

Municipality of North Perth

Presentation to

Mayor Todd Kasenberg & North Perth Municipal Council



by Mayor's Task Force for

AFFORDABLE HOUSING



Mayor's Task Force for Affordable Housing



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“The Mayor’s Task Force on Affordable Housing (TFAH) is a time-limited task force/committee authorized by Council to provide Council guidance and recommendations on matters relating to the creation, expansion and retention of affordable housing in North Perth.”

METHODOLOGY



Research

- Census data + Statistics
- Academic papers
- Government documents:
CMHC + Province of Ontario + Municipal documents
- *Realtor.ca* online resources
- Other online resources

In-Person

Interviews + Discussions

Real Estate Professionals:

- Bruce Kempston,
Kempston & Werth Realty
- Barbara Cressman,
Royal LePage Realt Estate

Employer/Business:

- Jim Brooks, BTE
Assembly Group

the **WHAT** of **Affordability**

Providing affordable housing is the **municipality's/community's moral obligation**.

- “Basic” method (housing expenses $<$ 30% of household income)
- “Residual income” method
- Housing + Transportation (H+T) Affordability Index

The CMHC's Housing Continuum



the **WHY** of **Affordability**



Over-housing? Between 2006 and 2016, **508** private dwellings were established. Compare with the additional **876** residents over the same period. In other words, **a new dwelling** (approximately **65% single-family detached**) was built for **every 1.7** new residents.

	North Perth	Listowel
Population Growth 2011 to 2016	4.0%	10.1%
Person per household 2016	2.45	2.3



the **WHY** of **Affordability**: the case of **Listowel**

16 homes for sale (all single-family detached) in Listowel on Friday, 13 December, 2019, with median price of **\$464,900**.

10% down-payment and a 5-year mortgage with fixed rate of 3.1%: total housing expenses (utilities, property tax, etc.)

\$2,743 per month .

Affordability as housing expenses less than **30%** of the total income of the household; the **minimum annual household income** required: **\$109,720**.

Listowel's median total income:

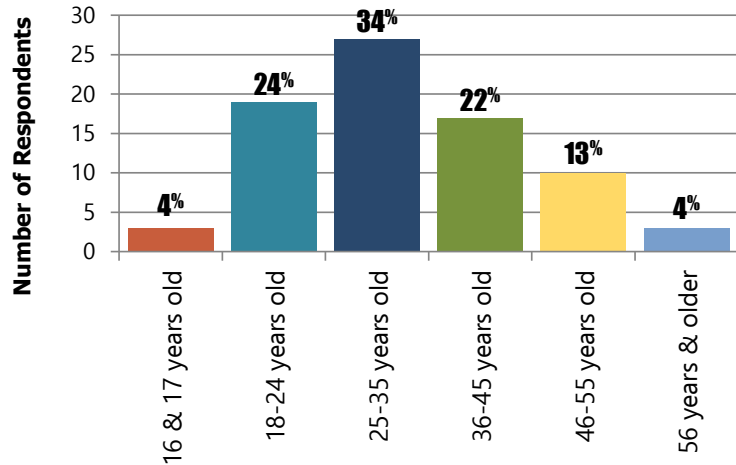
economic families: **\$84,480**

household income: **\$66,672**

for **WHOM** of **Affordability**



18 to 35 age group? Local realtors believe the 18-35 age group is the group struggling the most.



Any correlation?

Age of respondents to homelessness survey. 2018 Homeless Enumeration: City of Stratford, Town of St. Marys & Perth County

the **HOW** of **Affordability**

Identifying goals and priorities

- Adopting a **definition** of affordability
- Identifying and prioritizing the target **populations/household types**
- Identifying and prioritizing targeted **housing types**
- Identifying and prioritizing targeted **tenure** (ownership, rental, coop, etc.)

Developing strategies

- Short-term/Immediate
- Medium/Long-term

the **HOW** of **Affordability**



Immediate/Short-term recommendations

1. **Commissioning a study** of housing affordability in the municipality focusing on the **demand for every type of housing** as identified in CMHC's "Housing Continuum"

the Housing Continuum

Image source: CMHC



the **HOW** of **Affordability**



Immediate/Short-term recommendations

- 2. Initiating an educational/awareness campaign** (both online and in print) to promote the municipality's already existing initiatives; e.g. secondary units, development charge reduction/exemption, etc.
- 3. Explicit focus** on housing affordability in **municipality's policy development and council's deliberations**
- 4. Appointing** a current staff member and/or city councilor **as affordability coordinator/advocate**

Immediate/Short-term recommendations

- 5. Facilitating the formation of a permanent, community-led housing affordability advocacy group** and proactively engage, encourage and collaborate with local non-profits, faith organizations and volunteer groups
- 6. Encouraging and exploring joint initiatives with local employers/businesses** to meet their employees' housing needs; e.g., cohousing (with willing over-housed residents), facilitating newly built or conversion rooming house/dormitories

Medium/Long-term recommendations

- 1. Densification:** Encouraging and facilitating infill development within the existing fabric, for example, through:
 - a. Allowing **up to three accessory units** on a single property (similar to the recently policy adopted by City of Kitchener)
 - b. Allowing **detached accessory units**
 - c. Facilitating **property severance** by easing/exempting restrictions

Medium/Long-term recommendations

- 2. Providing additional incentives** (similar to recent changes in Development Charges) for **high-density affordable housing** development (for all tenure and housing types)
- 3. Facilitating (encouraging) the rezoning of properties owned by faith-based and non-profit organizations** for the development of social and affordable housing
- 4. Encouraging renovation and adaptive reuse** for residential purposes of the **currently vacant above-ground spaces** in business properties in downtown Listowel

the **HOW** of **Affordability**



Medium/Long-term recommendations

- 5. Exploring the long-term lease** or other arrangements **to develop municipally-owned land for affordable housing** particularly for alternative models of tenure (e.g. cooperative)
- 6. Engaging with all levels of government**, county, provincial and federal, **to secure funding** through grants and other no- or low-cost financing options **for the development of affordable housing** in the municipality



SUMMARY of **Recommendations**

- **Synthesize findings by all mayor's task forces**
- Adopting a definition of affordability and identifying target population/ household type as well as housing and tenure type.
- Commissioning a study of housing affordability in the municipality
- Starting an awareness campaign about existing initiatives
- Emphasizing affordability in municipal policies and deliberations
- Appointing a municipal affordability coordinator (staff/council member)
- Initiating a community-led advocacy group for affordable housing
- Collaboration with local businesses and employers to provide affordable housing for their employees



SUMMARY of Recommendations

- Densification within the existing built-up areas through increasing the allowable number and configuration of accessory units
- Additional municipal incentives for high-density development, e.g. limited-time property tax exemption for high-density developments
- Relaxing zoning and/or accelerating rezoning application process for development of properties owned by non-profits for affordable housing
- Exploring residential occupancy of the above-ground spaces in downtown commercial buildings
- Using municipally-owned land for development of affordable housing
- Actively seeking county, provincial and federal level funding



Mayor's Task Force on Affordable Housing
Municipality of North Perth, December 2019