

# THE CORPORATION OF THE TOWN OF ST. MARYS

DISCUSSION PAPER #4 (updated)

**RESIDENTIAL** 

- DRAFT -

St. Marys Official Plan Review - Draft

# St. Marys Official Plan Review - Draft

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## St. Marys Official Plan Review - Draft

# Introduction

The Town of St. Marys Official Plan was adopted by Council on September 22, 1987. The Official Plan was approved in part by the Minister of Municipal Affairs and Housing on February 2, 1993 with 15 modifications and two deferrals. Final approval from Minister of Municipal Affairs and Housing was received on April 30, 1999. Following a five-year review of the document, Council approved the current consolidated copy of the Official Plan on October 1, 2007.

This is the fourth of a series of Discussion Papers prepared to assist in the 5-year review of the Town of St. Marys Official Plan as per the Planning Act Section 26(1). The purpose of a Section 26 review is to ensure that the Official Plan conforms with provincial plans (or does not conflict with them), has regard to matters of provincial interest and is consistent with policy statements, such as the Provincial Policy Statement which was updated in 2014. In addition to meeting statutory requirements under the Planning Act, this review is also intended to ensure that the policies in the Official Plan are in keeping with the goals and objectives of the community and provides the opportunity to identify opportunities and issues that can be addressed through the Official Plan.

This Discussion Paper will identify areas and topics as they relate to the Residential land use designation, and the provision of affordable/attainable housing. This Discussion Paper is intended to bring information to Planning Committee for review and consideration when making recommendations to Town Council.

Part V - Policies of the Provincial Policy Statement (PPS) contains a number of policies geared to direct and manage growth of urban areas such as the Town (those Sections in the grey highlighting are from the 2014 Provincial Policy Statement).

# **Planning Background**

# **Provincial Policy Statement**

The most recent version of the Provincial Policy Statement (PPS) came into effect on April 30, 2014. Section V- Policies of this PPS contains a number of policies that direct and manage growth of urban areas such as St. Marys. The policies of Section 1.1 (management and direction of land use) and Section 1.4 (housing) are particularly significant in guiding and managing change to promote efficient land use and development patterns.

# 1.1 Managing and Directing Land Use to Achieve Efficient and Resilient Development and Land Use Patterns

- 1.1.1 Healthy, liveable and safe communities are sustained by:
  - accommodating an appropriate range and mix of residential (including second units, affordable housing and housing for older persons), employment (including industrial and commercial), institutional (including places of worship, cemeteries and longterm care homes), recreation, park and open space, and other uses to meet longterm needs;
- 1.1.2 Sufficient land shall be made available to accommodate an appropriate range and mix of land uses to meet projected needs for a time horizon of up to 20 years. However, where an alternate time period has been established for specific areas of the Province as a result of a provincial planning exercise or a provincial plan, that time frame may be used for municipalities within the area.

Within settlement areas, sufficient land shall be made available through intensification and redevelopment and, if necessary, designated growth areas. Section 1.4

#### 1.4 Housing

- 1.4.1 To provide for an appropriate range and mix of housing types and densities required to meet projected requirements of current and future residents of the *regional market area*, planning authorities shall:
  - a) maintain at all times the ability to accommodate residential growth for a minimum of 10 years through residential intensification and redevelopment and, if necessary, lands which are designated and available for residential development; and
  - b) maintain at all times where new development is to occur, land with servicing capacity sufficient to provide at least a three-year supply of residential units available through lands suitably zoned to facilitate residential intensification and redevelopment, and land in draft approved and registered plans.
- 1.4.3 Planning authorities shall provide for an appropriate range and mix of housing types and densities to meet projected requirements of current and future residents of the *regional* market area by:

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

#### b) permitting and facilitating:

- 1. all forms of housing required to meet the social, health and well-being requirements of current and future residents, including *special needs* requirements; and
- 2. all forms of *residential intensification*, including second units, and *redevelopment* in accordance with policy 1.1.3.3;
- directing the development of new housing towards locations where appropriate levels of *infrastructure* and *public service facilities* are or will be available to support current and projected needs;
- d) promoting densities for new housing which efficiently use land, resources, infrastructure and public service facilities, and support the use of active transportation and transit in areas where it exists or is to be developed; and
- e) establishing development standards for residential intensification, redevelopment and new residential development which minimize the cost of housing and facilitate compact form, while maintaining appropriate levels of public health and safety.

The PPS promotes efficient development and land use patterns that include intensification and redevelopment opportunities, including brownfields, to achieve a more compact-form. The goal of promoting such form is to increase the availability, and minimize the cost of various housing options. Also, such compact form will increase the efficiency and sustainability of existing and future infrastructure. Such intensification and redevelopment opportunities that the PPS promotes are generally in-line with the Town's existing Official Plan.

## **Town Strategic Plan**

In 2017, the Town updated the Strategic Plan to meet new public needs and expectations. Key priorities of the Town are reflected in six key strategic pillars: Infrastructure, Communication and Marketing, Balanced Growth, Culture and Recreation, Economic Development, and Housing.

Strategic Pillar 6, Housing, states that "the recent County labour market survey indicates an acute shortage of skilled workers, particularly in the 'blue collar' and agricultural sectors. The one barrier to supplying that labour is housing options. There need to be housing options that are affordable, attainable and even include rentals. This solution might also partially encourage youth and cultural practitioners to consider St. Marys as the place to live, work and play".

The following table provides a summary of strategic priorities, outcome statements and initiatives under the Housing Strategic Pillar relevant to the topics discussed in this paper.

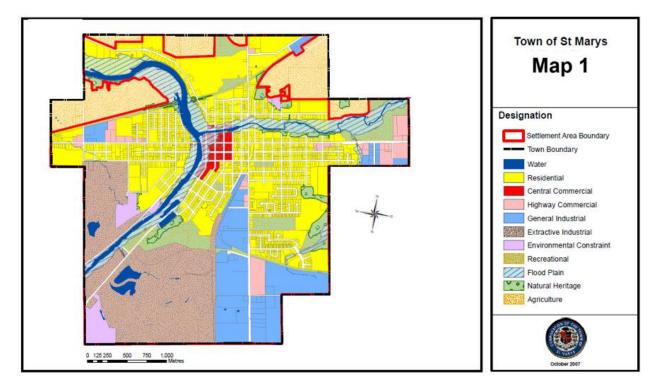
Table 1. Town of St. Marys Strategic Plan - Summary of Housing Strategic Pillar

Strategic Priority	Initiatives	Initiatives		
Outcome Statement	(Short-term)	(Mid-term)		
Attainable & mixed-use housing	<ul> <li>Identify in the Official Plan development areas that would be key growth areas among targeted demographics.</li> <li>Encourage businesses to</li> </ul>	Create direct municipal investments to assure that housing that is affordable is created in the community.		
In order to get the "right demographic mix" for St. Marys, it will be essential to ensure housing stock is flexible and attractive for youth, workers, immigrants and persons of all abilities.	convert second-storey spaces into rentals.  Investigate the prospect of medium density housing in the downtown and surrounding areas (infill and new development spaces: "building in and building up").			
Explore alternative forms of housing	Review municipal policies to allow for non-traditional and	Align land use policy to encourage new housing types and approaches.		
To ensure affordability, new forms of housing styles should be investigated; for example amongst millennials, smaller "tiny houses" are becoming a popular alternative.	<ul> <li>alternative housing models, including accessible homes.</li> <li>Investigate environmentally sustainable housing types as a pilot.</li> </ul>			
Seek public-private partnership models	Investigate and develop a range of possible approaches	Establish policy and budget parameters to enable new approaches to meeting the		
New approach to housing may require a different form of initial financial investment to get established.	to launch a renewed housing strategy, designed to meet the current affordability and demographic challenges.	<ul> <li>housing affordability challenges based on research findings.</li> <li>Seek partnerships from other levels of government to realize this action.</li> </ul>		
Prioritize Town-owned property assets	Given the large number of Town-owned lands and	Develop a short-list of essential versus non-essential Town-owned assets and make		
Given the large number of Town-owned lands and properties, funding for many of the other initiatives in this revised Strategic Plan may require the sale or lease of these assets.	properties, funding for many of the other initiatives in this revised Strategic Plan may require the sale or lease of these assets.	key decisions about their future.  Explore options for those assets deemed non-essential (sale, lease, partnerships, etc.).		

Strategic Pillar 3, Balanced Growth speaks to youth and newcomers as two demographic groups that will further the vibrancy and culture of the Town. Short term initiatives to achieve balanced growth includes identifying infrastructure needs (e.g. affordable housing) required to attract/retain these groups.

# **Land Use Designation - Residential**

The Residential designation applies to large areas of land located throughout the Town. It is the designation, which consumes the greatest amount of land in Town as approximately 400 hectares or 33 per cent of the Town's land base is designated Residential. The locations of these lands are shown in yellow on Map 1 below.



There have been no Official Plan Amendments (OPAs) involving lands designated Residential (ie. adding to or changing from the Residential designation) since the last review of the Town's Official Plan, which were Amendment Nos. 24 and 25. However, the lands shown on Map 1 include those lands that have been affected by various OPAs since the Official Plan was first developed. Twelve OPAs have either added land to or removed land from the Residential designation. Map 2 shows the location of these lands in pink with Table 1 providing details respecting these OPAs.

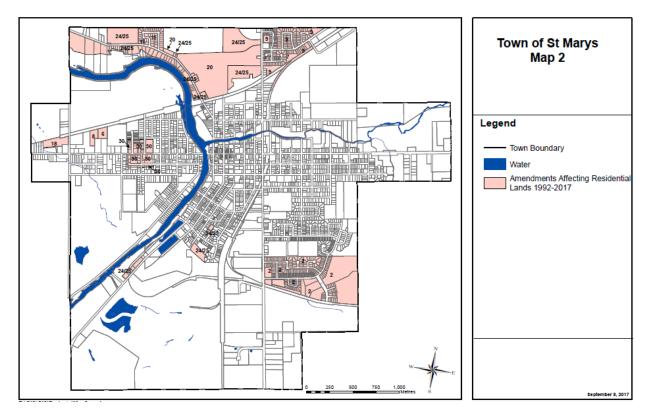


Table 2. Official Plan Amendments

OPA No.	Owner	Area of Affected Land (hectares)	Land Use Designation Change
2	Meadowridge	42.00	Agricultural to Residential
6	619203 Ontario Ltd. (West)	-1.43	Residential to Hwy Commercial
7	Grand Trunk I	4.90	Agricultural to Residential
8	Veterinary Purchasing	-1.26	Agricultural to Industrial
9	Town of St. Marys	15.78	General Industrial to Residential
11	Thamesview Crescent	4.60	Agricultural to Residential
15	Searles	0.00	N/A
18	Sharpe	2.30	Highway Commercial to Residential
19	Searles	0.00	N/A
20	Thames Crest Farms	43.7	Agricultural to Residential
24/25	Various	0	N/A
30	Tradition Insurance	0.42	Highway Commercial to Residential
Total		111.01	

# **Land Needs Assessment**

For the purpose of assessing land needs associated with future growth and development, this report examines the land needs associated with residential type land uses.

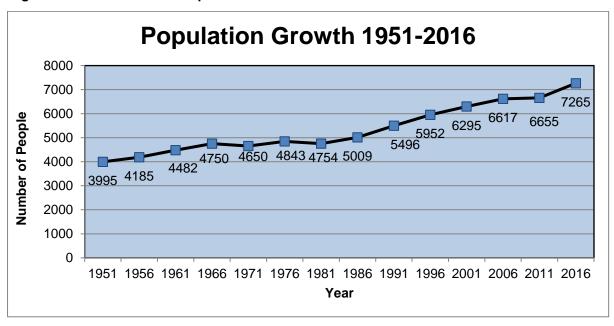
When addressing the issue of land needs associated with future residential growth, a number of components need to be examined. These include an evaluation of:

- Population characteristics including projected population growth;
- Dwelling unit size number of persons per dwelling unit;
- Existing dwelling supply number of units in final and draft approved plans of subdivisions, final and draft approved condominiums, and final approved site plans;
- Number of potential units in lands designated for residential using density values with consideration to infilling assumptions;
- Residential infilling potential; and
- Summary of assessment of residential unit supply and potential supply.

#### **Population Characteristics**

The historical population growth and population projections for the Town were addressed in Discussion Paper 1: Population, including the population characteristics displayed below in Figure 1. Under review of Discussion Paper 1, the Planning Advisory Committee recommended that the Town use the Low growth rate of 1.00 percent for its population projections. This growth rate will be used for the residential land needs assessment in this Discussion Paper.





Again, using Discussion Paper 1 as background, a medium population growth rate forecast of 1.00 percent for the Town will project a population of 8,864 in the year 2036 - an overall increase of 1,599 people from the 2016 population of 7,265. Figure 2 displays this information along with other projection scenarios considered and projection trends used during the previous review of the current Official Plan.

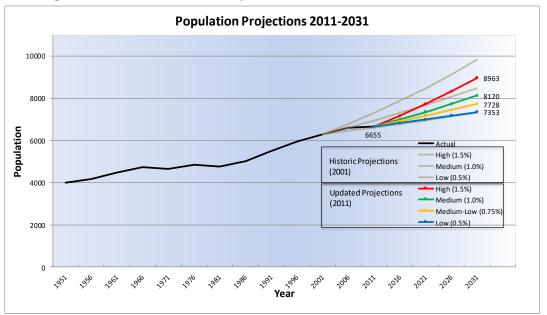


Figure 2 Historical Population Growth. Source: Statistics Canada

#### **Dwelling Unit Size**

For the purpose of this paper, the projected population growth is being equated to dwelling unit needs rather than residential lot needs. This methodology will take into consideration all segments of the housing market from single-detached dwelling uses to apartment dwelling uses.

Table 3 displays the Town's historical population, the number of dwellings for each census year and the number of persons per dwelling in each census using information from Statistics Canada.

Table 3: Persons Per Dwelling 1981-2016

Year	Population	Number of Dwellings	Persons per Dwelling
1981	4754	1800	2.64
1986	5009	1865	2.69
1991	5496	2058	2.67
1996	5952	2256	2.64
2001	6295	2486	2.53
2006	6617	2733	2.42
2011	6655	2856	2.33
2016	7265	3094	2.35

Source: Statistics Canada

The actual number of dwelling units required over the projection period may increase or decrease as a function of the average number of persons per dwelling unit. An analysis of this particular statistic shows that St. Marys is following the Provincial trend towards a slight decrease in the average number of persons per dwelling unit, however the Town's rate is decreasing faster now than that of the Province. From 1981 to 2016, the number of persons per dwelling unit in St. Marys decreased at an average annual rate of 0.33 percent per year, with an overall decrease over the thirty-five year period of 11.0 percent. In continuation of previous projections, if St. Marys continues to follow both the Provincial and local trends, there is a likelihood that the average number of persons per dwelling unit will continue to decrease throughout the updated projection period (2016-2036). However, there are other factors that may reverse this trend to a limited extent including more people choosing to live together or adult children continuing to live with their parents due to the increased costs of buying or renting a home.

In order to keep the residential dwelling unit needs assessment simple, it is assumed that the number of persons per dwelling unit will continue to decrease at the same rate as experienced over the 1981 to 2016 time period. This trend will continue to a point where it will flatten, such that the number of persons per dwelling unit in 2036 will be reduced from 2.35 to 2.15 persons per dwelling unit. Therefore, the average number of persons per dwelling unit of 2.15 has been used to project the dwelling unit needs for the projection period.

To determine the number of dwelling units required to meet the population demands in the year, two factors need to be considered. Firstly, as the number of persons per dwelling unit decreases, new housing stock will be required to meet this demand even if there is no change in the Town's population. Secondly, as the population increases additional housing will be needed.

Table 4 below shows the number of dwelling units required to meet the housing needs of the current population, the housing needs of the current population with a lower occupancy rate, the expected housing needs to meet the projected 1,599 additional people living in the Town in the year 2036, and the total number of new dwelling units needed.

Table 4. Number of Dwellings to Meet Demand

	Persons	Persons per Dwelling	Current Number of Dwellings	Number of New Dwellings Required to House the Population
Current	7265	2.35	3094	-3#
Decreased Persons per Dwelling Rate	7265	2.15	3094	285
Projected Population Increase (to 2036)	1599	2.15	0	744
Total Projected Population (2036)	8864	2.15	3094	1029

# rounded value

Table 4 demonstrates that a lower occupancy rate will generate a demand for 285 new units just to meet the needs of the existing population as the number of persons per dwelling decreases. It also shows that an additional 744 dwelling units will be required to meet the expected increase in population. In total, 1,029 new units (51.5 units per year) will be required to meet the needs for the 2036 population.

#### **Existing Dwelling Supply**

#### Plans of Subdivision - Final Approved

Over the last 25 years, there have been 20 final approved residential plans of subdivision. The location of these developments are shown on Map 3 in a variety of colors and detailed on Table 5. Table 5 indicates the name/area of each residential development (with the Plan Number and year of the registration), the number of units approved, number of units available to be constructed (as determined by the Town's Chief Building Official), and the gross density of the development (note: gross density includes the land consumed by all uses including roads and parkland). The 20 final approved plans of subdivision in St. Marys can accommodate a total of 741 dwelling units and have a median density of 13.3 units per hectare.

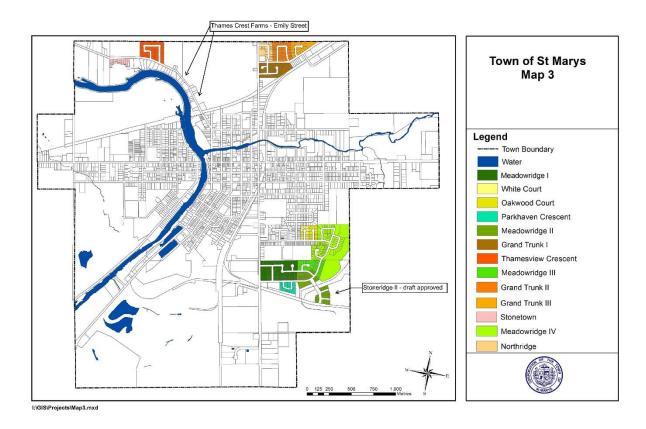


Table 5.: Final Approved Plans of Subdivision (1992-2017)

No.	Date	Owner	# of Units Approved	Unit Type	# of Units Available	Density of Development - Units per Hectare (acres)
20		Thames Crest Farms (Emily Street)	33	singles	33	9.97 (4.03)
19	15/11/2016	Northridge Condo (CD49)	12	multis		Included with No. 14
18	03/11/2016	Thames Crest Farms (Glass Street) (M-45)	0			Road Only: No building lots
17	15/11/16	Westover Place	40	Singles	38	9.26
16	14/09/2015	Central School Manor (CD-45)	15	Apt.	0	26.93 (10.90
15	18/08/2014	Diamond Ridge (44M-48)	24 20 16	Singles Semis Towns	4 2	9.80 (3.96)
			1	Singles	0	20.73 units/ha
14	07/11/2012	Northridge (44M-43)	46	Semis	0	(8.39 units/acre)
			12	Multis	0	(U.UU UIIIIU/AUIE)
		Meadowridge	70	Singles	2	
13	<b>13</b> 05/11/2007	Properties Ltd. (IV) (44M-30)	26	Semis	0	6.42 (2.6)
12	16/05/2006	Stonetown Farms Ltd. (44M-29)	10	Singles	0	1.4 (0.56)

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11	15/12/2006	Larry Otten	12	Towns	0	15.14 (6.13)	
10	12/05/2006	Grand Trunk Countryside Estates Ltd. (III) (44M-7)	12	Semis	0	18.46 (7.47)	
9	06/02/2004	Grand Trunk Countryside Estates Ltd. (II) (44M-18)	69	Singles	0	11.3 (4.57)	
8	29/08/2003	Meadowridge Properties Ltd. (III) (44M-16)	33	Singles	0	8.0 (3.2)	
7	23/05/2001	(Thamesview Cres.) Ptasznik (44M-8)	39	Singles	0	11.2 (4.53)	
	<b>6</b> 26/09/2000	Grand Trunk 27 Countryside Estates 10 Ltd. (I) (44M-7) 14	27	Singles	0		
6			10	Semis	0	15.3 (6.19)	
				Others	0		
				41	Singles	0	
5	03/07/1997		10	Semis	0	2.7 (1.09) <sup>1</sup>	
		(PL 558)	4	Multis	0		
4	1996	Parkhaven Cres. (PL 569)	30	Singles	0	15.0 (6.07)	
3	1996	Oakwood Cres. (PL 552)	17	Singles	0	10.6 (4.15)	
2	1992	White Crt. (PL 540)	17	Singles	0	13.3 (5.39)	
1	1992	Meadowridge Properties (I) (PL 524)	81	Singles	0	15.0 (6.07) <sup>2</sup>	
	Totals		741		79	13.3 median	

# Plans of Subdivision - Draft Approved

There is currently one draft approved plan of subdivision in St. Marys which proposes a total of 74 residential units (Table 6).

Table 6. Draft Approved Plans of Subdivision

Date	Owner	# Units Proposed	Unit Type	Density of Proposed Development - Units per Hectare (acres)
08/11/2016	Stoneridge II	30 10 34	Singles Semis Towns	10.11 (4.09)
	Totals:	74		

# Site Plan - Final Approved

The 13 approved site plan application developments in St. Marys can accommodate a total of 436 dwelling units (Table 7).

Table 7. Approved Site Plan Developments (1989-2017)

Date	Owner	Units Approved	Units Available	Density of Proposed Development - Units per Hectare (acres)
26/06/17	Paola	10	10	41.32 (16.72)
24/05/16	2099323 Ontario Ltd (Ann St)	4	0	30.77 (12.45)
22/10/09	Central School Manor	15		25.46 (10.30)
22/10/09	Larry Otten Contracting Inc.	30	0	21.64 (8.76)
18/07/05	Larry Otten Contracting Inc.	12	0	16.05 (6.5)
24/06/04	Sharp - Maple Lane	42	15	11.3 (4.97)
19/07/99	Kingsway Retirement Home	53	0	8.0 (3.2)
2002	Ardmore Park (expired)	-	-	-
23/01/96	St. Marys Rotary Parkview Foundation	56	0	15.3 (6.19)
1991	Mason Apartments	25	0	15.0 (6.07)
1996	Thames Valley (Modular)	64		12.8 (5.18)
1989	Wildwood Care Centre Inc.	92	0	N/A
1989	Stonetown Co-Op Homes	33	0	8.0 (3.2)
	Totals:	436	25	

## Designated "Residential" Lands

There are a number of properties in St. Marys which are designated Residential in the Official Plan which are not currently subject to development activity. These lands are potential candidates for future residential plan of subdivision activity. The locations of these lands are illustrated on Map 4 titled "Potential Residential Development". Table 8 provides specifics regarding ownership, lot size and potential constraints to development, if any.

For the purpose of identifying potential residential development areas, we have considered larger parcels of land as opposed to the smaller residential infill areas. Eleven areas have been identified and they range in size from a low of 1.0 hectare to a high of 29.9 hectares. In total, these eleven areas have a combined lot area of 67.7 hectares.

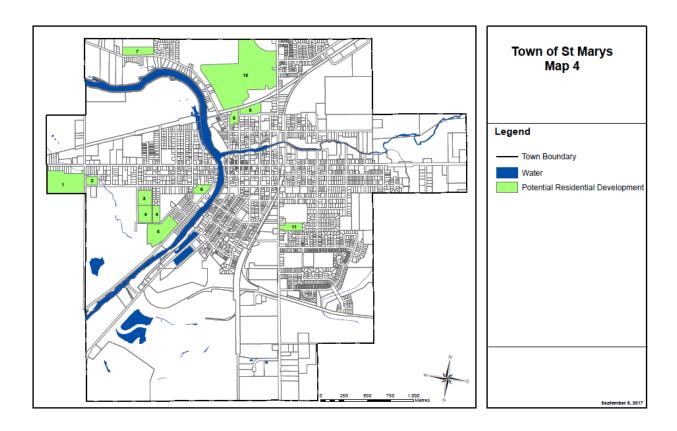


Table 8: Potential Residential Development Areas: Lands Designated Residential

Location	Owner	Size - (ha)	Constraint	
1	L. Vermeire	9.3	None	
2	J. Ferguson	1.1	Possible floodplain area associated with the drain	
3	J. Bullen	3.0	Within 500m of former landfill site	
4	M. King 4.3		Within 500m of former landfill site	
5	Westover Inn	6.0	Within 500m of former landfill site	
6	J. Habermehl	1.0	None	
7	Stonetown Farms	2.9	None	
8	KSR	5.1	Brownfield	
9	former Arthur Meighen School	3.2		
10	Thames Crest Farms	29.9	None	
11	11 Thames Tractor		None	
	Totals:	67.7		

In order to assess the residential unit potential for this combined area of 67.7 hectares, the residential unit density of the most recent plans and subdivisions have been considered. These recent plans of subdivision/condominium had a median density of 11.20 units per hectare. Given that future residential plan of subdivision proposals for the identified parcels are likely to vary in terms of the type and mix of dwellings, this report simply uses the median density figures for the approved plans of subdivisions to arrive at a target density of 11.20 residential units per hectare. It is acknowledged that the actual density figure for each development will vary from one to the next; however, the 11.20 units per hectare figure is suggested as an appropriate figure.

Applying the average density figure of 11.20 units per hectare to the combined area figure of 67.7 hectares from Table 8 above, the lands within the Residential designation of the Official Plan and which are candidates for future residential subdivisions have a potential of accommodating 758 dwelling units  $(67.7 \times 11.25 = 758.2)$ .

#### Residential Infilling Potential

Residential lot creation may also occur through the infill process. Over the 18 years between 1986 and 2003, a total of 156 residential infill lots were created through the land severance process (average of 8.6 lots per year). More recently, the 13 years between 2004 and 2017 saw this rate decrease by nearly half, as a total of only 36 residential infill lots were created (average of 4.5 lots per year). It is difficult to predict how many new lots will be created through this process over the next 20-year projection period. However, it is reasonable to expect that the numbers of residential units/lots created this way will decrease as the supply of potential infill lots is consumed. For the purposes of this paper, it is estimated that 75 new residential units/lots will be created through the infill process over the next 20 year period.

Stan Fraser et. al. has 90 lots in Registered Plan No. 225 on the north side of Widder Street between Albert Street and the Town boundary. These lands currently cannot be developed due to a lack of a secondary access along Widder Street. However, they should be included in the residential infilling inventory.

## Summary of Building Permit Activity

Table 9 contains a breakdown of the building permit activity in the Town over a 20 year period from 1993 to 2016. This table contains only building permit information for the erection and establishment of new dwelling units in the Town. Permits for building additions, swimming pools and other non-habitable buildings are not considered in Table 9.

**Table 9: Building Permit Activity** 

Year	Singles	Semis	Conversions	Modular/ Mobile Homes	Townhouses	Apartments	Total # of Units
2016	11	6		2	15	5	39
2015	11	22			9	2	44

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2014	11	18	3	1	3	3	39
2013	24	16	2	1			43
2012	28	6		1		16	51
2011	27	8				1	36
2010	27	4				30	61
2009	9	12					21
2008	26	8		8			42
2007	28	6		8			42
2006	29	8		5			42
2005	44			18			62
2004	39	6		12			57
2003	20	4		6			30
2002	27	6		10			43
2001	25	2		4		2	33
2000	14	12		1			27
1999	30	16		4		52	102
1998	27	6		3	8		44
1997	15	14		2	11	3	45
1996	13	8	1		10	11	43
1995	19	8	1		6		34
1994	17	10	2			34	63
1993	17	12	3				32
Totals	538	218	12	86	62	159	1075
% of Total	50.0	20.3	1.1	8.0	5.8	14.8	100.0
Annual Average	22.4	9.1	0.5	3.6	2.6	6.6	44.8

From a review of the building permit activity, it is apparent that the number of new units created varies from a low of 21 in 2009 to a high of 102 in 1999. The fluctuation of the building permit activity is, in part, a reflection of the general economy but is also common in relatively small communities. Two interesting facts emerge from Table 9: first, the average number of building permits of 44.8 units is lower than the 51.5 units per year expected through the dwelling unit needs projection found earlier in this paper. Second, a good mixture of housing types is being developed in the Town and Council should continue to encourage a mixture of housing.

# Summary of Assessment of Residential Unit Supply and Potential Supply

The assessment of residential unit supply and potential in the Settlement Area is summarized as follows:

**Table 10: Assessment Summary** 

	Units Available
Final approved plans of subdivision	79
Draft approved plans of subdivision	74
Final approved plans of condominium	0
Final approved site plan development	25
Potential residential development areas	758
Potential infill units/lots (next 20 years)	165
Total	1,101

Accordingly, it appears that the potential for new residential unit creation in the Town is approximately 1,101 dwelling units.

Using the projected dwelling needs discussed earlier and shown on Table 4, 1,029 new dwelling units are required to house the projected 2036 population or an average of 51.5 units per year. Taking the 51.5 units per year figure and applying it to a total potential of 1,101 units, there would be a 21.4 year supply of residential units in St. Marys as it exists today.

It would appear that the amount of land within the Residential designation is sufficient to meet the Town's needs over the current twenty year planning horizon.

# **Infilling and Intensification**

There is a single Residential designation in the current Official Plan which permits a "a range of dwelling types from single-detached dwellings to walkup type apartments, parks and open spaces, as well as the institutional uses provided for in Section 3.1.2.17 of this Plan" (Section 3.1.2.2). Section 3.1.2.4 of the Official Plan states that "Council will favour residential intensification and redevelopment over new green land residential development as a means of providing affordability and efficiencies in infrastructure and public services". St. Marys is a community that provides a mix of housing types and densities across the municipality.

The Provincial Policy Statement defines 'intensification' as "the development of a property, site or area at a higher density than currently exists through:

- a) redevelopment, including the reuse of brownfield sites;
- b) the development of vacant and/or underutilized lots within previously developed areas;
- c) infill development; and
- d) the expansion or conversion of existing buildings".

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There are a number of reasons for the Town to continue to support intensification. Intensification provides opportunities for a range of housing types, allows for more efficient use of land and existing infrastructure (e.g. roads, water and sewer services, etc.), reduces pressure to use agricultural lands, and can help to reduce the cost of new housing. Intensification also supports the Housing Strategic Pillar in the Town's Strategic Plan by allowing for the provision of a housing stock that is attractive to youth workers, immigrants and persons of all abilities.

On the other hand, there are often concerns expressed with respect to intensification projects due to potential issues related to land use impacts (e.g. shadowing, privacy, noise), traffic issues, impacts on hard and soft services, and impacts on neighbourhood character. As a result, it is important for the Town to continue to support intensification, while establishing policies to ensure that such new development is appropriate from land use and design perspectives, and in keeping with neighbourhood character.

Determining the character of a neighbourhood involves considering the context, appearance and 'feel' of the area. Factors or elements that can be used by the Town in determining the character of an existing neighbourhood and whether or not proposed development will be compatible, can include the following:

- a) land use;
- b) building types and forms;
- c) lot coverage the coverage of buildings and open/green space on a lot;
- d) lot sizes, frontages and depths;
- e) building materials and architectural design;
- f) streetscapes and planned function of roads;
- g) building locations setbacks from roads and lot lines, and spacing from other buildings; and,
- h) the scale of proposed development building heights and massing relative to buildings on other lots.

The current Official Plan does provide some guidance with respect to intensification and compatible development in the Town. For example, Section 3.1.2.3 states that "residential infilling type development is generally permitted throughout the 'Residential' designation where such development is in keeping with the attributes of the neighbourhood in terms of building type, building form, and spatial separation. When evaluating the attributes of the neighbourhood, regard shall be given to lot fabric (i.e., area, frontage, and depth), and built form (i.e., setbacks, massing, scale, and height)". Also, Section 3.1.2.7 sets out certain considerations for Council to take into account when reviewing proposals for residential development with a net density of more than 18 units per hectare. Subsection 3.1.2.7(a) states that "development will not involve a building in excess of three full stories above average finished grade and designed to be in keeping with the general character of the area".

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It should be noted that compatible development, or development that is 'in keeping' with a neighbourhood, does not mean that such new development must be identical to what exists in a neighbourhood. However, new development should be able to exist in unison or harmony with other uses, and respect and enhance the existing character of a neighbourhood. The existing context and character of a neighbourhood can be considered while allowing for an evolution in built form and style.

It is also important to consider the extent to which a neighbourhood is characterized as homogenous (e.g. a neighbourhood with only single detached dwellings) or characterized by a mix of uses and a diversity of building forms. Another consideration is the extent to which a neighbourhood is in a state of transition or located in or adjacent to an area that is undeveloped and/or planned for new development.

In addition to providing more policy direction with respect to assessing proposed development in relation to neighbourhood character, it is recommended that the Town consider more specific policies to guide the type, form and design of intensification development. The following policies are presented for consideration.

## **General Policies for Intensification/Infill Development**

- a) The land use, building form, massing and density of proposed development shall respect and enhance the character of the neighbourhood;
- b) The extent to which a neighbourhood is homogenous in nature and/or in a state of transition shall be considerations in assessing development proposals;
- Proposed land uses and development should have minimal impacts on adjacent properties in relation to grading, drainage, shadowing, access and circulation, and privacy; and,
- d) Existing trees and vegetation should be retained and enhanced where possible and additional landscaping should be provided to integrate the proposed development with the existing neighbourhood.

# Policies for Infill Development – creation of lot(s) for single detached and semi-detached dwellings between existing lots

- a) Proposed building heights should reflect the pattern of heights of adjacent housing and shall not exceed two storeys;
- b) A similar lot coverage to adjacent housing is provided to ensure that the massing or volume of the new dwelling reflects the scale and appearance of adjacent housing;
- c) The predominant or average front yard setback for adjacent housing is maintained to preserve the streetscape edge, and character;
- d) Similar side yard setbacks are provided to preserve the spaciousness on the street; and,

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e) The depth of a new dwelling provides for a usable sized rear yard amenity area and minimizes the potential impacts of the new home on the enjoyment of adjacent rear yards.

#### Policies for Townhouse, Multiple and Apartment Dwellings

- a) The location and massing of new buildings should provide a transition between areas of different development intensity and scale. Appropriate transitions can be achieved through appropriate setbacks or separations of buildings and/or the stepping down of heights.
- b) Lots shall be located in close proximity to a Collector or Arterial Road;
- c) When considering building heights, potential shadowing impacts, views onto adjacent lower density lots and abrupt changes in scale should be considered;
- d) New buildings that are adjacent to low rise areas are designed to respect a 45 degree angular plane measured from the boundary of a lot line which separates the lot from an adjacent lot with a low rise residential dwelling;
- e) Proposed development is located on a site that has adequate land area to incorporate required resident and visitor parking, recreational facilities, landscaping and buffering onsite:
- f) Proposed buildings should be designed following consideration of the materials and characteristics of existing buildings in the neighbourhood;
- g) Service, parking, loading and garbage areas should be located and screened to minimize impacts on adjacent uses;
- Potential adverse impacts between higher density and low density development shall be mitigated through building setbacks, visual screening, landscaping, fencing and other forms of buffering;
- i) Generally, there should be minimal changes to existing site grades; and,
- j) The use of retaining walls along street frontages should generally be avoided. Where a retaining wall cannot be avoided, increased setbacks and terracing of walls should be considered.

# Affordability / Attainable Housing

The label "affordable housing" is often used synonymously with the social housing projects created by non-profit housing agencies, rent geared to income housing or housing subsidized by local, Provincial, and/or Federal authorities. While these forms of housing play an important role in community building, the stereotyping of tenants as "irresponsible" and of buildings as "institutionalized" results in a negative stigma and can deter meaningful discussions of the concept of "affordable" and "affordability". The purpose of this

## St. Marys Official Plan Review - Draft

paper is to determine the threshold of housing prices/rents in the context of the definition of "affordable" as contained in the Provincial Policy Statement (2014) and is referred to as "Economically Attainable Housing in this paper". This paper will help to discuss the content of the St. Marys Official Plan. It will include:

- References to the Provincial Policy Statement;
- An examination of Affordability:
  - The Definition of Low and Moderate Incomes in St. Marys; and
  - An Analysis of what is "Affordable" in St. Marys.

Part V - Policies of the Provincial Policy Statement (PPS) contains a number of policies geared to direct and manage growth of urban areas such as the Town (those Sections in the grey highlighting are from the 2014 Provincial Policy Statement.)

Section 1.4.3 of the Provincial Policy Statement (2014) (PPS) requires that planning authorities shall provide for an appropriate range of housing types and densities to meet projected requirements of current and future residents of the regional market area by establishing and implementing minimum targets for the provision of housing which is affordable to low and moderate income households.

#### The PPS defines:

"Low and moderate income households": means

- a) in the case of ownership housing, households with incomes in the lowest 60 percent of the income distribution for the regional market area; or
- b) in the case of rental housing, households with incomes in the lowest 60 percent of the income distribution for renter households for the regional market area."

Data for the regional market area was obtained from the Canadian Mortgage and Housing Corporation (CMHC). To meet the definition for low and moderate income levels as defined by the PPS, the 60<sup>th</sup> percentile of the maximum household income level was used. Household Income data from the 2016 Census of Population (2015 data) was used for the regional market area (Perth County) and it was determined that a household income of \$84,200 is the 60<sup>th</sup> percentile.

Income percentiles are a convenient way of categorizing units of a given population from lowest income to highest income for the purposes of drawing conclusions about the relative situation of people at either end or in the middle of the scale. Rather than using fixed income ranges, as in a typical distribution of income, it is the fraction of each population group that is fixed. In this scenario the 60<sup>th</sup> percentile means that 60 percent of all households pre-tax income are at or below the value.

In terms of dollars, a family with two working members, each working 40 hours per week

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would need to have an hourly wage rate of \$20.24 to make \$84,200 per year.

\$20.24 X 40 hours X 52 weeks X 2 persons = \$84,198.40

#### Affordable

In the PPS, affordable is measured 4 ways, 2 scenarios for home ownership and 2 scenarios for rental housing as described below:

#### Affordable: means

- 1. in the case of ownership housing, the least expensive of:
  - a) 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
  - b) 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;
- 2. in the case of rental housing, the least expensive of:
  - a) a unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or
  - b) a unit for which the rent is at or below the average market rent of a unit in the regional market area.

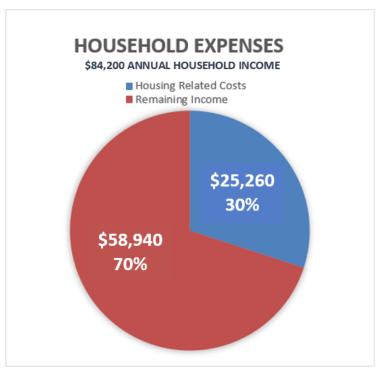
## **Home Ownership**

1. a) In the case of ownership housing, 30 percent of gross annual household income for low and moderate income households equates to a cost of:

\$84,200 X .3 = \$25,260 per year or \$25,260 / 12 = \$2,105 per month

As a general rule, housing is considered to be affordable if households are spending no more than 30% of their gross housing-related income on costs. For owners, the CMHC uses a slightly higher gross debt service ratio of 32%, which includes the cost of servicing the mortgage, property taxes and heating costs. For tenants, housing costs include rent and the cost of utilities such as heating, electricity and water - if these are paid for in addition to rent.

Sometimes households choose to "over consume" housing; that is they choose to spend more than 30% of their income on housing rather than rent or



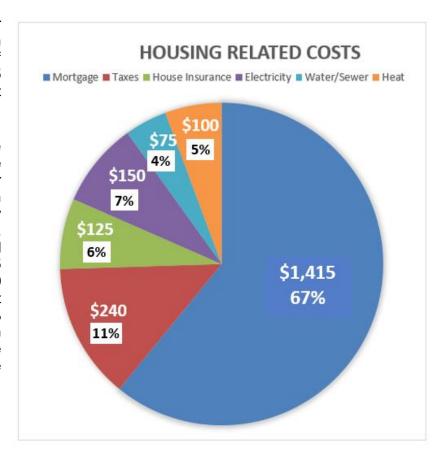
buy a more affordable housing unit. Alternatively, households may choose to spend less on housing in order to allocate their resources elsewhere, even though they could afford housing in their area. For the purposes of determining affordable housing in St. Marys, whilst being consistent with the PPS, the simpler 30% for ownership housing is used in this paper.

From above, 30 percent of gross annual household income for low and moderate income households equates to a monthly housing budget of **\$2,105.00** per month. Using a simple scenario, it assumes that additional month expenses associated with home ownership would include:

Total	\$8,300/year	\$690 month
Heat	\$1,200/year	\$100/month;
Water/Sewer	\$900/year	\$75/month;
Electricity	\$1,800/year	\$150/month;
Home Insurance	\$1,500/year	\$125/month;
Property Taxes	\$2,900/year	\$240/month;

Subtracting the \$690 per month in expenses from the month budget of \$2,105 would leave \$1,415 for mortgage and interest expenses.

Mortgage data from the Bank of Montreal web site shows that the rate for closed 5-year fixed term mortgage as of February 2018 was 5.14 percent. With that rate, amortized over 25 years, \$1,415 would finance a \$253,000 mortgage. Assuming that a down payment of 5% required. was an affordable house in the above scenario would be priced at **\$265,650**.



#### **Average Residential Sales Prices**

1. b) In the case of ownership housing, a purchase price which is 10 percent below the average purchase price of a resale unit in the regional market:

Based on data from the Canadian Real Estate Association the average residential sale price for Huron-Perth in 2017 was \$307,475.

\$307,475 less 10% equals \$307,475 - \$30,748 = **\$276,727** 

It should be noted that a survey of residential sales in St. Marys between 2015 and 2017 showed an average residential sale price of approximately \$280,000.

#### **Home Rental**

1. a) In the case of rental housing, 30 percent of gross annual household income for low and moderate income households equates to a cost of:

\$84,200 X .3 = \$25,260 per year or \$25,260 / 12 = \$2,105 per month

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2. b) In the case of rental housing, a unit for which the rent is at or below the average market rent of a unit in the regional market area:

Based on data from CMHC, the average rent for a 2- bedroom apartment in Stratford in 2016 was \$853 per month.

Utilizing the methodology noted in the Home Ownership section above, the Economically Attainable Housing target for new homes in St. Marys is \$265,650. The Edison Street subdivision in St. Marys stated the estimated listing price of new homes as between \$190,000 and \$200,000, which would allow for the homes within the subdivision to meet the Economically Attainable Housing target.

The following graphs are an analysis of housing prices and homebuyer age within the Edison subdivision.

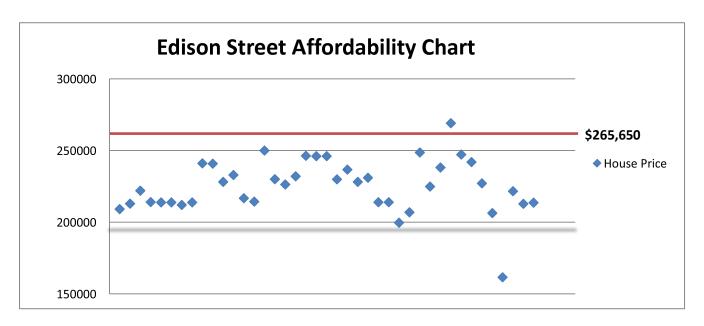
Information was obtained by reviewing the transfers of the properties from the developer/builder to the first home purchaser(s). The transfer contains the selling price and the age of the buyer(s). Data was only collected from parcels that were sold; bare land or parcels that have not been built on were not included and no data was collected from the vacant Land Condominium that was draft approved in May 2016.

For the purposes of privacy, the data collected has not been correlated to any particular lot and the value of the house was not correlated to the age of the purchaser.

Of the 48 units developed for semi-detached dwellings, data from 42 sales was obtained.

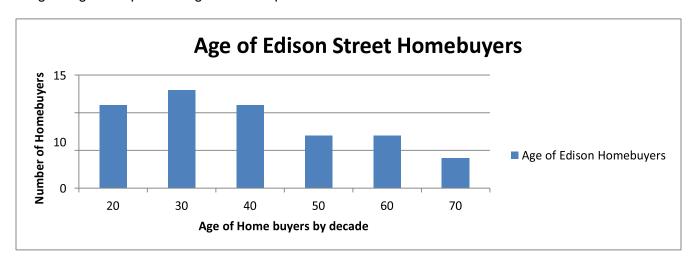
The graph that follows demonstrates the price of houses sold in the Edison Street subdivision. The Economically Attainable Housing as determined by the 60<sup>th</sup> percentile of household income in St. Marys is \$265,650, and is depicted on the graph with a bold red line. As shown below, a total of one property within the subdivision exceeds the Economically Attainable Housing target and sold for \$269,011. The remainder of properties sold for below the Economically Attainable Housing target. The median house price of homes sold in the Edison Street subdivision is \$224,809.

However, as stated earlier, a survey of residential sales in St. Marys between 2015 and 2017 showed an average residential sale price of approximately \$280,000.



Again based on information from the transfers, the age of the home buyers was collected. The highest percentage of homebuyers in the Edison Street subdivision were in their thirties (24.5%), followed by those in their 20s and 40s (both 20.8%), homebuyers in their 50s and 60s (both 13.2%) and homebuyers in their 70s (4.74%).

The distribution of the graph is relatively normal and the relationship between the age of homebuyers is weak. Thus, it is challenging to make any substantive conclusions regarding the impacts of age on home purchases.



The 2016 Census also provides tenure data for homeowners with and without mortgages and renters in housing that is subsidized and not subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances. Adequacy, suitability and affordability are presented as three housing indicators. Adequacy refers to the condition of the dwelling (i.e.

whether the dwelling is in need of major repairs for deficiencies such as defective plumbing or electrical wiring, or structural issues with walls, floors or ceilings) and suitability refers to whether the dwelling has enough bedrooms for the size and composition of the household. Housing affordability refers to the proportion of household total income that is spent on shelter costs, also referred to as shelter-cost-to-income ratio. The chart below identifies the category '30% or more of household income is spent on shelter costs' which includes households who spend 30% or more of their average monthly total income on shelter costs.

According to the 2016 Census, 79 percent of housing units in St. Marys are owner occupied with 59 percent carrying mortgages. The rate of home ownership is higher when compared to the rest of Perth County (72 percent owner occupied). The remaining 21 percent of units in St. Marys are rentals with 79 percent unsubsidized, as compared to 85 percent across Perth County.

St. Marys, T  Tenure including presence of mortgage payments and subsidized housing (7)					)		
Housing indicators (5)	Total - Tenure including presence of mortgage payments and subsidized housing $\frac{3}{2}$	Owner	With	Without mortgage	Renter	Subsidized housing	Not subsidized housing
Total - Housing indicators 4	3,020	2,390	1,400	990	630	135	500
Adequacy: major repairs needed	145	100	60	45	45	10	35
Suitability: not suitable	45	20	10	10	25	0	20
Affordability: 30% or more of household income is spent on shelter costs	570	310	255	55	255	70	185
Adequacy, suitability or affordability: major repairs needed, or not suitable, or 30% or more of household income is spent on shelter costs $\frac{5}{}$	705	420	315	100	290	75	215

Approximately 1.5 percent of owned residences in St. Marys are in need of major repairs as compared to 7.1 percent of rental units. Approximately 19 percent of owner occupied households in St. Marys spend 30 percent or more of household income on shelter costs, and this more than doubles to 41 percent for renters in St. Marys. These affordability indicators for St. Marys compares to 20 and 36 percent in all of Perth County.

A sufficient supply of rental housing is important since such housing is affordable compared to home ownership and it provides housing options for those seeking lower maintenance requirements, in particular for seniors. There are affordability issues for renters in particular, as demonstrated by the Census data indicating that over 40 percent of renters in St. Marys are spending more than 30 percent of household income on shelter costs.

# **Housing for Seniors**

As noted in the St. Marys Official Plan review Population Background Paper, the number of seniors aged 65 and over is projected to more than double from 1.8 million, or 13.7% of

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population, in 2009 to 4.2 million, or 23.4 per cent, by 2036, nearly one quarter of Ontario's population. According to Census data, 23.1 percent of the population of St. Marys in 2016 was aged 65 years and over. This compares to 18.6 percent for Perth County in 2016.

Of St. Marys residents aged 65 years and over in private occupied dwellings, 78.8 percent reside in single detached or semi-detached dwellings, 17.1 percent in apartment buildings and 4.1 percent in townhouse or duplex dwellings. Based on the age of the primary household maintainer, 84 percent of residents 65 years of age and older in St. Marys own their homes versus 16 percent who rent.

There is the need to ensure our communities can respond to the needs of seniors, and provide quality of life and options for seniors to remain in their neighbourhood and community throughout their lifetimes. To fulfil these objectives, it is important to provide a variety of housing options that are affordable, comfortable and accessible

## Seniors' Housing

According to the CMHC 2017 Seniors' Housing Report, the vacancy rate for all seniors' housing in Ontario has declined to 10.3% (lowest rate since 2001) since demand has outpaced supply. Perth County is cited as one of several markets where there is pent-up demand and very low or even no new supply in the pipeline.

Vacancy rates for standard spaces in Perth County decreased from 11.3 percent in 2016 to 8.5 percent in 2017. According to the CMHC, standard spaces are spaces where the resident does not receive high-level care (that is, the resident receives less than 1.5 hours of care per day) or is not required to pay an extra amount to receive high-level care.

Vacancy rates for heavy care spaces in southwest Ontario decreased from 12.3 percent in 2016 to 5.8 percent in 2017. Heavy care spaces are spaces where the resident is paying an extra amount to receive high-level care (1.5 hours or more of care per day). Examples of conditions that could require high-level care include Alzheimer's, dementia and reduced mobility.

According to the South West Local Health Integration Network (SWLHIN), there are 28 long-term care homes with 2,100 spaces in Perth, Huron and Oxford Counties (as of January 2018). In St. Marys, the Wildwood Care Centre provides 60 long-term care beds, 24 retirement home beds and 2 short stay care beds. There are 33 people on the Wildwood's waiting list with approximately 2 beds becoming available each month. The Kingsway Lodge has 63 long-term care beds and 36 people on the waiting list for these beds with approximately 1 bed becoming available each month.

According to 2017 data, the SWLHIN is targeting a bed ratio of 80 to 110 beds per 1,000 people for people aged 75+ consistently throughout the LHIN. The SWLHIN indicates that there is an oversupply of long-term care beds when examining bed availability and population within 10, 15 and 25 kilometres of St. Marys.

## **Attainable Housing – Options for St. Marys**

As noted in the Province's Municipal Tools for Affordable Housing document (2011), "access to safe, affordable and adequate housing touches almost every aspect of a community's well being and affects all of its members. Communities with a range of housing choices that meet the full range of their housing needs - including the needs of low and moderate income citizens - are generally more liveable, more economically competitive and resilient". As previously discussed, the Town's Strategic Plan identifies attainable and mixed-use housing a strategic priority.

In 2013, Stratford City Council approved the 10-year Housing and Homelessness Plan for Stratford, Perth County and St. Marys, which called for the establishment of 288 new affordable rental housing by 2024. The Municipal Tools and Incentives to Assist Housing Development in Stratford, Perth and St. Marys (January 2017) document provides background information on existing provisions in the Municipal Act, the Planning Act and the Development Charges Act, "which allow local municipalities to introduce a range of land use planning and financial tools to help encourage the development of affordable rental housing in their communities".

In preparing this paper, the Municipal Tools and Incentives to Assist Housing Development in Stratford, Perth and St. Marys document was reviewed, along with a number of other municipal housing and official plan documents to provide the Town with an overview of possible approaches to help achieve the Town's goals and objectives with respect to improving choice and availability of attainable housing. The following Table 11 provides an overview of potential initiatives and implementation options through the Official Plan and through other mechanisms.

Table 11

Potential Initiative	Implementation Options
Development Charges and Fees	
Linkage Fees  • Funds generated for affordable housing through levies on particular types of growth (e.g. commercial development)  Adjustments to D/Cs based on unit sizes (since DCs are typically applied based on type of dwelling vs. size of dwelling) to reduce the costs	Levies paid into a "housing trust fund" which can be used in combination with grants received from upper levels of government  Potential Official Plan policy - That the Town consider exemptions or reduced development charge rates for affordable
of developing new housing	housing as part of the next Development Charges Background Study.
Waiving or reduction of application fees under the Planning Act	
Property Tax Rate Reductions	

Potential Initiative	Implementation Options		
Apply property tax rate reductions to encourage more rental apartment development	Establishing new tax classes for multi- residential (generally includes rental apartments with 7 or more units) which is generally higher than the tax rate for the residential class which includes condominiums and single detached dwellings		
Providing Land			
The Town provides land for the purpose of attainable/affordable housing	For example, leasing surplus or underutilized municipal owned land for housing		
Maintaining Data			
Maintaining data to assist potential developers and tenants of attainable housing	Maintaining a list of available properties (municipally and privately owned) suitable for housing		
Streamlining Development Approvals Process	/ Requirements		
As-of-right zoning	Potential Official Plan policy – The Town will consider pre-zoning lands that may be appropriate for attainable housing.		
Priority review process	Town establishes expedited Planning Act and Building Permit application review processes for attainable housing projects.		
Innovative Development Standards			
Reduced lot and frontage requirements, right-of- way width and parking requirements to reduce land costs per unit	<ul> <li>Potential Official Plan policy – The Town will consider the implementation of innovative and flexible design standards through the Town's Zoning By-law to permit more efficient development of attainable housing.</li> <li>Reduced Zoning By-law parking requirements in recognition of lower car ownership rates and/or lower car ownership usage in downtown or more walkable areas.</li> </ul>		
Height and Density Bonusing			
Affordable housing as an eligible community benefit in exchange for increased heights and densities than what is permitted in the Zoning By-law (Section 37 of the Planning Act)	Consideration may be given to density bonuses where affordable housing units or special care housing units are provided		
Demolition Control			
Enactment of by-laws to prohibit or regulate the			

Potential Initiative	Implementation Options
demolition or conversion of residential rental properties (Municipal Act, Section 99.1 and Planning Act, Section 33)	
Parkland Dedication	
Allow for reduction in parkland dedication/cash- in-lieu requirements in certain areas of Town (such as the downtown) to help reduce the cost of housing.	Potential Official Plan policy

# **Policy Recommendations**

The following is a discussion regarding the recommended changes to the existing policies found in the Residential designation of the Town's Official Plan. Those Sections in the grey highlighting are from the 2014 Provincial Policy Statement. The charts are broken into three sections, comments across the top, existing policy on the left side and proposed policy on the right.

#### Comment

#### **Existing Policy**

Historically, St. Marys developed as a rural service centre augmented by the quarry industry. St. Marys has been successful in attracting additional industry to broaden the economic base. In addition, existing industries have been successful in expanding their own operations, thereby adding to the overall stability of the Town.

Over the last 50 years, the Town has experienced a steady increase in population in spite of fluctuations in the annual growth rates. Continued growth at a moderate rate of 1.0 % per annum is expected. The Official Plan must be able to guide development effectively during both normal and high growth levels. Within the overall population a higher than normal

#### **Proposed Policy**

Historically, St. Marys developed as a rural service centre augmented by the quarry industry. St. Marys has been successful in attracting additional industry to broaden the economic base. In addition, existing industries have been successful in expanding their own operations, thereby adding to the overall stability of the Town.

Over the last 60 50 years, the Town has experienced a steady increase in population in spite of fluctuations in the annual growth rates. Continued growth at a moderate rate of 1.0 % per annum is expected. The Official Plan must be able to guide development effectively during both normal and high growth levels. Within the overall population a higher than normal (Provincially) percentage is made up of Senior

(Provincially) percentage is made up of Senior Citizens, less than normal percentage of in school age population and a higher percentage of working age people. These trends will be important to monitor in the future to ensure that the planning policies are adequate to achieve fulfillment of the needs of the entire population.

St. Marys continues to thrive as a community. Development activities averaging only 11 dwelling units per year in the mid 1980's has swelled to over 40 dwelling units per year over the last 15 years. Council has also been successful in providing a mixture of dwelling types with the number of single-detached dwellings accounting for less than 50% of the new dwelling units created and the number of semi-detached dwelling units and apartment dwelling units each accounting for 20% of the new stock.

The residential areas of the Town are well maintained and relatively free from conflicting land uses. Intensive livestock operations that previously hindered the expansion of urban type uses have, for the most part, ceased; providing opportunities to release the development potential for many areas in the Town.

The following goals and policies are designed to encourage development and redevelopment in keeping with the character of St. Marys and which will guide public and private sector activities.

Citizens, less than normal percentage of in school age population and a higher percentage of working age people. These trends will be important to monitor in the future to ensure that the planning policies are adequate to achieve fulfillment of the needs of the entire population.

St. Marys continues to thrive as a community. Development activities averaging only 11 dwelling units per year in the mid 1980's has swelled to over 45 40-dwelling units per year over the last 20 years. Council has also been successful in providing a mixture of dwelling types with the number of single-detached dwellings representing slightly more than 50 per cent of the new dwelling units created with semi-detached dwelling units (20 per cent) and apartment dwelling units (15 per cent) accounting for a large balance of the remaining building stock each accounting for approximately 17 per cent of the new stock.

The residential areas of the Town are well maintained and relatively free from conflicting land uses. Intensive livestock operations that previously hindered the expansion of urban type uses have, for the most part, ceased; providing opportunities to release the development potential for many areas in the Town.

The following goals and policies are designed to encourage development and redevelopment in keeping with the character of St. Marys and which will guide public and private sector activities.

#### Comment

**Existing Policy** 

3.1.1.1. To encourage the provision of an adequate supply and choice of housing for the existing and future residents of St. Marys in terms of quality, type,

#### **Proposed Policy**

No Change.

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location and cost.			
Comment			
Existing Policy	Proposed Policy		
3.1.1.2 To promote creativity and innovation in new residential development in accordance with current design and planning principles and constantly evolving energy-saving measures and construction techniques.	3.1.1.2 To promote creativity and innovation in new residential development in accordance with current design and planning principles and constantly evolving energy-saving measures and construction techniques and encourages sustainable living both from a community perspective and on an individual level.		
Comment			
- Eviating Policy	Dranged Policy		
Existing Policy 3.1.1.3 To maintain and improve the	Proposed Policy No Change.		
existing housing stock and character of residential areas.	No Change.		
Comment			
Existing Policy	Proposed Policy		
3.1.1.4 To prevent the location of non-compatible land uses in residential areas.	No Change.		
Comment			
Existing Policy	Proposed Policy		
3.1.1.5 To continue to provide an attractive and enjoyable living environment within the Town.	No Change.		

### Comment

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## **Existing Policy**

3.1.1.6 To promote housing for Senior Citizens; the handicapped and low income families.

# **Proposed Policy**

3.1.1.6 To promote housing for Senior Citizens; the handicapped and low income families a full range and mix of housing types, affordability, and densities to meet the needs for Senior Citizens, persons with disabilities and households with lower incomes.

### Comment

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# **Existing Policy**

3.1.1.7 To encourage and promote additional housing through intensification and redevelopment.

# **Proposed Policy**

No Change.

#### Comment

1.4.1 To provide for an appropriate range and mix of housing types and densities required to meet projected requirements of current and future residents of the *regional market area*....

### **Existing Policy**

3.1.1.8 To encourage a diversification and inter mixing of different housing types and forms.

## **Proposed Policy**

No Change.

### Comment

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

### **Existing Policy**

3.1.1.9 To maintain at least a 10 year supply of land that is designated and available for residential uses and land with servicing capacity to provide a 3 year supply of residential units zoned to facilitate residential intensification and redevelopment, and in draft and registered plans.

### **Proposed Policy**

No Change.

### Comment

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# **Existing Policy**

### 3.1.2 Policies

shall 3.1.2.1 Council designate sufficient land within the "Residential" designation to meet the housing needs of the community for up to 20 years. Council will encourage residential development and redevelopment by designating sufficient land to provide the marketplace with sufficient alternatives to accommodate growth for a minimum of 10 years and Council will make available sufficient servicing to provide at least a 3 year supply of residential units.

## **Proposed Policy**

No Change.

### Comment

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## **Existing Policy**

3.1.2.2 Within the "Residential" designation on Schedule "A", the primary use of land shall be for a range of dwelling types from single-detached dwellings to walk-up type apartments, parks and open spaces, as well as the institutional uses provided for in Section 3.1.2.17 of this Plan. The various types of residential uses shall be controlled through the application of the Town's implementing Zoning By-law.

### **Proposed Policy**

3.1.2.2 Within the "Residential" designation on Schedule "A", the primary use of land shall be for a range of dwelling types from single-detached dwellings to walk-up type low rise apartments, parks and open spaces, as well as the institutional uses provided for in Section 3.1.2.18 of this Plan. The various types of residential uses shall be controlled through the application of the Town's implementing Zoning By-law.

### Comment

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# **Existing Policy**

3.1.2.3 Residential infilling type development is generally permitted throughout the "Residential" designation where such development is in keeping with the attributes of the neighbourhood in terms of building type, building form, and spatial

# **Proposed Policy**

No Change.

separation. When evaluating the attributes of the neighbourhood, regard shall be given to lot fabric (i.e., area, frontage, and depth), and built form (i.e., setbacks, massing, scale, and height). In cases where one or more of the existing zone provisions are not met, an amendment or a minor variance to the zone provisions may be considered to permit the proposed development provided that the spirit of this Section is maintained.

### Comment

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# **Existing Policy**

3.1.2.4 Council will favour residential intensification and redevelopment over new green land residential development as a means of providing affordability and efficiencies in infrastructure and public services.

# **Proposed Policy**

3.1.2.4 Council will favour residential intensification through infilling and redevelopment over new green land residential development as a means of providing affordability and efficiencies in infrastructure and public services, capitalizing on existing investment, and utilizing under developed lands.

To be completed following public consultation

### Comment

### **Existing Policy**

3.1.2.5 When reviewing development or redevelopment proposals, Council shall consider following density targets:

- a) Single-detached dwellings 10-15 units per hectare:
- b) Semi-detached, duplex dwellings 15-25 units per hectare;
- c) Townhouse dwellings 25-40 units per hectare;
- d) Low-rise apartments 40-75 units per hectare.

Council may moderately increase or

### **Proposed Policy**

3.1.2.5 When reviewing development or redevelopment proposals, Council shall consider following net density targets:

- a) Single-detached dwellings10-15 units per hectare;
- b) Semi-detached, duplex dwellings 15-25 units per hectare;
- c) Townhouse dwellings 25-40 units per hectare;
- d) Low-rise apartments 40-75 units per hectare.

Council may moderately increase or decrease

decrease these densities dependent upon specific site circumstances, provision of onsite amenities, and capabilities of municipal servicing systems to accommodate any increase. Council will favour those developments with a mixture of lower and higher densities of development over those consisting of only low densities of development.

these densities dependent upon specific site circumstances, provision of on-site amenities, and capabilities of municipal servicing systems to accommodate any increase. Council will favour those developments with a mixture of lower and higher densities of development over those consisting of only low densities of development.

### Comment

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# **Existing Policy**

3.1.2.6 Proposals involving mixed densities of residential types shall also be reviewed under the policies of Section 3.1.2.7.

# **Proposed Policy**

No Change.

### Comment

## **Existing Policy**

- 3.1.2.7 In reviewing proposals for residential development with a net density of more than 18 units per hectare, Council shall consider the impact on municipal capacity. hard services and utilities including sanitary sewer, municipal water supply, storm drainage, service utilities and roadways. Council shall take the following into account prior to enacting amendment to the Zoning By-law:
- a) That the development will not involve a building in excess of three full stories above average finished grade and designed to be in keeping with the general character of the area;
- b) That the physical condition of land proposed for development will not present a hazard to buildings structures and residents;
- c) That the net density of development shall not exceed 75 units per hectare:
- d) That the development is serviced by

## **Proposed Policy**

- 3.1.2.7 In reviewing proposals for residential development with a net density of more than 18 units per hectare, Council shall consider the impact on municipal capacity, hard services and utilities including sanitary sewer, municipal water supply, storm drainage, service utilities and roadways. Council shall take the following into account prior to enacting an amendment to the Zoning By-law:
- a) That the development will not involve a building in excess of three full stories above average finished grade and designed to be in keeping with the general character of the area;
- b) That the physical condition of land proposed for development will not present a hazard to buildings structures and residents;
- c) That the net density of development shall not exceed 75 units per hectare;
- d) That the development is serviced by municipal water supply and sewage disposal facilities and that the design capacity of

municipal water supply and sewage disposal facilities and that the design capacity of these services can accommodate such development;

- e) That the proposed development is within 100 metres of an arterial or collector road as defined in Schedule "B" of this Plan; and
- f) That sufficient on-site parking is provided and adequate buffering, screening or separation distance is provided to protect adjacent areas of lower density housing.

- these services can accommodate such development;
- e) That the proposed development is within 100 metres of an arterial or collector road as defined in Schedule "B" of this Plan; and
- f) That sufficient on-site parking is provided and adequate buffering, screening or separation distance is provided to protect adjacent areas of lower density housing.

#### Comment

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# **Existing Policy**

3.1.3.8 Proponents of townhouse and apartment developments are encouraged to provide on-site recreational facilities in keeping with the proposed development.

# **Proposed Policy**

No Change.

### Comment

## **Existing Policy**

3.1.3.9 Proposals for apartment development shall not be considered by Council unless a proposed site plan has been submitted with the application addressing the matters contained in Section 41 of the Planning Act, RSO 1990.

## **Proposed Policy**

3.1.2.9 Proposals for townhouse and apartment development shall not be considered by Council unless a proposed site plan has been submitted with the application addressing the matters contained in Section 41 of the Planning Act, RSO 1990.

### Comment

That a new Section be considered for condominium conversions.

### **Existing Policy**

No Policy.

### **Proposed Policy**

3.1.2.10 Condominium Conversions

A condominium conversion refers to a change in

the tenure of an existing residential housing unit(s) from rental type uses to an ownership type use.

The conversion of rental units to condominium type uses may be permitted by Council when the vacancy rates for rental accommodations as defined as the average private row (townhouse) and apartment vacancy rates for the latest three surveys conducted in the Stratford CA by the Canada Mortgage and Housing Corporation is above 1.5 per cent. Where the average private row (townhouse) and apartment vacancy rates is below 1.5 per cent, Council will discourage the conversion of the existing rental stock to condominium unless the proponent can demonstrate to Council's satisfaction that the proposed conversion will not adversely affect the rental housing market in the Town.

When considering application to convert the existing rental stock to condominium type ownership, Council will consider:

- a) the number of units included in the conversion application; and
- b) the impact that the conversion will have on the existing rental and condominium market in the Town.

### Comment

# **Existing Policy**

3.1.3.10 The conversion of older single-detached residences to multiple residential use may be permitted through an amendment to the Zoning By-law. In considering an amendment to convert a single-detached residence to multiple residential use, Council may consider the following:

- a) the conversion would be in keeping with the adjacent residential area;
- b) the conversion would not result in changes to the existing exterior of the building proposed for conversion;

# **Proposed Policy**

Change Section Number to 3.1.2.11.

- the site can accommodate adequate parking for the proposed dwelling units so as not to detract unduly from adjacent single detached residential development, or alternatively, such required parking area can be effectively buffered;
- the municipal services are adequate in the immediate area to accommodate the proposed conversion; and
- conversions which propose basement residential units will generally be discouraged.

### Comment

In 2009, the provincial government began developing a long-term affordable housing strategy. This strategy lead to the Strong Communities through Affordable Housing Act, 2011, introduced to Parliament on November 29, 2010 and received Royal Assent on May 4, 2011. This Act amended various sections of the Planning Act by:

- Requiring municipalities to implement official plan policies and zoning by-law provisions that allow secondary units in detached, semi-detached and rowhouses, or as accessory units. Municipalities will have the ability to determine appropriate locations and performance standards for these units.
- Removing the ability to appeal the establishment of these official plan policies and zoning by-law provisions, with the exception of official plan policies that are included in five-year updates of municipal official plans.
- Adding affordable housing to the matters of provincial interest.

Secondary units are defined as any self-contained apartment that includes a kitchen, bathroom, and separate entrance. The unit could be as small as one room that contains all of these living necessities. The term is used interchangeably with accessory or basement apartment, in-law suite, granny flat, or residential unit. Secondary units must comply with any applicable laws and standards. This includes the Building Code, the Fire Code and Property Standards By-laws.

The Town of St. Marys Official Plan currently has residential policies regarding affordable housing, has zoned a significant portion of the Town to permit residential conversions, and has garden suite policies; however these policies do not permit secondary units.

Existing Policy	Proposed Policy
	3.1.2.12. Secondary Units
No Policy.	A Secondary Unit is an accessory unit which is
	a self-contained dwelling unit supplemental to
	the primary residential use of the property.
	Council will permit the establishment of
	secondary units in the residential designation
	and on lands where a single-detached, semi-
	detached or rowhouse dwelling is specifically
	zoned as a permitted use subject to the

## following:

- a) A secondary unit shall only be permitted within a single-detached, semi-detached or rowhouse dwelling if no building or structure ancillary to the single-detached, semidetached or rowhouse dwelling contains a residential unit;
- b) A secondary unit shall only be permitted within a building or structure ancillary to a single-detached, semi-detached or rowhouse dwelling if the single-detached, semi-detached or rowhouse dwelling contains a single residential unit;
- c) A maximum of one secondary unit is permitted per primary dwelling unit. Where other supplementary housing (e.g. a garden suite, a mobile home etc.) exists that complements the primary dwelling, a secondary unit is not appropriate and shall not be permitted; A secondary unit shall only be created and used in accordance with the zoning provisions as set out in the Zoning By-law, as amended. Furthermore, it is the intent of Council and this Plan that any deviation from the zoning provisions regulating secondary units shall not be permitted;
- d)the Zoning By-law shall contain regulations to permit secondary units and shall govern matters such as dwelling unit size for both the primary dwelling and the secondary unit, license provisions, alterations to the exterior of the primary dwelling, and parking;
- e) A secondary unit shall be connected to municipal water and sanitary services. Such services shall be adequate in the immediate area of the secondary unit location to accommodate the secondary unit in terms of supply, pressure, and capacity;
- f) A secondary unit shall comply with all applicable health and safety standards, including but not necessarily limited to those set out in the Ontario Building Code and Ontario Fire Code;
- g) A secondary unit shall comply with Ontario Regulation under the Conservation Authority Act as they relate to development within lands affected by flooding; and,

### St. Marys Official Plan Review - Draft

h) A secondary unit cannot be the host of a home occupation.

### Comment

## **Existing Policy**

3.1.2.11 Mobile Homes and Mobile Home Parks are not permitted within the municipality. Mobile Homes are defined as a "single wide" factory built single-detached dwelling unit which is designed to be transported on its own wheels, whether later removed or not, and connected to service utilities so as to be suitable for long-term occupancy. The preceding definition excludes prefabricated "double wide" singledetached residential units where each half of the unit is transported separately to the site and subsequently joined.

# **Proposed Policy**

Change Section Number to 3.1.2.13.

## Comment

# **Existing Policy**

Council intends to monitor 3.1.2.12 the need and demand for various types of housing, including the need for additional senior citizen facilities and those with special needs through bi-annual review of relevant statistical information related to demographics, building permits and types of dwellings constructed.

# **Proposed Policy**

Change Section Number to 3.1.2.14.

## Comment

<b>Existing Policy</b>				Proposed Policy	
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is Change Section Number to 3.1.2.15. demand

## St. Marys Official Plan Review - Draft

demonstrated, Council may endeavour to encourage the provision of senior citizen and assisted family housing through participation in various programs of the senior governments.

Council, seeking to provide a balanced mix of housing types, has established targets of 60% lower density single-detached dwellings, 20% medium density attached dwellings and 20% higher density dwellings. These targets are holistic to the Town and it is not Council's intention that every development will meet these objectives.

### Comment

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# **Existing Policy**

3.1.2.14 Council will encourage the development of affordable housing with 30% of the new housing units created being considered by Council as affordable to households with incomes in the lowest 60 per cent of income distribution for Perth County households.

# **Proposed Policy**

Change Section Number to 3.1.2.16.

### Comment

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## **Existing Policy**

3.1.2.15 Council shall encourage the maintenance. conservation. and rehabilitation of the existing building stock bv maintaining existing community infrastructures, assisting residents with Federal and Provincial fundina programmes, and the development and enforcement of a Property Standards Bylaw, Demolishing Control By-law, Signage By-law, and Noise By-law.

## **Proposed Policy**

Change Section Number to 3.1.2.17.

### Comment

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# **Existing Policy**

## 3.1.2.16 Group Homes

- a) Group Homes shall be considered a normal residential use of land and shall be permitted only within the "Residential" designation of this plan. Following types of Group Homes shall be permitted as a matter of right within any residential Zone in the Zoning By-law:
- accommodation services for the developmentally handicapped
- satellite residence for seniors
- homes for physically disable adults.

The following types of Group Homes may be permitted based on the merits of each application and subject to an amendment to the Zoning By-law:

- approved homes (psychiatric care)
- homes for special care (psychiatric care)
- supportive housing programmes, adult community mental health
- programme (psychiatric care)
- children's residences.

Any other type of Group Home shall only be considered based on the merits of each application and shall require an amendment to the Zoning By-law and Official Plan.

- b) A Group Home is defined as a single housekeeping unit in a residential dwelling in which three to ten persons (excluding supervisory staff or receiving family) live as a family under responsible supervision consistent with the particular needs of its residents. The Home is licensed or approved under Provincial Statutes and in compliance with Municipal By-laws. The Zoning By-law may further restrict the maximum number of residents in any Group Home.
- c) The following policies also apply to group homes:

# **Proposed Policy**

That Section 3.1.2.16 be deleted.

- i) The establishment of a group home must be based on local need for the particular type of group home to serve the population of the Town and the immediate surrounding rural area. In determining the need and suitability of each type of group home and the number of residents per group home, the size and general character of the Town together with the merits of each specific application must be given consideration.
- ii) Existing group homes which do not comply with the provisions of the Zoning By-law will be allowed to continue in operation and may only be permitted to expand by amendments to the Zoning By-law, based on the merits of each application.
- iii) Group homes may only operate subject to the provisions of this section, the provisions of the implementing Zoning By-law, and all necessary provincial approvals. All group homes must be registered with the Town pursuant to Section 236 of the Municipal Act, RSO 1980.
- iv) No group home shall be located within 450 metres of another group home.

All group home applications shall be reviewed by the local municipality and Provincial agencies, and any locally based monitoring agency as may be established.

### Comment

## **Existing Policy**

3.1.2.17 Institutional uses
Institutional uses of land such as hospitals, churches, schools, parks, senior citizen homes etc. are permitted in the "Residential" designation on Schedule "A" of this Plan except where prohibited by the policies of Section 3.8 of this Official Plan.

# **Proposed Policy**

Change Section Number to 3.1.2.18.

### Comment

# **Existing Policy**

## 3.1.2.18 Home Occupations Home occupations that comprise secondary use carried on entirely within a single-detached dwelling or a semidetached dwelling only by the person or persons residing in the dwelling may be permitted. Such home occupation shall be clearly secondary to the main use of the dwelling as a private residence such that it does not change the character of the dwelling as a private residence. The implementing Zoning By-law shall contain provisions to regulate matters such as the scale of use, the types of activities to be permitted, parking, and signage.

## **Proposed Policy**

Change Section Number to 3.1.2.19.

### Comment

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## **Existing Policy**

### 3.1.2.19 Garden Suites

Garden Suite development consists of a one-unit detached residential structure containing bathroom and kitchen facilities that is ancillary to an existing residential structure and is used for the temporary housing of individuals associated with the host dwelling. Council will permit the establishment of garden suites in all residential areas subject to the following:

- a) The host lot needs to be sufficiently large enough to accommodate the garden suite uses. Provisions for on-site amenity areas, parking, and buffering for abutting property shall be considered factors to determine the appropriateness of the use;
- b) The use must be serviced with full municipal services, including water and

# **Proposed Policy**

3.1.2.20 Garden Suites

Garden Suite development consists of a oneunit detached residential structure containing bathroom and kitchen facilities that is ancillary to an existing residential structure and is used for the temporary housing of individuals associated with the host dwelling. Council will permit the establishment of garden suites in all residential areas subject to the following:

- a) The host lot needs to be sufficiently large enough to accommodate the garden suite uses. Provisions for on-site amenity areas, parking, and buffering for abutting property shall be considered factors to determine the appropriateness of the use;
- b) The use must be serviced with full municipal services, including water and sanitary services;

sanitary services;

c) Council shall require a temporary use By-law be adopted to permit the use. Such By-law may be for any period of time as determined by Council but initially not exceed ten years. Any subsequent temporary use By-law may be for any period of time as determined by Council but shall not exceed three years; and

The owner of the subject property and the occupant(s) of the garden suite shall enter into an Occupancy Agreement and a Site Plan Agreement with the Town.

c) Council shall require a temporary use By-law be adopted to permit the use. Such By-law may be for any period of time as determined by Council but initially not exceed ten twenty (20) years. Any subsequent temporary use By-law may be for any period of time as determined by Council but shall not exceed three years; and The owner of the subject property and the occupant(s) of the garden suite shall enter into an Occupancy Agreement and a Site Plan Agreement with the Town.

### Comment

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# **Existing Policy**

3.1.2.20 Bed and Breakfast Establishments

Bed and breakfast establishments carried on entirely within a single-detached dwelling may be permitted. Where permitted, the bed and breakfast establishment must be clearly secondary to the main use of the dwelling as a private residence and not change the character of the dwelling as a private residence. The implementing Zoning By-law shall contain provisions to regulate matters such as the scale of use, parking, and signage.

# **Proposed Policy**

Change Section Number to 3.1.2.21.

# Comment

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### **Existing Policy**

3.1.2.21 Brownfield Redevelopment Applications to re-develop existing or previously used industrial lands for residential uses shall include best available information about the present and past uses

# **Proposed Policy**

Change Section Number to 3.1.2.22.

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of the property sufficient to identify the likelihood of site contamination. Where this preliminary information indicates likelihood further contamination. investigation will be required to determine the extent of contamination and any measures necessary to clean up the site in accordance with Ministry of Environment requirements. The proponent's professional engineer shall affirm that the necessary remedial/clean-up measures have been fully carried out and that the site is suitable for the proposed use prior to Council permitting any such redevelopment.

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# **Existing Policy**

3.1.2.22 Neighbourhood Commercial Uses

Neighbourhood commercial type uses may be permitted in the "Residential" designation provided that such uses service the immediate neighbourhood, are located and have access on an Arterial or Collector Road, are small scale in nature, and take a form which is compatible to the character of the areas. An Amendment to the implementing Zoning By-law that shall regulate matters such as scale of use, parking, and building locations shall be required along with a Site Plan Agreement pursuant to Section 41 of the Planning Act, RSO 1990 prior to any neighbourhood commercial uses being established.

# **Proposed Policy**

Change Section Number to 3.1.2.23.

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## **Existing Policy**

3.1.2.23 Zoning By-law

The implementing Zoning By-law shall be the principal tool to execute the policies of this designation through the establishment of zones classification to regulate the development of the various forms of housing types. The Zoning By-law shall address matters such as types of uses, lot characteristic (i.e., lot size, lot area, and lot depth), building form (i.e. yard setbacks, floor area, and height).

# Proposed Policy

Change Section Number to 3.1.2.24.

### Comment

### **Existing Policy**

### 3.1.3 EXCEPTIONS

- a) The 15.8 acre parcel being part of Lot 20, Concession 10, also described as part of Lots 9, 22 and 27, Registered Plan No. 210, north side of Queen St. West, part of which is designated "Residential", shall be provided street access for residential development from Queen Street West through that portion of the lands designated "Highway Commercial".
- b) In addition to the uses permitted within the "Residential" designation, the permitted uses on the lands described as:
  - Lots 4, 5 and 6 and part of Lot 3, south side of Queen Street, Registered Plan No. 209;
  - Lot 14 and part of Lot 15, south side of Queen Street, Registered Plan No. 207:
  - iii) Lot 16 and part of Lot 15, south side of Queen Street, Registered Plan No. 207:
  - iv) part of Lot 15, south side of Queen Street, Registered Plan No. 207 and

# **Proposed Policy**

### 3.1.3 EXCEPTIONS

- a) The 15.8 acre parcel being part of Lot 20, Concession 10, also described as part of Lots 9, 22 and 27, Registered Plan No. 210, north side of Queen St. West, part of which is designated "Residential", shall be provided street access for residential development from Queen Street West through that portion of the lands designated "Highway Commercial".
- b) In addition to the uses permitted within the "Residential" designation, the permitted uses on the lands described as:
  - Lots 4, 5 and 6 and part of Lot 3, south side of Queen Street, Registered Plan No. 209;
  - Lot 14 and part of Lot 15, south side of Queen Street, Registered Plan No. 207;
  - iii) Lot 16 and part of Lot 15, south side of Queen Street, Registered Plan No. 207;
  - iv) part of Lot 15, south side of Queen Street, Registered Plan No. 207 and Lot 23 and part of Lots 21 and 22, south side of Queen Street, Registered Plan No. 211;

- Lot 23 and part of Lots 21 and 22, south side of Queen Street, Registered Plan No. 211;
- v) part of Lot 15, south side of Queen Street, Registered Plan No. 235; and
- vi) part of Lots 3, 4 and 5, south side of Queen Street, Registered Plan No. 217.

shall include those uses legally existing on this land on the date of adoption of this Official Plan and a limited range of the Town's permitted by implementing Zoning By-law. (Explanatory Note: The Town's implementing Zoning By-law No. Z1-1997 has zoned these parcels "C4-1".)

- c) In addition to the uses permitted within the "Residential" designation, the permitted uses on the land described as:
  - Lot 1, south side of Queen Street, Registered Plan No. 209;
  - ii) Lots 29 and 30, north side of Queen Street, Registered Plan No. 225; and
  - iii) Lots 10 and 11 and part of Raglan Street, south side of Queen Street, Registered Plan No. 217;

shall include those uses legally existing on this land on the date of adoption of this Official Plan and a limited range of Town's uses permitted the by implementing Zoning By-law. (Explanatory Note: Town's The implementing Zoning By-law No. Z1-1997 has zoned these parcels "C4".

d) In addition to the uses permitted within the "Residential" designation, the permitted uses on the land described as part of Park Lot 3, south side of Queen Street, Registered Plan No. 225 in the Town of St. Marys shall include those uses legally existing on this land on the date of adoption of this Official Plan;

- v) part of Lot 15, south side of Queen Street, Registered Plan No. 235; and
- vi) part of Lots 3, 4 and 5, south side of Queen Street, Registered Plan No. 217.

shall include those uses legally existing on this land on the date of adoption of this Official Plan and a limited range of uses permitted by the Town's implementing Zoning By-law. (Explanatory Note: The Town's implementing Zoning By-law No. Z1-1997 has zoned these parcels "C4-1".)

- c) In addition to the uses permitted within the "Residential" designation, the permitted uses on the land described as:
  - i) Lot 1, south side of Queen Street, Registered Plan No. 209;
  - ii) Lots 29 and 30, north side of Queen Street, Registered Plan No. 225; and
  - iii) Lots 10 and 11 and part of Raglan Street, south side of Queen Street, Registered Plan No. 217;

shall include those uses legally existing on this land on the date of adoption of this Official Plan and a limited range of uses permitted by the Town's implementing Zoning By-law. (Explanatory Note: The Town's implementing Zoning By-law No. Z1-1997 has zoned these parcels "C4".

d) In addition to the uses permitted within the "Residential" designation, the permitted uses on the land described as part of Park Lot 3, south side of Queen Street, Registered Plan No. 225 in the Town of St. Marys shall include those uses legally existing on this land on the date of adoption of this Official Plan; business or professional office uses

- business or professional office uses and accessory uses; and a limited range of uses permitted by the Town's implementing Zoning By-law.
- e) In addition to the uses permitted within the "Residential" designation, the permitted uses on the land described as Lots 1, 2 and 3, east side of James Street and north side of Queen Street, Registered Plan No. 225 shall include those uses legally existing on this land on the date of adoption of this Official Plan, a barber shop, a hairdressing shop, a shoe repair shop, a dressmaker shop, a tailor shop, a photographic studio, a business or professional office, and an automobile leasing establishment
- f) In addition to the uses permitted within the "Residential" designation, the permitted uses on the land described as:
  - i) part of Lot 13, north side of Park Street and east side of Thomas Street, Registered Plan No. 235; and
  - ii) part of Lot 19, Concession 18, east side of James Street.

shall include those uses legally existing on this land on the date of adoption of this Official Plan and the limited range of uses permitted by the Town's implementing Zoning By-law.

- g) In addition to the uses permitted within the "Residential" designation and notwithstanding the policies of Section 3.1.3.11 of this Official Plan, the permitted uses on the land described as part of Lot 17, Concession 15, on the west side of Thames Road North, north side of Queen Street West, in the Town of St. Marys shall include single-wide or double-wide mobile homes. Any mobile home development shall be subject to the following:
  - that each mobile home site is developed on full municipal services including sanitary sewers, water

- and accessory uses; and a limited range of uses permitted by the Town's implementing Zoning By-law.
- e) In addition to the uses permitted within the "Residential" designation, the permitted uses on the land described as Lots 1, 2 and 3, east side of James Street and north side of Queen Street, Registered Plan No. 225 shall include those uses legally existing on this land on the date of adoption of this Official Plan, a barber shop, a hairdressing shop, a shoe repair shop, a dressmaker shop, a tailor shop, a photographic studio, a business or professional office, and an automobile leasing establishment.
- f) In addition to the uses permitted within the "Residential" designation, the permitted uses on the land described as:
  - i) part of Lot 13, north side of Park Street and east side of Thomas Street, Registered Plan No. 235; and
  - ii) part of Lot 19, Concession 18, east side of James Street .

shall include those uses legally existing on this land on the date of adoption of this Official Plan and the limited range of uses permitted by the Town's implementing Zoning By-law.

- g) In addition to the uses permitted within the "Residential" designation and notwithstanding the policies of Section 3.1.3.11 of this Official Plan, the permitted uses on the land described as part of Lot 17, Concession 15, on the west side of Thames Road North, north side of Queen Street West, in the Town of St. Marys shall include single-wide or double-wide mobile homes. Any mobile home development shall be subject to the following:
  - that each mobile home site is developed on full municipal services including sanitary sewers, water supply, storm

- supply, storm drainage, and electric supply;
- ii) that any proposed residential development shall require an amendment to the Zoning By-law. The Zoning By-law Amendment shall regulate elements such as the number, frontage, depth, and area of mobile home sites, a minimum floor area for the mobile home units, and the location of the mobile home units on the site;
- iii) that prior to the establishment of any residential development, the owner shall enter into a site plan agreement pursuant to Section 51 of the Planning Act, RSO 1990;
- iv) that an Environmental Site Assessment be completed in accordance with the Ministry of the Environment "Guidelines for Use at Contaminated Sites in Ontario (1996)" and that any actions required as a result of the report be completed to the satisfaction of the Town.
- h) In addition to the uses permitted in the "Residential" land use designation, a use described as a country inn and accessory uses shall be a permitted use on the land described as Lots 34 to 42, inclusive, northwest side of Thomas Street, Lots 34 to 37, inclusive, southeast side of Ontario Street, Lot 29, northwest side of Ontario Street, Lot 29, southeast side of Salina Street, part of Lot 23 in the Thames Concession, Block H, and part of Block J, on part of Lot 24, Thomas Concession, Registered Plan No. 235 in the Town of St. Marys.

The development of this land for a use described as a country inn and accessory uses shall be subject to the following:

 a site plan agreement pursuant to Section 41 of the Planning Act, R.S.O 1990;

- drainage, and electric supply;
- proposed residential ii) that any development shall require an amendment to the Zoning By-law. The Amendment Zonina By-law shall regulate elements such as the number, frontage, depth, and area of mobile home sites, a minimum floor area for the mobile home units, and the location of the mobile home units on the site:
- iii) that prior to the establishment of any residential development, the owner shall enter into a site plan agreement pursuant to Section 51 of the Planning Act, RSO 1990;
- iv) that an Environmental Site Assessment be completed in accordance with the Ministry of the Environment "Guidelines for Use at Contaminated Sites in Ontario (1996)" and that any actions required as a result of the report be completed to the satisfaction of the Town.
- h) In addition to the uses permitted in the "Residential" land use designation, a use described as a country inn and accessory uses shall be a permitted use on the land described as Lots 34 to 42, inclusive, northwest side of Thomas Street, Lots 34 to 37, inclusive, southeast side of Ontario Street, Lot 29, northwest side of Ontario Street, Lot 29, southeast side of Salina Street, part of Lot 23 in the Thames Concession, Block H, and part of Block J, on part of Lot 24, Thomas Concession, Registered Plan No. 235 in the Town of St. Marys.

The development of this land for a use described as a country inn and accessory uses shall be subject to the following:

) a site plan agreement pursuant to Section 41 of the Planning Act, R.S.O 1990;

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- the adequacy and potability of the water supply and the method of sewage disposal being satisfactory to and approved by the appropriate authority having jurisdiction over such matters;
- a Zoning By-law implementing this amendment will contain provisions restricting the size of the development.
- ii) the adequacy and potability of the water supply and the method of sewage disposal being satisfactory to and approved by the appropriate authority having jurisdiction over such matters;
- iii) a Zoning By-law implementing this amendment will contain provisions restricting the size of the development.
- i) In addition to the uses permitted within the "Residential" designation, the permitted uses on the land described as:
  - i) part of Lot 19, Concession 18, east side of James Street. shall include those uses legally existing on this land on the date of adoption of this Official Plan and the limited range of uses permitted by the Town's implementing Zoning By-law, including a highway commercial type use described as a landscaping outlet.

A Zoning By-law Amendment to define and regulate the landscaping outlet shall be adopted by Council and a Site Plan Agreement pursuant to Section 41 of the Planning Act R.S.O 1990 to regulate the development shall be entered into between the Town and the proponent prior to any development being permitted.