



Lanark County

Municipal Tools to Support Affordable Housing

Public Consultation Sessions

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January 20, 2022 - 10 am - 12 pm
January 25, 2022 - 10 am - 12 pm, 4 pm - 6 pm
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Who is Listening Today

- Nadia De Santi, MCIP, RPP WSP / Consultant Senior Planner
- Jill MacDonald WSP / Consultant Planner







Intro | Project Scope

This project builds on the Lanark County Housing and Homelessness Plan and focuses on:

Examining the need for market housing which is affordable to households with low and moderate incomes.



Image Source: CMHC, 2019



Today's Agenda

- 1. Background (20 mins.)
 - Welcome and Project Team Introductions
 - Purpose of Today's Session
 - Study Overview and Presentation of Key Findings
- 2. Workshop Session (60 mins.)
- 3. Wrap-up and Next Steps (20 mins.)
 - Q & A with Project Team



Project Team Introductions







Key Role

- Project oversight and coordination of Consultant team
- Review of project deliverables
- Organization of public engagement activities

Key Role

- Project management
- Housing data analysis and research
- Delivery of stakeholder engagement activities

Key Role

- Policy review and research
- Delivery of public engagement activities

County Staff

Emily Hollington – Director of Social Services

Julie Stewart – County Planner

Consultant Team

Ed Starr, MCIP, RPP – Partner

Johanna Hashim – Senior Consultant

Dalton Wudrich – Senior Consultant

Matt Pipe – Research and Policy Analyst

Consultant Team

Nadia De Santi, MCIP, RPP – Senior Planner Jill MacDonald – Planner



How did you hear about today's session?

- A. County Website
- B. County Social Media
- C. Newspaper Ad
- D. Project Email List Notification
- E. Word of Mouth
- F. Other



Which community are you from?

- A. Smiths Falls
- B. Perth
- C. Carleton Place
- D. Mississippi Mills
- E. Lanark East (Beckwith, Montague)
- F. Lanark West (Lanark Highlands, Tay Valley, Drummond / North Elmsley)
- G. Outside of Lanark County



Purpose of Today's Session



Introduce the Study and approach



Present and validate our key findings



Present and receive feedback on the Draft Housing Vision, Goals, and **Actions for Lanark County**



Background | Study Overview



Study Purpose

- The study builds on Lanark County's 10-Year Housing and Homelessness Plan (the Plan).
 - Findings are intended to build on strategic directions outlined in the Plan.
- Analyze housing affordability needs and identify the opportunities and barriers to meeting these needs.
- Provide a broad overview of key characteristics and trends impacting current and future housing affordability demands within Lanark County.
- Create a toolkit of municipal and planning tools to address housing needs and demands in the County.



Study Approach

Phase 2: Recommend Municipal Planning Tools Present Lanark **Develop Draft** Conduct **County Housing** Collect and **Housing Targets** Stakeholder **Undertake Public Strategy Report** analyse data and and Strategic Engagement Engagements to County information **Objectives** (Jan 2022) Sessions (Spring 2022) (Sep - Oct 2021) (Nov - Dec 2021) (Oct 2021) Undertake **Develop Draft Undertake Develop Final Housing Needs** Policies and Resident Housing **Assessment** Strategy Report Survey Strategy Report (Nov 2021 – Jan 2022) (Oct – Nov 2021) (Sep - Oct 2021) (Feb - Mar 2022)

Phase 1: Identify Housing Needs and Demands



Study Resources

The following sources of information have been used to develop the Study:

- Statistics Canada Community / Census Profiles (2006, 2016)
- Canada Mortgage and Housing Corporation (CMHC) (2020)
- Lanark County
- Local municipal plans and documents from:

Town of Smiths Falls Town of Perth Town of Carleton Place Municipality of Mississippi Mills **Beckwith Township**

Montague Township Township of Lanark Highlands Tay Valley Township Township of Drummond / North Elmsley

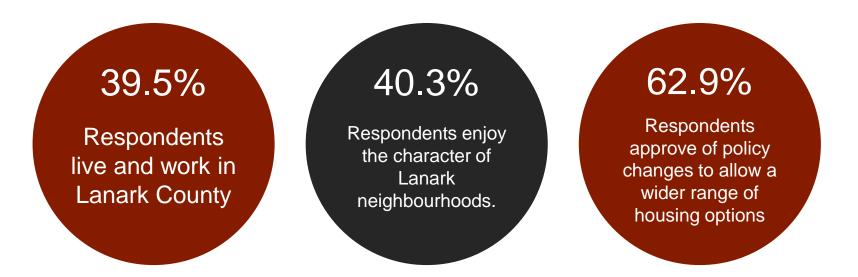


Background | Resident Survey and Stakeholder Sessions



Resident Survey Overview

- A Resident Survey was conducted online from September 23 to October 11, 2021.
- The survey received 503 responses.





Stakeholder Sessions

- Four (4) focused stakeholder sessions were held in October 2021.
- Representatives from local municipal staff, community agencies, non-profit housing developers, and private developers participated.





Stakeholder Sessions

What We Heard

- There is a need and interest for localized definitions of affordable housing across the different municipalities in Lanark County.
- Some policies and provisions in the current municipal Official Plans and Zoning Bylaws present barriers to the development of a more diverse housing supply.
- There is a demand for affordable housing, including rental and supportive housing options across Lanark County.
- There is a desire for different development standards for affordable units and/or alternative housing forms.
- Servicing constraints in rural villages and hamlets present challenges for developing a more diverse housing supply, including affordable developments.



Background | Defining Affordable Housing



What is "affordable" in Lanark County?

Affordable Housing Thresholds: Lanark County (MMAH, 2020)

Percentile of the Population and Income

IIICOI		
90 th	\$198,400	
80 th	\$149,100	
70 th	\$119,700	Ownership Affordability
60 th	# 22 5 22	Threshold
	\$98,500	\$318,998
50 th	• • • • • • •	ψο 10,000
30	\$80,700	(10% Less than
40 th	*	Market Rate)
40	\$65,000	
o o th		
30 th	\$50,700	
	ψου, ι σο	Rental Affordability
20 th	\$37,100	Threshold
		\$915
10 th	\$22,800	(Based on Average
	ΨΖΖ,000	Market Rents)

The Provincial Policy Statement, 2020 (PPS) defines "affordable housing" as:

Ownership Housing

- Housing for which the purchase price in annual accommodation costs does not exceed 30% of gross annual household income for low- and moderateincome households; or
- Housing for which the purchase of price is at least 10% below the average purchase price of a comparable resale unit in Lanark County.

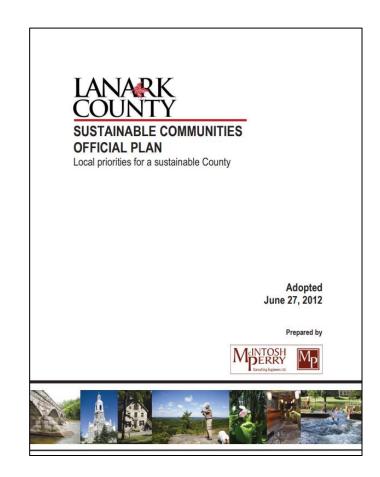
Rental Housing

- A unit for which the rent does not exceed 30% of gross annual household income for low- and moderateincome households; or
- A unit for which the rent is at or below the average market rent for a unit in Lanark County.



Defining Affordable Housing in Lanark County

- There is a need for both affordable rental and affordable rental ownership options in Lanark County.
- The study recommends that the Lanark County Sustainable Communities Official Plan (Adopted June 27, 2012) (SCOP) include a definition for "affordable housing".
- This definition would form the basis for affordable housing priorities and policies in the SCOP.





Draft Definition: Affordable Housing

"For the purpose of this Official Plan, the definition of affordable housing will be based on the Provincial Policy Statement, 2020 (PPS) definition of affordable housing and will be updated on an annual basis as required.

Affordable housing as defined by the PPS, 2020, is the least expensive of:

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



Draft Definition: Affordable Housing (cont'd)

"Low- and moderate-income households are defined in the Provincial Policy Statement, 2020 as:

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

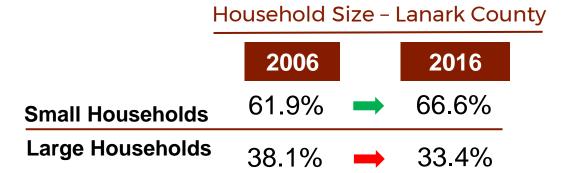
The above definition of affordable housing does not preclude local municipalities from being more specific in their definitions of affordable housing so long as such definitions are consistent with the Provincial Policy Statement."



Background | **Key Housing Gaps**



Gap 1: There is a need for a more diverse housing supply in Lanark County, including housing options for the aging population, and smaller households.





Gap 1: There is a need for a more diverse housing supply in Lanark County, including housing options for the aging population, and smaller households.

Small Households - Highlights from Lanark County



Areas with the highest proportion of small households in 2016

80.2%

73.2%

67.0%

Perth

Smiths Falls

Lanark West

Large Households - Highlights from Lanark County



Areas with the highest proportion of large households in 2016

42.8%

Lanark East 37.4%

Carleton Place

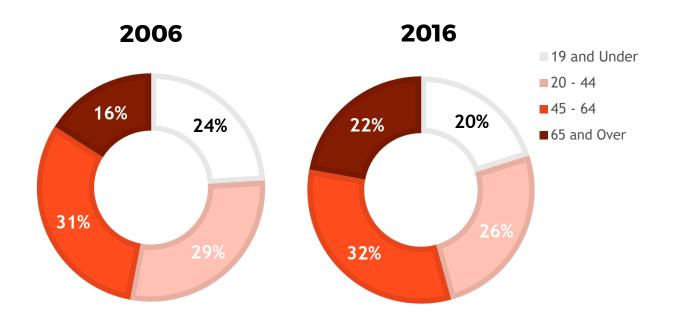
35.9%

Mississippi Mills

^{*} Small Households are households that contain 1 or 2 persons. Large Households are households than contain 3 or more persons.



Gap 1: There is a need for a more diverse housing supply in Lanark County, including housing options for the aging population, and smaller households.



Lanark County Age Distribution, 2006-2016

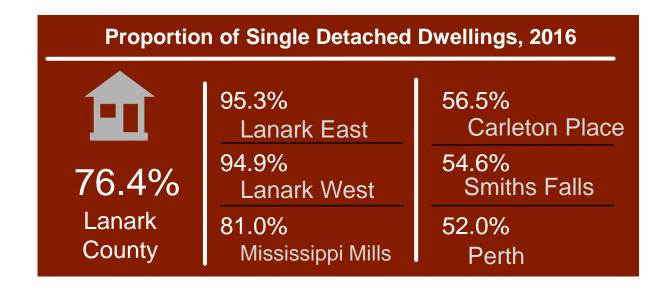


Gap 1: There is a need for a more diverse housing supply in Lanark County, including housing options for the aging population, and smaller households.

Household Age - Highlights from Lanark County Municipalities with the highest proportion of senior households* in 2016. 31.5% **Lanark County** 32.9% 42.5% 33.6% Perth Smiths Falls Lanark West



Gap 1: There is a need for a more diverse housing supply in Lanark County, including housing options for the aging population, and smaller households.





Gap 2: There is a need for rental housing options in a range of dwelling types and affordability levels.



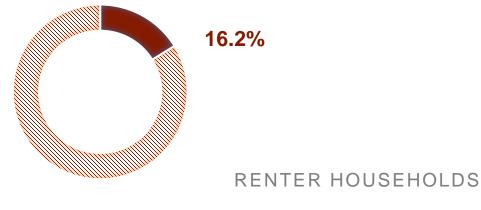
94.2% of survey respondents indicated that they believe there is not sufficient rental housing in their community.

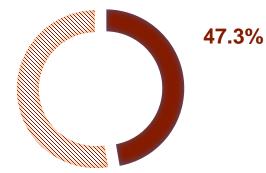


Gap 2: There is a need for rental housing options in a range of dwelling types and affordability levels.

Proportion of Households Spending over 30% of Household Income on Shelter Costs

OWNER HOUSEHOLDS







Gap 2: There is a need for rental housing options in a range of dwelling types and affordability levels.

	Ownership Housing
Ownership Affordability Threshold	\$318,998
Average House Price*	\$354,442
Income Required for Average House Price	\$97,552
Average Household Income	\$91,810



Gap 3: An adequate supply of affordable housing supports economic growth and community wellbeing.

From Resident Survey:

If you could change or improve anything related to housing in Lanark County, what would it be?

> **87.2%** - Availability of housing options affordable to low- and middle-income households.

39.2% - Access to housing and supports for youth.



End of Presentation

Do these key findings resonate with you?

Do you have any questions or comments?

Have we missed anything?



Workshop Session | Housing Intro



Housing Intro | Terminology

Housing can exist in many forms:

- Low Density (singles, semis, duplexes)
- Medium Density (triplexes, quadruplexes, row townhouses, apartment buildings)
- High Density (stacked townhouses, apartment buildings)

Images source: www.realtor.ca



Single-detached



Semi-detached



Link-detached



Duplex



Triplex



Row townhouses



Stacked townhouses



Low-rise apartment (up to 4 storeys)



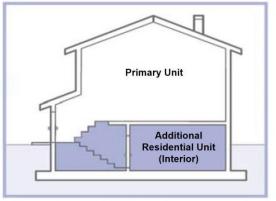
Mid-rise apartment (more than 4 storeys)

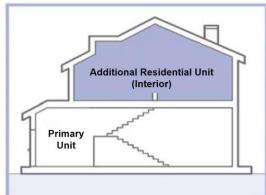


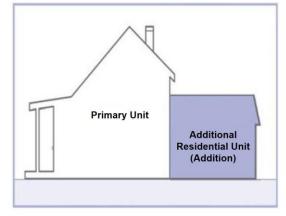
Housing Intro | Terminology

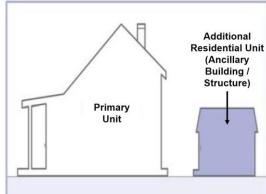
Housing can exist in many forms:

 Alternative Forms (additional residential units, mobile homes, tiny homes)











Housing Intro | Terminology



Accessibility

Accessibility refers to the design of products, devices, services, or environments for people who experience disabilities. Ontario has laws to improve accessibility for people with disabilities, including the Accessibility for Ontarians with Disabilities Act (AODA), the Ontario Human Rights Code, and the Ontario Building Code.



Aging in Place

The concept of "aging in place" refers to the changes in housing needs of residents over time.

"Aging in place" includes encouraging young people to stay in the community, and continue to live independently as adults and seniors for as long as possible.



Workshop Session | **Draft Housing Vision**



Draft Housing Vision for Lanark County

What is a vision and why is it important?

- A vision is an aspirational statement that identifies what is important to the community, now and in the future.
- Basis for establishing the goals and objectives that will help establish housing policies.
- Assists the Project Team in understanding the "focus" for the entire County.
- The Housing Vision will be further developed by input and key messages provided by you at this session.







Lanark County is a safe, attractive, and inclusive community where current and future residents have access to safe, appropriate, and affordable homes.



Draft Housing Vision for Lanark County

The Draft Housing Vision is based on the Vision Statement in the Lanark County 10-Year Housing and Homelessness Plan.

What are 1 to 2 words to describe how you envision Lanark County and its communities in the future with respect to housing?



Workshop Session | **Draft Housing Goals**



Draft Housing Goals | Goal #1 Housing Diversity

Goal #1

To encourage a broad range of housing options which meet the needs of current and future Lanark County residents.



Outcomes

- Increased diversification of the housing stock in Lanark County
- Increased opportunities for the creation of smaller housing types and units for smaller households, aging populations
- Ensuring there are adequate barrier-free housing options



Draft Housing Goals | Goal #2 Rental Housing Supply

Goal #2

To increase the supply of market rate and affordable housing across all communities in Lanark County.



Outcomes

- An increase in the number of purpose-built rental units in local municipalities
- Increased diversity in rental housing forms (i.e. multi-unit buildings, additional residential units, mixed-use buildings)
- Increased number of purpose-built affordable rental units



Draft Housing Goals | Goal #3 Affordable Housing

Goal #3

To support economic growth and community wellbeing through an adequate supply of housing which is affordable to households with moderate incomes.



Outcomes

- An increase in rental and ownership housing options which are affordable to households with moderate incomes in a range of dwelling types
- An increase in proportion of households who live and work in Lanark County



Workshop Session | **Draft Housing Action Plan**



The recommended housing actions for Lanark County are categorized as follows:



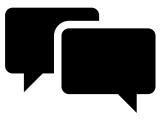




Funding



Partnerships



Awareness and Advocacy



Recommended Actions | Policy and Regulations



Establish policies in the Lanark County Sustainable Communities Official Plan (SCOP) to:

- Adopt a definition for affordable housing based on the PPS.
- Adopt and implement annual housing targets for a diverse housing supply, including rental housing and affordable housing.
- Develop alternative development and design standards for affordable and supportive housing.
- Implement a rental retention policy.
- Provide appropriate surplus land/buildings for affordable and/or supportive housing at below market value.
- Permit two (2) additional residential units on a property, to be consistent with provincial legislation.



Recommended Actions | Funding



- Establish an Affordable Housing Fund to finance incentives and other initiatives related to affordable housing.
- Provide incentives to encourage the development of affordable and supportive housing.



Recommended Actions | Partnerships



- Facilitate partnerships among non-profit and for-profit residential developers, community agencies, private owners, faith groups, and member municipalities to renovate, redevelop, or convert vacant or underutilized land or buildings to increase the supply of affordable and supportive housing.
- Consider developing a County-wide rental housing database in partnership with Smiths Falls, member municipalities and community agencies.
- Encourage community agencies to develop a home sharing pilot program among seniors and persons with low and moderate incomes who are looking for affordable rental housing.



Recommended Actions | Awareness and Advocacy



- Convene a Yes In My Backyard (YIMBY) Team to lead awareness and advocacy initiatives.
- Develop and share an annual housing report card to report on progress toward the housing targets.



Which of the following should the County focus on: Please rank the following from 1 (High Priority) to 6 (Low Priority).

- 1. Encourage a greater mix of housing types, including townhouses, additional residential units (second suites and garden suites), mid-rise buildings.
- Encourage more affordable and market-rate rental housing.
- Provide government-owned surplus land and/or buildings for affordable housing.
- Allow alternative development and design standards for affordable housing as long as they still meet health and safety standards.
- Permit shared housing.
- Allow for infill and adaptive reuse (e.g., reusing an existing structure).



Should the County be providing incentives, including financial incentives, to support the development of affordable and supportive housing?

Yes / No



Please rank the following recommended actions that the County should focus on with respect to partnerships and advocacy: Please rank the following from 1 (High Priority) to 3 (Low Priority).

- A. Pursuing partnerships with private and non-profit organizations.
- B. Partnering with senior levels of government.
- C. Advocating to senior levels of government for increased funding.



Conclusion

This project builds on the Lanark County Housing and Homelessness Plan and focuses on:

Examining the need for market housing which is affordable to households with low and moderate incomes.

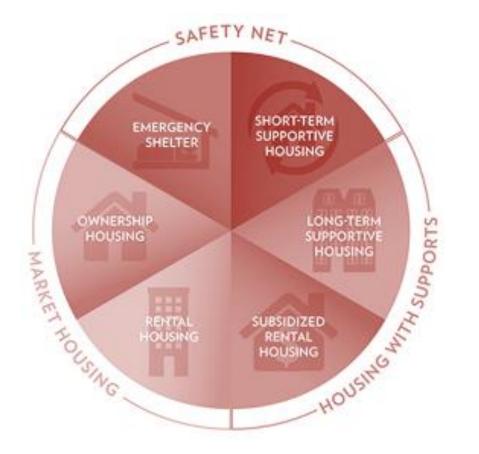


Image Source: CMHC, 2019



Q & A Period

Do you have any questions about the Affordable Housing Study?

Are there other municipal opportunities or planning policies/initiatives not discussed today that you would like to be considered by the County for this Study?

Other questions or comments?







Next Steps

February 2022

March 2022

Incorporate information from the public consultation sessions into the Lanark County Affordable Housing Strategy Report.

Finalize the Lanark County Affordable Housing Strategy Report in coordination with County staff. Present the Final Strategy
Report to the Lanark County
Community Services
Committee, Lanark County
Planners, local municipal
staff, and the community in
Spring 2022.



Thank you for your participation today!

Please let us know if you have any questions or comments.

Contact Information

Emily Hollington

Director of Social Services

Julie Stewart

County Planner

Email: ss@lanarkcounty.ca



