

# County of Huron

# Housing Initiatives

December 2020

[www.HuronCounty.ca/Housing](http://www.HuronCounty.ca/Housing)



# Table of Contents

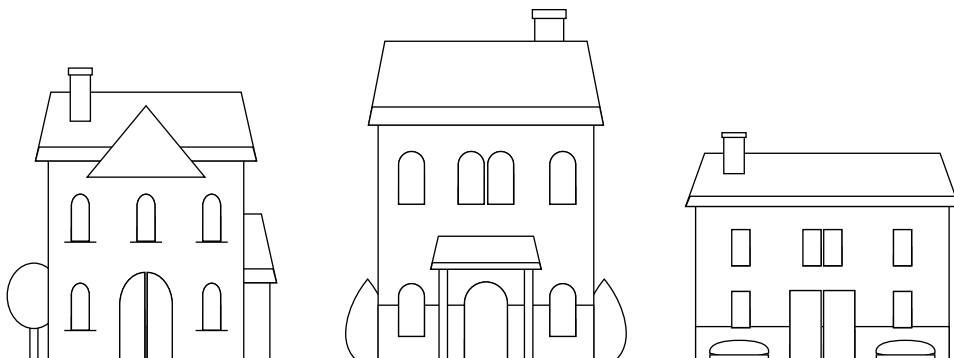
page 3-5 ..... Why does Huron County need housing initiatives?

page 6 ..... Types of housing: quick facts

page 7 ..... To build vibrant, resilient, and inclusive communities in Huron County, more than construction is required.

page 8-16 ..... Current County of Huron housing initiatives:

1. Residential Intensification Guidelines
2. Review of Planning Documents (Zoning Changes)
3. Residential Development Pre-Zoning
4. Community/Business Funded Housing Consortium
5. Municipal Rental Builds
6. Development Ready Lot for Multi-Unit Residential
7. Public Education Campaign



# Why does Huron County need affordable housing initiatives?

Social and economic diversity is critical for Huron County to maintain livable communities where families thrive, children learn and grow, and their parents have the stability and opportunities they need to succeed.

## 1. There is a national housing shortage.

According to the National Housing Strategy, 1.7 million people in Canada are in housing need, living in homes that are inadequate or unaffordable. Another 25,000 Canadians are chronically homeless.

This needs to change. That means that it is essential for communities like Huron County to tackle affordable housing initiatives head on in order to grow and succeed in the future. Everyone deserves access to safe and affordable housing.

## 2. Affordable housing initiatives in Huron County are essential for our community's long-term vitality and vibrancy.

**Social and economic diversity creates a vibrant community ecosystem.**

The goal of the County is to build vibrant, resilient, and inclusive communities. A healthy mix of housing options, from affordable

rental housing, single-family homes, duplexes, apartment buildings, as well as developments for seniors, ensures opportunities for all individuals to improve their economic situation and contribute to their communities in meaningful ways.

**Rental housing options are essential in our community.**

To meet the diverse needs of Huron County's community, both rental housing and homeownership are important. Rental homes fulfill the needs of many families and individuals. For some, rental homes are the most financially realistic option. Others rent because they prefer the lifestyle of renting but may still be as socially invested in their community as homeowners typically are. For some families, affordable rental housing is an important stepping stone that allows them to accumulate savings and prepare for eventual homeownership.

**There are environmental costs to not having affordable housing in our community.**

Affordable homes support the local workforce so that individuals can live closer to their jobs.

Shorter commutes allow workers to spend more time with their families, while the community benefits from a reduction in traffic, air pollution, and expenditures on roads. In addition, residential intensification reduces urban sprawl, potentially reducing encroachment on existing green spaces and farm lands.

### **Healthy families need affordable housing options.**

Affordable housing is important to a family's overall health and wellbeing. When families spend a disproportionate amount of their incomes on housing costs they may lack the funds they require for other basic needs. Those living in affordable housing are able to spend substantially more on nutritious food, adequate childcare, and other needs. In addition, parents who work longer hours end up with less time to spend with their families and on household responsibilities, potentially leading to increased household stress.

### **Affordable housing is good for local businesses.**

Residents with high housing costs will have less discretionary money to spend on goods and services. In addition, if housing is too expensive it can be difficult for businesses to recruit average income households into a community. It's important that workers in Huron County can have access to housing!

### **It's our social responsibility to ensure that everyone in our community is cared for and has a place to call home.**

The provision of safe, stable housing can strengthen a community. Affordable housing, including supportive housing options, can

significantly ease the burden on local social services. Citizens without safe and permanent housing are shown to increase the cost of policing, bylaw enforcement, and the court and health care systems.

***“For high-needs participants, every \$10 investment in housing assistance with individualized support services resulted in average savings of \$21.72 (in averted costs for hospitalizations and other services). Participants also spent fewer nights in shelters or at emergency departments.”***

ONTARIO'S LONG-TERM AFFORDABLE HOUSING STRATEGY UPDATE,  
MARCH 2016  
[Ontario.ca/housingstrategy](http://Ontario.ca/housingstrategy)

Ensuring that our community's most vulnerable citizens have access to adequate housing is simply the right thing to do.

## **3. To take advantage of provincial and federal funding opportunities.**

The County of Huron is tackling housing shortage challenges head on. Taking advantage of funding opportunities being offered at the provincial and federal levels now, ensures that we will have the balanced housing ecosystem we require for a vibrant and successful future.

# Why is housing in Huron County becoming unaffordable?

In many of Ontario's large and mid-sized cities, home prices and rental rates have risen faster than incomes.

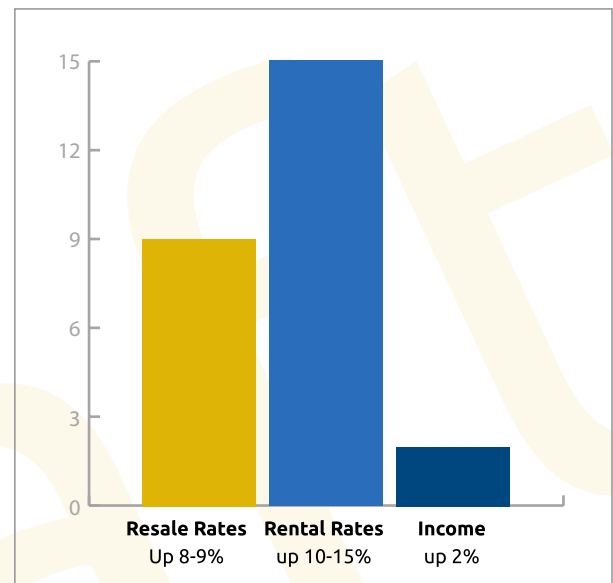
## Homes

- 83% of home buyers can't afford an average resale home
- Resale home prices are up 8-9%
- Rental prices are up 10-15%
- Incomes are only up 2%

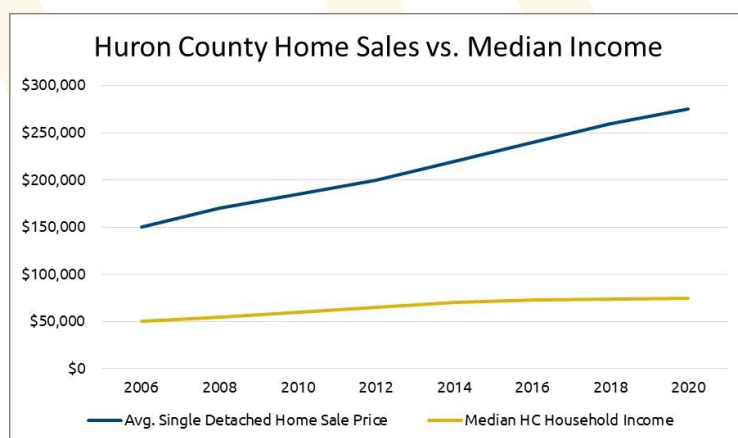
## Rentals

- 56% of renters can't afford an average 2 bedroom apartment
- Less than 2% of rentals are vacant

Source: <https://www.ontario.ca/page/more-homes-more-choice-ontarios-housing-supply-action-plan#section-1>



Huron County is seeing similar trends.



Graph Source: County of Huron Economic Development Market Housing Report and Options

The Community Investment for Affordable Housing report by Scaled Purpose Inc. concluded that a minimum hourly wage of \$23.25 is required for a single-income household to affordably rent an average priced 1-bedroom apartment (\$940/month).

It also concluded that in dual income households, each partner would need to earn a minimum of \$25/hr, and work full time hours, to afford ownership of an average priced home in Huron County.

Source: <https://nhuron-pub.escribemeetings.com/filestream.ashx?DocumentId=22904>





# Quick Facts:

## National Housing Strategy

The National Housing Strategy (NHS) is the largest and most ambitious federal housing program in Canadian history. Over the next decade, the NHS will invest \$55+ billion to build stronger communities and help Canadians across the country access a safe, affordable home.

## Types of Housing

### Emergency Housing

Short-term shelter for people in crisis which may also provide meals and support services. Currently the County of Huron manages, in partnership with CMHA and Choices for Change, a cold weather emergency shelter known as *Huron Out of the Cold: Heart to Home*. It is the goal of the County of Huron to eventually move away from emergency shelter options in favour of a 'housing first' strategy.

### Supportive Housing

A 'housing first' strategy would need to include supportive housing options. This type of housing focuses on rehabilitation and community integration. It usually features

group home settings but can sometimes include low-support self-contained apartments.

### Rent-Geared-to-Income (RGI) Housing

RGI housing, or subsidized housing, provides housing with rent amounts determined by income; approximately 30% of a household's gross (before tax) income. The County of Huron owns and manages 415 rent-geared-to-income units located throughout the County.

### Market Housing

Established residential housing available to residents without widely accessible public-sector support.

### Attainable Housing

Housing that an individual employed full time on a living wage would reasonably expect and afford.

### Affordable Housing

In Canada, housing is considered "affordable" if it costs less than 30% of a household's gross (before tax) income.

# To build vibrant, resilient, and inclusive communities in Huron County, more than construction is required.

While municipally led affordable housing builds are an important part of addressing the housing shortage, this is only one of the ways we can work to solve the problem. Currently, local municipal governments are working together with the County of Huron to proactively prepare our communities for the future.

## **Here's how:**

- Land-use planning, such as Residential Intensification Guidelines and 'Housing Friendly' zoning reviews;
- Working to address workforce retention, support Huron County businesses, and attract future developers;
- Social supports so that our community has access to safe and secure places to live;
- Listening to our communities through public engagement;
- And more!

## **The County of Huron is currently undertaking 7 key initiatives to address the need for affordable housing in our community:**

1. Residential Intensification Guidelines
2. Review of Planning Documents (Zoning Changes)
3. Residential Development Pre-Zoning
4. Community/Business Funded Housing Consortium
5. Municipal Rental Builds
6. Development Ready Lot for Multi-Unit Residential
7. Public Education Campaign

# 1. Residential Intensification Guidelines

Residential intensification is defined as the development or redevelopment of an existing building, site or area within the existing urban area at a density higher than what currently exists.

## What are the RIGS?

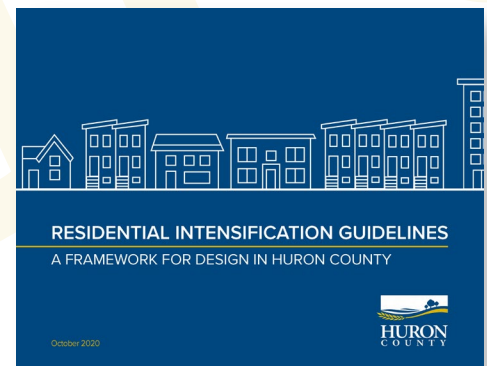
The ***Residential Intensification Guidelines (RIGS)*** is a comprehensive document that was developed as a tool for guiding the design of residential intensification projects in the County. The document applies to all residential intensification projects in the County with an emphasis on multi-unit forms of development. The guidelines also address residential conversions and Additional Residential Units (ARUs). The goal of this document is to help address concerns and compatibility in a comprehensive manner, ensuring that developers understand the goals and expectations of the community and that the community can benefit from increased housing choices.

## How will the RIGS be used?

The RIGS is primarily intended to be used by the builder and development community to guide the design of residential developments. The guidelines address a full range of design considerations including site layout, building design, parking, and landscaping. The RIGS will be used by municipal staff when reviewing development applications. The RIGS is not intended to add time to the development process, rather it is intended to streamline the process by setting out the design expectations early on and avoiding the back-and-forth between the developers and planning staff. By

setting clear design objectives and priorities early in the process, developers will understand what staff will be looking for when reviewing applications.

***“Ensuring that developers understand the goals and expectations of the community and that the community can benefit from increased housing choices.”***



The guidelines were created with the assistance of MHBC Planning, Urban Design and Landscape Architecture, and Allan Avis Architects.

For more information on the Residential Intensification Guidelines, please visit:  
[www.huroncounty.ca/plandev/county-wide-projects/residential-intensification-guidelines](http://www.huroncounty.ca/plandev/county-wide-projects/residential-intensification-guidelines)

Or contact Denise Amersfoort, Senior Planner:  
dvanamersfoort@huroncounty.ca  
519.524.8394 x3





# RIGS Quick Facts:

## **What does the County of Huron Planning Department do?**

The County of Huron's Planning Department provides services to County Council, local municipal councils, and to the public in the areas of land-use planning and environmental management.

## **What is Land Use Planning?**

Land use planning means managing the use of land and resources.

## **What is Residential Intensification?**

Residential Intensification occurs when an existing building, site or area within the existing urban area is developed or redeveloped at a density higher than what currently exists.

## **Examples of Residential Intensification**

- Infill housing
- Additions and renovations to existing buildings
- Additional residential units
- Residential conversions
- New community developments

## **What is Compatible Development?**

Compatible development is not necessarily the same as, or similar to, the existing development, but can coexist with the surrounding area without unacceptable adverse impact.

# 2. Review of Planning Documents

## What are Planning Documents?

### Huron County Official Plan / Local Official Plans

An official plan gives direction on the physical development and long-term protection of services within Huron County. It is the overall guide that helps to ensure that future planning and development will meet the specific needs of our communities. Each of the nine local municipalities has its own official plan in addition to the Huron County Official Plan. The Planning Act requires all counties and municipalities in Ontario to adopt an official plan that is regularly reviewed to make sure that it remains current.

### Zoning By-Laws

Zoning refers to the municipal regulations that dictate how property can and cannot be used in certain geographic areas. Basically, it is the rules on how one can physically develop a piece of land. Zoning has shaped our community into what it is today and will guide the way our neighbourhoods and communities will grow in the future. Each of the nine local municipalities within the County has its own Zoning By-law to regulate land use.

## What will reviewing these documents do?

A review of all the rules related to housing in these documents will ensure that at least the minimum standards are achieved for current and future housing needs of the community (e.g. permitting 2 units as of right in all zones). This also means reviewing those terms that are commonly amended to allow for higher density builds.

## How does this lead to more housing in Huron County?

This can help lead to more housing by giving more options and flexibility when housing developments are going through the planning and approval process for both established neighbourhoods and undeveloped land.



# 3. Residential Development Pre-Zoning

## What is Pre-zoning?

For some land, specifically large undeveloped land, the common practice is to zone that piece of land at the time a proposal is brought forward. An alternative and proactive option is to pre-zone these large areas of land with a set minimum requirement for residential density. This means that a large undeveloped section of land can be automatically zoned that allows for a certain density of residences when the land is proposed to be physically developed.

The Pre-Zoning Approach is a concept which will be applied during Five Year Reviews and Updates to Zoning By-laws.

## How does this lead to more housing in Huron County?

The advantage of this practice is that it would make it simple and straight forward for developers to build within the “pre-zoned” area. This can help the planning process move forward more smoothly because it lessens the amount of procedural paperwork required for a new builds because it’s already been done!

***“The County believes that taking a proactive approach to planning for growth can help attract and accommodate new developments in Huron.”***



# 4. Community/Business Funded Housing Consortium

## What is a Community/Business Funded Housing Consortium and why do we need it?

A Housing Consortium uses investors (likely existing mid-sized businesses) to finance the development of attainable housing for their workforce. The employees of those businesses would have access to housing as a benefit over the short term, not tied to employment. Over the medium term, businesses would receive their initial investment back when the employees purchase the homes.

The County of Huron will work with businesses experiencing severe labour shortages, and facilitate partnerships with municipalities, developers and builders to construct attainable housing for their existing and future employees.

The precise makeup of such an organization would depend upon input from businesses, financial institutions, community investors and potentially municipalities.

## How will this lead to more housing in Huron County?

This initiative would provide a modest return-on-investment for its shareholders, while also increasing the supply of attainable housing available in Huron County. The rent-to-own model will make this structure particularly attractive to first time home buyers and new Canadians, and will go some distance to solving the twin economic development issues of housing affordability and a tight labour market.

## How will the Housing Consortium work?

1

A consortium of business owners with identified labour force will pool their capital. This consortium will establish a new corporation, in which these business owners will be shareholders.

2

The corporation will buy land, hire contractors, and build houses, much like any other developer. Some units may go directly to market, but most will be made available through a modified rent-to-own structure.

3

In order to help ensure that the labour force needs of the business owners are met, their employees would have first right of refusal when the units came on the market.

4

The lease agreement will provide a tenant with an option to purchase the property at a given price after a given period of time.

5

A portion of a tenant's monthly rent payment would be held in escrow until the tenant chose to exercise their option to purchase. At that time, it would be made available to the tenant for use as a down payment against a mortgage from a mainstream financial institution.

# 5. Municipal Rental Builds

## What are municipal rental builds?

Housing is one of the most fundamental of human needs. Municipal rental builds means the County is working with local municipalities and seeking opportunities to build affordable housing and will act as the developer and landlord of that build. To be affordable, a household should not spend more than 30 percent of their gross income on shelter costs.

Affordable housing is a broad term which encompasses a range of housing types. Well-designed affordable housing can look just like any other form of housing. Depending on the regional market, it may include single, semidetached and row housing, and/or low, mid-rise and high-rise buildings. It may be a single development or building, or it may include subsidized units integrated into a predominantly market-based building or development.

Right now, the County of Huron already owns and manages 415 rent-geared-to-income units located throughout the County. Housing Services provides all of the administrative and property management services for these properties; essentially acting as the landlord for these County-owned units.

## Why do we need them?

Providing affordable housing in a community means that families and individuals of all income levels and lifestyles can find suitable and adequate places to live without spending a disproportionate percentage of their income on housing.

Huron County needs affordable housing initiatives because social and economic diversity is critical for Huron County to maintain livable communities where families thrive, children learn and grow, and their parents have the stability and opportunities they need to succeed. Everyone deserves access to a safe and affordable home.

The current wait list for the County's 415 rent-geared-to-income units varies between 1-5 years depending on location and apartment type. As of 2019 there were 448 individuals on the wait list, up from 239 in 2015.

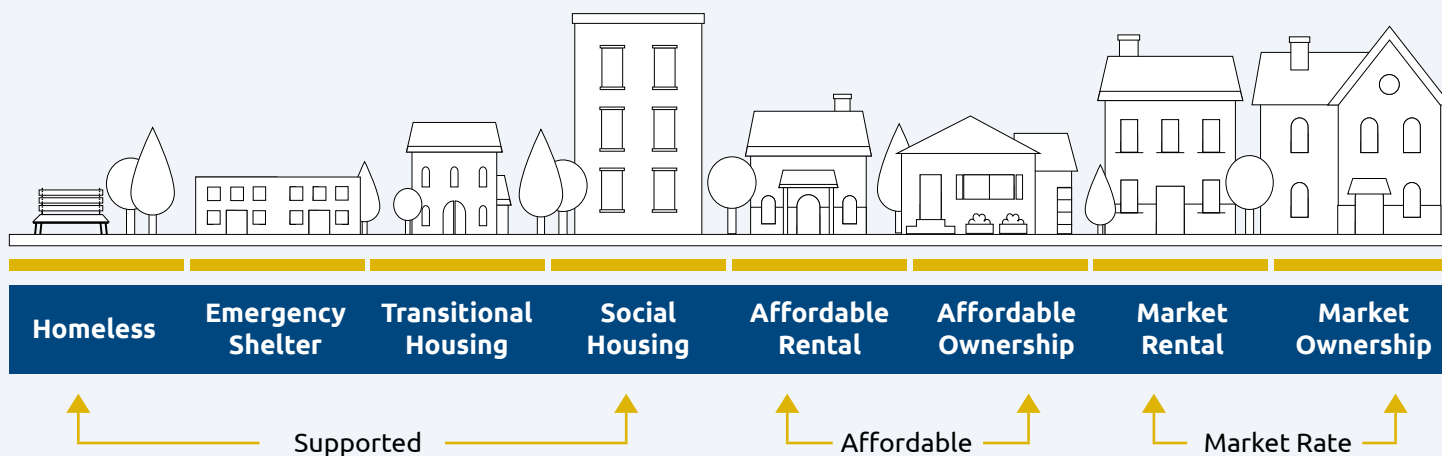
## What's the County doing about it?

The County of Huron is dedicated to enhancing the social and economic well-being of Huron County through the creation and preservation of affordable housing. This is why we're addressing the need for affordable housing in our community head on. A Housing Development Team has been developed to investigate funding opportunities, source potential locations and draft communications for the initiatives.

Further, the County's Social Housing Program provides a range of administrative, support and funding services to provide affordable housing options in the County of Huron. Available programs allow seniors to stay in their home communities, offer affordable homes to low-income families and give disabled people independence in a safe and secure environment.

More importantly, we're taking a multi-pronged approach to address the affordable housing shortage in Huron County. Because more than construction is required to address the shortage, current efforts include new municipal builds as well as multiple behind-the-scenes efforts that are designed to promote smart planning, strategic developments, and community-centred solutions.

## The Housing Continuum





## 6. Development Ready Lot for Multi-Unit Residential

Investigating opportunities to proactively purchase, service and subdivide lands will ensure the County is ready for multi-unit residential housing developments.

In many cases, municipal governments have purchased, serviced and subdivided lands for the purposes of easing industrial development. This strategy would involve undertaking a similar approach. The difference is that it would be for the express purpose of multi-unit residential development.

This strategy requires significant resources in the form of both capital and staff/professional services to execute County-wide in collaboration with municipalities. However, it also results in the most significant potential impact. Further, the municipality is able to select the type of housing it allows to be constructed on the development lands.



***“Diverse housing options make a community unique by giving it more character and charm.”***

# 7. Public Education Campaign

Engaging with and educating the public on the National Housing Strategy and local housing shortage, as well as explaining the benefits of affordable housing and how the County plans to address the shortage is essential in gaining community support for future housing initiatives.

By way of a public education campaign, local leaders can champion the benefits that housing of all types contribute to strengthening a community.

What? ***“Everyone deserves access to a safe and affordable home.”***

Why? ***“Social and economic diversity creates a vibrant community ecosystem.”***

How? ***“Resilient and inclusive communities will be developed through smart planning, strategic developments, and community-centred solutions.”***

The Huron Housing Development Team will draft a communication strategy that ensures all audiences including, Huron County Council, partner municipalities’ staff and Council, County of Huron staff, Huron County community members, and any potential build site’s direct neighbours are properly informed and have opportunities to engage.

Some of the Housing Development Team’s communications efforts may include:

- Information toolkits
- HuronCounty.ca website update
- Media engagement
- Social media engagement
- Public meetings
- Virtual public engagement opportunities
- Direct communications to stakeholders

The housing shortage cannot be solved alone, but we can work together with local, provincial, and federal partners to make it easier to build new housing for people to rent or own. The County of Huron is committed to ensuring that everyone in our community has access to a safe and affordable home.

***Because how we grow matters.***