind or above. Encouraging these existing downtown uses to diversify, the retention of buildings, or ensuring new development takes the form of mixed-use development in local Official Plans can help to provide additional residential units in accessible areas.

Increasing density through reduced lot or unit size can reduce per unit housing costs and provide for more effective use of infrastructure, while still considering compatibility with the surrounding area. Increasing density on under-utilized sites can help to increase a community's housing stock, accommodate population growth and increase a neighbourhood's population. Within built-up areas, there may be potential for affordable housing above ground level commercial space and for infill development. Building form and design can provide more opportunities for affordable housing through alternative house forms which can decrease development costs through higher densities. Alternative building forms can range from row houses, to triplexes, fourplexes and stacked townhouses, to low, mid-range, and high-rise apartments.

Converting non-residential buildings located in suitably designated areas into affordable housing by renovating and reusing existing buildings can result in more inclusive neighbourhoods, and is generally considered to be more cost-efficient than new development, as the building shell is already in place and the site is usually serviced.

By using minimum or maximum standards in local zoning by-laws for residential or mixed-use buildings and development, municipalities can provide for more compact forms of development that provide more 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 bylaw standards for minimum building height and density. For instance, establishing minimum density and height standards generally has the effect of reducing land and site development costs as costs can be spread over a larger number of units. Other benefits include improving the use of community resources such as public transit, utilities, existing road and sidewalk networks, and greenspaces, while expanding the number of potential customers for area businesses.

Additional Affordable Housing Targets and Criteria

The County and local municipalities could consider requiring a higher percentage of affordable housing per development/subdivision. Currently, the requirement is 20%, but this could be increased to 25% or even 30%.

The local and County OP could also add criteria for affordable housing, such as quantifying a percentage of unit types within certain sized subdivisions, limiting unit sizes or even unit amenities (e.g. no garages to help reduce unit costs), require a

percentage of new development that must remain rental, and include policy to minimize rental conversions to condominium. Applicants would need to demonstrate at time of submission how the targets within the Official Plan are being met.

Conclusion

Affordable housing is a concern amongst the residents of Elgin County and has been raised through the Official Plan review consultation process. The challenges associated with providing acceptable housing is twofold – ensuring adequate supply, and ensuring affordability. As housing prices and rents have risen faster than household incomes, coupled with insufficient supply of certain types of housing, this is creating a widening affordability gap.

This report provides possible policy options that the County can consider, ranging from refinement of current policy, to implementing new tools to encourage more affordability across the County.

Circulation and public engagement is recommended as the next step, to understand public, stakeholder and local municipal comments and preferred solutions. These comments will be compiled for review by County Council, where a preferred option or a combination of preferred options will be determined.

Ultimately, any policy recommendations as result of municipal, public and stakeholder consultations will need to be approved by the Ministry of Municipal Affairs and Housing (MMAH), the Approval Authority for any County of Elgin Official Plan amendments.

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