

A Roadmap to Attainable Housing

For communities throughout Ontario.



ATTAINABLE, TINY, MODULAR HOMES

www.attimohomes.com

INDEX	PAGES
Introduction	2-3
Part I - Referenced Studies/Discussions	4-8
Part II - The Roadmap Solution for Attainable Housing	9-12
Part III - Attainable Housing Alternatives	13-19
Part IV - Pricing Guidelines for Attainable Housing	20
Part V - Land Procurement Options for Attainable Housing	21-24
Part VI - Servicing Requirements for Attainable Housing	25-26
Part VII - Green Initiatives: Sustainable Housing/Energy Efficiency/Health and Wellness	27-28
Part VIII - Changes Required for Secondary Suites and Town Planning Regulations	29-32
Part IX - An Attainable Housing Success Story – BC.	33-35
Part X - Financing – Individual Garden/Laneway Suites & Mixed-Use Projects	36-41
Part XI - Summary	42-43
Part XII. - Author Background	44-45
Part XIII - Additional Attainable Housing Background Study References	46-53

INTRODUCTION

A Housing Crisis throughout Ontario!

Municipalities have known about our housing crisis for many years. Countless studies, Attainable Housing task forces and Municipal Housing Corporations have been commissioned over the past five years. We all know the problem and the challenges. Now is the time for action, solutions, execution and implementation.....no excuses moving forward.

How do we create new housing that keeps up with growth and labour force needs in our communities? The most emphatic barrier to employee hiring & retention is our inadequate housing infrastructure, and lack of attainable housing through ownership or rental of an apartment or home.

We have a systemic Attainable Housing crisis throughout our province. We cannot accommodate employees in many towns and cities due to the shortage of Attainable Housing. We are losing our workforce.

We must build accommodations to support all demographics from working single adults, to young families and to the elderly on a fixed pension. Schools need teachers; stores and restaurants need workers; the hospitals need doctors and nurses, and obviously we need to support front line workers running our social services, fire and law enforcement etc.

What are the increased social costs to our communities if we do not create a viable Attainable Housing plan?

How do we help municipalities understand how they need to plan, and what they need to accomplish. How to create successful public/private partnerships to help solve our

housing crisis? The social impact of ‘no action’ will be horrendous for our future.

Housing is a complex issue and we require a multi-pronged and multi- disciplinary approach.

There are many different definitions and understandings of ‘Attainable Housing’ and ‘Affordable Housing’. You will see this report includes the use of both terms, but primarily we are using the term ‘Attainable Housing’. Attainable Housing is generally afforded by people earning around the Area Median Income (AMI) and Affordable Housing is generally subsidized by the county or province, to allow people earning much less than the AMI to rent a home.

A number of Attainable Housing studies and reports are referenced at the end of this Roadmap. These Papers reinforce the commitment and changes needed to create Attainable Housing. The critical points covered in these studies and reports are as follows:

- a. There is no focus or plan for Attainable Housing at the municipal level.
- b. Incredible lack of feasible rental housing for young people throughout Ontario.
- c. Skyrocketing real estate prices have put home ownership out of reach for most young people looking for a residence under \$500k.
- d. No real incentives for developers to build Attainable Housing.
- e. Lack of public/private consultation and partnerships.
- f. Need for an exhaustive search and survey of vacant lands suitable for Attainable Housing in all municipalities.
- g. Need for municipal planning to make the necessary changes to existing zoning and servicing standards; costs and charges for e.g. DC’s and Parkland Fees etc.

- h. Cut the red tape for Attainable Housing development.
- i. Fasttrack Attainable Housing proposals.

PART I REFERENCED STUDIES/DISCUSSIONS

The following reports summarize pertinent issues and recommendations to create Attainable Housing in our towns and regions. As previously mentioned, additional reports are presented at the end of this Roadmap.

Report from the Ontario Housing Affordability Task Force to the Ontario Government – Feb. 08, 2022

This report saw consistent solutions around these themes:

- o More housing density across the province
- o End exclusionary municipal rules that block or delay new housing
- o Depoliticize the housing approvals process
- o Prevent abuse of the housing appeals system
- o Financial support to municipalities that build more housing.

Ontario is in a housing crisis. Prices are skyrocketing: the average price for a house across Ontario was \$923,000 at the end of 2021. Ten years ago, the average price was \$329,000. Over that period, average house prices have climbed 180% while average incomes have only grown roughly 38%.

Why do we have this housing problem? A major factor is that there just isn't enough housing. A 2021 Scotiabank study showed that Canada has the fewest housing units per population of any G7 country – and, our per capita housing supply has dropped in the past five years.

An update to that study released in January 2022 found that two thirds of Canada's housing shortage is in Ontario. Today, Ontario is 1.2 million homes – rental or owned – short of the G7 average. With projected population growth through

immigration, that huge gap is widening, and bridging it will take immediate, bold and purposeful effort. And to support population growth in the next decade, we will need one million more homes.

Stop using exclusionary zoning that restricts more housing.

Too much land inside cities is tied up by outdated rules. For example, it's estimated that 70% of land zoned for housing in Toronto is restricted to single-detached or semi-detached homes. This type of zoning prevents homeowners from adding additional suites to create rental housing for Ontarians and income for themselves.

Modernizing zoning would also open the door to more rental housing, which in turn would make communities more inclusive. Allowing more gentle density also makes better use of roads, water and wastewater systems, transit and other public services that are already in place and have capacity, instead of having to be built in new areas.

Limit exclusionary zoning in municipalities through binding provincial action: Allow "as of right" residential housing up to four units and up to four storeys on a single residential lot. Modernize the building code and other policies to remove any barriers to affordable construction and to ensure meaningful implementation (e.g., allow single-staircase construction for up to four storeys, allow single egress, etc.). Permit "as of right" conversion of underutilized or redundant commercial properties to residential or mixed residential and commercial use. Permit "as of right" secondary suites, garden suites, and laneway houses province-wide.

Create a more permissive land use, planning, and approvals system:

- a) Repeal or override municipal policies, zoning, or plans that prioritize the preservation of physical character of neighbourhood
- b) Exempt from site plan approval and public consultation all projects of 10 units or less that conform to the Official Plan and require only minor variances
- c) Establish province-wide zoning standards, or prohibitions, for minimum lot sizes, maximum building setbacks, minimum heights, angular planes, shadow rules, front doors, building depth, landscaping, floor space index, and heritage view cones, and planes; restore pre-2006 site plan exclusions (colour, texture, and type of materials, window details, etc.) to the Planning Act and reduce or eliminate minimum parking requirements.

Limit municipalities from requesting or hosting additional public meetings beyond those that are required under the Planning Act. Require mandatory delegation of site plan approvals and minor variances to staff, or pre-approved qualified third-party technical consultants through a simplified review and approval process, without the ability to withdraw Council's delegation.

Cut the red tape so we can build faster and reduce costs. One of the strongest signs that our approval process is not working: Of 35 OECD countries, only the Slovak Republic takes longer than Canada to approve a building project. **The UK and the US approve projects three times faster without sacrificing quality or safety.** And this quicker approval process saves home buyers and tenants money as a result, making housing more affordable.

An example of Red Tape Profusion: In 2013, a builder started the approval process to build on a piece of serviced residential land in a seasonal resort town. Over the next seven years, 18 professional consultant reports were required, culminating in

draft plan approval containing 50 clearance conditions. The second approval, issued by the Local Planning Appeals Board in 2020, ran to 23 pages. **The developer estimates it will be almost 10 years before final approval is received.**

In regard to Development Charges and Parkland Dedication Fees: . These charges are founded on the belief that growth – not current taxpayers – should pay for growth. As a concept, it is compelling. In practice, it means that new home buyers pay the entire cost of sewers, parks, affordable housing, or colleges that will be around for generations and may not be located in their neighbourhood. And, although building affordable housing is a societal responsibility, because affordable units pay all the same charges as a market unit, the cost is passed to new home buyers in the same building or the not-for-profit organization supporting the project. **We do not believe that government fees should create a disincentive to affordable housing**

Housing can't get built without water, sewage, and other infrastructure. When the Task Force met with municipal leaders, they emphasized how much future housing supply relies on having the water, storm water and wastewater systems, roads, sidewalks, fire stations, and all the other parts of community infrastructure to support new homes and new residents. Infrastructure is essential where housing is being built for the first time. And, it can be a factor in intensification when added density exceeds the capacity of existing infrastructure, one of the reasons we urge new infrastructure in new developments to be designed for future capacity. In Ontario, there are multiple municipalities where the number one barrier to approving new housing projects is a lack of infrastructure to support them.

Conclusions: **What struck us was that everyone we talked to – builders, housing advocates, elected officials, planners –**

understands the need to act now. As one long-time industry participant said, “for the first time in memory, everyone is aligned, and we need to take advantage of that.” Such unity of purpose is rare, but powerful.

To leverage that power, **we have offered 55 solutions that are bold but workable**, backed by evidence, and that position Ontario for the future. Our recommendations focus on ramping up the supply of housing. Measures are already in place to try to cool demand, but they will not fill Ontario’s housing needs. More supply is key. Building more homes will reduce the competition for our scarce supply of homes and will give Ontarians more housing choices. It will improve housing affordability across the board. Everyone wants more Ontarians to have housing.

NOTE:

The Ministry of Municipal Affairs and Housing (Steve Clark, Minister) , passed legislation in June of 2019, called ‘More Homes, More Choice Act, 2019. This was a small step to help municipalities deal with Attainable Housing by:

- a. Reducing timelines for municipalities to make planning decisions.
- b. Promote intensification around transit.
- c. Require municipalities to authorize, in their official plans and zoning by-laws, additional residential units in both a primary dwelling and ancillary building or structure.
- d. Promote the development of affordable housing near transit by focusing on the use of inclusionary zoning.
- e. Where a municipal zoning by-law is passed, that sets a parking standard lower than a standard of one parking space for any Additional Residential Unit (ARU), the

municipal zoning by-law parking standard would prevail.

PART II

THE ROADMAP SOLUTION FOR ATTAINABLE HOUSING

Following the above recommendations, this outline is to help municipalities develop a series of tactical and actionable recommendations that will address the housing crisis and provide action steps for private/public partnerships to create suitable Attainable Housing.

We recognize the Ontario Government has just recommended substantial changes to DC charges and Parkland dedication fees.

We are in a housing crisis. We need to develop an action plan, a business model, with private/public collaborative partnerships to solve our housing issues. Municipal staff has to think creatively and work with developers who are the stakeholders in our Attainable Housing solution. In addition, staff needs to involve all stakeholders in the process, including the town, the community, local employers, investors and developers.

A new Social Contract is needed: The municipality, the county and the province have to provide incentives to encourage the private sector to work with the town to create Attainable Housing. No need to spend any more time talking about the housing crisis and problems. We have to act now and develop solutions that are outlined in this Roadmap.

The time has come to collaborate together and leverage resources to create a solution. We need changes to bylaws and regulations, and municipalities need to commit their energies towards an Attainable Housing Action Plan.

How do we create a new regulatory environment and incentive programs for Attainable Housing?

How do we streamline and fastrack the approval processes for Attainable Housing applications....creating templates and pre-approved applications? Town planning departments need to make many zoning and planning changes to enhance Attainable Housing solutions.

How do we standardize Attainable Housing building permits and eliminate excessive fees? Simple standard agreements need to be created as a contract between municipalities and developers, so everyone understands their commitments. Developers cannot take advantages of lower fees, incentives and an expedient application processes, unless they sign a co-operation agreement to commit to the project, quality and building timelines.

We Need Effective Management Agreements: Municipalities need to create effective management agreements with developers and Attainable Housing projects. These agreements will protect the town and public funds in regard to the commitment to build Attainable Housing projects.

1. **Development Agreements:** The municipality will provide certain services, monetary incentives, lands etc. to a developer. In return, the developer **MUST** build to the submitted and approved plans. Every agreement would indicate that should any developer break any terms, then an occupancy permit will be withheld. If municipal lands are donated for any project, the ownership of these lands would be maintained or revert to the municipality should the Developer not build according to the agreement specs.
2. **Management Agreement for Attainable Housing:** Any multiple unit projects would have an ownership and a

management structure. A third-party management company would be appointed to manage the day-to-day affairs of any project. An option for any Attainable Housing project, is to create a common element condominium to help maintain the quality, look and feel of the project. Monthly contributions to the common element reserve fund would be included in market rents.

NOTE: Purchasers of Attainable Housing units would have to pay a pre-calculated monthly common element condo fee. In addition, should any owner wish to sell their Attainable Housing unit, they would only be entitled to keep 20% (an arbitrary percentage) of the increase in any home sales price. (terms would be included in the purchase agreement). The balance 80% of the increase in value would be deposited into the project Reserve Fund to assist in the ongoing maintenance of the overall property.

There are many examples of terms and conditions for Attainable Housing agreements that have already been created and could be used for Attainable Housing development & management agreements.

For Municipalities:

- a. All new Official Plans need to create latitude for 'intensification' so towns can be more flexible with residential zoning changes to accommodate more Attainable Housing units on smaller land footprints.
- b. Town Councils need to consider a plan to counteract 'NIMBYism' ...not in my backyard, and turn it into YIMBYism'...yes in my backyard.

Residents need to consider the negative ramifications if we don't have a plan to build Attainable Housing units. What happens when we can't fill employment positions for our retail stores, our restaurants, or workers to build or renovate?

Municipalities need to have the courage, the willpower, the fortitude, the desire, the foresight and the commitment to act and make the changes necessary to move forward with an Attainable Housing Action Plan!

Municipalities must create a viable attainable action plan that cannot fail. Think of financial changes and costs in light of the community and as an investment. What are the consequences if a plan is not created immediately? We need Attainable Housing NOW, not five years from now. What are the increased social costs to communities if we do not create a viable Attainable Housing plan?

PART III

Housing Alternatives and Choices for the Development of Attainable Housing

Municipalities should continue to encourage the development of 'Live/Work' units that would be attractive to young entrepreneurs and self-employed residents.

In addition, municipalities should encourage developers to build homes with purpose built, fully equipped basement rental suites to help purchasers offset their mortgage costs and provide rental housing for new residents.

In regard to Attainable Housing, we propose:



(Sample Dormitory Style)

1. Dormitory style projects for introductory employee housing

2. Independent garden/ Laneway/ Coach house rental units



(Sample Garden Suite)



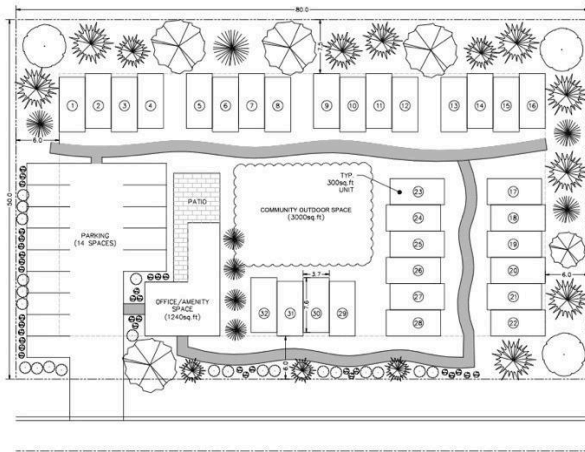
(Sample Modular Midrise)

3. Mixed-use infill site projects including: Tiny Homes on a rental or purchase basis; and three to six+ storey modular rental apartment buildings.

4. Not for Profit – Rent to Own Housing



(Sample Rent to Own Housing)



5. 'Tiny Home' Parkland developments for organizations that require housing for homeless or disadvantaged peoples that are in need of accommodation, support, and on-site wrap around social services to successfully reintegrate into society.

Photos & Design Credit: Cntr.Tech & Greenland International Consulting Engineers

Our team has sourced, met, interviewed and confirmed arrangements with 10 modular and specialty container housing manufacturing companies across Canada that design and build housing for all the above needs.

We have sample designs for these types of accommodations and have costed out all structures, services, and installation. Depending on the size of project arrangement, this modular housing can generally be manufactured & installed in a few **MONTHS**. Note: All the housing products offered meet or exceed Canadian/Ontario Building Standard Codes

Details of Attainable Housing Choices:

Entry Level Employee/Student Dormitory Style Accommodation

Many large employers throughout Ontario, especially in smaller towns, have a huge problem providing low-cost accommodation for entry level workers. A solution is dormitory style accommodation that will house 30-50 persons in private rooms with sinks/toilets, private and secure shower facilities. Depending on the location and needs of the employees, a common kitchen facility can be provided with food vending machines, dining/lounge areas, and optional workout facilities.

Employers should be interviewed for their employee needs and a per suite rental rate would be calculated.

Note: We are aware of many employers in smaller towns, either subsidizing their employee accommodation needs or renting/purchasing homes to accommodate their needs. Dormitory style accommodations would be very cost effective for the employee and employer and create more effective management of their employee housing.

Independent garden/laneway/coach house rental homes

Regardless of the name we attach to these rental units, the plan is quite simple. Provide 4 or more types of garden suites for any town to pre-approve, in regard to the size of the units, and obvious suitability of the Garden Suite to the size of the available lot lands.

The 'additional unit' plan would have towns communicate with all their residents, offering them the opportunity to have a pre-designed Garden Suite constructed for their backyard.

A step-by-step plan would be in place for all residents, in order for them to apply for this independent (ADU) Additional Dwelling Unit. The owners would 'donate' the land for their Garden Suite and sign an agreement to donate the land for \$1. A variety of financing options are available for the owner to finance the Garden Suite, from full financing to a cost share program. As long as an owner continues to have a rental Garden Suite in their yard, a partial municipal tax credit would be offered to any owner who donates their land for a Garden Suite.

As a rental project, a separate governing foundation would be put in place to manage the process with the owner. They would have the ADU financed, built, managed and marketed to rental clients. A pre negotiated portion of the rent would be paid to the owner each month. Note: Owners could also choose to purchase the ADU outright and manage their ADU themselves.

A choice of Garden Suites would be available, from a 320 Sq ft. Studio unit; to a 480 Sq. Ft. One Bedroom unit; to a 640 or 720 sq. ft. two-bedroom unit. All units would include a separated sleeping area, toilet and shower, living/lounge area and a fully equipped kitchen. Larger 960 sq. ft., two-level units are available with an upper-level bedroom, bathroom, kitchen and an enclosed lower garage. The size of the residential lot would determine the size of the ADU selected.

Note: These independent Garden Suites are built slab on grade or on piles. An agreement with any owner, in regard to the Garden Suite, would be for a minimum of 10 years. The agreement would be transferrable to any future owner. If the existing owner wanted to have the suite removed, prior to the 10 Year agreement, this could be arranged, but a fee would be charged for the removal of the unit and a penalty would be payable based on the number of years left in the 10 year

Agreement. Given the construction of these Garden Suites, they can be moved and relocated to another property when any agreement has been cancelled or expired.

The planning, applications, and management of tenants for this Garden Suite process would be with a separate governing corporation that would facilitate the process with the property owners. As mentioned, the owner would receive a portion of the monthly rent and a tax incentive to provide the lands for Garden Suites.

Mixed-use infill projects including Tiny Homes for rental or purchase, and 3-4 storey modular rental apartment buildings.

After locating potential Attainable Housing development sites, there are a mixture of housing types available to accommodate both rental and ownership needs. Any site can be planned to include a number of Tiny Homes that could be offered for rent or ownership, plus modular three-four storey mid-level apartment structures with 30-45 one- and two-bedroom rental apartments, with above ground parking.

These types of properties could be planned in a common element or a regular condominium ownership structure. Common element fees would be included in rental rates, and if owned, the residents would pay monthly condo fees. Purchasers for owned properties would be obligated to sign a declaration that they do not own any other real estate and they have at least one person in their party with full time employment.

If the Tiny Home is owned and then sold, the owner would only be able to capture 20% of the net gain realized on any sale. The balance of the gain would go into the project's reserve fund to help finance maintenance and future upgrades of the overall property.

This type of agreement will discourage speculation in regard to resales.

In addition, these developments could be set up as a land lease, depending on the ownership structure of the lands.

In regard to these projects, the accommodations types are all scalable and any combination of Tiny Homes, or apartment styled accommodation can be designed.

Not For Profit Housing Alternative – Rent to Own

A scalable cost-effective home ownership delivery system, that serves Canadians without grants or subsidies. 'Home Opportunities' has over 40 years of experience developing this type of housing and has already created/built over 10,000 units. This initiative is supported by major charities, delivered by major co-operatives, non-profits and credit union leaders and built by the private sector.

The organization has created an affordable home ownership model without grants or subsidies. Combined funding sources from CMHC, private investment and government loans, are all deferred until the closing of any property. The potential owner/purchaser contributes 5% as a down payment and an initial fee of \$500.

Carrying costs are calculated on 30-32% of gross income and there is an obligatory owners savings program of \$100 per month towards the owners' equity.

Municipal and provincial support is based on land cost deferrals, fast tracking approvals; deferral or reduction of development charges; deferral of property taxes. Loan support from Infrastructure Ontario.

This housing model stitches together a number of novel, but proven approaches to development, financing and construction, to allow the production of cost effective and sustainable Attainable Housing.

Note: For all these multiple housing sites, the need is to find residential locations that are 'C' sites, vs. A or B, but are close to public transportation, shopping and schools.

Affordable 'Tiny Home' Parkland Development Initiatives

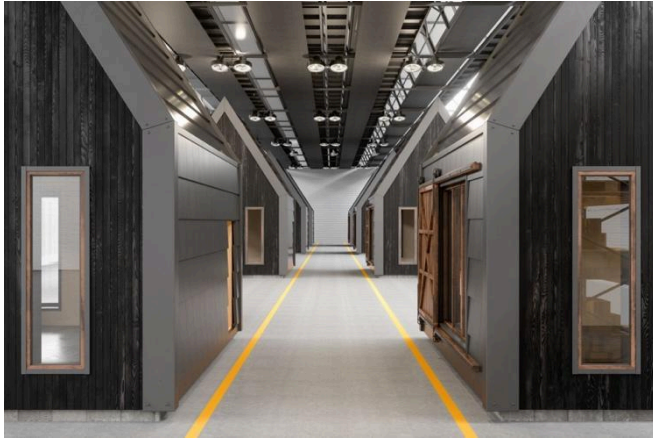
There are many town and national organizations who work with homeless and disadvantaged peoples, and they would like to create small 'Tiny Home' Parkland Villages. We have created a design for a one-acre site, that would accommodate 30-32 Tiny Homes (320 sq. ft. units) and each unit would include a separate bedroom, dining/living area, toilet, shower and kitchenette. These accommodations would be completely furnished as the residents would generally have no furniture or few personal possessions.

The property would have common meeting facilities, a group kitchen, a lounge area and second floor offices for management. Limited parking would be required as few residents would have an automobile. These accommodations would be subsidized affordable rental units. The objective for the organizations is to assist their residents with safe and secure housing, life skills and coping mechanisms in order for them to become contributing citizens.

A Matching Program: Municipalities could also encourage property owners to rent out rooms or their properties to businesses, for their employees, in order to increase rental housing availability.

PART IV PRICING GUIDELINES FOR ATTAINABLE HOUSING

As previously mentioned, we have reviewed the operations of multiple modular and container housing manufacturers across Ontario and the country.



These companies can produce studio, one, two and three-bedroom Attainable Homes in a variety of configurations; i.e. detached modular/tiny homes; semi-detached; triplex, fourplex, six plex to dorm style.

Construction costs are obviously ‘in flux’ due to material and employee cost pressures. The following costs do not include any subsidies or grants that could be applied for from the county, municipality or province. These prices include the design, service installation, planning costs, furnishings and site installation for individual Attainable Housing units. Costs will vary according to the site design, number, size of unit, as well as the quality of interior finishes and furnishings. Costs will reduce depending on the number and style of units to be built on any larger mixed-use site. The following per unit costs can be used as a guideline:

Studio/One Bedroom	300-325	Sq. Ft.	
\$150,000-175,000			
One Bedroom	480	Sq. Ft.	
\$200,000-275,000			
Two Bedroom	680-800+	Sq. Ft.	\$275,000-350,000

PART V

LAND PROCUREMENT OPTIONS FOR ATTAINABLE HOUSING

Land availability is obviously an important component for the success of any Attainable Housing project. Tax receipts could be issued by municipalities to any party that would want to donate lands for Attainable Housing. Market appraisals would be completed by professional appraisers to assess a fair market value for any land tax receipts.

The following are options to identify Attainable Housing lands:

1. **City/Town Owned lands:** Most cities/towns have a list of all surplus owned lands that could be used for Attainable Housing. This list should be made accessible to parties interested in developing Attainable Housing projects.
2. **Undeveloped residential zoned lands:** Review all residential municipal lands that have been ‘on the books’ to be developed. Connect with the owners of these lands in regard to their future development. Would owners be willing to sell their lands, or a portion of their lands and accept a tax receipt for their land? Cities/towns could also expropriate target inventoried lands that could be developed for Attainable Housing.
3. **Rezoning:** Examine all lands that could be rezoned to residential; from agriculture & employment lands. Again, connect with owners re: their future intentions and discuss the opportunity to purchase lands or offer a tax receipt. Towns would have to agree, within their planning department, to have the ability to change any zoning to residential in advance. Possibly an owner may sell or donate a portion of their lands for tax incentives or future development approvals.
4. **Town Buildings:** Examine all one storey town civic buildings. Create modular apartments above one

- storey commercial buildings, with outside walkways/stairs to facilitate rental housing.
5. **Private One Storey Office or Retail Buildings:** Appeal to commercial owners in any community to build modular apartments above their buildings and provide a tax incentive for their build.
 6. **Provincial/Federal Service Buildings:** Review buildings and lands owned by the Province or the Feds in regard to proposing Attainable Housing options. For example, Legions have lands in small towns and municipalities that could be redeveloped, adding Attainable Housing to their lands or existing structures.
 7. **School Boards:** Identify lands owned by school boards. Could any of their lands be purchased, leased or donated for Attainable Housing projects.
 8. **Church Lands:** Do local churches have excess lands that they could sell or donate for Attainable Housing projects?
 9. **Development Lands in the Approval Process:** Many developers and land owners have vacant lands, waiting for approvals, years prior to the start of construction. These lands could have provided Tiny Houses for those years prior to construction approvals. Temporary Tiny Housing units could be serviced by power from adjacent lands; septic tanks could be used for wastewater, and fresh water could be connected from existing road services.
- Note:** Tiny Housing units are modular, and installed slab on grade or on piles, so they can be moved at the appropriate time to another location. Having at least one years notice to move the units would be sufficient. Using the above example, municipalities could communicate with all developers in their region, project how long certain lands would remain vacant and then provide tax receipts or building approval incentives, should owners/developers be willing to

provide their lands on a temporary basis for Attainable Housing.

A fine Example of this process - Attainable Housing created in British Columbia

Look at the City of Vancouver! They used available development sites to build temporary modular affordable housing. Their goal was to put moveable modular buildings on temporary sites, allowing the building to be easily relocated when it is time to move on. Vancouver's high pressure market forces housing providers to be nimble. Their answer is temporary modular housing which can make use of vacant or underused sites.

The city of Vancouver completed their first temporary modular project on 'to be developed' vacant land. They constructed 40 units of Attainable/Affordable Housing, each unit approximately 250 sq.ft., each with bedroom, living room, kitchenette and private bathroom. Manufacturing and construction took approximately 6 months, far less than the usual 14-16+ months needed for traditional construction of a building this size. This particular building is regulated as temporary modular housing and has a maximum period of 10 years on any one site...which of course is an arbitrary decision.

The building was designed and constructed with disassembly in mind from the beginning, with a foundation system that can be deployed above grade and reused on future development sites. The building modules can be transported to a new location and reassembled in the same layout or reconfigured to suit local needs.

This project was built in 2017-18 and was the first moveable modular housing project in Canada. It demonstrated, to the province, that this type of project can work. The province has since developed a further 14 modular buildings on 11 temporarily available sites, 3 of the sites are privately owned and the balance owned by the municipality.

CMHC helped finance this project through their Affordable Housing Innovation Fund.

10. Provincial Parkland: Involve Ontario MPP offices to review Provincial Parkland and Crown Lands, and possibly sever portions/parcels of lands that could be developed into Attainable Housing sites?

11. Community Donations: Appeal to residents of all municipalities. Citizens that would like to offer any of their owned lands to municipalities for Attainable Housing. Tax incentives could be offered.

PART VI

SERVICING REQUIREMENTS FOR ATTAINABLE HOUSING

The following services are required for any Attainable Housing site: water; sanitary; electricity/gas; communications and obviously site preparation, including grading and drainage.

In regard to independent Rental Garden Suites, the services required could be facilitated/connected through an 'umbilical' process, from the Garden Suite through the existing residence. Or the services could be hooked up through to the existing municipal infrastructure and utility systems on the main road that services the existing residence. With each Garden Suite, the Secondary Dwelling Unit SDU presently needs to be no more than 'x' meters from the Municipal ROW. (Right of Way)

Obviously, planners/engineers would have to assess the servicing and electrical loading/capacity requirements for any Secondary Dwelling Unit (SDU). Most Garden suites are accommodated with electric power vs. gas. The plumbing requirements are reasonably standard for all garden suites, ie. a kitchen sink, bathroom sink, toilet, shower and compact laundry.

Lands for Garden Suites would require grading, installing a slab, footings or piles where applicable to support the SDU structure and providing separate parking if applicable and completing the connections for servicing.

For permanent infill sites, which would house multiple Tiny Homes and possibly mid-rise apartment properties, the services would be sized and installed, as required, for the specific density of each site.

From a sanitary point of view, for Tiny Homes, there are also alternatives to fully plumbed toilets. There are sanitary solutions such as the Cinderella Incineration Toilet. (www.incineratingtoilets.ca) or EcoJohn. (www.ecojohn.com) These are modern and friendly toilet solutions. Incinerating, composting or recirculating toilets are approved Class 1 sewage systems as defined by the Ontario Building Code and could be employed as an alternative to conventional flush toilets. For example, the Cinderella incineration toilet incinerates all blackwater (human body waste) at a high temperature, leaving only an insignificant quantity of ash, about one teacup per four persons after one week of use. Waste is burned in an enclosed incineration chamber and incineration gases are vented to the exterior. A total waste solution; odourless and hygienic. NO requirements re the installation of a water supply or a costly drainage solution.

No waste handling; secure for children; high capacity; no frost protection needed; easy installation; requires little space; no odour; no water connection required. These toilets have been in production for over 20 years.

The advantage of employing a Class 1 system in lieu of conventional flush toilets is that it reduces the hydraulic load by approximately 40% and the organic load by up to 80%. Therefore, the greywater load (water derived from plumbing fixtures other than sanitary) is greatly reduced. The low greywater load can easily be accommodated with a small diameter building sewer, and reduces the capacity demands on both the sanitary sewers and the wastewater treatment plant in municipally serviced areas. Where municipal sewers are not present, a Class 2 greywater system as defined by the Ontario Building Code may be employed.

PART VII

GREEN INITIATIVES: SUSTAINABLE HOUSING/ENERGY EFFICIENCY/HEALTH AND WELLNESS

There are a number of Green Initiatives to be considered for Attainable Housing, such as the following:

1. **Thermal Massing:** Thermal massing utilizes building materials to absorb, store and release heat produced by sunlight including masonry materials with high specific heat capacities and high density. (concrete, stone, brick, and tile, are commonly used as thermal mass)
2. **Solar Energy:** Solar panels could be installed on the roofs of any Garden Suite, Tiny Home or Mid-Rise apartment building (connected to battery storage units). This installation provides the energy and power for these units. There are also energy assessment 'no interest loans' available from the Ontario Government for solar programs.
3. **Rain Water Harvesting:** Collection systems could be installed on the roofs that would reduce user water consumption by 40%.
4. **Integrated Rain Gardens (Where feasible in terms of soils, water table, space, etc.):** Opportunities exist to implement "lot level xeriscaping' practices' by thoughtfully curating greenspaces that require low maintenance and irrigation activities. This will further reduce site-specific water demands and enhance mental health through natural living elements. These LID features will enhance / protect "pollinator ecosystems" too.
5. **Integration of Smart (Internet of Things) Green Technologies:** Progress has recently been made in the development of lot level (real-time) rainwater harvesting / monitoring, irrigation and ground level snow melting systems that access web-based climate data for optimal

operations. These Sustainable Development (SD) practices will also help reduce a home's GHG (Green House Gas) footprint too.

6. **Greywater Recycling:** A Greywater recycling system collects water already used from other activities, stores the water in a holding tank and through a filter, cleans and plumbs it back for suitable reuse such as toilet flushing. Greywater also includes water used from bathing, washing dishes and clothes. A unique filter can also treat Greywater and provide water for landscape irrigation. This system saves money on the water bill; uses less treated drinking water, reduces pressure on waste-water treatment and reduces pollution going into waterways.
7. **Incinerator Toilets:** As indicated in the Services section above, these products are friendly and modern solutions, and eliminate the need for waste-water treatment.
8. **Integrated Urban Farming Practices:** For larger mixed use Attainable Housing sites, design some of the assigned communal area to also incorporate small garden plots for growing seasonal vegetables. A portion of the overall site development could be reserved for those tenants who want to pursue small scale agriculture interests that complement a healthy lifestyle.
9. **Health and Wellness:** There are resource firms that specialize in the art and science of well-being in the interiors, environments and communities that we live work and play. Whether leading design efforts or collaborating with design teams, the goal is the same to reach new levels of regenerative design capabilities. It is important to design socially and environmentally conscious, harmonized spaces that inspire well-being at home. Integrate nature to support connection and a sense of belonging.
Transform how kitchens look and function, and most importantly, how to support healthy eating and living.

Design eco-friendly kitchens that support wellness in every home.

Wellness-centric design enhances the relationship between people, the environment, nature and well-being. Design services that create regenerative spaces for home, work and play.

PART VIII

CHANGES REQUIRED – Secondary Suites and Town Bylaws

1. Secondary Suite: By-law Changes Required

In regard to secondary units, municipalities need to review their zoning regulations, and make the necessary changes to accommodate a more flexible approach to Attainable Housing. The following are sample suggestions that need to be reviewed specifically for the Town of Collingwood in Simcoe County:

- a) By-Law: 4.40.11: Minimum lot frontage of 15.0m should be changed to a minimum lot frontage of 10.0m. The minimum lot area of 550 Sq. meters needs to be reviewed and also reduced.
- b) By-Law: 4.40.14: Why do we need a standard re 'exceeding'. Forget the specific coverage and indicate that any dwelling cannot exceed more than 50% of the existing residence. The minimum gross floor area should be reduced from 375 to 270 Sq. Ft. or as approved by Town Planning.
- c) By-Law: 4.40.18. Requires the secondary dwelling be connected to municipal water and sanitary. As we have indicated in this study, there are alternative types of sanitary toilets and creative connections to services. If we use incinerator toilets or connect any services through the existing residence, this bylaw would prohibit these concepts. One suggestion might be to include the following at the end of 4.40.18... "except where alternate servicing solutions have been approved by the Town."
- d) By-Law 5.15.1.1 – Required Parking. Many renters do not require Parking. The requirement for Parking should be changed in regard to obligating the SDU to have 1 parking space. Many residences considered for SDUs, are close to public transport and no parking is required.

Note: Changes for required parking were modified by the City of Hamilton. If parking is needed, they reviewed this in regard to the availability of street parking.

An agreement with the Owner of any SDU could indicate that their specific unit does or does not include parking.

2. Town Planning – Requirements for Change

If town planners are serious about creating a successful Attainable Housing Plan and building appropriate housing, they must address the following issues. Making these changes will attract the development industry to work with any municipality and town in a private/public partnership. The town could require any developer to sign an agreement accepting these benefits, on the basis they will build according to any approved Attainable Housing project.

- a) **Zoning:** Make zoning changes for SDU's as recommended above, especially the requirement for mandatory parking. Eliminate parking minimums for multi-unit residential projects.
- b) **Building Permits/Fees, Applications/Approvals:** Set up an efficient and timely Attainable Housing permit approval process. Need to accelerate the approval process. Commit to approving any Attainable Housing building application within 30 days. Have pre-approved housing products, i.e. if the unit is 320, 480, 680, 740 or 950 sq. ft...have these 'sized' SDU' templates pre-approved, subject to the lot size, coverage etc. In addition the Town must have their Engineering Departments facilitate servicing approvals for Attainable Housing. The Town must also address, in advance, any Urban Design manual suggestions that may affect Attainable Housing.

- c) **Waive Permit, Building and Application Fees:** Or set up a minimum cost per application to cover some planning time.
Examine a deferral policy for NFP (Not for Profit) organizations that build Attainable Housing.
- d) **Subdivision and Site Plan Fees:** Dramatically reduced or eliminated.
- e) **Engineering Fees:** No costly 'Peer Reviews'. Local town planners and engineers can review the over-all plans and make approvals without 'Peer Reviews'.
- f) **Environmental Conservation Authorities:** Unless any Attainable Housing development is proposed on sensitive environmental lands, towns MUST control the application process in regard to environmental approvals. Conservation Authorities must be held accountable and approvals committed within 30 days. The town has to instruct how the Conservation Authority needs to approve Attainable Housing applications. No fees are payable to any Conservation Authority for Attainable Housing applications.
- g) **Development Charges:** Waive all Development Charges for individual SDU's and simply charge a small percentage of the DC's for multi-unit Attainable Housing over 10 units. This waiver of DC's has already been recommended by the Province. Municipalities and towns could also establish development charge relief in the form of deferred payments or partially forgivable loans.
- h) **Property Taxes:** Create a positive incentive for Attainable Housing. Recommend that no taxes have to be paid on Attainable Housing for a minimum number of years.
- i) **Parkland 'Cash in Lieu':** Waived and not charged for Attainable Housing projects.
- j) **Letters of Credit:** Waived. If any Attainable Housing project is not built to the town agreed specs, then an occupancy certificate will not be issued by the town and no services will be connected.

- k) **Tax Receipts:** Will be issued by the town or municipality for any lands donated by an individual or corporation for Attainable Housing. The determination of a tax receipt would be calculated after two qualified appraisals confirm the value of the property. The town may lease the lands for \$1 for an approved Attainable Housing project.
- l) **Density:** For mixed use Attainable Housing sites, consisting of rental or owned Tiny Homes or mid-level apartment properties, the town or municipality needs to be flexible in regard to the density. Grant density beyond that normally permitted, if needed, for a project addressing Attainable Housing. We should expect that the Town OPs address density issues, but to be clear, all towns needs to address additional & flexible density for Attainable Housing.

This is a unique opportunity for municipalities to show leadership and work with private/public partnerships to help solve the real and immediate crisis with Attainable Housing in Ontario. It is incumbent on municipalities to quickly address this crisis and work expeditiously, and with care, to create Attainable Housing solutions.

PART IX

AN ATTAINABLE HOUSING SUCCESS STORY - BC

The City of Victoria has created a simple application process for Garden Suites Attainable Housing. ‘If I wanted to build a garden suite, what do I do’? Municipalities could use this application process as a guideline for Secondary Garden Suites/SDU’s. Please review the following:

Garden Suites. www.victoria.ca **(Search Garden Suites)**

On April 21, 2022, the Council of Victoria considered a staff report on a Garden Suite program. The report presented to Council considered revisions to the Garden Suite policy and design guidelines, and sought direction to adjust fees for better cost recovery. The full report can be found [here](#).

If you are considering a garden suite, then it is recommended that the section of the report entitled “Design Challenges” be considered in the design of your garden suite as staff will be taking direction from this report.

What is a Garden Suite?

A Garden Suite is a legal, detached, ground-oriented rental suite located in the backyard of a property with a single-family home as its primary use. Garden Suites are designed to be long-term rental housing; they cannot be strata-titled or utilized as short-term rental (such as Air BnB). Garden Suites require a delegated development permit (a development permit approved by staff), and all necessary building permits.

Creating a Garden Suite is another option for introducing a rental suite on a property where a secondary suite does not already exist. Property owners may convert an existing accessory building if it meets policy guidelines, or build something new.

Where are Garden Suites permitted?

Eligible locations for a Garden Suite in Victoria include all properties that contain only a single-family detached dwelling and are appropriately zoned (most single-family zones except for small lot zones permit Garden Suites). The proposal must meet all requirements of the zoning bylaw Schedule M – Garden Suites, and should incorporate the design guidelines contained in the Garden Suite Policy and Guidelines.

Properties that already have secondary suites, or an existing duplex, are not eligible.

Neighbourhood Plans may contain specific policies regarding Garden Suites in conjunction with other housing types. Please refer to your Neighbourhood Plan to determine applicable policies. An additional application would be required to construct a Garden Suite that does not comply with the restrictions specified in Schedule M.

NOTE: In regard to success of this Garden Suite program in Victoria, from 2017-2022, the Planning Department received 108 applications.

I want to build a Garden Suite. What do I need to do?

- a. Check to see if your property is eligible for a Garden Suite:
Review the rules of your zone by consulting the [Zoning Regulation Bylaw](#). If you're unsure of your zone, look up your address on [VicMap](#)
Review the [Zoning Regulation Bylaw Schedule M – Garden Suites](#)
If you are still unsure, contact Development Services
- b. Review the [Garden Suites Policy and Guidelines](#).
- c. Review your project for compliance with the [Tree Preservation Bylaw](#). If the siting of the Garden Suite or any

servicing to the Garden Suite impacts bylaw-protected trees on your property or a neighbouring property, an arborist report may be required.

- d. Contact development services to discuss your plans and the requirements for your application.
- e. Fill out the [Delegated Development Permit Application for Garden Suite](#). The application form lists all documents required for your application. When you have all the documentation together, you are ready to submit your application.
- f. Submit your application and all the supporting documentation to zoning@victoria.ca. Staff will contact you to arrange payment and advise of any missing information.
- g. City staff will review the application for compliance with regulations and policies. This may involve site visits on the subject property. The applicant will receive a written summary of requirements to complete the application.
- h. Revisions may be required for compliance with the Garden Suite design guidelines or the *Zoning Regulation Bylaw*.
- i. Once your delegated development permit is approved, contact Permits and Inspections to obtain the necessary permits to allow for construction.
- j. When all permits are in hand, you are ready to build.

Municipalities could use this template to create an Attainable Housing Garden Suite application and process.

PART X

FINANCING – INDIVIDUAL GARDEN/LANEWAY SUITES AND MIXED-USE PROJECTS

There are many financing alternatives, tax incentives, and options available at the Municipal, County, Provincial and Federal level, plus private funding which would include loans, mortgages, grants and tax incentives to create Attainable Housing.

Municipality: Towns could create an Attainable Housing fund as a percentage of their overall annual budget. These monies would provide an incentive for residents to attain a Garden Suite.

Towns could offer a loan guarantee through municipal debt? Towns could purchase lands for Attainable Housing, and defer repayment of the site purchase until the units in the project are built, sold or rented. This deferred payment would help incent developers to build Attainable Housing.

Towns could offer a municipal tax credit or tax receipt to individuals who will donate land on their residential property for a Garden Suite rental unit. This will help incent home owners to install a Garden Suite in their yard.

Towns could consider raising a bond issue, through the community, to build Attainable Housing and have the CMHC guarantee the funding through the bond.

Temporary Development Land Leases: To promote Attainable Housing on developer lands, that are tied up for years prior to installing permanent services or buildings. As previously indicated, there are many sources of modular and container homes that can be built slab on grade or on piles.....and can be relocated as needed. Temporary Attainable

Housing communities could be created on developer lands, and then move the home inventory as needed.

Any developer wanting to donate their lands on a temporary basis for a minimum of 3-5 years could receive a tax incentive from the Municipality. A land lease could also be created and used to calculate the tax incentive for the developer.

Simcoe County: As an example, Simcoe County provides a Secondary Suites financial incentive of up to \$30,000 per unit for qualified rental housing. Rental rates for the Garden Units must remain affordable for a period of 15 years. There is a loan forgiveness portion. Unfortunately, the rent thresholds are low for this program in consideration of the increase in costs for building and construction materials over the past 3 years.

The County has an Affordable Home Ownership Program which provides 10% down payment assistance in the form of a forgivable loan. There is also a shared equity in that gains on the sale repay the loan, once the property is sold. In regard to rental development, all municipalities must consider development charge elimination, deferral or rebates for affordable rental units.

Grey County Investment in Affordable Housing Programs

(IAH): These programs provide a monthly rental assistance program of \$200 per month to assist tenants with their rent. It also offers a 20-year forgivable loan to assist with the down payment required to purchase an affordable home. The program provides up to \$25,000 for the creation of a Garden Suite, but again the rental rate must be maintained at County levels for 15 years.

Blue Mountain Attainable Housing Corporation (BMAHC)

provides up to \$5000 for residents to create secondary suites.

In addition, BMAHC provides first time buyers a loan up to 5% of the purchase price for a home not exceeding \$400k.

Canadian Mortgage and Housing Corporation (CMHC)

- a. Affordable Housing At-a-Glance: Offers flexible loans to encourage the construction of affordable rental properties in Canada. Flexibilities include higher loan-to-value ratios, lower debt coverage ratios and reduced premiums. There are restrictions on the rental rates re affordability.
- b. Seed Funding: Provides contributions and/or loans to assist with the planning costs of building new affordable housing.
- c. National Housing Co-Investment Fund: Can provide low-cost loans and or capital contributions to build new affordable housing.
- d. Affordable Innovation Fund (AHIF): CMHC has set aside over \$550M in this fund to help build and finance Affordable Housing. Focus is on innovative housing; affordable and accessible housing; green homes. CMHC is advancing a 'Rent to Own' model, so renters could move to own a home after five years of rental.
- e. Community Bond Issue: Should municipalities raise funds for Attainable Housing through a bond issue, the CMHC could provide guarantees for loans. This would help reduce the risk by the private sector.

Federal National Housing Strategy: A 10-year, \$70+ billion plan creating a new generation of housing in Canada giving more Canadians a place to call home. Funding and financing opportunities to build new affordable housing in Canada is provided primarily through CMHC.

The Rapid Housing Initiative (RHI) aims to create new affordable housing for people who are vulnerable.

RHI 1 and 2 provide capital contributions under two streams (Cities Stream, and Projects Stream) to expedite the delivery of affordable housing. The objective is to:

Support the creation of new permanent affordable housing units.

Cover the construction of new rental housing units, as well as the acquisition of land, and the conversion/rehabilitation of existing buildings to affordable housing.

Aim to commit all funds as quickly as possible to ensure housing is available within 12 months of signing agreements unless otherwise agreed upon.

The Government of Canada, through CMHC, launched the [Rapid Housing Initiative \(RHI\)](#) in October 2020. The initial funding for this initiative was \$1 billion to help address urgent housing needs of vulnerable Canadians, especially in the context of COVID-19, through the rapid construction of affordable housing.

The total number of units expected to be created with the support of RHI is to exceed 10,000 new units.

Options for Homes: www.optionsforhomes.ca This organization is Canada's largest developer of condominiums working exclusively on making homeownership more affordable. They believe in a housing market that is accessible to our workforce, our service sector, and for our next generation.

For projected home owners that have as little as a 5% down payment, Options for Homes will help access funding with an additional 10-15% to increase the down payment. The program is available to anyone able to secure a mortgage from a bank or credit union.

Trillium Foundation: Provides capital grants to support projects that provide people with suitable, accessible buildings/housing. Maximum grants are \$150,000.

Business Development Bank (BDC): Possible financing by the BDC for the building of Attainable Housing as employment housing on a commercial basis. If the housing units are owned by a commercial business that uses them for temporary worker housing, the BDC may consider financial support.

Canadian Banks: One of the 5 major banks in Canada has set aside \$12 Billion over the next 10 years to be invested in Attainable and Affordable Housing. The bank encourages private/public partnerships to drive and underwrite Attainable and Affordable Housing. The bank wants innovative financial solutions and needs to create formulas that help lower the equity needed for Attainable Housing projects

Land Donations: A land-owner could offer their lands to any municipality or an NPO at a pre valued price and the owner would receive a tax receipt. Or a deferral agreement could be negotiated with the owner to receive the value of their lands after construction and the properties were leased or purchased, depending on the formula for a mixed-use property. The contribution of the land could be used as equity for any project build.

Attainable Housing Sales Tax: Create a 1% sales tax, paid by the buyer and the seller, on the completion of any residential sales transaction in any municipality. These funds would be paid into an Attainable Housing Fund for the municipality and used to create housing throughout the community.

Bonds: The following is a recommendation from the report by the Ontario Housing Affordability Task Force. Moving to

surety bonds to replace letters of credit would free up billions of dollars for building Attainable Housing.

When a development proposal goes ahead, the developer typically needs to make site improvements, such as installing underground services. The development agreement details how the developer must perform to the municipality's satisfaction.

Up until the 1980s, it was common practice for Ontario municipalities to accept bonds as financial security for subdivision agreements and site plans. Today, however, they almost exclusively require letters of credit from a chartered bank. The problem with letters of credit is that developers are often required to collateralize the letter of credit dollar-for-dollar against the value of the municipal works they are performing.

Modern “pay on demand surety bonds” are proven to provide the same benefits and security as a letter of credit, while not tying up private capital the way letters of credit do. Moving to this option would give municipalities across Ontario access to all the features of a letter of credit with the added benefit of professional underwriting, carried out by licensed bonding companies, ensuring that the developer is qualified to fulfill its obligations under the municipal agreement.

Most important from a municipal perspective, the financial obligation is secured. If a problem arises, the secured bond is fully payable by the bond company on demand. Surety companies, similar to banks, are regulated by Ontario's Office of the Superintendent of Financial Institutions to ensure they have sufficient funds in place to pay out bond claims. More widespread use of this instrument could unlock billions of dollars of private sector financial liquidity that could be used to build new infrastructure and housing projects, provide for

more units in each development and accelerate the delivery of housing of all types.

Ontario Social Services Relief Fund: The Ontario government's \$765 million Social Services Relief Fund was designed to provide immediate housing and homelessness program relief in communities across Ontario so that people can be made safe and housed.

CHIP Mortgage (Home Equity Bank): For anyone 55+ years that would like to take advantage of a CHIP mortgage, they could use the equity in their existing house to purchase a Garden/Laneway/Coach House suite. Only 'out of pocket' application fees would be needed for this mortgage and repayment of the mortgage would be upon the sale of the existing residence.

PART XI Summary

We are in a housing crisis. Develop a new 'Social Action Plan Contract.

A business model is needed with private/public collaborative partnerships to solve housing availability and affordability issues. All levels of government must work with the public sector, developers, business owners, land owners and employers so we can solve this Alternative Housing 'Enigma'.

Form community driven public/private partnerships. Municipalities can provide surplus lands; employer underwriting; second mortgage programs; eliminate red tap delays to expedite project approvals; waive or defer development charges; defer property taxes; waive parkland dedication fees; support rapid zoning changes and reduce parking space requirements. Joint ventures must also engage local employers to help create entry level workspaces, co-living or dormitory style housing. Employers can then provide rental guarantees. Municipalities must provide incentives to encourage public involvement in Attainable Housing.

Both the private and public sector can provide lands. And the private sector has the development expertise; financing; project management; construction management experience; design and architectural services; innovative operations and management practices.

This Roadmap will help the public and private sectors understand the choices they need to make regarding the investment in time, energy and funding to create responsible and Attainable Housing in Ontario.

We have listed modular housing options, land options, servicing and financial options. We now need Municipalities to make the changes required to enhance the building of Attainable Housing.

Resources are readily available to design and build any size and type of modular or containerized Attainable Housing. From independent 320 sq. ft. studios, to 480+ sq. ft. one-bedrooms, 680-720+ sq. ft. two-bedroom units. Plus, two-storey housing models and modular mid-rise apartment buildings up to 6 stories. A site plan design can create any size mixed use development and include rental and ownership models.

If municipalities are serious about creating more Attainable Housing in Ontario, they must meet with the local development community to reconfirm their intentions to make the recommended changes, as outlined in this document, in order to facilitate an Attainable Housing approach and partnership. The time for talking about Attainable Housing is over.

Municipalities must introduce a simpler & more permissive residential designation approach and provide more specific regulations for Attainable Housing built forms. Alternative housing NPO's, governments, community organizations and private sector champions must work more effectively together.

This Roadmap suggests a variety of changes that need to be made IMMEDIATELY. We cannot wait a year or two for action. Modular and containerized recommendations for Attainable Housing can be built and installed in 3-6 months. We need to have Attainable Housing action plans in place now, and create a quick and efficient pipeline for Attainable Housing

applications and approvals. Building public/private partnerships will move this process along quickly.

We now have the tools in place to move forward with bold Attainable Action Plans for Ontario. Do municipalities have the political will and the fortitude to move ahead and plan our Attainable Housing future? The fate and success of Attainable Housing is now in the hands of our local governments.

Reminds me of the Nike marketing line **'Just do it'**.

PART XII
AUTHOR BACKGROUND – Thomas Vincent

- a. Has been in the Hospitality, Hotel and Corporate Suite Industry most of his business career; starting various wholesale and retail travel companies; creating Corporate Housing in Canada in 1977 and a network of corporate suite operations in 40 cities around the world.
- b. Sold his Canadian and international Corporate Housing business to an IPO in the USA in 1998, called Bridgestreet. Moved to Virginia, USA and worked in Washington DC, as the President of the International Corporate Housing Division of Interstate Hotel Group and an Executive Vice President of the Hotel group – 410 hotels and 38,000 employees.
- c. In the 80's and 90's, became involved in the Construction and Development business, renovating/building and creating executive corporate suite properties in Toronto and Ottawa. Built 40 Scollard Street in 1990, the first high rise condo development in Yorkville, Toronto.
- d. In 2009, moved permanently to Collingwood Ontario after buying land for Balmoral Village, the only Adult Lifestyle Village of it's kind in Ontario www.balmoralvillagecollingwood.ca. The project will house some 1000 residents when completed. Presently have the commercial and medical Centre with residential apartments to construct.
- e. Member of SKAL for over 40 years, an international Travel and Hospitality organization.
- f. Member of the Blue Mountain Village Foundation Board, raising funds for various charities in the South Georgian Bay Region.

- g. Started the Syrian Family Foundation of Collingwood that has now welcomed, housed, financed and integrated 8 Syrian families to Collingwood.
- h. Helped create a committee called CACE – Center for Arts, Culture and Entertainment in the south Georgian Bay area, planning to develop a theatre and centre for the Performing Arts in Collingwood.
- i. Member of the South Georgian Bay Institute and the Georgian Angel Investment group.

Over the past four years Vincent has attended many seminars and presentations in regard to the Attainable and Employee Housing crisis in our region.

Author Contact Information:

Thomas Vincent, CEO of ATTIMO Homes, President Global Hospitality Inc; Balmoral Village Collingwood

thomas@attimohomes.com

Cell: 416-720-1274

PART XIII
ADDITIONAL BACKGROUND STUDY REFERENCES

**Staff Report P2020-23 Presented to Collingwood Council
10/26,2020 Current Development Activity, Emerging Issues
and Trends and Town Response:**

- a. Collingwood has previously only permitted multi-storey development in the 4-6 storey range. Emergent housing issues include pressure to exceed these limits. (This may or may not have relevance to Attainable Housing Projects, but height recommendations being considered in the new OP will be more flexible for future development)
- b. Long-time vacant properties, including some former industrial or brownfield sites and underdeveloped properties near the waterfront or adjacent to the waterfront park system, are the subject of redevelopment proposals. What are the greenfield development opportunities for Attainable Housing, in Collingwood, re: a study of remaining undeveloped lands. An outline of available vacant land for the development of Attainable Housing is urgently needed for both the town and the development community to review.
- c. Official Plan update in 2022 shall address development trends and update the policy framework to reflect community values. (There have already been a number of recommendations regarding Attainable Housing that need to be implemented in the Official Plan update)
- d. It is important to find common ground with the development industry in order to support the kind of project outcomes that will help achieve the community's long-term Attainable Housing development objectives. (We have recommended countless times that the town have regularly

scheduled meetings with the development industry to discuss industry issues and look for private/public partnership opportunities - it's all about communication and collaboration to create an overall Attainable Housing plan.

Collingwood Official Plan update – Discussion Papers – July 2020

- a. Collingwood functions as a major commercial centre for northwest Simcoe County and northeast Grey County. Because of its role as a regional centre and as a tourism and outdoor recreation destination, Collingwood has an abundance of commercial nodes with a diverse range of retail/service commercial offerings. The town and region are firmly established as a four-season tourism destination(s) and attract a significant visitor and seasonal population.
- b. Re: Housing Options: It is widely recognized that the town has insufficient affordable housing options for service workers, young people and seniors.
- c. Attainable Housing is market-based housing and is also considered to be 'within reach' housing either through ownership or rental.
- d. In Collingwood, and in South Georgian Bay more generally, there is little incentive for the private sector to supply lower cost housing. Rising costs of construction, servicing, municipal fees, and the time associated with approvals are additional barriers to creating housing that is attainable. There is presently no detailed policy framework that can facilitate the quick and efficient production of Attainable Housing.
- e. Collingwood has very high housing prices across the house type spectrum and represents a significant housing 'affordability' problem in Collingwood. There are currently NO house forms that would meet the definition for attainable ownership.

- f. Ensuring the availability of a full range of housing options is critical to meet the needs of current and future residents of Collingwood – for all incomes, ages, lifestyles and abilities. It is important to provide appropriate and adequate housing options to attract the labour force needed and to stimulate new industries & other businesses.
- g. Facilitate intensification opportunities in appropriate locations throughout the town via more flexible rules, faster approvals and financial incentives.
- h. The town should continue to encourage the provision of a greater housing mix during the development approval process.
- i. Consider introducing a simpler, more permissive residential designation approach and provide more specific regulation of build forms through locational criteria and/or through implementing changes to zoning bylaws.
- j. Key regulatory elements are height, lot coverage, setbacks and landscape transition.
- k. Bill 108: More homes, More Choice Act 2019 – Ontario, introduces a requirement that municipalities authorize in their Official Plan and Zoning Bylaws, the use of additional residential units in detached, semi-detached, and row houses and in an ancillary building or structure, i.e. above laneway garages or coach houses.
- l. Affordable Housing: Governments, community organizations, non-profits and the private sector must work together to provide affordable housing.
- m. Policy Framework: The Province requires an affordable housing target.
- n. The town should encourage the development of more housing, with a focus on affordable/attainable/social housing; promote smaller housing units that create more affordable options and facilitate residential

- dwellings ie. accessory apartments and coach houses, throughout Collingwood.
- o. There is virtually no housing available for ownership that is considered affordable or attainable to households in Collingwood. There is a limited supply of rental apartments that would meet the definition of affordable.
 - p. Direct new housing development to locations served by existing or planned infrastructure and public service facilities.
 - q. Municipalities consider the use of all available tools to require that multi-unit residential developments incorporate a mix of unit sizes to accommodate a diverse range of household sizes and incomes.
 - r. The County should make a clear commitment to the municipalities as to the financial tools it will support, and the circumstances under which it will also waive and/or defer fees or taxes to facilitate the development of Attainable & Affordable housing.
 - s. To make a provision for grants in lieu of development charges, planning fees, cash in lieu of parkland fees and parking requirements for affordable housing proposals.
 - t. Residential designations re density: Create low/medium/high density projects with increased density. (Need a greater range in density so Affordable Housing projects can be built that makes sense for the specific development area)
 - u. Consideration will be given to modifications to existing zoning and servicing standards that facilitate the provision of affordable housing units in new residential developments...in accordance with good planning and engineering principals.
 - v. The time period for the processing of residential development proposals needs to be minimized as much as possible, especially for those that include

affordable housing. (This is critical and there should be recommended time frames for planning to approve Affordable Housing applications)

Staff Report CAO 2022-03. Date:02/28/22
Collingwood Affordable Housing Task Force (AHTF)
Recommendations

- a. The AHTF emphasized that we have a regional housing crisis.
- b. Requests to establish a reserve fund and land trust in the 2022 budget deliberations.
- c. Monitor changes to planning policies to provide recommendations to increase affordable housing options, to explore and make recommendations regarding current grant/funding opportunities for affordable housing development.
- d. A needs assessment for Collingwood showed an average need of 519 new housing units per year to help keep pace with the demand for new housing.
- e. Municipal Act 2001: A municipality may provide any service that the municipality considers necessary or desirable for the public, i.e. may pass bylaws respecting economic, social and environmental well-being of the municipality and the health, safety and well-being of persons. The municipality has the Power to Act.
- f. Encourage new housing forms, densities and locations that are affordable to lower and moderate-income households. Support the county target that a minimum of 10% of new housing units created each year be affordable. Special emphasis to be given to accessory apartments and secondary units.
- g. Particular consideration to be given to the location of affordable housing in close proximity to shopping, community facilities and public transport.
- h. Consideration to be given to modifications to existing zoning and servicing standards that facilitate the

- provision of affordable housing units in new residential developments.
- i. Plan to attract the workforce we need, i.e. more young people especially 20 to 39 year-olds with technical knowledge and abilities.
 - j. Suggest multi-pronged approaches that will necessitate partnerships across the local geography and beyond.
 - k. The Collingwood Council and the community at large are desirous of immediate and decisive action to increase the supply of affordable housing in the town.
 - l. Guide landowners through the development process and connect them with resources and funding sources.
 - m. Staff to commit to the review, update and enhancement of the existing accessory dwelling unit communication document and to the consideration of a financial subsidy program to incent the construction of such units as a key pillar to address this housing crisis. Foster community buy-in.
 - n. Support affordable housing through DC freezes, or deferrals and maintain an ongoing & proactive investigation of potential partnerships re: co-ordination with other levels of government, organizations and stakeholder groups who share the affordable housing mandate. The town will collaborate with others to leverage opportunities.
 - o. If financial incentives are provided, the town should carry out the monitoring of agreements intended to ensure long-term affordability such as housing sale prices or rental rates, including their enforcement. (This is an easy task....simply create an agreement that obligates the developer/builder to build according to the agreement to obtain any financial enhancements – See Page 11 re Agreements)

- p. Whether the initial \$350k contribution to the Affordable Housing Reserve Fund included in the 2022 budget will be considered an annual investment. (Note: that if the town decided to offer an incentive of \$10K per new rental unit, for example, this would only enhance the development of 35 units in the town and the town target is 519 additional houses per year. More robust funding incentives are needed)
- q. Local employers, investors and developers can be partners in developing affordable housing.
- r. Note that Collingwood is in the top five fastest growing municipalities in Canada.
- s. Recommendations that the town contribute funds, deferred revenue or other resources to affordable housing initiatives, including:
 - i. Land
 - ii. Forgiveness of Development Charges and amend the Development Charges Act with respect to development charge exemptions, deferrals, and rate freezes for specific forms of housing.
 - iii. Waiving Town Planning and Building Fees
 - iv. Guarantee of loans
 - v. Offering incentives through a Community Improvement Plan.
- t. Hiring of a dedicated Housing Planning specialist to guide all development proposals, with an affordable housing component, through the process of approval and that specialist will provide input on planning matters related to those development proposals. Engage the development community who would assist in determining what suite of financial incentives would be most effective at creating affordable housing in the community.
- u. Create a Master Plan with a budget of \$50-75,000. (This is not necessary. There is enough information across our region that has been researched and provided in

- regard to affordable housing concepts, what and how to build)
- v. Task Force membership be expanded to include representation from local employers, the development community and those with lived experience. (The Development Community has been making this recommendation for years)
 - w. Create a Municipal Not for Profit Housing Corporation. (We would suggest holding off on this until a specific plan has been created for affordable housing)
 - x. Some town owned lands have been identified as being suitable for future development of affordable housing. Designate these properties in the new OP for residential apartments built with mixed uses including commercial and community facilities. Ensure these properties are held in town ownership for future affordable projects. (Need to have an immediate public review of these lands)
 - y. Acquire a property that is currently zoned and suitable for immediate development of affordable housing and begin the development process. Engage an independent professional planning consultant. (Note: the GTDI, Georgian Triangle Development Institute, could provide the planning and development recommendations required for any affordable housing project)
 - z. Specific recommendations from the Task Force:
 - i. Develop policies/zoning that are more inclusive of a broad range of housing types.
 - ii. Amend all provisions (lot sizes, setbacks, height limits, etc.) to ensure that all the OP's intensification targets can be met without rezoning application or variances.
 - iii. Eliminate parking minimums for multi-unit residential projects. (Also eliminate parking

- requirements for garden/laneway/coach house rental projects)
- iv. Give Priority to any application to the Planning or Building Department with an affordable housing component.
 - v. Have a process in place to align the town Official Plan and zoning bylaw permissions with the Planning Act to allow an accessory apartment in the main dwelling and a detached accessory residential unit.
 - vi. Create a 'Layman's Guide to Accessory Apartments'.
 - vii. Fast Track all applications for Accessory Apartment applications.
 - viii. Ensure that affordable housing is a priority use for surplus town owned lands and that the development of affordable housing be prioritized in considering the sale or acquisition of lands by the town. Encourage School Boards in the disposal of surplus lands to make affordable housing a first priority.
 - ix. Encourage forms of wealth sharing and broader community participation, i.e. donating products 'in kind' for affordable housing.
 - x. Include a representative of the GTDI on the Affordable Housing Advisory Committee (AHAC).
 - xi. In coordination with the Simcoe County Social Housing Department, provide a clear definition of thresholds for affordable, accessible, attainable and social housing in addition to establishing targets for each.
 - xii. Review Town owned lands that have been identified for future development, or acquire a property that is currently zoned and suitable for immediate development of Attainable Housing, and begin the development process.

End.