

Township of Brock | Housing Discussion Paper

As part of the Official Plan Review prepared for the Township of Brock

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In Association with



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Executive Summary

The Township of Brock is conducting a review and update of the Township of Brock Official Plan in accordance with Section 26 of the Planning Act. This review will ensure the Township's Official Plan is consistent with the Provincial Policy Statement, 2020 and conforms with the Growth Plan for the Greater Golden Horseshoe.

The Official Plan review has been structured around seven policy modules to address the different themes related to land use planning and development throughout the Township. The purpose of the Housing/Living Areas Module (Module 2) is to examine the existing housing conditions and identify recommendations to ensure the housing needs of current and future Brock residents are met.

Study Approach

This discussion paper represents the outcomes of Module 2: Housing/Living Areas. It includes an assessment of the current and emerging housing needs and gaps in Brock based on the most recent and relevant data and information available. In addition, a review of relevant Provincial, Regional, and municipal policies and strategic documents was undertaken to identify opportunities and barriers to the development of a full range of housing options in Brock.

An environmental scan was also conducted to determine the land use impacts of supportive housing, modular construction and tiny homes. This scan included studies from large, urban communities as well as smaller, rural communities. In addition, interviews were undertaken with Brock residents, Township staff, Regional staff, and City of Toronto staff to better understand the issues and opportunities related to building supportive housing using modular construction. A scan of best and promising practices was also carried out to identify approaches to addressing the key housing gaps in Brock.

The outcome of this research is a set of policy and strategic recommendations that aim to address the identified housing gaps in Brock and that will inform amendments to the Township's Official Plan and Zoning By-law.

Key Housing Gaps in Brock

The assessment of housing needs in Brock found a need to develop a more diverse housing supply, including housing options for smaller households, an aging population, people who

require supports to live independently, renters, and affordable options for people with low and moderate incomes. The key housing gaps in Brock are as follows.

- Gap 1: There is a need for more diverse housing options including smaller dwellings for seniors, couples without children, and single individuals, as well as family-sized dwellings in a range of dwelling types and affordability levels.**
- Gap 2: There is a need to increase the supply of rental housing in Brock, particularly purpose-built rental housing.**
- Gap 3: There is a need to increase the supply of housing options which are affordable to households with low incomes and options for people who need supports to live independently.**

Roles and Responsibilities

Addressing these key housing gaps is the responsibility of all housing partners, including Brock residents, all levels of government, and the non-profit and private sectors. The provision of community/subsidized housing and supportive housing is the responsibility of the Region of Durham and other senior levels of government. However, it is the Township of Brock's responsibility to ensure land use policies and processes are supportive of a diverse range of housing options, including affordable housing and supportive housing. It is also the Township's responsibility to ensure the type of housing that is built in Brock responds to the needs of current and future Brock residents. This can be done through the policies and regulations that are implemented as well as the decisions regarding the investment of resources. The Township can also encourage the development of a more diverse housing supply by raising awareness of what housing is required and facilitating partnerships among all housing partners.

Addressing the Key Housing Gaps in Brock

A total of 34 recommendations have been developed to address the key housing gaps and to support the development of complete, healthy, and inclusive communities in Brock. There are 28 policy recommendations related to changes to the Township's Official Plan and Zoning By-law. There are also six strategic recommendations to address collaborations among all housing partners and increasing awareness of the housing challenges and opportunities. The policy recommendations address issues related to a diverse housing stock, purpose-built rental housing, affordable housing, and special needs/ supportive housing.

A set of guiding principles was also developed to form the framework for developing and evaluating the policy and strategic recommendations. These are as follows.

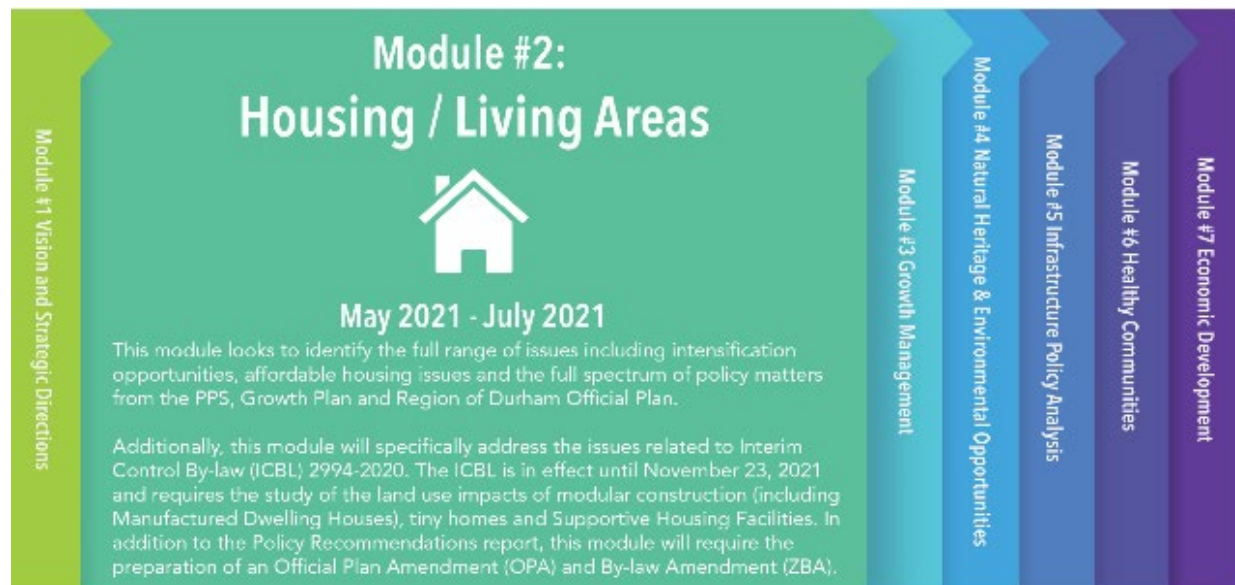
- Inclusive and equitable
- Flexible and adaptive to shifts in the environment
- Environmentally responsible and sustainable
- Financially responsible and sustainable
- Collaborative

1 Introduction

1.1 Purpose of the Study

The Township of Brock is conducting a review and update of the Township of Brock Official Plan in accordance with Section 26 of the Planning Act. This review will ensure the Township's Official Plan is consistent with the Provincial Policy Statement, 2020 and conforms with the Growth Plan for the Greater Golden Horseshoe.

The Official Plan review has been structured around seven policy modules to address the different themes related to land use planning and development throughout the Township. The purpose of the Housing/Living Areas Module is to examine the existing housing conditions and identify recommendations to ensure the long-term housing needs of Brock residents are met.



The Housing/Living Areas Module also looks at the land use impacts of supportive housing, modular construction, and tiny homes and the issues related to Interim Control By-law (ICBL) 2994-2020. This analysis will inform considerations related to Official Plan and Zoning By-law amendments.

1.2 Study Approach

This discussion paper represents the outcomes of Module 2: Housing/Living Areas. It includes an assessment of the current and emerging housing needs and gaps in Brock based on the most recent and relevant data and information available. Indicators that were examined to identify the need for housing in Brock include trends in household growth, income, size, type, tenure, and age. The existing housing supply was also examined, including dwelling types and tenures, average rents and house prices, the demand for and supply of non-market housing, and the condition of dwellings. Housing affordability was also examined, including the proportion of Brock households who are facing housing affordability issues and those who are in core housing need. This analysis resulted in the identification of key gaps between the need for and supply of housing in Brock. Results of this analysis can be found in Appendix B: Assessment of Housing Need, Supply and Affordability in Brock.

In addition to the analysis of data and information, a review of relevant Provincial, Regional, and municipal policies and strategic documents was also undertaken to identify opportunities and barriers to the development of a full range of housing options in Brock. The results of this review can be found in Appendix A: Housing Policy Context.

An environmental scan was also conducted to determine the land use impacts of supportive housing, modular construction and tiny homes. This scan included studies from large, urban communities as well as smaller, rural communities. In addition to the scan of relevant reports and documents, interviews were undertaken with Brock residents, Township staff, Regional staff, and City of Toronto staff to better understand the issues and opportunities related to building supportive housing using modular construction. The results of this analysis can be found in Appendix C: Land Use Impacts of Supportive Housing and Modular Construction.

A scan of best and promising practices was also undertaken to identify approaches to addressing the key housing gaps in Brock. The results of this scan can be found in Appendix D: Promising Practices.

The outcome of this research is a set of policy and strategic recommendations that aim to address the identified housing gaps in Brock and that will inform amendments to the Township's Official Plan and Zoning By-law. These recommendations include recommendations related to encouraging a more diverse housing supply, purpose-built rental housing, affordable housing, supportive/special needs housing including age-friendly housing options, and partnerships and collaborations among all housing partners. These recommendations can be found in Section 4: Recommendations.

1.2.1 Sources of Data and Limitations

Sources of data and information for this study include Statistics Canada Census Profiles, CMHC Housing Information Portal, CMHC Rental Market Tables, and data provided by the Regional Municipality of Durham and the Township of Brock. It should be noted that the most recent data available was used for this study. However, the 2016 Census data may not reflect the most recent trends in the housing market in Brock, including the impact of the COVID 19 pandemic. Where appropriate, data has been estimated for 2020. Information from recent articles and studies related to the impact of the pandemic on the housing market as well as qualitative information from Township staff has been included to augment the data.

Where appropriate, data for the Township was compared to data for Durham Region as a whole or Canada as a whole to provide further context to the identified trends.

1.3 Study Area

The Township of Brock is located on the east shore of Lake Simcoe approximately 1.5 hours northeast of Toronto. It is made up of three distinct urban areas: Beaverton, Cannington and Sunderland, as well as hamlets and rural areas. Each of these areas have unique housing needs due to their location, proximity to services and amenities, and availability of municipal infrastructure. As such, while this study presents an analysis of the Township as a whole, these differences were considered in the development of policy and strategic recommendations.

1.4 Housing Continuum

The Canada Mortgage and Housing Corporation (CMHC) defines the housing market as a continuum or system where housing supply responds to a range of housing need¹.

Due to demographic, social, economic, and geographic factors which impact housing need and demand, the private housing market does not always meet the full range of housing need in a community. This is particularly true for individuals and families with low and moderate incomes

¹ Canada Mortgage and Housing Corporation (2018). About Affordable Housing in Canada. Accessed from: <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/develop-new-affordable-housing/programs-and-information/about-affordable-housing-in-canada>

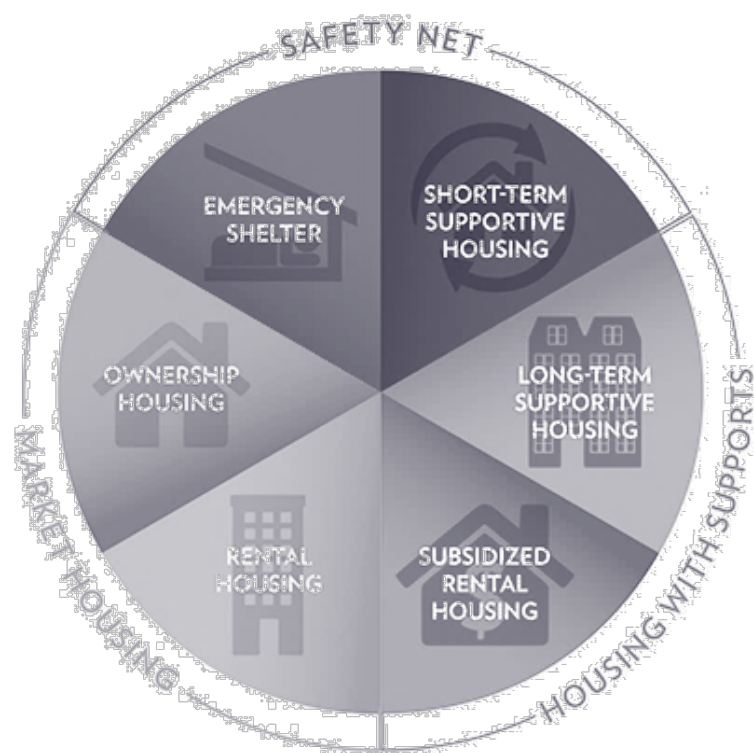
or for persons with unique housing and support needs.

It should be noted that the housing continuum is not linear. People can move back and forth along the continuum through different stages of their lifetime. For example, a young couple may start in affordable rental housing when they settle in the community, move to ownership housing as they expand their family, then downsize into a market rental unit during retirement, and move into supportive housing in their old age. As such, it is important for each community to have an adequate supply of housing options within the housing system.

The different elements of the housing system are described below²:

² National Housing Strategy Infographic and Glossary of Terms. Accessed from:
<https://www.placetocalhome.ca/pdfs/Canada-National-Housing-Strategy-Infographic.pdf> and
<https://eppdscrmssa01.blob.core.windows.net/crmhcprodcontainer/files/pdf/glossary/nhs-glossary-en.pdf?sv=2017-07-29&ss=b&srt=sco&sp=r&se=2019-05-09T06:10:51Z&st=2018-03-11T22:10:51Z&spr=https,http&sig=0Ketq0sPGtnokWOe66BpqquDljVqBRH9wLOCq8HfE3w=>

Figure 1: The Wheelhouse: Elements of the Housing Continuum



Source: Canada Mortgage and Housing Corporation, 2019³

Emergency Shelters

Emergency shelter is short-term accommodation (usually 30 days or less) for people experiencing homelessness or those in crisis.

Transitional Housing/ Short-term Supportive Housing

Transitional housing is intended to offer a supportive living environment for its residents. It is considered an intermediate step between emergency shelter and supportive or permanent

³ CMHC, The Wheelhouse: A New Way of Looking at Housing Needs. Accessed from: <https://www.cmhc-schl.gc.ca/en/housing-observer-online/2019-housing-observer/wheelhouse-new-way-looking-housing-needs>

housing and has limits on how long an individual or family can stay. Stays are typically between three months and four years.

Long-term Supportive Living

Supportive living provides a physical environment that is specifically designed to be safe, secure, enabling and home-like, with support services such as social services, provision of meals, housekeeping and social and recreational activities, in order to maximize residents' independence, privacy and dignity.

Community Housing/ Subsidized Housing

Community housing refers to either housing that is owned and operated by non-profit housing societies and housing co-operatives, or housing owned by provincial or municipal governments.

Affordable Rental and Ownership Housing

Affordable housing is housing that can be owned or rented by a household with shelter costs (rent or mortgage, utilities, etc.) that are no more than 30% of its gross income. In the Region of Durham, which is the local Service Manager for housing, this refers to housing which is affordable to households with low and moderate incomes (i.e. the lowest 60% of the income distribution respectively).

Market Rental Housing

Market rental housing is rental units in the private rental market and include purpose-built rental units as well as units in the secondary rental market, such as second suites and rented single detached dwellings.

Market Ownership Housing

Market ownership housing refers to ownership units priced at market values and purchased with or without a mortgage but without any government assistance⁴.

Please note that a glossary of housing terms can be found in Appendix E: Glossary”.

⁴ This does not include any mortgage insurance a household might have purchased through CMHC to access lower down payment requirements.

2 Summary of the Housing Policy Context

The housing system in Canada operates within a framework of policies and legislation. This section provides a summary of the housing policy context in which housing in Brock is developed and the roles and responsibilities of each of the housing partners.

2.1 Provincial Policies

The Provincial policies which affect the development of housing in Brock include the Provincial Policy Statement (PPS), Planning Act, Municipal Act, and the Growth Plan.

The **Provincial Policy Statement (PPS)** provides direction on key Provincial interests related to land use planning and development in Ontario. The Township's Official Plan and all land use planning decisions are required to be "consistent with" the PPS. The PPS requires municipalities to provide an appropriate range and mix of housing options and densities to meet projected market-based and affordable housing needs of current and future residents. This will be done by establishing and meeting affordable housing targets which align with housing and homelessness plans and by permitting and facilitating all housing options required to meet the social, health, economic and wellbeing requirements and needs of all residents.

The **Planning Act** provides the land use planning framework in Ontario. It governs the overall content and direction of Official Plans. The Planning Act identifies matters of Provincial interest which municipal councils "shall have regard to" when they carry out their responsibilities under this Act. These matters include affordable housing, accessibility and meeting the needs of the community. The Official Plan is the primary tool for in implementing these Provincial interests in a manner that is appropriate and meaningful to the Township of Brock.

The **Municipal Act** sets out the rules for all municipalities in Ontario and gives municipalities broad powers to pass by-laws on matters such as health, safety and wellbeing, and to protect persons and property within their jurisdiction. The Act provides direction for land use planning purposes, but it does not directly legislate Official Plans or Zoning By-laws as these are legislated through the Ontario Planning Act.

A Place to Grow: Growth Plan for the Greater Golden Horseshoe requires municipalities to provide a diverse range and mix of housing options, including additional residential units and affordable housing, to accommodate people at all stages of life, and to accommodate the needs of all household sizes and incomes. Housing policies in the Growth Plan require municipalities

to achieve the Plan's minimum intensification and density targets, identify a range and mix of housing options, and establish affordable ownership and rental housing targets. The Growth Plan also requires land use planning be aligned with a housing and homelessness plan and that the housing policies set out in the Growth Plan be implemented through Official Plans and Zoning By-laws. The Growth Plan also requires municipalities to support the achievement of complete communities through considering a range and mix of housing options and through diversifying the municipality's overall housing stock.

The **Housing Supply Action Plan** and **More Homes More Choice Act** introduced changes to thirteen Provincial Acts, including the Planning Act, Development Charges Act, Conservation Authorities Act, Environmental Assessment Act, and Environmental Protection Act. Changes to the Planning Act include requiring municipalities to permit a total of three dwellings (one primary dwelling and two additional residential units) on one lot as well as permitting municipalities to implement inclusionary zoning in major transit station areas.

The Human Rights Code takes precedence over the Municipal Act and requires that municipal programs, By-Laws, and decisions consider all members of the community and that these do not target or have a disproportionate adverse impact on people or groups who identify with Code grounds. To assist municipalities, the Ontario Human Rights Commission developed the guide **In the Zone** to provide an overview of the human rights responsibilities of municipalities with regard to housing. The guide helps make the connection between human rights and the By-Laws, policies, and procedures that govern housing. **In the Zone** identifies the types of discriminatory opposition to affordable housing and provides some examples of discriminatory practices including the following.

- Requiring affordable or supportive housing providers to adopt restrictions or design compromises that are not applied to other similar housing structures in the area, such as putting arbitrary caps on the numbers of residents allowed by project, ward, or municipality or requiring residents to sign contracts with neighbours as a condition of occupying the building.
- Requiring extra public meetings, a lengthy approval process, or development moratoria because the intended residents of a proposed housing project are people from Code-identified groups.
- Imposing minimum separation distances or restrictions on the number of housing projects allowed in an area.
- Making discriminatory comments or conduct towards the intended residents of a housing project at public planning meetings.

- Enacting zoning By-Laws that restrict affordable housing development that services people identified by Code grounds (e.g. group homes) in certain areas while allowing other housing of a similar scale.

In the Zone also notes that affordable, supportive and group housing, with or without supports, are residential uses and should be zoned as such. The Code does not support zoning these types of housing as businesses or services because these zoning categories can subject the residents to higher levels of scrutiny and expectations that are not applied to other forms of housing. In the Zone states that housing for seniors, persons with disabilities, and other people identified under Code groups should be located across a municipality and should not be limited to locations that are close to amenities such as transit and community services. It also states that Official Plans should include objectives and policies to this end.

2.2 Regional Policies

The Regional policies which affect the development of housing in Brock include the Regional Official Plan and the Region's housing and homelessness plan.

The **Regional Official Plan (ROP)** sets the overall direction with regard to land use in Durham Region. The Region is currently undertaking an Official Plan review and policy directions have been proposed for the updated ROP. The current ROP has a goal to provide a wide diversity of residential dwellings by type, size and tenure to meet the social and economic needs of current and future Durham Region residents. The ROP states that at least 25% of all new residential units produced within each area municipality is required to be affordable to low- and moderate-income households.

Proposed policy directions for the updated ROP recommend new policies to encourage less expensive housing, including secondary units, microhomes, purpose-built rental housing, and medium and high-density apartments in areas that are well served by local amenities, including transit, schools and parks. Other proposed policy directions include encouraging area municipalities to develop policies and practices to increase the supply of affordable and accessible housing types to support the needs of an aging population; supporting the practice of shared living, including various forms of this housing arrangement; and encouraging and prioritizing the development of accessible and supportive housing options for people with

special needs in areas that have access to community services, amenities, and health care and requiring that all major developments⁵ within Strategic Growth Areas.

The **At Home in Durham Housing Plan** lays out the Region's long term vision for housing and addresses the challenges related to homelessness in the Region. The Plan sets out four key goals: end homelessness in Durham: affordable rent for everyone, greater housing choice, and strong and vibrant neighbourhoods.

2.3 Township Policies

The **Township of Brock Official Plan** states that the Township will encourage the provision of a full range of housing types, including affordable housing, and densities to meet the needs of current and future residents. It also states that at least 25% of all new residential units will be affordable to households with low and moderate incomes. The Official Plan notes that the development of rental and ownership housing for all socio-economic levels will be encouraged and that uses such as group homes, transitional housing, and crisis care facilities will be permitted in Residential areas. It also notes that the development of affordable housing through assisted housing facilities, transitional housing, co-operatives, and not-for-profit housing corporations, will be encouraged. The Official Plan speaks to intensification and redevelopment within the Settlement Areas and states that Council will encourage the development of higher density residential forms in appropriate locations to reduce the share of single detached dwellings.

The **Township of Brock's Zoning By-law (ZBL)** includes policies which permit a wide range of housing forms throughout the Township. While the current ZBL has minimum distance requirements which are against the Human Rights Code and will, thus, have to be updated, the ZBL does allow for group homes in Brock. The ZBL also includes regulations related to additional residential suites (also called secondary suites and garden suites). However, the current ZBL will have to be updated as it only allows for one additional residential unit on a lot whereas Provincial legislation requires that up to two additional units be permitted.

These policies highlight the requirement for municipalities to provide a wide range of housing options, including affordable and supportive housing. While the Region of Durham, as Service

⁵ This refers to residential developments that result in the creation of 100 or more units or the construction of a residential building with a gross floor area of 10,000 square metres or more.

Manager, and other senior levels of government are responsible for the provision of community housing (also called subsidized housing), it is the responsibility of the Township of Brock to encourage and facilitate the development of a wide range of housing options, including affordable housing, supportive housing, housing with accessibility features, and housing forms with greater densities, such as townhouses, medium-rise buildings, infill housing, and other forms.

2.4 Roles and Responsibilities

All housing partners have a role to play in the housing system in the Township of Brock and with addressing the key housing needs and gaps. This section summarizes the roles of each of the housing partners.

Federal Government

The federal government sets the overall direction for housing in Canada through the National Housing Strategy, which was released in 2017. The goal of this strategy is to ensure all Canadians have access to housing that meets their needs and that they can afford. The federal government, through Canada Mortgage and Housing Corporation (CMHC), provides funding for specific programs such as the National Co-Investment Fund, the Rental Construction Financing Initiative and the Canada Housing Benefit. CMHC also provides funding for programs related to repair and retrofit of community housing units, funding for supportive housing, and supports to make home ownership more affordable.

The federal government also provides funding to address homelessness. Reaching Home is the federal government's homelessness strategy. It is a community-based program with the goal to prevent and reduce homelessness across Canada. The federal government, through CMHC, also launched the Rapid Housing Initiative (RHI) in October 2020 to help address the urgent housing needs of vulnerable Canadians in the context of COVID 19 through the rapid construction of permanent affordable housing. The first round (October 27, 2020 – March 31, 2021) provided a total of \$1 billion under two streams while the second round (June 30, 2021 – March 31, 2022) provides an additional investment of \$1,5 billion. The program encourages the use of modular construction and requires that projects be ready for occupancy within twelve months.

Provincial Government

The Ontario government has a broad role in housing through legislation, regulation and funding programs. The Provincial government helps set the housing agenda for the province and

promotes Provincial interests, including providing for adequate housing and employment opportunities and promoting development that is designed to be sustainable, supportive of public transit, and designed for the needs of pedestrians⁶.

The Province provides municipalities with legislative tools to meet the housing need in communities through the Planning Act, Municipal Act, More Homes More Choice Act, and Provincial Policy Statement. It also prepares Provincial land use plans, including A Place to Grow: Growth Plan for the Greater Golden Horseshoe, Greenbelt Plan, and the Housing Supply Action Plan. The Province also provides advice to municipalities and the public on land use planning issues and gives approval where required⁷.

The Province assists communities in meeting housing needs through the provision of transfer payments to the municipalities and the funding of programs for housing and homelessness. These programs include funding for the Canada-Ontario Community Housing Initiative, which replaced the federal Social Housing Agreement funding, Canada-Ontario Housing Benefit, and Ontario Priorities Housing Initiative. The Province also legislates and provides funding for long term care homes, group homes, supportive housing, and support services through the Ministry of Health, Ministry of Children, Community and Social Services, and the Ministry of Municipal Affairs and Housing⁸.

Regional Municipality of Durham

The Region, as Service Manager, is primarily responsible for funding and operating subsidized housing for households with low- and moderate-incomes. The Region is also responsible for the administration of funding from senior levels of government, including funding for rent supplement programs. The Region also operates the Durham Regional Local Housing Corporation (DRLHC), which is the largest community housing provider in Durham.

As the Service Manager, the Region is also responsible for administering the annual funding provided by the Province to address homelessness. This includes funding for people

⁶ Government of Ontario (2021). Citizen's Guide to Land Use Planning. Accessed from: <https://www.ontario.ca/document/citizens-guide-land-use-planning/planning-act>

⁷ Government of Ontario (2021). Citizen's Guide to Land Use Planning. Accessed from: <https://www.ontario.ca/document/citizens-guide-land-use-planning/planning-act>

⁸ Government of Ontario (2021). Municipalities and communities. Accessed from: <https://www.ontario.ca/document/ontario-municipal-councillors-guide/13-affordable-and-social-housing>

experiencing homeless or who are at-risk of homelessness. As part of its role in addressing homelessness, the Region is required to conduct regular homeless enumerations to better understand the scale and nature of homelessness, which is then used to inform local service planning. As part of its role as Service Manager, the Region is required to develop comprehensive, 10-year housing and homelessness plans. These plans aim to assess the current and future local housing needs, set out a plan to address these needs, and measure and report on progress⁹.

Township of Brock

The Township of Brock is responsible for local decisions which guide future land use, development, and growth in Brock. The Township is responsible for preparing evidence-based land use planning documents, such as the Official Plan and Zoning By-law. The Township's Official Plan sets out the general planning goals and policies that guide overall land use while the Zoning By-law sets the rules and regulations that control development as it occurs. The Township is responsible for ensuring that planning decisions and planning documents are consistent with the Provincial Policy Statement. This includes the provision of an appropriate range and mix of housing options, including affordable housing, and densities to meet the needs of current and future residents. The Township is also responsible for ensuring that planning decisions and documents conform to legislation and strategic directions set by the Provincial and Regional governments through the Planning Act, Municipal Act, Regional Official Plan, and other policies and strategies¹⁰.

Moving forward, the Township has an opportunity to facilitate the development of a more diverse housing supply by ensuring policies and regulations are flexible enough to allow higher density developments, innovative housing options, and purpose-built rental housing in different forms to occur as-of-right. There is also an opportunity for the Township to facilitate the development of a more diverse housing supply, including market-rate and affordable rental housing and supportive housing, through the provision of financial and in-kind incentives for these projects. Any incentives provided should build on funding programs and incentives provided by senior levels of government to maximize the impact of these incentives. Furthermore, there is an

⁹ Government of Ontario (2021). Municipalities and communities. Accessed from: <https://www.ontario.ca/document/ontario-municipal-councillors-guide/13-affordable-and-social-housing>.

¹⁰ Government of Ontario (2021). Citizen's Guide to Land Use Planning. Accessed from: <https://www.ontario.ca/document/citizens-guide-land-use-planning/planning-act>.

opportunity for the Township to expand its role as a convener of partnerships among traditional and non-traditional housing stakeholders to develop a more diverse housing stock.

Non-Profit Sector

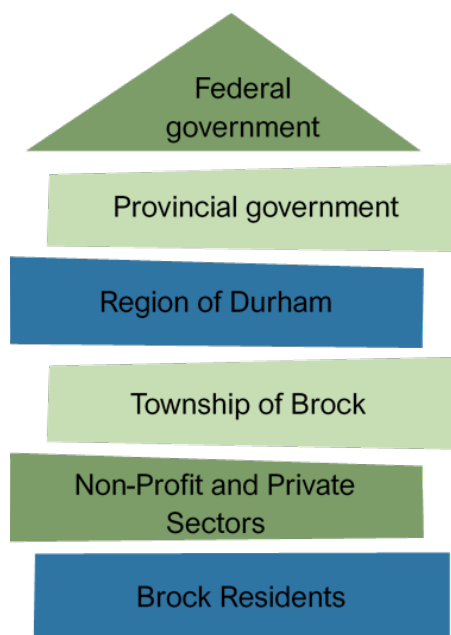
The non-profit sector plays a major role in the provision of affordable housing, supportive housing and/or support services to residents. In Canada, affordable and supportive housing units which are not provided by governments are generally owned and/or operated by non-profit organizations. The non-profit sector also provides a large portion of support services. This sector is also responsible for raising awareness of housing need; they also are often advocates for housing and homelessness programs.

Private Sector

The private sector includes land owners, residential developers, private landlords, investors, and funders. This sector builds and operates the majority of housing in a community and includes both ownership and rental housing. Investors and funders also contribute to the construction and operation of affordable housing projects.

Brock Residents

Brock residents play a big role in their community as they advocate for safe, appropriate, affordable, and attainable housing. Residents can also choose to create rental units and provide land or buildings for additional housing units. Brock residents are also the foundation upon which the community is built and they are responsible for ensuring that decision makers are accountable for meeting the needs of the community.



3 Key Housing Gaps

This section summarizes the key housing gaps identified through the analysis of housing need in Brock and the land use impacts of supportive housing. This analysis led to three key findings [housing gaps] that summarize the current and emerging need for a diverse range of housing options in Brock, including affordable and supportive housing options, and higher density options.

Gap 1: There is a need for more diverse housing options including smaller dwellings for seniors, couples without children, and single individuals, as well as family-sized dwellings in a range of dwelling types and affordability levels.

Almost all dwellings in Brock were single-detached (86.3%). However, the supply of dwellings does not reflect the demographics of many households living in Brock. Smaller sized households (two members or less) were the predominant household size (62.2%) in 2016. These households might end up being over-housed in single-detached dwellings if these dwellings are the only options available to them. In addition, these dwelling types are typically the most costly in a community and are only affordable to households with higher incomes in Brock. The analysis of housing affordability shows that current Brock residents would find it challenging to buy a home in Brock now, particularly if they only had 5% down payment. Having a more diverse housing supply, including townhouses, mid-rise multi-residential buildings, and a greater supply of rental housing, would provide both current and future Brock residents with more options.

When looking at dwelling completions, 80.0% were for single-detached dwellings in 2020. This demonstrates that the new supply of housing continues to be misaligned from the demand from households that are smaller. Some dwelling completions (19.2%) were for apartments and semi-detached dwellings (0.8%) however which does point to a slight increase in diversification of the housing stock. Furthermore, in 2020 the majority of housing completions were for ownership dwellings (210 units) however there were also some purpose-built rental housing completions (50 units). More housing types and tenures should be encouraged in Brock to enhance the housing options for all household types and sizes including seniors, couples without children, and single individuals, as well as young families with children.

Although larger households (three or more persons) represent a smaller share of households in Brock, these households often need housing with several bedrooms, which is more expensive. There is therefore a need for more affordable ownership options and larger rental options to

attract young families to reside in Brock. These should be provided in a mix of dwelling forms, such as ground-oriented units as well as units in multi-residential buildings.

Overall, these data demonstrate that there is a need to further diversify the housing stock with dwellings that include smaller units, larger sized rental units and ownership options affordable to households with moderate incomes in Brock. Gentle intensification through the development of secondary suites in existing single detached dwellings, tiny homes, and other additional residential units should be encouraged to meet the need for smaller units. Additional residential units, including secondary suites and tiny homes, allow homeowners to earn income by renting out a second unit in their home, making mortgage payments and carrying costs, such as taxes, utilities, and maintenance costs, more affordable. These units also increase the rental supply available for households who cannot afford or who do not want to own a home. Secondary suites can also benefit households by providing housing to an aging family member who would like to live independently but who requires light supports, to adult children, or to a caregiver for an individual with a disability.

In addition, as a result of COVID-19, demand for housing which is more flexible to accommodate both living and working is anticipated to remain commonplace as many continue to work from home, at least part time. House prices might continue to rise to accommodate new homebuyers who seek homes in communities such as Brock which tend to be more affordable and offer more space than urban centres. The COVID-19 pandemic has resulted in many households remaining home more than usual due to physical distancing measures.

In addition to the need for adaptable and affordable housing options, COVID-19 has also highlighted the need for mixed-use, walkable neighbourhoods with services and amenities within close proximity to meet daily needs. This illustrates the need to ensure that Brock's communities have a mix of housing options as well as a mix of uses.

While there are challenges associated with providing a more diverse housing supply in a smaller municipality such as Brock, particularly with its distinct communities and challenges associated with infrastructure, a diverse housing supply is a crucial element in complete, inclusive and vital communities and it will assist in ensuring Brock continues to grow and prosper economically.

Gap 2: There is a need to increase the supply of rental housing in Brock, particularly purpose-built rental housing.

From 2006 to 2021, average household incomes in Brock increased at a rate of 44.4%. In contrast, the average price of a home grew at a rate 75.8% from 2016 to 2021 indicating homeownership has become rapidly unaffordable to current Brock residents.

In 2020, the majority (80.8%) of newly completed dwellings were ownership dwellings. This could explain the higher proportions of renter households who are in core housing need in Brock. These findings suggest there is a strong need for more rental housing options that are affordable to households with low and moderate incomes who cannot afford homeownership.

The rental vacancy rate in Brock was 0.0% in 2021. There are therefore relatively no vacant and available units in the primary rental market even though the number of renters increased at a significantly faster pace compared to households as a whole (12.4% versus 2.6%). This suggests that most renters are living in units in the secondary rental market, further demonstrating a need for increasing the supply of primary rental units.

While homeownership may be the ideal for some households, rental housing provides more flexibility, requires less maintenance, and is generally more affordable for households with low and moderate incomes. Rental housing may be the better option for young adults just starting their careers, people living alone or with roommates, and seniors who wish to downsize. It is particularly important to encourage the development of primary rental units as these are much more stable and generally more affordable compared to rental units in the secondary rental market or ownership housing. A variety of rental options should be encouraged including secondary suites, tiny homes, coach houses, fourplexes, apartments above or behind stores, townhouses, and units in mid-rise multi-residential buildings. Increasing the rental housing supply will help ensure that current Brock residents have greater options if they want to downsize or if they can no longer afford home ownership due to lifestyle changes. An adequate supply of rental housing will also support economic prosperity as it will provide options for employees to move to Brock.

Gap 3: There is a need to increase the supply of housing options which are affordable to households with low incomes and options for people who need supports to live independently.

In general, households with low incomes would rely on affordable, subsidized and/or supportive housing options supplied by non-market providers as well as on housing in the more affordable segments of the private rental sector (e.g. smaller bedroom units in purpose-built rental apartments or secondary suites). In 2021, there were 233 community housing units in Brock, of which 196 units were either subsidized (rent-geared-to-income) or affordable and available to households with low incomes. However, there were approximately 87 individuals and families waiting for a subsidized housing unit.

While the average rent for units in the primary rental market were affordable to most household types including those with low incomes in Brock, the 0.0% vacancy rate in 2020 for these units suggests there is a lack of available supply.

The widespread economic impacts for households related to the COVID-19 pandemic included increases in unemployment as a result of lockdown measures. While this pandemic may be temporary, these trends indicate a need for affordable housing options for people who have experienced significant decreases in their incomes as well as subsidized housing options for people who have lost their jobs entirely and can no longer pay their rent or mortgage.

To address this housing gap, there is a need for more affordable rental options for households with low incomes throughout Brock. The need is particularly high for options for smaller households as demonstrated by the higher proportion (43.7%) of seniors who are on the wait list of subsidized housing. Seniors tend to live in smaller dwellings which are accessible, such as apartments or bungalows.

In addition, in 2020 there were 1,774 individuals admitted to emergency shelters in Durham. These households require permanent affordable supportive housing to live as independently as possible. The need for supportive housing was also demonstrated by the increase in the proportion of senior households in the last ten years. This trend is expected to continue in the near future. While many seniors may be able to age in place in their current homes, some seniors will require housing with supports to live independently. The number of people waiting for long term care in Brock further suggests a need for supportive housing as some may be better served in a supportive housing facility rather than in long term care.

While there are numerous challenges related to providing supportive housing in smaller communities such as Brock, such as workforce recruitment and retention, lack of transportation presenting a significant barrier to residents accessing community mental health services, and support services being less comprehensive, available, and accessible than in urban areas, these challenges can be addressed by ensuring a comprehensive basket of services is provided within the supportive housing facility. It is also important to note that supportive housing which is integrated within the community has shown positive outcomes for both residents of the supportive housing facility as well as the surrounding neighbours.

The land use impact analysis conducted as part of this study demonstrates that permanent supportive housing is a good option for residents in Brock who require supports to live as independently as possible. Evidence from this research found that residents of supportive housing developments experience improvements in many areas of their lives, including increased housing stability, improved quality of life, improved health, positive community

relations, and reduced use of emergency health services, to name a few. Smaller, more rural regions tend to have very limited or no options for supportive housing and support services which forces residents to move to larger communities where they are more isolated. Increasing the supply of permanent supportive housing in Brock would mean residents who need supports to live independently would not need to leave their community to receive care.

Affordable housing without supports as well as affordable supportive housing are important components of a complete and inclusive community and will help ensure that the housing needs of current and future residents of Brock are addressed.

4 Recommendations

This section presents the preliminary recommendations for the Township of Brock. These preliminary recommendations are based on the analysis of the key housing needs in the Township, a review of relevant Provincial, Regional and Township policies and strategies, an assessment of the land use impacts of supportive housing, modular construction and tiny homes, and a scan of best and promising practices in other jurisdictions. These preliminary recommendations aim to help address the identified key housing gaps and to support the development of complete and inclusive communities in Brock, which include a full range of housing options for current and future Brock residents. It should be noted that recommendations from the other modules of the Township's Official Plan review project will also influence the development of housing in Brock. As such, the following recommendations should be implemented in conjunction with recommendations from the other modules.

4.1 Guiding Principles

The following guiding principles form the framework for developing and evaluating the policy and strategic recommendations.

- Inclusive and equitable
- Flexible and adaptive to shifts in the environment
- Environmentally responsible and sustainable
- Financially responsible and sustainable
- Collaborative

4.2 Policy Recommendations

The Planning Act identifies the adequate provision of a full range of housing options, including affordable housing, as a key provincial interest and requires all local Official Plans to ensure they are implemented as part of planning considerations. This includes policies which encourage and support housing which is affordable and meets the needs of residents of all socio-economic backgrounds. The PPS, 2020 also identifies housing as a key to achieving healthy and liveable communities by ensuring that there is an appropriate range and mix of housing options and densities to meet projected requirements of current and future residents.

The Regional Official Plan (ROP) requires the provision of a diverse housing supply in terms of dwelling types and tenures as well as affordable and assisted housing to meet the needs of all residents. The ROP further encourages area municipalities to include policies related to compact, higher density housing forms in Urban areas and Regional Centres, a mix of uses, ensuring that the existing rental housing supply is protected, and the adoption of the affordable housing targets and policies to help meet these targets. In addition, the policy recommendations developed as part of the Regional Official Plan review process include policies related to the integration of age-friendly design considerations, universally accessible design, a broad mix of housing types in proximity to community hubs and Strategic Growth Areas, policies related to shared living regardless of tenure, and encouraging and prioritizing the development of accessible and supportive housing.

The Township of Brock's Official Plan includes several policies related to providing an adequate supply and mix of housing types and tenures, including affordable and supportive housing, to meet the needs of its residents. The Township Official Plan also includes a target for housing which is affordable to households with low and moderate incomes as well as a monitoring process to assess if residential development is providing adequate and affordable housing. It also has policies to protect the existing rental housing supply, encourage residential intensification in appropriate areas and policies on secondary suites and garden suites.

The following are preliminary policy recommendations for the Township to consider as it updates its Official Plan and Zoning By-law.

Diverse Housing Supply

1. Encourage and support the provision of a full range of housing options by type, size and tenure to meet the needs of all current and future residents. Housing options should include options for seniors and persons with disabilities.
2. Building on policy 5.3.1.5 which states that low density residential development is limited to 40% of any new development in the Regional Centres, set an even higher target for medium and high density residential development in the Regional Centres to further support and encourage the development of a diverse housing supply.
3. Building on policy 5.2.3.8, add a target that a certain proportion of dwellings in new residential developments on large sites (e.g., 5 acres/2 hectares) be in a form other than single- or semi-detached dwellings.
4. Building on Official Plan policy 5.2.3.15, add a target that a certain proportion of dwellings in new residential developments on large sites (e.g., 5 acres/2 hectares) include a secondary suite or additional residential unit.

5. Support mixed use developments and identify additional areas which can be re-designated as mixed use. This would facilitate the development of rental units over or behind stores, medium and high density residential developments in more areas, infill residential development in residential and non-residential zones where services and amenities already exist or are planned, conversion of non-residential to residential, and home based businesses.
6. Encourage and support co-location and the development of community hubs, particularly in areas that currently have limited access to services and amenities. In addition to the services, these hubs should include a range of housing types and tenures, including affordable housing and accessible housing.
7. Revise the Official Plan and Zoning By-law to permit two additional residential units (these include secondary suites, permanent garden suites, coach houses, apartments over garages, and other secondary dwelling types) where garden suites and secondary suites are currently permitted.
8. Explore opportunities to identify other areas where additional residential units may be permitted to further diversify the housing supply and to support 'gentle intensification'.
9. Remove policies that do not allow a garden suite and secondary suite on the same lot.
10. Implement a registration process for additional dwelling units to ensure these dwellings meet health and safety standards and to allow the Township to monitor the number of these units. The registration fee should be minimal to encourage registration.
11. Decrease the minimum gross floor area requirements for different dwelling types in the Zoning By-law to support and encourage a more diverse housing supply. The current minimum requirements far exceed the requirements of the Ontario Building Code.
12. Decrease the minimum gross floor area requirements for manufactured dwellings in the Zoning By-law. Consider using the minimum requirements set out in the Ontario Building Code.
13. Add a policy in the Official Plan that states the Township will maintain a minimum 15 year supply of land designated and available for residential development, redevelopment and residential intensification.
14. Add regulations in the Zoning By-law that permit tiny homes as either primary or secondary dwellings and allow these dwelling types in all zones where dwellings are allowed as long as they meet health and safety standards, including the requirements of the Ontario Building Code.
15. Add a definition of "microhomes" or "tiny homes" in the Official Plan and Zoning By-law.

16. Revise the definition of a “manufactured dwelling house” in the Zoning By-law to include modular construction.

Purpose-built Rental Housing

17. Building on policy 5.2.3.18 of the Township Official Plan and requirements of the Durham Regional Official Plan, add requirements and criteria in the Official Plan where the conversion of rental housing to other uses or the demolition of rental housing will be permitted. These requirements should include consideration of the rental vacancy rate for a period of at least three years, protections for existing tenants, and replacement of the converted or demolished rental units.
18. Develop and implement policies and regulations which regulate, license, and monitor short-term rentals in Brock.
19. Develop and implement alternative development standards for purpose-built rental housing as long as these units still meet the Ontario Building Code and other health and safety standards. These alternative standards may include flexible parking requirements (e.g., reduced parking requirements, allowing non-residential and residential uses to share spaces, permitting tandem parking, smaller lot sizes, and smaller unit sizes).

Affordable Housing

20. Add an Official Plan policy that states that the Township will prioritize affordable housing in the sale or lease of Township-owned surplus land and/or buildings and, if deemed appropriate for housing, these will be provided at below market value.
21. Building on current Official Plan policies (5.2.2.2, 5.2.3.9, 5.2.3.10), add a policy that states that the Township may provide incentives to encourage and support the development of housing that is affordable to households with low and moderate incomes. These incentives may include prioritizing affordable housing development approvals, tax incentives, the waiver or a grant in lieu of development charges, planning application fees, building permit fees and engineering fees, and targeted public infrastructure investment.
22. Consider the implementation of a Township-wide CIP to facilitate the process of providing financial and non-financial incentives for the development of affordable housing.
23. Develop and implement alternative development standards for affordable housing as long as these still meet the Ontario Building Code and other health and safety standards. These alternative standards may include flexible parking requirements (e.g., allowing

non-residential and residential uses to share spaces, permitting tandem parking, smaller lot sizes, and smaller unit sizes).

Supportive/Special Needs Housing

24. Encourage and support the development of housing which integrates age-friendly and accessible design features to facilitate aging in place for seniors and persons with disabilities.
25. Encourage and support the practice of shared living, regardless of tenure, affordability, and the need for support services and allow shared living or shared housing in all areas where dwellings are permitted and in all dwelling types.
26. Consider removing all references to special needs housing, supportive housing, group homes, and assisted housing in the Official Plan and replacing this with “shared housing” and adding a definition in the Official Plan and Zoning By-law.
27. Establish site plan control guidelines for residential developments with more than fifteen units. These could include apartment buildings or shared housing (with or without supports) with more than fifteen units. These guidelines should include guidelines related to the following:
 - Building and site layout
 - Roads, access points and directional signage
 - Parking
 - Pedestrian and cycling design
 - Age-friendly and accessible design
 - Lighting
 - Landscaping
 - Amenity space
 - Stormwater management/ servicing plan
28. Remove minimum distance separation requirements in the Zoning By-law for crisis care residences and group homes.

4.3 Strategic Recommendations

In addition to the policy recommendations, the following are additional recommendations that the Township may want to consider.

29. Work with CMHC and the Region to undertake education initiatives to increase awareness of the need for a diverse housing supply, including rental housing, affordable

housing and housing for persons with special needs, for continued economic property and for the development of complete and inclusive communities.

30. Facilitate partnerships among private home owners, community agencies, faith groups, non-profit and for-profit residential developers to renovate, redevelop or convert vacant or underutilized homes and non-residential buildings (e.g., commercial property, vacant homes, parking lots), to increase the supply of rental housing, affordable housing, and shared housing.
31. Explore opportunities to include affordable housing and shared housing in major infrastructure projects in Brock.
32. Encourage and support social enterprises which provide employment opportunities and/or training to youth, persons with disabilities, and people with low incomes who are Brock residents. This support may be funding or in-kind contributions, such as providing office space.
33. Leverage the Township's volunteer base to increase support services, particularly in the more rural areas of the Township.
34. Develop a pilot program to provide incentives to encourage the development of purpose-built rental housing and affordable housing in all three communities in Brock.

5 Appendix A: Housing Policy Context

Housing in Canada operates within a framework of legislation, policies and programs. This section provides an overview of the planning and housing policies which influence residential development in Brock.

5.1 Provincial Policies and Initiatives

5.1.1 Provincial Policy Statement

The Provincial Policy Statement (PPS) outlines the Province's policies on land use planning and is issued under Section 3 of the Planning Act. It provides policy direction on land use planning to promote strong, healthy communities and all local decisions affecting land use planning matters "shall be consistent with" the PPS.

The Provincial Policy Statement, 2020 (PPS, 2020) came into effect on May 1, 2020, replacing the previous PPS, 2014. The PPS provides direction on key Provincial interests related to land use planning and development in Ontario. The Township's Official Plan and subsequent land use planning decisions are required to be "consistent with" the PPS. The PPS, 2020 retains the structure of the PPS, 2014 and provides policy direction related to three key themes:

- Building Strong Healthy Communities (Section 1.0), to promote efficient land use and development patterns; promote strong, liveable, healthy, and resilient communities; and ensure appropriate opportunities for employment and residential development.
- The Wise Use and Management of Resources (Section 2.0), to protect natural heritage, water, agricultural, mineral and cultural heritage and archaeological resources for their economic, environmental and social benefits.
- Protecting Public Health and Safety (Section 3.0), to reduce the potential for public cost or risk to Ontario's residents from natural or human-made hazards.

Many of the key changes introduced in the updated PPS 2020 fall under the auspices of the government's broader "More Homes, More Choice: Ontario's Housing Supply Action Plan", the Province's overarching framework for a series of legislative and policy changes aimed at streamlining the land use planning process and cutting red tape to make housing more affordable.

Section 1.4 of the PPS includes housing-related policies. Some important changes from the 2014 PPS include the following.

The PPS 2020 increases the requirement for municipalities to maintain the ability to accommodate residential growth for a minimum of 15 years (from 10 years) through residential intensification and redevelopment (1.4.1.a). The new PPS also provides upper-tier and single-tier municipalities the choice of maintaining land with servicing capacity to provide at least a five-year supply of residential units (1.4.1.b).

The PPS 2020 also clarified the requirement for planning authorities to provide an appropriate range and mix of housing options and densities to meet projected market-based and affordable housing needs of current and future residents of the regional market area by (1.4.3): (a) establishing and implementing minimum affordable housing targets which align with applicable housing and homelessness plans; and (b) permitting and facilitating all housing options required to meet the social, health, economic and wellbeing requirements and needs arising from demographic changes and employment opportunities and all types of residential intensification, including additional residential units. Revised language throughout creates greater flexibility, for example, by stating that municipalities “should” rather than “shall,” require new development to have a compact form, mix of uses and densities and establish and implement phasing policies.

The definition of affordable housing remains the same in the PPS 2020. However, The PPS 2020 added a new definition for “Housing Options”, clarifying the range of housing forms and tenures to be accounted for:

A range of housing types such as, but not limited to single-detached, semi-detached, rowhouses, townhouses, stacked townhouses, multiplexes, additional residential units, tiny homes, multi-residential buildings and uses such as, but not limited to life lease housing, co-ownership housing, co-operative housing, community land trusts, affordable housing, housing for people with special needs, and housing related to employment, institutional or educational uses.

5.1.2 Municipal Act

The Municipal Act, 2001 sets out the rules for all municipalities in Ontario (except for the City of Toronto) and gives municipalities broad powers to pass by-laws on matters such as health, safety and wellbeing, and to protect persons and property within their jurisdiction. The Act provides direction for land use planning purposes, but it does not directly legislate Official Plans or Zoning By-laws as these are legislated through the Ontario Planning Act.

Section 163 of the Act sets out the definition and requirements for group homes within municipalities in Ontario. The Act defines **group homes** as:

A group home is a residence licensed or funded under a federal or provincial statute for the accommodation of three to ten persons, exclusive of staff, living under supervision in a single housekeeping unit and who, by reason of their emotional, mental, social or physical condition or legal status, require a group living arrangement for their wellbeing.

The Act allows municipalities to enact a business licensing by-law for group homes only if the municipality permits the establishment and use of group homes under section 34 of the Planning Act. A business licensing by-law for group homes can restrict the establishment of group homes to only those with a license and may be required to pay license fees.

Section 99.1 of the Act allows municipalities to prohibit and regulate the demolition of residential rental property and the conversion of residential rental property to a purpose other than the purpose of a residential rental property. However, this power does not apply to residential rental property that contains less than six dwelling units.

5.1.3 A Place to Grow: Growth Plan for the Greater Golden Horseshoe

On June 16, 2020, the Province of Ontario released Proposed Amendment 1 to A Place to Grow: Growth Plan for the Greater Golden Horseshoe. The Amendment introduced updated population and employment forecasts to the year 2051 and housekeeping and other policy changes, to better align with the Provincial Policy Statement 2020 and the Housing Supply Action Plan. The Amendment updated the 2019 Growth Plan (which was an update of the 2017 Growth Plan), and the updated, consolidated 2020 Growth Plan came into effect in August 2020. Section 3 of the Planning Act requires that all decisions related to planning matters in municipalities within the Growth Plan area conform to the Growth Plan's policies. Municipal Official Plans are required to be updated to conform with the Growth Plan 2020 by July 1, 2022.

Section 2.1.4 c) of the Growth Plan requires municipalities to “provide a diverse range and mix of housing options, including additional residential units and affordable housing, to accommodate people at all stages of life, and to accommodate the needs of all household sizes and incomes.”

Housing Policies are set out in Section 2.2.6 of the Growth Plan. Upper and single-tier municipalities (i.e., Durham Region) are required to achieve the Plan's minimum intensification and density targets and to both identify a range and mix of housing options, densities and affordable housing to meet the needs of current and future residents and to establish affordable

housing ownership and rental housing targets. Section 2.2.6 c) requires the land use planning be aligned with a housing and homelessness plan. The Growth Plan 2020's housing policies are required to be implemented through official plan policies and designations and zoning by-laws.

Section 2.2.6.2 c) and d) further require that municipalities support the achievement of complete communities through considering a range and mix of housing options and through diversifying the municipality's overall housing stock. Section 2.2.6.3 requires municipalities to consider available tools that will ensure multi-unit residential developments include a mix of unit sizes to accommodate a range of household sizes and incomes.

A key update to the Growth Plan 2020 was the new Schedule 3, establishing population forecasts to the 2051 planning horizon. Durham Region's population is projected to grow to 1,300,000 by 2051.

The Growth Plan 2020 definition of "Affordable," is identical to that in the PPS 2020 but adds the following text:

For the purposes of this definition:

Low and moderate income households means, in the case of ownership housing, households with incomes in the lowest 60 per cent of the income distribution for the regional market area; or in the case of rental housing, households with incomes in the lowest 60 per cent of the income distribution for renter households for the regional market area.

Regional market area means an area, generally broader than a lower-tier municipality that has a high degree of social and economic interaction. In the GGH, the upper- or single-tier municipality will normally serve as the regional market area. Where a regional market area extends significantly beyond upper or single-tier boundaries, it may include a combination of upper-, single- and/or lower-tier municipalities. (Based on PPS, 2020 and modified for this Plan).

5.1.4 Housing Supply Action Plan

The Provincial government released More Homes, More Choice: Ontario's Housing Supply Action Plan on May 2, 2019. At the same time, the Minister of Municipal Affairs and Housing introduced omnibus legislation which is central to the action plan and which makes changes to 13 Provincial Acts, including the Planning Act, Development Charges Act, Conservation Authorities Act, Environmental Assessment Act, and Environmental Protection Act. The More Homes, More Choice Act (formerly Bill 108) received Royal Assent on June 6, 2019 and most of

the Act has come into effect. Regulations have also been introduced to provide further direction on changes resulting from the More Homes, More Choice Act and most of these regulations have been adopted.

Changes to the Planning Act

The changes to the Planning Act include shorter timelines for making planning decisions; requiring inclusionary zoning (IZ) to be focused on areas known as Protected Major Transit Station Areas (PMTSA) that are generally high-growth and are near higher order transit; allowing a total of three residential units on one property (which would include a primary dwelling and two additional residential units); introducing the community benefits charge which replaces the density bonusing provision (Section 37), development charges for soft costs, and parkland dedication requirements; limiting third party appeals of plans of subdivisions; and allowing the Minister to require that a municipality implement a community planning permit system in a specified area.

Changes to the Development Charges Act

The changes to the Development Charges Act includes a change to when development charges are paid for five types of developments: rental housing, institutional developments, industrial developments, and commercial developments. Instead of paying the development charge upon the issuance of a building permit, these developments will be allowed to pay the development charges over six installments, beginning at the issuance of an occupancy permit or when the building is first occupied (whichever is earlier) and every year for the next five years. In addition, non-profit housing developments will be allowed to pay development charges over 21 installments, beginning at the issuance of an occupancy permit or when the building is first occupied and every year for the next 20 years.

Furthermore, development charges will now be determined on the day an application for an approval of development in a site plan control area was made or the day an application for an amendment to a by-law was made.

The More Homes, More Choice Act also exempts second dwelling units in new or existing dwellings or structures from development charges. However, this exemption is not yet in effect.

Changes to the Local Planning Appeal Tribunal Act

The More Homes, More Choice Act also includes changes to the way the Local Planning Appeal Tribunal (LPAT) functions and its authority over planning decisions. Most of the changes are

related to the practices and procedures of the Tribunal, including requirements for participation in alternative dispute resolution and limiting submissions by non-parties to written submissions.

Bill 197 - The COVID-19 Economic Recovery Act

On July 21, 2020, the Government passed Bill 197, an omnibus bill that introduced more key changes to the Planning Act. One such change was finalizing the community benefits charges-related provisions of the Act, including a reversal of a Bill 108 change that would have also included parkland dedication within the charges.

The most significant change was the expansion and enhancement of the power of the Minister of Municipal Affairs and Housing to undertake Minister's Zoning Orders (MZOs) under Section 47 of the Planning Act. Though rarely used by previous governments, the MZO allows the Minister to establish zoning permissions for any land (outside the Greenbelt) irrespective of locally adopted zoning by-laws or official plan policies. Under Bill 197, the Minister may now also make an order with regards to site plan control and inclusionary zoning, including the power to require the provision of affordable housing units in a development. An MZO does not require any prior public notice or consultation and is not subject to appeal to the LPAT.

The government has made the use of MZOs a key part of its housing and economic development efforts, approving more than thirty to date. Though these represent a range of developments, affordable and seniors housing projects account for a significant percentage, and the Province has indicated a clear interest in expediting such projects through use of the MZO, particularly where municipal councils have indicated their support.

5.1.5 Community Housing Renewal Strategy

The Provincial government announced a new Community Housing Renewal Strategy with \$1 billion in 2019 – 2020 to help sustain, repair and build community housing and end homelessness. The Strategy includes the following elements:

- Removing existing penalties for tenants who work more hours or who are going to college or university;
- Simplifying rent calculations;
- Freeing up the waitlist by having tenants prioritize their first choice and accept the first unit they are offered;
- Ensuring rent calculations do not include child support payments;
- Requiring an asset test; and,

- Making housing safer by empowering housing providers to turn away tenants who have been evicted for criminal activity.

The Province also launched two new programs in 2019 – 2020. These are:

- Canada-Ontario Community Housing Initiative (COCHI) – provides funding to Service Managers to replace the federal Social Housing Agreement funding which expires each year beginning in April 2019.
- Ontario Priorities Housing Initiative (OPHI) – provides flexible funding to all Service Managers and the two Indigenous Program Administrators to address local priorities in the areas of housing supply and affordability, including new affordable rental construction, community housing repair, rental assistance, tenant supports, and affordable ownership. Housing providers can dedicate a percentage of spending for supports that will keep people housed and prevent homelessness.

5.1.6 Ontario Human Rights Commission

The Ontario Human Rights Commission developed the guide *In the Zone* to provide an overview of the human rights responsibilities of municipalities with regard to housing. The guide helps make the connection between human rights and the By-Laws, policies, and procedures that govern housing.

The Ontario Human Rights code offers protection from discrimination in five social areas. These areas are the following:

- Services, goods, and facilities
- Accommodation, which includes housing
- Employment
- Contracts
- Membership in trade, vocational and professional associations

The guide notes that the Human Rights Code is “quasi-constitutional” which means it has priority over provincial and municipal legislation, unless the legislation specifically says that it operates despite the Code. This means that when a conflict exists between municipal By-Laws and the Code, the Code takes precedence.

The guide identifies the types of discriminatory opposition to affordable housing and provides some examples of discriminatory practices. Some examples that may be relevant to the current study include the following:

- Requiring affordable or supportive housing providers to adopt restrictions or design compromises that are not applied to other similar housing structures in the area, such as putting arbitrary caps on the numbers of residents allowed by project, ward, or municipality or requiring residents to sign contracts with neighbours as a condition of occupying the building.
- Requiring extra public meetings, a lengthy approval process, or development moratoria because the intended residents of a proposed housing project are people from Code-identified groups.
- Imposing minimum separation distances or restrictions on the number of housing projects allowed in an area.
- Making discriminatory comments or conduct towards the intended residents of a housing project at public planning meetings.
- Enacting zoning By-Laws that restrict affordable housing development that services people identified by Code grounds (e.g. group homes) in certain areas while allowing other housing of a similar scale.

The guide also notes that affordable, supportive and group housing, with or without support workers, are residential uses and should be zoned as such. The Code does not support zoning these types of housing as businesses or services because these zoning categories can subject the residents to higher levels of scrutiny and expectations that do other forms of residential housing.

The following human rights principles apply to housing and should be taken into account in the development of By-Laws, legislation, and policies related to affordable and supportive housing:

- Everyone in Ontario has the right to be free from discrimination in housing based on membership in a Code-protected group. This covers getting housing, during tenancy, and evictions.
- People should be able to live in the community of their choice without discrimination.
- Healthy and inclusive communities provide and integrate a range of housing for people of all income levels.
- Landlords, housing providers, neighbourhood associations, municipal appeal bodies like the Ontario Municipal Board and the courts all have an obligation to make sure that people do not face discrimination in housing.

Discriminatory opposition to affordable housing projects is often found in the form of policies, legislation, actions, attitudes, or language used that create barriers for people from Code-protected or disadvantaged groups.

Legislation governing municipalities such as the Municipal Act, 2001 and the Planning Act are frameworks for municipal autonomy, decision-making, transparency, and accountability. In carrying out their responsibilities under these and other legislation, policies and programs, municipalities are responsible for ensuring they do not violate the Code.

Additional considerations that are highlighted in the guide include the following.

Licensing Rental Housing

Municipalities have the authority to license, regulate and govern businesses operating within the municipality. This authority includes passing licensing By-Laws covering the business of renting residential units and operating rooming, lodging or boarding houses or group homes. However, the Code requires that decisions related to licensing rental housing do not have a disproportionate adverse impact on or target people or groups who identify with Code grounds.

Locating Housing for Seniors, People with Disabilities, and other people identified under Code grounds

Housing for these and other groups should be located across a municipality and they should not be limited to locations that are close to amenities such as transit and community services, by including objectives and policies to this end in Official Plans.

Zoning for Land Use not People

The Building Code Act provides municipalities with the authority to pass property standards By-Laws covering the maintenance and occupancy of buildings and properties. However, By-Laws cannot set out requirements, standards or prohibitions that distinguish between persons who are related and persons who are unrelated when considering the occupancy or use as a single housekeeping unit. In addition, the Planning Act states that municipalities cannot pass zoning By-Laws that distinguish between people who are related and people who are unrelated with respect to the occupancy or use of a building.

Minimum Separation Distances

Minimum separation distances may act as barriers by limiting housing options, particularly for people with special needs or low incomes. Instead of minimum separation distances, municipalities should consider ways to encourage and facilitate affordable and special needs housing in all areas of the municipality.

5.1.7 Ontario Human Commission's Room for Everyone: Human Rights and Rental Housing Licensing

The Ontario Human Rights Commission (OHRC) developed Room for Everyone to address the issue of how municipal rental licensing By-Laws can disadvantage Code-groups. It gives an overview of human rights responsibilities with regard to licensing rental housing and provides recommendations to help municipalities protect the human rights of tenants.

The Municipal Act, 2001, provides municipalities with the authority to license, regulate, and govern businesses operating within the municipality. This includes the authority to pass licensing By-Laws covering the business of renting residential units and operating rooming, lodging or boarding houses, or group homes. However, the Human Rights Code takes precedence over the Municipal Act and requires that municipal programs, By-Laws, and decisions such as licensing consider all members of the community and that these do not target or have a disproportionate adverse impact on people or groups who identify with Code grounds.

Room for Everyone notes that if people experience a disadvantage due to rental housing licensing, such as being forced out of housing or having a harder time finding housing, because of their connection to Code grounds, municipalities may be violating the Code unless they can prove the following:

- The municipality adopted the By-Law, or a particular element of it, to achieve a rational planning purpose
- The municipality held a good faith belief that it needed to adopt the By-Law or the requirement to achieve that purpose
- The By-Law requirement was reasonably necessary to accomplish its purpose or goal, in the sense that other, less discriminatory alternatives would present undue hardship relating to health and safety or financial factors.

The guide provides municipalities the following recommendations with regard to rental housing licensing:

- Consider the Ontario Human Rights Code before drafting the By-Law and refer to the Code in the By-Law
- Consult with Code-protected groups
- Make sure that meetings about the By-Law do not discriminate
- Roll out the By-Law in a consistent, non-discriminatory way
- Work to secure existing rental stock
- Avoid arbitrary bedroom caps

- Avoid gross floor area requirements that exceed the Building Code
- Eliminate per-person floor area requirements
- Eliminate minimum separation distances
- Enforce the By-Law against the property owner and not the tenants
- Protect tenants in cases of rental shut down
- Monitor for impacts on Code groups
- Make sure licensing fees are fair.

5.2 Regional Policies and Initiatives

5.2.1 Region of Durham Official Plan

The Region's current Official Plan was adopted by Regional Council in 1991 and approved by the Ministry of Municipal Affairs and Housing in 1993. The version used for this review was the May 26, 2020 consolidation. The Regional Official Plan (ROP) guides decisions on long term growth and development. In 2019, the Region launched Envision Durham, the comprehensive review of the ROP.

The goals of the ROP include: to establish a wide range of housing opportunities in Urban Areas commensurate with the Social and economic needs of present and future residents and to create healthy and complete, sustainable communities within livable urban environments for the enjoyment of present and future residents (1.2.1.d and e). The directions of the ROP also include encouraging the production of an increased mixture of housing by type, size and tenure in the Urban Areas (1.3.1.f).

Section 4 of the current ROP contains housing policies and has a goal to provide a wide diversity of residential dwellings by type, size and tenure in Urban Areas to satisfy the social and economic needs of present and future residents of the Region. These include policies related to housing intensification (4.3.2) through the conversion of single detached dwellings into multiple residential units, the conversion of non-residential buildings (or portions of these buildings) to residential uses, the creation of new residential units on vacant or underutilized land, and the creation of residential units above commercial uses.

The ROP also refers to the maintenance and improvement of existing housing stock (4.2.2) to provide higher quality housing but not at the expense of existing affordable housing (4.3.3).

Sections 4.2.3, 4.3.4 and 4.3.5 address the conversion of existing residential rental units to condominium tenure and set out conditions that have to be met to permit this conversion. These conditions include a rental vacancy rate of 3% or higher for one year for the Region as a

whole and for combined municipalities. Proposed policy directions (#26) as part of the Envision Durham process recommend an amendment to this policy that would require a vacancy rate of 3% or higher for both the Region as a whole and the respective area municipality for a conversion from rental to condominium to be permitted. It also recommends adding definitions for “rental housing”, “rental property” and “condominium conversion” to the Glossary. Furthermore, the policy directions recommend the inclusion of policies to encourage area municipalities to protect rental housing from demolition.

The ROP states that at least 25% of all new residential units produced within each area municipality is required to be affordable to low- and moderate-income households. Proposed policy directions (#19) recommend maintaining this housing target and establishing a new affordable housing target for at least 35% of new housing within Strategic Growth areas be affordable. In addition, the proposed policy directions recommend adding a new policy to encourage less expensive housing, including secondary units, microhomes, purpose-built rental housing, and medium and high-density apartments in areas that are well served by local amenities, including transit, schools and parks. It is also recommended that reduced parking standards be encouraged to support the delivery of affordable housing (#20).

The ROP also notes that the Region will regularly monitor the housing market, including the range of housing types produced, house prices, new and innovative types of affordable housing, the provision and requirement for special needs housing, progress in meeting the housing targets, and the adequacy of the supply of land at least every five years (4.3.7).

The ROP states that area municipal intensification strategies have to be based on a number of requirements, including the provision of a range and mix of housing, taking into account affordable housing needs and permission of secondary suites (7.3.17.f and g).

The ROP requires area municipalities to include policies related to housing types, density, intensification, and affordability in their Official Plans. In addition, policies related to higher density, mixed use development in Regional and local Centres and Corridors; maximum unit sizes; conversion of single detached units into multiple units in Urban Areas; preserving, improving and redeveloping older residential areas; and, permitting garden suites as a temporary use are also required in area municipal Official Plans (4.3.9).

Section 8A states that Centres shall be developed as the main concentration of commercial, residential, cultural and government functions within Urban Areas with a balance of employment and residential growth and a variety of compact, higher density housing types to service all housing needs, including affordable housing and assisted housing. Section 8B. addresses Living Areas which the ROP states will be used predominantly for housing, including group

homes, home occupations, and convenience stores. It also notes that the intent is to achieve a compact urban form. Area municipal Official Plans have to include policies related to various housing in terms of density, range, tenure, and affordability within Urban Growth Centres, Regional and Local Centres, and Living Areas (8B.2.4).

Similarly, the proposed policy directions (#13) recommend including policies to strengthen and enhance the role of downtowns as walkable centres of tourism, recreation, higher density housing, employment, main street shopping, and social gathering. It also recommends incorporating a range of appropriate housing options.

With regard to Community Improvement Plans (CIP), the ROP identifies affordable housing as one of the items that may be addressed through the implementation of a Regional CIP (14.4.1).

Section 15A of the ROP contains the Glossary/definitions, including the definition of affordable housing and of low- and moderate-income households, both of which conform to the definition in the PPS.

In addition to the policy recommendations noted in the preceding discussion, other recommendations relevant to housing include the following:

- Providing opportunities for co-location and supporting the establishment of community hubs (#14)
- Promoting the integration of age-friendly design considerations, encouraging the use of accessible design and collaborating with area municipalities to consider developing age-friendly design guidelines (#15)
- Including policies in area municipal Official Plans that provide a full range of housing options and provides for universally accessible design as part of the development review and approval process (#15)
- Connecting affordable housing options as a key component of age-friendly planning by promoting a broad mix of housing types in proximity to community hubs and Strategic Growth Areas (#15)
- Encouraging area municipalities to develop policies and practices to increase the supply of affordable and accessible housing types to support the needs of an aging population (#15)
- Providing a minimum 15 year supply of land through residential intensification and redevelopment (#16)
- Introducing policies for secondary suites that would permit these in detached, semi-detached, townhouses, and in buildings ancillary to the primary dwelling even if the

primary dwelling already contains a secondary unit, reducing parking requirements, and maintaining permissions for garden suites as a temporary use (#22)

- Requiring that microhomes comply with healthy and safety requirements of the Ontario Building Code and zoning by-laws and that this could be an appropriate form for a temporary garden suite or secondary unit (#23)
- Supporting the practice of shared living, including various iterations of this housing arrangement (#24)
- Monitoring and enabling new and innovative affordable housing options, including shared living, regardless of tenure (#24)
- Supporting the adaptive re-use of existing buildings (#25)
- Encouraging area municipalities to enact zoning by-laws, regulate, license and monitor short-term rentals (#27)
- Encouraging and prioritizing the development of accessible and supportive housing options for people with special needs in areas that have access to community services, amenities, and health care and requiring that all major developments¹¹ within Strategic Growth Areas provide an Affordability and Accessibility Analysis within the Planning Justification Report (#28).
- Adding definitions for “housing options” (#17), “microhomes” (#23), and “special needs housing” (#28).

5.2.2 At Home in Durham Housing Plan

At Home in Durham is the Region’s Housing Plan 2014 to 2024 and is an extension of the Region’s commitment to affordable housing which was set out in the Region’s Strategic Plan and Regional Official Plan. The Plan lays out the Region’s long term vision for housing and addresses the challenges related to homelessness in the Region. The Plan sets out four key goals:

1. End homelessness in Durham.
2. Affordable rent for everyone.
3. Greater housing choice.
4. Strong and vibrant neighbourhoods.

¹¹ This refers to residential developments that result in the creation of 100 or more units or the construction of a residential building with a gross floor area of 10,000 square metres or more.

The Plan identified roles for each of the housing partners. It notes that the area municipalities, including the Township of Brock, are responsible for:

- Implementation of the Region's minimum target for affordable housing units produced within each area municipality.
- Local planning and development approvals, including incentives for the development of affordable housing.
- Zoning By-laws, including those that permit secondary and garden suites.
- Property standards and local by-law enforcement.

At Home in Durham identified several key actions and anticipated outcomes to achieve the four goals and since its development in 2014, the Region and its housing partners have already made considerable progress on some of these actions. These include:

- The creation of the Affordable and Seniors' Housing Task Force
- An additional 421 rental units (389 of which are affordable)
- New partnerships between housing developers and support services agencies which have increased access to safe, secure and affordable housing for some of the most vulnerable Durham residents
- Transformation of the Durham Access to Social Housing (DASH) wait list which gives applicants for rent-geared-to-income (RGI) and other subsidized housing greater control and choice. In 2017, the Region completed the transformation of DASH which made it the only Service Manager to have a fully vacancy-driven wait list for RGI housing and modified housing. In 2019, DASH was expanded to include applicants for affordable housing and portable housing benefits and there is an opportunity to coordinate efforts for other housing options, including supportive housing.

The Plan also notes that efforts of the area municipalities in meeting the goals of At Home in Durham. These include efforts by the Township of Brock, including:

- Supporting the development of two new affordable housing projects by Durham Region Non-Profit Housing Corporation (DNPHC) by discounting the site plan approval fee
- Fast tracking applications for affordable housing projects
- Amending the Zoning By-law to permit garden suites.

The Five Year Review of the Plan notes that if Durham's affordable rental housing needs are to be fully met, there's a need for 5,499 units over five years (2,719 for singles and 2,780 for families) and 11,711 units over ten years (6,004 for singles and 5,707 for families). The Five Year Review also notes that, over the next five years, the Region is committed to:

- Reducing chronic homelessness to zero
- Increasing the supply of affordable rental housing by 1,000 units
- Increasing the supply of medium to high density housing
- Significant progress in the regeneration of community housing.

5.3 Township of Brock Policies and Initiatives

5.3.1 Township of Brock Official Plan

The Township of Brock's Official Plan was adopted in June 2006 and approved by the Regional Municipality of Durham in May 2007. This review is based on the July 2018 Consolidation.

The Official Plan is based on five principles, including focusing residential development in the settlement areas and encouraging development that is environmentally and economically sustainable. The strategic directions identified in the Official Plan are as follows.

Enhancing the Quality of Life

The objectives under this strategic direction which are relevant to residential development include the following.

- To create healthy communities by focusing residential and economic activities in the settlement areas.
- To promote compact urban form throughout the provision of a diverse mix of housing types and land uses.
- To encourage the intensification and redevelopment of the existing built up areas.
- To promote good urban design for the residential neighbourhoods and business areas.
- To ensure that the community is fully accessible, vibrant, environmentally responsible, innovative and creative.

Creating a Balance

The objectives under this strategic direction which are relevant to residential development include the following:

- To provide an adequate supply and mix of housing types and tenures to supply the needs of the residents of the Township.
- Developing a Dynamic and Diversified Economy

- Strengthening and Integrating Natural, Cultural and Heritage Resources
- Enhancing Public Areas
- Protecting Rural Areas and Agricultural Lands

Section 4 of the Official Plan contains policies for healthy communities. The objectives related to housing include: promoting an integrated community structure that ensures a broad mix and range of unit sizes, housing forms, types, and tenures that will satisfy the needs of residents (4.3.5) and promoting, encouraging and providing an accessible community which ensures equality for all in the Township (4.3.6).

Housing

Section 4.4 contains policies related to housing. The Official Plan states that the Township will encourage the residential development in Settlement Areas to be compact for the efficient use of infrastructure (4.4.1).

The Plan also states that the Township will encourage the provision of a full range of housing of housing types, including affordable housing and densities to meet the needs of current and future residents. It also states that at least 25% of all new residential units will be affordable to households with low and moderate incomes. The Plan also speaks to a monitoring process to assess if residential development is providing adequate and affordable accommodation for all current and future residents (5.2.2.2).

The Official Plan notes that the development of rental and ownership housing for all socio-economic levels will be encouraged and that uses such as group homes, transitional housing, and crisis care facilities will be permitted in Residential areas (5.2.3.9). It also states that the development of affordable housing through assisted housing facilities, transitional housing, co-operatives, and not-for-profit housing corporations, will be encouraged (5.2.3.10).

The Plan states that the conversion of existing rental housing to condominium tenure is discouraged and will only be considered if the requirements of the Durham Regional Official Plan are met (5.2.3.18).

Residential development is also permitted in the five hamlets of Gamebridge, Manilla, Port Bolster, Sonya, and Wilfrid. The Plan states that the existing residential development in Hamlets is on relatively small lots and this character will be preserved through the use of individual private tertiary treatment systems (5.9.2.4) and that residential development shall be by plan of subdivision (5.9.2.5). The Plan also states that infilling, through the creation of lots by severance, may be permitted in the Hamlets (5.9.2.6).

Residential development through infilling is also permitted in the Shoreline Residential Areas but this development has to be in keeping with the surrounding developments (5.10.2.2).

Residential Intensification

The Official Plan speaks to intensification and redevelopment within the Settlement Areas which would include the conversion of single-family dwellings for commercial purposes with residential apartments above the first floor, rezoning to higher densities, secondary suites, and the development or redevelopment of vacant land for higher density residential units (4.4.4 and 5.2.3.11). The Plan also states that Council will encourage the development of higher density residential forms in appropriate locations to reduce the share of single detached dwellings (4.4.7).

Section 5.2 of the Official Plan contains policies for residential areas within the Settlement Areas. The Plan states that the Township will ensure an adequate housing supply by: encouraging new development in the Residential, Regional Centres, and Mixed Use Corridors; encouraging residential intensification in the Residential and Regional Centres; and ensuring that densities proposed make efficient use of land and resources and are in a compact form (5.2.2.1).

The Plan identifies the number of residential units that can be accommodated within the built up and greenfield areas by density as well as a residential intensification target of 23% which was set by the Region of Durham. The Plan also states that incentives to encourage and support medium- and high-density forms of housing will be explored and these may include tax incentives, the implementation of a CIP, targeted public infrastructure investment, and revised approaches to development charges (5.2.3.4).

In addition, the Plan identifies requirements for more intensive residential units provided through infilling, intensification, redevelopment and new development. These requirements include adequate capacity of municipal water and sewer services, ensuring that the development is complementary to the surrounding uses, ensuring that traffic does not have an undue impact, and adequate off-street parking. (5.2.3.5). The Official Plan also identifies requirements related to development by plan of subdivision, including giving consideration to a mix of housing forms, the provision of distinctive housing forms and innovative housing arrangements, and buffers between residential and non-residential uses (5.2.3.8).

Residential uses are also permitted in the Regional Centres of Beaverton, Cannington and Sunderland, primarily higher density uses such as semi-detached/link homes, duplex, row houses and apartments (5.3.16.a). The Plan also states that low density residential development

is limited to 40% of any new development in the Regional Centres (5.3.1.5). Developments may also be exempt from parking requirements if necessary parking can be provided elsewhere. In such cases, cash-in-lieu of parking will be required (5.3.1.10).

Secondary Suites and Garden Suites

The Official Plan permits secondary suites in new and existing dwellings, including semi detached, townhouse, and accessory buildings in all Residential areas, Mixed Use Corridors, Hamlets, and Shoreline Residential areas of the Township. These secondary suites must meet certain criteria, including adequate parking, which includes tandem parking, minimum exterior changes to the structure, and meeting all requirements of the Building Code and Fire Code (5.2.3.14). The Plan also encourages secondary suites in new development areas and states that they should be considered in the preparation of house design and lot layouts (5.2.3.15).

One garden suite is permitted in all Residential areas where an existing single detached dwelling is located as a temporary use. Secondary suites are not permitted on the same lot where a garden suite exists (5.2.3.17).

Community Improvement

Section 4.6 of the Plan includes policies on community improvement and states that Beaverton, Cannington and Sunderland are designated as community improvement project (CIP) areas. The Plan also states that financial incentive programs may be included in a CIP to encourage private investment in the area.

Implementation

Section 8 of the Township's Official Plan contains policies related to the implementation of the Official Plan. The Plan states that zoning by-laws will be reviewed and amended to conform to the Plan (8.2.1.1). The Plan also notes that Council may incorporate conditions on the erection, location or uses of buildings and structures and that a development agreement will be required to enforce these conditions (8.2.1.3).

Increases in height and density may be permitted in return for facilities, services and other matters outlined in the zoning by-law. The Township's objectives in permitting these increases include encouraging underground or in-building parking for attached housing or mixed-use development, and to encourage the provision of the trails system, day care, special needs housing, and other public or quasi-public facilities (8.2.4.1).

Section 8.7 of the Plan speaks to a property maintenance and occupancy by-law which will set standards including those for the physical condition of buildings and dwellings (8.7.1).

Section 8.8 of the Plan addresses site plan control and states that the entire Township is a Site Plan Control Area subject to site plan control by-laws. However, site plan control requirements are not applicable for single family detached dwellings (8.8.1 and 8.8.2). The Plan also states that the owner of lands may be required to enter into a Site Plan Agreement that addresses matters related to exterior design, including the character, scale, appearance, and design features of buildings and their sustainable design (8.8.3 and 8.8.4).

5.3.2 Township of Brock Zoning By-Law

The August 2019 version of the Township's Zoning By-law was used for this review.

The following table shows the residential uses permitted in each zone of the Township.

Residential Use	Zones Permitted
Permanent family dwelling house	All residential zones, Environmental Protection (EP), Open Space (OS), Development (D), Resort Commercial (RC)
Semi-detached/ Link house	Residential type two and three (R2 and R3)
Duplex	R2 and R3
Triplex	R3
Fourplex	R3
Row Townhouse	R3 and Community Facility (CF)
Apartment	R3 and CF
Secondary unit	Rural (RU), Rural Buffer (RB), Rural Residential (RR), Hamlet Residential (HR), Shoreline Residential (SR), R1, R2, R3
Boarding or Lodging house	R1, R2, R3
Dwelling units in a non-residential building	General Commercial (C1), Local Commercial (C2), Special Purpose Commercial (C3), Highway Commercial (C4), Hamlet Commercial (HC), Resort Commercial (RC)
Crisis care residence	R1, R2, R3
Group home	R1, R2, R3
Nursing home	CF

Minimum Dwelling Sizes

The Zoning By-law also sets out minimum dwelling sizes, maximum lot coverage, setbacks, and maximum dwellings per lot. In most cases, only one dwelling is permitted per lot except in the R2, R3 and C1 zones.

The minimum gross floor area for different dwelling types is identified in Plate C, as well in as in Section 7 of the Zoning By-law. These are as follows.

Dwelling	Minimum Gross Floor Area
Permanent single family dwelling house and manufactured portable dwelling	100 m ²
Semi-detached and duplex	90 m ²
Triplex, fourplex, row townhouse and apartment	40 m ²
Converted dwelling and boarding or lodging house	30 m ²
Dwelling units in apartments (bachelor)	32 m ²
Dwelling units in apartments (1-bedroom)	51 m ²
Dwelling units in apartments (2-bedroom)	60 m ²
Dwelling units in apartments (3-bedroom)	79 m ²
Guest room area in a boarding or lodging house	23 m ²
Converted dwelling	93 m ² for each dwelling for a maximum of two dwellings

Secondary Suites and Garden Suites

Section 6.n. of the Zoning By-law states that a secondary unit is permitted in a permanent dwelling house, semi-detached, row townhouse or an accessory building or structure. The by-law outlines the requirements for secondary suites including: the area of the secondary unit has to be a minimum of 32 m² and the maximum shall be no greater than 50% of the gross floor area of the permanent dwelling house, semi-detached, or row townhouses; one parking space has to be provided and this can be tandem parking, and all health, safety, building and fire codes and standards have to be met.

Section 7.e of the Zoning By-law states that farmers are allowed to have a second permanent single family dwelling house or a portable manufactured dwelling house (not including a trailer) as long as this home is only used for persons employed on the farm and that it is separated from the existing house by at least 30 metres.

Section 10.1.d. of the Zoning By-law states that an accessory building (including an accessory dwelling unit), cannot exceed 7.5% of the lot area or have a height greater than 4.0 metres in a Residential Zone.

Group Homes and Supportive Housing

Section 6.r. of the Zoning By-law states that a crisis care residence is permitted in a permanent single family dwelling house provided it complies with the regulations of the Zone it is located in. The by-law further states that the crisis care residence cannot be located within 250 metres of any other crisis care residence, school, day care centre, and that the crisis care residence shall comprise the sole use of the dwelling unit.

Section 6.t. of the Zoning By-law states that a group home is permitted within a single detached dwelling house provided there are no other group homes or similar facility within 300 metres of the property.

Manufactured Dwelling

Section 7.f. of the Zoning By-law states that the minimum gross floor area for a permanent single family dwelling house in the Rural and Rural Buffer Zones (100 m²) also applies for a portable manufactured dwelling house on a farm or specialized farm.

Parking Requirements

Section 10.18 of the By-law identifies parking requirements, including design requirements and the number of parking spaces required for each use. Section 10.18.e. states that if a building accommodates more than one type of use, the parking space requirements for the entire building has to be the sum of the requirements for the separate parts. The following table identifies the requirements for residential uses.

Use	Number of Parking Spaces
Single family detached, semi-detached, duplex	1
Row, apartment triplex, fourplex	1.25 per dwelling unit
Converted dwelling	1 in addition to the requirement for single family dwelling
Boarding or lodging house	1.5 per bedroom
Home for the Aged, nursing home	1 per 4 dwelling units or beds

Definitions

Section 11 of the Zoning By-law contains the definition of terms used in the by-law. This section includes definitions for each of the residential uses permitted in the Township and outlines in the table above. Some definitions that are particularly relevant for this study are as follows.

A **crisis care residence** is defined as an establishment that provides a means of immediate, temporary accommodation and assistance for a short-term period, which is generally less than three months for the majority of residents.

A **dwelling house** is a permanently affixed building occupied as the home, residence, or living quarters of one or more families but does not include a mobile home or trailer.

A **dwelling unit or secondary unit** is a suite of two or more rooms, designed or intended for use by one family only, in which sanitary conveniences are provided, in which facilities are provided for cooking or the installation of cooking equipment, in which a heating system is provided and containing a private entrance from outside the building or from a common hallway or stairway inside.

A **permanent dwelling house** is a completed detached dwelling house containing one dwelling unit and occupied by not more than one family used or intended to be used continuously as a year-round residence or permanent home.

A **manufactured dwelling house** is any permanent dwelling that is designed to be constructed, manufactured or prefabricated in two pieces to provide a permanent residence, but does not include a travel trailer or ten trailer or trailer or mobile home.

A **converted dwelling house** is a dwelling house erected prior to the passing of the By-law and includes any additions constructed for permanent use, altered or converted so as to provide no more than two dwelling units.

An **apartment dwelling house** is a dwelling house that contains four or more dwelling units which have a common entrance from street level and are served by a common corridor.

A **boarding or lodging house** is a nursing home, retirement home, any house or other building containing not more than four guest rooms used or maintained for the accommodation of the public, in which the owner or head lessee supplies lodgings with or without meals for three or more persons but does not include a hotel, motel, nursing home for the young or aged, group home, correctional home, crisis residence, or institution which is licensed, approved or

supervised under any other general or special act, nor does it include an apartment dwelling house.

A **family** means one or more persons who need not be related by blood or marriage, living as a single housekeeping unit, and may include domestic servants and not more than eight boarders or lodgers.

A **garden suite** means a one-unit detached residential structure containing bathroom and kitchen facilities that is designed to be portable and is auxiliary to the existing single-family dwelling house. A garden suite is considered a temporary use for a maximum of ten years.

A **group home** is a single housekeeping unit within a permanent single family dwelling house in which three to eight unrelated residents live as a family under responsible supervision consistent with the requirements of its residents which home is licensed or approved under Provincial Statute.

Home for the aged means a home for the aged within the meaning of the Homes for the Aged and Rest Homes Act, 1990.

5.3.3 Township of Brock Downtown Community Improvement Plan (CIP)

The Township's Downtown CIP aims to focus action and investment in the downtowns of Beaverton, Cannington and Sunderland, specifically, the Regional Centres in these communities. The Downtown CIP aims to focus investment in specific areas, including the expansion of residential choices, intensification through redevelopment and reuse of vacant and underutilized properties, and the promotion of sustainable development including energy efficiency.

The Downtown CIP includes the following incentives:

- Brownfield Tax Assistance Program
- Commercial Façade Improvement Program
- Design Studies Grant Program
- Environmental Study Grant Program
- Feasibility Study Grant Program
- Planning and Building Fees Rebate Program
- Property Tax Increment Equivalent Grant Program
- Residential Conversion and Rehabilitation Grant Program

The Residential Conversion and Rehabilitation Grant Program offers grants and loans to eligible applicants who add new residential units or improve existing residential units within existing upper floor space of commercial buildings.

6 Appendix B: Assessment of Housing Need, Supply and Affordability in Brock

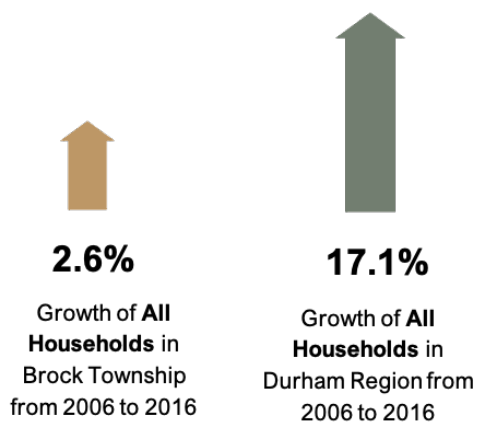
6.1 Housing Demand Analysis

The aim of this section is to identify the demographic and socio-economic characteristics of the people living in Brock. Household characteristics are important determinants of the housing need in a community as each household requires a housing unit. As such, it is important to understand the trends in the households in a community.

6.1.1 Household Trends

There were 4,540 households in Brock in 2016; up by 2.6% from 4,425 in 2006. In Durham Region as a whole, the number of households increased by 17.1% from 2006 to 2016. In comparison, the number of households increased at a much slower rate from 2006 to 2016 in Brock than in Durham Region.

Figure 2: Household Trends: Brock Township and Durham Region; 2006-2016



Source: Statistics Canada Census Profiles; 2006-2016

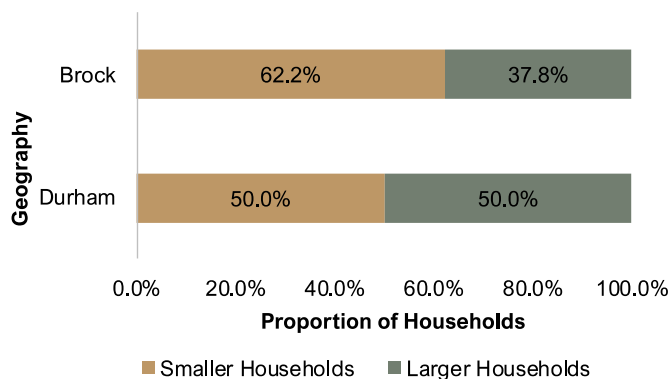
Historical trends in the growth in the number of households in Brock may be deceptive. Since 2017, more growth has occurred in Brock after 40 years of either very slow growth or negative growth. These trends will likely be portrayed in the upcoming 2021 Census results.

6.1.1.1 Households by Household Size

Smaller households (i.e. one- and two person households) made up 62.2% of all households in Brock in 2016. In comparison, larger households (i.e. with three or more persons) made up 37.8% of all households. The greatest demand for housing in Brock is therefore from households which are smaller and the housing supply should reflect this.

In comparison, smaller households made up 50.0% of all households in Durham in 2016. Therefore, in comparison with the Region, Brock has a high share of smaller households. These data suggest there is a need for housing which is appropriate for smaller households in Brock.

Figure 3: Households by Size: Brock Township and Durham Region; 2016



Source: Statistics Canada Community Profiles, 2016

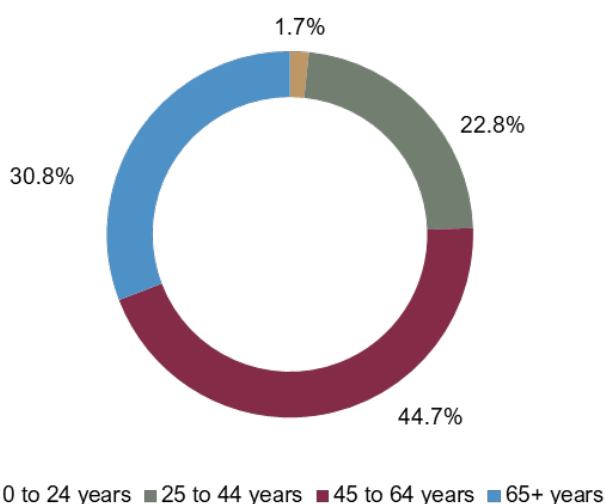
6.1.1.2 Households by Age of Primary Maintainer

Households with a primary maintainer¹² aged 45 to 64 years made up the largest share of households in Brock in 2016 (44.7% of all households). The second largest cohort of households in 2016 was those with a maintainer who was 65 years or older; its share of all households was 30.8%. Households with a maintainer aged 25 to 44 years represented the next greatest share

¹² Statistics Canada defines a primary household maintainer as: the first person in the household who pays the rent, or the mortgage, or the taxes, or the electricity services/utility of the dwelling.

of the households in Brock (22.8% of households). Finally, households led by an individual younger than 25 years accounted for 1.7% of all households in 2016.

Figure 4: Households by Age of Primary Maintainer: Brock Township; 2016



Source: Statistics Canada Community Profiles, 2016

From 2006 to 2016, households led by an individual who was 65 years or more saw the greatest increase (19.7%). The number of households in Brock with a maintainer who was aged 45 to 64 years rose by 4.9% - the second highest rate of increase. The growth of households within this age group indicates that into the future, households overall will continue to age. From 2006 to 2016, households with a maintainer who was younger than 25 years of age decreased by 6.3%, in contrast. Finally, households led by an individual aged 25 to 44 years decreased by 16.5% from 2006 to 2016.

The increasing number of households led by an individual 45 years and over in Brock will result in increased demand for housing options which are suitable to older residents. These include units that facilitate aging in place, smaller units, units which meet physical mobility needs as well as housing with supports.

As the population continues to live longer, younger households can find it challenging to obtain suitable and affordable housing. The decrease in the number of households led by an individual aged 25 to 44 years from 2006 to 2016, highlights that the demand for residential dwellings by these households is not being met in Brock. These data indicate many adults aged 25 to 44

years may be continuing to live with their parents for longer¹³ or are choosing to migrate to other municipalities due to a lack of suitable employment opportunities and/or attractive housing options in Brock. This suggests that there is a greater need for housing for households led by individuals aged 25 to 44 years.

6.1.1.3 Households by Household Types

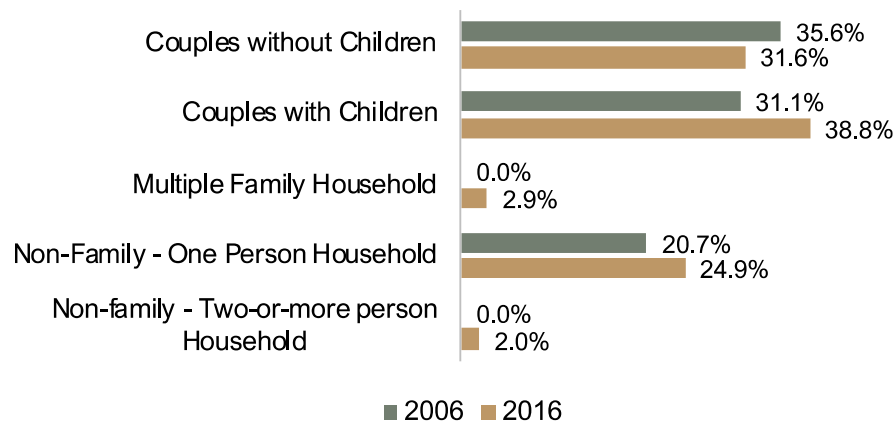
Couples with children made up 38.8% of all households in Brock in 2016 - the largest share among different household types. The share of couples without children in households in Brock was 31.6%. Conversely, in 2006, couples without children represented a greater share of the households in Brock than couples with children (35.6% and 31.1%, respectively). This indicates that over those ten years, Brock became a more desirable place for families with children to reside. Although smaller households make up a greater share of the overall households, there may be an increased need for housing suitable for larger households if the Township would like to continue to attract families and Millennials seeking to have kids who typically need larger sized units.

The share of non-census-family households (i.e. persons living alone and non-family households with two or more persons) was 26.9% of all households. Finally, multiple-census family households accounted for the smallest share of all households in 2016 with 2.9%. The distribution of household types in Brock highlights the need for a diverse housing supply that is appropriate for households with children as well as smaller household types.

In addition, policy direction from the Province of Ontario to allow up to two additional residential units on one property, coupled with the real-estate trends of multi-generational homes on rural properties due to COVID-19 highlight the need for a diverse housing supply. More households are seeking housing that can accommodate aging parents and have space for younger generation families to share the same property for space and affordability concerns in an environment of increasing real estate values. These trends should continue to skew the household types found in Brock.

¹³ Statistics Canada, Young Adults Living with their Parents in Canada in 2016. Accessed from: <https://www12.statcan.gc.ca/census-recensement/2016/as-sa/98-200-x/2016008/98-200-x2016008-eng.cfm>

Figure 5: Household by Type: Brock Township, 2006 and 2016



Source: Statistics Canada Community Profiles; 2006, 2016

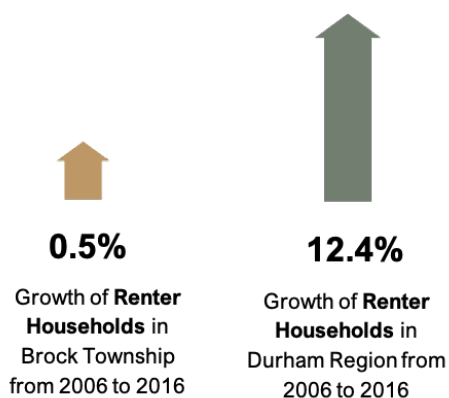
6.1.1.4 Households by Household Tenure

In 2016, 82.0% of all households in Brock owned their home and 18.0% rented. However, since 2006, the number of owners in Brock expanded at a much slower rate than the number of renters. Owner households increased by an increment of 0.5% and renter households increased by 12.4%. Although homeownership was the dominant tenure in Brock in 2016, trends are demonstrating a shift towards increased demand for rental housing.

In Durham Region, similar trends were observed. In Durham Region, the share of owner households made up 81.2% of households and the share of renters was 18.8% in 2016.

While homeownership is the ideal for many households, a more balanced share of owners and renters is an indicator of a more inclusive community. In Brock, the increase of renters which occurred from 2006 to 2016 implies that households are looking for more diversity across tenure types. More households in Brock may be renting because homeownership costs are becoming unaffordable or do not meet their needs.

Figure 6: Rate of Change of Households by Tenure: Brock Township; 2006-2016



Source: Statistics Canada Statistics Profile; 2016

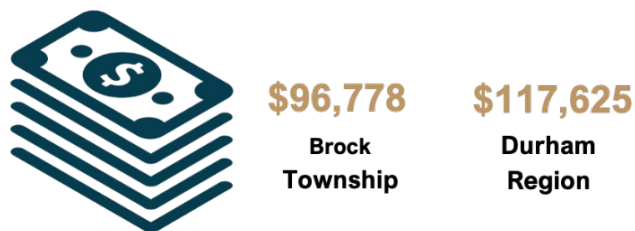
6.1.2 Household Income

The financial capacity of a household is an important element in determining housing need. As such, this section looks at the income of households in Brock. Household income has been calculated for 2021 using the growth rate in the consumer price index for Ontario for 2015 to 2021 of 10.0%.

6.1.2.1 Average and Median Household Income

The estimated average household income in Brock in 2021 was \$96,778 while the median household income was \$80,593. In comparison, in Durham Region the average household income was \$117,625 in 2021 and the estimated median household income was \$98,860. This demonstrates that the average household income in Brock is lower than in Durham Region. To provide further context, the estimated average household income in Uxbridge in 2021 was \$137,539 and \$121,242 in Scugog. This shows that while house prices are lower in Brock than in many of the other communities in Durham Region, household incomes are also lower. As such, households who live in Brock likely can only afford housing that is less expensive than those in other municipalities in the region.

Figure 7: Average Household Income; Brock Township and Durham Region, 2021



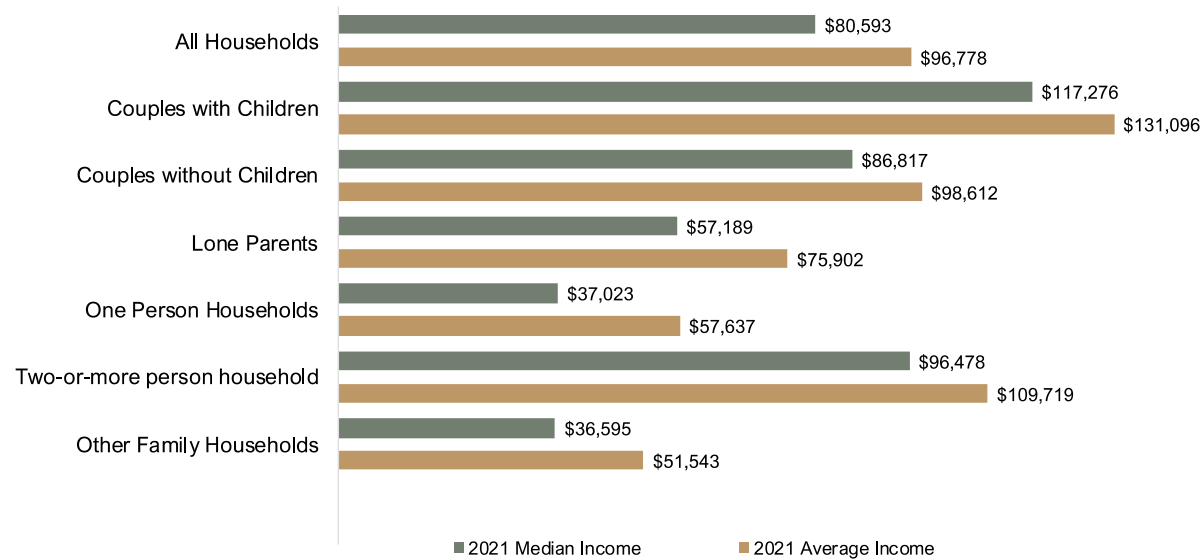
Source: Statistics Canada Community Profiles, 2016 and SHS estimations of household incomes for 2021.

Average and Median Household Income by Household Type

In Brock, larger household types tend to have higher incomes on average. The estimated average household income of couples with children in Brock in 2021 was \$131,096 while the median household income was \$117,276. The estimated average household income of non-census-family households with two or more persons was \$109,719 while the median household income was \$96,478. In comparison, the estimated average household income of couples without children was \$98,612 while the median household income was \$86,817. Lone parents had average incomes of \$75,902 and median incomes of \$57,189. The estimated average household income of persons living alone was only \$57,637 and the median household income was \$37,023. Finally, the average household income of other census family households¹⁴ was \$51,543 and the median household income was \$36,595.

¹⁴ Other census family households are households that are not multigenerational where there is one census family with additional persons or more than one census family.

Figure 8: Average and Median Household Income; Brock Township, 2021



Source: Statistics Canada Community Profiles, 2016 and SHS estimations of household incomes for 2021 using the CPI for Ontario.

This demonstrates that persons living alone can afford housing that is significantly less costly than larger households with at least two persons. It can be deduced from these data that people living alone in Brock will need housing units that are less expensive and are smaller (i.e., less than two bedrooms). As mentioned previously, there is a large share of smaller households in Brock (62.2% of all households) so this type of housing may be in high demand.

6.1.3 Proportion of the Population by Income Deciles

Income deciles divide the total population in economic families into ten equally portioned income groups. This means that there is one tenth (or 10%) of the population in each income decile. Income deciles in this report are based on the income decile thresholds for Canada in 2015¹⁵. Please note that where dollar amounts are presented, these represent the upper range

¹⁵ Income decile thresholds for Canada were used throughout this section of the report as these are the only thresholds available to the public through Statistics Canada's website.

of each income decile except for in the case of the high income group as the upper range has been suppressed based on Statistics Canada's confidentiality rules.

For the purposes of this report, the **low income decile group** refers to the population in economic families with incomes in the first to the third income deciles **earning \$34,200 or less in 2015**; the **moderate income group** refers to the population with incomes in the fourth to sixth income deciles (from **\$34,201 to \$53,600 in 2015**); and the **high income group** refers to the population with incomes in the seventh to tenth income deciles in 2015 (**\$53,601 and above**) based on incomes for the population of Canada.

In the table below, the proportion of Brock's population based on Canada income decile thresholds are presented. While 30% of Canada's population is in the low income group and moderate income group and 40% in the high income group, the data show that there is a slightly greater share of Brock's population in the moderate income group (32.4%) and fewer in the low income group (28.6%) and high income group (39.1%). This means that the distribution of incomes in Brock's population is skewed towards more moderate incomes than in Canada as a whole. With regards to housing need, these data demonstrate that households in Brock require housing that is more "moderately" affordable than in the rest of Canada to meet their affordability needs.

Figure 9: Proportion of the Population by Canada Income Decile Groups: Brock Township and Durham Region; 2015

2015				
Income Decile Groups based on the population of Canada	Brock Township		Canada	
	#	%	#	%
Low Income (Decile 1 to Decile 3) – \$34,200 or below	3,250	28.6%	10,337,775	30.0%
Moderate Income (Decile 4 to Decile 6) – \$34,201 to \$53,600	3,685	32.4%	10,337,755	30.0%
High Income (Decile 7 to Decile 10) – \$53,601 and above	4,445	39.1%	13,784,535	40.0%
Total	11,365	100.0%	63,9490	100.0%

Source: Statistics Canada Community Profiles; 2016

6.1.4 Impacts of COVID-19 on Housing Need and Preferences

The COVID-19 pandemic has increased the need for housing that is safe, suitable, adaptable, and affordable. Some preliminary findings have been determined on the impacts of COVID-19 on housing demand today however more research will need to be done to fully understand the lasting impact into the future.

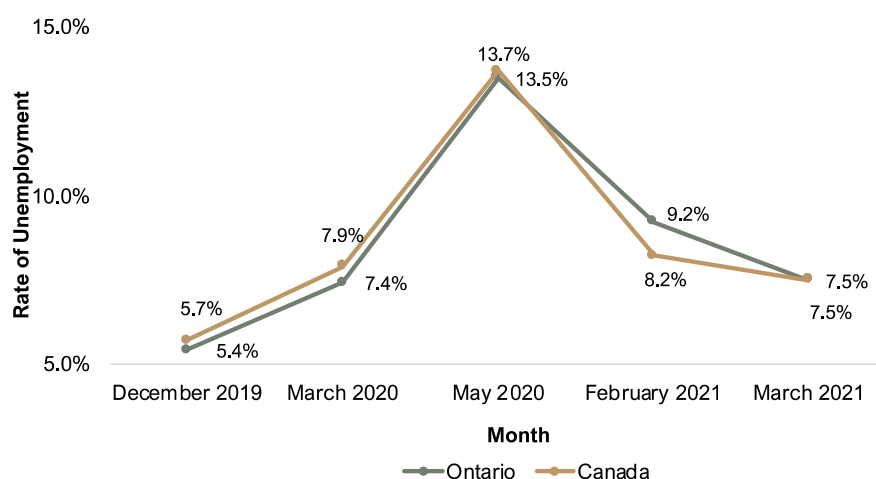
6.1.4.1 Economic Impacts Caused by COVID-19

There have been widespread economic impacts for households related to the COVID-19 pandemic. Many individuals across Canada and in Ontario lost their job or had to move to part-time work due to the pandemic. As the virus spread through Canada in early 2020, governments adopted lockdown measures to prevent transmission. These lockdown measures however adversely impacted jobs and many people have become unemployed due to these shutdowns. As of May 2021, these lockdown measures are still in effect in many municipalities across the country.

As of December 2019, 5.4% of the labour force in Ontario was unemployed and in Canada 5.7% were unemployed. By May of 2020, the unemployment rate in Ontario rose to 13.5% - a 150.0% increase. This trend was observed nation-wide as well where the unemployment rate rose to 13.7%. The rate of unemployment has improved since then. In March of 2021, the unemployment rate was 7.5% and in Canada it was 7.5% however it is still above historic levels,

and many individuals are still facing increased job loss and financial insecurity. The increase in the unemployment rate across Ontario indicates households are likely also facing challenges in affording housing costs as a result.

Figure 10: Unemployment Rate during COVID-19 Pandemic: Ontario & Canada; 2020-2021



Source: Statistics Canada Labour Force Characteristics by Province, month, seasonally adjusted, 2020-2021

This is further supported by CMHC data that shows 6.1% of all purpose-built rental units in Canada's CMAs were in rent arrears. Furthermore, Toronto CMA had the highest arrears rate at 10.7% of rental units and Ontario had the highest rate among all provinces at 10.2%. Evictions were banned by the Provincial government while the stay-at-home order was in effect although the eviction ban has been lifted at time of writing this report. Rent increases in Ontario were also frozen by the Provincial government in 2021 but rent increases will resume in 2022. CMHC data also shows that renters were reluctant to move during the pandemic. However, as restrictions related to the pandemic are lifted, more renters, particularly those in rent arrears, will likely seek more affordable rental options. Brock is considered one of the more affordable municipalities in Durham Region. While it has very limited primary rental units, renters may move to Brock to seek more affordable options in the secondary rental market.

While the trends related to the pandemic may be temporary, these trends indicate a need for housing options for people who have experienced significant decreases in their incomes as well as subsidized housing options for people who have lost their jobs entirely and can no longer pay their rent or mortgage. The pandemic exposed the pressure high housing costs were putting on

many households.

Alternatively, according to research performed by the Bank of Canada, some households who remained employed saw their savings rise over the course of the pandemic¹⁶. These households have been unable to spend on a variety of high-contact services, such as dining out, travelling, or going to concerts. In addition, households have become more cautious about their health and finances. These “forced” and “precautionary” savings have added up and may be encouraging households to purchase larger homes.

The economic impacts on households related to the pandemic support the need for a diverse housing supply that meets the affordability requirements and housing preferences of households in Brock.

6.1.4.2 Emerging Housing Preferences and Trends

As a result of COVID-19, research has shown demand for housing that can accommodate both living and working has increased as teleworking remains commonplace for many in the labour force. This trend could translate into an increased demand for larger housing units that are suitable to accommodate teleworking. As many workplaces remain closed and government restrictions encourage households to remain at home, a preference for housing which is more adaptable has emerged, at least for the short term. These trends demonstrate a rise in demand for housing units which are affordable but still offer the adaptability to accommodate teleworking.

Furthermore, due to COVID-19, commuting distance is predicted to have less of an impact on the choice of the location of housing¹⁷. This is because many individuals have begun working from home and no longer need to commute to work on a daily basis. This trend may result in future home buyers possibly expanding their search further away from cities such as Toronto, which tend to be more costly, to be able to afford larger homes in municipalities such as Brock. This is supported by conversations with key informants who have seen an increase in

¹⁶ Bank of Canada, COVID-19 , savings and household spending (2021). Accessed from: <https://www.bankofcanada.ca/2021/03/covid-19-savings-and-household-spending/>

¹⁷ Statistics Canada, Price Trends and Outlook in Key Canadian Housing Markets (2020). Accessed from: <https://www150.statcan.gc.ca/n1/pub/45-28-0001/2020001/article/00053-eng.htm>

households who are looking for homes in Brock to accommodate teleworking as well as multigenerational households.

With regards to individuals living in congregate settings including shelters, long-term care homes and other supportive living arrangements, these people could be at a higher risk of being infected by COVID-19 or other viruses in the future. These types of housing and service providers have had to adapt to be able to provide individuals with safe living situations during the pandemic. These adaptations include quicker turnover of spaces while maintaining COVID-19 cleaning protocols, increasing supportive housing opportunities, enhancing reporting and assessment of needs, etc. The COVID-19 pandemic has highlighted the need for more housing which is affordable and suitable to individuals needing supports in order to reduce the spread of infectious diseases. This may also signal a move toward individual units in supportive housing facilities rather than congregate settings, such as group homes where several individuals share a room.

COVID-19 has had negative impacts on Canadians' mental health, with many experienced increased levels of stress since the onset of the pandemic. People are struggling with fear and uncertainty about their own health and their loved ones' health, concerns about employment and finances, and the social isolation. It is imperative that governments invest in readily available mental health resources and supports to help individuals cope throughout the pandemic.

In addition to the need for adaptable and affordable housing options, COVID-19 has also highlighted the need for mixed-use, walkable neighbourhoods with services and amenities within close proximity to meet daily needs. This illustrates the need to ensure that Brock's communities have a mix of housing options as well as a mix of uses.

6.1.5 Key Findings: Housing Demand

There is a Growing Need for Options Suitable for a Range of Household Sizes

- Smaller households (2 or less members) are the predominant household group in Brock. The share of the households that are small in Brock is higher than in Durham Region as well. This suggests there is a need for housing with smaller unit sizes to accommodate these household types.
- From 2006 to 2016, households led by an individual who was 65 years or more saw the greatest increase (19.7%). Seniors tend to make up smaller households, so these trends demonstrate that there is demand for smaller housing options which are suitable to older residents. These include units that facilitate aging in place, units which meet physical mobility needs as well as for housing with supports such as, units in retirement homes.

- Although smaller households made up the greatest share of household sizes in Brock, Brock has attracted a greater share of couples with children over the ten-year time span from 2006 to 2016. This demonstrates there is also a growing need for larger units that are affordable to first-time home buyers and young families with children in Brock. Although couples with children tend to have higher incomes, some of these younger households may have moderate incomes and may seek to enter the housing market for the first time in Brock. A diverse range of housing types and sizes could help meet the housing needs of these households.
- According to the Township of Brock, new subdivisions in Beaverton and Sunderland that account for the previous three years of growth in Brock are not being populated by households with two persons or less, but rather by families in units with three-to-four-bedroom single-detached dwellings. These trends highlight the demand for housing options for larger household types in Brock.

There is More Demand for Rental Housing Options in Brock

- Since 2006, the number of renters in Brock expanded at a much faster rate than the number of owners (12.4% and 0.5%, respectively).
- In Brock, the increase of renters which occurred from 2006 to 2016 implies that households are looking for more diversity across tenure types. More households in Brock may be renting because homeownership costs have become unaffordable.

There is a Growing Need for Housing Options that are Affordable to Households with Lower Incomes such as Persons Living Alone or Who Have Lost their Job Due to COVID-19 for Example

- Households with only one-person in Brock have significantly lower average household incomes than other households (estimated average income of \$57,637 in 2021). This demonstrates a need for housing options that are affordable to one-person households including small units with one-bedroom or dwellings that can accommodate non-family roommates comfortably.
- Due to the COVID-19 pandemic there has been significant job losses. As such, there is a need for affordable housing options for people who have experienced significant decreases in their incomes as well as subsidized housing options for people who have lost their jobs entirely and can no longer pay their rent or mortgage.

Housing that is Affordable for Households with Moderate Incomes is Needed in Brock

- In comparison with the population of Canada¹⁸, Brock has more residents with moderate incomes. There is therefore more demand for housing that is affordable to this group than in other places across the country.
- Households in Brock had a slightly lower average income than in Durham Region in 2021. This may impact housing affordability as the average household in Brock would be able to afford a lower standard of living than the average household in Durham Region.
- In order to meet the current and future needs of residents, there must be an appropriate range and mix of housing types, tenures, and densities to attract households to dwell in Brock as average incomes are slightly lower than in other municipalities in the Region.

There is a Growing Need for Flexible Housing Options to Meet the Shifting Preferences of Households during COVID-19

- There could be an increased demand for housing which is more flexible to accommodate both living, working, and remote learning for children.
- Many households, including young people in particular, have been significantly impacted by unemployment increases as a result of COVID-19. There is likely a need for more employment opportunities and affordable housing options for these individuals to generate a vibrant and financially sustainable community.
- Households who remained employed throughout the pandemic and who experienced increased savings may demand larger and more costly homes. There is therefore a need for a diverse housing supply that meets the affordability requirements and housing preferences of households in Brock.
- Individuals living in congregate settings are at a higher risk of being infected by COVID-19 and demonstrate the greater need for housing which is affordable and suitable to these households to reduce the spread of infectious diseases in Brock.

¹⁸ As mentioned previously, income decile thresholds for Canada were used throughout this section of the report as these are the only thresholds available to the public through Statistics Canada's website.

6.2 Housing Supply Analysis








Housing supply is measured by the available housing options in a community. An important aspect of assessing housing supply is to examine recent construction activity, the condition of current dwellings, and the supply of housing for residents with unique needs or affordability challenges. This allows an analysis of the extent to which housing supply matches housing need and helps identify gaps in the current housing supply.

6.2.1 Dwellings by Structure Type

In 2016, there were a total of 4,540 occupied private dwellings in Brock. Of these dwellings, the greatest proportion consisted of single-detached dwellings, which accounted for 86.3% of the housing supply. In comparison, 66.8% of dwellings in Durham Region were single-detached dwellings.

Brock had a larger share of apartments in buildings with fewer than five storeys than Durham Region (7.5% versus 6.2%). However, the share of dwellings in apartments with five or more storeys was lower in Brock than in Durham Region (0.1% versus 6.8%), the share of semi-detached houses was also lower in Brock than in Durham Region (1.5% versus 5.5%), row and townhouses in Brock was also less prominent compared to Durham Region (2.6% versus 10.7%), and the proportion of duplexes was lower in Brock than in Durham Region (1.4% versus 3.8%).

Figure 11: Proportion of Dwellings by Structural Type: Brock Township and Durham Region; 2016

	Brock	Durham
 Single-Detached House	86.3%	66.8%
 Apartments less than 5 storeys	7.5%	6.2%
 Row House	2.6%	10.7%
 Semi-Detached House	1.5%	5.5%
 Apartment, Detached Duplex	1.4%	3.8%
 Other Single-attached Dwellings	0.6%	0.1%
 Apartment, more than 5 storeys	0.1%	6.8%

Source: Statistics Canada Community Profiles; 2016

These data demonstrate that there could be a need for more diversity among the dwelling structures in Brock. While single-detached dwellings may be the ideal for larger families with children, they may not be the most appropriate dwelling type for other household types, such as young adults purchasing their first home, singles, seniors looking to downsize, or people with accessibility challenges such as persons with disabilities. Single-detached dwellings are generally less accessible due to the presence of stairs and it may be harder to adapt them for accessibility compared to an apartment. In addition, they require more maintenance.

Single-detached dwellings in general are also less affordable compared to other dwelling types, such as condominium apartments or row houses. While house prices may be lower in Brock compared to other municipalities, Brock residents themselves, including those with low and moderate incomes, may face challenges accessing housing if the supply is mainly made up of single detached dwellings. As such, having a more diverse housing supply will meet a greater range of housing needs.

From 2006 to 2016, duplexes increased by 160.0%, semi-detached houses increased by 75.0%, and single-detached dwellings increased by 3.0%. In comparison, other single attached

houses¹⁹ decreased by 37.5%, row and townhouses decreased by 22.6%, and apartments with fewer than five storeys decreased by 12.9%. These trends demonstrate that although Brock's housing supply is made of primarily single-detached dwellings, the supply is diversifying over time. In Brock's Official Plan, apartments with more than four storeys are not permitted without an Official Plan amendment. As such, this housing type has been historically discouraged. More dwellings of denser forms and generally higher affordability are being developed in Brock – a trend that should continue into the future to meet the needs of more households.

Figure 12: Rate of Change of Dwellings by Structural Type, Brock Township 2006-2016



Source: Statistics Canada Community Profiles, 2006-2016

6.2.2 Housing Completions

6.2.2.1 Housing Completions by Type

In terms of the number of housing completions, single-detached dwelling completions made up the largest share in Brock in 2020 at 80.0% (208 housing completions). Completions of apartments made up 19.2% (52 housing completions). Semi-detached completions represented 0.8% of all completions in 2020 (2 housing completions), and finally, there were no row or townhouses completions in 2020 (0 housing completions). This demonstrates the majority of new supply of housing in Brock will continue to be single-detached dwellings. The moderate

¹⁹ The category 'other single-attached house' is a subcategory under 'other attached dwellings'. 'Other attached dwellings' is a subtotal of the following categories: semi-detached house, row house, apartment or flat in a duplex, apartment in a building that has fewer than five storeys and other single-attached house.

number of completions of apartments and semi-detached dwellings demonstrates that there seems to be some interest among developers in Brock to develop higher density dwelling types, however.

Figure 13: Housing Completions by Dwelling Type, Brock Township 2016-2020

Housing Completions by Dwellings Type										
	2016		2017		2018		2019		2020	
	#	%	#	%	#	%	#	%	#	%
Single	12	100.0%	44	85%	73	100%	57	100%	208	80.0%
Semi-Detached	0	0.0%	8	15%	0	0%	0	0%	2	0.8%
Row	0	0.0%	0	0%	0	0%	0	0%	0	0.0%
Apartment	0	0.0%	0	0%	0	0%	0	0%	50	19.2%
Total	12	100.0%	52	100%	73	100%	57	100%	260	100.0%

Source: Canada and Mortgage Housing Corporation 2016-2020

6.2.2.2 Housing Completions by Tenure

In Brock, the focus of dwelling completions remains in the ownership market primarily, however there was also a moderate increase in the supply of purpose-built rental housing options for households as well. In 2020, there were 210 ownership dwelling completions, and 50 purpose-built rental units were completed. It should be noted that the 50 purpose-built rental units were created by Durham Region Non-Profit Housing Corporation, rather than the private market and these were all for seniors. These trends demonstrate that although homeownership will continue to be the predominant tenure type in the future, the demand for rental housing is also being addressed through a portion of the new completions in Brock.

Figure 14: Proportion of Housing Completions by Tenure: Brock Township; 2016 & 2020

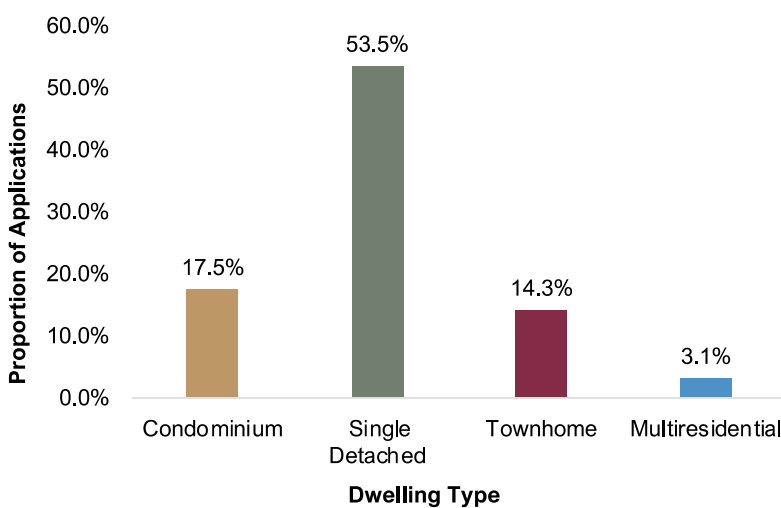
Housing Completions by Tenure				
Tenure	2016		2020	
	#	%	#	%
Homeowner	12	100.0%	210	80.8%
Rental	0	0.0%	50	19.2%
All	12	100.0%	260	100.0%

Source: CMHC Information Portal; 2016 - 2020.

6.2.3 Building Permit and Development Applications

Development application data was provided by the Township of Brock for 2016 to 2020. Of the building permit applications submitted from 2016 to 2020, 88.7% were for single family dwellings (533 permits), 8.3% were for multiple dwelling buildings (50 permits), and 3.0% were for additional residential units (i.e., secondary suites) (18 permits). These data demonstrate that the housing stock will remain predominantly made up of single-detached dwellings in the future. However, some diversification will occur.

Figure 15: Residential Development Approvals by Dwelling Type, Brock Township; 2016-2020



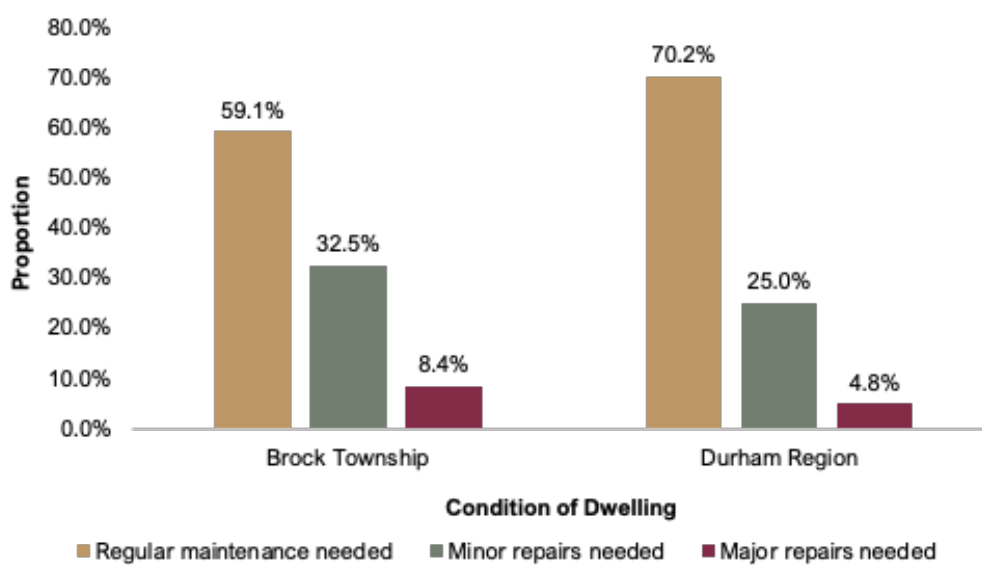
Source: Planning and Development Department Brock Township, 2021.

Furthermore, 53.5% of residential development approvals (244 applications) were for single detached dwellings, 17.5% were for condominiums (80 applications), 14.3% were for townhomes (65 applications), and 3.1% were for multi-residential developments (14 applications). These data demonstrate that the housing supply in Brock is becoming more diverse and denser, according to recent data on building permits and development applications. However, the focus of future dwellings was still on single-detached dwellings. This suggests a need to work with residential developers to encourage a more diverse housing supply to meet the changing needs of Brock residents. Future housing development should include a mix of dwelling types, sizes, as well as prices to meet the diverse needs of residents.

6.2.4 Condition of Dwellings

In 2016, 59.0% of all dwellings in Brock required regular maintenance only, while 32.5% required minor repairs, and 8.4% of dwellings required major repairs. In Durham Region as a whole, 70.2% of all dwellings required regular maintenance only, 25.0% required minor repairs, and 6.8% of dwellings required major repairs. The condition of the dwellings in Brock therefore are in a greater need of repair when compared to the condition of dwellings in the Region overall.

Figure 16: Condition of Dwellings, Brock Township and Durham Region; 2016



Source: Statistics Canada Community Profiles; 2016.

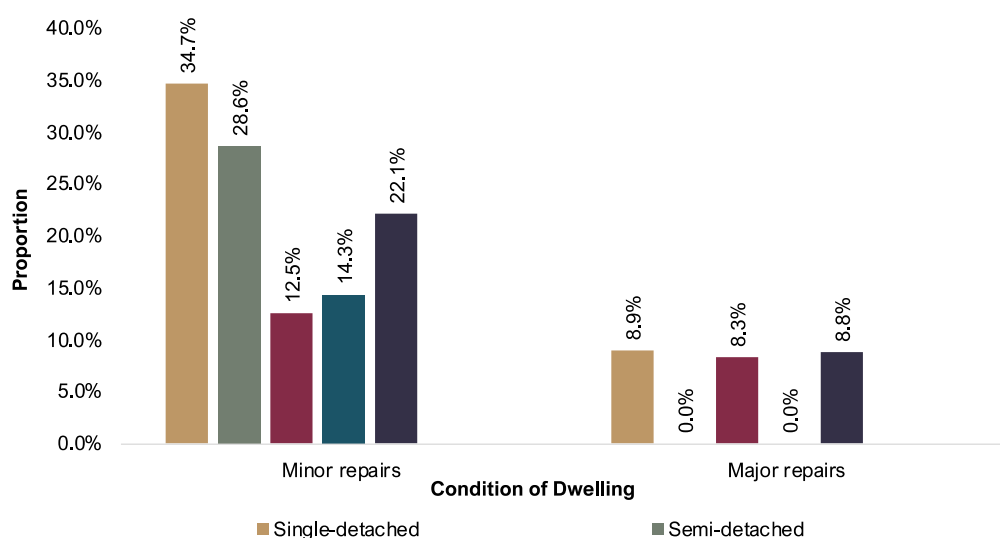
The number of dwellings requiring minor repairs increased by 3.9% and the number of dwellings requiring regular maintenance increased by 3.1%, while total dwellings increased by only 2.6% from 2006 to 2016 in Brock. The number of dwellings requiring major repairs decreased however by 6.2%. These data suggest that although the majority of dwellings in Brock are in a good state of repair overall, a growing proportion of dwellings require minor repairs. The need for major repairs among dwellings in Brock is decreasing however which means the overall condition of dwellings in Brock is improving. As such, these trends demonstrate there is no need for policy intervention related to improving the condition of dwellings in Brock currently.

6.2.4.1 Condition of Dwellings by Type

In 2016, 32.5% of dwellings in Brock were in need of minor repairs as stated previously. Single-detached dwellings were proportionately more likely to require minor repairs than the overall housing supply; 34.7% of single-detached dwellings required minor repairs.

Additionally, 8.4% of all dwellings in Brock required major repairs in 2016. Single-detached dwellings were most in need of major repairs (8.9% of single-detached dwellings), followed by apartments in buildings with fewer than five storeys (8.8% of apartments in buildings with fewer than five storeys). In 2016, 8.3% of row and townhouses required major repairs.

Figure 17: Proportion of Dwellings by Dwelling Condition and Dwelling Type: Brock Township; 2016



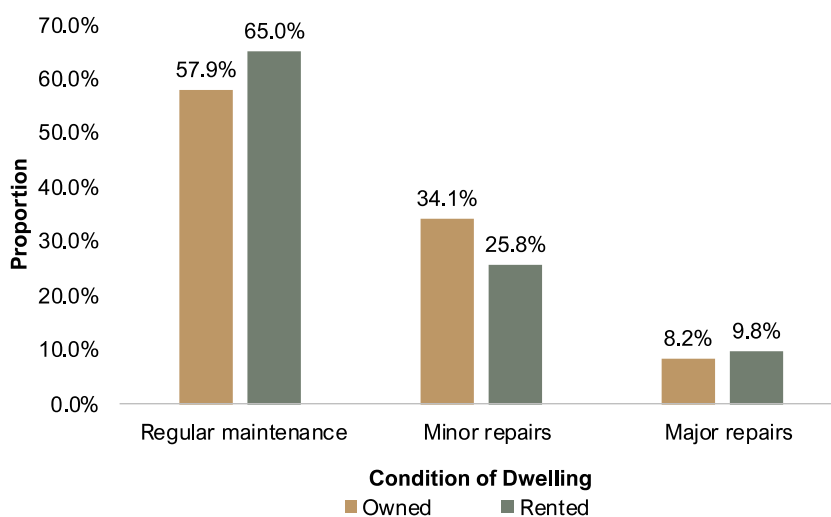
Source: Statistics Canada Community Profiles; 2016.

6.2.4.2 Condition of Dwellings by Tenure

Among owned dwellings in Brock, 8.2% required major repairs and 34.1% required minor repairs in 2016. In comparison, 9.8% of all rented dwellings required major repairs and 25.8% required minor repairs. In general, dwellings in Brock are in good condition and the majority only require regular maintenance. However, there was a greater need for major repairs among dwellings occupied by renters in comparison with dwellings occupied by owners in Brock in 2016. In most cases, landlords are responsible for major repairs to rental housing rather than the renters themselves. The condition of the housing that was being used as rental housing in 2016

is an increasingly important consideration. The demand for rental housing has been growing in recent years in Brock and the rental supply in both the primary and secondary market should be adequate and safe to live in.

Figure 18: Proportion of Dwellings by Dwelling Condition and Tenure: Brock Township; 2016



Source: Statistics Canada Community Profiles; 2016.

Almost all rental dwellings in Brock were constructed prior to 1996. Before 1996, over 90% of the rental dwellings in Brock were constructed and less than 10% were built in 1996 or later. This could contribute to why the rental supply is in greater need of repair.

As mentioned previously, although some dwellings in Brock do need major and minor repairs, there is a lack of evidence to support the initiation of policies related to improving the condition of dwellings in Brock at this time.

6.2.5 Non-Market Housing

Non-market housing is made up of emergency accommodation and permanent housing where monthly rent rates are geared-to-income or set at below-market rates. The Regional Municipality of Durham, as the Service Manager, is responsible for administering and funding subsidized housing throughout the Region.

6.2.5.1 Emergency and Transitional Housing

Emergency Shelter

The need for emergency shelters and transitional housing is driven by a number of factors, such as family break-up, loss of employment, illness, domestic violence, substance abuse issues or recent release from the hospital or the correctional system. While these factors contribute to the need for emergency shelters and transitional housing, in general, the main factor which influences the need for these housing types is the limited supply of permanent affordable housing as well as appropriate supports to help people maintain their housing.

There are 113 shelter beds in Durham Region in 2021. Of these beds, 40 are mandated for single men, 40 are mandated for single women and/or female led families, 20 beds are co-ed, and 13 beds are mandated for youth specifically. Durham Region also operates a motel program which provides shelter to families and seniors as needed.

In Brock specifically, there are no permanent shelter beds available, however there is a motel program which provides shelter to families and seniors as needed. Although there are no permanent emergency housing options located in Brock, the shelter beds in Durham are available to residents of Brock.

Transitional Housing

Transitional housing provides medium-term accommodation for those who have experienced homelessness or who are coming from emergency shelters. It is meant to bridge the gap between emergency shelters and permanent housing. Transitional housing usually includes support services provided on site to help with residents' housing stability and self-sufficiency to assist them in moving to permanent housing. There are a total of 10 transitional housing units in Durham Region in 2021. As in the case of emergency shelter beds, these transitional housing units are not located within Brock. This geographic barrier may present challenges for residents of Brock in accessing these units.

Figure 19: Number of Shelter beds and/or Transitional Units: Durham Region; 2021.

Type of Beds/Units and Mandate	Durham Region
Shelter Beds - Single men	40
Shelter Beds - Single women & female led families	40
Shelter Beds - Co-ed	20
Shelter Beds - Youth	13
Motel Program - Families	As needed
Motel Program - Seniors that require PSW supports	As needed
Transitional Units	10

Source: Housing Services Division, Social Services Department, Region of Durham; 2021.

Demand for Emergency and Transitional Housing

Homelessness²⁰ can take many forms. While people living on the street or in their cars are the most obvious forms of homelessness, people who have no permanent homes, such as those who are couch surfing or living in motels, are also considered part of the homeless population. In general, homelessness is divided in two categories. These are episodic and chronic homelessness. Chronic homelessness is defined as having experienced six months of homelessness or more over the past year or having experienced recurrent experiences of homelessness over the past three years of at least 18 months. Episodic homelessness is defined as all other forms of homelessness²¹.

²⁰ The Canadian Observatory of Homelessness defines homelessness as; “The situation of an individual or family without stable, permanent, appropriate housing, or the immediate prospect, means or ability of acquiring it.” Gaetz, Donadson, Richter, & Gulliver (2013), The State of Homelessness in Canada 2013. Accessed from: <http://homelesshub.ca/sites/default/files/SOHC2103.pdf>

²¹ The Government of Canada: Reaching Home: Canada’s Homelessness Strategy Directives. Accessed from: <https://www.canada.ca/en/employment-social-development/programs/homelessness/directives.html>

Statistics Canada does not collect data on the current homeless population; however, Durham Region does collect information on the number of individuals admitted to emergency shelters. In 2020, there were 1,774 individuals admitted to emergency shelters in Durham. Of those admitted, 87.5% were single and 12.5% were families. In 2016, 90.5% of people admitted were single and only 9.5% were part of a family. These data demonstrate that more families have required emergency housing since 2016. However, the majority of shelter users are still single individuals. As of June 2021, 949 individuals were admitted to emergency shelters in Durham over the six-month period.

Figure 20: Number of Individuals Admitted to Emergency Shelter or Accommodation: Durham Region; 2016-2021.

Mandate	2016		2020		2021 (as of June)		Δ2006-2016
	#	%	#	%	#	%	%
Singles	1,258	90.5%	1,553	87.5%	763	80.4%	23.4%
Families	132	9.5%	221	12.5%	186	19.6%	67.4%
Total	1,390		1,774		949		27.6%

Source: Housing Services Division, Social Services Department, Region of Durham; 2021.

Housing and Homelessness Programs and Services

In addition to emergency shelters and transitional housing units, Durham Region also administers housing and homelessness programs and services. Specifically in North Durham, North House and Community Living Durham North provide housing outreach, eviction prevention and case management for clients who are experiencing, or at-risk, of homelessness. These programs also exist in all other municipalities in Durham. The Housing Stability Program (HSP) is available across Durham and provides financial assistance for rental or utility arrears, last month's rent deposit, and/or moving costs. There are also several Street Outreach teams operating across Durham to connect people experiencing homelessness to case management and supports. Similarly, there are three homeless hubs (Ajax/Oshawa/Cannington) that provide wrap around supports in one location for people experiencing homelessness. These homeless hubs were opened during the pandemic to provide people who are homeless or at risk of homelessness with access to community supports. There are also specialized case management teams for people experiencing or at-risk of homelessness (one program for people with acquired brain injury, one program for sex workers, one hoarding support program).

6.2.5.2 Community Housing

Community housing (also referred to as subsidized housing or affordable housing) is housing which has received some form of subsidy from the Region or other levels of government. In Brock, these units are provided by community non-profit organizations, cooperative housing providers, as well as the Regional Municipality of Durham through Durham Region Non-profit Housing Corporation.

In 2021, there were 233 community and affordable housing units throughout the region. Approximately 55% (128) of these units were subsidized and accessed through the Region's subsidized housing wait list, 16% (37) were market units, and 29% (68) were affordable with a rent price of 80% of average market rent (AMR).

Approximately 66% of subsidized and affordable housing units in Brock were mandated for seniors, 8% of units for families, and 26% of units could accommodate both seniors and persons with disabilities. At the onset of the pandemic, vacant units which were mandated for seniors were temporarily used to house people who were homeless. However, key informants have noted that these units remain mandated for seniors and people who were homeless or at risk of homelessness who were housed in these units will be moved to more appropriate housing once this becomes available.

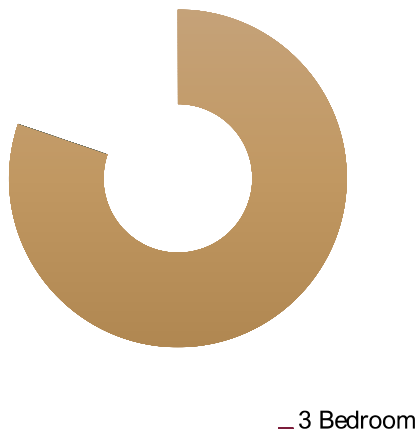
Figure 21: Community Housing by Mandate: Brock Township; 2021

Mandate	Market units	RGI Units	Affordable Housing Units (80% Avg. Market Rent)	Total Units
Seniors	29	112	18	159
Families	8	16	0	24
Seniors and persons with disabilities	0	0	50	50
Total	37	128	68	233

Source: Durham Access to Social Housing & Durham Non-Profit Housing Association, 2021

The majority of community housing in Brock is in the form of one-bedroom units (80.3%), followed by two-bedroom units (18.9%), and three-bedroom units (0.9%).

Figure 22: Community Housing Supply by Unit Size: Brock Township; 2021



Source: Brock Township, Durham Access to Social Housing & Durham Non-Profit Housing Association; 2021.

Additionally, there are 11 rent supplement units provided to households in Brock in 2021. Rent supplement tenants pay a rent which is based on approximately 30% of their income. The Region pays the landlord the difference between the tenant's subsidized rent and the market rental cost of the unit.

In addition, there are 6 Canada-Ontario Housing Benefits administered to individuals in Brock in 2021. These are mandated for persons experiencing or at-risk of homelessness, people with disabilities, survivors of domestic violence and human trafficking, Indigenous persons, and/or seniors.

Furthermore, there were approximately 12 units²² throughout Brock which were built under the AHP/IAH Program in 2021.

In 2021, there were also 51 units in Durham constructed using funds from CMHC's Co-investment Fund. Of these units, 30 were mandated for seniors and 21 were mandated for individuals who have experienced homelessness.

²² This total number includes new completed affordable housing funded/partially funded through the AHP/IAH program, including buildings under the Housing York Regional Program and Community Non-Profits.

Demand for Subsidized Housing

Durham Region Housing Services manages the centralized wait list for the subsidized rental housing units across Durham and Brock. As of April 30, 2021, there were 87 households on this wait list in Brock. Of the households waiting for subsidized housing, 38 were seniors (43.7%), 31 were single individuals (35.6%), and 18 were families (20.7%). Seniors and single individuals make up the majority of the households on the waitlist for subsidized housing. These household types are typically smaller and require smaller community housing units. As mentioned previously, the supply of community housing in Brock is predominantly composed of one-bedroom (80.3%) and two-bedroom units (18.9%). This demonstrates that the supply of subsidized housing does match the demand, however there is an insufficient amount of units.

From 2016 to 2020, the number of applicants on the wait list for subsidized housing has increased by 45.0% from 60 in 2016 to 93 in 2020. This suggests that the need for options which are affordable to households with low incomes has been increasing over time.

6.2.5.3 Supportive Housing

Supportive housing is permanent housing which includes appropriate accessibility design features and support services to allow people with unique needs to live independently. In Brock, there are no organizations which supply permanent housing units with supports to individuals in need. There are some units in Allan's Place in Cannington and Lakeview Manor in Beaverton which currently support individuals with needs, however these units were not originally mandated for these individuals.

There are also organizations that provide support services to people who need assistance to live independently. The North Durham Community Hub, which was opened during the COVID pandemic, provides a number of support services, including health and wellness supports, personal support, transportation, mental health supports, and assisted living. Other services provided include a food bank, settlement supports for new immigrants, employment support for youth, and housing stability services.

The high rate of increase in the share of seniors living in Brock (almost 20% from 2006 to 2016) as well as discussions with key informants have highlighted the need for supportive housing options in Brock for households who require supports to live as independently as possible.

6.2.5.4 Long Term Care

A long-term care home is a permanent accommodation for people who need 24-hour nursing and personal care with on-site supervision or monitoring to ensure their safety, and who have care needs that cannot be safely met in the community through community-based services and/or in-home supports²³. Data from the Central East Home and Community Care Support Services shows that there are 18 long term care homes in Durham Region with 2,682 licensed long stay beds. People who need long-term care apply through Home and Community Care (formerly the Community Care Access Centres (CCAC)). The most recent Long Term Care Homes Availability Report (June 2021) shows that there are a total of 11,106 people on the wait list for these beds in these homes.

There are two long term care homes in Brock with a total of 201 licensed long stay beds. As of June 2021, there were 438 people waiting for these beds. Data for the entire Central East area shows that about 77% of individuals waiting for a long term care bed are waiting for lower-cost, basic accommodation. This data further supports the need for supportive housing options in Brock as some people who are waiting for long term care may be accommodated, either temporarily or permanently, in supportive housing.

6.2.6 Market Housing

The majority of housing units in a community are private market housing units and include both rental and ownership units.

6.2.6.1 Private Rental Market

Rental housing fulfills a number of important roles in the housing market in a community. It offers a flexible form of accommodation, provides relief from day-to-day maintenance, and often provides more modest-sized units. In addition, rental housing is generally more affordable compared to ownership housing. In most cases, rented dwellings tend to have lower monthly costs and only require the first and last months' rent as deposit. The flexibility and affordability of

²³ Queen's Printer for Ontario (2018). Long-Term Care Overview. Accessed from: <https://www.ontario.ca/page/find-long-term-care-home#section-3>.

rental housing is ideal for some households, such as seniors wishing to downsize or who are on a fixed income, young adults starting their careers, or people living alone.

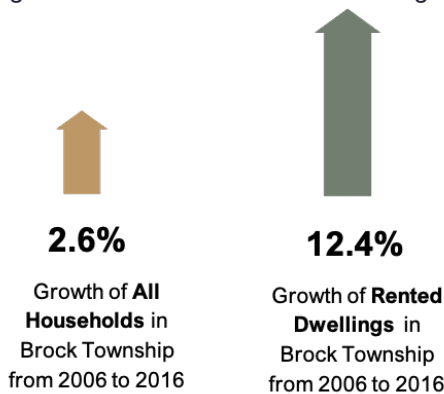
Until the mid-1970's, rental housing as a tenure was more prevalent than it is today, particularly in urban areas. It was common to rent even among high-income earners²⁴. However, a reform of the Canadian tax code in 1972 shifted the balance in the housing market to an ownership-based model which provided tax incentives for homeowners while removing tax incentives for the construction of purpose-built rental apartments. The introduction of the National Housing Strategy in 2018, which includes some programs intended to encourage the development of purpose-built rental housing, suggests the federal government is starting to put some measures in place to re-balance the housing market to some extent.

The private rental market in a community is generally made up of the primary or purpose-built rental market and the secondary rental market. The primary rental market includes all self-contained rental units where the primary purpose of the structure is to house tenants. The primary rental market includes purpose-built rental apartments and rowhouses. The secondary rental market represents self-contained units which were not built specifically as rental housing but are currently being rented out. These units include rented single-detached, semi-detached, row/townhouses, duplex apartments (i.e., separate dwelling units located within the structure of another dwelling), rented condominium units, and one or two apartments which are part of a commercial or other type of structure.

There was a total of 815 rented dwellings in Brock in 2016, making up 18.0% of all dwellings. The number of rented dwellings increased by 12.4% since 2006 compared to an increase in all dwellings of only 2.6% from 2006 to 2016. This demonstrates that more households are turning to the rental market for housing in Brock.

²⁴ Suttor G. 2015. Rental Paths from Post-war to Present: Canada Compared. Retrieved from: <http://www.urbancentre.utoronto.ca/redirects/rp218.html>

Figure 23: Growth of Rented Dwellings and All Households, Brock Township; 2006-2016.



Source: Statistics Canada Community Profile; 2006 & 2016.

Primary Rental Market

According to CMHC, there were 99 purpose-built rental units in Brock in 2020. The majority of these units (65.7%) had two-bedrooms and 28.3% were one-bedroom units. Units with three or more-bedrooms accounted for 4.0% of all units, and the share that were bachelor units made up 7.1%.

In comparison with the data on household size in Brock, 62.2% of households were composed of less than three persons and households with three or more persons made up 37.8% of all households in 2016. However, larger purpose-built rental units with three or more bedrooms only made up 4.0% of all units in the primary rental market. This indicates that the current composition of the purpose-built rental market does not match well with the current household sizes in Brock and there could be a lack of supply of larger rental dwellings.

While these data suggest there could be a need for additional larger family units, household income data showed larger households (such as couples with children) are most likely to have the highest incomes in Brock and be able to afford homeownership. In contrast, lower income households are more likely to depend on rental housing and these households are more frequently found among smaller household compositions (such as persons living alone). Therefore, the rental stock in the primary market may need to include more smaller units (such as one-bedroom and two-bedroom units) to align with the household types with lower incomes and who are more likely to be renters.

Figure 24: Primary Rental Market Units by Unit Size: Brock Township; 2020

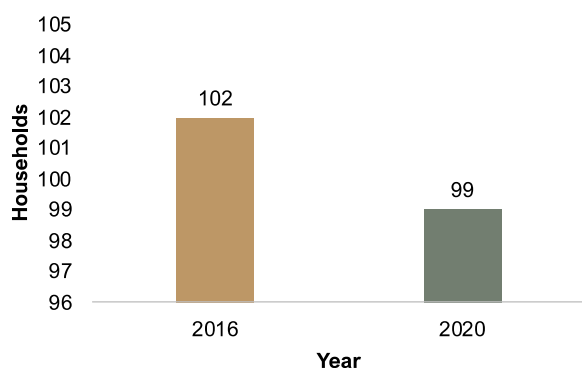


— 3 Bedroom +

Source: CMHC Information Portal; 2020

Since 2016 in Brock, the number of purpose-built rental units decreased from 102 units to 99 units in 2020. This suggests that there may be barriers to the development of primary rental units in Brock and that some existing units are being taken off the market. As previously mentioned, the number of households who are renters increased from 2006 to 2016. If the number of renters in Brock continued to increase from 2016 to 2020, the decreased supply of housing in the primary rental market would suggest that new renter households are finding housing in the secondary rental market, not the primary market.

Figure 25: Primary Rental Market Units: Brock Township; 2016-2020



Source: CMHC Information Portal; 2016 and 2020

Primary Rental Market - Vacancy Rates

A vacancy rate of 3.0% is generally accepted as a 'healthy' vacancy rate, indicating a balance between the supply of rental housing and the need for rental housing. In 2020, the vacancy rate for units in the primary rental market in Brock was 0.0% which is much lower than what is generally considered to be a healthy rate (3%). These findings demonstrate that the rental market in Brock is extremely tight and there is high demand for this tenure. This suggests there is a significant need for new purpose-built rental housing in Brock.

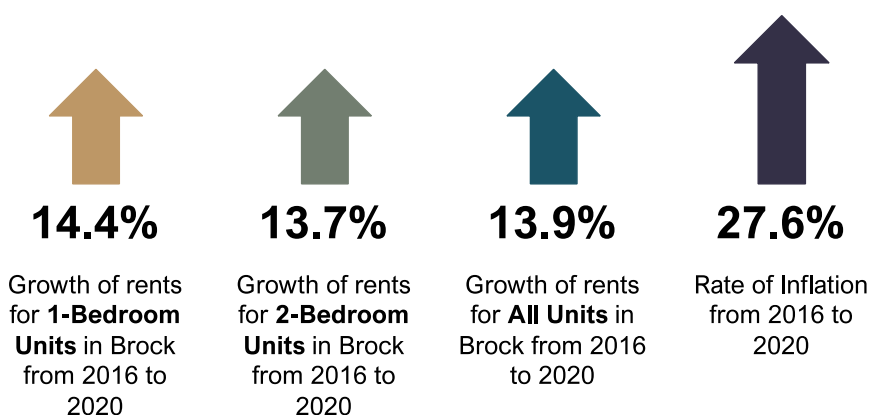
In comparison, in Durham the vacancy rate was 2.1% in 2020 – which is higher than the vacancy rate in Brock (0.0%) but is still below a balanced rental market (vacancy rate at 3%). Households seeking rental housing might be living in other communities across Durham due to the lack of availability of rental housing in Brock. To attract more households with moderate and low incomes to Brock, more rental housing which is affordable to these households should be created.

Primary Rental Market - Average Market Rents

The average market rent (AMR) of units in the primary rental market was \$983 in 2020; up by 13.9% since 2016. This increase is slower than the rate of inflation (27.6%) during that same time period which means rents in the primary rental market are relatively affordable as they have not increased as rapidly as incomes have.

Due to the small sample size, CMHC does not report on the AMR by all unit sizes however statistics for one- and two-bedroom units are available. The average market rent for one-bedroom apartments increased by 14.4% from \$803 in 2016 to \$919 in 2020. Units with two-bedrooms had an AMR of \$1,007 in 2020 (an increase of 13.7% from 2016).

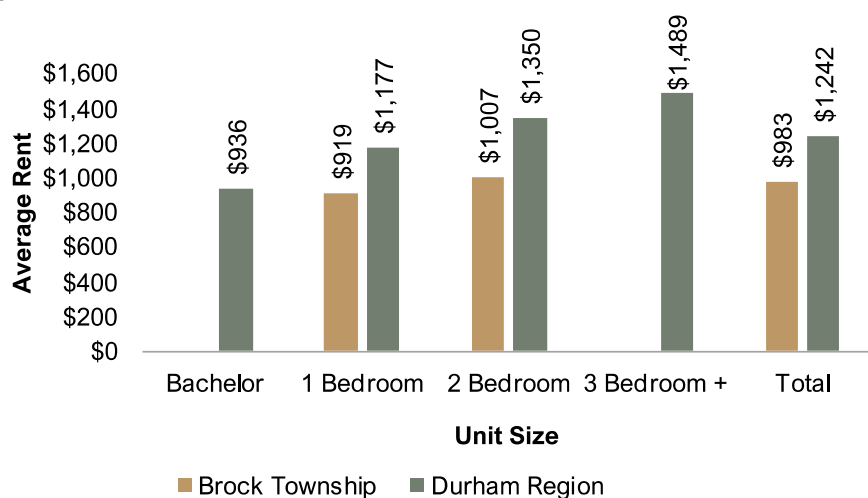
Figure 26: Rate of Change in Rents by Unit Size, Brock Township; 2016-2020



Source: CMHC Information Portal; 2016 - 2020.

Compared with rents in Brock, rents in Durham were higher on average (\$1,242) for units in its primary rental market in 2020. These data demonstrate that living in housing in the primary rental market in Brock is relatively more affordable than in other locations in Durham.

Figure 27: Primary Rental Market Average Rents by Unit Size: Brock Township and Durham Region; 2016-2020



Source: CMHC Information Portal; 2016 - 2020.

Note: Information regarding rental prices for Bachelor and 3+bedroom units in Brock were not available.

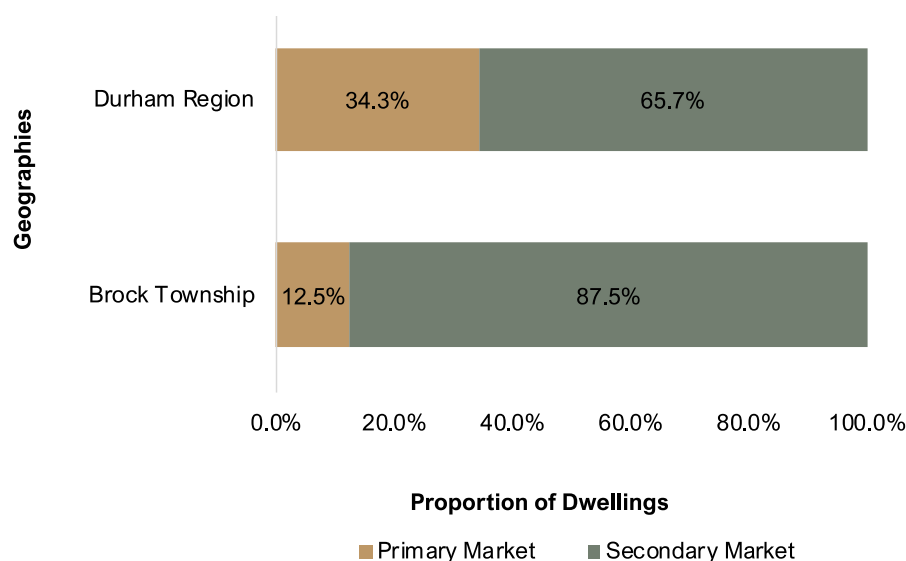
Housing in the primary rental market in Brock provides a relatively affordable option for households however it is in high demand and may be hard to secure. In addition, the low

vacancy rates and the increased demand for rental housing from households demonstrate there is a strong need for additional purpose-built rental housing in Brock.

Secondary Rental Market

In 2016, there were 713 rental housing units in the secondary rental market. Therefore, the supply of rental housing in Brock is disproportionately provided through the secondary rental market. In 2016, 87.5% of all rental housing was found in the secondary rental market and only 12.5% was provided through the primary rental market. In comparison with Durham, the secondary rental market in Brock made up a greater share of the total rental supply. In 2016, 65.7% of Durham's rental supply was in the secondary rental market (in comparison with 87.5% in Brock) and 34.3% was in the primary rental market (12.5% in Brock).

Figure 28: Proportion of Purpose-Built and Secondary Rental units in the Rental Market: Brock Township and Durham Region; 2016



Source: CMHC Information Portal; 2016, Statistics Canada Census Profiles; 2016.

The secondary rental market is a good source of rental units. It generally offers a more diverse supply as these units include single and semi-detached homes as well as secondary suites compared to predominantly apartment and townhouse units in the primary rental market. However, units in the secondary rental market are generally more expensive (with the exception of secondary suites) while offering a tenure that is not as stable as units in the primary rental market. For example, landlords could sell or convert a unit back to ownership or move into the unit.

6.2.6.2 Market Ownership Housing

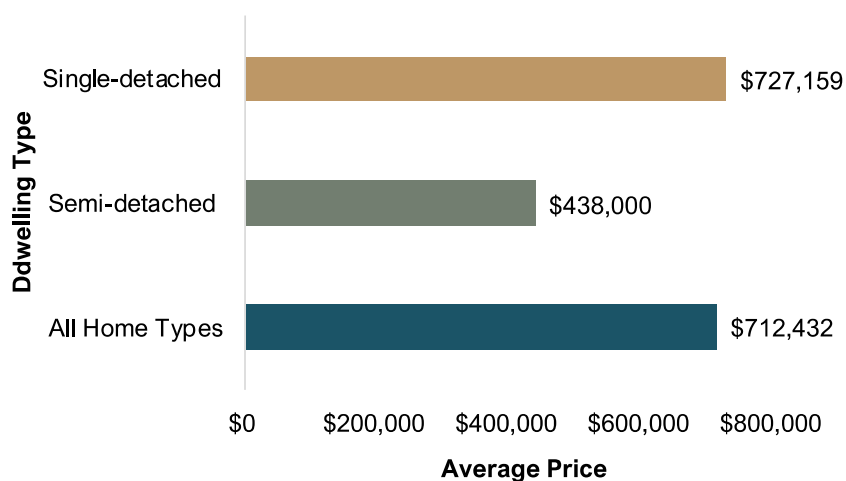
Homeownership is a valuable form of personal investment and is often viewed as the most important way to build personal assets. For many households, homeownership is the ideal form of housing and can offer a form of investment, security of tenure, and quality in accommodation. In 2016, there were a total of 3,725 owned dwellings in Brock which accounts for 82.0% of all dwellings in 2016. The proportion of owned dwellings in Brock was slightly higher than in Durham Region as a whole, where 81.2% of all dwellings were owner occupied.

Average House Price

The average price of all dwellings (new and resale) sold in Brock as of March 2021 was \$712,432. The average sale price of single-detached houses in 2021 was \$727,159, condominium townhouses sold for \$738,000 in 2021 however there were only three sales of this type of dwelling in total, finally, semi-detached dwellings sold for \$438,000 on average in 2021. These findings support the argument that demand is highly concentrated in ground-related housing²⁵ in Brock.

²⁵ Ground-related housing refers to housing with direct access to the street. These include single-detached, semi-detached, and row houses.

Figure 29: Average House Price by Dwelling Type, Brock Township; 2021.



Source: Toronto and Region Real Estate Board, 2021.

Since 2016, the average house price of all homes in Brock increased by 75.8%. The price for condominium townhouses experienced the greatest increase over that time period, increasing by 147.3%. The average price for row and townhouses increased by 127.8%. Finally, the average price for single-detached homes increased by 76.2% from 2016 to 2021. From 2016 to 2021, the rate of inflation was 8.1% in contrast. This illustrates how significantly house prices in Brock have been increasing over recent years.

In comparison with Durham Region, dwellings in Brock were sold for prices that were lower than in the Region as a whole (\$712,432 and \$895,049, respectively) in 2021. To provide additional context, the average house price in the first quarter of 2021 in Uxbridge was \$975,712 and the average in Scugog (Port Perry and Rural Scugog) was \$970,100. With respect to single-detached dwellings, which make up the majority of dwellings in Brock (86.3%), the difference in price is even more significant between units in Brock and in Durham. In March 2021, the average price for a single-detached dwelling sold in Brock was \$727,159 while in Durham the average price was \$987,347. Therefore, ownership dwellings in Brock are more affordable than in other locations across Durham.

Figure 30: Average House Price, Brock Township and Durham Region; 2021.



Source: Toronto and Region Real Estate Board, 2021.

In summary, owned dwellings accounted for over 80% of all dwellings in Brock in 2016. Furthermore, over 85% of the dwellings in Brock were single-detached homes. When combined with the trends described in the housing demand section these data suggest there is insufficient diversity in the housing stock when looking at tenure and structure type.

A lack of other housing options has impacted average house prices in Brock. Since 2016, the average house price increased by 75.8%, compared to an inflation rate of only 8.1%. This illustrates how significantly house prices in Brock have been increasing in recent years, and that homeownership is becoming less affordable to all households in Brock. This is a trend also observed across other communities in Durham where the average house price increased by 67.7% from 2016. Historically, house prices have been lower in Brock than in Durham and as such, an influx of households seeking more affordable housing has occurred in the Township in recent years. This increased demand for housing in Brock likely is contributing to the rising house prices. The increase in price in the housing market might be pricing many aspiring homeowners out of the market in Brock. This in turn may put more pressure on the limited supply in the rental market, where the vacancy rate is already 0%.

6.2.7 Impacts of COVID on Housing Supply

6.2.7.1 Rental Arrears due to COVID-19

In 2020, CMHC added questions to its annual October Rental Market Survey to explore the level of rent arrears, a concern heightened by the COVID pandemic. These new data revealed a high rate of rental arrears in Ontario with an arrears rate of 10.2% (71,813 arrears out of 703,962 purpose-built rental units) compared to a rate of 6.1% in Canada overall.

These data demonstrate that many households are experiencing an inability to pay their rent since the COVID-19 pandemic has occurred. It is likely that this trend in rental arrears is more common among households with lower incomes.

6.2.7.2 Trends in House Prices Impacted by COVID-19

During a crisis, house prices generally decrease as households refrain from making large purchases in favour of saving during times of uncertainty. However, during the global pandemic caused by the spread of the COVID-19 virus, house prices in Canada have risen overall as households adjusted to the new reality of working and staying at home.

According to Statistics Canada, from April of 2019 to April of 2020 new house prices had increased by 1.72% in Ontario. In comparison, over that same period, house prices for new homes increased by 0.87% in Canada. However, from April of 2020 to April of 2021 house prices in Ontario increased by 10.34% and by 9.89% in Canada. These data demonstrate prices have risen significantly in housing markets across the country. These increases in house prices may result in more households being priced out of the homeownership market. Households with moderate incomes who might be eager to enter the ownership market in Brock are likely most impacted by these rising house prices. These households now face greater barriers when seeking a home that is affordable to them.

Figure 31: New House Price Index, Monthly: Ontario & Canada; 2019-2021

House Price Index					
	April 2019	April 2020	April 2021	% Δ 2019 to 2020	% Δ 2020 to 2021
Ontario	104.6	106.4	117.4	1.72%	10.34%
Canada	103.2	104.1	114.4	0.87%	9.89%

Source: Statistics Canada New Housing Price Index, monthly; 2019-2021.

Prior to the pandemic, new house prices were trending upward in the more affordable housing markets surrounding Toronto such as Brock. In spite of the pandemic, this trend seems to have continued with prices rising in many communities outside of the larger urban centres such as Toronto as homebuyers continue to seek out homes which tend to be more affordable and offer more space. The COVID-19 pandemic has resulted in many households remaining home more than usual due to physical distancing measures. It seems this reality has led to increased demand for homes which are larger, that offer additional space to work, and can accommodate remote learning. These preferences are likely contributing to the rising house prices observed above. Initial analyses suggest that teleworking will continue, at least in some form, even after restrictions related to the pandemic are lifted. As such, the desire for homes which are more flexible and offer more space may continue in the near future.

6.2.7.3 Mortgage Deferrals

The COVID-19 pandemic has contributed to many homeowners facing unemployment or reduced work hours, as mentioned previously in this report. These homeowners are likely facing financial strain, and some have become unable to pay their mortgage. In response to these trends, the government of Canada implemented measures to allow these households to defer mortgage payments for a period of up to 6 months to help ease the financial burden caused by the pandemic.

Among the CMHC insured homeowner transactional mortgages that were outstanding as of March 31, 2020, 17.1% had exercised the payment deferral options. According to data released by CMHC, 23.2% of the labour force working in the Services, 12.6% of the labour force working in Construction, and 12.4% of the labour force working in Retail Sales industries deferred their mortgages as of May 31, 2020. Homeowners in these industries experienced the highest rate of deferred mortgages in Canada as a whole, as well as across the provinces²⁶. Households with members working in these industries are therefore experiencing increased housing affordability issues.

²⁶ CMHC, Deferred Mortgages by Borrower's Employment Industry (2020). Accessed from: <https://www.cmhc-schl.gc.ca/en/data-and-research/mortgage-deferral-series/deferred-mortgages-borrowers-employment-industry>

Figure 32: CMHC Borrowers by Employment Industry: Canada; 2020

Industry	% of Borrowers who Deferred Mortgage Payment	% of the Labour Force
Banking/Finance	4.0%	3.9%
Construction	12.6%	9.9%
Education	3.3%	5.4%
Farming/Natural Resources	6.1%	5.6%
Government	5.1%	8.7%
Health	8.3%	9.9%
Hi-Tech	3.6%	4.4%
Leisure/Entertainment	1.6%	1.2%
Manufacturing	7.8%	7.7%
Other	12.4%	12.9%
Retail Sales	6.3%	5.2%
Services	23.2%	20.4%
Transport	5.8%	4.9%

Source: CMHC, Mortgage Deferral Series; 2020.

Note: As of May 31, 2020

These trends demonstrate the severe impact the pandemic has had on homeowners. It should be noted that in a community, homeowners are typically the households with the highest incomes and who have the greatest capacity to withstand economic strains generally. While this data highlights the consequences for homeowners during the COVID-19 pandemic, it can be extrapolated that households that live in housing in other areas of the housing continuum are likely experiencing similar, if not greater hardships. This is because these households often have lower incomes and might be less prepared for extended periods of financial insecurity.

6.2.8 Key Findings: Housing Supply

There is a Need for Continued Diversification of the Housing Stock

- In 2016, single-detached dwellings accounted for 86.3% of the housing supply. In terms of the number of housing completions, single-detached dwelling completions made up the largest share in Brock in 2020 at 80.0%.
- From 2006 to 2016, duplexes increased by 160.0%, semi-detached houses increased by 75.0%, and single-detached dwellings increased by 3.0%. These trends demonstrate that although Brock's housing supply is made of primarily single-detached dwellings, the supply is diversifying over time.

- Dwelling completions in 2020 were primarily for ownership housing, however there was also a moderate increase in the supply of purpose-built rental housing options. These trends demonstrate that although homeownership will continue to be the predominant tenure type in the future, the demand for rental housing is also being addressed through a portion of the new completions in Brock.

There is a Need for New Purpose-Built Rental Dwellings to Accommodate the Growing Number of Renters

- Since 2016 in Brock, the number of purpose-built rental units decreased from 102 units to 99 units in 2020. This suggests that there may be barriers to the development of primary rental units in Brock and that some existing units are being taken off the market.
- In 2020, the vacancy rate for units in the primary rental market in Brock was 0.0% which is much lower than what is generally considered to be a healthy rate (3%). This suggests the rental market in Brock is extremely tight and there is high demand for this tenure.
- Compared with rents in Brock, rents in Durham were higher on average (\$1,242) for units in its primary rental market in 2020. These data demonstrate that living in housing in the primary rental market in Brock is relatively more affordable than in other locations in Durham.
- In Brock, 62.2% of households were composed of less than three persons and households with three or more persons made up 37.8% of all households in 2016. In comparison, purpose-built rental units with one-bedroom made up 28.3% of all units in the primary rental market, units with two-bedrooms made up 65.7%, and larger purpose-built rental units with three or more bedrooms only made up 4.0% of all units in the primary rental market. This indicates that larger households with more than four persons might find it challenging to find a unit in the purpose-built rental market. It also shows that smaller households may be over housed. As such, there is a need for more one-bedroom units as well as larger units.

There is a Need to Ensure There are Sufficient Affordable Options for Households with Low Incomes in Brock

- There are no emergency and transitional housing providers in Brock, therefore there is a need for additional housing options for residents, particularly permanent affordable and supportive housing. The share of families admitted to emergency shelters increased since 2016. This might indicate that these households are facing affordability issues.
- There are a number of community housing options in Brock (37 units), but the large waiting list (87 households) for these units indicates there is a strong need to attract additional subsidized units. These units will meet the housing needs of households with low incomes in particular.

There is a need for Ownership Options Affordable to Households with Moderate Incomes

- Since 2016, the average house price of all homes in Brock increased by 75.8%. From 2016 to 2021, the rate of inflation was 8.1% in contrast. This illustrates how significantly house prices in Brock have been increasing over recent years. Many households might be priced out of the homeownership market in Brock as incomes have not kept up with price increases
- The price for condominium townhouses experienced the greatest increase over that time period, increasing by 147.3%. The average price for row and townhouses increased by 127.8%. Finally, the average price for single-detached homes increased by 76.2% from 2016 to 2021. Denser housing types are becoming more costly in Brock, highlighting the increased demand for these housing forms.

The COVID-19 Pandemic has Caused Widespread Affordability Issues for all Household Tenure Types

- In Ontario, new house prices increased by 10.34% from April 2020 to 2021 - a greater increase than what occurred from 2019 to 2020. These increases in house prices may result in more households being priced out of the homeownership market, particularly households with moderate incomes who might be eager to enter the ownership market in Brock.
- The increased demand for housing in communities outside or larger urban centres, such as Brock, that offer housing that is more affordable and have more space may not be met by increases in supply as house prices rise in these markets.
- 17.1% of CMHC insured borrowers had deferred mortgage payments by May 31, 2020. While this finding highlights the consequences for homeowners during the COVID-19 pandemic, it can be extrapolated that households that live in housing in other areas of the housing continuum are likely experiencing similar, if not greater hardships. This is because these households often have lower incomes and might be less prepared for extended periods of financial insecurity.

6.3 Housing Affordability Analysis

The cost of housing is one of the largest monthly expenditures for many households in Canada. According to Statistics Canada's Survey of Household Spending, a household's spending on shelter, which includes rent or mortgage payments, repairs and maintenance, property taxes, insurance, and utilities, made up, on average, 21.5% of all expenditures in 2019²⁷.

The availability of affordable, adequate and suitable housing is a pressing concern for many individuals and families. This section looks at the proportion of households in Brock who are in core housing need as well as what households can afford and how this compares to trends in house prices and rents.

6.3.1 Core Housing Need

CMHC's core housing need statistic is an important indicator of the need for affordable housing. A household is considered to be in core housing need if the dwelling they occupy falls below the adequacy, suitability, or affordability standard²⁸ and if the household would be required to spend more than 30% of its before-tax household income to pay the median rent for alternative housing which meets all three standards in the area.

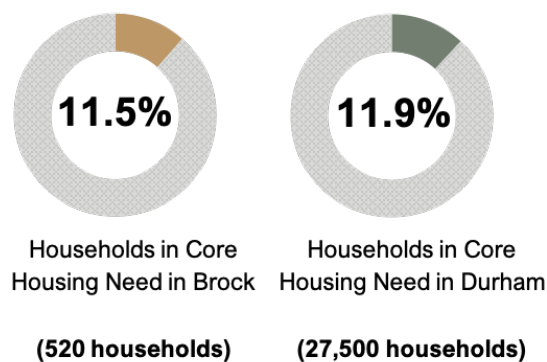
In 2015, 11.5% of households in Brock were in core housing need. This equalled to 520 households, an increase of 20.9% from 430 households in 2005. This increase was much higher than the increase of households in general (2.6% increase). This trend suggests that the need for housing that is suitable, affordable and in a good state of repair is growing in Brock.

In comparison, 11.9% of households in Durham Region were in core need. This proportion of households in core need in Durham is therefore quite close to that of Brock (11.5%).

²⁷ Statistics Canada (2020). Statistics Canada. [Table 11-10-0222-01 Household spending, Canada, regions and provinces](#)

²⁸ According to CMHC, **adequate housing** is housing that does not require any major repairs. **Suitable housing** is housing with enough bedrooms for the size and make-up of the household. **Affordable housing** is housing which costs no more than 30% of a household's income.

Figure 33: Households in Core Need: Brock Township & Durham Region; 2016



Source: Statistics Canada Community Profiles; 2016.

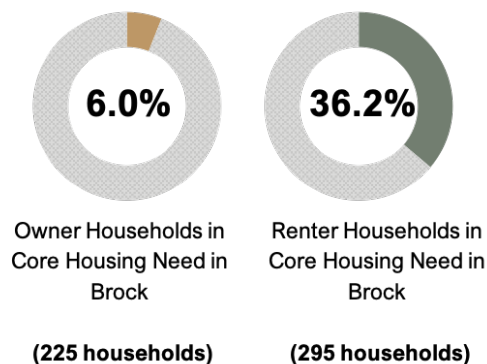
Households who experienced core housing need in Brock in 2015 were most likely to face housing affordability issues (97.1%). In contrast, 15.4% of households in core need had adequacy issues, suggesting their home was in need of major repairs. A total of 9.6% of households in core need faced suitability issues, indicating their home was not large enough to accommodate their household size²⁹. These proportions were similar to those in Durham as a whole where 95.3% fell below the affordability standard, 10.6% under the adequacy standard, and 8.7% under the suitability standard.

6.3.1.1 Core Housing Need by Tenure

Renters were more likely to experience core housing need in Brock compared to owners in 2015 (36.2% compared to 6.0%, respectively). In addition, the number of renters in core housing need increased by 68.6% from 175 renter households in 2005 to 295 households in 2015. In comparison, owner households in core need decreased by 11.8% from 255 in 2005 to 225 in 2015. Households overall in Brock increased by 2.6% as a whole over this period.

²⁹ Please note: these proportions do not add up to 100.0% as one household can fall below one or more of the core need standards.

Figure 34: Households in Core Need by Tenure: Brock Township; 2016



Source: Statistics Canada Community Profiles; 2016.

6.3.1.2 Core Housing Need by Household Type

In Brock, some household types were more commonly in core housing need. Persons living alone were most likely to be in core need (51.0%), followed by lone-parent households (16.3%), couples without children (12.5%), couples with children (12.5%), other non-family households (4.8%), and finally multiple family households (1.9%). The high share of household types that are generally smaller in size such as, persons living alone, lone-parent households, and couples without children that are in core need demonstrates there is demand for more smaller sized housing that is affordable to these household types.

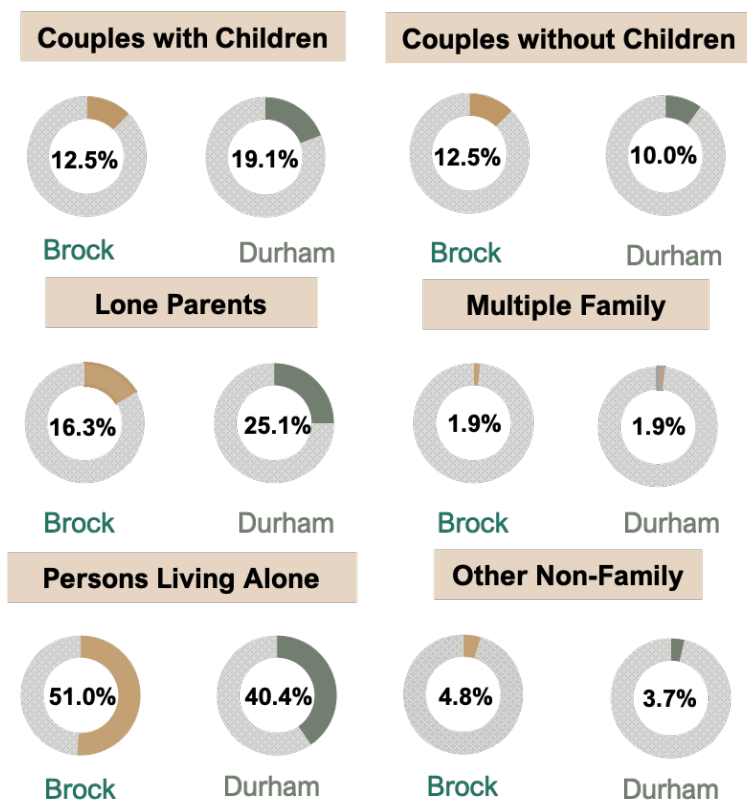
Persons living alone generally have lower incomes than other households in Brock. These findings therefore suggest that households with lower incomes are more commonly in core housing need than others in Brock.

The number of senior households³⁰ has seen a high rate of increase in Brock over the last decade. While many seniors have fully paid off their homes, there are still many who face housing affordability issues, particularly those who rely on smaller pensions. CMHC data shows that of all senior households in Brock, 14.3% are in core housing need.

³⁰ This refers to households with a primary maintainer who is 65 years or older.

The data on core housing need shows a need for smaller housing options, including options for seniors, which is affordable to households with low incomes.

Figure 35: Households in Core Need by Household Type: Brock Township and Durham Region; 2016



Source: Statistics Canada Community Profiles; 2016.

6.3.2 Rental Housing Affordability

The table below shows the maximum monthly rent that is affordable for several household and economic family types residing in Brock. The affordable rents³¹ are then compared with average

³¹ Note that the provincial definition of affordable rental housing is based on renter household incomes however these were not available for this study.

market rents as reported by CMHC to evaluate whether the household would be capable of affording such a unit.

As the following table shows, the total average market rent in the primary rental market is affordable to these household types. This demonstrates that through an increased supply of purpose-built rental housing, the housing stock in Brock could meet the affordability needs of the residents. It is important to note however that many households earn incomes below these average income levels and may require housing that is more affordable than those displayed in the table below.

Figure 36: Average Market Rents in the Primary Rental Market Compared to Affordable Rents based on Household and Economic Family Type Average Incomes: Brock Township; 2020

Primary Rental Market					
	2020				
	Average Income, 2020	Maximum Affordable Rent	1 Bedroom	2 Bedroom	Total
			\$919	\$1,007	\$983
All Households	\$95,811	\$2,395	Yes	Yes	Yes
Couples without Children	\$97,627	\$2,441	Yes	Yes	Yes
Couples with Children	\$129,787	\$3,245	Yes	Yes	Yes
Lone Parents	\$75,144	\$1,879	Yes	Yes	Yes
Other Household Types	\$51,028	\$1,276	Yes	Yes	Yes
Persons Living Alone	\$57,062	\$1,427	Yes	Yes	Yes
Two-or-more person household	\$108,624	\$2,716	Yes	Yes	Yes

Source: Statistics Canada Community Profile 2016, CMHC Housing Information Portal, 2020; and SHS Calculations based on spending 30% or more of household income on housing costs.

When looking at the average market rents in the secondary market in Brock, the data show a slightly different picture with regards to rental housing affordability. The data show that units in the secondary rental market, which comprise 82.0% of all market rental units in Brock in 2016, are affordable to the average household types and economic families in the table, aside from to households with one person and other household types who tend to have lower incomes. In

addition, lone parents could not afford a unit with 3 or more bedrooms in 2021. These findings illustrate the need for more housing that is affordable to these households in Brock.

Figure 37: Average Market Rents in the Secondary Rental Market Compared to Affordable Rents based on Household and Economic Family Type Average Incomes: Brock Township; 2021

Brock Township Renter Affordability - Secondary Market					
	2021				
	Average Income	Maximum Affordable Rent	2 Bedroom	3 or more Bedrooms	Total
			\$1,450	\$2,000	\$1,633
All Households	\$96,778	\$2,419	Yes	Yes	Yes
Couples without Children	\$98,612	\$2,465	Yes	Yes	Yes
Couples with Children	\$131,096	\$3,277	Yes	Yes	Yes
Lone Parents	\$75,902	\$1,898	Yes	No	Yes
Other Household Types	\$51,543	\$1,289	No	No	Yes
Persons Living Alone	\$57,637	\$1,441	No	No	Yes
Two-or-more person household	\$109,719	\$2,743	Yes	Yes	Yes

Source: Statistics Canada Community Profile 2016, Point in Time Scan in April 2021: Point2Homes, Mitula, and Facebook Marketplace; and SHS Calculations based on spending 30% or more of household income on housing costs.

The low supply of affordable rental units and purpose-built rental units could result in affordability issues for households with lower incomes such as households with one person, other household types, and lone parents. This might also explain why these households in Brock are significantly more likely to be in core need than other household types.

6.3.3 Ownership Housing Affordability

The following table shows the average income of certain household and economic family types in Brock forecasted to 2021, as well as the maximum affordable house price that each household type can afford, assuming they only spend 30% of their income on housing costs and have a 5% down payment.

The following table shows that most households in Brock would have to spend more than 30% of their household income on housing costs if they were to buy a home in Brock now unless they had more than 5% in down payment. This is a particular issue if Brock residents wanted to

move from renting to owning. The very limited rental housing options make this an even more significant issue as many households would likely move to home ownership even when they cannot afford it due to the lack of alternative options. This may partly explain why 6.0% of owner households in Brock were in core housing need as they are spending more than what they can afford.

It should also be noted that, while the increase in house prices would benefit current home owners in Brock if they wanted to sell their homes, Statistics Canada data shows that 65.3% of Brock home owners still have a mortgage on their home. This would not only impact the profits they can realize from selling their current homes, it would affect what they could afford if they wanted to purchase a new home in Brock. The increasing house prices combined with a housing market that is primarily made up of single detached dwellings could result in households staying in their homes because they have no other options. This would be an issue for seniors who want to downsize while still remaining in their community. It would also be an issue for younger households who wish to enter the home ownership market in Brock as it ties up the existing housing stock, which may be more affordable than newer dwellings.

This data shows a need for a more diverse housing supply, including ownership options in a range of dwelling types, sizes and affordability levels to meet the needs of current and future Brock residents.

Figure 38: Average Resale House Price Compared to Affordable House Price based on Household and Economic Family Type Average Incomes: Brock Township; 2021

Brock Township – Ownership Affordability						
	2021					
	Average Income	Max. Affordable House Price	All Home Types	Single-detached	Semi-detached	Condo Townhome
			\$712,432	\$727,159	\$438,000	\$738,000
Average Household Income	\$96,778	\$435,506	No	No	No	No
Couples without Children	\$98,612	\$302,300	No	No	No	No
Couples with Children	\$131,096	\$594,821	No	No	Yes	No
Lone Parents	\$75,902	\$341,563	No	No	No	No
Other Household Types	\$51,543	\$231,946	No	No	No	No
Persons Living Alone	\$57,637	\$259,371	No	No	No	No
Two-or-more person household	\$109,719	\$493,744	No	No	Yes	No

Sources: Statistics Canada Community Profile, 2016; Toronto Region and Real Estate Board Market Watch, 2021; and SHS calculations based on spending 30% of income on housing costs, 5% down payment, 25-year mortgage, and 4.79% interest

6.3.4 Key Findings: Housing Affordability

There is a need for more diverse housing options in Brock, including options in a range of dwelling types, sizes and affordability levels.

- In 2015, 11.5% of households in Brock were in core housing need. This equalled to 520 households, an increase of 20.9% from 430 households in 2005. This increase was much higher than the increase of households in general (2.6% increase).
- Persons living alone, lone parent households, and couples without children were the household types who were most likely to face housing affordability issues in 2015. This indicates there is a need for more diverse housing types including smaller units in townhouses and apartments which tend to be more affordable.
- It would be a challenge for current home owners in Brock to find alternative options which are still affordable if they wanted to move to a new dwelling due to life style changes, such as seniors who want to downsize or a decrease in income due to the pandemic.

There is a Need for Purpose-Built Rental Options for Households with Moderate Incomes

- Renters were more likely to be in core need than owners in Brock in 2015. This indicates a need for additional purpose-built rental supply to provide more affordable options for these households.
- Average market rents in the primary rental market were affordable to all household types analyzed in this section of the report. This suggests an increase to the purpose-built rental housing supply could help meet the affordability needs of households in core need.
- The average house price in the resale market in Brock is only affordable to couples with children. This indicates there is a strong need for rental housing options for households who cannot afford home ownership. These options should come in a range of sizes for smaller households as well as family-sized households.

There is a Need to Increase the Supply of Community Housing Options for Households with Low Incomes in Brock

- The high proportion of households with one-person (who tend to have lower incomes) in core housing need suggests these households with lower incomes are likely relying on housing provided by the private market. These households may need subsidized or

affordable market housing but are waiting on long waiting lists for these units. There is therefore a need to expand the offering of subsidized and affordable market housing units in Brock.

7 Appendix C: Land Use Impacts of Supportive Housing and Modular Construction

Brock Township Council passed By-law No. 2994-2020 on November 23rd, 2020, pursuant to Section 38 of the Planning Act, R.S.O. 1990, as amended. Interim Control By-law No. 2994-2020 established Interim Control provisions for the entirety of the Township of Brock to prohibit the establishment of Supportive Housing and Modular Construction, including Manufactured Dwelling Houses, for a period of twelve months.

Interim Control By-law No. 2994-2020 will be in effect until November 22, 2021 but may be extended by Council for an additional one-year period in accordance with Section 38 of the Planning Act, or repealed by Council at an earlier date.

This section of the report involves a land-use study to develop policies for supportive housing facilities, “tiny homes,” and modular and manufactured construction for the Township, including Official Plan and Zoning By-law amendments.

To conduct this land-use study, a review of best practices of current approaches taken by other municipalities in Canada was performed. In addition, a review of research and opinion papers completed on the subject of supportive housing, modular construction, and tiny homes took place. Finally, findings and feedback heard during interviews conducted with Township staff, Durham Region staff, residents of Brock, and staff from other municipalities with experience in these fields were considered.

7.1 Supportive Housing

Supportive housing generally refers to a combination of housing assistance and supports that enable people to live as independently as possible in their community³². This definition includes several forms of housing assistance (e.g., rent geared-to-income, rent supplements, housing allowances) and housing types (e.g., dedicated buildings, individual units). Supports also take a variety of forms and vary in intensity based on people's unique needs. A few examples of supports include counselling, personal support, case management, income support and assistance with applying for social assistance, assistance with medication, and life skills training (e.g., purchasing food/meal preparation, and money management).

Ontario's supportive housing programs serve a wide range of people, including:

- High risk seniors
- Persons with mental health related needs, serious mental illness and/or problematic substance use
- Persons with physical disabilities
- Persons with developmental disabilities
- Persons with acquired brain injuries
- Persons with terminal/chronic illness (e.g., HIV/AIDS)
- Persons who have a history of homelessness or are at risk of homelessness
- Youth at risk
- Survivors of domestic violence

³² Ontario Supportive Housing Policy Framework, March 2017. Accessed from: mah.gov.on.ca/AssetFactory.aspx?did=15986#:~:text=The%20Framework%20is%20an%20aspirational,housing%20to%20achieve%20this%20vision.

7.1.1 Considerations for Developing Supportive Housing

A significant number of research and guidance papers have been prepared on the subject of supportive housing. This section presents some of the findings, considerations, and recommendations associated with supportive housing.

Ontario Supportive Housing Best Practice Guide

Prepared by Ministry of Municipal Affairs and Housing
Published in 2017

This Best Practice Guide ('Guide') is a companion document to the Supportive Housing Policy Framework ('Framework') and is intended to be a resource for all individuals and organizations that are involved in supportive housing and related services/systems. The Guide informs people living in supportive housing of best practices and may assist housing and service providers to improve their operations. The guide sets out a common path forward to transform Ontario's supportive housing system, including the supportive housing system in Brock.

Best practices in supportive housing presented in this Guide include:

- Promotes social inclusion
 - People have choice in deciding who they live with, where they live, including rural and urban communities and location within the community, as well as the housing type/form. This best practice demonstrates that Brock, as a more "rural" community, could be an appropriate location for supportive housing if residents choose to live in such an environment
 - Housing is connected to a community (i.e., not isolated or segregated) and location enables access to community services, such as shopping, schools, services, transportation, recreation, employment, and social networks). Although Brock is a smaller community with limited access to community services in some of its more rural areas, if a supportive housing provider could provide these services on site, this best practice could be achieved. This best practice also highlights the importance of community acceptance of the project. Supportive housing projects have a greater opportunity to be successful if supported by and integrated with the larger community.
 - Housing is provided in a culturally appropriate setting

- Housing must be free of discriminatory practices and respectful of people's values, identities, beliefs, cultures and life experiences and life stages. This includes ensuring that supportive housing is free from discrimination on the grounds listed in the Ontario Human Rights Code
- Affordable
 - To support housing stability, housing assistance (rent subsidy, rent-geared-to-income, rent supplement, or housing allowance) is provided to people in supportive housing who cannot afford their rent
 - Where appropriate, housing assistance is portable, supporting a person's choice to move from one location to another without losing their rent subsidy or supports
- Safe and Well Maintained
 - Housing providers create a safe and secure environment for people
 - Housing is of good quality
 - The building meets health, safety, housing and municipal standards, and fire safety laws
 - The building/unit is in a good state of repair including, but not limited to:
 - Electrical, plumbing and heating systems;
 - Elevators, appliances and laundry rooms; and
 - Building elements including walls, floors, roof, ceilings, walkways, windows, doors, locks, lighting, etc.
 - The building is kept clean and free of infestations
 - There is a clear procedure to report maintenance problems
 - Maintenance problems are addressed and fixed in a timely manner
- Suitable
 - Housing is physically accessible, appropriate for the person(s) living in it, and the unit/building accommodates (or is accessible to) people with special needs
 - There is an adequate number of bedrooms and the living space is appropriate for the size of the household
 - People have privacy, unrelated single adults are not required to share bedrooms
- Tenancy rights are promoted and respected

- Rights of tenancy apply according to the Residential Tenancies Act 2006 (except where legislative exemptions apply). People have the right to reasonable enjoyment of the rental unit and the residential setting in which it is located for all usual purposes
- People have security of tenure – no limits on length of stay. Housing security is not contingent on participating in support services (except where Residential Tenancies Act care home rules apply)
- People have a written lease and are provided with a signed copy of the lease. People are supported to understand their rights and responsibilities as tenants
- Procedures are in place to help to prevent eviction
- People and their family/caregivers (with consent) are updated on building events (e.g. use of common space by outsiders, repairs going on in the building)

Best practice support services include:

- Support services are flexible
 - Supports are available 24 hours per day, 7 days per week, according to the range of people's needs: from off-site crisis support (on-call/hotline) through to on-site support. In Brock, where support services may be limited, it is likely that additional support services will need to be provided on-site to residents.
 - Supports assist people to move from supportive housing, if they choose to do so, and help people to access support services after moving. This will result in a flow of individuals from supportive housing to more independent living arrangements and open opportunities for other individuals to access the limited supply of affordable housing in Brock.
- Promote and support independence, personal growth, and dignity
 - Supports improve housing stability by assisting people to take on responsibilities to maintain their tenancy (e.g., keeping the unit clean, paying rent on time, maintaining good neighbourly relations)
 - Supports assist people to navigate other systems when more intensive or different services are required (e.g., primary care, specialists, rehabilitation services)
- Delivered in the most effective way possible
 - Supports should be evaluated regularly, including developing a process for people using the service to provide anonymous feedback or complaints

- Connect people with their communities and promote inclusion
 - Supports assist people to stay healthy, be involved in the community, develop skills, achieve goals and participate in meaningful activities/opportunities (e.g., employment, education/training, social activities, volunteering experiences)
 - Supports improve access to opportunities for social engagement, as well as help people to participate and be included in community life and gain independence (e.g., participate in social clubs/organizations, volunteer, employment, sports)
 - Supports assist people with access to transportation to community events. As there is no public transportation in Brock currently, additional transportation options should be made available to residents of supportive housing developments in Brock.

To best meet people's needs, services must be coordinated across systems. This includes service providers (community support services agencies, housing providers, etc.), local entities (e.g., LHINs, Service Managers, regional offices, lead agencies, local planning tables, Indigenous organizations) and Provincial ministries.

In the zone: Housing, human rights, and municipal planning

Prepared by Ontario Human Rights Commission
Published in 2012

In the zone: Housing, human rights, and municipal planning is a guide which offers an overview of the human rights responsibilities of municipalities in housing. It offers information about the various legislated tools municipalities have, and shows some examples of how municipal planners, councilors, Housing Service Managers, District Social Service Boards and others can use "best practices" to overcome discriminatory neighbourhood opposition and promote housing that is free from discrimination.

The guide found that group homes represent a housing form which have historically seen increased barriers to their establishment. Enacting zoning by-laws that geographically restrict housing development meant to serve groups based on grounds identified within Ontario's Human Rights Code (OHRC), while allowing other forms of otherwise comparable housing, can be considered a discriminatory practice by the OHRC. The Township of Brock should take this into consideration as it develops Official Plan policies and Zoning By-laws related to supportive housing.

According to the OHRC, affordable, supportive and group housing – with or without support workers – are still residential uses. The OHRC does not support zoning which identifies living

accommodations as businesses or services, because these zoning categories can subject residents to undue scrutiny and expectations, not expected of other forms of accommodation. This is usually a result of licensing or registration processes which mandate that specific living accommodations must meet certain criteria such as having public meetings or be placed on a publicly available list.

The OHRC presents many suggestions that can be applied in Brock on how to avoid discriminatory behaviour when setting policies for group homes and similar housing in the Township. They include:

- Affordable or supportive housing providers should not have to be subject to additional restrictions or design compromises that do not apply to other similar housing structures in the area such as requiring fencing or visual barriers;
- The number of residents allowed by project, ward or municipality and the number of facilities in a specific area such as ward, city or neighbourhood should not be limited;
- There should not be a requirement for additional public meetings;
- Minimum separation distances should not be implemented for specific housing forms; and
- There should not be restrictions on where certain housing forms can be located while permitting other housing of similar scale.

As the Township of Brock embarks on its Official Plan update, these policy suggestions should be taken into consideration to uphold the municipality's responsibility to human rights in housing. This demonstrates that any proposed supportive housing project should be evaluated based on its merits as a residential development. There should be no additional requirements related to public engagements, location, distances from other facilities, support services, and access to amenities than requirements for any other residential development.

The Impact of Housing First in a Small Town: Emergency Service Use and the Changing Community Attitude

Prepared by Heidi Brocious and Morgan Erisman
Published in 2020

This report analyzes the community impacts of the development of a Housing First³³ modeled facility in a small community in Alaska (population approximately 30,000) which opened in 2017. Research on housing program interventions such as Housing First are often understudied in rural communities. This paper therefore sought to add a rural voice to the peer-reviewed literature on Housing First outcomes for smaller communities. In addition, this report provides tools for smaller communities such as Brock to help make decisions related to serving individuals experiencing homelessness.

In the small Alaskan town analyzed in this study, as in many communities, a long-standing tension existed between residents, business owners and people who were homeless. The level of high community interest, along with significant tension, established a need for rapid feedback on the outcomes the newly opened facility generated in the community. This demand for accurate outcome data in a short period of time led the Housing First facility's Board to reach out to the local university to design a program evaluation for the facility. The results from this program evaluation are presented in this study.

The first aim of this study was to identify the impact a new permanent supported housing facility had on emergency service use by homeless individuals enrolled in the program. In four areas of community emergency services, including, local hospital emergency room visits, nights spent at the local "sleep off" sobering center, contacts with the community police department, and transports using ambulance services, the results from the study demonstrated a decreased use of all emergency resources in the six months following a move into Housing First.

Second, the authors of the study were interested in observing any changes tenants experienced in their quality of life as a result of housing, believing this would be helpful information to inform program staff on the well-being of tenants and support the program as it endeavored to make program improvements. The results of the analysis demonstrated that several indicators of well-being showed statistically significant changes during the six-month time period. These included significant improvements in residents' sense of safety, physical health, and self-esteem.

³³ In this report, Housing First is defined as a model designed to provide permanent, supportive housing to individuals who have experienced homelessness for a pronounced period; people who have most often experienced co-occurring alcohol or other substance dependencies. In general, the Housing First model has been shown to be cost-effective by decreasing service utilization, such as emergency room care, decreasing criminal justice activity that brings people into contact with police and court systems, and increased quality of life in areas such as safety.

Interestingly, self-report data from residents also showed tenants had an increase in their feelings of isolation after housing stabilization.

After the first public sharing of the data in 2018, the authors of this study were invited to speak at the chamber of commerce, at a local city assembly meeting, and were interviewed by the local newspaper and radio station. Through this public and media attention, the study authors began to observe a shift in attitude from some community members who had been skeptical of the program. This change was primarily observed through more open-minded or favorable newspaper articles, comments posted on a community Facebook page in response to these articles, and emails voicing interest and support sent from community members to the study team as well as to members of the board. In the fall of 2018, the Housing First Board had the opportunity to apply for expansion funding to double the program size. Due to the success of the first project, this opportunity garnered unanimous city support in the form of matching funds.

This study identifies implications for housing policy and service provision which could inform supportive housing policies for the Township of Brock and supportive housing program evaluation. These include:

- Data from this study demonstrated significant changes in both uses of community emergency services as well as an increase in the overall well-being of the tenants following their receipt of permanent supported housing.
- Reduced emergency service use was the most compelling data to share with the community and funders to gain support for the program. Having preliminary service use findings to share with the community continued the public conversation and garnered support from those who originally were skeptical of the program model. This highlights the value that a rapid, community-focused program evaluation can have on the direction of policy discussion, informing community citizens with data to inform their attitudes and beliefs towards a data-informed approach and away from moralizing viewpoints.
- For the Housing First provider itself, the data on well-being helped shape service delivery and inform the project's focus on staff training, community relationships, and program improvement.

The findings from this study demonstrate that even in smaller communities, the Housing First model can be successful for residents and the larger community. Permanent supportive housing options could therefore be successful in a community like Brock, so long as adequate support services are provided to residents. The study also suggests that integration within the community is important to avoid residents' feelings of isolation. This could be in the form of

programming or activities which are open to Housing First program participants as well as residents in the surrounding community.

Rural and Northern Community Issues in Mental Health

Prepared by Canadian Mental Health Association, Ontario
Published in 2009

This report identifies factors that impact the delivery of community mental health services and supports in rural and northern Ontario. Key issues that are unique to rural and northern areas such as Brock are addressed, and strategies and best practices taking place in some communities to address these issues are identified. These strategies and best practices could be applied to the Brock context to inform housing policies moving forward.

Rural and northern communities face unique challenges, and these communities require customized solutions and a different approach than their urban neighbours. In this report, the following key messages were identified as needing to be addressed to ensure that all Ontarians living in rural and northern communities have equitable access to community mental health and addictions services and supports:

- The basket of services in rural and northern Ontario communities is less comprehensive, available, and accessible than in urban areas. A comprehensive basket of services is needed to support rural and northern residents living with mental illness and/or addictions. This challenge is consistent with the situation in Brock as residents in the more rural communities have very limited access to medical and mental health services
- Transportation is a significant barrier to accessing community mental health services for rural and northern Ontarians. Public transportation is not available in Brock and many individuals who may need access to mental health services might not be capable of driving or able to afford a car of their own to travel to support services. This creates barriers for these individuals
- Continuity of care is fragmented in rural and northern Ontario. A comprehensive basket of services is necessary to provide continuity of care and seamless service for rural and northern residents
- Workforce recruitment and retention is one of the greatest challenges facing rural and northern Ontario. A lack of medical professionals in Brock could present challenges in providing adequate care to individuals with mental health concerns
- Lack of access to affordable housing is a key determinant of health for rural and northern Ontarians

- Population-based funding methodologies without adjustments for geographic disparities pose challenges for rural and northern communities in Ontario. Because Brock has a smaller population size than other communities in Ontario, this leads to a proportionately smaller investment in funding for services

The report also identified existing strategies being applied in rural and northern Ontario communities to overcome the challenges of delivering community mental health services and supports. These best practices could be applied to a Brock context, and include:

- **Role of collaborative care.** Multidisciplinary primary health care teams are being used in northern and rural areas to provide services for people with mental health needs due to a lack of psychiatric care. Community based mental health agencies have developed collaborative care networks, as a means of building capacity and providing support for individuals with serious mental illnesses who have complex health needs. In many rural communities, innovative collaborations have emerged in the face of limited health human resources to draw on a broader range of knowledge and skills, which include social service agencies, law enforcement, religious groups and the educational system. However, the lack of health human resources also serves as a barrier to effective collaboration.
- **Role of telemedicine.** Telemedicine initiatives are expanding to bring a range of mental health support to rural and remote communities. It has been suggested that access to telemedicine may improve recruitment and retention by connecting otherwise isolated professionals to their peers. However, expansion of telemedicine requires infrastructural investments and increased bandwidth in many rural and remote communities. Information from the field raises concerns that telemedicine is more useful for follow-up care than initial mental health consultations.
- **Role of consumer/survivor initiatives (CSIs).** In many rural and northern communities, CSIs have been successful in providing peer support and enhancing life skills for individuals with mental illness and/or addictions.
- **Role of the informal/volunteer sector.** Informal caregivers, including family members and volunteers, are frequently involved where a formal workforce is lacking. However, informal caregivers cannot be a substitute for having access to a professional mental health workforce, and strategies need to be considered to increase the recruitment and retention of mental health workers in rural and northern communities.

It is important to note that although rural communities such as Brock face unique challenges in providing mental health services and support to residents, these programs are important elements of the housing continuum and can still be successful.

Opinion on the Provision of Group Homes in the City-wide Zoning By-Law of the City of Toronto

Prepared by Dr. Sandeep Agrawal, PhD, AICP, MCIP, Registered Professional Planner and Professor of Urban and Regional Planning at Ryerson University
Published in 2013

This report was submitted to the City of Toronto to present an objective review and analysis of issues related to the definition of group homes (excluding correctional group homes), as well as the mandatory separation distances to which these homes are subject, and to provide an expert opinion for Toronto City Council's consideration.

The report highlighted concerns that the City of Toronto's definitions and use of separation distances for group homes failed to stand up when examined in relation to the Ontario Human Rights Code and the Canadian Charter of Rights and Freedoms. Definitions that identify the characteristics of the people within the group home were considered inconsistent with the Ontario Human Rights Code and section 15 of the Canadian Charter of Rights and Freedoms.

The paper provides several recommendations. The recommendations are as follows:

- Use the following definitions of 'group homes' and 'residential care homes':
 - Group home means premises used to provide supervised living accommodation as per the requirements of its residents, licensed or funded under the Province of Ontario or Government of Canada legislation, for a maximum of 10 persons, exclusive of staff, living together in a single housekeeping unit.
 - Residential Care Home means supervised living accommodation that may include associated support services, and is:
 - Licensed or funded under Province of Ontario or Government of Canada legislation;
 - Meant for semi-independent or group living arrangements; and,
 - For more than ten persons, exclusive of staff.
- Remove the requirement for a separation distance for group homes, but not for residential care homes.
- With regards to separation distances for group homes, the author states that they had "not found any documented evidence of any kind of negative externality [impact on third parties] generated by group homes." The report provides an example of traffic and parking problems, advising that residents of group homes do not usually drive.

Conversely, the report sees value in some form of restriction, which may or may not be a separation distance, on residential care homes which accommodate over 10 residents. It should be noted that the report did not review correctional forms of supportive housing.

- If the City has a reason to believe that a land use has an unwanted impact on its surroundings, then separation distances could be considered to alleviate such an impact. These distances, however, need to be appropriately rationalized based on the findings of a thorough study of facilities, activities, and functions associated with the specified land use and their impacts along with public consultation.

The paper also found that a maximum number of residents could be justified based on the intensity of use, impact, and compatibility. The Toronto proposed City-wide Zoning By-law could stipulate the maximum number of residents but should not set a minimum.

In the case of residential care home, which in the City-wide Zoning By-law is distinguished from group home as a facility accommodating more than 10 residents, there is a merit in having a minimum of 10 as this number is usually more than the number of people living together in a home setting and can be justified based on the intensity of use, negative impact, and incompatibility that it may cause.

Housing In My Backyard: A Municipal Guide for Responding to NIMBY

Prepared by Affordability and Choice Today (ACT)
Published in 2009

This document offers ways in which municipalities can prepare themselves for NIMBY opposition, focusing on tools and techniques that have proven successful in gaining community acceptance. Proponents of affordable housing and residential intensification often encounter a predictable set of objections arising from the surrounding community. The document offers a catalogue of some of the most common concerns, as well as recommendations for ways municipalities can address these concerns.

The report also highlights a wide range of tools currently in use in Canada, including solutions related to supportive housing development. The key recommendations related to supportive housing provided within the report which could be applied in Brock are as follows:

- The proposed development must meet all legislative requirements. This means that housing construction must meet the standards of the building code to safeguard against poor quality construction, and development must comply with good planning practices established by the Province and the Municipality.

- Objections to the housing proposal rooted in discrimination violate human rights legislation.
- Create an overall housing strategy for the municipality, addressing the need and demand for different types of housing, such as lower-end market, social and special needs housing. This Discussion Paper for the Township of Brock may serve as such a report and makes the case for a need to provide different forms of supportive housing throughout the Township.
- Identify residential areas, based on planning guidelines, to permit as-of-right zoning for supportive housing and/ or higher-density housing. This recommendation is reflected in the policy recommendations section of this Discussion Paper.
- Use a variety of techniques and forums to engage the public directly (e.g., community meetings, webinars) and indirectly (e.g., websites, mailings) and be sensitive to the language of communication.
- In addressing the public, emphasize the positive: community benefits for affordable, higher-density or mixed-use housing, for example.
- Communicate how the proposal meets the Municipality's vision for the community, its strategic objectives, its Official/ Master Plan, etc. and emphasize how it can meet multiple municipal objectives (e.g., economic prosperity, greening).
- Identify data and information that is easy to collect and easy to track. Keep it simple. For instance, data on property values is easy to collect and as shown by many municipalities, useful in defusing a frequently expressed concern.

The list of recommendations above could be used as a reference tool for the Township of Brock when new supportive housing developments are proposed. Applying such recommendations should lead to more successful supportive housing developments as the valid concerns and questions of previous residents are addressed methodically and respectfully.

We are Neighbours: The Impact of Supportive Housing on Community, Social, Economic, and Attitude Changes

Prepared by Alice de Wolff for the Wellesley Institute
Published in 2008

This study interviewed tenants, staff and neighbours of two supportive housing facilities in Toronto, Ontario, to understand their impact on the social and economic health of immediate neighbourhoods, the attitudes of neighbours to the facilities, and how these attitudes have

changed over time. This research should be used as evidence of the impacts of supportive housing on communities.

The research tested the value of supportive housing through a community-based research process that brought together supportive housing residents, housing providers and their neighbours. The authors used public data to show that supportive housing does not hurt property values or increase crime, which are often concerns of previous community residents. Their interviews go further to show that supportive housing tenants make important contributions to the strength of their neighbourhoods. Tenants contribute a modest amount to local businesses (most residents are not particularly wealthy, so their economic footprint is not large); they add to the vibrancy of an area through their street presence; they participate in the friendliness amongst neighbours; and they contribute to the collective efficacy of their neighbourhoods through actions around noise and speed, tidiness, and crime. Although Toronto is quite dissimilar from Brock in many ways, it is reasonable to assume some of these findings would also occur in communities such as Brock after the development of supportive housing.

The authors offer a series of recommendations for the three levels of government and for others with a stake in creating both more supportive housing and successful neighbourhoods:

- Act on the strong research evidence that shows that supportive housing facilities are not harmful to neighbourhoods, and that they contribute to strong communities. The Municipality should apply “as-of-right” planning rules to supportive housing and recognize that supportive housing is a necessary part of every neighbourhood by setting targets for all parts of the city.
- The design and programming in supportive housing should foster or strengthen several successful approaches: an atmosphere of support and security, internal communities among tenants, child and pet friendly spaces and openness to the neighbourhood. This study indicates that gardens are important, along with porches, benches, patios, and community-use rooms.
- Housing providers should foster or strengthen a community liaison or community development function within their organizations, and support tenants who want to participate in neighbourhood-building actions and community organizations (such as a neighbourhood watch).

Supportive housing makes for great neighbourhoods - that’s the conclusion of this study of two Toronto supportive housing buildings for people with mental illness, many of whom were previously homeless, and the communities that surround them.

Housing First in Rural Canada

Prepared by Jeannette Waegemakers Schiff, Alina Turner
Published in 2014

This study examined rural homelessness dynamics in 22 communities spanning Canada's provinces and territories. Communities were selected based on their size (under 25,000) with appropriate representation from across Canada. The following are some of the themes that emerged from the analysis of the 22 case studies and review of the literature. It is reasonable to assume some if not all these themes are also present in Brock.

Themes related to rural homelessness include:

- Rural homelessness has distinct dynamics from urban regions, particularly related to the availability of social infrastructure, the impacts of macro-economic shifts, housing markets and migration.
- The most common responses to homelessness consist of the establishment of emergency shelters and food banks/soup kitchens, although permanent housing and prevention were considered important parts of a comprehensive service continuum. This theme highlights the importance of permanent housing solutions for individuals with support needs.
- Homelessness Partnering Strategy (HPS) community designation has had significant positive impact on rural community capacity to develop local homeless-serving systems of care and social planning infrastructure.
- Coordination to respond to homelessness varies across rural communities, with official support and resourcing being key factors in local capacity to develop systematic efforts.
- The availability of affordable housing and rent supports in rural communities can make a considerable impact on the magnitude of homelessness.
- A number of innovative rural Housing First implementations exist which leverage existing community resources to deliver case management, housing location, rent supports and permanent housing. These have also taken on a regional implementation approach leveraging available resources across rural communities.

Based on the analysis, a number of recommendations were identified in the report. These recommendations might be suitable to help alleviate homelessness and provide adequate supportive housing to residents in Brock:

- Develop a common understanding of Housing First as an approach and program type. These should include materials and technical assistance tailored to rural communities.
- Encourage the use of telehealth practices to support front-line practitioners and service recipients in rural areas.
- System planning approaches to rural homelessness should be developed, particularly as a means of mitigating the need for response that solely rely on emergency shelters. Regional service delivery mechanism should be considered as a means of mitigating resources and scale restraints in smaller communities.
- Enhance research on rural homelessness in Canada. The development of baseline data on homelessness in rural communities can significantly improve understandings of the issue from a comparative perspective.

Turning the Key. Assessing Housing and Related Supports for Persons Living with Mental Health Problems and Illness

Prepared by the Community Support and Research Unit of the Centre for Addiction and Mental Health and the Canadian Council on Social Development
Published in 2011

This project was undertaken to inform the Mental Health Commission of Canada (MHCC) of current housing and community support needs for people living with mental health problems and/or mental illness in Canada. It provides a comprehensive national environmental scan, incorporating multiple dimensions, to support planning and policy work in housing and related supports.

The report presents findings and issues related to rural and remote communities similar in nature to Brock. These findings were identified through discussions with reference groups and key informants in rural and remote communities. Some of the issues for rural communities addressed in the report include: a very limited housing stock, lack of a range of housing options, limited funding, inadequate staffing, staff training and retention, and limited resources in terms of housing supports. Several considerations for planning exercises for housing and supports were identified throughout the research pertaining to providing permanent supportive housing in rural and remote communities. Some of these considerations include:

- There is often insufficient 'critical mass' to support the creation of certain housing and support options (i.e., the small size of the population has not yet generated a large enough need; in the absence of options, people will be forced to leave their home

communities to access appropriate housing). For this reason, the Township of Brock should consider proposed supportive housing developments that would enhance its supply of options when these opportunities arise, so long as they meet the land use planning criteria

- There is often a lack of transportation to these mental health services within rural communities. This is a fact present in the Brock context, where no public transportation is currently available. The introduction of more housing options, including supportive housing, may create critical mass required to enhance the on-demand transportation option that currently exists.
- Smaller, more rural regions tend to have very limited or no options for mental health-oriented housing, particularly in the area of support, which forces residents to move to larger communities where they are more isolated. Increasing the supply of permanent supportive housing in Brock would mean residents with mental health issues would not need to leave their community to receive care.
- The tremendous stigma often attached to mental illness in rural communities makes people reluctant to seek help.
- Resources for the identification of mental illness are very limited. This leads to residents not receiving the support they need to live independently.
- There is often insufficient staff training and/or skill level. In addition to the challenge of recruiting and retaining professional staff, rural, northern and remote regions in Canada particularly stressed severe shortages of health care workers. Generally, the number of doctors per 1,000 rural residents is much lower than for urban residents, and on average, the distance to a doctor is much greater. Residents of Brock expressed their concerns with the lack of medical staff available in the Township. This could result in challenges for individuals with mental health issues who need medical support to live safely and independently.

Any proposed supportive housing developments should address these challenges to increase the likelihood of success.

7.1.2 Approach to Supportive Housing in Other Jurisdictions

The table below contains a review of the approach to supportive housing in other jurisdictions. The table identifies the general approach to defining 'group home' type uses, the use of separation distances where applicable, and whether a registration process or similar is utilized.

It should be noted that the Zoning By-laws of some of these communities are quite dated, which may explain why they still have separation distance requirements.

Municipality	Official Plan	Zoning By-Law	Additional Process
Town of Ajax	<ul style="list-style-type: none"> OP consolidated 2016 OP permits “special needs” housing (group homes and seniors’ homes) in all designations where residential uses permitted 	<ul style="list-style-type: none"> Zoning By-law dated 2003 “Group Home” is a defined term, separated into ‘Group Home A’ and ‘Group Home B’. Group Home B is a correctional form permitted in all residential zones (Type A) 300m separation distance 3 – 10 residents 	<ul style="list-style-type: none"> Registration Process
City of Toronto	<ul style="list-style-type: none"> OP consolidated 2019 “Full range of housing” permitted within Neighbourhoods designation, including “supportive housing” 	<ul style="list-style-type: none"> Zoning By-law dated 2013 “Group Home” is a defined term Group homes permitted in all residential zones within detached or semi-detached dwellings 	<ul style="list-style-type: none"> Application to Municipal Licensing required for group homes in Etobicoke and Scarborough

Municipality	Official Plan	Zoning By-Law	Additional Process
		<ul style="list-style-type: none"> No separation distance identified 	
City of Burlington	<ul style="list-style-type: none"> OP approved 2008, consolidated 2019 “Broad range” of housing permitted in Residential designation, including “special needs housing” (group homes, retirement homes) 	<ul style="list-style-type: none"> Zoning By-law dated 2005 “Group Home” is a defined term, including both ‘Group Home’ and ‘Group Home, Correctional’ Group homes permitted in a dwelling unit and apartment buildings over 3 storeys 400m separation distance 6 – 8 residents, or up to 10 in certain areas. Up to 10 residents for correctional forms 	<ul style="list-style-type: none"> Registration Process Public information meeting must be held prior to occupancy and are encouraged to be hosted in the group home Notice given to residents 120m of group home property
City of Vaughan	<ul style="list-style-type: none"> OP approved 2010, consolidated 2019 OP permits “group homes” in all designations where residential uses are permitted “Long-term care facilities” (not defined) 	<ul style="list-style-type: none"> Zoning By-law dated 1988, Consolidated 2019 “Group Home” is a defined term for correctional or crises care forms of group home only No separation distances in zoning 	<ul style="list-style-type: none"> N/A

Municipality	Official Plan	Zoning By-Law	Additional Process
	considered “institutional use”	by-law review draft document (2019)	
City of Mississauga	<ul style="list-style-type: none"> OP Consolidated in September 2020. Otherwise, dated 2003 OP permits “special needs housing” in all residential designations 	<ul style="list-style-type: none"> Zoning By-law dated 2007 “Group Home” is a defined term, but does not permit correctional forms Permitted in a detached dwelling in a residential zone Separation distance of minimum 800m Maximum 8 residents 	<ul style="list-style-type: none"> Zoning Certificate of Occupancy required
City of Waterloo	<ul style="list-style-type: none"> OP dated 2012, consolidated 2020 Permits “group homes” in all designations which permit residential uses Permits “long term care facility” (number of residents not in definition) in mixed-use designations and advises low density designated lands may be zoned for long term care facilities 	<ul style="list-style-type: none"> Zoning By-law dated 2018 “Group Home” is a defined term and further divided to Class A and Class B, Class B includes correctional forms Permitted in a single detached or semi-detached dwelling 	<ul style="list-style-type: none"> Zoning Certificate required

Municipality	Official Plan	Zoning By-Law	Additional Process
		<ul style="list-style-type: none"> No separation distance identified 3 – 6 residents or 3 – 8 residents for correctional forms 	
Town of Oakville	<ul style="list-style-type: none"> OP dated 2009, consolidated 2018 OP permits “special needs housing” (includes group homes and retirement housing) through a range of housing types in all residential designations 	<ul style="list-style-type: none"> Zoning By-laws dated 2014 and 2009 “Group Home” is a defined term in two of three zoning by-laws. No correctional distinction Latest zoning by-laws have no separation distance. Zoning By-law 2009-189 includes a separation distance of 800m Group homes permitted in all residential zones 3 – 10 residents 	<ul style="list-style-type: none"> Registration process Zoning Certificate required in lands subject to zoning by-law 2009-189
City of Sarnia	<ul style="list-style-type: none"> OP dated 2014 OP permits “group homes” in all urban residential designations 	<ul style="list-style-type: none"> Zoning By-law dated 2002. Amendments re: Group Homes dated 2010 “Group Home” is a defined term 	<ul style="list-style-type: none"> “Long term care facilities” (not defined) considered an institutional use permitted in institutional designation

Municipality	Official Plan	Zoning By-Law	Additional Process
		<ul style="list-style-type: none"> Group homes permitted in all residential zones and dwelling types No separation distances 	
City of Kitchener	<ul style="list-style-type: none"> OP dated 2014 OP permits “special needs housing” (includes group homes and residential care facilities) in any designation which permits residential uses “Residential care facilities” also permitted in institutional and some commercial designations 	<ul style="list-style-type: none"> Zoning By-law partially approved 2019 “Group Home” is a defined term, separated into ‘Group Home’ and ‘Group Home, Correctional’ Group homes permitted in all residential zones and dwelling types Separation distance of minimum 400m for correctional group homes 3 – 10 residents 	<ul style="list-style-type: none"> Registration Process
Town of Aurora	<ul style="list-style-type: none"> OP dated 2010 Special needs housing permitted in all designations where residential uses 	<ul style="list-style-type: none"> Zoning By-law dated 2017 “Group Home” is a defined term, but does not distinguish 	<ul style="list-style-type: none"> N/A

Municipality	Official Plan	Zoning By-Law	Additional Process
	permitted (8 or fewer residents) <ul style="list-style-type: none"> Retirement and long-term care homes permitted in major institutional designation 	between correctional and non-correctional <ul style="list-style-type: none"> No separation distance identified 3 – 8 residents 	
Town of Caledon	<ul style="list-style-type: none"> OP consolidated 2018 No specific reference to permitted designations for supportive housing forms 	<ul style="list-style-type: none"> Zoning By-law dated 2006 “Group Home” is a defined term, but does not distinguish between correctional and non correctional No separation distance identified 3 – 10 residents 	<ul style="list-style-type: none"> N/A
City of Barrie	<ul style="list-style-type: none"> OP dated 2018 Group homes and seniors housing permitted in residential designation Seniors housing (not group homes) permitted in mixed use corridors 	<ul style="list-style-type: none"> Zoning By-law dated 2009, Consolidated 2021 “Group Home” is a defined term Separation distance of minimum 300m Up to 5 residents 	<ul style="list-style-type: none"> N/A

7.1.3 Impact of Supportive Housing

7.1.3.1 Housing affordability

Supportive housing is a highly effective strategy that combines affordable housing with intensive coordinated services to help people struggling with chronic physical and mental health issues maintain stable housing and receive appropriate health care.

Tenants generally pay no more than 30 percent of their income for rent. They have the same rights and responsibilities as other renters, such as having the lease in their name and the right to privacy in their unit, which means they cannot be evicted for reasons unrelated to being a good tenant. For these reasons, housing affordability for residents of Brock could be enhanced through the introduction of affordable supportive housing options.

7.1.3.2 The neighbourhood

Supportive housing must comply with the same building restrictions and design standards as market-rate housing; as such, it must be designed to fit in with the character of the neighbourhood. When it is funded with public money, additional restrictions and higher standards are sometimes required. There are many ways to develop housing that enhances rather than detracts from the neighbourhood. Good design is important for a successful project.

The future residents of new supportive housing often already live in the neighbourhood where the development will be built. There are many individuals who are experiencing hidden homelessness and who are sharing an apartment with other family members or friends and could benefit from supportive housing.

In the “We are Neighbours: The Impact of Supportive Housing on Community, Social, Economic, and Attitude Changes” report, 54 immediate neighbours and business people were interviewed on the neighbourhood impacts of two supportive housing facilities. Of those interviewed, only two business people claimed that the houses had a negative impact on the neighbourhood. It is important to note that these two business people were also the people with the least experience in the neighbourhood. Only 40% of residential neighbours and business people knew that the buildings were even supportive housing facilities. The opposition that existed to the houses when they were proposed had dissipated over time, with virtually no expression of negative attitudes found among immediate neighbours.

The study went on to find that each supportive housing building actually contributed to the strength of their local neighbourhoods. Building A has been on a residential street for almost 20

years. Tenants had initiated a new approach to front yard gardening on the street and participated in collective action with their neighbours around noise and speed reduction, and garbage removal. Building B is on the commercial side of a mixed-use street. Tenants have stronger relationships with business operators than with residential neighbours, and have created an important, new vibrancy along what was a drab section of the street.

This research shows that supportive housing enhances the strength of neighbourhoods. It also highlights the need to properly integrate the supportive housing facility into the neighbourhood.

7.1.3.3 Property values

In the “[Housing In My Backyard: A Municipal Guide for Responding to NIMBY](#)” report, the impact of supportive housing on property values was addressed. Twenty-five studies of affordable housing (including some supportive housing) in Canada and the United States across a variety of neighbourhoods and development proposals concluded that there was no impact on property values; a 26th study was inconclusive. The province of British Columbia published a series of guides about NIMBY, including one that addressed the issue of property values. Seven case studies were undertaken, and in no community did property values decrease; in fact, property value increases were reported in some cases. In addition, a study done in Toronto found that, “there was no evidence that the existence of the supportive housing buildings studied has negatively affected either property values or crime rates in the neighbourhood. Property values have increased and crime decreased in the period considered by the study.”

A report titled “[The Impact of Supportive Housing on Neighbourhood Crime Rates](#)” prepared by George Galster, Kathryn Pettit, Anna Santiago, and Peter Tatian found that in of a set of eleven supportive housing facilities analyzed, the price impact analysis was associated with a positive impact on house prices in the surrounding neighborhood. In general, the area within 1,001 to 2,000 feet of any supportive housing analysis site experienced both an increase in general level of prices and upward trend in house prices relative to the prices of similar homes not near such facilities. This reversed a relative decline in house prices (compared to elsewhere in the census tract) that existed in these areas prior to the presence of the supportive housing site. These apparent positive impacts were greater the larger the number of beds within supportive facilities at this distance. The same effect of a larger magnitude was observed in the 501-1,000 foot distance ring.

The “[We are Neighbours: The Impact of Supportive Housing on Community, Social, Economic, and Attitude Changes](#)” report also supports the finding that there is no evidence that the existence of the supportive housing buildings have negatively affected either property values in the neighbourhood.

BC Housing prepared the report Community Benefits of Supportive Housing which highlights key information, facts, and statistics to answer common questions that neighbours, local government, and other stakeholders may have about supportive housing. This research, which was conducted in 2019, showed that of 13 B.C. supportive housing sites, property values immediately surrounding 10 of these sites either kept pace or surpassed surrounding municipal trends. Property values for the other three sites were not notably different compared to municipal trends. These trends support the conclusion that supportive housing does not negatively impact surrounding property values. In fact, there is evidence that it helps to increase property values at a greater rate than in other areas.

7.1.3.4 Safety

According to evidence presented in “Housing In My Backyard: A Municipal Guide for Responding to NIMBY”, Ontario studies have shown that neighbours of residents in supportive housing have few complaints about safety. This has been backed up by work done in Vancouver, following neighbourhoods where supportive housing has been built. Supportive Housing Strategy for Vancouver Coastal Health reported that in 25 years of experience with supported housing in Vancouver, there is no evidence that there has been an increase in crime in areas around these buildings. There are 16 apartment buildings outside the Downtown Core ranging in size from 9 to 34 units that are located in apartment zoned residential neighbourhoods. A review of the complaints filed with the city’s Licenses and Inspection Department and Vancouver Police Department show few calls have been made by neighbours of supportive housing projects. In fact, the calls that have been received are often calls about activities near the address but unrelated to the tenants in the supported housing.

Research conducted in the report “The Impact of Supportive Housing on Neighbourhood Crime Rates” analyzed crime impacts during the 1990-1997 period for a set of 15 facilities. It found that there were no differences in the rates of any type of reported offenses between areas where supportive housing was developed and in other, “control” areas in Denver. Moreover, the authors found no statistically significant differences in the rates of reported violent, property, criminal mischief, and total crimes before and after a supportive facility opened. The report however did identify a strong direct relationship between the rate of disorderly conduct reports and 500 foot proximity to a supportive site. The increase in the rate of such reports was greater the larger the number of supportive beds in the vicinity.

7.1.3.5 Local economy

Interviews with neighbours and 36 tenants and staff, reported in “We are Neighbours: The Impact of Supportive Housing on Community, Social, Economic, and Attitude Changes”, indicated that the local economic “footprint” of supportive housing buildings is modest, primarily because of tenants’ low income. However, because residents tend to have fewer choices than people with higher incomes, they often shop at local convenience stores, pharmacies, coffee shops and restaurants. Some local store operators recognize the importance of tenants’ business by offering them small amounts of short-term credit.

In the report Community Benefits of Supportive Housing prepared by BC Housing, the question of whether supportive housing is costly to tax-payers was assessed. Studies showed that the cost of providing supportive housing is less than the cost of providing health and public safety services needed to address homelessness. A 2008 B.C. study found that on average a person experiencing homelessness with addictions and/or mental illness used \$55,000 per year in health care and/or corrections services compared to \$37,000 for a person in supportive housing.

A 2018 B.C. study showed that every dollar invested in supportive housing creates four to five dollars in social and/or economic value:

- Government realizes about half the savings from decreased use of services
- Neighbourhoods benefit from improved well-being and increased local spending

A 2019 B.C. study linking data for more than 450 individuals in BC Housing-funded supportive housing emergency shelters found:

- Supportive housing residents were 64% less likely than emergency shelter clients to use ambulance services
- The average hospital stay for supportive housing residents was 50% less than for emergency shelter clients

This finding is supported by the previous discussion related to the decrease in emergency services utilized after Housing First was implemented in a rural community.

7.1.3.6 Outcomes for residents of these types of homes

The report “Supportive Housing Helps Vulnerable People Live and Thrive in the Community” prepared by Ehren Dohler, Peggy Bailey, Douglas Rice, and Hannah Katch analyzed a large

body of research which showed that the vast majority of people who live in supportive housing are able to stay stably housed in the community.

Their research also examined the effect of supportive housing on other outcomes, like mental and physical health, and the use of health care systems, corrections, and other systems. The research supports four main conclusions:

- Supportive housing helps people with disabilities live stably in the community
- People with disabilities in supportive housing reduce their use of costly systems, especially emergency health care and corrections
- Supportive housing can help people with disabilities receive more appropriate health care and may improve their health
- People in other groups, including seniors trying to stay in the community as they age and families trying to keep their children out of foster care, likely also benefit from supportive housing

In studies conducted with homeless people, at least 75 percent of homeless people with mental illness or other serious disabilities (including those who have been homeless for long periods) who entered supportive housing as part of such a study remained through the study's end (usually 18 to 24 months). Although few studies have followed tenants for much longer, of those that have, at least half of the tenants stayed for as long as five years.

Supportive housing helps people get appropriate care for their health conditions by reducing use of emergency health services and increasing use of outpatient services. Furthermore, a majority of the evidence on behavioral health in supportive housing compares substance use and mental health symptoms before and after entering supportive housing. These studies show consistently that those in supportive housing reduce their use of substances over time, and at least one study shows a reduction in mental health symptoms as well. Together the available studies indicate that supportive housing works at least as well as other treatments available in the community to help people experiencing homelessness reduce their substance use and may be more effective.

Finally, many studies showed that people with histories of incarceration or institutionalization significantly reduce their use of those systems after moving into supportive housing.

In addition the report Community Benefits of Supportive Housing prepared by BC Housing found that once in a supportive housing unit, individuals previously experiencing homelessness

report improvements in access to employment, income, education, addiction issues, mental health and life skills.

7.1.3.7 Traffic and Parking

In “Opinion on the Provisions of Group Homes in the City-wide Zoning By-Law of the City of Toronto”, no evidence was provided by the City of Toronto of external impacts such as parking, traffic, or garbage associated with group homes, beyond those of a normal residential use. For example, since most of the residents of group homes do not drive, they do not contribute to parking and traffic problems.

The suitability study conducted in “133 Main Street Beaverton Supportive Housing Suitability Study” further supported the finding that traffic and parking would not be negatively impacted by the introduction of supportive housing as few, if any, of the residents will have personal vehicles.

Furthermore, “Housing In My Backyard: A Municipal Guide for Responding to NIMBY” found that there was nothing to suggest that residential intensification would lead to congestion on neighbourhood streets. Like any new development, a higher density or infill-housing proposal must meet the municipality’s planning and engineering standards.

7.2 Modular Construction

Modular construction is a process in which a building is constructed off-site, under controlled plant conditions, using the same materials and designing to the same codes and standards as conventionally built facilities. Buildings are produced in “modules” that when put together on site, reflect the identical design intent and specifications of the most sophisticated site-built facility.

7.2.1 Considerations for Developing Modular Construction

Extensive research has been conducted on the subject of modular construction for residential purposes. This section presents some of the findings, best practices, and recommendations associated with modular residential construction.

Modular building construction: Has its time finally come?

Prepared by Altus Group
Published in 2020

Altus Group prepared an analysis on the advantages and constraints of using modular construction, as well as an assessment of the opportunities created by pursuing modular construction and how to mitigate the risks of such construction methods which can be applied to future projects in Brock.

Some of the recommendations and techniques for mitigating risks associated with modular construction include:

- Collaborate to build scale. Manufacturers, designers, architects, owners, developers, investors and governments need to foster productive relationships to bolster a reliable modular construction pipeline. In 2019 for example, in partnership with the Government of British Columbia, the Vancouver Affordable Housing Agency and the non-profit real estate developer Community Land Trust, Canada Mortgage and Housing Corporation (CMHC) invested \$184 million for the construction of 1,100 units of affordable housing in Vancouver.
- Establish supportive legislation and policies. Governments should be encouraged to enact legislation and policies that encourage the growth of the modular construction sector. The federal government's Rapid Housing Initiative, for example, could assist in the production of up to 4,000 new affordable housing units across the country. The initiative specifically covers the construction of modular housing to address this urgent need.

Rapid Housing Initiative (RHI)

Prepared by Canada Mortgage Housing Corporation
Published in 2020

The 2020 COVID-19 pandemic may be accelerating the pressing need for affordable housing across Canada. With municipalities urging speedy solutions, the federal government launched the Rapid Housing Initiative, a \$1 billion program to help address urgent housing needs of vulnerable Canadians through conversions of non-residential buildings and construction of new modular multi-family housing.

The initial program set out to support the creation of over 4,700 new permanent affordable housing units across Canada. The RHI takes a human rights-based approach to housing, serving people experiencing homelessness or at risk of homelessness and others who are among the

most vulnerable. Funding recipients only have 12 months to deliver this housing therefore modular construction's ability to condense construction timelines offers a practical solution.

Modular Building Institute (MBI) has worked with the Canadian Mortgage Housing Corporation (CMHC) to open opportunities for modular social housing projects in Canada. MBI has put together a [directory of Canadian manufacturers](#) for the express purpose of helping decision-makers locate qualified modular companies with whom to partner.

MBI also works directly with the pre-identified municipalities participating in the Initiative to offer resources and assistance to help ensure these modular projects are successful. MBI has identified the multifamily community housing sector as one of the greatest growth opportunities for the industry.

The Rapid Housing Initiative could provide funding to help enhance the supply of affordable permanent supportive housing through modular construction which would meet the needs of Brock residents in the future.

Modular Housing Initiative

Prepared by City of Toronto
Published in 2020

The City of Toronto has developed the Modular Housing Initiative as a means for moving forward its plan to increase the supply of affordable housing across the city. As part of the [HousingTO 2020-2030 Action Plan](#), the City committed to create 1,000 new modular homes in Toronto. The Modular Housing Initiative is an innovative and cost-effective way to build small-scale infill housing while providing a rapid, dignified response to connect people experiencing homelessness with homes and appropriate supports to help them achieve housing stability.

The Modular Housing Initiative provides resources for other municipalities such as Brock to encourage successful development of modular housing including how to select sites for modular construction. Toronto City officials reviewed City-owned sites across Toronto. Modular housing sites were then selected based on demand for affordable housing, environmental condition and development potential, access to public transit, access to health and other community services, Official Plan and Zoning By-law considerations and site servicing.

To address concerns about the proposed design of the modular buildings, City Planning and Urban Design staff work with the project architects to ensure that the proposed buildings fit into their respective neighbourhoods. The building materials and colour palette proposed aim to help the building fit-in to the local context in Toronto. The neutral colour palette, mix of textures,

architectural features and use of wood on the exterior all help to create a building that is more refined and one that will stand the test of time.

Along with the modular housing building, the project includes a detailed landscape design with the goal of helping the project fit in with the area through extensive plantings of trees and shrubs, as well as protecting privacy for adjacent properties.

Some of the techniques identified through this Initiative could be used as guiding principles for the Township of Brock when assessing future modular construction projects and for developers seeking to build using modular construction.

See Section 8.4 Innovative Approaches to Housing for examples of successful modular construction projects.

7.2.2 Approach to Modular Construction in Other Jurisdictions

The table below contains a review of the approach to modular construction in other jurisdictions.

Municipality	Official Plan	Zoning By-Law	Additional Process
Town of Goderich	<ul style="list-style-type: none"> Consolidated June 14, 2017 OP Residential Policies are divided into the major categories of: <ul style="list-style-type: none"> Low Density Medium Density High Density Affordability Intensification and Redevelopment 	<ul style="list-style-type: none"> Zoning By-law Consolidated May 2019 Modular Home is a defined term 	<ul style="list-style-type: none"> Such home to be constructed by conventional construction methods and in accordance with the Ontario Building Code
City of Sarnia	<ul style="list-style-type: none"> OP dated June 30, 2014 OP Stable Residential Area Land Use Designations provide 	<ul style="list-style-type: none"> City of Sarnia Zoning By-law 85 of 2002 	<ul style="list-style-type: none"> Constructed in compliance with Part 9 of the Ontario Building Code

Municipality	Official Plan	Zoning By-Law	Additional Process
	for a full range of housing types, forms and densities	<ul style="list-style-type: none"> Modular Home is a defined term Shortest side of such dwelling is not less than 6.0 metres in width. The shortest side of such dwelling may be less than 6.0 metres if established in a Private Residential Community Zone. 	
Township of Essa	<ul style="list-style-type: none"> OP dated July 6, 2001 OP states predominant use of those lands designated as Residential shall be for low-density residential 	<ul style="list-style-type: none"> Zoning By-law No. 2003-50 Prefabricated building is included in definition of "Dwelling" 	<ul style="list-style-type: none"> N/A
Municipality of Bluewater	<ul style="list-style-type: none"> OP Update adopted July 16, 2018 OP States Settlement areas provide a variety of residential, commercial, industrial, recreational and community facility functions 	<ul style="list-style-type: none"> Zoning By-Law Consolidated on January 8, 2019 Modular Home is a defined term The shortest side of such dwelling must 	<ul style="list-style-type: none"> A modular home is built to the CSA A277 standard

Municipality	Official Plan	Zoning By-Law	Additional Process
		be less than 6.0 metres in width	
City of Vancouver	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> Zoning and Development By-law 3575 Temporary Modular Housing is a defined term and is included in the definition of “Dwelling Uses” and are primarily permitted in Comprehensive Development Districts Does not include a multiple conversion dwelling, community care facility or group residence 	<ul style="list-style-type: none"> Designed for temporary use (3-5 years)

7.2.3 Impact of Modular Construction

7.2.3.1 Housing affordability

The hard costs associated with construction are one of the greatest determinants of the selling price or rent of a new home. If modular construction leads to reductions in hard costs, more homes can be constructed, and prices and rents should fall in theory. This would help to meet the affordability needs of Brock residents identified in the Housing Gaps section of this Discussion Paper.

Case studies from across Canada have demonstrated that modular multifamily housing construction can increase the development of healthy affordable housing by saving significant cost, time, and resources. According to [Manufactured Housing Association of British Columbia](#), building significant sections off-site allows modular housing to achieve cost and time savings, along with a range of other advantages. Manufacturers report cost savings of 20% and time savings of 40-50%. Saving on construction materials cost, on-site labor, and abated interest motivate the anticipation of the building technology.

7.2.3.2 The neighbourhood

RDH Building Science Inc. prepared a Demonstration Initiative through CMHC titled, [Modular Construction Creates Affordable Community Housing](#). Researchers found that modular construction could be utilized as a potential solution for remote communities in need of affordable housing because modules are prebuilt in regions with adequate resources and then shipped to remote areas for fast assembly. This approach has the added advantage of minimally disrupting small communities with large development projects.

This Demonstration Initiative also found that due to the flexibility of modular construction, modular housing can be put in virtually any neighbourhood. The greenery and the neighbourhood environment of some locations that have been selected for modular social housing have helped vulnerable populations feel happier and more stable.

[Altus Group](#) noted that advancements in construction design software and digital tools are enabling more customization options in modular construction. Building designs, features and options are increasingly comparable to site-built construction. Modular units may be designed to fit in with external aesthetics of any existing building and modular units, once assembled, are virtually indistinguishable from their site-built counterparts. These buildings should therefore maintain the character and qualities of the existing neighbourhood.

7.2.3.3 Safety

Permanent modular construction buildings are required to meet the same building codes and requirements as site-built structures. There are national standards of the National Building Code and Canadian Standards Association, as well as varying provincial standards and certifications.

Altus Group described one of the main benefits to using modular construction as being the enhanced quality control that comes from modular components being fabricated in a controlled environment. Modules are manufactured in climate-controlled facilities, which protects materials from exposure to damaging weather conditions. In addition, precision manufacturing equipment and software, combined with continual supervision of production processes, helps to ensure consistent, quality products. Since prefabrication takes place in a quality-controlled factory with specialized equipment, it could be considered a safer work environment than onsite construction, with fewer instances of injury.

Modular Building Institute reported that structurally, modular buildings are generally stronger than site-built construction because each module is engineered to independently withstand the rigors of transportation and craning onto foundations. Once together and sealed, the modules become one integrated wall, floor, and roof assembly.

7.2.3.4 Outcomes for residents of these types of homes

The Government of British Columbia announced the Rapid Response to Homelessness program in 2017 as an immediate response to homelessness across the province. To date, 28 modular supportive housing developments, representing over 1,400 units for individuals who have experienced homelessness, are operating across the province.

An evaluation of the outcomes for modular supportive housing residents is underway across the province. The Modular Supportive Housing Resident Outcomes Study reports provide results on resident well-being, interactions with neighbours, physical health and more. Results from the evaluation of the first seven modular supportive housing developments show improvements for residents in many areas of their lives, including: increased housing stability, improved quality of life, improved health, positive community relations, and reduced use of emergency health services. According to the Residents Outcome Study,

- 94% of residents remained housed at their modular supportive housing building six months after moving into their units
- 84% of survey respondents reported improvements to overall well-being

- 54% of survey respondents reported better access to employment opportunities and employment support services
- 57% of survey respondents reported improvements in living skills
- 56% of survey respondents reported improvement in their physical health
- 82% of survey respondents reported experiencing positive interactions with neighbours
- 44% of survey respondents reported they had been admitted to the hospital less often
- 44% of survey respondents reported improvement to their mental health
- 39% of survey respondents reported improvements in addiction issues

Fundamental to the success of the program in BC is that non profit providers operate the modular supportive housing developments, providing on-site support 24 hours every day of the week and helping residents to:

- Maintain their units
- Enhance their life skills, including learning to cook
- Connect with education and employment opportunities and services
- Access community information, social and recreational programs
- Connect with health care, mental health and addictions services, as required
- Participate in case planning and needs assessments
- Access income assistance, pension benefits, disability benefits, and apply for BC Identification Card
- Open a bank account
- Access food
- Connect with independent housing

According to research by BC Housing, in general, tenants of modular buildings have been very happy with the housing. This research also found that modular supportive housing, with supports being provided, and the ability to create new housing within six months, is a phenomenal solution to homelessness.

7.2.3.5 Housing diversity

The conventional Canadian construction sector has been relatively slow to modernize, and with costs and labour shortages escalating, prefabricated construction is appearing in a variety of housing types. These include, affordable buildings, single-family homes, apartment buildings, student residences and seniors housing. Modular construction could therefore create opportunities to enhance housing diversity.

7.2.3.6 Cost of construction

Modular is often promoted as being able to reduce construction costs by improving efficiency of production. Much research has been performed to demonstrate the increased cost savings associated with modular construction.

Altus Group indicated that pursuing modular construction could result in reduced onsite construction timelines. Manufacturers build modules in indoor facilities, unaffected by weather. Concurrently, demolition, excavation and building foundations can take place onsite. This can translate to shorter timelines for delivery, greater savings, quicker occupancy, and faster return on investment.

Efficiency of construction, along with a greater ability to control costs, labour, schedules, and delivery means that builders benefit from fewer budget overruns by using modular construction compared with conventional site-built construction.

A PCL Case Study demonstrated the efficiencies created from pre-fabricated (modular) construction. In this study, there is a reference to a cost efficiency improvement of approximately 10% to 25%. Beyond that efficiency improvement, PCL has claimed to deliver projects up to 50% faster using modular construction rather than conventional building methods.

Furthermore, Modular Building Institute also supported the assertion that modular construction reduces construction schedules. Its research says that because construction of modular buildings can occur simultaneously with the site and foundation work, projects can be completed 30% to 50% sooner than traditional construction. In addition, approximately 60% to 90% of the construction is completed inside a factory, which mitigates the risk of weather delays. Buildings are occupied sooner, creating a faster return on investment.

7.2.3.7 The environment

Research conducted by Altus Group found that prefabrication has a reputation for having a lower environmental impact than traditional construction. Producing less waste and using more efficient recycling and waste disposal, in addition to emitting fewer greenhouse gas emissions are a few of the claims.

During the panel discussion An Inside Look at a Prefabrication and Modular Construction Facility conducted by Urban Land Institute, panelists indicated that modular construction could lead to decreased overall waste and net zero on-site project waste from manufactured elements, as well as lower Green House Gas (GHG) emissions due to less vehicle traffic to and from the jobsite. From transportation savings with less CO₂ in the air, to fewer wasted materials due to precision focused designs, modular construction will continue to progress building automation, and will become more profitable for the investors involved.

Likewise, Modular Building Institute asserts that the factory-controlled process involved in modular construction generates less waste, creates fewer site disturbances, and allows for tighter construction. Building in a controlled environment reduces waste through avoidance upstream rather than diversion downstream. This, along with improved quality management throughout the construction process and significantly less on-site activity and disturbance, inherently promotes sustainability. High quality, sustainable, innovative, efficient, cost-effective, and shorter time to completion.

Further, modular buildings can be disassembled, and the modules relocated or refurbished for new use, reducing the demand for raw materials, and minimizing the amount of energy expended to create a building to meet the new need.

Finally, the results of the Demonstration Initiative, Modular Construction Creates Affordable Community Housing prepared by RDH Building Science Inc., demonstrate that the airtightness targets that are required in some energy performance programs and policies, such as Passive House, may be easier to meet when constructing wall assemblies and installing windows in the controlled construction environment of on-site construction.

7.2.3.8 Noise

With regards to the impact on noise, Modular Building Institute found that removing approximately 80% of the building construction activity from the site location significantly reduces site disruption, vehicular traffic, and improves overall safety and security. This reduced construction noise as a by-product of the diminished on-site activity of modular construction.

Altus Group also found that modular components reduce the time and intensity of onsite construction, which reduces the amount of noise pollution.

7.2.3.9 Traffic and Parking

Due to the reduced time and intensity of onsite construction in modular developments, Altus Group affirmed that construction traffic and road closures would also be reduced.

7.3 Tiny Homes

A tiny home is defined as a small, private and self-contained dwelling unit. It contains a living and dining area, kitchen and bathroom facilities, a sleeping area and is intended for year-round use. Tiny homes can be built either on site or they can be factory built. Regardless, all tiny homes must meet the requirements of the Ontario Building Code.

Recently, tiny homes have emerged as an alternative dwelling unit option for people to reside. Tiny homes are often viewed as a housing option that is more affordable to build and maintain.

7.3.1 Considerations for Developing Tiny Homes

Though limited, some research has been conducted on the subject of the impacts of tiny homes. This section presents some of the findings, best practices, and recommendations associated with tiny homes.

Build or buy a tiny home

Prepared by Ministry of Municipal Affairs and Housing
Published in 2019

In December 2019, the Province of Ontario released a document titled “Build or buy a tiny home” which is a guide detailing the benefits and process of developing a ‘tiny home’. This guide was developed by the Province because it stated that innovative designs, construction techniques, and materials can bring construction costs down and make homes more accessible.

Information in the guide applies only to newly built stand-alone tiny homes that are separate buildings from existing structures on a property. The types of tiny homes discussed are new small houses that are either:

- built on site
- built in a factory and then brought to a property

In the guide, a “tiny home” is defined as a small, private and self-contained dwelling unit:

- with living and dining areas
- with kitchen and bathroom facilities
- with a sleeping area
- intended for year-round use

A tiny home can be a primary home or a separate structure on a property that already has an existing house.

Despite their size, tiny homes must still comply with the health and safety requirements of Ontario’s Building Code, municipal zoning and other local by-laws. Tiny homes must also have necessary servicing such as water and sewage. The size of a tiny home varies from municipality to municipality, depending on standards set out in zoning by-laws. In all cases, a tiny home cannot be smaller than the minimum required size set out in Ontario’s Building Code, which is 17.5 m² (188 ft²).

7.3.2 Approach to Tiny Homes in Other Jurisdictions

The table below contains a review of the approach to tiny homes in other jurisdictions.

Municipality	Official Plan	Zoning By-Law	Additional Process
Township of Leeds and the Thousand Islands	<ul style="list-style-type: none"> OP dated 2018 Tiny dwellings are permitted as principal or secondary dwelling units throughout the Township Provides direction for minimum lot size requirements to be maintained, as established in the Zoning By-law or through appropriate technical studies that are usually required in condominium, subdivision, and zoning amendment processes Provides direction for Zoning By-Law to include provisions to ensure that tiny dwellings have the appearance and function of permanent residential dwellings 	<ul style="list-style-type: none"> Zoning By-Law 17-054, dated October 2017 “Tiny dwellings” is a defined term Tiny Homes are permitted for the following uses: Accessory Dwelling, Seasonal Worker Accommodation, Single Detached Dwelling All houses must have both front and rear porches or decks with at least one porch or deck (front) oriented towards the front lot line and secondary entrance facing a road shall have a minimum five-by-five-foot porch 	<ul style="list-style-type: none"> N/A

Municipality	Official Plan	Zoning By-Law	Additional Process
Tay Valley Township	<ul style="list-style-type: none"> OP dated February 3, 2016 Residential Policies are established in lands designated as Rural and Hamlet Permitted Residential Uses on lands designated Rural are restricted to one single dwelling per lot. Secondary suites are permitted within a four-season single-family home Permitted Residential Uses on Lands with the Hamlet designation residential uses include a variety of uses from single detached, secondary suites to multiple-unit dwellings as well as dwelling units within non-residential buildings 	<ul style="list-style-type: none"> Zoning By-Law consolidated on October 26, 2018 “Tiny House Dwellings” is a defined term Where the tiny house dwelling is located on a lot, no accessory buildings or structures shall exceed 10m², except for a detached garage 	<ul style="list-style-type: none"> The applicant shall obtain a sewage system approval

7.3.3 Impact of Tiny Homes

7.3.3.1 Housing affordability

Housing affordability is likely the greatest driver behind the growing interest in tiny houses according to research conducted in the report “Integrating tiny and small homes into the urban landscape: History, land use barriers and potential solutions”. This report proposes that tiny houses may offer a means of addressing increasing housing affordability issues.

There are many estimates of the cost to purchase a tiny home. An information report to Newmarket town Council titled “Innovative Housing” reported that prices can range anywhere from \$20,000 to \$100,000, depending on variables such as size, features, efficiency etc. These prices are often more affordable than conventional living accommodations.

Furthermore, in the report “Environmental Impacts of Tiny Home Downsizers: A Call for Research” the author also expresses that tiny homes are also substantially less expensive than single-family homes. Supporting the narrative that tiny homes provide enhanced affordable housing options.

7.3.3.2 The neighbourhood

Most municipalities have rules for the use of properties, building design requirements (for example, height, length and depth, and floor area), setbacks for buildings, access requirements, parking, and landscaping that apply to buildings. These rules all would also apply to tiny homes.

To increase the chances that communities will positively receive tiny and small homes, such houses should be integrated in a manner that is perceived as aesthetically pleasing. In the report Integrating tiny and small homes into the urban landscape: History, land use barriers and potential solutions, the author states that over time, small homes became synonymous with low-quality housing, and as a result, are often associated with the problems that face low-income communities, such as poverty. However, the increasing recognition that small dwellings can be aesthetically pleasing as well as functional and affordable is important for understanding how communities might integrate tiny homes within their jurisdictions, while ameliorating some of the concerns of residents. The assimilation of aesthetically pleasing tiny and small houses might be accomplished through the adoption of design review requirements that would mandate certain architectural elements, such as building materials.

7.3.3.3 Property values

Changes to land use policies that encourage tiny homes are often faced with some level of political opposition because of concerns that such policies could lead to a decrease in nearby property values, according to the authors of Integrating tiny and small homes into the urban landscape: History, land use barriers and potential solutions. Although some people believe mixed-use neighborhoods (which allow for tiny homes) would result in decreased property values, an example from New York City where a neighborhood was re-zoned from single-family dwellings to allow mixed-residential uses resulted in an increase rather than decrease in property values. There are several other examples of this in Boston, Massachusetts, Chicago, Illinois, Portland and Oregon.

Residents often find that these mixed-use neighborhoods are highly desirable as they lead to vibrant communities. The authors assume that the adoption of land use policy that would allow for integration of tiny houses within such mixed-use neighborhoods may result in highly sought-after communities.

7.3.3.4 Safety

To maintain the safety of residents, all tiny homes must be built to meet the requirements of the Ontario Building Code. The Ontario Building Code sets out minimum room sizes in all dwelling units including tiny homes. The Ontario Building Code also requires each building to have access for fire department vehicles by a public street, a private road or a yard. Private roads or yards are only an acceptable option if certain conditions are met such as, a connection to a public thoroughfare, location of fire hydrants and proper overhead clearance.

In addition, tiny homes whether built on site or factory built must take into account climate conditions such as temperature, wind, snow and rain.

A list of all Building Code requirements for dwelling units can be found in the Ontario Building Code.

7.3.3.5 Traffic and Parking

Generally, there are zoning rules which set out parking requirements for new buildings, including tiny homes. Therefore, tiny homes should not impact traffic and parking to any greater degree than other housing types.

7.3.3.6 Housing diversity

Tiny homes have been recommended for diversifying the existing housing stock in the information report to Newmarket Town Council, “Innovative Housing”. Tiny homes may be built on small parcels of land which cannot otherwise accommodate conventional housing.

In the report, Integrating tiny and small homes into the urban landscape: History, land use barriers and potential solutions the authors found that allowing varied housing sizes within a community resulted in neighborhoods that were more diverse both socially and economically than the zoned communities of today.

7.3.3.7 The environment

Tiny homes must meet the energy efficiency requirements in the Ontario Building Code. There are different energy efficiency requirements depending on location in Ontario. For example, in northern Ontario tiny homes will require more insulation.

In the report “Environmental Impacts of Tiny Home Downsizers: A Call for Research”, tiny homes are introduced as a potentially viable housing solution to negate unsustainable impacts of large homes. Large homes are associated with a number of detrimental environmental impacts, including loss of land, greater air pollution and energy consumption, and ecosystem fragmentation which leads to reduced diversity of species, and many other negative impacts.

With a smaller physical footprint, tiny homes users can potentially reduce their ecological footprint associated with heating and cooling while at the same time purchasing fewer material possessions. However, no formal studies have been found to confirm this. In fact, some literature even hints that tiny homes can unintentionally prevent some elements of sustainable living. Some examples of this include eating out more often due to small kitchens, driving longer distances due to remote locations, relying on others for storage due to lack of space to store personal belongings, inability to can foods and store bulk items due to small fridges and storage space, and lots of energy needed to heat and cool a tiny home in extreme weather due to a lack of foundation to regulate temperature.

The Oregon Department of Environmental Quality (DEQ) released a study titled “Small Homes: Benefits, Trends and Policies” which found that reducing the square footage of one’s home is the single most effective measure for reducing one’s impact on the environment. In fact, reducing home size is likely more environmentally beneficial than many green home certifications.

The review of literature indicates that there is a strong relationship between living in a tiny home and lowered ecological footprints, though limited studies currently exist to support this in any measurable way.

7.4 What We Heard

Several interviews were undertaken with Brock Township staff, Durham Region staff, residents of Brock, and staff from other municipalities with experience in these fields to gather information for this analysis. The discussion with Township staff and City of Toronto staff was focused on supportive housing, modular construction, and tiny homes in general. The goal of these discussions was to obtain information on how municipal staff have dealt with these types of projects in the past and lessons learned that can be applied to future policy. The discussions with Durham Region staff and Brock residents were focused on the proposed supportive housing facility in Beaverton. The goal of these discussions was to obtain context for the implementation of the Interim Control By-law and any issues related to this specific project. While these discussions were focused on a single proposed project, the feedback obtained was used to inform policy recommendations for supportive housing and modular construction in general.

This section outlines the key themes of what we heard during these interviews.

Residents

The following are some of the themes that came up during the interview with residents of Brock who are also members of Beaverton Vision.

- Residents have general concerns regarding the size and scale of modular supportive housing projects
 - Residents expressed that they would be happy to support a smaller group of individuals (e.g., 6 people)
- Residents raised concerns about the support services provided
 - There are currently no services, such as a doctor and transit in Beaverton and there is limited policing
 - Real professional support staff on site would help this facility be successful
 - Beaverton does not have the critical mass of volunteer expertise to support such a large group of individuals

- Partnership with the existing community is lacking from the proposed project
 - Residents believe that a foundational condition on the success of the project is the acceptance and support of the project by the community. Their community is willing to support the right project
 - Residents would have appreciated prior consultations; information sharing
 - Operator should seek and accept community input at the very initial stage, and all the way to completion and ongoing operation, and ensure that adequate professional services are immediately on hand and nearby to address the many expected challenges
- The preliminary site plan sketches look reasonable and professional. High quality modular housing construction has a necessary place within today's world of rising housing costs, but with necessary municipal oversight and control on project size, unit numbers, and complementary locations. The community's focus of concern thus far has been the proposed project's size and lack of support services; not a bricks and mortar/functionality/durability focus

Brock Township Staff

The following are some of the themes that came up during the interview with Brock Township Staff.

- Supportive housing providers need to engage with residents of the community in a meaningful way
- Operators need to be clear with current residents and with the Municipality of what support services will be available to future residents of the facility
- Residents of Beaverton are concerned with the lack of police presence, lack of medical facilities, scale of the project (i.e., 50 units), integration with the existing community, and transportation
- Going to the public first would likely have been better and the project could have been framed as an exciting and innovative opportunity to diversify housing opportunities

Durham Region Staff

The following are some of the themes that came up during the interview with Durham Region Staff.

- The proposed modular supportive housing development would benefit future residents as well as current residents of Brock
 - To justify bringing more services to the North, the Region could not provide a smaller scale project (e.g., 10 units). A development with 5-10 residents would require that those residents rely on existing supports which are non-existent
 - Having scattered smaller projects rather than one larger building would be problematic in a rural setting as there would need to be a more robust support service system in place
 - A community hub, separate but connected to the residence, will provide services for residents of the facility but also to the surrounding community, thus addressing the current lack of services in Beaverton
 - Showing that there is a higher need for services in Beaverton will actually attract more resources, such as full time doctors
- Need to engage with residents in a meaningful way
 - The Region was hoping to access funding through the Rapid Housing Initiative to support the development of this project. Due to the fast-paced nature of the Rapid Housing Initiative, residents were not involved in a meaningful way in the preliminary stages of planning for the development. Proponents had a very short timeframe to submit applications to the RHI and recipients of RHI funding would only have 12 months to ensure housing is available
 - COVID-19 safety measures made it more difficult to do face to face conversations. This is believed to have resulted in miscommunications between the Region and local residents
 - Opposition from residents is believed to be based on uncertainty from residents based on the size and scale of the project. These could have been addressed if in-person engagements had taken place
- This modular supportive housing model could be viewed as cutting edge and replicated in other jurisdictions
 - Permanent modular construction will be used – all electric, solar panels, environmentally friendly; area will provide ample space for residents within the lot
 - The location in Beaverton is in a more natural environment away from Oshawa where drugs are. No one resident will be forced to live in Beaverton – it will only be for those who want to take advantage of this opportunity

- Site was chosen because Region-owned land was available and the location was good for the expected population group
- The builder was chosen as the template already existed and was previously used in a supportive housing project in another community. This made it more cost-effective and efficient.

City of Toronto Staff

The following are some of the themes that came up during the interview with staff from the City of Toronto with experience bringing modular supportive housing projects online.

- Engage with staff and residents of the community
 - Start engaging with the residents of the community and the staff involved as soon as possible
 - Start the conversation with “why we are doing this” as the foundation. Many communities and residents understand that the challenges of homelessness in the city are no longer just a downtown issue
 - When introducing a new site/project to residents, the future operator of the project should ideally be involved in the engagement activities. The operator will have knowledge of the tenant selection process and support services. Residents are often more supportive with this knowledge. In addition, the operator develops a connection with the local community early on
 - Help communities understand modular’s construction impact is less than traditional construction. There is site preparation, but installation of modular housing takes approximately five days for a building of around 50 units
 - Staff should remind residents that supportive housing is another form of a residential rental building. As long as Official Plan and Zoning By-laws allow for it, there is no difference than constructing a new private apartment
- Support services are very important to the success of the project
 - The Housing First model is used in the buildings in Toronto
 - The modular supportive housing model works in Toronto because the support service provider has staff and support available on a 24-hour basis
- Having the support from all levels of government can benefit the project

- New projects in Toronto received funding from the federal government through the Rapid Housing Initiative. This demonstrates that it is not only the City's money being contributed to the project
- Showing support from the Municipality is helpful. The Mayor of Toronto attended every community engagement meeting, and Councilors also participated.

7.5 Key Findings of the Land Use Impact Analyses

This section outlines the key findings from the land use impact analysis conducted with regards to supportive housing, modular construction, and tiny homes.

7.5.1 Supportive Housing

- Almost all the Official Plans reviewed permitted group homes within all designations where residential uses were permitted.
- All zoning by-laws reviewed included a definition for "Group Home". The definitions differed regarding the number/range of residents included, with several municipalities following the Municipal Act, 2001 definition of 3 – 10 residents.
- With regard to where group homes are permitted, several of the municipalities permit (non-correctional) group homes in all residential zones, as well as those such as the Cities of Kitchener and Sarnia permitting them in all dwelling types. Other municipalities restrict group homes to certain dwelling types such as detached or semi-detached dwellings.
- The approach to separation distances differs among reviewed municipalities. Most municipalities with more recent zoning by-laws did not include minimum separation distance requirements, including the Cities of Vaughan and Waterloo, and the Towns of Aurora, Sarnia, Oakville, and Caledon. Conversely, several municipalities with more dated zoning by-laws include minimum separation distances through either the zoning by-laws or through a separate process, such as a registration or licensing process.
- Enacting zoning by-laws that geographically restrict housing development meant to serve groups based on grounds identified within Ontario's Human Rights Code (OHRC), while allowing other forms of otherwise comparable housing, can be considered a discriminatory practice by the OHRC. The OHRC presents many suggestions that can be

applied in Brock on how to avoid discriminatory behaviour when setting policies for group homes and similar housing in the township. They include:

- Affordable or supportive housing providers should not have to be subject to additional restrictions or design compromises that do not apply to other similar housing structures in the area such as requiring fencing or visual barriers
 - The number of residents allowed by project, ward or municipality and the number of facilities in a specific area such as ward, city or neighbourhood should not be limited
 - There should not be a requirement for additional public meetings
 - Minimum separation distances should not be implemented for specific housing forms
 - There should not be restrictions on where certain housing forms can be located while permitting other housing of similar scale
- Essential to the success of supportive housing is the effectiveness of the supports. Supports should be available 24 hours per day, 7 days per week, according to the range of people's needs: from off-site crisis support (on-call/hotline) through to on-site support. In Brock, where community support services may be limited, it is likely that additional support services will need to be provided on-site to residents.
 - Supportive housing should be connected to a community (i.e., not isolated or segregated) and location should enable access to community services, such as shopping, services, transportation, recreation, employment, and social networks. Integration within the community is important to avoid residents' feelings of isolation. This could be in the form of programming or activities which are open to supportive housing residents as well as Brock residents in the surrounding community.
 - Smaller rural communities face unique challenges that impact the delivery of supports to residents. These challenges include less comprehensive, available, and accessible community services, a lack of public transportation options, and challenges in workforce recruitment and retention, to name a few. However, supplying permanent supportive housing to residents in need can be a successful solution to alleviate these challenges even in smaller communities such as Brock. Support services are often provided on-site at permanent supportive housing facilities. Through the development of this housing type, not only are the support needs of residents of the facility being met, but also residents of the wider community often also have access to additional community

supports provided at the facility. The presence of a supportive housing facility also increases the need for services which then attracts other services, such as doctors, to the community. This demonstrates how, in a smaller community like Brock where there are limited access to community support services, the development of supportive housing benefits the community as a whole.

- There is no direct link between the presence of supportive housing in a community and an increase of crime, noise or traffic or a decrease in property values. In fact, research found that property values increased after the development of supportive housing and the rate of increase was greater for larger supportive housing projects. In addition, once in a supportive housing unit, individuals previously experiencing homelessness report improvements in access to employment, income, education, addiction issues, mental health and life skills. Research evidence shows that supportive housing facilities are not harmful to neighbourhoods, and that they contribute to strong communities. The Township of Brock should recognize that supportive housing is a necessary part of every neighbourhood as it enhances housing diversity and provides options for residents who need supports to live as independently as possible.

7.5.2 Modular Construction

- Almost all of the zoning by-laws reviewed included a definition for “Modular Home”. The Township of Essa also included “Prefabricated Building” in the definition of “Dwelling” in its zoning by-law.
- The City of Vancouver only includes “Temporary Modular Housing” as a definition of “Dwelling Uses” in its zoning by-law. The interview with City of Toronto staff found that modular construction is considered permanent housing in Toronto.
- In municipalities in Ontario, such homes must be built in accordance with the Ontario Building Code. In addition, modular units may be designed to fit in with external aesthetics of any existing building and once assembled, modular units, are virtually indistinguishable from their site-built counterparts. These buildings should therefore maintain the character and qualities of any existing neighbourhood in Brock.
- Research has found that modular construction could be utilized as a potential solution for smaller, more rural communities in need of affordable housing such as Brock because modules are prebuilt in regions with adequate resources and then shipped to remote areas for fast assembly. This approach has the added advantage of minimally disrupting small communities such as Brock with large development projects.

- Case studies from across Canada have demonstrated that modular multifamily housing construction can increase the development of healthy affordable housing by saving significant cost, time, and resources.
- The conventional Canadian construction sector has been relatively slow to modernize, and with costs and labour shortages escalating, prefabricated construction is appearing in a variety of housing types. These include, affordable buildings, single-family homes, apartment buildings, student residences and seniors housing. Modular construction could therefore create opportunities to enhance housing diversity in Brock.

7.5.3 Tiny Homes

- The Official Plan for the Township of Leeds and the Thousand Islands permits tiny dwellings as principal or secondary dwelling unit. It also provides direction to ensure tiny dwellings have the appearance and function of permanent residential dwellings.
- All of the zoning by-laws reviewed included a definition for “Tiny Dwellings” and/or “Tiny House Dwellings”.
- Despite their size, tiny homes must still comply with the health and safety requirements of Ontario’s Building Code, municipal zoning and other local by-laws. Tiny homes must also have necessary servicing such as water and sewage. A tiny home cannot be smaller than the minimum required size set out in Ontario’s Building Code, which is 17.5 m² (188 ft²).
- Housing affordability is likely the greatest driver behind the growing interest in tiny houses. Research has shown that tiny homes can be substantially less expensive than single-family homes. Enabling the creation of tiny homes in Brock could therefore enhance the affordable housing options for residents.
- To increase the chances that communities will positively receive tiny and small homes, such houses should be integrated in a manner that is perceived as aesthetically pleasing. Tiny homes must follow the Township’s rules for the use of properties, building design requirements (for example, height, length and depth, and floor area), setbacks for buildings, access requirements, parking, and landscaping that apply to buildings.
- Tiny homes have been recommended for diversifying the existing housing stock. Tiny homes may be built on small parcels of land which cannot otherwise accommodate conventional housing.

- Research has shown that diverse, mixed-use neighborhoods which allow for smaller dwelling types as well as other conventionally larger dwelling types, such as single-detached dwellings, are highly desirable as they lead to vibrant communities. The adoption of land use policy that would allow for integration of tiny houses within such mixed-use neighborhoods in Brock may result in highly sought-after communities.

8 Appendix D: Promising Practices

The following are some best and promising practices in addressing the need for a more diverse housing supply in a community, including affordable housing and market-rate rental housing. While some of these best practices are from single tier or upper tier municipalities, these can also be used by a lower tier municipality such as the Township of Brock.

8.1 Encouraging Affordable Housing

City of Kitchener, Ontario

The City of Kitchener has policies to encourage the development of new affordable rental housing. These policies provide exemptions for the development application and building permit fees as well as timing of City development charge payments. To be eligible, proponents have to be a not-for-profit and the project has to have a minimum of 20% of residential units with rents at or below 80% of the average market rent for the regional area. Projects should also be located within 450 metres from transit corridors across the city.

City of Toronto Open Door Program – Toronto, Ontario

The Open Door Affordable Housing Program is an initiative that aims to accelerate the construction of affordable rental and homeownership housing in the City of Toronto. The plan was approved by Toronto City Council in July 2016 and will help to create 40,000 new affordable rental, and 4,000 new affordable homeownership units between 2016 and 2030.

The plan assists the City of Toronto to achieve its affordable housing targets set out in the HousingTO 2020-2030 Action Plan (2019).

The program helps private and non-profit developers to reduce the cost and risk of new developments. In return, the units created through the program should conform to the affordability standards as stated in the program criteria. The following incentives are provided by the City of Toronto:

- Capital funding such as modest capital grants and exemptions from planning fees, development charges and property taxes.
- Fast-tracking planning approvals through the Open Door Planning service for projects that satisfy the City of Toronto's official plan and,

- Making private, public, and non-profit land available for affordable housing. This includes land owned by: Build Toronto, The Toronto Transit Commission, the Toronto Parking Authority and Toronto Community Housing.

The Toronto Open Door Program has been successful in spurring affordable housing development in Toronto. The Open Door Program has supported approximately 7,660 new affordable rental homes to date.

Tax Increment Based (or Equivalent) Grant Program – Guelph, Ontario

The City of Guelph Brownfield Redevelopment Community Improvement Plan (CIP) was approved by the Ontario Ministry of Municipal Affairs and Housing in March of 2004. The financial incentive programs contained in the CIP were drawn from the City of Guelph's Brownfield Strategy which was adopted by Council in May of 2002. These incentive programs were designed to stimulate private sector investment in the reuse and redevelopment of brownfield sites.

One incentive tool used in the CIP is the Tax Increment-Based (or Equivalent) Grant. The purpose of this grant program is to attract private-sector investment and stimulate development in targeted areas of the City of Guelph. The amount of the grant is based on the difference between property taxes collected on a property before development and the estimated taxes that will be collected after development. They are reconfirmed against actual taxes before any grant monies are paid. Guelph's tax increment-based grant for brownfields pays property owners 80% of the tax increment, in installments, over a maximum of 10 years. The remaining 20% of the tax increment is used to fund other Brownfield CIP related programs.

The tax increment-based grant helps to achieve Guelph's community improvement goals of reducing the number of contaminated sites, maintaining more heritage buildings and renewing Guelph's downtown. They also contribute to the growth of the City's assessment base by attracting real private sector projects.

Guelph Affordable Housing Reserve Fund

The City's Affordable Housing Reserve Fund was established in 2002 to encourage the development of affordable housing. Incentives provided through this fund have focused on property tax exemptions, property tax reclassifications, late Development Charge payments and grants to offset Development Charges, and capital funding to match funding from senior levels of government. As of November 2020, the fund had \$1.6 million available with another \$500,000 contribution expected from the 2021 budget.

Toronto Housing Now Initiative

Housing Now is an initiative to activate 17 City-owned sites for the development of affordable housing with mixed-income, mixed-use, and transit-oriented communities. Toronto City Council approved the second phase of Housing Now to get more affordable housing built in May 2020. Phase one included 11 city-owned sites, and in phase 2, six new Housing Now sites were selected. These six new sites will create between 1,455 and 1,710 new residential units including between 1,060 and 1,240 purpose-built rentals, of which half (530 to 620) will be affordable rental units. The sites are close to transit, commercial and employment areas and provide opportunities to further develop complete communities, bringing benefits to existing and future residents.

The affordable rental units will, on average, be rented at 80% of Toronto's average market rent (AMR). However, affordable rents are expected to range from 40% to 80% of AMR and will be affordable to households earning between \$21,000 and \$52,000 per year.

In addition, City Council approved a \$1 million Non-Profit Housing Capacity Fund to support the participation of non-profit organizations in the Housing Now Initiative and to encourage their involvement in the market offering process for the 17 sites, including the opportunity for long-term operation of the affordable rental units.

Providing Municipal Land – Minden Hills, Ontario

The Kawartha Lakes Haliburton Housing Corporation developed twelve units under the Investment in Affordable Housing Program Extension. The Township donated land, waived planning and building fees, and reduced property taxes while the County made a cash donation.

Providing Land – Calgary, Alberta

Sun Court is a 27-unit housing development designed for low-income families aiming to become first-time homeowners, built in Calgary, Alberta. Sun Court is built on land leased to Habitat for Humanity at below-market rates. The land was obtained through a land swap between the Calgary Homeless Foundation and the City of Calgary. Habitat for Humanity holds a lease on the Sun Court land, and the Calgary Homeless Foundation retains ownership of the land.

Alternative Parking Standards – Cobourg, Ontario and Belleville, Ontario

The Town of Cobourg's Zoning By-law allows for a 50% reduction in the parking requirements for residential dwellings within their Downtown Areas.

The City of Belleville's Guidelines for the Reduction of Parking Requirements for Affordable Rental Housing reduces the parking requirements in the current Zoning By-law for Belleville from 1.25 parking spaces per unit for apartment style developments and two spaces per unit. Instead, the Zoning By-law has the following requirements for below average market and average market purpose built medium- and high-density rental housing:

- 0.5 – 0.75 parking spaces per unit in walkable and transit accessible neighbourhoods (where amenities are within a five-to-ten-minute walk or 400 – 800 metre radius of the proposed development); and,
- 0.75 – 1 parking space per unit in less walkable (more than 800 metres to amenities) neighbourhoods.

8.2 Diverse Housing Supply

Shared Housing/Co-Housing

Co-living is a form of shared living or intentional community where residents live in a house or building and share common spaces and amenities. While the terms “co-housing” and “co-living” are usually interchangeable, co-housing generally refers to smaller-scale intentional communities built around private homes while co-living usually refers to dorm-style apartment buildings.

Ontario Golden Girls Act (Bill 69)

This bill seeks to amend the Planning Act by providing more clarity for municipalities to encourage and permit home sharing by unrelated seniors as a housing solution. The Act is a result of attempts by seniors in different parts of the province to renovate large single-family homes to accommodate the needs of unrelated seniors, which in some cases, have met with resistance from local Councils. The Act has now passed second reading and has been referred to the Standing Committee on General Government. It will come into force once it receives Royal Assent.

Markham Official Plan: Shared Housing Policy – Markham, Ontario

The City of Markham introduced definitions and policies related to shared housing in their 2014 Official Plan. One of the goals of this initiative was to remove the stigma associated with group

homes, rooming and boarding houses, and supportive housing. While Zoning By-law regulations are still being developed to support the implementation of this policy, Markham City staff have reported that there have been no negative impacts to date in implementing this policy and it has supported the goal of removing the stigma associated with certain dwelling types, such as group homes.

Shared housing, as defined in Markham's Official Plan, is a form of housing where individuals share accommodation either for economic, support, long-term care, security or lifestyle reasons. The Markham Official Plan identifies a number of different types of shared housing.

- Shared housing small scale is a form of housing where 3 to 10 persons share accommodation with or without support services.
- Shared housing large scale is a form of housing where more than 10 persons share accommodation with or without support services.
- Shared housing long term care is a form of housing where people who need 24-hour nursing care in a secure setting share accommodation.
- Shared housing supervised is a form of housing where people who need 24-hour supervision in a secure setting share accommodation.

Policies in the Markham Official Plan include developing housing targets for shared housing and developing a monitoring process for these targets, allocating a portion of the affordable housing targets to shared housing, supporting the equitable distribution of affordable and shared housing across neighbourhoods, and locating shared housing in proximity to rapid transit and accessible to other human services.

Women's Housing Initiative Manitoba - Winnipeg, Manitoba

The Women's Housing Initiative Manitoba (WHIM) offers shared housing for women who are retired, or nearing retirement, and living on a low to moderate fixed income. The home sharing initiative's primary goal is to help alleviate seniors' social isolation by creating an intentional community of women who live and work together to prevent the need for institutional living.

WHIM is located in south-central Winnipeg. It is housed in a large three-storey brick home, with five bedrooms, three bathrooms, two living rooms, and two guest rooms in the basement. Currently there are four women who share the home, who span in age from 58 to 71. There is one owner of the home, and the roommates all share the monthly costs based on a percentage related to the size of each personal room and its amenities. Prices range from \$700 to \$950 per month. This includes the cost of utilities, a housekeeper every 2 weeks, snow shovelling, as well as cable, water, taxes, heat, and landline telephone.

8.3 Infill and Adaptive Reuse

Reside Initiative – Greater Toronto Area

Raising the Roof's Reside initiative renovates vacant or underutilized spaces such as heritage homes into new affordable housing options for people who are homeless or at risk of homelessness. The organization works with several partners, including Building Up, a non-profit construction contractor who trains and creates employment opportunities for individuals facing barriers to employment. Once the home is renovated, it is leased to a community non-profit housing provider who operates the home.

The first Reside home was developed in the Town of Caledon and is now home to people with developmental disabilities.

373 Princeton Avenue, Cornerstone Housing for Women – Ottawa, Ontario

Cornerstone Housing for Women is a community organization that keeps women off the streets or out of abusive homes by providing them with emergency shelter and supportive and affordable housing. In 2016, The Sisters of Jeanne d'Arc in Ottawa sold their former "Mother House" or convent to Cornerstone Housing for Women to be redeveloped into housing.

In order to fund the project, Cornerstone received \$3.97 million from the federal government and \$1.3 million from the Canada-Ontario Investment in Affordable Housing Program. Additional funds were raised through a fundraising campaign.

The previous Mother House property at 373 Princeton Avenue was converted into supportive housing for 42 women who need moderate support. Of the units, 10% were designated for Indigenous women.

Harley Court Office Building Conversion – Edmonton, Alberta

Strategic Group, the Calgary-based real estate company, took the initiative to explore whether its Alberta office inventory could be selected for residential conversion as office vacancy rates have increased in recent years. Through this feasibility study, the 40-year-old Harley Court office building in Edmonton ultimately was selected as Strategic Group's first office-to-residential conversion project.

The aging 12-storey office building was redeveloped into 177 one- and two-bedroom rental units, and the building was renamed to 'e11even.' Rents in e11even range from \$1,300 for a studio, \$1,400 to \$1,500 for one-bedrooms and \$1,600 to \$1,800 per month for two bedrooms, which are on the higher end for rental units in Edmonton.

This project is the largest office-to-residential repurposing project ever completed in Alberta.

Strategic Group currently has six office-to-residential repurposing projects in different stages of development throughout Alberta.

United Church – British Columbia

Some faith groups in Canada are seeing a decline in their congregation. As a result, some dioceses have started to consider identifying church properties that can be redeveloped for affordable housing projects. In early 2018, the British Columbia Conference of the United Church announced a partnership with the government of British Columbia which will result in a total of 414 units of below-market rental housing being built on current church sites. This partnership is being facilitated by HousingHub, a new division of BC Housing.

The first 75 units are being built by the Como Lake United Church in Coquitlam as part of a redevelopment plan for the church. This project will serve low- and moderate-income households and the estimated time of occupancy is late summer 2020. While this project will not provide subsidized housing, it is aimed at renters with household incomes of \$48,520 to \$72,000 with monthly rents for one- and two-bedroom units projected to be between \$1,200 to \$2,000.

20 Water Street – Markham, Ontario

The Markham Inter-church Committee for Affordable Housing (MICAHA) is currently developing a four-storey apartment building with 32 units for seniors on underutilized land owned by Water Street Non-Profit Homes Inc. This land was part of the parking lot for Cedarcrest Manor, a 150-unit affordable housing building for seniors which opened in 1991.

The total cost for MICAHA's new seniors project is estimated to be \$8.2 million. MICAHA received approximately \$5.46M in contributions from York Region that included funding from the Investment in Affordable Housing for Ontario (2014 Extension) funds as well as through a development charge grant equal to approximately \$660,000. MICAHA also approached the City of Markham to request the waiving of, or receiving grants equal to, the fees associated with the proposed development in an estimated amount of \$714,386. The remainder of the project cost will be mortgaged over 40 years.

In this new seniors' residency building there will be 6 accessible, barrier-free apartments which will be able to accommodate individuals with disabilities. The expected completion date for this development is approximately January 2020.

Mature Neighborhood Overlay – Edmonton, Alberta

The City of Edmonton's Mature Neighbourhood Overlay (MNO) are a set of 24 regulations on top of the existing zoning intended to ensure that new development in Edmonton's older neighborhoods are sensitive and cohesive with its existing character. The model was a response to a trend of suburban-style new builds in the area that were inconsistent with the existing mature households in the community. While the MNO began as a model to ensure development was consistent with the mature character of residential neighbourhoods, the model has since been reviewed to serve as a more effective piece in providing sensitive infill in mature neighbourhoods, reducing the need for variances and Class B Development Permits, and improving the approvals process.

The City of Edmonton believes that while supporting infill is important for adding housing stock in established neighbourhoods and beyond, infill should nonetheless respond to the context of neighbouring properties.

8.4 Innovative Approaches to Housing

Vancouver Affordable Housing Association (VAHA) Modular Housing Program – Vancouver, British Columbia

The Vancouver Affordable Housing Association (VAHA) Modular Housing Program provides temporary housing to low-income and homeless residents, as well as the supportive services they need to transition into longer-term housing. Anticipating the need for temporary shelter solutions, the BC government pre-emptively revised zoning by-laws to include "temporary, modular" structures in residential and industrial zones around Vancouver.

In partnership with the Government of British Columbia, VAHA secured a funding commitment of \$66 million to support the assembly of 600 temporary modular housing units in undeveloped, City of Vancouver-owned land. The modules can be stacked until they are needed for other planned developments, providing temporary relief to the pressing needs of Vancouver's growing low-income and homeless population.

Horizon North was selected to build the first of these housing projects at 220 Terminal Avenue. The project consists of 40 self-contained, accessible suites with bathrooms, kitchens and shared amenities. Four of the suites were designed to meet accessibility requirements. There were initially some concerns about these units, particularly related to increased crime rates but an examination undertaken a year later shows that these concerns have been unfounded and that the project was a success.

Toronto Modular Housing Initiative – Toronto, Ontario

As part of the HousingTO 2020-2030 Action Plan, the City committed to create 1,000 new modular homes as a cost-effective and innovative way to build small-scale infill housing while providing a rapid, dignified response to connect people experiencing homelessness with homes and supports to achieve housing stability. The first two modular homes have been completed and resulted in 100 new homes with support services for people who were homeless or at risk of homelessness. There are also two new modular projects underway that will result in 124 new homes with support services by the end of 2021.

The sites were selected based on demand for affordable housing, environmental conditions and development potential, access to public transit, access to health and other community services, Official Plan and Zoning By-law considerations, and site servicing. The City Planning and Urban Design staff also worked with the project architects to ensure the proposed projects fit into the neighbourhoods, considering building materials, colour palette, architectural features, and the use of wood on the exterior. The projects also include detailed landscape design with the goal of helping the projects fit into the surrounding area as well as protecting the privacy for adjacent properties. The City will also select a qualified and experienced non-profit housing provider to manage the proposed projects and provide support for residents.

Presentation Manor – Scarborough, Ontario

The Presentation Manor project is a 229-suite assisted-living and independent-living seniors' residence in Scarborough. The four-storey facility also includes central dining facilities, commercial kitchen, central laundry, chapel, exercise room including pool, beauty salon, spa, administrative offices and more.

The construction of Presentation Manor was innovative due to unique construction methods used by PCL Constructors Canada Inc. The building's exterior was fabricated using 413 prefabricated exterior wall panels. These panels were manufactured in PCL's own agile offsite production facility. PCL is the only general contractor in Canada with its own manufacturing facility which provides the capacity to prefabricate many different project components with enhanced quality, safety, and schedule certainty. This construction method resulted in a reduction of the number of building trades on the construction site and increased worker safety overall. This modular approach was 25% more cost effective than conventional construction and resulted in a 50% reduction in the construction timeline. PCL broke ground on the site in October of 2016, and by October of the following year the building was fully enclosed.

Kah San Chako Haws – Chinook, Oregon

Kah San Chako Haws, or "East House" in Chinook, Oregon is the first modular multifamily affordable apartment project in the Northwest of the United States. The modules used to build the structure of the project were constructed at Blazer Industries in Aumsville, Oregon, and then transported to the development site in Portland. Once the modules were onsite, the building was constructed in only three days. The project only required 13 months from design to completion, as opposed to the 18 months that would have been required with traditional construction methods.

The building includes nine units that are either studio, one-bedroom or two-bedroom configurations. Kah San Chako Haws is also a LEED Gold-Certified building project.

Carmel Place – New York, New York

Carmel Place was the winning proposal of the adAPT NYC initiative which focused on providing new housing stock to address New York City's growing needs for its small household population. As part of the 'New Housing Marketplace Plan,' the Carmel Place prototype project (formerly My Micro NY) became New York City's first 'micro building'. The units provide loft-like rental apartments that range in area from 24–33 square meters. In order for the development to be possible, a number of zoning policies needed to be altered. These related to the minimum unit size, maximum density and number of units per building.

Carmel Place was one of the first buildings in New York City to be constructed by stacking 65 individual, self-supporting, steel-framed modules – 55 of these provide the individual residential units and 10 serve as the building's core. The modules used to build the project were prefabricated in the Brooklyn Navy Yard.

Out of the total rental units, 22 are dedicated as affordable housing, eight of which are reserved Section 8 units for formerly homeless US veterans. The remaining 33 units are rented at market rate. Carmel Place has since become an example for other developments wanting to use modular construction techniques to address housing needs.

The Grow Home – Montreal, Québec

In 1990, the Grow Home was designed at McGill University and the concept was embraced enthusiastically by private sector builders. In Grow Homes, building costs are significantly reduced through the use of innovative design and construction methods and by giving the

buyers the option of partial internal completion. This allows them to complete the basement or top storey of the house as and when resources and needs permit.

Grow Homes are built on a smaller plot of land which also gives rise to significant savings in building materials and labour costs. There are 33 different costed options offered to potential home buyers to allow them to make a trade-off between amenities and budget. The main principle of the Grow Home is to give owners the option of having unpartitioned space for completion at a later date.

To date, over 6,000 such dwellings have been built in Montreal, with an estimated further 4,000 throughout Canada and the United States.

Evolv35 – North Vancouver, British Columbia

In Moodyville, British Columbia, 35 four-bedroom townhomes were built to form a new, award-winning master-planned community. The plan for Moodyville required the rezoning of the former neighbourhood of single-family post-war homes to allow for a more flexible approach to design that accommodates changing household dynamics.

Homes are built as row houses with legal secondary suites. There is 1.5-inches of concrete flooring separating the residences' "lock-off suite" from the main home, cutting down on sound transmission. The City of North Vancouver developed the Lock-Off Suite Program to encourage developers to build rental accommodation by offering them density bonuses. This incentive program is providing much-needed rental suites in the community.

In addition to supporting the development of more housing supply, all homes in the project are built to Passive House Canada standards and 2032 energy codes, reducing energy usage by 90% annually.

Pocket Suites – Winnipeg, Manitoba

Pocket Suites are a series of innovative infill projects in Winnipeg, that provide an alternative model to rooming houses and shelters for low-income individuals in Manitoba. Launched in 2003, the Pocket House concept was introduced to create innovative solutions to address the quality issues of low-income and barrier-free housing. In Winnipeg, four Pocket Houses were built, and each two-storey building contains eight units with a separate entrance, a private washroom, a cooking area, and a bed, among other furnishings. Each house features three barrier-free suites and one fully accessible suite on the main floor, with the remaining suites on the second level accessible by two exterior staircases.

The homes are built to be energy efficient, meeting Manitoba Hydro's requirements for "excellence in design and sustainability." The majority of Pocket Houses in the project are currently rented out, indicating the project has seen success, and also pointing to the level of need for affordable accessible housing.

Your Choice Homes and Piikani Nation Tiny Homes - Alberta

Your Choice Homes is an organization that teaches high school students construction skills for high school class credit, apprenticeship hours and a pay cheque while also developing life skills and promoting empowerment. The organization partnered with the Piikani Nation on a pilot project funded by a \$250,000 grant from Indigenous Services Canada to build tiny homes to help address the severe housing shortage experienced by this southern Alberta First Nation. Each tiny home will have one bedroom and will be allocated to a local elder. This is the first project of its kind in Alberta although the concept has already been tested in Saskatchewan.

9 Appendix E: Glossary^{34,35,36,37,38}

Accessible

Housing and services are easily available, obtainable, and attainable to as many people as possible. Accessibility also includes facilities and homes that are easy to approach, reach, enter, or use.

Affordable Housing

Affordable housing is housing with a market price for purchase or rent where households spend no more than 30 per cent of their gross household income on housing.

Attainable Housing

While there is no universal definition of attainable housing, it is often used to refer to rental or ownership housing without any subsidies which is affordable to workforce households or households with moderate incomes. In the US, it is defined as non-subsidized, for-sale housing that is affordable to households with incomes between 80 and 120 percent of the area median income.

³⁴ Government of Canada (2018). The National Housing Strategy Glossary of Common Terms.

³⁵ Ontario Non Profit Housing Association (2021). Glossary of Terms and Acronyms. Accessed from: http://onpha.on.ca/web/Resources/Glossary/Content/About_Non-Profit_Housing/Glossary_of_terms.aspx?hkey=9b9dc7c3-90d7-48ed-915d-2cb2e0a14856#S

³⁶ Government of Canada (2019). Reaching Home Coordinated Access Guide. Accessed from: https://www.homelessnesslearninghub.ca/sites/default/files/resources/HPD_ReachingHomeCoordinatedAccessGuide_EN_20191030.pdf

³⁷ Ontario Ministry of Health and Long-Term Care (2021). Glossary of Terms. Accessed from: [https://health.gov.on.ca/en/public/programs/ltc/glossary.aspx#:~:text=A%20Long%2DTerm%20Care%20\(%20LTC%20\)%20Home%20provides%20care%20and,hour%20supervision%20or%20personal%20support](https://health.gov.on.ca/en/public/programs/ltc/glossary.aspx#:~:text=A%20Long%2DTerm%20Care%20(%20LTC%20)%20Home%20provides%20care%20and,hour%20supervision%20or%20personal%20support)

³⁸ Ministry of Municipal Affairs and Housing (2021). Build or buy a tiny home. Accessed from: <https://www.ontario.ca/document/build-or-buy-tiny-home>.

Canada-Ontario Housing Benefit

The COHB provides a Portable Housing Benefit to assist with rental costs. This provincially mandated benefit is available to eligible priority groups who are on the Centralized Waiting List. The COHB pays the difference between 30 per cent of the household's income and the average market rent in the area. For recipients of social assistance, the COHB will pay the difference between the shelter allowance and the household's rent and utilities costs. The program is administered by the Province of Ontario and the benefit amount will be reviewed every year.

Community Housing

The term "community housing" is an umbrella term that typically refers to either housing that is owned and operated by non-profit housing societies and housing co-operatives, or housing owned by provincial, territorial or municipal governments. Investments in federally delivered programs will prioritize housing that is owned and operated by not-for-profits and co-operative housing organizations. The intent is that any new housing built in the future by these groups will be a new generation of housing that is guided by the common principles outlined in the National Housing Strategy. The Vision is to ensure support for a modern, efficient and effective system that encourages social inclusion and is economically and socially sustainable.

Continuum of Housing/ Housing Continuum

The spectrum of accommodation options that meet a range of needs and standards, including physical adequacy, space and capacity, and affordability. The continuum is often used in reference to a model of housing and support services whereby people progress from one end of the spectrum (short-term housing) towards the other (safe and affordable market housing).

Co-operative housing

Households in a co-operative housing project are all members of the co-operative corporation that owns the building. They elect from amongst themselves a board of directors who are responsible for overseeing the management of the building. They are subject to rules in the Co-operative Corporations Act and are not considered to be landlords and are therefore not subject to the Residential Tenancies Act.

Coordinated Access system

A way for communities to bring consistency to the process by which people experiencing or at risk of homelessness access housing and related services within a geographic area. Core

components of a strong Coordinated Access system include a Housing First approach; real-time data about the supply of and demand for housing resources; and a streamlined service delivery approach with access points to service, a standardized workflow for triage and assessment; prioritization; and vacancy matching and referral.

Core Housing Need

A household is considered in “Core Housing Need” if its housing does not meet one or more of the following: adequacy, suitability or affordability standards, and it would have to spend 30% or more of its before tax income to access acceptable local housing.

Adequate housing does not require any major repairs, according to residents

Acceptable housing is adequate in condition, suitable in size, and affordable. Adequate housing does not require any major repairs, according to residents.

Suitable housing has enough bedrooms for the size (number of people) and makeup (gender, single/couple, etc.) of the needs of the households, according to National Occupancy Standard (NOS) requirements.

Equitable

Ensuring that systems and processes provide equal opportunities for people to access, obtain, and retain housing that meets individuals’ needs and preferences.

Healthy communities

A well designed and properly scaled community, which meets the daily and lifetime needs of all people through an appropriate mix of housing, amenities, recreation facilities, and services, which in turn enhances physical, mental and social well-being of individuals/inhabitants. A proactive model of wellness incorporating a person’s perception of their quality of life, their changes for optimal social interactions, and the availability of community activities and resources, and monitoring a link between daily stress and health.

Homeless

The situation of an individual or family that does not have a permanent address or residence; the living situation of an individual or family who does not have stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is often the result of what are known as systemic or societal barriers, including a lack of affordable and appropriate

housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.

Homelessness

Homelessness describes the situation of an individual, family or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it.

Household Income Limits (HILS)

Income levels for each unit size in each service area as set out in Regulation 370/11 of the Housing Services Act. The Housing Services Act requires service managers to have a specific number of rent-geared-to-income units in their service area which are occupied by tenants whose incomes are below the HILS.

Long-term care home

A Long-Term Care (LTC) Home provides care and services for people who no longer are able to live independently or who require onsite nursing care, 24-hour supervision or personal support.

Mixed-Income Housing

Any type of housing development (rent or owned) that includes a range of income levels among its residents, including low, moderate and/or higher incomes.

Mixed-Use Development

Is the development of land or a building with two or more different uses, such as residential, office and retail. Mixed-use development can occur vertically within a building or horizontally on a site.

Modular Construction

Modular construction is a process in which a building is constructed off-site, under controlled plant conditions, using the same materials and designing to the same codes and standards as conventionally built facilities but in a shorter amount of time.

Outcome

An outcome is a desired change in the level of need that is attributable in part, or fully, to the execution of a program or project. A final product or end result; a conclusion reached through a

process of logical thinking. Outcomes are usually measurable through various indicators over a period of time.

Performance measure

A performance measure is a particular value or characteristic that describes inputs, processes, outputs and outcomes in a tangible way. Performance measures are used to determine how successfully processes, services, programs and/or strategies are being achieved. Performance measures fall into one of five categories: quantity, efficiency, quality, effectiveness, and cost-effectiveness.

Portable shelter allowance/ housing benefit

Income assistance provided to a tenant on the social housing waiting list outside the social assistance system to help them pay the difference between rent-geared-to-income and market rent in the private rental marketplace.

Private Market Rental Housing

This is made up of purpose-built rental units in the private rental sector as well as secondary suites, rented condominium units, and rented single detached, semi-detached, and townhouse dwellings in the secondary rental market.

Purpose-built Rental

Housing designed and built expressly as long-term rental accommodations.

Rent-Geared-to-Income (RGI)

Financial assistance given to a housing provider so that a qualified household can pay rent based on their income. Usually not more than 30% of the gross annual household income.

Rent Supplement

Rent supplements reduce the cost of housing for qualified individuals and families. Landlords sign an agreement to provide units to the program, and Halton Region places eligible applicants from the HATCH wait list in the available units. The housing subsidy provided through the program is paid directly to the landlord.

Rental Market Vacancy Rate

Vacancy rates are an important measure to assess the health of the rental market. According to Canada Mortgage Housing Corporation (CMHC), a vacancy rate of at least three per cent (three of every one hundred units) is considered necessary for adequate competition and housing options.

Secondary rental market

The secondary rental market includes all rented dwellings that are not purpose-built rental structures. This category is comprised of rented condominiums and all other privately rented dwellings.

Service Manager

The term used in the Housing Services Act for a Consolidated Municipal Service Manager (CMSM) or District Social Services Administration Board (DSSAB).

Social housing

Housing that is community sponsored (e.g., by local faith-based groups or community organizations) or by municipalities. Designed to address some of the public housing issues, it is mixed-income housing (some RGI and some market units). It is technically defined as either non-profit rental or co-operative housing funded by a legally-prescribed government program.

Special needs unit

A unit that is occupied by or made available for occupancy by a household having one or more individuals who require accessibility modifications or provincially funded support services in order to live independently in the community.

Special needs waiting list

The waiting list for housing that has been modified for people with disabilities or has available support services. Under the Housing Services Act, special needs waiting lists are maintained by the service manager or by housing providers or support agencies designated as special needs administrators in the legislation.

Special priority

Status granted through an approval process by service managers to applicants or in-situ tenants who have experienced domestic violence, giving them higher priority on a centralized waiting list for rent-geared-to-income housing.

Supportive housing

Supportive housing (also called special needs housing) is housing that provides a physical environment that is specifically designed to be safe, secure, enabling and home-like, with support services such as social services, provision of meals, housekeeping and social and recreational activities, in order to maximize residents' independence, privacy and dignity.

Tiny Home

A tiny home is a small, private and self-contained dwelling unit with living and dining areas, kitchen and bathroom facilities, a sleeping area, and is intended for year-round use. It can be a primary home or a separate structure on a property that already has an existing house. Campers, recreational vehicles, cottages and other structures used on a seasonal basis are not considered tiny homes. Despite their size, tiny homes must still comply with the health and safety requirements of Ontario's Building Code, municipal zoning and other local by-laws. Tiny homes must also have the necessary servicing such as water and sewage. A tiny home cannot be smaller than the minimum required size set out in Ontario's Building Code, which is 17.5 m² (188 ft²).

Transitional Housing

Housing that is intended to offer a supportive living environment for its residents, including offering them the experience, tools, knowledge and opportunities for social and skill development to become more independent. It is considered an intermediate step between emergency shelter and supportive housing and has limits on how long an individual or family can stay. Stays are typically between three months and three years.

Vulnerable population groups

Vulnerable populations can be defined broadly to include any individual, group, or community whose circumstances present barriers to obtain/understand information and access resources, services and programs. These circumstances may include, but are not limited to age, physical,

mental, emotional, or cognitive status; culture; ethnicity; religion; language; citizenship; or socioeconomic status.