



Attainable Housing Review

Presentation to Council

January, 2023

Attainable Housing Review

Informative tool to assist in considering and addressing emerging issues and opportunities

OBJECTIVES



**Examine the needs
across the entire
housing continuum**



**Identify gaps in the
provision of housing**



**Prepare a municipal
strategy to meet
current and future
needs**



Scope



What We Heard

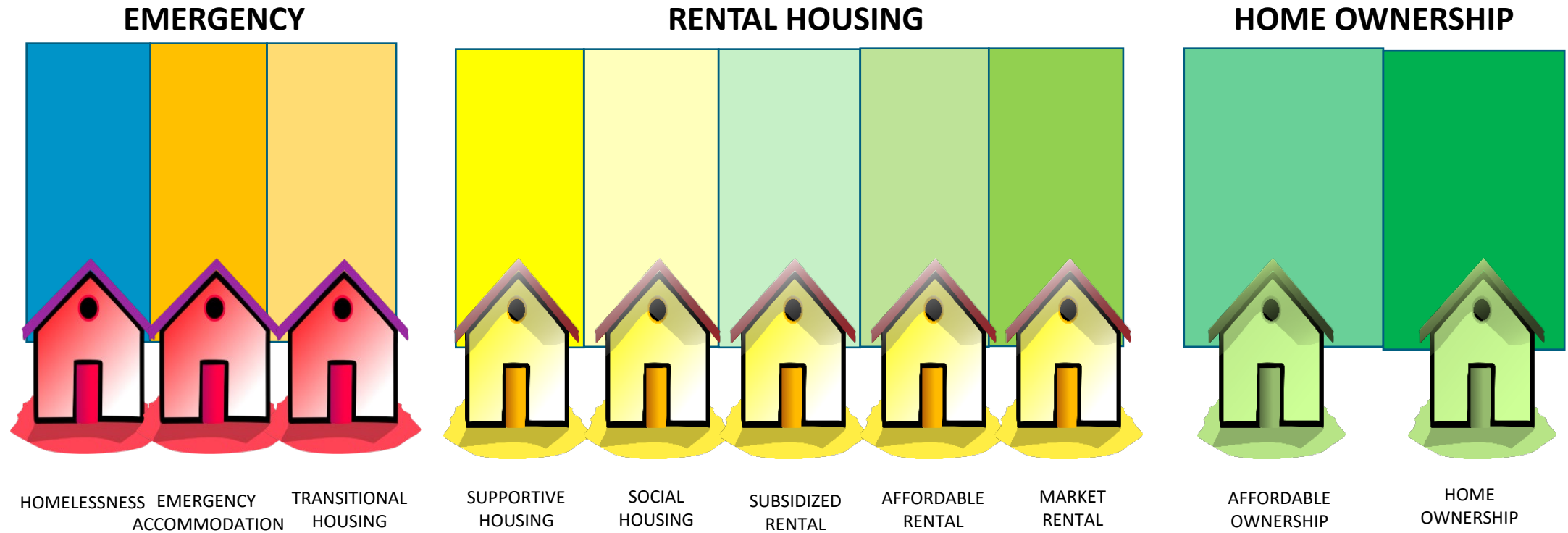
A word cloud of housing issues. The words are arranged in a cluster, with 'Affordability' being the largest and most central. Other prominent words include 'Long waiting lists for subsidized housing', 'Availability', 'Attainability', and 'No emergency housing'. Smaller words like 'NIMBY', 'Homelessness', 'Support services', 'More housing diversity', 'Workforce housing', and 'Lack of serviced land' are also present. The colors of the words are green, blue, yellow, and purple.

Attainability Support services
NIMBY Homelessness **Availability**
Affordability More housing diversity
Long waiting lists for subsidized housing
Workforce housing
No emergency housing
Lack of serviced land

Current State – Needs Assessment

- Decreasing housing affordability
- Limited housing availability and options versus demand pressures
- Limited new affordable rental and ownership housing development that meets affordability definitions
- Increases in visible homelessness and use of temporary accommodation
- Challenge developing affordable rental and supportive housing in rural areas due to economies of scale

The Housing Continuum



Current Roles and Responsibilities Housing & Homelessness System

Federal

- National housing strategy
- Funder public, private and not for profit systems
- Mortgage insurance

Provincial

- System steward, set overall vision
- Establishes legislative and policy framework
- 47 local Services Managers

Municipal – Service Manager – City of London

- Service system management – system oversight (inc. compliance & reporting) for Service Manager jurisdiction
- System planning and design - develops a 10 year local housing and homelessness plan
- Designs and deliver services to people directly or through delivery partners
- Policy development / oversight of housing development
- Manage centralized waitlist
- Sole shareholder of London and Middlesex Community Housing Corporation

Municipal – Local Level – Middlesex C. and/or Local

Prescribed

- Integrate planning
- Local policies and by laws

Optional

- County provides homelessness program service delivery locally
- Can support individual local systems
- Can identify needs and opportunities in their communities
- Can design and deliver services to people directly or through delivery partners
- Can provide additional funding to enhance services

Funding Challenges

- Federal government/CMHC now offers many (largely capital) housing programs through direct application to CMHC - not funded nor administered through the City of London as Service Manager
- Provincial government directs funding to the Service Manager for distribution and reporting
- City of London funds some new affordable housing and homelessness initiatives through additional taxes levied from the City of London Tax base – not funded from Middlesex property taxes
- Lack of awareness amongst private and non-profit providers and local municipalities about where to go to access funding

Identified Need & Gaps

- Clarity – What is the role of Middlesex County and local municipalities?
- Lack of services
- Funding allocation
- Resource Gap – Middlesex County and local municipalities
- Lack of understanding of available land
- Community engagement and support

Examples of Best Practices Supporting Homelessness and New Development

- **City of Guelph & Wellington County** - Guelph is not SM, contribution of \$1M municipal funding annually to support new affordable development. Contributions from City (grant) and SM (Rapid Housing Initiative) to support Grace Gardens to address homeless through the conversion of a motel to permanent supportive housing
- **Huron County** - Fixed budget commitment for new apartment developments leveraging wrap around service approach and CMHC co-investment funding
- **St. Thomas/Elgin County** - City is SM, collaboration and support to Indwell of land to develop housing including a supportive housing project above a city social services building
- **Township of Woolwich** - RFP for development of affordable/low income housing on surplus township lands (non-SM)
- **City of Windsor** - contributed a regional building to repurpose to bring together community programs to support people experiencing homelessness, now looking to build a permanent structure with city contributions

Recommendations For Governance and Service Provision

– Immediate / Short Term

1. **Middlesex County Cleary define Strategic Role** and whether primary or joint responsibilities
2. **Middlesex County Roadmap for Action** – implementation plan on how to execute results to strategic priorities
3. **Middlesex County Master Plan** to map out available sites/needs and leverage municipally owned land and other government owned land
4. **Lead an Integrated Team** to manage strategy execution
5. **Consider County Dedicated Housing Advisor Role**
6. **Engagement Plan**

Recommendations for Governance and Service Provision – Medium/Long Term

- 1. Create a Capacity Building Strategy**
- 2. Review structures to support development i.e. Land banking/land trusts**
- 3. Collaboration with Service Manager on Requests for Expression of Interest in Housing Development**
- 4. Communication strategy re: housing needs to address NIMBYism**

Key Findings and Opportunities from Review of Local Planning Policies

Opportunities to strengthen policies to communicate objectives related to affordable and attainable housing and diversity in housing supply

Opportunities to modernize policies, such as those related to special needs housing and group homes and additional unit policies

Opportunities to streamline development processes, such as:

- Expand permitted uses, including multi-unit zones
- As-of-right zoning
- Ensure zoning bylaws are up to date with Official Plans
- Prioritize planning approvals for affordable housing

Recommendations for Financial and Planning Strategies

County and/or local municipalities could consider incentives and funding for affordable housing and purpose-built rental, including waiving or reducing planning and building fees, property tax forgiveness, and grants and loans through Community Improvement Plans

Recommendations for Financial and Planning Strategies

County and/or local municipalities consider planning policies to encourage affordable and attainable housing and a range of housing types and forms, such as:

- Defining affordable and attainable housing and adopting housing targets, and establishing policies related to maintaining an adequate land supply, policies that support universal accessibility
- Modified standards for affordable housing, zoning to support compact development & manufactured housing and shipping container housing,
- Policies to encourage new detached units to be 'suite-ready' and 'lock-off suites' in condos
- Rental retention and replacement policies, and
- Remove references to special needs housing and group homes and minimum distance policies

Recommended Definition of Affordable and Attainable Housing

Affordable rental housing, the least expensive of:

- a) A unit for which the rent does not exceed 30% 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.
rent <\$1,039

Affordable and attainable ownership housing, the least expensive of:

- a) Housing for which the purchase price results in annual accommodation costs which do not exceed 30% of gross annual household income for low- and moderate-income households; or
price <\$572,000
- b) Housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the regional market area.

Preliminary 5-Year Targets

- 10% of all new housing be Affordable Rental Housing (rent <\$1,039)
- 15% of all new housing be Affordable and Attainable Ownership Housing (price <\$572,000)
- 10% of new housing units be purpose-built rental units
- 25% of new housing units be in the form of multiple units or apartment dwellings



Thank-you!

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