



DISCUSSION PAPER #4

RESIDENTIAL

- DRAFT -

Update December 2019



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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:

- b) 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 long-term care homes), recreation, park and open space, and other uses to meet long-term 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:

- a) establishing and implementing minimum targets for the provision of housing which is *affordable to low and moderate income households*. However, where planning is

conducted by an upper-tier municipality, the upper-tier municipality in consultation with the lower-tier municipalities may identify a higher target(s) which shall represent the minimum target(s) for these lower-tier municipalities;

b) permitting and facilitating:

1. all forms of housing required to meet the social, health and 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;

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

d) promoting densities for new housing which efficiently use land, resources, *infrastructure* and *public service facilities*, and support the use of *active transportation* and transit in areas where it exists or is to be developed; and

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

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

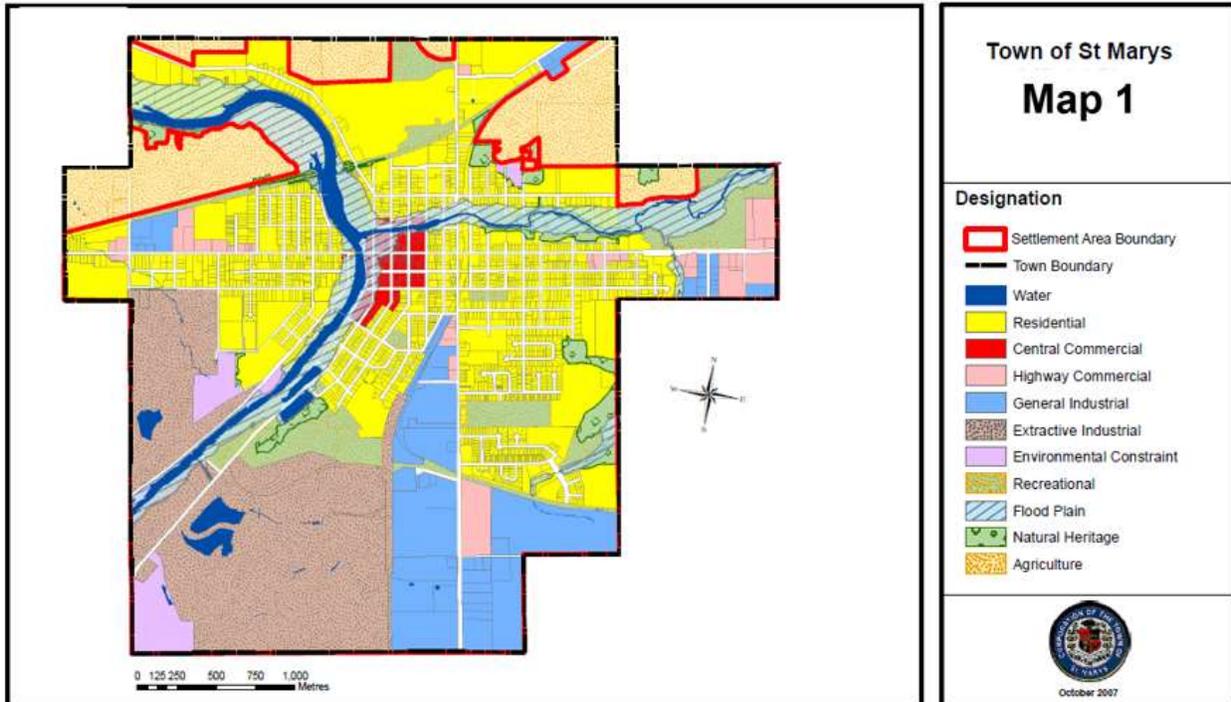
Strategic Priority	Initiatives (Short-term)	Initiatives (Mid-term)
<i>Outcome Statement</i>		
<p>Attainable & mixed-use housing</p> <p><i>In order to get the “right demographic mix” for St. Marys, it will be essential to ensure housing stock is flexible and attractive for youth, workers, immigrants and persons of all abilities.</i></p>	<ul style="list-style-type: none"> Identify in the Official Plan development areas that would be key growth areas among targeted demographics. Encourage businesses to 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”). 	<ul style="list-style-type: none"> Create direct municipal investments to assure that housing that is affordable is created in the community.
<p>Explore alternative forms of housing</p> <p><i>To ensure affordability, new forms of housing styles should be investigated; for example amongst millennials, smaller “tiny houses” are becoming a popular alternative.</i></p>	<ul style="list-style-type: none"> Review municipal policies to allow for non-traditional and alternative housing models, including accessible homes. Investigate environmentally sustainable housing types as a pilot. 	<ul style="list-style-type: none"> Align land use policy to encourage new housing types and approaches.
<p>Seek public-private partnership models</p> <p><i>New approach to housing may require a different form of initial financial investment to get established.</i></p>	<ul style="list-style-type: none"> Investigate and develop a range of possible approaches to launch a renewed housing strategy, designed to meet the current affordability and demographic challenges. 	<ul style="list-style-type: none"> Establish policy and budget parameters to enable new approaches to meeting the housing affordability challenges based on research findings. Seek partnerships from other levels of government to realize this action.
<p>Prioritize Town-owned property assets</p> <p><i>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.</i></p>	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> Develop a short-list of essential versus non-essential Town-owned assets and make 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 (i.e. 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.

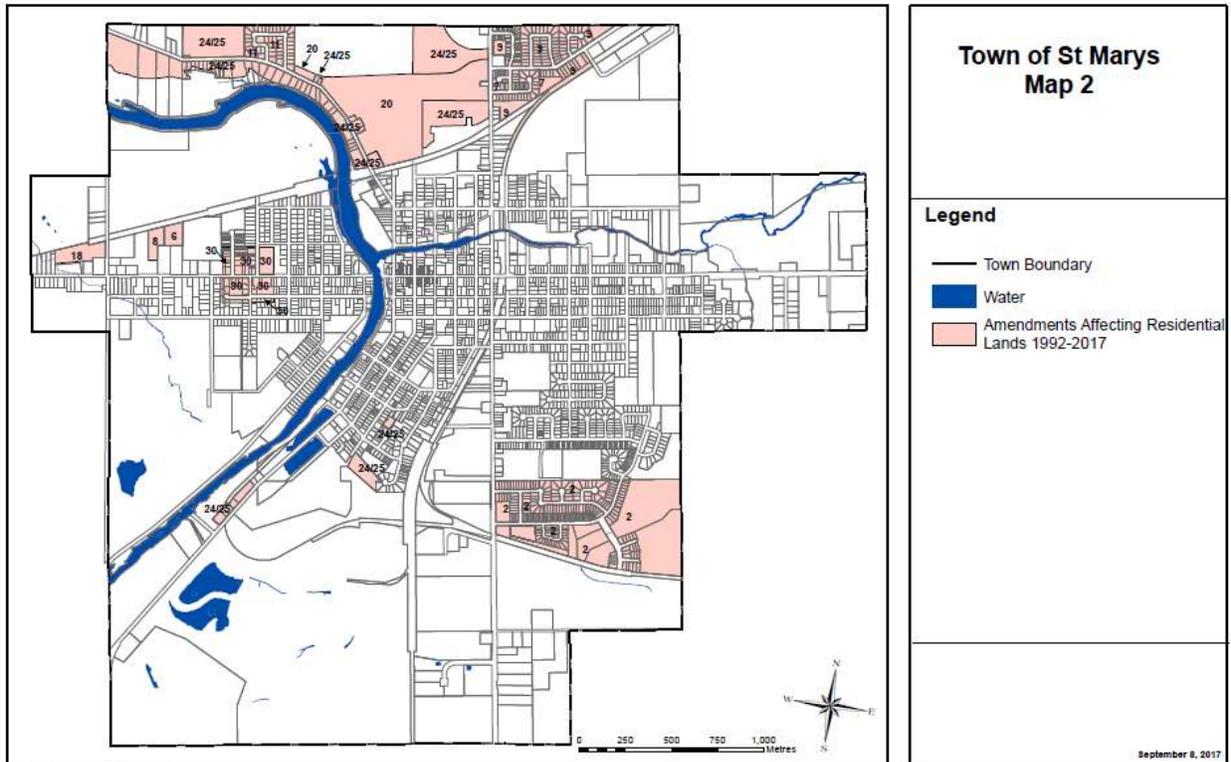


Table 2. Official Plan Amendments

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.

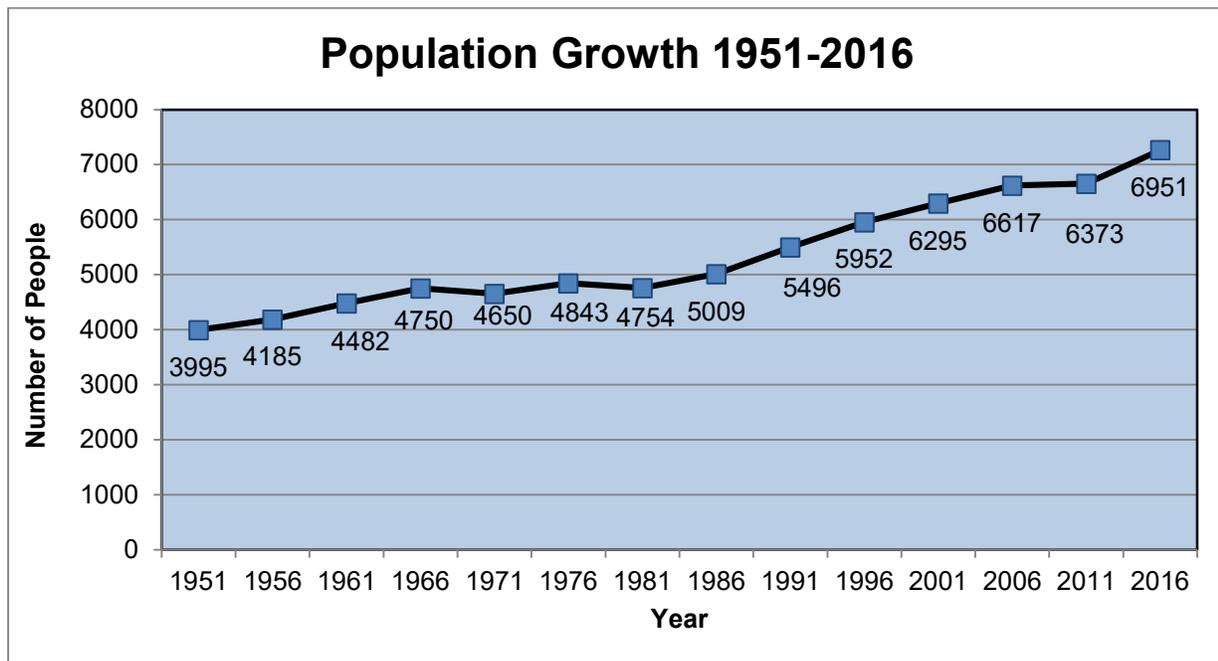
When addressing the issue of land needs associated with future residential growth, a number of components need to be examined. These include an evaluation of:

- 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. Council has directed that the High growth rate projection of 1.5 percent be used for the purposes of the 2019 to 2044 planning period.

Figure 1 Historical Population Growth. Source: Statistics Canada



Again, using Discussion Paper 1 as background, a population growth rate forecast of 1.5 percent for the Town will project a population of 10,547 in the year 2044 - an overall increase of 3,279 people from the projected 2019 population of 7,268.

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	6951	2955	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 (2019-2039). 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 2039 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 3,279 additional people living in the Town in the year 2044, and the total number of new dwelling units needed.

Table 4. Number of Dwellings to Meet Demand

Projected 2044 Population	Persons per Dwelling	Total Dwellings Required to House 2044 Population	Current Number of Dwellings	New Dwellings Required to House 2044 Population
10,547	2.15	4,906	3,098	1,808

*projected number of dwellings based on 2,955 dwellings (2016 Census adjusted) + 143 (actual and projected number of building permits for dwellings issued 2017 to 2019)

It appears that approximately 1,814 new dwelling units will be required to house the projected population in 2044.

Existing Dwelling Supply

Plans of Subdivision - Final Approved

Over the last 27 years, there have been 21 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, and the gross density of the development (note: gross density includes the land consumed by all uses including roads, stormwater management and parkland).

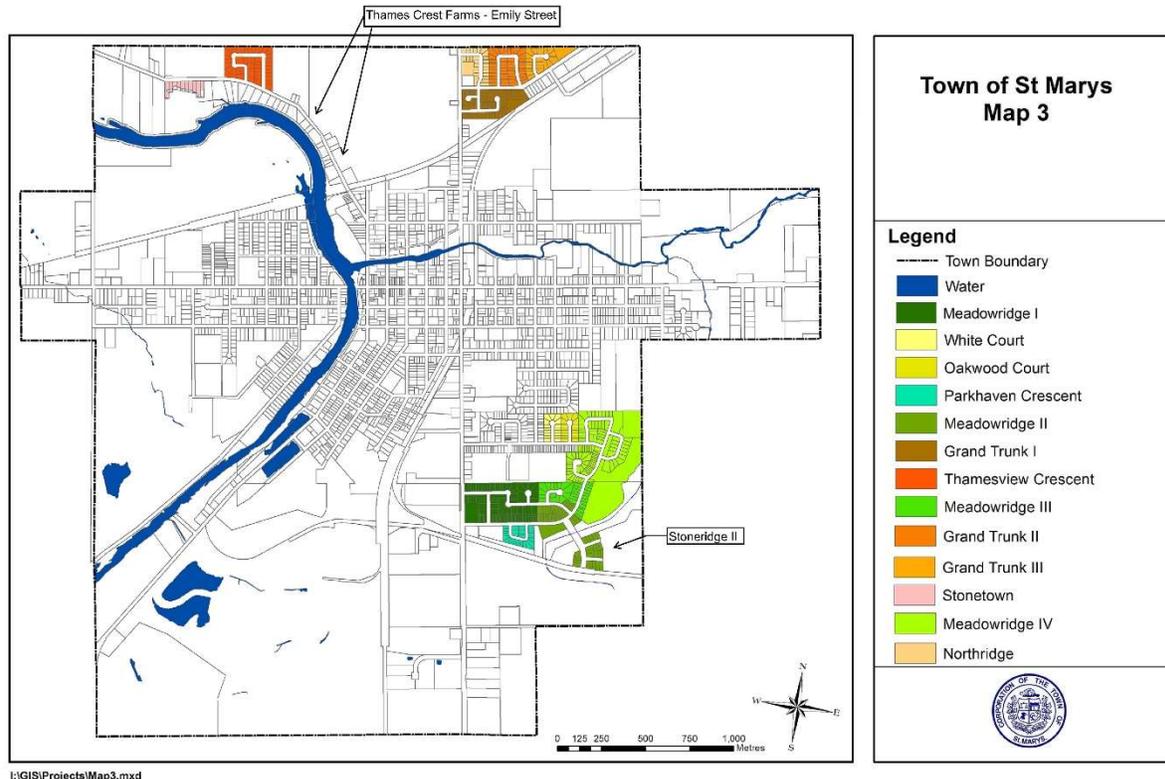


Table 5.: Final Approved Plans of Subdivision (1992-2019)

No.	Date	Owner	# of Units Approved	Unit Type	# of Units Available	Density of Development - Units per Gross Hectare
21	27/11/2018	Stoneridge II (44M-70)	30 10 34	Singles Semis Townes	54	10.11
20		Thames Crest Farms (Emily Street – 44M-64)	33	Singles	12	9.97
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 (44M-60)	40	Singles	8	9.26
16	14/09/2015	Central School Manor (CD-45)	15	Apt.	0	26.93
15	18/08/2014	Diamond Ridge (44M-48)	24 20 16	Singles Semis Townes	4 2	9.80
14	07/11/2012	Northridge (44M-43)	1 46 12	Singles Semis Multis	0 0 0	20.73
13	05/11/2007		70	Singles	2	6.42

No.	Date	Owner	# of Units Approved	Unit Type	# of Units Available	Density of Development - Units per Gross Hectare
		Meadowridge Properties Ltd. (IV) (44M-30)	26	Semis	0	
12	16/05/2006	Stonetown Farms Ltd. (44M-29)	10	Singles	0	1.4
11	15/12/2006	Larry Otten	12	Towns	0	15.14
10	12/05/2006	Grand Trunk Countryside Estates Ltd. (III) (44M-7)	12	Semis	0	18.46
9	06/02/2004	Grand Trunk Countryside Estates Ltd. (II) (44M-18)	69	Singles	0	11.3
8	29/08/2003	Meadowridge Properties Ltd. (III) (44M-16)	33	Singles	0	8.0
7	23/05/2001	(Thamesview Cres.) Ptasznik (44M-8)	39	Singles	0	11.2
6	26/09/2000	Grand Trunk Countryside Estates Ltd. (I) (44M-7)	27	Singles	0	15.3
			10	Semis	0	
			14	Others	0	
5	03/07/1997	Meadowridge Properties Ltd. (II) (PL 558)	41	Singles	0	2.7
			10	Semis	0	
			4	Multis	0	
4	1996	Parkhaven Cres. (PL 569)	30	Singles	0	15.0
3	1996	Oakwood Cres. (PL 552)	17	Singles	0	10.6
2	1992	White Crt. (PL 540)	17	Singles	0	13.3
1	1992	Meadowridge Properties (I) (PL 524)	81	Singles	0	15.0
Totals			815		82	11.3 median

In order to assess the residential unit potential for residential development areas discussed below, the residential unit density of the most recent plans and subdivisions have been considered. 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 could simply use the median density figure for the approved plans of subdivisions to arrive at a target density of 11.30 residential units per hectare. However, some of the areas do not represent what the Town would like to see in terms of density for the future. For example, the density of the Stonetown Farms development is 1.4 units per hectare with lot sizes ranging from 0.1 hectares (0.25 acres) to 0.2 hectares (0.5 acres), skewing the median density for past final approved plans of subdivision.

Also, the Residential designation in the current Official Plan permits a minimum density of 10 to 15 units per hectare for single detached dwellings. Official plan density requirements in other municipalities were reviewed (see summary chart below) and revealed minimum densities ranging from 12 units per net hectare and 15 units per gross developable hectare.

Municipality	Housing Mix Target	Density Ranges
City of Stratford	Housing mix target for 2033: <ul style="list-style-type: none"> • 53% low density • 17% medium density • 30% high density 	<p>Low Density</p> <ul style="list-style-type: none"> • 12 units/net ha (5 units/net ac) to 25 units/net ha (10 units/net ac) <p>Medium Density</p> <ul style="list-style-type: none"> • 25 units/net ha (10 units/net ac) to 65 units per/net ha (26 units/net ac) <p>High Density</p> <ul style="list-style-type: none"> • 65 units/net ha (26 units/net ac) to 100 units per/net ha (40 units/net ac)
Township of Huron-Kinloss		<ul style="list-style-type: none"> • Minimum/maximum targets: 15 to 43 units per gross developable hectare • Gross developable hectare: the total area of the proposed development minus the area of any lands designated or zoned Environmental Protection, Hazard, Natural Environment, Natural Hazard, or similar constraint in the OP or ZBL.
Municipality of North Middlesex		<p>Maximum Density</p> <ul style="list-style-type: none"> • Low density: 25 units/gross hectare • Medium density: 40 units/gross hectare
County of Wellington		<ul style="list-style-type: none"> • “Strive to attain at least 16 units per gross hectare (6.5 units per gross acre) in newly developing subdivisions” <p>Maximum Density</p> <ul style="list-style-type: none"> • Towns – 35 units/ha (14 units/ac) • Apartments – 75 units/ha (30 units/ac)
Town of Cobourg	<ul style="list-style-type: none"> • 65% single detached • 35% multiples, including semi-detached, townhouses and apartments 	<p>Low Density</p> <ul style="list-style-type: none"> • 12 units/net ha (5 units/net ac) to 20 units/net ha (8 units/net ac) <p>Medium Density</p> <ul style="list-style-type: none"> • 20 units/net ha (8 units/net ac) to 50 units per/net ha (20 units/net ac) <p>High Density</p> <ul style="list-style-type: none"> • 50 units/net ha (20 units/net ac) to 100 units per/net ha (40 units/net ac)

For the purpose of estimating the number of units that will be developed on future residential development lands, it is recommended that the Town utilize a density of 15 units per gross hectare.

Plans of Subdivision - Draft Approved

There is currently one draft approved plans of subdivision in St. Marys (Table 6).

Table 6. Draft Approved Plans of Subdivision

Date	Owner	# Units Proposed	Unit Type	Density of Proposed Development - Units per Gross Hectare
27/08/2018	Thames Crest Farms (Ph 2)	168 55	Singles Towns	11.3
	Totals:	223		

It is noted that the anticipated density of the entire Thames Crest Farms lands will be far larger than the density of 11.3 units per gross hectare. This is because two large stormwater management blocks, that will also serve future phases, are being provided in Phase 2.

Site Plan - Final Approved

The 13 approved site plan application developments in St. Marys equate to a total of 483 dwelling units (Table 7) however, only 39 units are unbuilt.

Table 7. Approved Site Plan Developments (1989-2019)

Date	Owner	Units Approved	Units Available	Density of Proposed Development - Units per Hectare
22/10/19	Paola	24	24	27.6
12/06/18	Rick Murphy (121 Ontario S)	23	0	25.6
26/06/17	Paola	10	0	41.32
24/05/16	2099323 Ontario Ltd (Ann St)	4	0	30.77
22/10/09	Central School Manor	15		25.46
22/10/09	Larry Otten Contracting Inc.	30	0	21.64
18/07/05	Larry Otten Contracting Inc.	12	0	16.05
24/06/04	Sharp - Maple Lane	42	15	11.3
19/07/99	Kingsway Retirement Home	53	0	8.0
2002	Ardmore Park (expired)	-	-	-
23/01/96	St. Marys Rotary Parkview Foundation	56	0	15.3
1991	Mason Apartments	25	0	15.0
1996	Thames Valley (Modular)	64		12.8
1989	Wildwood Care Centre Inc.	92	0	N/A
1989	Stonetown Co-Op Homes	33	0	8.0
	Totals:	483	39	

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 1.1 hectares to a high of 10.1 hectares. In total, these eleven areas have a combined lot area of 36.6 hectares (net constraints).

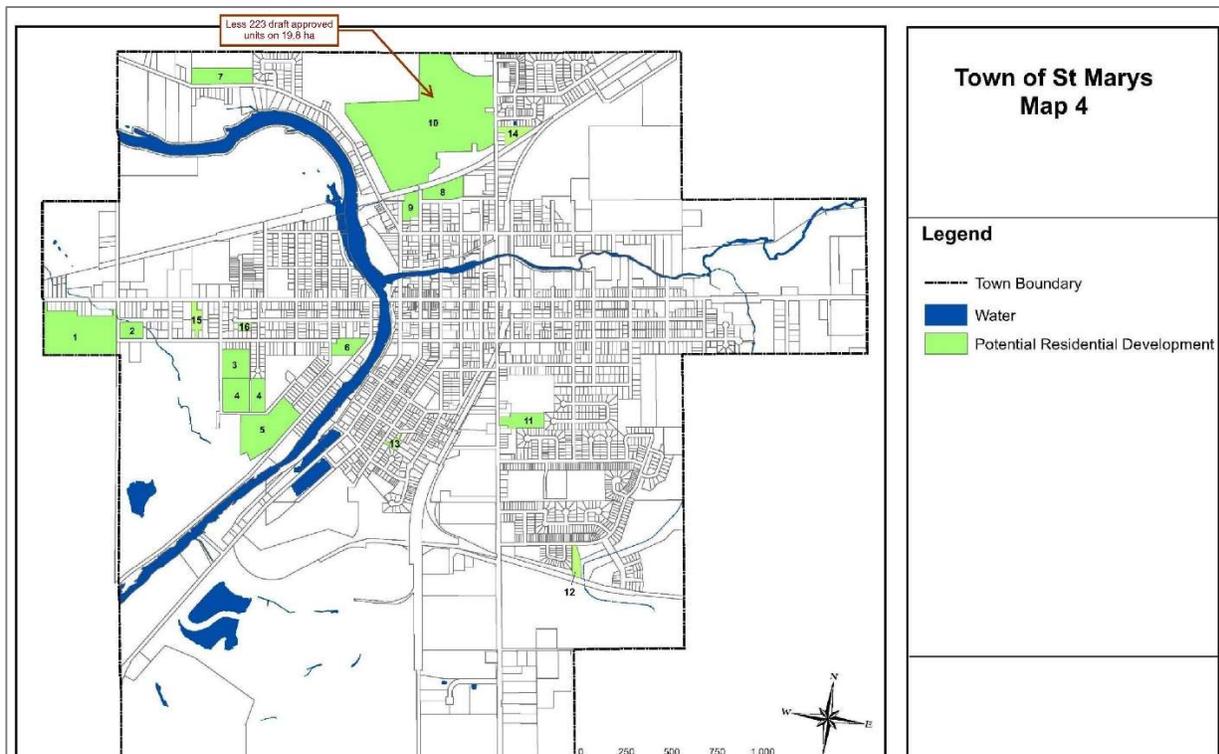


Table 8: Potential Residential Development Areas: Lands Designated Residential

Location	Owner	Gross Area (ha)	Constraints	Net Area (ha)
1	L. Vermeire	9.3		9.3
2	J. Ferguson	1.1	Possible floodplain area associated with the drain and 0.6 ha significant woodland	0.5
3	J. Bullen	2.4	Within 500m of former landfill site and 0.9 ha significant woodland	1.5
4	M. King	4.3	Within 500m of former landfill site and 1.2 ha significant woodland	3.1
5	Westover Inn	6.0	Within 500m of former landfill site and 3.5 ha significant woodland	2.5
6	J. Habermehl	1.4		1.4

7	Stonetown Farms	2.9		2.9
8	KSR	2.1	Brownfield	2.1
9	former Arthur Meighen School	1.3		1.3
10	Thames Crest Farms	29.9	Gross area reduced by 19.8 hectares draft approved in August 2018	10.1
11	Thames Tractor	1.9		1.9
12	Town of St. Marys	0.8		0.8
13	2618579 Ontario Inc.	0.3		0.3
14	K. Dubblestyne	1.2		1.2
15	Femson & Brown	0.9		0.9
16	Perth & Stratford Housing	0.3		0.3
Totals		66.1		40.1

Applying the assumed density figure of 15 units per gross hectare to the combined area figure of 40.1 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 602 dwelling units (40.1 x 15).

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 15 years between 2004 and 2019 saw this rate decrease substantially, as only 43 residential infill lots were created (average of 2.9 lots per year). It is difficult to predict how many new lots will be created through this process over the next 25-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.

With the Town's Zoning By-law now permitting secondary units as-of-right, it is estimated that an average of 2 new dwelling units will be established per year for a total of 50 units during the 25 year planning period.

For the purposes of this paper, it is estimated that 125 new residential units/lots will be created through the infill process over the next 25 year period.

Summary of Building Permit Activity

Table 9 contains a breakdown of the building permit activity in the Town over a 26 year period from 1993 to 2019. 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
2019							54*
2018							53
2017							36
2016	11	6		2	15	5	39
2015	11	22			9	2	44
2014	15	18	3	1	3	3	43
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					30
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	1,231
						Annual Average	45.6

*based on 49 residential permits between Jan and Nov 2019

From a review of the building permit activity, it is apparent that the number of new units created varies from a low of 27 in 2000 to a high of 102 in 1999. The fluctuation of building permit activity is common in relatively small communities.

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	82
Draft approved plans of subdivision	223
Final approved plans of condominium	0
Final approved site plan development	39
Potential residential development areas	602
Potential infill units/lots (next 20 years)	125
Total	1,071

Accordingly, it appears that the potential for new residential unit creation in the Town is approximately 1,071 dwelling units.

Using the projected dwelling needs discussed earlier and shown on Table 4, 1,808 new dwelling units are required to house the projected 2044 population or an average of 72.3 units per year. Applying the 72.3 units per year to a total potential of 1,071 units, there would be a 14.8 year supply of residential units in St. Marys as it exists today.

Based on the need for 737 units (1,808 – 1,071), an additional 49.1 hectares of land is required for residential development if based on a minimum density of 15 units per gross hectare (737 / 15 units per hectare). However, further analysis will be required to consider opportunities for intensification and higher density development in certain Greenfield areas, that will reduce the residential land requirement for the 25 year planning period.

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”.

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”.

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;
- c) 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,
- 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 on-site;
- 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;
- h) 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 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 60th percentile of the maximum household income level was used. Household Income data for the regional market area (Perth County) was used to determine that a household income of \$86,100 is the 60th percentile as of 2016. However, to determine the estimated household income in the 60th percentile for St. Marys in 2019 and 2020, Ontario Consumer Price Index rates were reviewed and the following actual and estimated CPI rates were utilized:

- 2015 to 2016 1.9%
- 2016 to 2017 1.7%
- 2017 to 2018 2.4%
- 2018 to 2020 2.0% (based on 2015 to 2018 average)

Based on the above, the estimated 60th percentile household incomes for the regional market area for 2019 and 2020 are \$91,459 and \$93,288, respectively.

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 60th 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 would need to have an hourly wage rate of \$21.99 to make \$91,459 per year in 2019.

$$\underline{2019} \quad \$21.99 \times 40 \text{ hours} \times 52 \text{ weeks} \times 2 \text{ persons} = \$91,478$$

In terms of dollars, a family with two working members, each working 40 hours per week would need to have an hourly wage rate of \$22.43 to make \$93,288 per year in 2020.

$$\underline{2020} \quad \$22.43 \times 40 \text{ hours} \times 52 \text{ weeks} \times 2 \text{ persons} = \$93,308$$

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:

$$\underline{2019} \quad \$91,459 \times .3 = \$27,438 \text{ per year or } \$27,465 / 12 = \$2,287 \text{ per month}$$

2020 \$93,288 X .3 = \$27,986 per year or \$27,465 / 12 = \$2,332 per month

As a general rule, housing is considered to be affordable if households are spending no more than 30% of their gross income on housing-related 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 **\$2,287.00** per month in 2019 and **\$2,332.00** per month in 2020. Using a simple scenario, it assumes that additional month expenses associated with home ownership would include:

Property Taxes	\$2,900/year	\$240/month;
Home Insurance	\$1,500/year	\$125/month;
Electricity	\$1,800/year	\$150/month;
Water/Sewer	\$900/year	\$75/month;
Heat	\$1,200/year	\$100/month;
Total	\$8,300/year	\$690 month in 2019 and \$704 month in 2020 (based on 2% CPI)

Subtracting the **\$690** per month in expenses from the month budget of **\$2,287** would leave **\$1,597** for mortgage and interest expenses in 2019.

Subtracting the **\$704** per month in expenses from the month budget of **\$2,332** would leave **\$1,628** for mortgage and interest expenses in 2020.

Mortgage data from the Bank of Montreal web site shows that the rate for closed 5-year fixed term mortgage as of October 2019 was 5.19 percent. With that rate, amortized over 25 years, **\$1,597** would finance a purchase price of **\$272,800** (includes required mortgage default insurance). This is based on the assumption that there would be a required down payment of 5% or \$13,640.

However, often mortgages are provided below the posted rates. For example, in July 2019, the Bank of Montreal was also offering a rate for closed 5-year fixed term mortgage of 3.39 percent.

With that rate, amortized over 25 years, **\$1,597** would finance a purchase price of **\$327,500** (includes required mortgage default insurance). This is based on the assumption that there would be a required down payment of 5% or \$16,375.

For the purposes of determining an affordability threshold for St. Marys in 2019, a closed 5-year fixed term mortgage rate of 3.9 percent has been used. With that rate, amortized over 25 years, **\$1,597** would finance a purchase price of **\$310,400** (includes required mortgage default insurance). This is based on the assumption that there would be a required down payment of 5% or \$15,520.

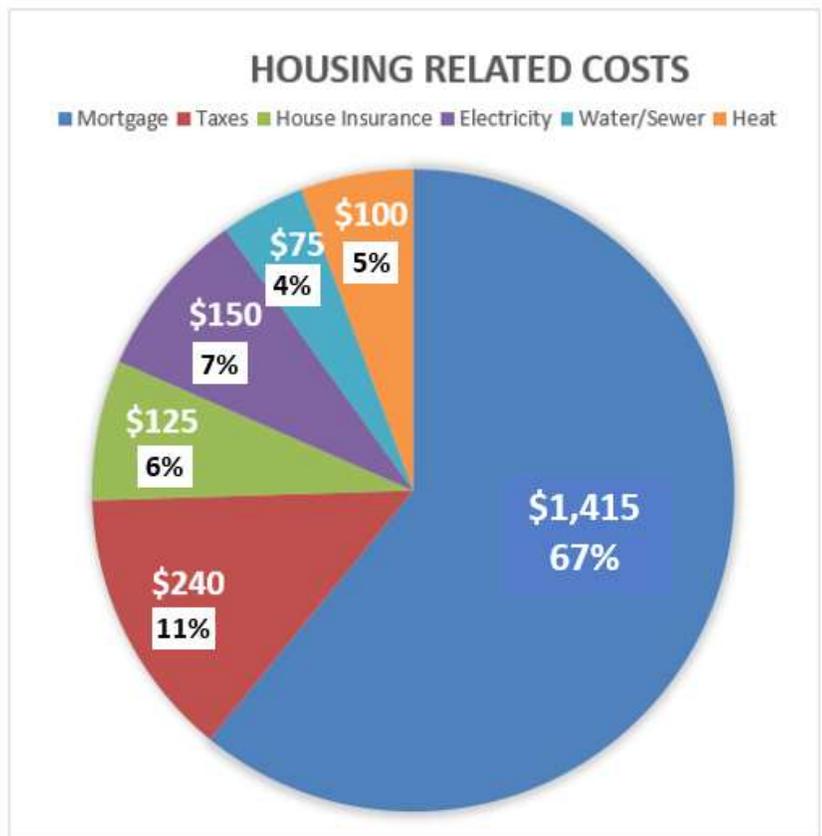
Average Residential Sales Prices

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:

$$\$84,200 \times .3 = \$25,260 \text{ per year or } \$25,260 / 12 = \$2,105 \text{ per month}$$

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.

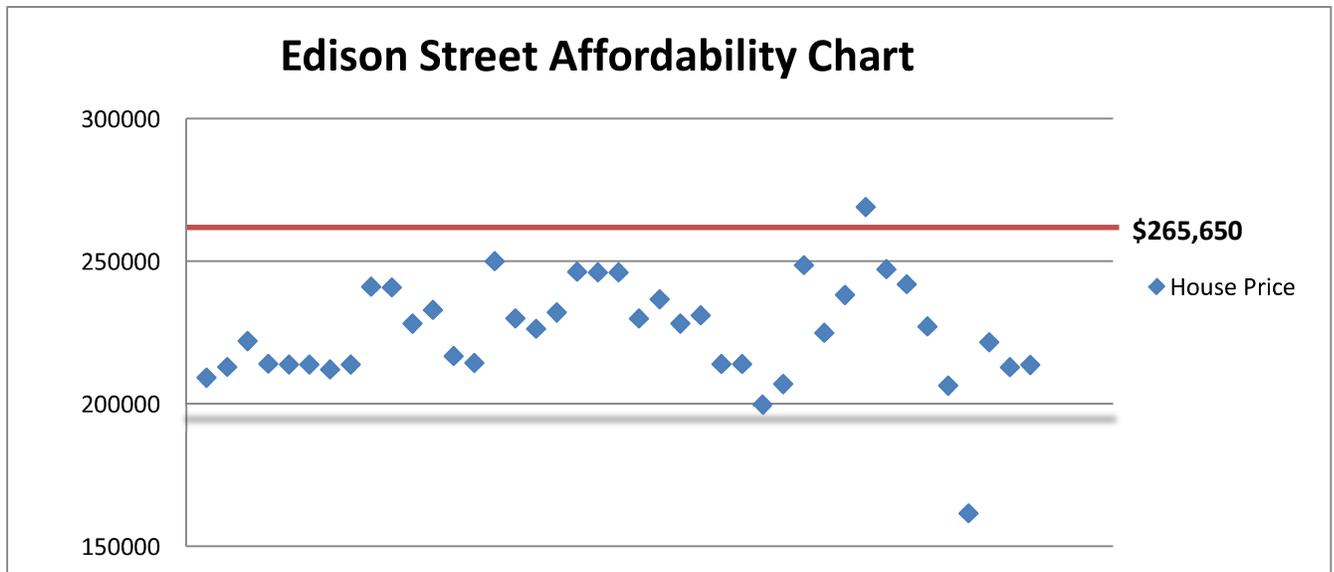
Information was obtained by reviewing the transfers of the properties from the developer/builder to the first home purchaser(s). The transfer contains the selling price and the age of the buyer(s). Data was only collected from parcels that were sold; bare land or parcels that have not been built on were 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.

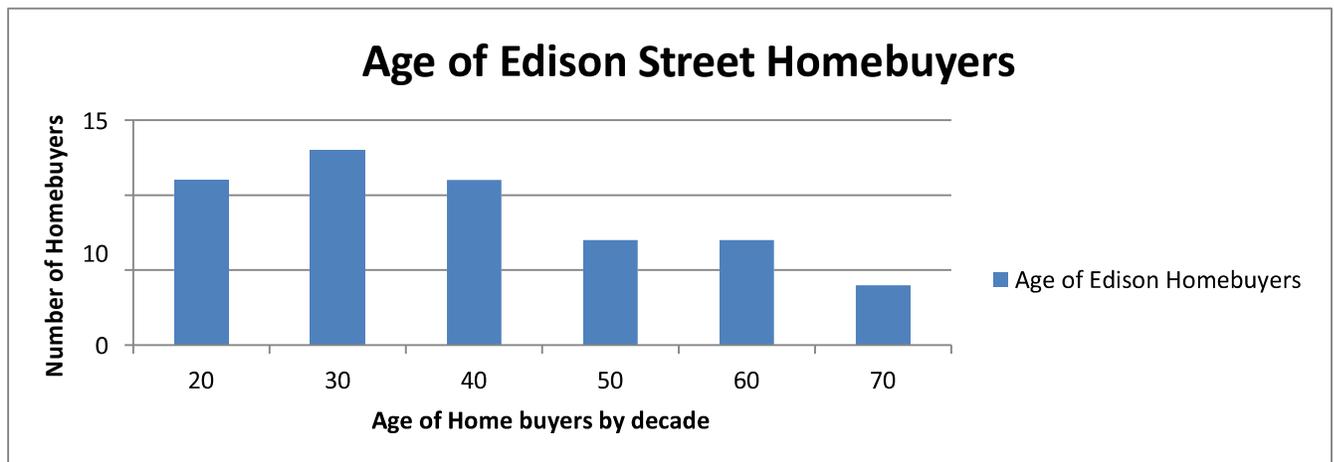
The graph that follows demonstrates the price of houses sold in the Edison Street subdivision. The Economically Attainable Housing as determined by the 60th percentile of household income in St. Marys is \$265,650, and is depicted on the graph with a bold red line. As shown below, a total of one property 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								
Housing indicators (5)	Tenure including presence of mortgage payments and subsidized housing (7)							
	Total - Tenure including presence of mortgage payments and subsidized housing ³	Owner	With mortgage	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 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 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 <ul style="list-style-type: none"> Funds generated for affordable housing through levies on particular types of growth (e.g. commercial development) 	Levies paid into a “housing trust fund” which can be used in combination with grants received from upper levels of government
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 of developing new housing	Potential Official Plan policy - That the Town consider exemptions or reduced development charge rates for affordable housing as part of the next Development Charges Background Study.
Waiving or reduction of application fees under the Planning Act	
Property Tax Rate Reductions	
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	

Potential Initiative	Implementation Options
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 style="list-style-type: none"> • 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. • 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.
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 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