

Haldimand County

Housing Master Plan

July 2021



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Introduction

Background and Purpose of the Study

Haldimand County has an area of over 1,200 square kilometres and the majority of this area is agricultural. There are six fully serviced urban areas in the County as well as 25 hamlets. Niagara Region is to the east of the County, the City of Hamilton to the north, Brant County to the northwest, Norfolk County to the west, and Lake Erie to the south. The Indigenous communities of the Six Nations of the Grand River and the Mississauga of the Credit are located to the west of Haldimand County.

The County is currently undertaking a review and update of its Official Plan and this Housing Master Plan is part of the work for this process. It will inform specific housing policies for the County's Official Plan and highlight the County's role in encouraging and supporting the development of a diverse range of housing options throughout all the communities in Haldimand.

This study builds on the work undertaken as part of the Haldimand Norfolk Housing and Homelessness Plan which was completed in 2019.

Housing Continuum

The Canada Mortgage and Housing Corporation (CMHC) defines the housing market as a continuum or system where housing supply responds to a range of housing need¹.

Due to demographic, social, economic, and geographic factors which impact housing need and demand, the private housing market does not always meet the full range of housing need in a community. This is particularly true for individuals and families with low and moderate incomes or for persons with unique housing and support needs.

It should be noted that the housing continuum is not linear. People can move back and forth along the continuum through different stages of their lifetime. For example, a young couple may start in affordable rental housing when they settle in the community, move to ownership housing as they expand their family, then downsize into a market rental unit during

¹ Canada Mortgage and Housing Corporation (2018). About Affordable Housing in Canada. Accessed from: [https://www.cmhc-](https://www.cmhc-schl.gc.ca/en/developing-and-renovating/develop-new-affordable-housing/programs-and-information/about-affordable-housing-in-canada)

[schl.gc.ca/en/developing-and-renovating/develop-new-affordable-housing/programs-and-information/about-affordable-housing-in-canada](https://www.cmhc-schl.gc.ca/en/developing-and-renovating/develop-new-affordable-housing/programs-and-information/about-affordable-housing-in-canada)

retirement, and move into supportive housing in their old age. As such, it is important for each community to have an adequate supply of housing options within the housing system. The different elements of the housing system are described below²:

Figure 1: Elements of the Housing Continuum



Source: Canada Mortgage and Housing Corporation 2019³

Emergency Shelters

Emergency shelter is short-term accommodation (usually 30 days or less) for people experiencing homelessness or those in crisis.

Short-term Supportive Housing and Transitional Housing

Transitional housing is intended to offer a supportive living environment for its residents. It is considered an intermediate step between emergency shelter and supportive or permanent housing and has limits on how long an individual or family can stay. Stays are typically between three months and four years but could be shorter.

Long-term Supportive Housing

Supportive living provides a physical environment that is specifically designed to be safe, secure, enabling and home-like, with support services such as social services, provision of meals, housekeeping and social and recreational activities, in order to maximize residents' independence, privacy and dignity.

² National Housing Strategy Infographic and Glossary of Terms. Accessed from: <https://www.placetocalhome.ca/pdfs/Canada-National-Housing-Strategy-Infographic.pdf> and <https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/files/pdf/glossary/nhs-glossary-en.pdf?sv=2017-07-29&ss=b&srt=sco&sp=r&se=2019-05-09T06:10:51Z&st=2018-03->

[11T22:10:51Z&spr=https.http&sig=0Ketq0sPGtnokWOe66BpqquDjVgBRH9wLOCg8HfE3w=](https://www.placetocalhome.ca/pdfs/Canada-National-Housing-Strategy-Infographic.pdf)

³ CMHC, The Wheelhouse: A New Way of Looking at Housing Needs. Accessed from: <https://www.cmhc-schl.gc.ca/en/housing-observer-online/2019-housing-observer/wheelhouse-new-way-looking-housing-needs>

Community Housing

Community housing refers to either housing that is owned and operated by non-profit housing societies and housing co-operatives, or housing owned by provincial or municipal governments.

Subsidized Rental and Ownership Housing

Subsidized or affordable housing is housing that can be owned or rented by a household with shelter costs (rent or mortgage, utilities, etc.) that are no more than 30% of its gross income.

Market Rental Housing

Market rental housing is rental units in the private rental market and include purpose-built rental units as well as units in the secondary rental market, such as second suites and rented single detached dwellings. These are rental units without government assistance.

Market Ownership Housing and Condominium Units

Market ownership housing refers to ownership units priced at market values and purchased with or without a mortgage but without any government assistance⁴. Can include single-detached, semi-detached, townhouse, and apartment units.

⁴ This does not include any mortgage insurance a household might have purchased through CMHC to access lower down payment requirements.

Housing Needs in Haldimand County

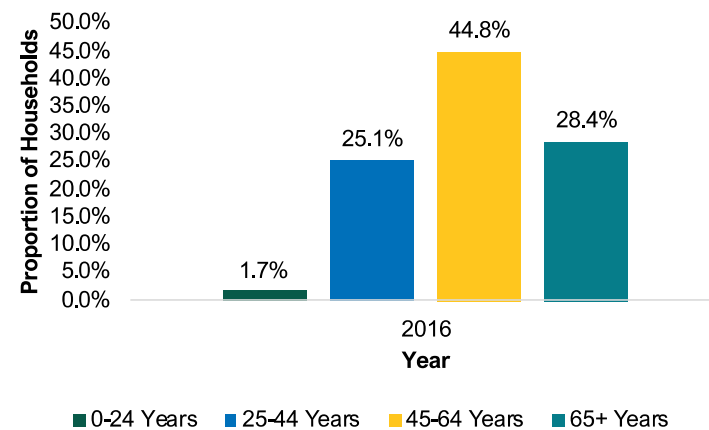
The housing demand, supply and affordability analysis identified a number of housing gaps in Haldimand County. These are:

Gap 1

There is a need for a broader range of dwelling types throughout Haldimand to meet the diverse housing needs of households.

The vast majority of dwellings in Haldimand in 2016 were owned (83.3%) and single-detached dwellings (84.9%). However, the existing housing supply might not be meeting the current and emerging housing needs of residents in Haldimand. In 2016 in Haldimand, 44.8% of households were led by an individual aged 45 to 64 years and another 28.4% of the households were led by an individual aged 65 years or older, compared to only 41.8% and 25.4%, respectively, in Ontario. Therefore, households led by an individual that is 45 years or older made up most of the households in Haldimand in 2016. Furthermore, from 2006 to 2016, the rate of increase (40.5%) in the number of households with a maintainer aged 65 years or older was the highest compared with the rate of increase observed for other age groups. These trends demonstrate that households in Haldimand are aging, and the share of older households is expected to continue to increase in the next five to ten years.

Figure 2: Households by Age of Household Maintainer: Haldimand; 2016



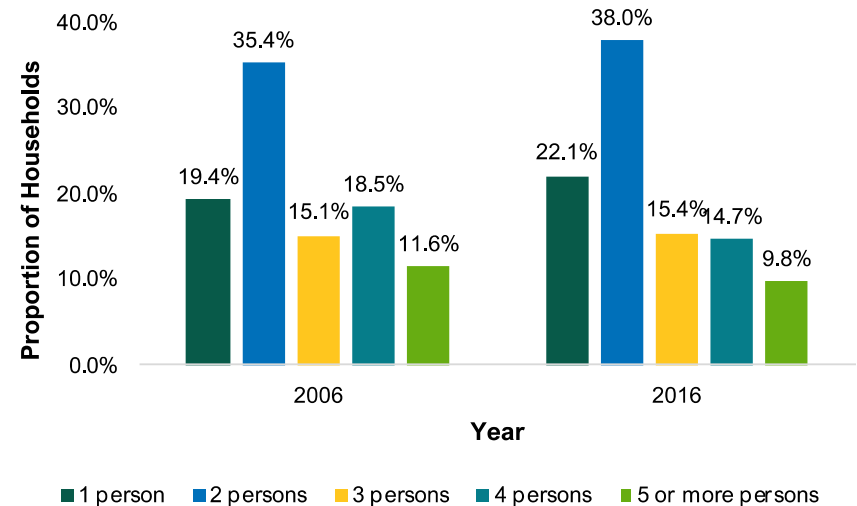
Source: Statistics Canada Community Profiles, 2016

To meet the housing needs of the growing number of older households, there will be an increased demand for dwellings that allow seniors to age in place (e.g. accessible units) or to downsize, and a shift away from single-detached dwellings which require substantial maintenance. In addition, the growing

number of senior households indicates the demand for support services that will help seniors remain independent in the community is expected to grow as well.

In 2016, small households with one or two persons made up the majority (60.1%) of all households in Haldimand. Additionally, from 2006 to 2016 the number of smaller households with two persons or less increased by 17.7%. In comparison, the number of larger households with three or more persons decreased by 5.4% from 2006 to 2016. These data demonstrate that there is a shift toward smaller households in Haldimand who might not wish to reside in a larger single-detached dwelling. This trend is consistent with the aging of the population because seniors typically live in smaller households. Furthermore, couples without children made up the largest proportion (32.0%) of households in Haldimand in 2016. Households with persons living alone also made up a large share (22.1%) of households in Haldimand in 2016. These data confirm that household sizes in Haldimand are getting smaller and this suggests a need for smaller dwelling sizes and higher-density housing to accommodate these households.

Figure 3: Households by Size: Haldimand; 2006 – 2016



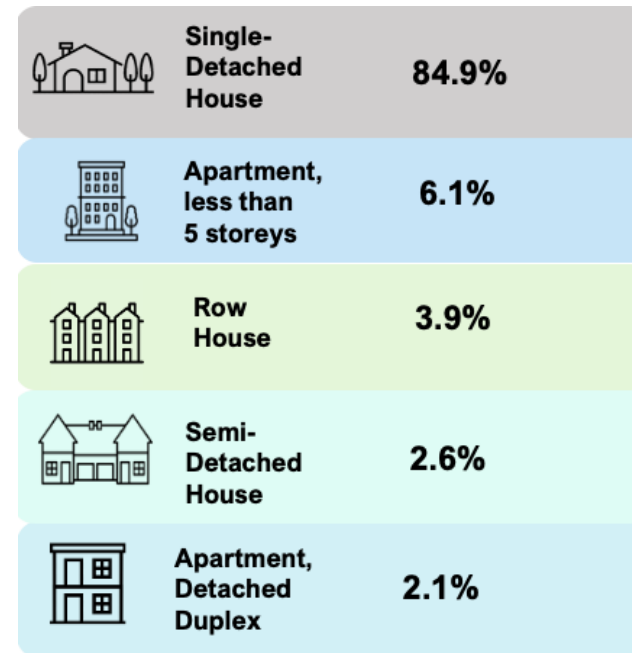
Source: Statistics Canada Community Profiles, 2016

In comparison, the number of couples with children in Haldimand decreased by 16.7% from 2006 to 2016. In addition, households with a maintainer who is of working-age (25 to 44 years) made up a smaller share (25.1%) of Haldimand’s households compared to Ontario (30.2%) in 2016 and this household group decreased by 17.2% since 2006. The aging of the population and households may put pressure on younger individuals looking to live in Haldimand. Younger people are often more constrained by limited incomes or a lack of home-equity which they can use to access housing that is suitable and affordable. The decrease in the households with a maintainer aged 25 to 44 years from 2006 to 2016 indicates that these households could be migrating to other

municipalities for reasons such as a lack of housing options, to seek employment, or to attain a different lifestyle than what is offered in Haldimand. These households may require housing that is large enough to suit a growing family but is more affordable than single-detached dwellings which tend to be more costly than other dwelling types. Therefore, a more diverse housing stock could help encourage younger households led by an individual aged 25 to 44 years and couples with children to reside in Haldimand.

As mentioned previously, single detached dwellings made up the majority of homes in Haldimand (84.9%) in 2016. A total of 95.8% of completions in 2020 and 90.4% of building permits issued in 2020 were for single detached units. This suggests the focus on low density homes will continue in the near future. Row houses and apartment buildings made up only a small share (3.9% and 8.2%, respectively) of all dwellings in Haldimand in 2016. These data suggest there is a need for the housing supply in Haldimand to become more diversified and provide options aside from single detached dwellings which may be better suited to meet the needs of seniors wanting to downsize and of other smaller households, as well as younger households who would like to start a family but who cannot afford a single-detached dwelling.

Figure 4: Proportion of Dwellings by Structural Type: Haldimand; 2016



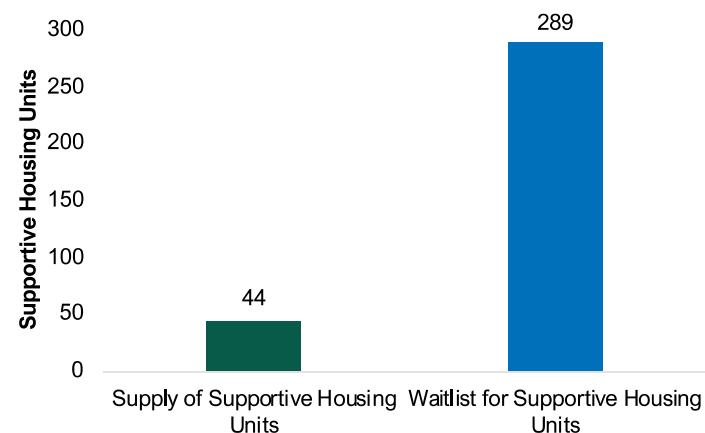
Source: Statistics Canada Community Profiles, 2016

Gap 2

There is a need for additional supportive housing⁵ units for people who need housing with supports to live with dignity and as independently as possible.

There are a range of supportive housing options (44 units, of which 30 are rent supplements, in 2019) in Haldimand, including options for people with mental health issues and people with developmental disabilities. While there were a number of supportive housing options in Haldimand, custom tabulation data showed the number of households with a member with a physical or cognitive disability, as well as households with a member with a mental health issue who might be able to benefit from such a unit far exceeded the supply of 44 units found in the County. The results of email and phone interviews with supportive housing providers conducted as part of the Haldimand-Norfolk 10-Year Housing and Homelessness Plan showed there were 289 individuals and families on a wait list for supportive housing with just three organizations, suggesting there are even more people in need of this type of housing throughout Norfolk and Haldimand Counties.

Figure 5: Supply of and Wait List for Supportive Housing: Haldimand; 2019



Source: Community Service Providers in Haldimand-Norfolk Counties, 2019

Furthermore, the proportions of households with a member with a physical or a cognitive disability, as well the proportion of households with a member with a mental health or psychological issue were higher in Haldimand (25.3%, 6.7% and 9.7%, respectively) compared to Ontario as a whole (22.7%, 6.4% and 9.3%, respectively). The affordability analysis

⁵ Supportive housing, in this context, is housing that provides a physical environment that is specifically designed to be safe, secure, enabling and home-like, with support services such as social services, provision of meals, housekeeping and social and recreational activities, in order to maximize residents' independence, privacy and dignity.

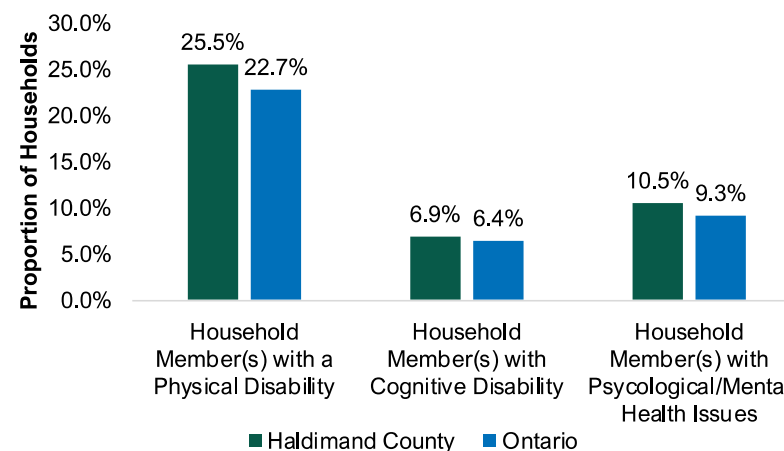
showed households with a disability or mental health issues were more likely to have low incomes and are more likely to face housing affordability issues. Almost half (43.7%) of households with a member with a physical disability had low incomes in 2015, 34.7% of households with a member with a psychological or mental health issue had low incomes, and 33.7% of households with a member with a cognitive disability had low incomes. Of the households with a member with a psychological or mental health issue who had low incomes, 67.2% were facing housing affordability issues (spending 30% or more of their income on housing costs), 62.2% of households with a member with a cognitive disability who had low incomes were facing housing affordability issues, and 54.5% of households with a member with a physical disability who had low incomes were facing housing affordability issues in 2015. This indicates there is a need for housing and support services particularly for these household groups.

Key stakeholders confirmed these findings on the need for supportive housing, particularly among individuals with developmental or cognitive disabilities and individuals with mental health issues, who they felt are often overlooked. Furthermore, key stakeholders noted that many people with disabilities are currently being cared for by aging parents. These individuals will likely require supportive housing in the near future when their parents are no longer able to care for them.

⁶ Of the 79 full surveys that were completed, 25 were completed in Haldimand and 54 were completed in Norfolk.



Figure 6: Proportion of Households with a Disability: Haldimand & Ontario; 2016



Source: Statistics Canada Custom Tabulations, 2016

As the population in Haldimand continues to age, more people will encounter physical problems and develop cognitive disabilities such as dementia, etc. This indicates that there could be a greater need for accessible housing and housing with supports for these individuals with disabilities in the future as well.

As part of a homeless enumeration exercise undertaken in May 2018⁶, a large proportion (34.2%) of respondents indicated they became homeless because of substance abuse

issues. In addition, conversations with priority populations and individuals with lived experience conducted as part of the Haldimand-Norfolk 10-Year Housing and Homelessness Plan showed it is often family or friends who provide emergency shelter and that it is unclear to many individuals where they should go to seek help to find or maintain housing. Key stakeholders confirmed this need for additional services to individuals experiencing homelessness or at risk of becoming homeless as well as to better connect these individuals with existing services that can help them find or maintain permanent housing. Having an adequate supply of supportive housing options as well as support services will allow individuals and families with support needs to remain housed and as independent as possible. These supportive housing options should include transitional housing options for people who only need short-term supports, in particular for individuals with substance abuse issues, to help them move from

homelessness to permanent housing, as well as permanent supportive housing options.

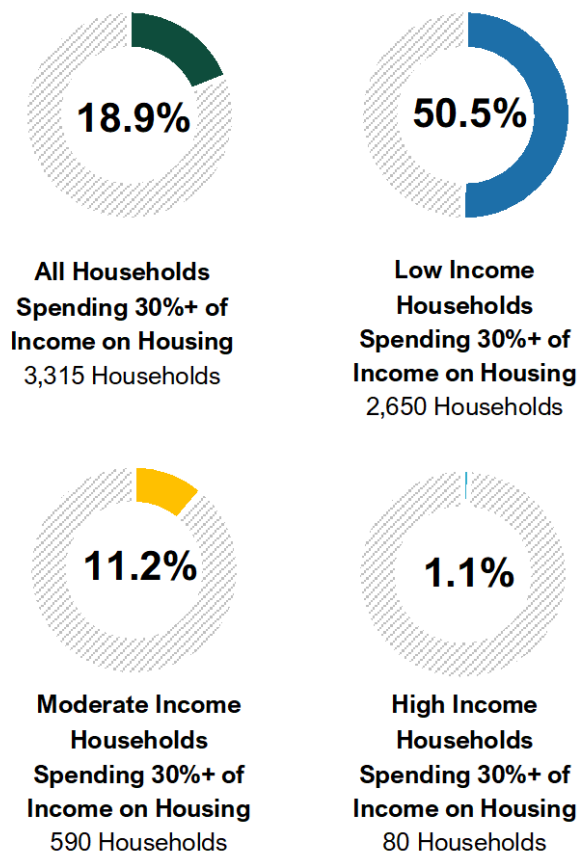
Gap 3

There is a need for affordable rental housing options for households with low incomes and priority populations.

In 2015, almost one fifth (18.9%) of households in Haldimand were facing housing affordability issues (i.e., spending 30% or more of their before-tax household income on shelter) (3,315 households). Of those, 6.3% were facing severe housing affordability issues and were spending 50% or more of their income on housing costs. Among low-income households in Haldimand, 50.5% were facing housing affordability issues, suggesting a greater need among households with low

incomes in the first to the third income deciles (earning \$54,300 or less in 2021) in Haldimand. The large share of Haldimand households with low incomes who are spending too much on housing costs demonstrates the need for affordable housing options for these households.

Figure 7: Proportion of Households Facing Affordability Issues by Income Deciles: Haldimand; 2015



Source: Statistics Canada Custom Tabulations, 2016

Certain household types were more likely to have low incomes than others and were also more likely to face housing affordability issues. These households include visible minority households (70.6%), households with a member with a

psychological or mental health issue (67.2%), renters (67.0%), lone parents (62.7%), households with a member with a cognitive disability (62.2%), two or more person households (60.0%), couples with children (59.1%), indigenous households (57.9%), youth (57.7%), households with a member with a physical disability (54.4%), and persons living alone (52.7%). This indicates the greatest need for housing options affordable to households with low incomes can be found among these priority groups. Based on the household types with low incomes who are facing affordability issues, a range of dwelling sizes and types are required to meet the needs of these households. Many of these household types including households with two or more persons, couples with children, and indigenous households might require a larger, family-sized unit. In contrast, persons living alone likely only need a bachelor or one-bedroom unit. In addition, households with a member with a disability might require accessible units or additional supports to live as independently as possible.

Figure 8: Proportion of Low Income Households Facing Housing Affordability Issues by Household Type: Haldimand; 2015

	Total Households	Low Income
	%	%
Total Households	18.9%	50.5%
Couple without Children	12.3%	39.2%
Couple with Children	9.2%	59.1%
Lone Parents	33.2%	62.7%

	Total Households	Low Income
	%	%
One Person Households	38.5%	52.7%
Two or more Persons Households	20.3%	60.0%
Indigenous Households	25.0%	57.9%
Immigrant Households	19.1%	40.1%
Household Member(s) with a Physical Disability	27.4%	54.4%
Household Member(s) with Cognitive Disability	28.0%	62.2%
Household Member(s) with Psychological/Mental Health Issues	29.0%	67.2%
Household Maintainer is a Visible Minority	30.2%	70.6%
Youth Households	29.5%	57.7%
Senior Households	19.7%	36.2%
Owner Households	13.6%	40.5%
Renter Households	45.5%	67.0%

Source: Statistics Canada Custom Tabulations, 2016

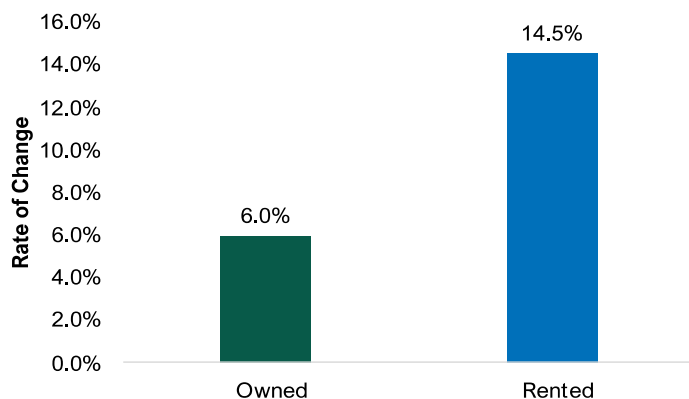
The need for more housing options which are affordable to households with low incomes is further supported by the high number of households on the centralized wait list for subsidized housing. In 2020, there were approximately 400 applicants on the centralized waitlist for Community Housing. These findings demonstrate the significant need for subsidized housing options and the affordability challenges facing households with low incomes throughout the County.

Gap 4

There is a need to increase the stock of purpose-built rental housing in the primary rental market in Haldimand.

Although homeownership was the dominant tenure in Haldimand in 2016 (83.3% of households), trends are demonstrating a shift towards increased demand for rental housing. Since 2006, the number of owners in Haldimand expanded at a much slower rate than the number of renters. Owner households increased by an increment of 6.0% and renter households increased by 14.5%.

Figure 9: Rate of Change of Households by Tenure: Haldimand; 2006-2016

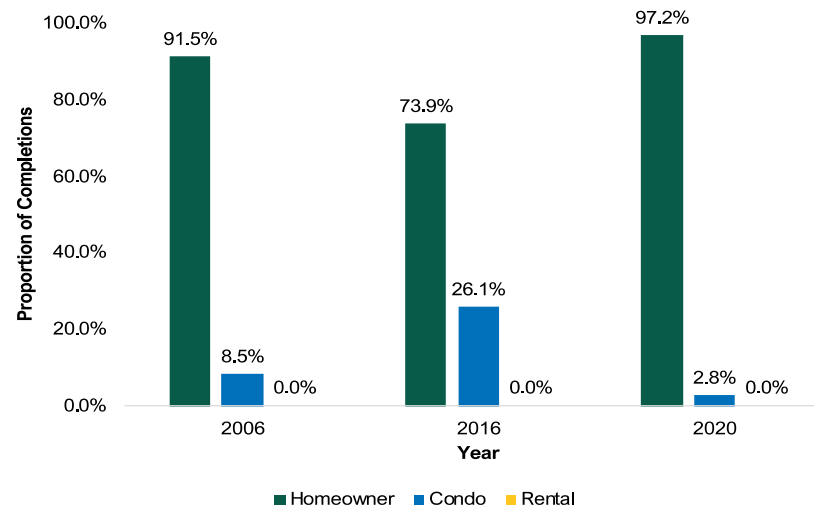


Source: Statistics Canada Community Profiles, 2006 & 2016

The focus of dwelling completions remains in the ownership and condominium market resulting in a lack of purpose-built rental housing options for households. In 2020, all newly

completed dwellings were ownership dwellings (97.2% homeowner and 2.8% condominiums). The supply of housing in the primary rental market in Haldimand has not increased since 2015. Regardless of the absence of completions of new purpose-built rental dwellings in Haldimand, the number of households who were renters increased since 2006. These additional renter households are presumably being served through the secondary rental market.

Figure 10: Proportion of Housing Completions by Tenure: Haldimand; 2006, 2016, 2020



Source: Canada Mortgage and Housing Corporation, 2006, 2016 & 2020

A vacancy rate of 3.0% is generally accepted as a ‘healthy’ vacancy rate, indicating a balance between the supply of rental housing and the need for rental housing. In 2020, the vacancy rate for units in the primary rental market in Haldimand was 0.0% which indicates that there is a significant imbalance between demand and supply. In comparison, the vacancy rate in Ontario was 3.2% in 2020. The lack of supply of rental housing and increasing demand for this tenure type is contributing to high increases in the price for rental housing. The average market rent (AMR) of units in the primary rental market was \$804 in 2020; up by 20.4% since 2006. This demonstrates it is becoming more expensive to rent in Haldimand.

Source: Canada Mortgage and Housing Corporation, 2006-2020

The table below shows the maximum monthly rent that is affordable for each renter income decile. The affordable rents are then compared to average market rents as reported by CMHC in Haldimand. As the table shows, the total average market rent is not affordable to renter households with low incomes (from the 1st to the 3rd renter income deciles). Only renters with moderate incomes and high incomes can afford the average market rent without spending 30% or more of their income on housing costs. These data demonstrate that housing in the primary rental market is not affordable to households with low incomes.

Figure 11: Primary Rental Market Vacancy Rates: Haldimand; 2006, 2011, 2016, 2020

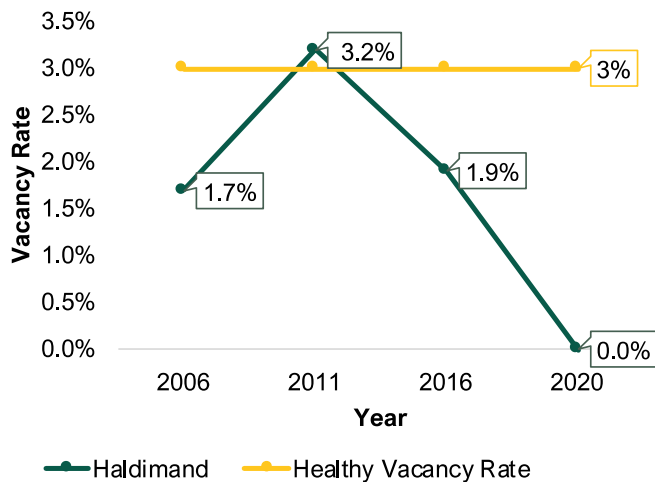


Figure 12: Average Market Rents in the Primary Rental Market Compared to Affordable Rents based on Haldimand Renter Household Income Deciles: Haldimand; 2020

Haldimand County Renter Affordability - Primary Market				
Renter Income Deciles	2020			
	Maximum Affordable Rent	Average Market Rent	1 Bedroom	2 Bedrooms
		\$804	\$748	\$807
Low Income Deciles 1 – 3 (\$26,073 or less)	\$381	No	No	No
	\$510	No	No	No
	\$652	No	No	No
Moderate Income Deciles 4 - 6 (\$26,074 - \$48,886)	\$813	Yes	Yes	Yes
	\$989	Yes	Yes	Yes
	\$1,222	Yes	Yes	Yes
High Income Deciles 7 - 10 (\$48,886 or above)	\$1,524	Yes	Yes	Yes
	\$1,898	Yes	Yes	Yes
	\$2,348	Yes	Yes	Yes

Source: Statistics Canada Custom Tabulations, 2016; CMHC Housing Information Portal, 2020; and SHS Calculations based on spending 30% or more of household income on housing costs

The low rental vacancy rate and the very limited supply of units in the primary rental market even though the number of renters increased at a significantly faster pace compared to households as a whole (14.5% versus 7.3%) demonstrate a need for increasing the supply of these units. While home ownership may be the ideal for some households, rental housing fulfills a number of important roles in the housing market in a community. It offers a flexible form of accommodation, provides relief from day-to-day maintenance, and often provides more modest-sized units. In addition, rental

housing is generally more affordable compared to ownership housing. In most cases, rented dwellings tend to have lower monthly costs and only require the first and last months' rent as deposit. The flexibility and affordability of rental housing is ideal for some households, such as seniors wishing to downsize or who are on a fixed income, young adults starting their careers, or people living alone. New rental dwellings could be supplied in the form of secondary suites, coach houses, apartments above or behind stores and other commercial uses, converting a single-detached dwelling into

multiple units, etc. to maintain the existing character of neighbourhoods while also encouraging gentle intensification and increased affordability.

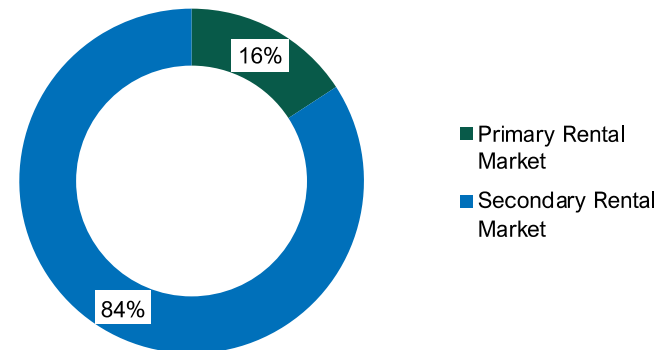
Gap 5

There is a need to develop both market rental and ownership options that are affordable to households with moderate incomes and that are appropriate for larger households.

While the number of households who were renters increased by 370 units (14.5%) from 2006 to 2016, the previous section revealed that this growth did not occur solely in the primary rental market. The primary rental market increased by 46 units or 11.1% from 2006 to 2016. This indicates that the majority of the growth in rental units from 2006 to 2016 occurred in the secondary rental market. From 2006 to 2016, the secondary market increased by 324 units (15.2%). The secondary rental market is a good source of rental units. It generally offers a more diverse supply as these units include single and semi-detached homes as well as secondary suites⁷ compared to predominantly apartment and townhouse units in the primary rental market. However, units in the secondary rental market are generally more expensive (with the exception of secondary suites) while offering a tenure that is not as stable as units in the primary rental market. For example, landlords could sell or convert a unit back to ownership or move into the unit.

⁷ A secondary suite is a self-contained living accommodation for an additional person or persons living together as a separate single unit, in which both food preparation and sanitary facilities are provided for the

Figure 13: Rental Market Proportions: Haldimand; 2016



Source: Canada Mortgage and Housing Corporation, 2016; and Statistics Canada Community Profiles, 2016

In 2015, renter households were more likely to face housing affordability issues compared to owners (45.5% compared to 13.6%). In addition, renters would need to be in the 9th income

exclusive use of the occupants of the suite, located in and subordinate to a dwelling unit.

decile (earning \$94,397 in 2021) or up based on renter household incomes to afford the average rent in the secondary market in 2021. This can create barriers to households with low and moderate incomes who have no other choice but to rent in the secondary market. These high rents could contribute to households with low and moderate incomes seeking housing in other more affordable municipalities. Alternatively, affordability challenges could also be delaying individuals aged 25 to 44 years from leaving their parents' homes as the cost to enter the rental housing market is too high. This suggests there is a strong need for market rental

housing options in Haldimand that are affordable to households with moderate incomes.

Figure 14: Average Market Rents in the Secondary Rental Market Compared to Affordable Rents based on Haldimand Renter Household Income Deciles: Haldimand; 2021

Haldimand County Renter Affordability - Secondary Market					
Renter Income Deciles	Maximum Affordable Rent	Average Market Rent	Bachelor	2 Bedrooms	3 or more Bedrooms
				\$1,731	\$750
Low Income Deciles 1 - 3 (\$26,204 or less)	\$383	No	No	No	No
	\$513	No	No	No	No
	\$655	No	No	No	No
Moderate Income Deciles 4 - 6 (\$26,204 - \$49,133)	\$817	No	Yes	No	No
	\$994	No	Yes	No	No
	\$1,228	No	Yes	No	No
High Income Deciles 7 - 10 (\$49,133 or above)	\$1,532	No	Yes	No	No
	\$1,908	Yes	Yes	Yes	No
	\$2,360	Yes	Yes	Yes	Yes

Source: Statistics Canada Custom Tabulations, 2016; Realtor.ca, Point in Time Scan, February 2021; kijiji.ca Point in Time Scan, March 2021; CMHC Housing Information Portal; and SHS Calculations based on spending 30% or more of household income on housing costs

As mentioned previously, for many households, home ownership is the ideal form of housing and can offer a form of investment, security of tenure, and quality in accommodation. However, the rapid increase in the average house price from \$336,774 in 2016 to \$765,260 in 2021 (a 127.2% increase), meant that only households in the 10th income decile in

Haldimand could afford the average house price in 2021. This indicates an increasing number of households will start to search for rental housing and more affordable ownership options.

Figure 15: Average House Prices in Haldimand Compared to Affordable House Prices based on Haldimand Household Income Deciles: Haldimand; 2021

Haldimand County Ownership Affordability		
Household Income Deciles	Maximum Affordable House Price	Average House Price
		\$765,260
Low Income Deciles 1 - 3 (\$54,300 or less)	\$103,091	No
	\$158,513	No
	\$207,828	No
Moderate Income Deciles 4 - 6 (\$54,301 - \$99,530)	\$265,769	No
	\$318,697	No
	\$380,942	No
High Income Deciles 7 - 10 (\$99,531 or above)	\$454,905	No
	\$549,510	No
	\$695,719	No

Source: Statistics Canada Custom Tabulations 2016; Realtor.ca, Point in Time Scan, March 2021; and SHS calculations based on spending 30% of income on housing costs, 5% down payment, 25-year mortgage, and 4.79% interest rate

While the data suggest smaller household types were most common in Haldimand, the decrease in the number of households composed of couples with children (which tend to be larger households) demonstrates these households might

be facing challenges in finding housing that is affordable and suitable in Haldimand. Owned dwellings accounted for 83.3% of all dwellings in Haldimand in 2016. Furthermore, 93.2% of the owned dwellings in Haldimand were single-detached

homes. These data suggest there is insufficient diversity in the housing stock when looking at tenure and structure type. Single-detached dwellings in general are also less affordable compared to other dwelling types, such as condominium apartments or townhouses. As such, having a housing supply which is predominantly single-detached homes limits the options for certain households. More homeownership options which are affordable to households, primarily with moderate incomes, are needed in Haldimand.

More affordable and diverse housing options could also attract employers to the County as their employees would then have more housing options close to their place of work. A diverse

Gap 6

The COVID-19 pandemic has increased the need for housing that is safe, suitable, adaptable, and affordable in Haldimand.

Although more long-term data are still needed to better understand the lasting impacts on housing demand in the future, some preliminary findings have been determined to date on the impacts of COVID-19. To begin, there have been widespread economic impacts for households related to the COVID-19 pandemic. Many individuals have lost their jobs or have had to move to part-time work due to the pandemic. Since early 2020, lockdown measures to prevent transmission of the virus have adversely impacted jobs and many people have remained unemployed due to these shutdowns. Furthermore, these lockdown measures have resulted in the permanent closing of many small businesses. The increase in

housing supply would encourage a range of individuals working across different professions (e.g., teachers, artists, trades people, etc.) who would be attracted to the small-town feel and proximity to nature to reside in Haldimand.

the unemployment rate in Ontario and the loss of employment opportunities from the shutdown of businesses indicates these households are likely also facing challenges in affording housing costs as a result.

The high rate of unemployment is likely a contributing factor to the increase in mortgage deferral throughout 2020. Among the CMHC insured homeowner transactional mortgages that were outstanding as of March 31, 2020, 17.1% had exercised the payment deferral option. These trends demonstrate the severe impact the pandemic has had on homeowners. It should be noted that in a community, homeowners are typically the

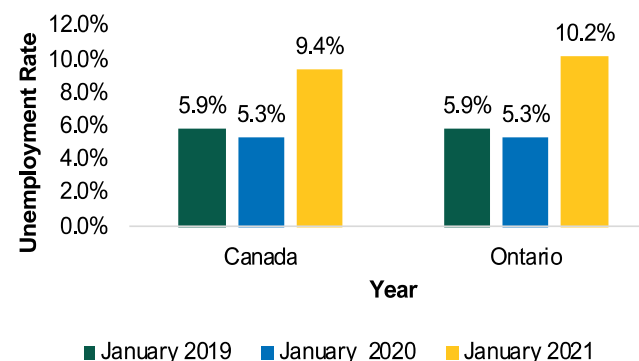
households with the highest incomes and who have the greatest capacity to withstand economic strains generally. While these data highlight the consequences for homeowners during the COVID-19 pandemic, it can be extrapolated that households that live in housing in other elements of the housing continuum are likely experiencing similar, if not greater hardships. This is because these households often have lower incomes and might be less prepared for extended periods of financial insecurity. While this situation may be temporary, these trends indicate a need for affordable housing options for people who have experienced significant decreases in their incomes as well as subsidized housing options for people who have lost their jobs entirely and can no longer pay their rent or mortgage.

As a result of COVID-19, demand for housing which is more flexible to accommodate both living and working is anticipated to increase as teleworking remains commonplace for many in the labour force. Furthermore, due to COVID-19, commuting distance is predicted to have less of an impact on the choice of the location of housing⁸. This is because many individuals have begun working from home and no longer need to commute to work on a daily basis. This trend may result in future home buyers possibly expanding their search further away from cities such as Toronto, which tend to be more costly, to be able to afford larger homes in locations such as Haldimand.

⁸ Statistics Canada, Price Trends and Outlook in Key Canadian Housing Markets (2020). Accessed from: <https://www150.statcan.gc.ca/n1/pub/45-28-0001/2020001/article/00053-eng.htm>



Figure 16: Unemployment Rate during COVID-19 Pandemic: Ontario & Canada; 2019-2021



Source: Statistics Canada Labour Force Characteristics, 2019-2021

The Haldimand County Revised Growth Analysis to 2051⁹ report supports this anticipated increase in demand for housing as a result of COVID-19. It states that for locations outside of the GTHA, such as Haldimand, COVID-19 may act as a near-term driver of future housing growth due to increased opportunities for remote work and the reconsideration by some GTHA residents to trade “city lifestyles” for “smaller town living”. For Haldimand, this growth pressure is anticipated to be most heavily felt in the county’s larger urban centres, most notably Caledonia, and to a lesser extent, Hagersville. High levels of migration to Haldimand are

⁹ Watson, Haldimand County Revised Growth Analysis to 2051 (2020). Accessed from: <https://www.haldimandcounty.ca/wp-content/uploads/2021/01/Revised-Watson-forecasts-2020-VERSION-2.pdf>

anticipated and will contribute to increase demand for housing across a broad range of dwelling types. It is forecasted that these new residents will ultimately be seeking housing that is competitively priced and is ground-oriented such as, single-detached, semi-detached, and townhouses to accommodate existing and future families. However, as house prices for these dwelling types continue to rise across Haldimand, it is foreseeable that an increasing proportion of households will gradually be accommodated in various forms of higher density housing, including walk-up apartments, triplexes and low-rise apartments.

Annual Housing Targets

Annual affordable housing targets¹⁰ have been developed and are meant to address the emerging housing need in Haldimand. These units may be provided through new residential developments, as rent supplements or housing allowances, or as secondary suites. As shown below, the targets are broken down by household income deciles, tenure, and density type.

These annual housing targets were established using the estimated annual increase in the number of households in Haldimand based on the household counts in the Haldimand Growth Strategy (2020), which equates to an estimated 365 households per year until 2051.

These housing targets were developed to not only meet the affordability needs of future households, but they would also work to address the current housing gap in Haldimand.

Annual Affordable Housing Targets

Household income deciles divide the total universe of households into ten equal portions of income groups. This means that there is a tenth (or 10%) of all households in each

income decile. These income deciles are used to establish annual housing targets as they provide a more detailed understanding of the diverse needs and economic profile of Haldimand's households. Household incomes for 2021 were based on the growth rate of Ontario's Consumer Price Index¹¹ (CPI) from 2015 to 2021.

For the purposes of this section of the report, **households with low incomes** refers to households with incomes in the **first to the third income deciles** (\$54,300 or less); **households with moderate incomes** refers to households with incomes in the **fourth to sixth income deciles** (\$54,301 to \$99,530); and **households with high incomes** refers to households with incomes in the **seventh to tenth income deciles** (\$99,531 or above).

The target number of units for households based on the income deciles were developed as follows.

¹⁰ Please note these figures have been rounded.

¹¹ The Consumer Price Index (CPI) is an indicator of changes in consumer prices experienced by Canadians. It is obtained by comparing, over time, the

cost of a fixed basket of goods and services purchased by consumers. Since the basket contains goods and services of unchanging or equivalent quantity and quality, the index reflects only pure price change.

Target Number of Units by Household Income Deciles and Tenure

Units for Households with Low Incomes

The greatest need in Haldimand is for housing units which are affordable to households with low incomes. As such, it is recommended that 12% of all new units built be affordable to households with low incomes, which equates to an estimated 45 units built each year (12% of the estimated 365 new units built each year). This 12% target was established based on the 9% of low income households who were in core need in Haldimand in 2016 and the 15% of households with low incomes who were spending 30% or more of household income on shelter costs. All of these units affordable to households with low incomes (45 units) should be in the form of rental housing.

The majority (approximately 85%) of households with low incomes are smaller households (2 persons or less). Therefore, 85% of the new units (40 units) created per year in Haldimand should be affordable to households with low incomes and be suitable to smaller households (i.e., units with less than two bedrooms). In addition, approximately 15% of households with low incomes are larger households (3 persons or more). As such, 15% of the new units (5 units) created per year should be affordable to households with low incomes and should be large enough to meet the needs of these households (i.e., with two or more bedrooms).

Units for Households with Moderate Incomes and High Incomes

The additional 320 units will be affordable to households with both moderate incomes and high incomes. In 2015, 3% of households with moderate incomes were spending 30% or more of household income on shelter costs. To meet the needs of these households, an estimated additional 15 units (approximately 5% of all new units built) should be rental housing units. In previous sections of this report, it was identified that the average market rent for a unit in the primary rental market would be affordable to households with moderate incomes. For this reason, an increase in the supply of rental housing could provide more affordable housing options to households with moderate incomes.

Of all households with moderate and high incomes, approximately half are smaller households (2 persons or less), and half are larger households (3 persons or more). The 320 new units created per year that are affordable to households with moderate and high incomes should therefore have an equal distribution of small and large housing sizes.

Target Number of Units by Household Income Deciles and Density Type

The annual increase in the number of households in Haldimand estimated in the Haldimand Growth Strategy (2020) was broken down by housing density types; low density, medium density, and high density. Low density housing units are comprised of single detached dwellings (including

secondary suites) and semi-detached dwellings, medium density housing units are comprised of townhouse dwellings and apartments in small buildings, and finally, high density housing units consist of apartments.

The affordable housing targets identified above have been broken down by these density types in the sections below.

Units for Households with Low Incomes by Density Type

The target number of units for households with low incomes (45 units annually) will be provided through a range of density types. It is recommended that approximately 20% of these units (10 units) be low density housing types likely in the form of secondary suites, approximately 70% (30 units) be medium density housing types, and approximately 10% (5 units) be high density housing types.

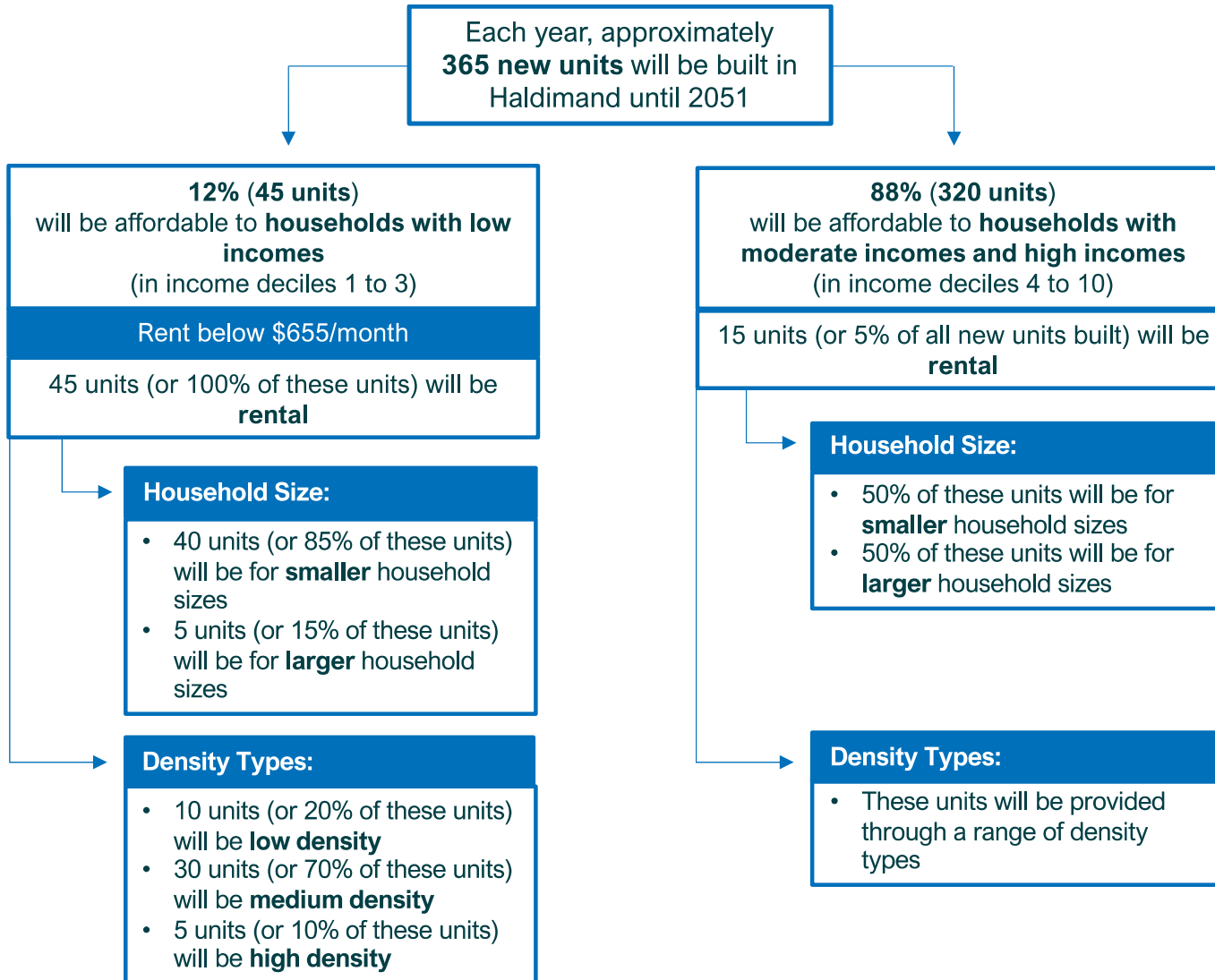
Higher density housing types are typically more affordable. However, to maintain the existing character of neighbourhoods in Haldimand, it is unlikely that many high density apartment buildings will be constructed. Therefore, the increased

affordability required to meet the needs of households with low incomes will most likely be achieved through the development of more medium density housing units, and only through some high density and low density housing units.

Units for Households with Moderate Incomes and High Incomes by Density Type

The target number of units for households with moderate incomes and high incomes (320 units annually) will also be provided through a range of density types. The distribution of these housing units will be such that the distribution of all households in Haldimand identified in Haldimand Growth Strategy (2020) is achieved. By 2051, it is anticipated that approximately 75% of all housing units in Haldimand will be low density housing, 15% will be medium density, and 10% will be high density.

Figure 17: Affordable Housing Targets: Haldimand



Housing Policy Context

Housing in Canada operates within a framework of legislation, policies and programs. This section provides an overview of the planning and housing policies which influence the development of housing in Haldimand County.

Provincial Policies and Strategies

Provincial Policy Statement

The Provincial Policy Statement, 2020 (PPS 2020) outlines the Province's policies on land use planning and is issued under Section 3 of the Planning Act. It provides policy direction on land use planning to promote strong, healthy communities and all local decisions affecting land use planning matters "shall be consistent with" the PPS.

The PPS, 2020 came into effect on May 1, 2020, replacing the previous PPS, 2014. The PPS provides direction on key Provincial interests related to land use planning and development in Ontario. The County's Official Plan and subsequent land use planning decisions are required to be "consistent with" the PPS 2020. The PPS 2020 provides policy direction related to three key themes:

- Building Strong Healthy Communities (Section 1.0), to promote efficient land use and development patterns; promote strong, liveable, healthy, and resilient

communities; and ensure appropriate opportunities for employment and residential development.

- The Wise Use and Management of Resources (Section 2.0), to protect natural heritage, water, agricultural, mineral and cultural heritage and archaeological resources for their economic, environmental and social benefits.
- Protecting Public Health and Safety (Section 3.0), to reduce the potential for public cost or risk to Ontario's residents from natural or human-made hazards.

Many of the key changes introduced in the updated PPS 2020 fall under the auspices of the government's broader "More Homes, More Choice: Ontario's Housing Supply Action Plan", the Province's overarching framework for a series of legislative and policy changes aimed at streamlining the land use planning process and cutting red tape to make housing more affordable.

Section 1.4 of the PPS 2020 includes housing-related policies. Some important changes from the 2014 PPS include the following.

The PPS 2020 increases the requirement for municipalities to maintain the ability to accommodate residential growth for a minimum of 15 years (from 10 years) through residential intensification and redevelopment and, if necessary, lands

which are designated and available for residential development (1.4.1.a). The new PPS also provides upper-tier and single-tier municipalities the choice of maintaining land with servicing capacity to provide at least a five-year supply of residential units (1.4.1.b).

The PPS 2020 also clarified the requirement for planning authorities to provide 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 (1.4.3): (a) establishing and implementing minimum affordable housing targets which align with applicable housing and homelessness plans; and (b) permitting and facilitating all housing options required to meet the social, health, economic and wellbeing requirements and needs arising from demographic changes and employment opportunities and all types of residential intensification, including additional residential units. Revised language throughout creates greater flexibility, for example by stating that municipalities “should” rather than “shall,” require new development to have a compact form, mix of uses and densities and establish and implement phasing policies.

The definition of affordable housing remains the same in the PPS 2020. However, The PPS 2020 added a new definition for “Housing Options,” clarifying the range of housing forms and tenures to be accounted for:

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 and uses such as, but not limited to life lease housing, co-ownership housing, co-operative housing, community land trusts, affordable housing, housing for people with special needs, and housing related to employment, institutional or educational uses.

A Place to Grow: Growth Plan for the Greater Golden Horseshoe

On June 16, 2020, the Province of Ontario released Proposed Amendment 1 to A Place to Grow: Growth Plan for the Greater Golden Horseshoe. The Amendment introduced updated population and employment forecasts to the year 2051 and housekeeping and other policy changes, to better align with the Provincial Policy Statement 2020 and the Housing Supply Action Plan. The Amendment updated the 2019 Growth Plan (which was an update of the 2017 Growth Plan), and the updated, consolidated 2020 Growth Plan came into effect in August 2020. Section 3 of the Planning Act requires that all decisions related to planning matters in municipalities within the Growth Plan area (including Haldimand County) conform to the Growth Plan’s policies. Municipal Official Plans are required to be updated to conform with the Growth Plan 2020 by July 1, 2022.

Section 2.1.4 c) of the Growth Plan requires municipalities to “provide a diverse range and mix of housing options, including

additional residential units and affordable housing, to accommodate people at all stages of life, and to accommodate the needs of all household sizes and incomes.”

Housing Policies are set out in Section 2.2.6 of the Growth Plan. Upper and single-tier municipalities are required to achieve the Plan’s minimum intensification and density targets and to both identify a range and mix of housing options, densities and affordable housing to meet the needs of current and future residents and to establish affordable housing ownership and rental housing targets. Section 2.2.6 c) requires the land use planning be aligned with a housing and homelessness plan. The Growth Plan 2020’s housing policies are required to be implemented through official plan policies and designations and zoning by-laws.

Section 2.2.6.2 c) and d) further require that municipalities support the achievement of complete communities through considering a range and mix of housing options and through diversifying the municipality’s overall housing stock. Section 2.2.6.3 requires municipalities to consider available tools that will ensure multi-unit residential developments include a mix of unit sizes to accommodate a range of household sizes and incomes.

A key update to the Growth Plan 2020 was the new Schedule 3, establishing population forecasts to the 2051 planning horizon. Haldimand County’s population is projected to grow to 75,000 and its employment to 29,000.

The Growth Plan 2020 definition of “Affordable,” is identical to that in the PPS 2020 which is as follows.

Affordable

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

The Growth Plan 2020 also adds the following for the purposes of this definition:

Low and moderate income households means, in the case of ownership housing, households with incomes in the lowest 60 per cent of the income distribution for the regional market area; or in the case of rental housing, households with incomes in the lowest 60 per cent of the income distribution for renter households for the regional market area.

Regional market area means an area, generally broader than a lower-tier municipality that has a high degree of social and economic interaction. In the GGH, the upper- or single-tier municipality will normally serve as the regional market area. Where a regional market area extends significantly beyond upper or single-tier boundaries, it may include a combination of upper-, single- and/or lower-tier municipalities. (Based on PPS, 2020 and modified for this Plan).

Housing Supply Action Plan

The Provincial government released More Homes, More Choice: Ontario's Housing Supply Action Plan on May 2, 2019. At the same time, the Minister of Municipal Affairs and Housing introduced omnibus legislation which is central to the action plan and which makes changes to 13 Provincial Acts, including the Planning Act, Development Charges Act, Conservation Authorities Act, Environmental Assessment Act, and Environmental Protection Act. The More Homes, More Choice Act (former Bill 108) received Royal Assent on June 6, 2019 and most of the Act has come into effect. Regulations have also been introduced to provide further direction on changes resulting from the More Homes, More Choice Act and most of these regulations have been adopted.

Changes to the Planning Act

The changes to the Planning Act include shorter timelines for making planning decisions; requiring inclusionary zoning (IZ) to be focused on areas known as Protected Major Transit Station

Areas (PMTSA) that are generally high-growth and are near higher order transit; allowing a total of three residential units on one property (which would include a primary dwelling and two additional residential units); introducing the community benefits charge which replaces the density bonusing provision (Section 37), development charges for soft costs, and parkland dedication requirements; limiting third party appeals of plans of subdivisions; and allowing the Minister to require that a municipality implement a community planning permit system in a specified area.

Changes to the Development Charges Act

The changes to the Development Charges Act includes a change to when development charges are paid for rental housing and institutional developments. Instead of paying the development charge upon the issuance of a building permit, these developments will be allowed to pay the development charges over six installments, beginning at the issuance of an occupancy permit or when the building is first occupied (whichever is earlier) and every year for the next five years. In addition, non-profit housing developments will be allowed to pay development charges over 21 installments, beginning at the issuance of an occupancy permit or when the building is first occupied and every year for the next 20 years.

Furthermore, development charges will now be determined on the day an application for an approval of development in a site plan control area was made or the day an application for an amendment to a by-law was made.

The More Homes, More Choice Act also exempts second dwelling units in new or existing dwellings or structures from development charges. However, this exemption is not yet in effect.

Changes to the Local Planning Appeal Tribunal Act

The More Homes, More Choice Act also includes changes to the way the Local Planning Appeal Tribunal (LPAT) functions and its authority over planning decisions. Most of the changes are related to the practices and procedures of the Tribunal, including requirements for participation in alternative dispute resolution and limiting submissions by non-parties to written submissions.

Bill 197 - The COVID-19 Economic Recovery Act

On July 21, 2020, the Government passed Bill 197, an omnibus bill that introduced more key changes to the Planning Act. One such change was finalizing the community benefits charges-related provisions of the Act, including a reversal of a Bill 108 change that would have also included parkland dedication within the charges.

The most significant change was the expansion and enhancement of the power of the Minister of Municipal Affairs and Housing to undertake Minister's Zoning Orders (MZOs) under Section 47 of the Planning Act. Though rarely used by previous governments, the MZO allows the Minister to establish zoning permissions for any land (outside the Greenbelt) irrespective of locally adopted zoning by-laws or

official plan policies. Under Bill 197, the Minister may now also make an order with regards to site plan control and inclusionary zoning, including the power to require the provision of affordable housing units in a development. An MZO does not require any prior public notice or consultation and is not subject to appeal to the LPAT.

The government has made the use of MZOs a key part of its housing and economic development efforts, approving more than thirty to date, in 2020 alone. Though these represent a range of developments, affordable and seniors housing projects account for a significant percentage and the Province has indicated a clear interest in expediting such projects through use of the MZO, particularly where municipal councils have indicated their support.

Community Housing Renewal Strategy

The Provincial government announced a new Community Housing Renewal Strategy with \$1 billion in 2019 – 2020 to help sustain, repair and build community housing and end homelessness. The Strategy includes the following elements.

- Removing existing penalties for tenants who work or who are going to college or university;
- Simplifying rent calculations;
- Freeing up the waitlist by having tenants prioritize their first choice and accept the first unit they are offered;
- Ensuring rent calculations do not include child support payments;

- Requiring an asset test; and,
- Making housing safer by empowering housing providers to turn away tenants who have been evicted for criminal activity.

The Province also launched two new programs in 2019 – 2020. These are:

- Canada-Ontario Community Housing Initiative (COCHI) – provides funding to Service Managers to replace the federal Social Housing Agreement funding which expires each year beginning in April 2019.
- Ontario Priorities Housing Initiative (OPHI) – provides flexible funding to all Service Managers and the two Indigenous Program Administrators to address local priorities in the areas of housing supply and affordability, including new affordable rental construction, community housing repair, rental assistance, tenant supports, and affordable ownership. Housing providers can dedicate a percentage of spending for supports that will keep people housed and prevent homelessness.

County Policies and Strategies

Haldimand County Official Plan

The County Official Plan is currently undergoing an update to ensure it conforms to Provincial legislation and to guide growth and development to 2051. The current Official Plan was adopted by County Council in June 2006 and the 2019 office consolidation was used for this review.

The Official Plan identifies six themes and guiding principles in the form of strategic directions under each theme. These themes are environment, economy, growth management, community building, leisure, culture and heritage, and health and social services.

Growth Management and Intensification

Section 4 of the Official Plan contains policies related to growth management. While a Growth Strategy report was recently completed in 2020, there are a number of growth management policies in the Official Plan which are still relevant to housing. Section A.4 states that the County will accommodate residential growth for a minimum of ten years through residential intensification and redevelopment. The policy also states that the County will maintain at least a three year supply of residential units available through lands with servicing capacity suitably zoned for residential intensification and redevelopment.

Section A.5 states that development shall be directed to the urban areas and Hamlets and section B.1 identifies the six urban areas as Caledonia, Cayuga, Dunnville, Hagersville, Jarvis, and Townsend. The policy also states that no new urban areas shall be permitted and that land uses shall be built in a compact form to promote walking and cycling where feasible.

Section B contains policies related to the urban areas and states that provision should be made for a mix of residential,

commercial, industrial and other land uses within most urban areas. Such land uses shall be built in a compact form and promote walking and cycling. Sections B.8.a to B.8.h identify strategies to achieve the intensification target of approximately 32% of new dwellings (B.5). These strategies include encouraging and facilitating intensification through the built up area of the urban areas; permitting intensification within stable residential neighbourhoods; permitting and encouraging secondary suites within the built up areas; potential incentives such as reduced parkland dedication requirements, reduced parking standards, reduced development charges, and as-of-right zoning; and, encouraging a range and mix of housing in the built up areas with higher density housing and employment directed to the intensification areas and corridors.

Section B.2.2. states that community oriented, institutional uses, including special needs housing and group homes are permitted in areas designated as residential (in urban areas). Neighbourhood scale commercial uses are also permitted in the residential areas (B.2.4).

Section B.2.6 contains polices related to medium and high density residential development and the Official Plan states that the overall housing needs of the community, the effect on neighbouring residential development, the ability to provide adequate parking, and access to arterial or collector roads, community services and amenities and open space shall be considered.

Section B.2.9 states that the conversion of non-residential

buildings in residential areas is encouraged.

Section B.3.5 states that residential uses, particularly apartments, are permitted in the community commercial designation although these are not permitted in the street level storefront portion of a building.

Section E of the Official Plan includes policies related to hamlets and E.1.1 states there are 25 designated hamlets within the County. Section E.1.3 states that the predominant use within hamlets shall be low density residential housing, including single and semi-detached dwellings and apartments associated with commercial uses.

In the section on Community Building, I.1 states that the County will support measures to provide residential intensification such as conversion, infilling and redevelopment in residential areas.

Section L.2 states that adequate off street parking shall be provided although alternative measures for the provision of parking may be employed in the commercial core areas, including cash in lieu of parking, reduced parking standards, or arrangements acceptable to the County.

Garden suites and Secondary suites

Section M contains policies related to garden suites, including criteria for permitting garden suites. The Official Plan states that garden suites are a temporary use. Section O includes policies for secondary suites and the criteria for permitting

these.

Affordable Housing

The Glossary of the Official Plan provides a definition of affordable housing, low and moderate income households, and regional market area which correspond to the definitions in the 2005 Provincial Policy Statement.

Section 7 of the Official Plan contains policies on Health and Social Services. Section 7.A.1 states that institutional uses, including group homes and transitional homes, are permitted within the Urban Areas and Hamlets.

Section 7.B includes policies related to affordable housing and 7.B.3 states that affordable housing will be encouraged within residential areas in Urban Areas and Hamlets and that these shall be integrated into the community in existing and proposed residential neighbourhoods (7.B.5).

Section 7.B.7 states that the County may negotiate agreements to provide affordably priced housing through the subdivision approval process. The Official Plan also states the County will consider Municipally-owned surplus lands as well as capital funding and exemptions from fees and charges for affordable housing (7.B.9). In addition, 7.B.11 states that the County will consider cost effective development standards for new residential development and redevelopment where a percentage of units is affordable.

Sections 7.B.14 to 7.B.16 address the demolition and

conversion of affordable rental housing. The Official Plan states that the County shall encourage existing affordable rental housing to be retained by requiring that the redevelopment plan include an equal number of rental housing units at similar affordable rates where an affordable rental development with six or more units is to be demolished. It also addresses conversion of rental housing to ownership tenure and outlines the criteria to approve such applications. This criteria includes a vacancy rate of 3% or higher; measures to minimize hardship for existing tenants; that the purchase price be set at a similar level of affordability as the existing rent based on the definition of affordable in the Official Plan; and that existing tenants be given the right of first refusal.

Section 7.B.17 states that the County shall encourage the provision of a minimum 25% of all housing units to meet the definition of affordable housing and encourage the provision of ownership and rental options which meet the needs of households in the bottom 30th income percentile.

Section 7.B.18 states that the County may offer incentives to facilitate affordable housing, including development charge exemptions and rebates of planning and building permit fees, grants, loans, and tax increment financing. The provision of incentives would be based on the priority for sites within the built up area, priority for conversion of existing buildings, a guarantee of a minimum number of units, and rental rates at affordable levels for a specific time period.

Section 8.G.12 of the Official Plan states that Council may pass

a by-law to establish increases in the height and/or density of development in return for the provision of certain facilities, including housing which helps meet the housing targets established in the Municipal Housing Statement.

Special Needs Housing

Section 7.C of the Official Plan contains policies on special needs housing and states that this will be permitted in the residential, commercial and hamlet areas. It also includes criteria for the location of special needs housing, including integration with the community and being in close proximity to other community facilities and support services.

Group Homes

Section 7.D of the Official Plan includes policies on group homes, including assisted living and correctional group homes. The Plan states that assisted living group homes are permitted in residential, community commercial, agricultural and hamlet areas and outlines criteria for the location of these group homes. The policy also states that the zoning by-law may establish a minimum separation distance between assisted living group homes to encourage residents to live in mainstream residential neighbourhoods.

Unlike assisted living group homes, correctional group homes are permitted in residential, community commercial, agricultural, hamlet, and urban business park areas through a Zoning By-law amendment. The Plan also states that the Zoning By-law will establish the minimum and maximum number of persons residing in the home. Similar to assisted

living group homes, the Official Plan states that the zoning by-law will establish separation distances between other correctional group homes and other institutional and industrial uses.

Haldimand County Zoning By-Law (HC 1-2020)

Section 2 of the County's Zoning By-law establishes the different zones in the County and Section 6 identifies the residential uses permitted in each of the residential zones as well as zone provisions (6.3). Residential uses are also permitted in most of the commercial and mixed use zones. Single detached dwellings, a dwelling unit as an accessory use in a permitted building, long term care homes, and retirement homes are permitted in the institutional zone while existing single detached dwellings are permitted in the open space zone. Existing single detached dwellings and secondary suites are permitted in the agricultural zone and single detached dwellings are permitted in the development zone.

Section 4 identifies general provisions and 4.24 identifies provisions related to garden suites, including allowing only one garden suite per lot, a limit of ten years with three year extensions up to a maximum of twenty years, and that garden suites cannot be located on the same lot as a bed and breakfast, group home, rooming house, secondary suite, or home occupation.

Section 4.26 contains regulations related to group homes and states that these are allowed in a single detached dwelling. A

Planning Act application is required for a group home dwelling which will accommodate more than six persons up to a maximum of ten persons.

Section 4.55 contains regulations related to secondary suites and states that secondary suites are permitted as an accessory use to a single detached, semi-detached, or street townhouse dwelling. The Zoning By-law states that a maximum of two secondary suites are permitted per lot and if there are two on a lot, one should be located within the principal dwelling. The By-law also requires a minimum of one additional off-street parking space be provided for the secondary suite. Detached secondary suites are only permitted on lots with a minimum lot area of 1,000 sq.m. or greater. In addition, secondary suites are not allowed on lots with a rooming house, group home, or a garden suite.

Section 5 identifies parking requirements for the different land uses including residential uses. Section 5.1.2 outlines requirement for shared parking for mixed developments. Section 5.3 notes that within the downtown commercial zone, parking requirements for new developments may be reduced up to 20%. Section 5.5 identifies accessible parking requirements.

Haldimand County Council Corporate Priorities

The Term of Council Corporate Priorities are used to maintain strategic organizational focus and help the County prioritize

items that add significant value. The priorities for 2018-2022 are:

- Responding to provincial funding changes
- Growth strategy, Official Plan update, and Highway 6 corridor infrastructure
- High speed, County-wide broadband internet
- Affordable/ social housing strategy
- Procurement and contract management enhancements
- Customer service enhancements
- Public mobility and transportation
- Recreational facility needs and implementation strategy

Haldimand County Growth Strategy

A Growth Strategy Report was completed in 2020 as part of the County's Official Plan review process. This addresses the Province's amendment to the Growth Plan of extending the planning horizon from 2041 to 2051 and the increase in the population and employment forecasts.

The Growth Strategy notes that the County is expected to grow to a population of 77,000 residents and 30,240 households by 2051. The population forecasts anticipate an increase of 26,600 County residents from an estimated 50,400 residents in 2021 to 77,000 residents in 2051, representing an average increase of 1.4% or almost 900 new residents each year. This growth is to be concentrated in the six urban areas with Caledonia receiving 67% of the anticipated population growth and 60% of the household growth. Hagersville is expected to receive about 17% of new residents, Cayuga 6%,

Dunnville 7%, Jarvis 3%, and Townsend 1%.

The Growth Strategy report also notes that while the County's Official Plan currently identifies an intensification target of 32%, the land needs analysis undertaken is based on an intensification target of 20% of all new housing units. This is more realistic for the County although it will still require an increase in the volume of new housing units constructed in the County's built boundaries.

While low density housing units (single and semi-detached) are expected to remain the dominant housing form, projections show the share of these units decreasing from 88% of all housing units in 2016 to 76% in 2051, making up 59% of the total increase in units. Medium density units (townhouses and apartments in small buildings) make up 6% in 2016 and these units are expected to make up 14% of all dwellings in 2051, making up 24% of the projected increase. High density units (apartments) made up 6% of all dwellings in 2016 and are expected to increase to 11% in 2051, representing 17% of the total growth in dwelling units.

The Growth Strategy report notes that one of the challenges to achieving the growth forecasts is the ability of the County to provide a sufficient supply of serviced land and at the right locations to accommodate the expected increase in new households. Another challenge that was noted was the ability of the County to encourage a more diverse housing supply with more medium and high density units. A third challenge noted in the Growth Strategy report is the ability to encourage

and facilitate the creation of new housing units through infilling, intensification or redevelopment within the built-up areas of the County's six urban areas. Furthermore, there is a challenge to encourage and facilitate the development of community services and employment opportunities in greenfield areas.

The Growth Strategy report also notes a significant imbalance between the supply of land and where growth is expected and that the current distribution of potential development lands will not meet the future growth needs of the County. Urban communities with modest growth needs have a surplus of potential development land (Hagersville, Jarvis and Townsend) while Caledonia, Cayuga and Dunnville require more development land than what they currently have. As such, the Growth Strategy report is recommending urban boundary changes to reallocate land to where it is needed.

Haldimand County Downtown Revitalization Incentives Program

The Downtown Revitalization Incentives Program is a community improvement plan (CIP) which provides a total of \$100,000 annually in downtown financial incentives to eligible property owners. The program aims to:

- Motivate, stimulate and leverage private sector investment within the Downtown Revitalization areas
- Promote the economic development and competitiveness of the County's downtown areas
- Increase tax assessment and revenues for the County and Province

- Improve the physical and visual qualities of each of the County's downtown areas.

The program features are as follows.

- Tax Increase-based Equivalent Rebate (TIER) Program for large scale capital projects
- Façade Improvement Grant Program
- Application and permit fees refund program
- Heritage Improvement Grant Program
- Building Restoration, Renovation and Improvement Grant Program
- Downtown Housing Grant Program

The Downtown Housing Grant Program provides a grant for 15% of construction costs up to a maximum of \$15,000 per unit for the rehabilitation of existing residential space or the conversion of non-residential to residential.

Haldimand Norfolk Housing and Homelessness Plan 2019

The 2019 Housing and Homelessness Plan for Haldimand and Norfolk is the five-year update of the original Plan developed in 2013. It reflects the most recent trends in Haldimand and Norfolk's housing market, recent provincial and federal legislative changes and initiatives, as well as the findings from engagements with residents, people with lived experience, and key housing stakeholders in the two Counties.

The Plan identified the following housing gaps in Haldimand

and Norfolk.

- There is a need for affordable rental housing options for households with low incomes and priority populations.
- There is a need for a broader range of dwelling types, tenures and uses throughout Haldimand and Norfolk.
- There is a need for additional supportive housing units for people who need housing with supports to live with dignity and as independently as possible.
- There is a need for more emergency and transitional housing options and supports for people who are homeless or at risk of homelessness.

The Housing and Homelessness Plan also identifies a housing vision for Haldimand and Norfolk.

Communities in Haldimand and Norfolk Counties are complete, inclusive and interconnected communities which have safe, adequate and appropriate housing and support services for all residents to live with dignity.

Four goals were identified and a total of fifty actions were identified. The goals are as follows.

- Goal 1: To encourage a broad range of dwelling types and tenures which meet the needs of current and future residents of Haldimand and Norfolk Counties.

- Goal 2: To ensure there is an adequate and appropriate supply of rental housing for households with low incomes and priority populations.
- Goal 3: To ensure there are sufficient options for housing with supports to facilitate aging in place and for people who require supports to live with dignity and as independently as possible.
- Goal 4: Ensure a person-centred housing, homelessness and support system is in place where all housing and homelessness service providers are working in collaboration so that everyone who needs help is able to access it in a timely manner and functional zero end to homelessness is achieved.

Housing Master Plan

The Haldimand Housing Master Plan presented below includes recommendations which have been developed to address the identified key housing gaps. These recommendations are based on a review of the current policy framework, including the County's current Official Plan and a scan of Official Plan policies in other jurisdictions.

Key Housing Gaps in Haldimand

The assessment of housing needs in Haldimand County identified the following key housing gaps.

1. There is a need for a broader range of dwelling types throughout Haldimand to meet the diverse housing needs of households.
2. There is a need for additional supportive housing units for people who need housing with supports to live with dignity and as independently as possible.
3. There is a need for affordable rental housing options for households with low incomes and priority populations.
4. There is a need to increase the stock of purpose-built rental housing in the primary rental market in Haldimand.
5. There is a need to develop both market rental and ownership options that are affordable to households with moderate incomes and that are appropriate for larger households.
6. The COVID-19 pandemic has increased the need for housing that is safe, suitable, adaptable, and affordable in Haldimand.

Recommendations

The following table identifies the policy, financial, partnerships, and education recommendations as well as recommended timelines for implementation. These timelines are:

- Ongoing
- Short term: 1 – 3 years
- Medium term: 3 – 5 years

Recommendations	Implementation Timeline	Housing Gap Addressed
Policy and Regulations		
Diverse Housing Supply and Mixed Use		
<p>1. Adopt and implement the recommended annual housing targets for affordable housing and rental housing.</p> <ul style="list-style-type: none"> a. 12% of all new housing units should be rental units which are affordable to households with low incomes <ul style="list-style-type: none"> i. In terms of unit size, 85% of these units should be appropriate for one- and two-person households (i.e., studio and one-bedroom) ii. In terms of density, 20% of these units should be low density, 70% should be medium density, and 10% should be high density. b. 3% of all new housing units should be rental and these should be affordable to households with moderate incomes. <ul style="list-style-type: none"> i. Of these units, 50% should be appropriate for households with 3- or more persons (i.e., two- or more bedrooms). <p>Meeting these targets would include new rent supplement units as well as new units. Household incomes should be updated on an annual basis and housing targets should be revisited at least every five years to ensure they are still addressing the needs in the community.</p>	Short term	Gaps 1, 3 and 4
<p>2. Develop and implement a monitoring process for the annual housing targets for affordable and rental housing.</p> <p>Monitoring may be based on building permit data, assessment data, and funding applications.</p>	Short term	Gaps 1, 3 and 4
<p>3. Consider updating Section 4.A.4 of the Official Plan to state that the County will strive to maintain at least a five (5) year supply of residential units available through lands with servicing capacity suitably zoned in draft approved and registered plans to conform to provincial legislation.</p>	Short term	Gaps 1 – 6
<p>4. Building on Section B.2.9 Urban Areas of the Official Plan, review the Zoning By-law to ensure there are no barriers to the conversion of non-residential buildings, such as offices, retail and commercial buildings, to residential uses.</p>	Short term	Gaps 1 and 6

Recommendations	Implementation Timeline	Housing Gap Addressed
5. Encourage that at least 25% of all residential units in new large residential developments (i.e., on sites 4 hectares/10 acres or greater in size) in identified growth areas be in a form other than single- or semi-detached.	Short term	Gaps 1 and 6
Garden Suites and Secondary Suites		
6. Consider combining Sections M (Garden Suites) and O (Secondary Suites) of the Official Plan and updating these sections to allow for two additional residential units (such as a secondary suite within the primary dwelling and a detached secondary dwelling) within one lot to conform to recent Provincial legislation and update the County's Zoning By-law as required.	Short term	Gap 1, 5 and 6
7. Building on the previous recommendation, review the Zoning By-law to identify additional areas, including in the hamlets and rural areas, where two additional residential units can be permitted.	Short term	Gap 1, 5 and 6
8. Update Section 4.24 of the Zoning By-law to allow two additional residential units, including garden suites and secondary suites, on one lot to conform to provincial legislation.	Short term	Gap 1, 5 and 6
9. Consider encouraging a certain proportion of single- and semi-detached dwellings in new large residential developments (i.e., on sites 4 hectares/10 acres or greater in size) in identified growth areas include at least one (1) additional residential unit. The additional residential unit may be provided as a secondary suite within the principal dwelling or as an additional residential unit within the same lot (e.g., coach house or apartment over a garage).	Short – medium term	Gap 1, 5 and 6
10. Consider developing and implementing a registration process for additional dwelling units (also called secondary suites) to ensure these dwellings meet health and safety standards. The registration process would also allow the County to keep track of the number of additional dwelling units. It is further recommended that the registration fee be kept at a minimum to encourage compliance.	Short – medium term	Gap 1, 5 and 6
Affordable Housing		

Recommendations	Implementation Timeline	Housing Gap Addressed
<p>11. Building on policy 7.B.9 and 7.B.17 in the Official Plan, revise the policy to state that the County will consider selling or leasing County-owned surplus land and/or buildings which have been deemed appropriate for affordable housing at below market value for the development of affordable and/or special needs housing or mixed income housing with a minimum of 25% of units provided as housing affordable to households with low incomes. The County may choose to retain ownership of the land or buildings to ensure the affordable units are maintained in perpetuity.</p>	Short term	Gaps 2 and 3
<p>12. Building on policy 7.B.10 of the Official Plan, consider implementing alternative development standards for affordable and/or special needs housing. Alternative development standards may include reduced and/or flexible parking requirements, smaller lot sizes, and increased densities.</p>	Short term	Gaps 2 and 3
<p>13. Building on policy 7.B.12 of the Official Plan, encourage all new dwelling units, particularly affordable housing units, to incorporate design elements which increase energy efficiency. Consider requiring all new dwellings to achieve Energy Star for New Homes requirements at a minimum.</p>	Short term	Gaps 1 – 6
<p>Special Needs Housing and Group Homes</p>		
<p>14. Update Section 7.D of the Official Plan to remove the reference to minimum separation distances between assisted living and correctional group homes to ensure these policies are consistent with the Ontario Human Rights Code.</p>	Short term	Gap 2
<p>15. Consider changing the reference to ‘special needs housing’ and ‘group home’ to ‘shared housing’ and adding a definition of shared housing which refers to housing where individuals share accommodation either for economic, support, long term care, security, or lifestyle reasons and supports may or may not be included in the housing.</p>	Short term	Gaps 1 – 3
<p>16. Update Section 4.26 of the Zoning By-law to allow group homes and shared housing in all dwelling types, not just single detached dwellings, and in all areas where dwellings are permitted.</p>	Short term	Gaps 1 – 3
<p>17. Consider removing the requirement in policy 7.C.2 for special needs housing and 7.D.1 for group homes to be located in proximity to an arterial or collector road.</p>	Short term	Gap 2

Recommendations	Implementation Timeline	Housing Gap Addressed
In some cases and for some population groups, a more rural setting is appropriate.		
Financial		
18. Building on Section 8.I.1 of the Official Plan, consider implementing a County-wide CIP to provide incentives for affordable housing.	Short term	Gap 3
<p>19. Building on Official Plan policy 7.B.18, develop an incentive package to encourage the development of affordable rental housing. Incentives may include the following.</p> <ul style="list-style-type: none"> a. Prioritizing planning and building permit approvals for affordable housing projects b. Providing a grant in lieu of development charges c. Providing a grant in lieu of planning, building and engineering fees and charges d. Grant in lieu of property taxes or tax increment financing for the length of the affordability period e. Low- or no-interest loan for the construction or renovation of additional dwelling units which will be rented out for a specific time frame f. Alternative development standards. <p>Incentives should only be provided for units which meet the definition of affordable housing and assist in meeting the annual affordable housing targets. If incentives are provided for affordable ownership projects, consider requiring subsidy recapture mechanisms if units are resold to ensure these units remain affordable for the entire length of the affordability period. Consider providing incentives on a sliding scale based on the depth of affordability and whether the proposed project exceeds Ontario Building Code requirements for the number of accessible units and/or accessibility features and requirements for energy efficiency.</p>	Short term	Gap 3
<p>20. Building on Official Plan policy 7.B.18, consider developing an incentive package to encourage the development of medium and high density residential developments which are affordable to households with moderate incomes. Incentives may include the following.</p> <ul style="list-style-type: none"> a. Prioritizing planning and building permit approvals for medium and high density residential developments b. Providing a grant in lieu of planning, building and engineering fees and charges 	Short term	Gaps 1 and 5

Recommendations	Implementation Timeline	Housing Gap Addressed
<p>c. Alternative development standards.</p> <p>Consider providing incentives on a sliding scale based on whether the proposed project exceeds Ontario Building Code requirements for the number of accessible units and/or accessibility features and requirements for energy efficiency.</p>		
Partnerships and Education		
<p>21. Work with Haldimand Norfolk Social Services to facilitate partnerships among faith groups, non-profit and for-profit residential developers, community agencies, and private owners to renovate, redevelop or convert vacant or underutilized land and buildings to increase the supply of affordable and supportive housing.</p> <p>This may include vacant homes, commercial property, motels, inns and hotels, underutilized parking lots, and vacant or underutilized church-owned property.</p>	Ongoing	Gaps 2, 3 and 5
<p>22. Work with Haldimand Norfolk Social Services to leverage existing partnerships to identify opportunities to include affordable and supportive housing in proposed infrastructure projects.</p>	Ongoing	Gaps 2, 3 and 5
<p>23. Work with Haldimand Norfolk Social Services to facilitate partnerships among major employers and residential developers to develop rental housing for employees through the renovation of single detached homes into quad-plexes, converting non-residential buildings to housing, and developing new dwellings.</p>	Ongoing	Gaps 3 – 5
<p>24. Encourage and support social enterprises which provide employment opportunities and/or training to youth, persons with disabilities, and people with low incomes who are living in Haldimand county, particularly residents of affordable housing projects.</p> <p>Support may be funding or in-kind contributions, such as providing office space in a community centre or library.</p>	Ongoing	Gaps 2 and 3
<p>25. As part of an education campaign, work with Haldimand Norfolk Social Services to undertake a workshop with County Councillors to raise awareness of the need for a diverse housing supply, including affordable housing, supportive housing, and rental housing, for continued economic prosperity and for the development of complete and inclusive communities.</p>	Ongoing	Gaps 1 – 6

Recommendations	Implementation Timeline	Housing Gap Addressed
26. As part of an education campaign, work with Haldimand Norfolk Social Services and CMHC to undertake education initiatives, such as a housing summit, to raise awareness of the need for a diverse housing supply for continued economic prosperity and for the development of complete and inclusive communities.	Ongoing	Gaps 1 – 6

The following are the draft Official Plan policies based on policy and financial recommendations in the previous table.

Recommended Official Plan Policy	Rationale	Relevant Section in the Official Plan
<p>The County shall implement the annual minimum new housing targets with respect to housing which is affordable to households with low incomes and rental housing. These targets are:</p> <ul style="list-style-type: none"> • 12% of all new housing units should be rental units which are affordable to households with low incomes • 3% of all new housing units should be rental and these should be affordable to households with moderate incomes. 	<p>The PPS 2020 requires the establishment and implementation of affordable housing targets in alignment with the applicable housing and homelessness plan. In addition, the assessment of housing needs in the County has identified a need for more units which are affordable to households with low incomes.</p>	7.B
<p>To ensure that an adequate supply of housing is available, the County will strive to maintain at all times at least a five (5) year supply of residential units available through lands with servicing capacity suitably zoned in draft approved and registered plans to conform to provincial legislation.</p>	<p>The PPS 2020 provides municipalities the option to maintain land with servicing capacity sufficient to provide at least a five-year suppl of residential units available through lands suitably zoned to facilitate residential intensification and redevelopment and land in draft approved and registered plans.</p>	4.A
<p>To support a more diverse housing stock, the County will encourage at least 25% of all residential units in new large residential developments on sites 4 hectares (10 acres) or greater in size in identified</p>	<p>One of the key findings from the housing needs assessment is a need for a broader range of dwelling types throughout the County to meet current and emerging housing needs. This supports the</p>	4.B

Recommended Official Plan Policy	Rationale	Relevant Section in the Official Plan
<p>growth areas be in a form other than single- or semi-detached.</p>	<p>findings from the Growth Strategy Report which highlighted the need for an increase in medium and high density dwellings.</p> <p>Provincial strategies require municipalities to provide a diverse range and mix of housing options. The PPS 2020 also provides more clarity on the range of housing forms and tenures to be accounted for by municipalities. It also provides more flexible language which allows municipalities to strengthen policies to encourage a more compact form, a mix of uses and densities, and establish and implement phasing policies.</p>	
<p>The County shall permit three (3) dwelling units on one property, including a primary dwelling and two (2) additional residential units (i.e., a secondary suite and detached secondary dwelling). Permitted forms of additional dwelling units include secondary suites within the primary dwelling unit, garden suites, apartments over garages, coach houses, and other forms throughout the County subject to the following criteria and the regulations of the Zoning By-law:</p> <ul style="list-style-type: none"> a) The units are clearly subordinate to the primary residential unit b) Adequate on-site parking for all units is provided c) The additional dwelling units complies with Provincial building and fire code requirements d) The exterior appearance of all the dwellings on the property maintain the overall character of the neighbourhood. 	<p>The housing needs assessment highlighted the need for rental housing, including purpose-built rental housing as well as rental housing which is affordable to households with low incomes.</p> <p>Secondary suites/ additional residential units not only increase the supply of rental housing in a community, they are also a form of ‘gentle’ or ‘invisible’ intensification as they increase densities in established neighbourhoods while retaining the character of these neighbourhoods. These additional residential units also allow for a more efficient use of existing infrastructure. Furthermore, they provide an option for seniors or persons with disabilities who wish to live independently to stay in their community close to family or friends.</p> <p>Additionally, recent changes to the Planning Act, based on the More Homes More Choice Act, now allow for a total of three residential units (one primary and two additional residential units) on one property.</p>	<p>M (Garden Suites) and O (Secondary Suites)</p>

Recommended Official Plan Policy	Rationale	Relevant Section in the Official Plan
<p>The County will encourage a proportion of new single- and semi-detached dwellings in new large residential developments on sites 4 hectares (10 acres) or greater in size in identified growth areas include at least one (1) additional residential unit.</p>	<p>There is an opportunity to require a portion of single- and semi-detached homes in new residential developments to rough-in the connections needed for at least one additional residential unit, particularly in larger developments. This would make it easier for the home owner to add the unit at a future date with lower costs. It would also ensure a more diverse mix of housing forms within larger residential development and increase densities while maintain the low rise character of the community.</p>	<p>4.B</p>
<p>The County will consider selling or leasing County-owned surplus properties which have been deemed appropriate for affordable housing at below market value for the development of affordable housing, supportive housing, or mixed income housing with a minimum of 25% of units provided as housing affordable to households with low incomes.</p>	<p>One of the key findings from the housing needs assessment is the need for affordable rental housing for households with low incomes and priority populations. Almost a fifth of households in Haldimand County were facing housing affordability issues and half of households with low incomes were facing housing affordability issues. Land represents a significant proportion of the cost of building housing so providing land at below market value is a substantial contribution toward the feasibility of developing affordable housing.</p>	<p>7.B</p>
<p>The County will consider the implementation of alternative development standards for residential developments which meet the definition of affordable housing or special needs or supportive housing.</p>	<p>Alternative development standards are intended to replace traditional standards with more flexible and innovative regulations. Having alternative development standards for affordable housing, such as reduced and flexible parking requirements, smaller lot sizes, higher densities, and permitting modular construction or pre-fabricated homes, have been shown to reduce the costs of development affordable housing.</p>	<p>7.B</p>
<p>The County will encourage all new dwelling units, particularly affordable housing units, to incorporate design elements which increase energy efficiency.</p>	<p>Design elements which increase the energy efficiency of housing units assist in overall affordability as they decrease the ongoing costs, such as water, heating, and electricity costs, of maintaining housing.</p>	<p>7.B</p>

Recommended Official Plan Policy	Rationale	Relevant Section in the Official Plan
<p>Shared housing is a form of housing where individuals share accommodation for economic, support, long term care, security, or lifestyle reasons. In some cases, shared housing has no support services included, such as with students, seniors, or other unrelated individuals choosing to live together to share the cost of housing. In other cases, shared housing may include support services, such as assistance with daily living activities, housekeeping, medication administration, and counselling.</p>	<p>The assessment of housing needs highlighted a need for additional supportive housing options for people who need supports to live with dignity and as independently as possible. This was also highlighted as part of the work on the Haldimand-Norfolk Housing and Homelessness Plan.</p> <p>While Provincial legislation still refers to special needs housing, adopting the term ‘shared housing’ may not only increase the flexibility of policies and regulations, it may also address any stigma attached to the terms ‘special needs housing’ and ‘group homes’.</p>	<p>11 Glossary</p>
<p>The County shall permit the development of shared housing in all communities where dwellings are allowed.</p>	<p>Shared housing can help support the creation of more affordable housing units for certain demographic groups, such as seniors and persons with disabilities, while maintaining the character of existing neighbourhoods. Having the option to share housing would not only address the issue of affordability, it will also help ensure that seniors and persons with disabilities are not socially isolated and have the option to stay socially connected as they age.</p> <p>Furthermore, shared housing would also help address the need for supportive housing in Haldimand by having people with similar needs living together and receiving services.</p> <p>While Bill 69 (Golden Girls Act, 2019) would address some of the challenges related to shared housing, amending the County’s Official Plan would provide further clarity, flexibility, and support for these housing forms.</p>	<p>7 C and D</p>
<p>To facilitate the development of rental housing which meets the definition of affordable housing, the County may develop an incentive package which includes the following.</p>	<p>As previously noted, providing financial and non-financial incentives would greatly assist in encouraging the development of affordable housing. A set incentive package would ensure predictability and</p>	<p>7.B</p>

Recommended Official Plan Policy	Rationale	Relevant Section in the Official Plan
<p>a) Prioritizing planning and building permit approvals for affordable housing projects</p> <p>b) Providing a grant in lieu of development charges</p> <p>c) Providing a grant in lieu of planning, building and engineering fees and charges</p> <p>d) Providing a grant in lieu of property taxes or tax increment financing for the length of the affordability period</p> <p>e) Low- or no-interest loan for the construction or renovation of additional dwelling units which will be rented out for a specific time frame</p> <p>f) Alternative development standards.</p> <p>The provision of incentives will be based on the following criteria.</p> <p>a) The sale price or monthly rent shall meet the definition of affordable housing</p> <p>b) The units contribute to meeting the annual affordable housing targets.</p> <p>Additional considerations which will determine which incentives are provided include the following.</p> <p>a) The depth of affordability</p> <p>b) If the number of accessible units and accessibility features provided exceed the minimum requirements of the Ontario Building Code</p>	<p>consistency in the approach. It would also allow County Council to set an annual budget for these incentives.</p>	

Recommended Official Plan Policy	Rationale	Relevant Section in the Official Plan
<p>c) If the energy efficiency elements exceed the minimum requirements of the Ontario Building Code</p> <p>d) A subsidy recapture mechanism to ensure affordable ownership units remain affordable for the entire length of the affordability period.</p> <p>Incentives may be provided through the implementation of a Community Improvement Plan.</p>		
<p>To facilitate the development of medium and high density residential developments which are affordable to households with moderate incomes, the County may develop an incentive package which includes the following.</p> <p>g) Prioritizing planning and building permit approvals for medium and high density residential developments</p> <p>h) Providing a grant in lieu of planning, building and engineering fees and charges</p> <p>i) Alternative development standards.</p>	<p>The housing needs assessment as well as the Growth Strategy report have highlighted the need for a more diverse housing supply in Haldimand. Providing incentives for the development of medium and high density housing helps address this need. Similar to the development of an incentive package for affordable housing, an incentive package would allow for a consistent approach across all developments, provide developers with knowledge of what they would be eligible for, and help encourage the development of higher density housing.</p>	<p>4.B and 7.B</p>

Appendix: Scan of Official Plans from Other Jurisdictions

The following is a scan of housing policies in selected Official Plans in Ontario. Policies that have been included in the scan include those pertaining to affordable housing, special needs or supportive housing, rental housing, secondary suites or additional residential units, mixed use, and innovative housing forms and construction approaches.

The jurisdictions selected are as follows. These were selected as these jurisdictions have a similar population to Haldimand County, are upper tier or single tier municipalities, and/or have Official Plans that have been updated recently.

- Norfolk County
- Northumberland County
- District of Muskoka
- Lambton County
- Wellington County
- Perth County

In addition, the Official Plans of the following jurisdictions were also scanned for housing policies as these are either single tier or upper tier municipalities which have had to address housing needs in creative ways.

- City of Toronto
- Region of Peel
- Region of York

Mixed Use

Municipality	Official Plan Policy
Toronto	<p>4.5.2 Mixed Use Areas</p> <p>In Mixed Use Areas development will:</p> <ul style="list-style-type: none"> a) create a balance of high quality commercial, residential, institutional and open space uses that reduces automobile dependency and meets the needs of the local community. k) provide indoor and outdoor recreation space for building residents in every significant multi-unit residential development.
Norfolk County	<p>5.3 Housing</p> <p>g) The County shall encourage that housing be considered when opportunities for redevelopment become available. This includes the redevelopment of existing single-use and underutilized areas with full municipal services, such as shopping plazas, business and employment sites and older commercial and residential areas, especially where the land is in close proximity to human services. Special attention shall be given to the design of buildings, the landscaping treatment and features of the site to ensure that the proposed redevelopment is physically compatible with the adjacent uses.</p>
	<p>5.3.1 Residential Intensification</p> <p>a) Housing shall, in part, be provided through urban residential intensification, which may include any of the following:</p> <ul style="list-style-type: none"> iii) redevelopment which includes either the replacement of existing residential uses with compatible new residential developments at a high density or the replacement of non-residential uses with compatible residential or mixed use development with a residential component.
	<p>7.7 Urban Residential Designation</p> <p>The Urban Residential Designation applies to the Urban Areas of the County. The Urban Areas are expected to continue to accommodate attractive neighbourhoods which will provide for a variety of residential forms as well as neighbourhood facilities such as elementary schools, parks, places of worship and convenience commercial uses integral to and supportive of a residential environment. A variety of housing types are needed to meet the needs of a diverse population. Opportunities to provide housing for individuals or groups with special needs including the elderly and those with special physical, social or economic needs within the County will be encouraged.</p> <p>7.7.2 Land Use Policies</p> <ul style="list-style-type: none"> d) In evaluating applications for neighbourhood commercial uses in the Urban Residential Designation, the following criteria shall be met: <ul style="list-style-type: none"> i) no more than one commercial structure or building shall be permitted on any site, and the gross floor area of the commercial use shall generally not exceed 300 square metres; ii) building height shall be limited to one storey unless residential apartments are located on the upper floor(s), in which case the maximum building height shall be subject to the surrounding residential density provisions; iii) landscaping, fencing, berms and other forms of visual screening, as may be necessary, shall be provided adjacent to residential land uses;

	<ul style="list-style-type: none"> iv) all required parking shall be provided on the site, and cash-in-lieu of required parking in accordance with the policies of Section 8.2.3 (Parking) of this Plan, shall not be accepted by the County; v) driveway access shall be approved by the County; vi) the facility shall be located at or in proximity to the intersection of arterial vii) or collector roads, and shall not be located mid-block within a residential area; and viii) the use shall be subject to site plan control, in accordance with the policies of Section 9.6.5 (Site Plan Control) of this Plan.
Wellington County	<p>8.6 Highway Commercial</p> <p>Permitted Uses The HIGHWAY COMMERCIAL designation as illustrated on Schedule “A” of the Plan shall accommodate uses catering to the travelling public such as motels, automotive sales and service, general convenience commercial uses, recreational uses, restaurants and banquet halls, Uses such as building supply outlets, wholesale outlets, churches, funeral homes, garden centres, furniture stores, home furnishing centres, liquor, beer and wine stores may also be permitted subject to the provisions of the Zoning By-law. Residential uses may be permitted within mixed use developments provided that commercial uses are located at street level, and land use compatibility can be addressed. Residential dwellings accessory to a commercial use may also be permitted, subject to the provisions of the Zoning Bylaw.</p>
Lambton County	<p>3.4 Mainstreets and Commercial Areas</p> <p>3.4.1 Local municipalities are encouraged to preserve and revitalize traditional mainstreets and commercial areas. The following criteria should be considered by local municipalities when developing policies for these areas:</p> <ul style="list-style-type: none"> b) mainstreets and commercial areas should permit the highest concentration of and the greatest mix of uses within the local municipality including residential, institutional, retail, office and community services appropriate to the size of the community; i) policies and programs should encourage the renovation of abandoned second and third floor spaces in older commercial buildings for such uses as apartments, studios, and professional offices;
Perth County	<p>6.4.9.3 Residential Uses</p> <p>Existing residential buildings and uses are recognized as being permitted within the Commercial designation. New residential units in an existing building may be permitted through conversion within the existing building. Expansion of the building for residential purposes shall be permitted in accordance with the municipalities Zoning By-law. New residential uses in the “Commercial” designation shall be permitted only in the upper stories of commercial use buildings where they do not interfere with or detract from the primary commercial/business function of the area.</p>
	<p>6.6.1.15 Neighbourhood Commercial Uses</p> <ul style="list-style-type: none"> f) not more than one accessory residential unit will be permitted above or to the rear of a neighbourhood commercial establishment
Northumberland County	<p>C1.2.2 Commercial Areas</p> <p>It is the objective of this Plan to:</p>

	<p>b) Encourage and promote development that combines commercial, residential and other land uses to facilitate the more efficient use of urban land and the establishment of a pedestrian environment</p> <p>c) Promote the efficient use of existing and planned infrastructure by creating the opportunity for various forms of commercial and residential intensification, where appropriate</p>
	<p>C1.7 Downtown Areas The scale and location of new development in the downtown or main street areas identified in local Official Plans should maintain and/or enhance the existing character of these areas. This will be accomplished by encouraging:</p> <p>b) The maximum use of existing buildings to accommodate a wide range of compatible uses, with an emphasis on using upper level space for offices, residential uses and other uses</p>
Peel Region	<p>5.3.3.2.8 Urban Growth Centres and Regional Intensification Corridor Examine, <i>jointly</i> with the area and neighbouring municipalities, the possibility and feasibility of identifying other <i>Regional Intensification Corridors</i> in <i>Peel</i>, addressing the following:</p> <p>d) the establishment of a high intensity, <i>compact urban form</i> which provides a mix of commercial, office and major institutional - as designated and/or defined in <i>area municipal official plans</i>, residential, recreational and other activities which offer a wide range of goods and <i>services</i> to the residents and workers of <i>Peel Region</i> and other residents of the <i>Greater Toronto Area and Hamilton</i></p>
York Region	<p>5.3.10 Intensification That retail, commercial, office, and institutional structures shall be well designed, street-oriented and pedestrian scaled, and shall include, wherever appropriate as determined by the local municipality , mixed-use, multi-storey buildings, and public meeting spaces in order to support the planned urban structure and density targets of this Plan.</p>
	<p>5.5.3 Local Centres and Corridors That local municipalities shall address in secondary plans or other appropriate studies the following criteria for Local Centres:</p> <p>b)that a wide range of residential, commercial and institutional uses, including retail uses, offices, mixed-use and human services is provided;</p>
	<p>5.5.4 Local Centres and Corridors That development, secondary plans, or other appropriate studies in the Local Corridors address the following criteria:</p> <p>b) to establish a range of residential and commercial land uses, including retail uses, office, mixed-use, human services and other amenities;</p>

Rental housing

Municipality	Official Plan Policy
Toronto	<p>3.2.1.3 Housing Investment in new rental housing, particularly affordable rental housing, will be encouraged by a co-ordinated effort from all levels of government through implementation of a range of strategies, including effective taxation, regulatory, administrative policies and incentives.</p>
	<p>3.2.1.5 Housing Significant new development on sites containing six or more rental units, where existing rental units will be kept in the new development:</p> <ul style="list-style-type: none"> a) will secure as rental housing, the existing rental housing units which have affordable rents and mid-range rents; and b) should secure needed improvements and renovations to the existing rental housing to extend the life of the building(s) that are to remain and to improve amenities, without pass-through costs to tenants. These improvements and renovations should be a City priority under Section 5.1.1 of this Plan where no alternative programs are in place to offer financial assistance for this work.
Norfolk County	<p>3.2.1.8 Housing The conversion to condominium, or the severance or subdivision, of any building or related group of buildings, containing six or more rental housing units will not be approved unless:</p> <ul style="list-style-type: none"> a) all of the rental housing units have rents that exceed mid-range rents at the time of application; or b) in Council’s opinion, the supply and availability of rental housing in the City has returned to a healthy state and is able to meet the housing requirements of current and future residents. <p>This decision will be based on a number of factors, including whether:</p> <ul style="list-style-type: none"> i) rental housing in the City is showing positive, sustained improvement as demonstrated by significant net gains in the supply of rental housing including significant levels of production of rental housing, and continued projected net gains in the supply of rental housing; ii) the overall rental apartment vacancy rate for the City of Toronto, as reported by the Canada Mortgage and Housing Corporation, has been at or above 3.0 per cent for the preceding four consecutive annual surveys; iii) the proposal may negatively affect the supply or availability of rental housing or rental housing sub-sectors including affordable units, units suitable for families, or housing for vulnerable populations such as seniors, persons with special needs, or students, either in the City, or in a geographic subarea or a neighbourhood of the City; and iv) all provisions of other applicable legislation and polices have been satisfied. <p>5.3 Housing (f) Conversion of rental housing shall only be considered when:</p>

	<ul style="list-style-type: none"> i) the rental vacancy rate for the community has been at or above 3 percent for two consecutive surveys as reported by the Canada Mortgage and Housing Corporation (CMHC) Rental Housing Market Survey; ii) the approval of such conversion does not result in the reduction of the vacancy rate below 3 percent; and iii) the requirements of any applicable Provincial legislation or regulations are met
Lambton County	<p>5.3 Housing</p> <p>f) Conversion of rental housing shall only be considered when:</p> <ul style="list-style-type: none"> i) the rental vacancy rate for the community has been at or above 3 percent for two consecutive surveys as reported by the Canada Mortgage and Housing Corporation (CMHC) Rental Housing Market Survey; ii) the approval of such conversion does not result in the reduction of the vacancy rate below 3 percent; and iii) the requirements of any applicable Provincial legislation or regulations are met.
District of Muskoka	<p>E8 Conversion Of Rental Units</p> <p>The conversion of rental housing with five or more rental units to condominium ownership shall generally be considered premature unless the following two criteria are satisfied:</p> <ul style="list-style-type: none"> a) The rental vacancy rate by dwelling/structure type for the District of Muskoka and the applicable Area Municipality as defined and reported yearly through the Canada Mortgage and Housing Corporation (CMHC) Rental Housing Market Survey has been at or above 3 percent for the preceding two year period; and b) The existing market rents of the units proposed for conversion are at or above the average market rent levels for the corresponding CMHC survey zone (Area Municipality) in the District of Muskoka, as reported yearly by the CMHC Survey for rental units of a similar dwelling/structure and bedroom type.
Peel Region	<p>5.8.4.2.1 Retention of Existing Rental Housing Stock</p> <p>Encourage the area municipalities to develop official plan policies with criteria to regulate the conversion of residential rental to ownership units.</p>
	<p>5.8.4.2.2 Retention of Existing Rental Housing Stock</p> <p>Encourage the area municipalities to develop official plan policies with criteria to prohibit the demolition of existing residential rental units without replacement of the same or higher number of residential rental units.</p>
York Region	<p>3.5.20 Housing Our Residents</p> <p>To encourage the construction of new rental units with a full mix and range of unit sizes, including family-sized and smaller units.</p>
	<p>3.5.21 Housing Our Residents</p> <p>To require local municipalities to adopt official plan policies that protect rental housing from both demolition and conversion to condominium or non-residential use, including provisions that would prohibit demolitions or conversions resulting in a rental vacancy rate of less than 3 per cent in the local municipality.</p>

Additional Residential Unit

Municipality	Official Plan Policy
Toronto	<p>3.2.1.10 Housing</p> <p>Second units will be encouraged in order to increase the supply and availability of rental housing across the city and within neighbourhoods. Second units may be provided within a primary dwelling in a detached or semi-detached house or townhouse. Second units may also be provided within a building that is ancillary to a detached or semi-detached house or townhouse where it can be demonstrated that it will respect and reinforce the existing physical character of the neighbourhood.</p>
Norfolk County	<p>5.3.3.1 Accessory Residential Dwellings</p> <ul style="list-style-type: none"> a) An accessory residential dwelling unit may only be permitted within a single detached residential dwelling, a semi-detached residential dwelling, or street townhouse residential dwelling unit that is located within designated Urban Areas of Norfolk County, specifically in parts of Simcoe, Port Dover, Waterford, Delhi, Port Rowan, or Courtland, as designated by the applicable zoning by-law. b) A maximum of one accessory residential dwelling unit shall be permitted per lot. Where another special housing form exists, including without limitation, a garden suite or mobile home exists on the lot, as determined by Norfolk County, an accessory residential dwelling unit shall not be permitted. c) Where an accessory residential dwelling unit is located on a lot, a boarding or lodging house; rooming house; or a bed and breakfast is not permitted. And alternatively, where a boarding or lodging house; rooming house; or a bed and breakfast already exist on the lot, an accessory residential dwelling unit shall not be permitted on that lot. d) Existing adequate municipal services (sewer and water) shall be available to service the accessory residential dwelling unit, to the satisfaction of Norfolk County. Norfolk County shall not be under any obligation to install such services as part of any specific application to establish an accessory residential dwelling unit. e) An accessory residential dwelling unit shall not be permitted on lands designated for seasonal or resort residential uses, and are specifically not permitted in seasonal dwellings, vacations dwellings, and dwellings intended for short-term accommodation purposes. f) An accessory residential dwelling unit shall only be created and used in accordance with the applicable zoning provisions as set out in the implementing Zoning By-Law. These provisions include, but are not necessarily limited to, the location of the accessory residential dwelling unit; the minimum number of parking spaces required for the accessory residential dwelling unit and the location thereof; restricting alterations that may change the physical appearance of the primary residential dwelling; and prohibit the creation of an accessory residential dwelling unit within a building used for seasonal, vacation or short term accommodation purposes. g) Development of an accessory residential dwelling unit shall be subject to the following criteria: <ul style="list-style-type: none"> i) The structural stability of the building is adequate to accommodate the alterations necessary for an additional dwelling;

- ii) Exterior changes to the structure shall be minimal;
- iii) Compliance with provisions of the Ontario Building Code, and all other relevant municipal and Provincial standards, including the Zoning ByLaw;
- iv) The unit is incidental to the primary permitted residential use, is located within the existing primary residential building, and does not exceed in area the lesser of (1) 45% of the total gross floor area of the existing main residential building, and (2) 75 square metres;
- v) An accessory residential dwelling unit shall comply with Ontario Regulation 179/06 under the Conservation Authority Act as they relate to development within lands affected by flooding, erosion or located within hazardous lands.
- h) Accessory residential dwelling units shall be registered with the designated office for Norfolk County pursuant to such documentation as Norfolk County may require for this purpose.”

5.3.3.2 Garden Suites

Garden suites, which are also commonly referred to as “granny flats”, are one-unit accessory residential dwellings that take the form of a small building, physically separate from the principal dwelling unit with which it is associated, contain bathroom and kitchen facilities, and are designed to be portable. The following policies shall apply to the development of garden suites:

- a) A maximum of one garden suite unit shall be permitted per lot. A garden suite shall only be permitted in association with a single-detached residential dwelling permitted on a lot in the Agricultural or Hamlet Designations. Where another special housing form, including an accessory dwelling unit or mobile home exists on the lot, as determined by the County, a garden suite unit shall not be permitted.
- b) In locating the unit, the Province’s Minimum Distance Separation Formulae shall apply, as appropriate.
- c) The development of the garden suite shall be subject to the following criteria:
 - i) the exterior design of any proposed unit in terms of height, massing, scale and layout shall be consistent with the present land uses in the neighbourhood;
 - ii) the siting of the unit and any related features shall have a minimal effect on light, view and privacy of adjacent yards;
 - iii) the garden suite shall not be placed in the front yard or the required front yard as set out in the Zoning Bylaw;
 - iv) the garden suite does not require an additional separate access to a municipal road; v) adequate parking can be provided on site;
 - v) the garden suite, if situated on a farm, shall be sited near to the principal farm residence;
 - vi) the garden suite is well removed from potential land use conflicts such as animal operations and operating pits and quarries; and
 - vii) the site can accommodate a potable water supply system and be serviced by an on-site waste water disposal system designed and installed as per the Ontario Building Code.
- d) Garden suites shall be permitted by way of Temporary Use By-laws for a period of 11 years, renewable for further periods of up to 3 years to a total maximum of 20 years, in accordance with the policies of Section 9.4.4 (Temporary Use Bylaws) of this

	<p>Plan and Section 39 of the Planning Act. In addition to the requirements of Section 9.4.4 (Temporary Use By-laws), prior to approval of the Temporary Use By-law, the County shall be satisfied that:</p> <ul style="list-style-type: none"> i) a legitimate and justified need exists to accommodate a person in a separate garden suite unit that is in close proximity to the principal unit; ii) the use is temporary and shall only be required for a limited period of time; and iii) the unit must be removed once the legitimate need no longer exists.
Wellington County	<p>Section 4.4.7 Garden Suites Subject to Section 13.4 of this Plan a garden suite may be allowed provided it is established near the farm buildings and/or main residence on a property and adequate water supply and sewage disposal systems are available. Local Municipalities may enact zoning provisions to address the following matters:</p> <ul style="list-style-type: none"> a) the garden suite is located close to the existing residence on the property and is portable so that it can be easily removed when the need for the unit has discontinued; b) no additional access shall be provided to the lot from a public road; c) adequate screening/buffering, where deemed necessary, is provided to minimize the visual impact of the garden suite to adjacent properties; d) adequate amenity areas are provided for the existing dwelling and the second unit; e) the provision of a satisfactory site plan which illustrates how items a) to d) above, and any other matters deemed necessary by the municipality, have been addressed; and, f) the establishment of a development agreement between the owner and the municipality to address the installation and removal of the unit, site rehabilitation, listing the occupant(s) of the unit and the period of occupancy, and any other matter deemed necessary by the municipality.
	<p>4.4.6 Additional Residential Units Additional Residential Units, also known as accessory or basement apartments, secondary suites or in-law suites are self-contained residential units with separate kitchen, bathroom and sleeping facilities. These units are subordinate in scale and function to the main residence on the property. Additional Residential Units are an effective form of intensification and increase the stock of affordable rental housing; provide home owners with additional sources of income; and offer alternative housing options in the community. Garden suites are temporary dwellings and are not considered Additional Residential Units under this Plan. It is the policy of this Plan to authorize:</p> <ul style="list-style-type: none"> a) The use of two residential units in a single detached dwelling, semidetached dwelling or rowhouse; and b) The use of a residential unit in a building or structure ancillary to a single detached dwelling, semi-detached dwelling or rowhouse. <p>For additional clarity the intent of this policy is to allow up to a total of three residential units, which includes the primary dwelling unit, on eligible properties. An Additional Residential Unit within a main residence or within an ancillary building on a property will not be permitted within hazardous lands as defined and regulated by the Local Conservation Authority. An Additional Residential Unit will be</p>

	<p>required to be serviced by appropriate water and wastewater services in a manner that is acceptable to the local municipality. Additional Residential Units located within vulnerable areas designated under the Clean Water Act may be permitted subject to the applicable Source Protection Plan.</p> <p>4.4.6.1 Additional Residential Units Within a Main Residence</p> <p>Local municipalities shall enact zoning provisions to allow one Additional Residential Unit within a single detached dwelling, semi-detached dwelling or rowhouse on a property. In developing zoning provisions for Additional Residential Units within a main residence, local municipalities should consider the following:</p> <ul style="list-style-type: none"> a) that safe road access can be provided; b) the establishment of an Additional Residential Unit does not require the creation of an additional driveway access; c) that adequate off-street parking can be provided on site for both the main residence and additional residential unit; d) that any exterior alterations to the main residence, necessary to accommodate the Additional Residential Unit, are minimized to reduce visual impacts on the streetscape; e) that adequate amenity areas are provided for the main residence and Additional Residential Unit; f) the Additional Residential Unit meets the applicable Building Code, Fire Code and local property regulations; and g) whether a garden suite and Additional Residential Units will be permitted on the same lot.
<p>Perth County</p>	<p>6.3A Second Dwelling Units</p> <p>A Second Dwelling Unit may be permitted within any detached, semi-detached, or rowhouse dwelling; or within any building or structure accessory to such a dwelling that is more than 5 years in age and on the same lot as the dwelling. New Second Dwelling Units must satisfy the following criteria:</p> <ul style="list-style-type: none"> a) A maximum of one Second Dwelling Unit is permitted per primary dwelling unit. Where another supplementary dwelling (e.g. a garden suite, a mobile home, etc.) exists, an additional Second Dwelling Unit is not permitted; b) Additions to accessory buildings for the purpose of accommodating Second Dwelling Units are not permitted unless approved through a Zoning By-law Amendment or Minor Variance to the local Zoning By-law; c) Second Dwelling Units must be clearly accessory to the primary dwelling; d) Second Dwelling Units must be in keeping with the character of the surrounding neighbourhood; e) Second Dwelling Units must be provided with water and sewage services to the satisfaction of the approval authority; f) Adequate drainage must either be available or readily capable of being made available. When reviewing drainage, consideration shall be given to existing and potential impacts on adjacent properties and roadways; g) The primary dwelling must be structurally suitable for the establishment of a Second Dwelling Unit and satisfy the building and fire requirements of the Ontario Building Code and all other relevant municipal and Provincial standards; h) Second Dwelling Units are not permitted where a dwelling is only permitted as an accessory use to the main use of the property;



	<ul style="list-style-type: none"> i) Second Dwelling Units are not permitted within existing dwellings located within hazardous lands such as flooding hazard lands, erosions hazard lands, or hazardous sites; j) Second Dwelling Units are not permitted on lots which do not meet the minimum lot area requirement of the Zoning By-law; k) Home occupations are generally not permitted within Second Dwelling Units. In situations where the nature of the Secondary Dwelling Unit will accommodate a Home Occupation and where a Home Occupation is not located within the primary dwelling, the local municipality may consider an amendment to its implementing Zoning By-law or Minor Variance to permit a Home Occupation within the Second Dwelling Unit; and l) Second Dwelling Units are not permitted within a mobile home.
Northumberland County	<p>C1.5.3 Secondary Residential Units</p> <ul style="list-style-type: none"> a) Local municipalities are required to establish local Official Plan policies that permit a secondary residential unit in a detached, semi-detached b) and row house dwelling unit provided a secondary residential unit is not located in an accessory building on the same lot, subject to the regulations contained within the local municipal zoning by-law. c) Local municipalities are also required to permit a secondary residential unit in an accessory building, provided only one dwelling unit is located within the principal building on the lot that is used as a detached, semidetached or row house dwelling unit, subject to the regulations contained within the local municipal zoning by-law.
District of Muskoka	<p>E5 Secondary Residential Dwelling Units</p> <p>In any land use designation except the Waterfront Area and provided that the unit is clearly secondary to the primary use, one secondary dwelling unit shall be permitted per lot:</p> <ul style="list-style-type: none"> a) In a single detached, semi-detached or townhouse; b) In an ancillary structure (e.g. garage); or c) As a stand-alone ancillary structure (e.g. coach house).
Peel Region	<p>5.8.3.2.6 Supply of Affordable Housing</p> <p>Encourage and support the <i>area municipal official plans</i> to permit <i>secondary suites</i> in new and existing residential <i>development, redevelopment</i> and <i>intensification</i> while ensuring compliance with provincial legislation, plans and municipal standards.</p>
	<p>5.8.3.2.7 Supply of Affordable Housing</p> <p>Encourage the area municipalities to explore the legalization of existing <i>secondary suites</i> to ensure compliance with health and safety standards.</p>
	<p>5.8.3.2.8 Supply of Affordable Housing</p> <p>Work with the area municipalities to promote <i>secondary suites</i> through the development of educational brochures and information.</p>
York Region	<p>3.5.18 Housing Our Residents</p> <p>To encourage building design that will facilitate subsequent conversion to provide additional housing units, such as secondary suites.</p>
	<p>3.5.22 Housing Our Residents</p>

	<p>To require local municipalities to adopt official plan policies and zoning by-law provisions that authorize secondary suites as follows:</p> <ul style="list-style-type: none"> a) the use of two residential units in a house if no ancillary building or structure contains a residential unit; and, b) the use of a residential unit in a building or structure ancillary to a house if the house contains a single residential unit.
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Affordable Housing

Municipality	Official Plan Policy
Toronto	<p>3.2.1.4 Housing</p> <p>Where appropriate, assistance will be provided to encourage the production of affordable housing either by the City itself or in combination with senior government programs and initiatives, or by senior governments alone. Municipal assistance may include:</p> <ul style="list-style-type: none"> a) in the case of affordable rental housing and in order to achieve a range of affordability, measures such as: loans and grants, land b) at or below market rates, fees and property tax exemptions, rent supplement and other appropriate assistance; and c) b) in the case of affordable ownership housing provided on a long term basis by non-profit groups, especially affordable low rise family housing, measures such as: land at or below market rate, fees exemption and other appropriate forms of assistance with priority given to non-profit and non-profit co-operative housing providers.
	<p>3.2.1.7 Housing</p> <p>Redevelopment of social housing properties, including those which propose a mix of housing including varying levels of rental assistance, varying housing types and forms and/or the inclusion of affordable ownership housing options, that would have the effect of removing a social housing building or related group of buildings containing one or more social housing units, will secure:</p> <ul style="list-style-type: none"> a) full replacement of the social housing units; b) replacement social housing units at rents similar to those at the time of the application, including the provision of a similar number of units with rents geared to household income; and c) c) an acceptable tenant relocation and assistance plan addressing provision of alternative accommodation for tenants at similar rents, including rent-geared-to-income subsidies, right-of-first refusal to occupy one of the replacement social housing units and other assistance to mitigate hardship.
Norfolk County	<p>5.3 Housing</p> <p>c) The provision of housing that is affordable and accessible to low and moderate income households shall be a priority. The County shall target that 25 percent of all new housing provided throughout the County be affordable to low and moderate income households and that at least 10 percent of all new units be affordable to low income households, those with incomes falling within the lowest 20 percent of the income distribution for the County. The County shall encourage the provision of affordable housing through:</p> <ul style="list-style-type: none"> i) supporting increased residential densities in appropriate locations and a full range of housing types, adequate land supply, redevelopment and residential intensification, where practical;

	<ul style="list-style-type: none"> ii) the timely provision of infrastructure in the Urban Areas; iii) supporting the reduction of housing costs by streamlining the development approvals process; iv) negotiating agreements with the public and private sectors to address the provision of affordably priced housing through the draft plan of subdivision and condominium approval process; v) considering innovative and alternative residential development standards that facilitate affordable housing and more compact development form; and vi) possibly developing a Municipal Housing Strategy with annual housing targets, mixes of housing types, affordability thresholds and related data. <p>5.3 Housing</p> <p>d) The County may adopt a Municipal Housing Facilities By-law to develop affordable housing as a “community facility” under the Municipal Act. In an effort to facilitate affordable housing the County may:</p> <ul style="list-style-type: none"> i) enter into capital facility agreements and/or partnerships with both private and non-profit organizations for affordable housing; and ii) use available grants and loans, including tax-equivalent grants or loans to encourage the construction of affordable housing <p>5.3 Housing</p> <p>j) The County shall encourage opportunities for more affordable housing to be provided in the Downtown Areas.</p>
Wellington County	<p>4.4.5 Affordable Housing</p> <p>For ownership housing, affordable means 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. For rental housing, affordable means a unit for which the rent is at or below the average market rent of a unit in the regional market area. The County will ensure that opportunities exist to provide housing to moderate and lower income households. A substantial portion of the County's existing housing stock is affordable. In order that this continues as Wellington grows, it is the policy of this Plan that a minimum of 25% of new housing units in the County will be affordable. In Wellington, Additional Residential Units, semi-detached, duplex, townhouse and low rise apartment units will provide the bulk of affordable housing opportunities. These units will almost always be located in urban areas with appropriate levels of servicing. In the Rural System affordable housing opportunities are not readily available. Additional Residential Units will be the most likely means of increasing housing affordability in the Rural System.</p>
Lambton County	<p>2.3.11 Housing</p> <p>Non-profit housing developments will be dispersed throughout the County, with preference for locations that provide accessibility to the employment opportunities, services and facilities necessary for the type of housing proposed.</p> <p>2.4.2 Affordable Housing</p> <p>Community education is encouraged with respect to creating awareness of the need for affordable housing and addressing potential stigmas. Community consultation is encouraged in order to identify needs for affordable housing.</p>

	<p>2.4.3 Affordable Housing Affordable housing, in the case of home ownership, means housing that costs at least 10% below average purchase prices in the regional market area or with annual accommodation costs not exceeding 30% of household income. In the case of rental housing, affordable housing means rent that does not exceed 30% of household income or that is no more than the regional market area average.</p>
	<p>2.4.4 Affordable Housing The development of Community Improvement Plans (CIPs) is an encouraged means of implementing affordable housing plans in local municipalities.</p>
	<p>2.4.5 Affordable Housing To facilitate the provision of affordable and innovative housing by the private sector market, the County will support local municipalities who wish to evaluate and where appropriate adopt incentive programs and/or alternative site-development standards that reduce the cost of construction and maintenance of services. Such incentives include lower building and development charges when affordable housing is included in developments. The County may participate in local incentive programs consistent with Section 5.1.14.</p>
	<p>2.4.6 Affordable Housing The County encourages the creation of affordable housing provided by community based private non-profit and co-operative groups.</p>
	<p>2.4.7 Affordable Housing Municipalities may participate in partnerships or assist in the creation of affordable housing or the rehabilitation of housing for low or moderate income households.</p>
	<p>2.4.8 Affordable Housing Affordable housing shall be integrated within the existing community fabric and not segregated or concentrated with other affordable housing. Affordable housing shall be integrated in such a way as to minimize disruption and protect the physical character and vitality of established neighbourhoods.</p>
	<p>2.4.9 Affordable Housing Preference shall be for locations and communities that are accessible to municipal goods and services, healthy food retailers, commercial areas, employment, medical and health facilities, recreation, transit, and trails and non-motorized transportation. Locations within mixed use developments are encouraged. Affordable housing units shall take into consideration accessibility needs.</p>
	<p>2.4.12 Affordable Housing Municipalities shall consider ways in which to encourage affordable housing through the utilization of existing housing stock and intensification of existing residential areas. Owners of surplus housing stock, including farm houses, should be encouraged to consider the potential for conversion to affordable housing rather than demolition.</p>
Northumberland County	<p>C1.5.4 Affordable Housing The County supports the provision of housing which is affordable to low and moderate-income households. In this regard the minimum target for the provision of housing which is affordable in the County of Northumberland County is 25%. In addition, affordable means:</p>

	<p>a) In the case of ownership housing, the least expensive of:</p> <ul style="list-style-type: none"> i) 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, ii) 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. <p>b) In the case of rental housing, the least expensive of:</p> <ul style="list-style-type: none"> i) A unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or, ii) A unit for which the rent is at or below the average market rent of a unit in the regional market area.
Peel Region	<p>5.8.3.2.2 Supply of Affordable Housing Work with the area municipalities to explore opportunities to coordinate the fast-tracking of planning approvals for affordable housing projects.</p>
	<p>5.8.3.2.5 Supply of Affordable Housing Advocate to the Province to explicitly provide municipalities the authority to use <i>inclusionary zoning</i> as a tool to require <i>affordable housing</i>.</p>
	<p>5.8.3.2.10 Supply of Affordable Housing Encourage the area municipalities to give priority to sell or lease surplus municipal properties for the <i>development of affordable housing</i> while ensuring the goals, objectives and policies of this Plan and the <i>area municipal official plans</i> are adhered to.</p>
	<p>5.8.3.2.11 Supply of Affordable Housing Encourage residential <i>development, redevelopment</i> and <i>intensification</i> to include an <i>affordable housing</i> component by promoting incentives or funding from different levels of government.</p>
	<p>5.8.3.2.12 Supply of Affordable Housing Encourage <i>community</i> agencies and landowners of suitably sized sites to develop <i>affordable housing</i>.</p>
York Region	<p>3.5.5 Housing Our Residents To require that all new secondary plans include a strategy to implement the affordable housing policies found in this Plan. The strategy shall include:</p> <ul style="list-style-type: none"> a) specifications on how the affordable housing targets in this Plan will be met; b) policies to achieve a mix and range of housing types within each level of affordability; c) policies to ensure affordable larger sized family units; and, d) consideration of locations for social housing developments
	<p>3.5.6 Housing Our Residents That a minimum 25 per cent of new housing units across the Region be affordable, be distributed within each local municipality and should be coordinated across applicable local planning areas including secondary plan and block plan areas. A portion of these units</p>

	should be accessible for people with disabilities. Affordable housing units should include a mix and range of types, lot sizes, unit sizes and tenures to provide opportunity for all household types, including larger families, seniors, and residents with special needs.
	<p>3.5.7. Housing Our Residents</p> <p>That in addition to policy 3.5.6, a minimum 35 per cent of new housing units in Regional Centres and key development areas be affordable, offering a range of affordability for low and moderate income households.</p>
	<p>3.5.8 Housing Our Residents</p> <p>To encourage the development of intrinsically affordable housing, which includes modest amenities, standard materials, minimal details and flexibility within units.</p>
	<p>3.5.9 Housing Our Residents</p> <p>To develop an affordable housing implementation framework in partnership with local municipalities and the development industry to achieve the targets in this Plan.</p>
	<p>3.5.10 Housing Our Residents</p> <p>To work with local municipalities, the private sector and other stakeholders to consider innovative financial arrangements to encourage and support the development and maintenance of non-profit and affordable housing, such as:</p> <ul style="list-style-type: none"> a) height and density incentives; b) Community Improvement Plans; c) grants in lieu of development charges; and, d) reduced municipal fees and charges.
	<p>3.5.16 Housing Our Residents</p> <p>To prepare education and awareness programs with community stakeholders, other levels of government, the building industry and the business community to highlight the economic and social advantages of incorporating affordable housing into our communities.</p>

Supportive/ Special Needs Housing

Municipality	Official Plan
Toronto	<p>3.2.1.8 Housing</p> <p>The conversion to condominium, or the severance or subdivision, of any building or related group of buildings, containing six or more rental housing units will not be approved unless:</p> <ul style="list-style-type: none"> a) all of the rental housing units have rents that exceed mid-range rents at the time of application; or b) in Council's opinion, the supply and availability of rental housing in the City has returned to a healthy state and is able to meet the housing requirements of current and future residents. <p>This decision will be based on a number of factors, including whether:</p>

	<ul style="list-style-type: none"> i) rental housing in the City is showing positive, sustained improvement as demonstrated by significant net gains in the supply of rental housing including significant levels of production of rental housing, and continued projected net gains in the supply of rental housing; ii) the overall rental apartment vacancy rate for the City of Toronto, as reported by the Canada Mortgage and Housing Corporation, has been at or above 3.0 per cent for the preceding four consecutive annual surveys; iii) the proposal may negatively affect the supply or availability of rental housing or rental housing sub-sectors including affordable units, units suitable for families, or housing for vulnerable populations such as seniors, persons with special needs, or students, either in the City, or in a geographic subarea or a neighbourhood of the City; and iv) all provisions of other applicable legislation and policies have been satisfied.
Norfolk County	<p>5.3.2 Special Needs Housing</p> <p>Special needs housing includes housing for the physically and developmentally challenged and disabled, chronically mentally ill, youth and children with emotional difficulties, seniors, those requiring emergency shelter, assisted housing accommodating individuals, and households with low to moderate incomes. The County intends to improve access to housing for those people with special needs, including assisted housing for low income people, seniors housing, as well as various forms of supportive housing, including group homes and emergency/transitional housing, subject to the policies of this Plan. The following shall be the policy of the County:</p> <ul style="list-style-type: none"> a) The County shall work with other agencies and local groups to assess the extent of the need of these forms of housing. b) The County shall support community agencies interested in pursuing additional funding from the Provincial government to address identified needs for special needs housing. c) The County shall support the distribution of special needs housing provided by community groups. d) When reviewing any proposal for the purposes of establishing, through new construction or conversion of existing structures, a group home, hostel, temporary shelter, emergency shelter or other similar form of special needs shelter, the County shall be satisfied that: <ul style="list-style-type: none"> i) the traffic generated from the facility can be adequately accommodated by the road network and will not have a significant impact on adjacent land uses, particularly residential uses; ii) the facility is of a design which maintains the scale, density, appearance, character and continuity of existing land uses in the surrounding area and iii) immediate neighbourhood; iv) the land, buildings and structures for the proposed facility conform to the provisions of the Zoning By-law, including those related to parking v) requirements, ensuring that on-site parking is sufficient to meet the needs of residents, support staff and visitors; and vi) iv) where appropriate, that a license has been granted by the licensing Provincial or Federal agency.
Wellington County	4.4.8 Special Needs and Seniors Housing

	<p>The County will provide opportunities for special needs housing to address the needs of seniors and persons with physical, sensory and mental health disabilities. An aging population will result in greater need for senior’s housing. Facilities such as senior citizen’s complexes, homes for the aged, rest homes and nursing homes will be encouraged in urban areas. Additionally “life-style” or “leisure” communities oriented to healthy seniors and usually providing common recreational amenities are increasingly being proposed. These housing facilities will be encouraged in urban settings with appropriate services.</p>
Lambton County	<p>2.3.17 Housing Housing for senior citizens or persons with disabilities, low mobility, mental illness, or special needs should be located in proximity to community services and facilities and constructed to a standard of accessibility suitable to the potential needs of the intended occupants.</p>
Perth County	<p>6.4.8.8 Senior Citizen Housing, Nursing Homes, and Rest Homes Limited high density residential development for senior citizen housing, nursing homes, and rest homes will be permitted. When considering proposals for such development, the local Council shall apply the following criteria:</p> <ul style="list-style-type: none"> a) such facilities shall be encouraged to locate in areas which are in proximity to the core area so that residents are within walking distance of the full range of facilities and services located within the core area; b) such buildings shall be designed in a manner which compliments and harmonizes with the character of the surrounding area; c) adequate road access and off-street parking shall be provided, with the number of parking spaces being set out in the implementing Zoning Bylaw; d) adequate landscaping, buffering, and screening shall be provided in order to ensure that the amenities of the surrounding area are protected; e) the appropriate public agencies shall be encouraged to provide adequate senior citizen housing and public and private bodies shall be encouraged to provide nursing home and rest home facilities; f) a site plan shall be required for all new senior citizen housing, nursing homes, and rest homes, and the conditions of a site plan agreement shall be met under the authority of Section 41 of the Planning Act, RSO 1990; and g) senior citizen housing, nursing homes, and rest homes shall be placed in a separate zone classification in the implementing Zoning By-law. An amendment to the implementing By-law shall be necessary in order to establish new senior citizen housing, nursing homes, and rest homes.
District of Muskoka	<p>E9 Special Needs Housing</p> <ul style="list-style-type: none"> a) The District of Muskoka recognizes the need for special needs housing in the community to support a mix of housing that fosters community integration, access to services and amenities, and the well-being of all residents including those with special needs. b) Special needs housing shall be permitted in any land use designation that permits residential uses. c) Notwithstanding the above, the District of Muskoka will encourage and support special needs housing to locate in Urban Centres and Community Areas in close proximity to amenities, employment, common services, parks and community facilities and have convenient access to community, social and health services.

Peel Region	5.8.6.2.1 Housing Options for Persons with Special Needs and Diverse Populations Encourage the area municipalities to develop policies in their official plans to support the development of <i>special needs housing</i> in locations with convenient access to existing or planned <i>infrastructure</i> (e.g. transit), amenities and support services.
	5.8.6.2.2 Housing Options for Persons with Special Needs and Diverse Populations Encourage the area municipalities to explicitly identify <i>special needs housing</i> as permitted uses in residential or other suitably zoned lands where appropriate in area municipal zoning by-laws.
	5.8.6.2.3 Housing Options for Persons with Special Needs and Diverse Populations Encourage the area municipalities to review their requirements for minimum distance and maximum number of boarding houses, group homes, lodging houses, rooming houses, and other similar types of homes to ensure the development of housing which meets the social, health and well- being requirements of current and future residents.
	5.8.6.2.6 Housing Options for Persons with Special Needs and Diverse Populations Work with the area municipalities, building industry and regional and area municipal accessibility advisory committees to develop and implement guidelines to include <i>universal accessibility</i> features in all new residential <i>development, redevelopment</i> and <i>intensification</i> .
	5.8.6.2.10 Housing Options for Persons with Special Needs and Diverse Populations Consider preferences and values of <i>diverse populations</i> in the design and construction of <i>social housing</i> .
York Region	3.5.14 Housing Our Residents To encourage that special needs housing, emergency, affordable, and seniors' housing be located in proximity to rapid transit and other human services.
	3.5.15 Housing Our Residents To encourage local municipalities to adopt policies for an equitable distribution of social housing types, including: a. municipal and private non-profit and co-operative developments; b. special needs housing; and, c. group, rooming, boarding and lodging homes

Innovative Approaches

Municipality	Official Plan Policy
Norfolk County	5.3 Housing c) The provision of housing that is affordable and accessible to low and moderate income households shall be a priority. The County shall target that 25 percent of all new housing provided throughout the County be affordable to low and moderate income households and that at least 10 percent of all new units be affordable to low income households, those with incomes falling within the lowest 20 percent of the income distribution for the County. The County shall encourage the provision of affordable housing through: v) considering innovative and alternative residential development standards that facilitate affordable housing and more compact development form

	<p>5.3 Housing</p> <p>e) The County shall encourage innovative and appropriate housing development that exhibits design and adaptability characteristics and may represent non-traditional additions to the County’s housing stock.</p>
	<p>5.3 Housing</p> <p>i) The County shall first consider surplus municipal land for affordable housing. Furthermore, the County shall work with other levels of government to make surplus land available to providers of affordable housing at little or no cost.</p>
Wellington County	<p>8.3.2 Residential</p> <p>Wellington has set the following objectives for residential development:</p> <p>i) to encourage residential developments which incorporate innovative and appropriate design principles which contribute to public safety, affordability, energy conservation and that protect, enhance and properly manage the natural environment</p>
Lambton County	<p>2.4.5 Affordable Housing</p> <p>To facilitate the provision of affordable and innovative housing by the private sector market, the County will support local municipalities who wish to evaluate and where appropriate adopt incentive programs and/or alternative site-development standards that reduce the cost of construction and maintenance of services. Such incentives include lower building and development charges when affordable housing is included in developments. The County may participate in local incentive programs consistent with Section 5.1.14.</p>
District of Muskoka	<p>E7 Attainable Housing</p> <p>g) Creative and innovative approaches to the provision of attainable housing may also be considered, including alternative development standards and forms of housing, provided that other objectives of this Plan can be achieved. Specifically, the review of draft plan of subdivision/condominium description applications may consider the use of innovative products and site designs to reduce the cost and facilitate the provision of affordable/attainable housing.</p>

General Housing Policies

Municipality	Official Plan Policy
Norfolk County	<p>5.3 Housing</p> <p>g) The County shall encourage that housing be considered when opportunities for redevelopment become available. This includes the redevelopment of existing single-use and underutilized areas with full municipal services, such as shopping plazas, business and employment sites and older commercial and residential areas, especially where the land is in close proximity to human services. Special attention shall be given to the design of buildings, the landscaping treatment and features of the site to ensure that the proposed redevelopment is physically compatible with the adjacent uses.</p>
	<p>5.3 Housing</p>

	<p>h) The County shall develop zoning provisions that are sufficiently flexible to permit a broad and varied range of housing forms, types, sizes and tenures, including accessory apartments in houses, except in locations serviced by individual or communal waste water disposal systems.</p>
Wellington County	<p>4.4.2 Variety The County will provide for a variety of housing types to satisfy the present and future social, health and well-being requirements of residents of the regional market area. New residential developments will be promoted at densities which efficiently use available servicing and are appropriate to site conditions and existing patterns of development.</p>
	<p>4.4.4 Greenfield Housing In greenfield areas, the County will encourage increased densities and a broader mix of housing and will:</p> <ul style="list-style-type: none"> a) encourage approved but undeveloped plans of subdivision to consider revisions which add additional housing units in appropriate locations; b) require new developments to achieve densities which promote the overall greenfield density target of 40 persons and jobs per hectare and specifically: <ul style="list-style-type: none"> i) strive to attain at least 16 units per gross hectare (6.5 units per gross acre) in newly developing subdivisions; ii) somewhat lower densities may be considered in newly developing subdivisions where physical and environmental constraints such as larger than normal storm water management requirements, parcel dimensions that do not yield efficient lotting patterns and the need for transition areas from adjacent land uses, or on small parcels of under 2 hectares (5 acres); iii) In (i) and (ii) above gross hectares or gross acres means residential land excluding environmentally protected features and non-residential uses (schools, convenience commercial) but includes roads, parks, storm water management areas or other utility blocks; and iv) encourage the introduction of medium density housing types in new subdivisions and other Greenfield areas.
Lambton County	<p>2.3.1 Housing An adequate supply of housing will be ensured by: a) maintaining the ability to accommodate residential growth for a minimum of 10 years through intensification and redevelopment, and if necessary, lands designated for residential development; and, b) maintaining a minimum 3 year supply of residential units available through lands available for intensification and redevelopment and draft approved and/or registered plans.</p>
	<p>2.3.6 Housing Proponents of residential development are encouraged to provide a broad mix and range of lot sizes, dwelling types, and tenure choices suited to the needs and desires of the residents of the community.</p>
	<p>2.3.7 Housing</p>

	<p>This Plan supports the Lambton County Housing and Homelessness Plan - 2014- 2023. The demographic projections contained in Chapter 3 and the possibility of future housing surpluses should be taken into consideration when determining land needs and desirable housing type and mix.</p> <p>2.3.8 Housing The County and local municipalities will consider the demographics and projected demographics of the local population as part of any application to designate, zone, or subdivide lands for residential purposes.</p> <p>2.3.9 Housing Future age distribution and the possibility of a decline in the demand for new dwelling Lambton County Official Plan Quality of Life 2-9 units towards the end of the planning period or even a surplus of housing stock shall be taken into consideration. Medium density and apartment development and dwelling unit types and designs that can be readily consolidated with other dwelling units or converted to other appropriate uses are encouraged.</p>
Perth County	<p>6.4.4.3 Housing Policies Local Official Plans shall contain appropriate policies dealing with housing issues in the "Serviced Urban Area(s)". Such policies shall address the following:</p> <ul style="list-style-type: none"> a) Maintaining at all times a minimum 10 year supply of land that is designated and available for residential development and residential intensification; b) Maintaining at all times, where new development is to occur, a minimum 3 year supply of lands for residential development with servicing capacity in draft approved or registered plans; c) Encouraging housing forms and densities designed to be affordable to moderate and lower income households; and d) Encouraging residential intensification in existing built-up and newly developing areas. Existing density targets and intensification policies shall be reviewed and updated as appropriate. <p>3A Economic Development h) the facilitation of residential development in the County, including increasing the inventory of residential units for first-time homeowners, expanding opportunities for continuum of care housing units, and providing for a mixture of housing types to address the full range of housing needs.</p>
Northumberland County	<p>C1.5.2 General Policies The County supports:</p> <ul style="list-style-type: none"> a) Residential intensification and redevelopment within urban areas and rural settlement areas, where an appropriate level of infrastructure and public service facilities are or will be available in the immediate future b) and subject to the policies of this Plan; c) The provision of alternative forms of housing for special needs groups and emergency shelters, where possible; d) The maintenance and improvement of the existing housing stock through local maintenance and occupancy standards by-laws;

	<ul style="list-style-type: none"> e) The utilization of available programs and/or funding, if any, from applicable levels of government for assisted housing for households, including those with special needs, as well as programs to rehabilitate older residential areas; and, f) e) The consideration of reductions in Development Charges payable for new affordable housing where appropriate.
District of Muskoka	<p>E2 General Policies</p> <p>The District of Muskoka, with the Area Municipalities, will plan for an appropriate range and mix of housing to meet current and projected needs by:</p> <ul style="list-style-type: none"> a) Residential intensification and redevelopment, where an appropriate level of infrastructure and public service facilities are or will be available in the immediate future and subject to the policies of this Plan; b) The establishment of minimum 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; c) The establishment of development standards for residential intensification, redevelopment and new residential development that minimize the cost of housing and facilitate compact form, while maintaining appropriate levels of public health and safety; d) The provision of alternative forms of housing for special needs groups as well as transitional housing and emergency shelters, where possible; e) The implementation of the Muskoka Housing and Homelessness Plan; and, f) The utilization of available programs and/or funding, if any, from applicable levels of government for housing supports, including supports for those with special needs, programs to rehabilitate older residential areas or individual homes, and programs aimed at promoting the construction of attainable and affordable housing.
York Region	<p>3.5.3 Housing Our Residents</p> <p>To ensure an adequate region-wide supply of housing by:</p> <ul style="list-style-type: none"> a) maintaining a minimum 10-year supply of land designated for housing through intensification and redevelopment and in designated greenfield areas; and, b) maintaining a 3 to 7 year supply of registered and draft approved plans of subdivision, condominium plans and/or site plans.
Peel Region	<p>5.8.2.1 General Policies</p> <p>Maintain jointly, with the area municipalities, a supply of designated land for new residential development, redevelopment and residential intensification in Peel Region in accordance with projected requirements and available land resources.</p> <ul style="list-style-type: none"> a) maintain at all times the ability to accommodate residential growth for a minimum of ten years through residential intensification and redevelopment and lands which are designated and available for residential development; and b) maintain at all times where new <i>development</i> 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 <i>intensification</i> and <i>redevelopment</i> and land in draft approved and registered plans.
	5.8.2.6 General Policies

	<p>Collaborate with the area municipalities and other stakeholders such as the conservation authorities, the building and <i>development</i> industry, and landowners to encourage new residential <i>development, redevelopment</i> and <i>intensification</i> in support of Regional and <i>area municipal official plan</i> policies promoting <i>compact forms of development</i> and residential <i>intensification</i>.</p>
	<p>5.8.2.7 General Policies Develop an implementation plan, in collaboration with human services stakeholders, for the <i>Regional Housing Strategy</i> by setting priorities and timeframes among various housing needs of residents and identify and implement programs and actions to address these needs.</p>
	<p>5.8.2.11 General Policies Work with area municipalities to educate the general public about the need for and benefits of compact housing <i>development</i> and residential <i>intensification</i>.</p>