



TOWN OF KINGSVILLE

AFFORDABLE HOUSING STRATEGY

A COMMUNITY FOR ALL

Prepared by Town of Kingsville Planning Services



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1.0 INTRODUCTION

1.1 Background

The Town of Kingsville consists of the two former Townships of Gosfield North and Gosfield South and the former Town of Kingsville. The Kingsville urban area now serves as the centre of the amalgamated Town of Kingsville with a population of approximately 22,500. This population is based on a combination of information from the 2016 census, building activity in the last five years, and County of Essex population projections in the County Official Plan. Roughly half of the overall population is located in the Kingsville urban area with the balance located in the communities of Cottam, Ruthven, North Ridge, Cedar Beach and the outlying agricultural areas. With a healthy growth level in the last five-plus years, Kingsville, like most communities across the country, is faced with a lack of affordable housing as rental development has not kept up with a growing need.

As growth has continued in Kingsville so has an imbalance in the mix and type of housing available. One of the key areas of concern is related to the aging population. There are a significant number of seniors moving into the community with resources to both build new homes or acquire existing homes with the intent to undertake significant renovations. The side effect of the movement has been an increase in demand and price for existing homes and new home construction. An unintended consequence of this has been that many existing residents looking to retire and perhaps downsize are selling their homes at a higher value however that increased value, which may have originally been intended to supplement retirement income, is now required to acquire a newer smaller home. In still other cases, residents are not able to find affordable homes and are forced to relocate out of the community they may have lived in most of their lives.

At the opposite end of the spectrum the community, which needs to retain and attract young people, cannot provide entry level affordable housing which in turn has several less than positive side effects. Some of these issues were highlighted during discussions at the Mayor's Roundtable on Economic Development i.e. a lack of service employees. Still other issues are faced on a daily basis such as the increased traffic flow in and out of Kingsville.

1.2 Purpose of the Strategy

The Town of Kingsville Affordable Housing Strategy is designed to provide a framework by which the development of affordable housing can be encouraged as part of both new development and integration into existing underutilized but fully serviced areas. It is a key goal and requirement for Kingsville to meet the housing needs of all residents, at all income levels and all stages of life. Access

to safe affordable housing is an important part of the overall health and livability of the community.

1.3 Objective and Target for Affordable Housing in Kingsville

The objective of this Strategy is to outline actions that could help to increase the supply of affordable housing in all areas of Kingsville. The mission of the Strategy is to:

- 1) actively implement affordable housing policies which establish a minimum target consistent with the County of Essex Official Plan and Provincial targets;
- 2) seek to eliminate the current 378 household waiting list for affordable housing in Kingsville, and
- 3) explore the development and implementation of affordable mid-range housing options and policies as part of the 5 year Official Plan review process.

1.4 What is Affordable Housing

Affordable housing includes a mix of housing types where individuals and families, regardless of income, can find suitable places to live while not directing a disproportionate percentage of their income to housing. Affordable housing can include ownership, rental or subsidized housing.

“Affordable Housing” is defined in the Provincial Policy Statement as:

- i) “In the case of home ownership, the least expensive of:
 - 1) Housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate income households; or
 - 2) Housing for which the purchase price is at least 10 percent below the average price of a resale unit in the regional market area.
- ii) In the case of rental housing, the least expensive of:
 - 1) A unit for which the rent does not exceed 30 percent of the gross annual household income for low and moderate income households; or
 - 2) A unit for which the rent is at or below the average market rent of a unit in the regional market.”

The Planning Act and Provincial Policy Statement both play a role in the formal planning process which outlines the roles and responsibilities of the Town. The tools and provisions in these documents can have a significant impact on the supply and production of housing. The Act requires that Council shall have regard to matters of provincial interest which include the provision of a full range of housing, including affordable housing.

In turn, the Town must have regard for affordable housing in its Official Plan, Zoning By-law, Plans of Subdivision and all other planning related activities. The Town is responsible for the supply of housing units, including affordable units, to be made available and continue to be supplied in new development. Grant and funding programs for much of the affordable housing in Essex County is administered by the County and City of Windsor.

The Town of Kingsville, based on the County of Essex 20-year population projections from 2011 to 2031, will increase by approx. 3,038 people. At an average persons per household rate of 2.76 people that will mean a total of 1,100 new households over that timeframe. Based on the current policies for affordable housing 220 of those homes need to be considered affordable.

1.5 Social Housing Provider

The City of Windsor is the service manager responsible for the planning, funding and managing of the social housing programs for the towns and municipalities in Essex County. The social housing budget in Essex County for 2018 is just under \$12,000,000. Housing Services administers social housing programs and requirements and funding for over 8,750 units over 40 providers.

Social Housing represents the greatest need on the affordability spectrum. Social Housing is housing provided below market value usually with rents-g geared-to-income. This can take the form of rent supplement/housing allowance programs and special needs housing.

Kingsville currently has 162 social housing units. This includes six sites within Kingsville, three of which are private developments that have received funding from the City of Windsor to provide subsidized rents for a minimum of 20 years. Two of the remaining three are operated by the Windsor Essex Community Housing Corporation (WECHC) with the largest one operated by the Legion Senior Housing Corporation.

The current waiting list for social housing is 378 households made up of families, individuals and seniors. It is anticipated that the demand and wait list for housing will continue to increase as the population increases, particularly if the demographic toward older residents continues.

1.6 Existing Legislative and Policy Framework

All levels of government recognize the lack of affordable housing production and the need for policy guidance and direction to encourage, stimulate, provide action and form partnerships to produce housing options and increase supply. This is clearly evident in the County of Essex Official Plan which, 'requires that each local municipality achieve a minimum affordable housing target of 20 percent of all new development.'

The development of an Affordable Housing Strategy and its implementation is an important part of the future make up and overall health of the community. Affordable housing is one of the major factors in creating attractive, livable and competitive communities. The availability of affordable housing makes it easier to attract, retain and encourage returning people to a community. For many communities, the need for affordable housing is a priority issue. Planning authorities are routinely challenged to find solutions for housing needs, especially as the population increases and ages, and as household size decreases. The provision of affordable housing is a community responsibility and requires the participation and co-operation of all its residents.

1.7 Ontario Housing Supply Action Plan

The Action Plan is an initiative being undertaken at the provincial level by the Ministry of Municipal Affairs and Housing. It is aimed at addressing the current high demand for housing and limited supply which have dramatically increased the cost of housing across Ontario in both rural and urban communities.

This initiative is not specifically related to community housing (e.g., social and supportive housing). It is discussed later in this report as mid-range housing and includes what is referred to as the 'missing middle.' This can come in the form of mid-rise buildings, stacked townhouses, townhouses and semi-detached units for sale or rent.

The government has heard from many individuals and groups that it has become too complicated and expensive to build new housing in Ontario. The Action Plan outlines five broad themes:

1. Speed – It takes too long for development projects to get approved.
2. Mix – There are too many restrictions on what can be built to get the right mix of housing where it is needed.
3. Cost – Development costs are too high because of high land prices and government-imposed fees and charges.
4. Rent – It is too hard to be a landlord in Ontario, and tenants need to be protected.
5. Innovation – Other concerns, opportunities and innovations to increase housing supply.

2.0 COMMUNITY CONTEXT

Affordable housing is a growing need in all communities as noted by the current 378 household waiting list. The City of Windsor is the County service provider for social housing. Windsor, as the largest municipality in the County has the most available support services, tends to be the focus of new subsidized housing projects as well as the area of greatest need. Affordable housing is an identified matter of provincial interest, identified in the County of Essex Official Plan and therefore must be addressed by every municipality in their Official Plan policies and planning decisions.

The following provides a summary of the trends, needs and demands for affordable housing in the Town of Kingsville and County of Essex.

2.1 Population and Employment

The County of Essex Official Plan shows the Town of Kingsville population increasing to 24,400 people by the year 2031 that accounts for approximately 9% of the total population growth for the County. At present the population is approximately 22,500 which is based on a combination of the Kingsville Official Plan projections, growth rate projections from the County Official Plan, 2016 Census and housing starts in the last 5 years. The growth rate at present is about 1% per year however it is unlikely that this will be sustained over the entire 20 year projection. As the Town grows, there will be a continuing need for all forms of housing.

The Town of Kingsville, not surprisingly, has an older population with individuals over the age of 65 (retirees) making up approximately 20% of the population. This number over the next 20 years will continue to increase to just under 30% and gradually decreasing beyond that. These numbers are consistent with most other communities across Ontario. This will increase the demand for housing designed for seniors and, in particular, affordable housing for low-income seniors. Increase in average life spans coupled with an increase in the health and activity levels for seniors will result in seniors staying in their existing homes longer, or “aging in place”, reducing the number of resale homes in the market.

The level of job growth in Kingsville may be significantly impacted by the increase in the percentage of retirement age people. This factor was highlighted as a result of the Mayor’s Economic Development Roundtable where many current employers expressed having issues finding skilled labour. As the population, ages there can also be an increase in the demand for many service and support type jobs which will increase employment opportunity but will be a challenge to fill particularly if affordable housing is not available.

2.2 Historic and Current Development Patterns

Kingsville is currently in a position of strong residential growth with the number of new dwellings per year being at or well above 100 per year. The majority of this

housing have been low density consisting of a mix of primarily single and semi-detached units with a smaller number of townhouse developments. A larger percentage of much of this housing has also been two-bedroom style which generally tends to be for retirement age households. The Town, more recently, has seen a focus on condominium development. Thirty-nine units are currently under development with an additional 120 units approved and interest in up to an additional 300 units possible in the next two to five years. Of these units only about 100 have expressed any possible interest as rental units versus condo. During this strong growth period only 14 affordable units have been constructed which represents only about 20% of the actual requirement outlined in the County Official Plan.

Condominiums can provide an affordable housing type and the increased interest in developing this form of housing in Kingsville demonstrates the condominium lifestyle as an increasingly acceptable form of housing. However, condo units target those persons able to purchase units and pay for monthly condominium fees. This form of housing although considered affordable, would not target those persons on financial assistance or in lower paying jobs. The target market for these persons requires the creation of new rental housing stock which has been almost non-existent since the mid 1990's or before.

2.3 Factors Affecting Affordability

2.3.1 Home Ownership

The average price for a new single-detached house in Windsor-Essex at the end of July 2018 was approximately \$300,000 based on the year-to-date statistics from the Canadian Real Estate Association. This level has been steadily increasing. Much of what is driving this increase is the rising level of higher-end home construction. Based on the Ministry of Housing affordable definition this would mean that an affordable home in Kingsville would be one under \$270,000.

According to the 2016 census there are a total of 6,735 owner households in Kingsville. Approximately 10% of those are paying more than 30% of their gross income on housing.

2.3.2 Rental

For a housing market to be considered “healthy” the vacancy rate should be around the 5% mark. Kingsville has a vacancy rate more in line with the Ontario average of 2% to 3%.

Accordingly to the 2016 census there are approximately 1,245 rental households in Kingsville, of those approximately 39% are paying more than 30% of their gross income on housing. This illustrates that much of the need for affordable housing is in the rental market.

Seasonal worker housing in Kingsville can also impact on the overall demand for rental housing as local greenhouse growers and other farm-related businesses look for alternatives to bunkhouses.

2.3.3 Federal-Provincial Funding

There are ongoing funding programs from both the Federal and Provincial government to assist municipalities in securing affordable housing. Much of the money available through the County of Essex and City of Windsor is announced on an annual basis and distributed through an RFP process. The goal for much of the funding is to have private development build and operate affordable housing while also funding upgrading of existing public run and/or owned housing.

Private development has been successful over the last few years in securing funding for three different projects which have resulted in a total of 46 units constructed in the last 9 to 10 years. The challenge with how the funding is awarded is two-fold; limited funding is available to be shared County-wide and projects need approval ready lands. These two factors are what has often led to a public perception of rushed approval and a lack of public input.

2.4 Town of Kingsville Initiative in Affordable Housing

2.4.1 Official Plan Policies

The Town of Kingsville Official Plan policies provide some framework by which to encourage an appropriate mix of housing types, sizes and affordability. The Plan's goal is to "provide opportunity to increase the supply of affordable housing. Within the 5 year period prior to the mandatory review of the Plan, the Town will work with the County of Essex to establish and implement minimum targets for housing that are affordable to low and moderate income households within built-up areas which are supported by the appropriate levels of infrastructure and public service facilities and this Plan will be amended to incorporate such targets."

In 2015 the Plan was amended to permit secondary dwelling units in areas with full municipal services in either single detached, semi-detached or townhouse dwellings. However, no additional changes have been made to update the plan consistent with the County Plan.

2.4.2 The Mayor's Round Table on Affordable Housing

In early 2018 the second in an ongoing series of round table events was held to begin a discussion on the issue of affordable housing in Kingsville. The intent was to bring together a variety of members of the community to determine what the general understanding of affordable housing and affordable needs was. A

survey was also supplied to the attendees to determine a level of basic background.

The results of the survey were presented to Council in a Next Steps report outlining the approach to moving forward with development of this strategy.

2.4.3 Secondary Dwelling Units

In March of 2016 Council adopted an amendment to the Official Plan to permit secondary dwelling units in all zones that permitted single detached, semi-detached and townhouse dwellings that were on full municipal services. To-date there has not been a significant amount of interest in establishing such units. The policy does provide an opportunity for increasing the rental unit stock while helping an individual property owner manage increased housing costs. It can benefit new homeowners as well as seniors to remain in their existing home and supplement their income.

2.4.4 Development Charge/Permit Fee Incentives

At present, the Town does offer a 20% reduction on development charges and a 20% reduction on building permit fees for affordable housing projects. This reduction is covered by a reserve fund established for this purpose.

2.4.5 Multiple-residential tax ratio

The Town, at present, can decrease the tax assessment ratio for a multiple residential development to the same level as a single detached residential unit for approved affordable housing projects. This is done through a by-law process at the local and county level. A more comprehensive reduction (province wide) is pending in the multiple residential versus single detached residential assessment ratio. Initially the reduction would apply to new construction only but is also under consideration for existing multiple residential development. This can provide some incentive toward establishing multiple unit developments or discourage the conversion of rental housing to condominium tenure.

2.4.6 Mid-Range Housing

Although social housing is the principle need that most affordable housing strategies focus on, the Town, as noted in local and provincial policy, must provide a full range of housing. At present, the bulk of housing in the community is at the higher end of the cost range in both single detached and semi-detached forms. Some of the mid-range need can be addressed through the existing housing stock however even that direction is seeing an escalation in pricing.

Mid-range housing requires smaller lots, smaller homes, a variety of housing types and tenures and increased density and compact form. It means looking to the past for guidance particularly in older areas. Post-war housing was small, compact and unfortunately out of necessity, cheap. It was also built on smaller

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lots at much higher density levels in order to provide the supply that was required at the time. Many of these homes have been renovated and improved over the years and continue to provide affordable housing for many people. Density levels for many of these neighbourhoods were in 80 to 100 single detached units per hectare which is considered high density in the Kingsville Official Plan. Most Town development is in the 10 to 15 unit per hectare range. This density level has seen little change in the last 50 plus years. With the strong growth rate in Kingsville this leads to a rapid depletion of serviced lands. It is also partially what leads to the difficulty for intensification projections or even the introduction of newer forms of housing or ownership/rental.

3.0 IMPLEMENTATION RECOMMENDATIONS

In order to meet the current County affordable housing target of 20% of all new development more must be done to both encourage and stimulate private and public sector organizations to build affordable housing in all of its required forms. As part of the overall plan it is also important to maintain the current inventory both in supply and condition and encourage the use of existing provisions in local policy to help supplement the supply.

3.1 Acquisition or Disposal of Town land for Affordable Housing

The Strategy recommends that the development of affordable housing be prioritized in considering the sale or acquisition of lands by the Town of Kingsville. This could include a review of existing lands which the Town may own that could be sold to either an affordable housing provider such as WECHC or a private developer as part of a funded affordable housing project.

With the pending development of the new school in Kingsville both the existing Kingsville Public School site and Kingsville Secondary site will likely become surplus to the GECDSB and be sold off. The Board is required as part of surplus land disposition to first offer the lands to the municipality in which they are located. The Town could take the lead position on this and acquire the lands with the intent to resell the lands for affordable housing development. The Town could also encourage the School Board to institute an “Affordable Housing First” priority with either direct sale to a developer for affordable housing or act as a facilitator in the sale.

3.2 Development Charges

The Strategy recommends that the Town continue or increase the current reduction in development charges as an incentive for affordable housing projects. However, it is also recommended that the Town review other municipal Development Charges By-laws to determine if additional incentives can be explored. As part of an amendment or during the next review and update of the Development Charges By-law the Town could also investigate the collection of Development Charges to fund the construction of new social housing projects.

3.3 Bonusing

The Planning Act authorizes municipalities, with appropriate Official Plan provisions, to secure community benefits when and if it is considering passing a zoning by-law that would increase the height and density of a given development beyond what would otherwise be permitted by the current standard. The community benefits must be set out in the authorizing zoning by-law amendment and may be secured in an agreement registered on title.

These policies provide Council the legislative authority to acquire community benefits in consideration of increased height and density. The term “community benefits” is intended to reflect the Town’s priority on providing public benefits within the local community in which the contributing development project is located. These benefits can include a number of items but should be considered first and foremost for the provision of affordable housing.

This Strategy recommends that the provision of affordable housing, either by way of financial contributions toward new facilities, or the creation of affordable units within the development project, be prioritized when considering Bonusing agreements.

3.4 New Development

The Strategy recommends, as part of the current 5-year Official Plan review, that the residential policies in the Plan be updated to encourage new plans of subdivision to provide a full range of housing densities to facilitate movement toward the County target of 20% affordable housing in all new development.

The Strategy recommends that new plans of subdivision be designed to include blocks or lots for affordable housing units.

The Strategy also recommends that all Planning Justification Reports submitted in support of any development applications include information on how the proposed development addresses the provision of affordable housing. Agreements entered into between the Town and the developer for site plan or subdivision registration can include conditions pertaining to the commitment for the construction of affordable housing units, where applicable.

3.5 Built Form/Intensification

The Strategy recommends that Official Plan policies be incorporated, as part of the 5 Year Official Plan Review, to establish guidance for intensification in existing residential areas which can be achieved in consideration of the existing built form of the area.

The Strategy also recommends that the policy include the mapping of areas with intensification potential and what type of housing can be considered in these areas. Full implementation of this policy may also require establishing zoning standards to implement supportable, compatible density and types of housing.

3.6 Secondary Dwelling Units

The Strong Communities through Affordable Housing Act, 2011, amended various sections of the Planning Act to facilitate the creation of second units. In March of 2016 Council adopted policies in the Official Plan to establish second dwelling units as a permitted use in areas with full municipal services. The comprehensive Zoning By-law was also amended to outline the specific regulations.

As part of the survey taken after the Mayor's roundtable there was, comment expressed about permitting secondary dwelling units. This feedback could be a demonstration that there is limited knowledge in Kingsville about second dwelling units as a permitted use. While there have been several general inquiries about second dwelling units the overall uptake has been minimal in terms of numbers.

Much of the intent around requiring second dwelling units as a permitted use was to provide residents, particularly in high priced residential areas, the ability to offset significant mortgage payments with rental income thus making housing more affordable. The utilization or intensification of existing housing stock can be the quickest method to increasing rental-housing stocks. The challenge is changing the cultural "castle" mentality that most homeowners have.

Second dwelling units are considered one of the least expensive methods to increase the stock of affordable rental housing. The retrofit of an existing dwelling to create a second dwelling unit (1 bedroom, approx. 500 to 600 sq. ft.) would be about \$40,000. It is important to point out that there would be some increase in tax assessment based on increased property value with the added unit.

The establishment of second dwelling units could theoretically be a simple, cost effect and timely method to increase rental housing stock which is in very short supply in the Town. A combination of added public education on the potential for a second dwelling unit and a review and possible update of the current regulations would be a positive first step in this area.

3.7 Mid-Range Housing

The Strategy recommends that the Official Plan residential policies include reference to the provision of mid-range in all new housing developments over the specific size. The policy should also include a provision to allow for the use of mid-range housing as a buffer between different housing types such as single to semi-detached or semi-detached to townhouse forms.

4.0 AFFORDABLE HOUSING ACTION ITEMS

The Strategy outlines the role the Town of Kingsville can play in the provision, encouragement and retention of affordable housing. This includes a review of the Ontario Planning Act and other Provincial legislation, policies and programs; The City of Windsor Housing Strategy as the designated service provider for the area; the Town of Kingsville's existing programs and policies; and initiatives by other housing providers both in the public and private sectors in the development of affordable housing. As a result, a set of proposed recommended actions have been prepared.

These recommended actions include amendments to the existing Official Plan policies as part of the current Official Plan 5 year review process; amendments to existing zoning standards; financial incentives and cooperation and encouragement of other levels of government, private sector and non-profit providers, in the provision of affordable housing.

Recommended Action 1

That the Official Plan 5-year review process consider amendments to the Plan to include policies which:

- ✓ Provide for the acquisition and sale of land by the Town for the development or promotion of affordable housing.
- ✓ Amend the Community Improvement Planning policies of the Official Plan to include a reference to affordable housing.
- ✓ That the residential policies in the Official Plan be amended to add policies on affordable housing consistent with the County of Essex Official Plan.
- ✓ That the residential policies of the Official Plan also be amended to require that all new plans of subdivision, as part of a planning justification report, address the provision of affordable housing.

Priority 1

Timing: 2019/Q1

Implementation: The housing strategy, if adopted, will be provided to the OP review consultant to make the necessary additions and amendments to the Kingsville Official Plan.

Recommended Action 1B

That the Town review the current Secondary Dwelling Unit policies in the Official Plan and the regulations of the Kingsville Comprehensive Zoning By-law. Secondly that the Town provide an educational pamphlet for circulation in the quarterly tax billings, be made available at the Town office front desk circulated on social media and be posted on the Town website.

Priority 1

Timing: 2018 Q4 - 2019 Q4

Implementation: This will require a two-step approach, an evaluation of the Official Plan as part of the 5-year review and possible updates to the Comprehensive Zoning By-law as part of a pending housekeeping review. Staff will draft educational material to provide residents with information on secondary dwelling units including the basic requirements.

Recommended Action 1C

That the Town amend the Kingsville Official Plan to incorporate new policies on redevelopment, intensification and infilling in existing residential areas.

Priority 1/2

Timing: 2018 Q4 – 2019 Q4

Implementation: Staff in consultation with the Official Plan 5 year review consultant can develop the basic framework and wording for new policies which will better consider the existing built form in a residential area prior to consideration of zoning amendments to permit residential redevelopment, intensification or infilling. Secondly, a detailed supplementary review can then be undertaken outside of the 5 year review process to identify areas that can support redevelopment, intensification or infilling and consider possible zoning amendments that would permit a wider variety of housing providing better opportunities for development ready lands.

Recommended Action 1D

That the Town amend the Kingsville Official Plan to include new policies on the provision of mid-range housing in all new subdivisions.

Priority 2

Timing: 2019 Q1 - Q4

Implementation: Staff in consultation with the Official Plan 5 year review consultant will develop a framework and wording to outline when, where and at

what density level mid-range housing will be required. The policy will also encourage the use of mid-range housing for the purpose of buffering between different housing forms and densities and for the purpose of intensification and infilling where it can be undertaken with consideration of the existing built form of the area.

Recommended Action 2

That the Town continue to provide financial incentives for the development of affordable housing in the form of reduced development charges and building permit fees. The Town can also consider increasing the reduction in these fees in these fees in the future.

Priority 2

Timing: Ongoing

Implementation: Staff will provide information to local builders and affordable housing providers so they are aware of the incentives available. A review of the current financial impact of the existing fee reduction can be undertaken in comparison to possible increases to the fee reductions.

Recommended Action 3

That the Town consider the provision of affordable housing as a community benefit in exchange for increased height and density in major residential and in combination with commercial developments pursuant to Section 37 (1) of the Planning Act and amend the Kingsville Official Plan to add bonusing provisions.

Priority 3

Timing: 2019 Q1-Q2

Implementation: Staff will need to direct the Official Plan review consultant to add bonusing provisions as part of the amendment of the Official Plan.

Recommended Action 4

That the Town, as part of the 2022 review of the Development Charges By-law, review other municipalities and investigate the collection of Development Charges for the funding of new social housing projects.

Priority 4

Timing: 2022 Q1-Q2

Implementation: Staff will need to co-ordinate with social housing providers to determine the overall need and percentage of local funding.