

Ministry of Municipal Affairs and Housing

# Opening Doors to Housing in Northern Ontario

**F.O.N.O.M.**

Holiday Inn , Sudbury

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# Opening Doors to Housing in Northeastern Ontario



# Opening Doors to Housing

## Presentation Overview :

- Overview of National Housing Strategy
- Housing for All People of Ontario - overview
- More Housing, More Choice: Housing Supply Action Plan
- Ontario's Community Housing Renewal Strategy
- Opening Doors to Housing ....Northeastern Ontario
- Roles and Responsibilities – who does what?
- Regional Housing Service Managers
- Municipal Tools Working Together
- Northern Examples

# National Housing Strategy

- The Federal government announced the National Housing Strategy (NHS) on November 22, 2017.

Federal/Provincial/  
Territorial Housing Ministers  
endorsed/released a multilateral  
framework for NHS on April 9/18



Federal and Ontario  
governments signed a bilateral  
agreement for the NHS on April  
30/18



Both documents are publicly  
available on Canada Mortgage and  
Housing Corporation's website.

- Strategy goal: make sure Canadians across the country can access housing that meets their needs and that they can afford.
- Key initiatives of the strategy include:

National Housing  
Co-Investment  
Fund and Federal  
Lands Initiative  
(federal delivery)

Canada-Ontario  
Community  
Housing Initiative  
(provincial delivery)

Ontario Priorities  
Housing Initiative  
(provincial delivery)

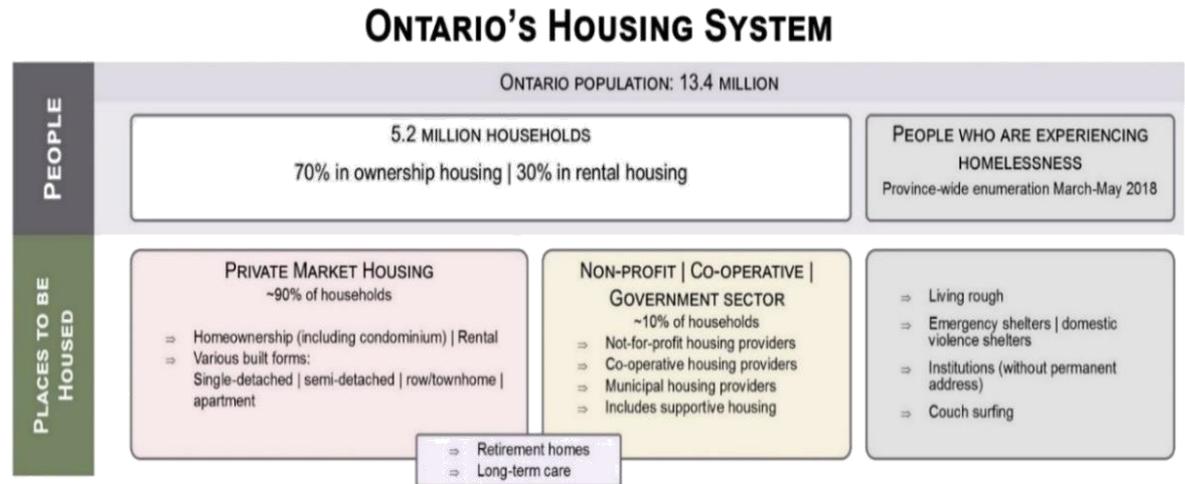
Canada Housing  
Benefit  
(provincial delivery)

- Ontario and federal government will continue to work together on the NHS implementation, including program design.

# Housing for All People of Ontario

VISION : All people of Ontario can find a home that meets their needs and their budget

The ***More Housing, More Choice Housing Supply Action Plan***, along with the **Community Housing Renewal Strategy**, demonstrate the government's commitment to supporting the creation of housing that responds to the needs of all people of Ontario, across all incomes.



The **Housing Supply Action Plan** is focused on housing affordability in the broader housing market.

- By unlocking the development of all kinds of housing, our plan will give people more choice and help bring down costs.

Ontario's **Community Housing Renewal Strategy** is focused on affordable housing for low-income households and the non-profit, co-operative and municipal housing sector.

# **More Housing, More Choice: Ontario's Housing Supply Action Plan**

# More Homes, More Choice: Ontario's Housing Supply Action Plan

On May 2, 2019, the Minister of Municipal Affairs and Housing announced More Homes, More Choice: Ontario's Housing Supply Action Plan

The Action Plan was informed through broad public and stakeholder consultations conducted on the barriers and opportunities to increasing housing supply

- Over 2,000 submissions were received through online public consultations. More than 85% of these came from the general public
- 70 submissions were from municipal stakeholders and individual municipalities
- 40 technical discussions were held with stakeholders, including the municipal sector and AMO

# Addressing Barriers to Housing Supply

- 1**      **SPEED**      Red tape and paperwork can add years to a construction project
- 2**      **COST**      Layers of permits, government approvals and charges by municipalities add to the cost of building new homes
- 3**      **MIX**      We need a variety of different types of housing – from detached houses and townhomes to mid-rise apartments, second units and family-sized condos
- 4**      **RENT**      There are more people looking for homes than there are places to rent
- 5**      **INNOVATION**      Ontario needs to explore new housing designs and materials, creative approaches to home-ownership and leasing, and more

# About the Action Plan

## **What we have already done:**

*Previously-announced initiatives*

## **What we are doing:**

*Including the proposed Bill 108, More Homes, More Choice Act, 2019*

## **What we will do:**

*Next steps to increase housing supply*

## **Protecting What Matters:**

- *Ensuring the safety and health of Ontarians*
- *Protecting environmental and cultural heritage, including the Greenbelt*
- *Supporting a vibrant agricultural sector and protecting employment lands; and*
- *Ensuring that funds are available for growth-related infrastructure (water and sewer systems, roads, transit and schools).*

# What We Have Already Done

## *Previously Announced Initiatives*

**Skilled Workforce to Build Ontario's Homes** - Helping more people learn and get jobs in skilled trades

**Land to Build Ontario's Homes** - Accelerating the sale of surplus government properties to increase supply of residential land, long-term care facilities and affordable housing

**More Choice for Renters** - Encouraging new rental construction by exempting units first occupied after November 15, 2018 from rent control

**Cost Effective Building** - Increasing the use of timber in the home building industry, including training and demonstration projects

**Investing in Infrastructure** – Creating the infrastructure needed to support new development and address infrastructure needs in growing communities in partnership with the federal government and municipalities

**Improving Transportation Networks** - Investing in transit and making it easier to transform commuter parking lots into places with homes and businesses

**Consumer Protection** – Transforming Tarion and strengthening consumer protection for new-home buyers and purchasers of cancelled condo projects

# What We Are Doing: MMAH Initiatives

## **Planning Act – proposed changes would:**

- Facilitate faster local planning decisions, including helping municipalities implement community planning permit systems
- Increase certainty and predictability of the planning system, including simplifying how funds are collected for community benefits
- Help build housing, including affordable housing, near transit

## **Local Planning Appeal Tribunal Act (*with Ministry of Attorney General*) – proposed changes would:**

- Ensure the tribunal has the resources and adjudicative powers needed to make fair and timely decisions

## **Development Charges Act – proposed changes would:**

- Create exemptions and deferrals for priority housing types including non-profit and rental housing
- Increase certainty by making development costs more predictable

## **Ontario Building Code – changes would:**

- Reduce costs by removing the requirement for electric vehicle charging infrastructure in new homes
- Harmonize the Ontario Building Code with the codes across Canada to open new markets for manufacturers and bring building costs down.

# What We Are Doing: MMAH Initiatives cont'd

## **Provincial Policy Statement – We intend to consult on proposed changes to:**

- Encourage the development of more and different types of housing
- Reduce barriers and costs for developers and provide greater predictability while continuing to protect public health and safety and the environment.

## **A Place to Grow: Growth Plan for the Greater Golden Horseshoe – the new plan will:**

- Make it faster to build more housing near transit
- Increase housing near stable, reliable employment

# What We Are Doing: Other Ministry Initiatives

## **Environmental Assessment Act – proposed changes would:**

- Address duplication and reduce delays in the environmental assessment process

## **Endangered Species Act – proposed changes would:**

- Support a modern, ecosystem-wide approach to protecting species that is efficient and effective

## **Conservation Authorities Act – proposed changes would:**

- Focus Authorities on their core mandate, reduce approval times, improve predictability of the approval process

## **Environmental Protection Act – proposed changes would:**

- Remove barriers to developing previously used land
- Make it easier and safer to reuse soil in construction

## **Lead Ministries:**

- Ministry of Environment, Conservation and Parks (with Ministry of Natural Resources and Forestry for Conservation Authorities Act)

# What We Are Doing: Other Ministry Initiatives

## **Education Act (*Ministry of Education*) – proposed changes would:**

- Reduce costs by limiting Education Development Charges

## **Ontario Heritage Act (*Ministry of Tourism, Culture and Sport*) – proposed changes would:**

- Improve transparency and efficiency in municipal decision making

## **Workplace Safety and Insurance Act (*Ministry of Labour*) – proposed changes would:**

- Reduce insurance costs for construction companies by charging a lower Workplace Safety and Insurance Board premium for executive officers and partners who do not perform construction

## **Occupational Health and Safety Act (*Ministry of Labour*) – proposed changes would:**

- Reduce training costs and administrative burden for employers, including construction companies

## **Landlord and Tenant Board (*Ministry of Attorney General*)**

- Address shortages of adjudicators at the Board through recent appointments and recruitment to fill vacancies

# What We Will Do

**Development Approvals** - Continue working with municipalities and developers to remove red tape and make sure the approval process fits the project.

**Housing Data** - Work with our municipal and federal partners to gather the information needed to drive informed decisions.

**Rent – Second Units** - Make it easier to build second suites (like basement apartments) and help small landlords navigate the complicated building code approvals process.

**Rent – Other** - Help tenants and landlords know their rights and how to resolve disputes.

**Innovation** - Clarify rules and issue guides to help people understand how to take advantage of creative solutions such as life leases, tiny homes and co-ownership, while continuing to review legislation and regulations to make sure they spur flexibility, creativity and new solutions.

**Economic Development** - Work with municipalities and businesses to find housing solutions that help communities across Ontario attract investment and good jobs.

# Ontario's Community Housing Renewal Strategy

# Key Issues Facing Ontario’s Community Housing Sector

 <b>Risks to Supply</b>	 <b>Barriers for People</b>	 <b>Complex and Inefficient System</b>
<ul style="list-style-type: none"> <li>• Demand for affordable housing exceeds supply</li> <li>• Aging stock is in need of significant maintenance and repair</li> <li>• End of original project operating agreements and mortgages creates a supply risk</li> </ul>	<ul style="list-style-type: none"> <li>• The waiting list system is inefficient and ineffective</li> <li>• People have limited choices about where to live</li> <li>• Tenants have increasing support needs, which are largely unmet</li> </ul>	<ul style="list-style-type: none"> <li>• Rent-geared-to-income calculations are burdensome and inefficient</li> <li>• Complex and inefficient operating rules limit housing providers’ ability to innovate and operate in a business-like manner</li> <li>• Service Managers have burdensome reporting requirements</li> <li>• Many small housing providers struggle with capacity and sustainability issues</li> </ul>

# Ontario's Community Housing Renewal Strategy

The Community Housing Renewal Strategy is a multi-year strategy to stabilize and grow Ontario's community housing sector

Ontario's Community Housing Renewal Strategy is focused on affordable housing, including:

- Community-based housing that is owned and operated by non-profit housing corporations, housing co-operatives and municipal governments or district social service administration boards, and provides subsidized or low-end-of market rents (includes housing sometimes referred to as “social housing” and “affordable housing”)
- Households that have difficulty finding affordable housing in the private market and need financial assistance, and possibly other supports, to achieve housing stability

# Outcomes



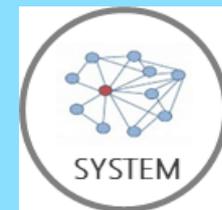
## SUPPLY

**Increased supply and appropriate mix of affordable and adequate housing**



## PEOPLE

**People have improved access to affordable housing and supports that meets their needs to achieve housing stability**



## SYSTEM

**Improved efficiency of the community housing system to ensure value-for-money and long-term sustainability**

# Community Housing Renewal Strategy

## Key Elements

Released a **Strategy** that outlines actions to stabilize and grow community housing:

- A prudent, incremental approach to sectoral change in partnership with Service Managers
- Leveraging federal investments under the National Housing Strategy

Roll out flexible, outcomes-based **programs** that can respond to different needs in Ontario's diverse communities

- Canada-Ontario Community Housing Initiative
- Ontario Priorities Housing Initiative
- Negotiate Canada-Ontario Housing Benefit

Make some early changes to **legislation and regulation** in Fall 2019 to:

- Create incentives for community housing providers to continue to provide housing and become more sustainable
- Simplify rent-geared-to-income rules
- Streamline and update waiting list and eligibility rules in the areas of asset limits, refusal of offers, and tenant transfers

Work on **further areas for improvement** in areas including:

- Helping tenants become more self-sufficient and transition out of community housing or off housing assistance
- Transforming the current waiting list system into a more effective access system to better match applicants to solutions
- Supporting housing providers and Service Managers to build more supply

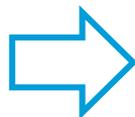
# National Housing Strategy Investments

## Community Housing Priorities

- The National Housing Strategy includes funding to support legacy social housing projects. There is significant flexibility through this funding to support specific provincial priorities related to community housing renewal
- The National Housing Strategy bilateral agreement highlights the following priorities and targets for social housing:

### Priorities:

1. Protect affordability for households living in social housing
2. Support repair and renewal of existing supply
3. Expand the supply of rent-assisted housing



### Bilateral Targets for Ontario:

1. Protection and ongoing viability of 131,063 social housing units, of which 95,109 are to be low-income
2. Of the total number of social housing units, 1,452 are to remain as Urban Native social housing, of which 1,452 are to be low-income

- The National Housing Strategy also requires the province to develop an action plan in consultation with municipalities and others that addresses the sustainability of social housing

Funding Stream	Increased Supply (New construction, including conversion)	Preservation of Stock (Repair, regeneration, (capital within existing buildings)	Affordability Support (Rent supplements, housing allowances, operating subsidies)	Tenant Supports (up to 20% of provincial/municipal cost-matching funding)
Canada-Ontario Community Housing Initiative (begins 2019-20)	X	X	X	
Ontario Priorities Housing Initiative (begins 2019-20)	X	X	X	X
Canada-Ontario Housing Benefit (federal funding begins in 2020-21)			X	

# Program Design Principles

## Canada-Ontario Community Housing Initiative and Ontario Priorities Housing Initiative

- Consistent with the Bilateral Agreement
- Cover the first three-year Action Plan (2019-20 through to 2021-22)
- Support Ontario's overall direction for Community Housing Renewal
- Service Managers will administer and deliver
  - (Indigenous Program Administrators will receive Ontario Priorities Housing Initiative allocations)
- Outcomes-based and flexible program approach
- Allocation-based, not competitive
- Requirements for expensing funding within the respective fiscal year will not change
- One transfer payment between Service Managers and Province
- Service Managers will be “made whole” from the loss of Federal social housing agreement funding
- No net loss of Urban Native Housing units

# Opening Doors for Northeastern Ontario



# Ministry's Role in Housing

## Province as System Stewards

- Overall vision and provincial interests for housing.
- Set legislative and policy framework
- Contribute provincial funding
- Report on progress at provincial level
- Engage with federal government



## Municipal Services Office

- Build municipal and service manager capacity
- Primary point of contact for 110 single municipalities; 7 District Social Services Administration Boards + City of Greater Sudbury
- Provide information and facilitate connections regarding government initiatives
- Partner with municipalities and others for common goals
- Build effective relationships
- Share leading practices across municipalities and service managers

# Municipalities and Housing Service Manager Role

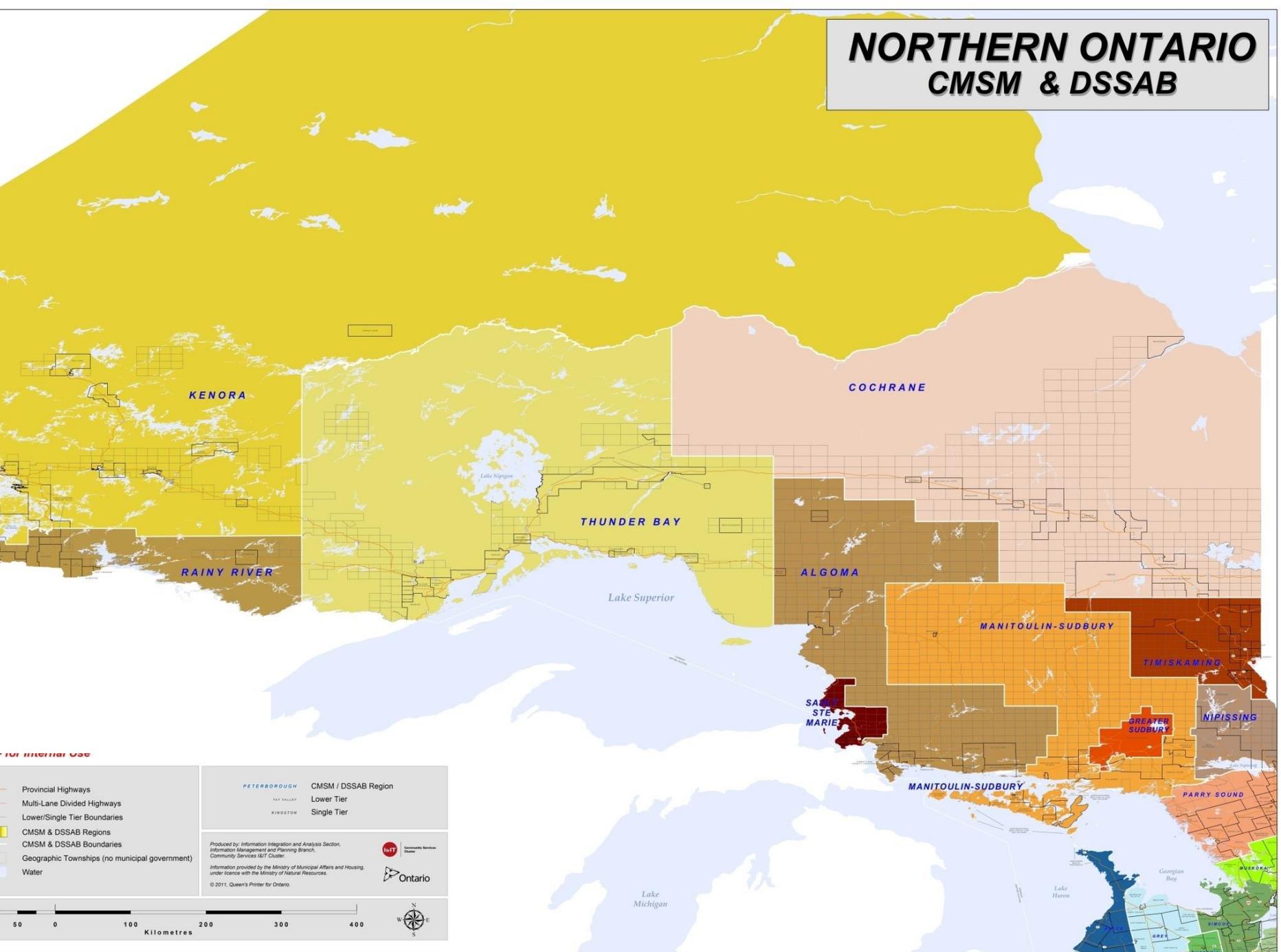
## Municipalities

- Plan for housing need through Official Plan, Official Plan Amendment.
- Implement policies to enable planning and financial tools to increase housing, economic and employment opportunities.
- Create opportunities for a mix of housing including new rental, second units and garden suites.
- Define “affordable” for your community.
- Engage with partners – foster greater relationships with Housing Service Managers.

## Housing Service Managers/DSSABs

- Primary funders of social housing for low-to-moderate income households.
- Oversee affordable housing initiatives that provide housing assistance for people at a range of income who cannot afford local market rents.
- Managed homelessness programs and services for people experiencing or at-risk of homelessness .
- Deliver affordable, supportive housing programs
- Conduct homelessness enumeration
- Plan for housing need

# NORTHERN ONTARIO CMSM & DSSAB



For Internal Use

<ul style="list-style-type: none"> <li>Provincial Highways</li> <li>Multi-Lane Divided Highways</li> <li>Lower/Single Tier Boundaries</li> <li>CMSM &amp; DSSAB Regions</li> <li>CMSM &amp; DSSAB Boundaries</li> <li>Geographic Townships (no municipal government)</li> <li>Water</li> </ul>	<p>PETERBOROUGH TAY VALLEY KINGSTON</p> <p>CMSM / DSSAB Region Lower Tier Single Tier</p>
<p>Produced by: Information Integration and Analysis Section, Information Management and Planning Branch, Community Services I&amp;T Cluster.</p> <p>Information provided by the Ministry of Municipal Affairs and Housing, under licence with the Ministry of Natural Resources.</p> <p>© 2011, Queen's Printer for Ontario.</p>	<p>Community Services Cluster</p>
<p>0 100 200 300 400 Kilometres</p>	

# District Social Services Administration Board

## Housing Service Managers

## Roles and Responsibilities

Manage social housing portfolio (Local Housing Corporations, Non-Profit, Municipal Non-Profit, Urban Native Housing projects).

Deliver affordable housing and homelessness programs.

Canada-Ontario Investment in Affordable Housing program

Canada-Ontario Community Housing Initiative

Ontario Priorities Housing Initiative

Community Homelessness Prevention Initiative

Home for Good (supportive housing)

Strong Communities Rent Supplement program

Engage the local community in determining housing needs, establish a housing vision and determine priorities.

Develop and implementation 10 year Housing and Homelessness Plans that address provincial interests and are consistent with Ontario's Housing Policy.

Monitor and report on progress

# 10 Year Housing and Homelessness Plans



2014 Provincial  
Policy  
Statement

Under the Planning Act

Province of Ontario



Ontario  
Housing  
Policy  
Statement

Province of Ontario

- Service managers play an important role in coordinating and delivering a wide range of housing and homelessness programs and services in their communities.
- To support this, the *Housing Services Act, 2011* requires service managers to develop comprehensive, multi-year plans (10 years or more) to:
  - assess current and future local housing needs;
  - plan for local housing and homelessness services to address needs; and
  - measure and report on progress achieved towards meeting the objectives and targets set out in their plans.
- Service Manager - developed local housing and homelessness plans as at January 1, 2014.
- Plans approved by Board/Council. Service Managers submit them to the province for review.
- Review of plans –of at least once every 5 years
  - Service Managers must initiate, but not necessarily complete their review by the fifth anniversary of their plan (January 1, 2019) and were asked to complete and submit their review report and revised plans to the ministry by December 30, 2019.

**Municipal Tools Working Together....**

**Open more doors to Affordable  
Housing**

**Private Market, Purpose Built , Supportive,  
in Your Communities**

# Municipal Tools to increase housing opportunities

## ***Planning Act***

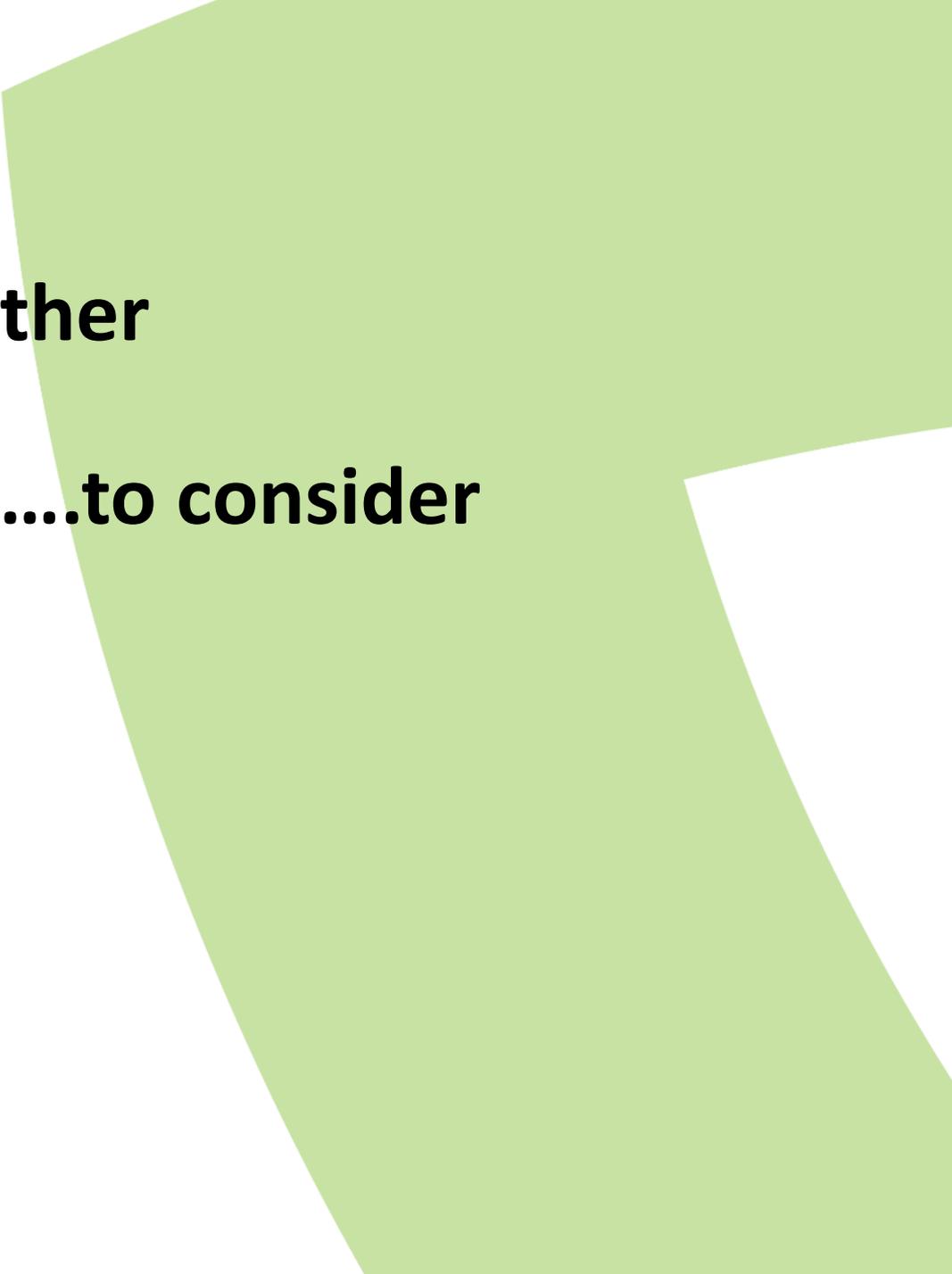
- Second Units
- Official Plans and Zoning By-laws
- Garden Suites
- Community Improvement Plans
- Min. and Max. Development Standards
- Demolition Control Areas
- Height and Density Exchange
- Development /Community Planning Permit System
- Subdivision Control
- Reduction in Parkland / Cash-in-Lieu
- Reduction / Exemption from Parking Requirements
- Waiving/reduction of application fees

## ***Municipal Act Tools***

- Municipal and City Services Corporations
- Grants
- Municipal Capital Facilities Agreements
- New Multi-Residential Property Class
- Prohibiting the demolition and conversion of residential rental properties

## ***Development Charges Act***

- Exempt/Reduce/Defer DCs



**Tools Working Together**

**Northern examples...to consider**

# Planning Act – Official Plan Policies

## Municipal Act – Municipal Housing Facilities By-Law and Surplus Public Lands

### Township of Seguin - Official Plan Policies

Municipal Official Plan policies encourage the use of surplus public lands for affordable housing.

### Municipal Act 2001 Section 110 – Municipal Housing Facilities By-Law

Township adopted a Housing Facilities By-law to sell surplus public lands (at no cost), waive/rebate (Planning Act) application and (Building Permit) permit fees and lower property tax to a single residential rate.

### District of Parry Sound Social Services Administration Board

Parry Sound DSSAB worked with the Township and private developer to create 10 new rental units to the community

\$1.2M in AHP-Extension funding created (4-one bedroom and 6 two-bedroom units) new rental units for seniors

### Outcomes:

Created new seniors housing options in this small community (population 3988) allowing independent seniors to remain in the community.

Reduced pressures on district wait list for social housing.

Increased municipal taxation for new units versus vacant land.



**Seguin Place** - 7 Seguin Road, Township of Seguin, Parry Sound District

- 10 unit seniors affordable housing project (two 5-unit complexes)

# Planning Act - Official Plan Policies for Affordable Housing

## Township of Johnson Official Plan

*“Council will also encourage and work with the public, private and not-for-profit sectors to deliver affordable housing.”*

## Waiving Planning Act application fees

## Algoma District Services Administration Board

Algoma DSB worked with Township and private citizen/develop

\$200,000 in Investment in Affordable Housing program - created 4 Fully Accessible 2-bedroom units for persons with physical/cognitive disabilities.

### Outcomes:

- Created 4 new fully-modified housing units for persons with physical-disabilities, to reside in the community and close to family.
- Allows for independent-living with support services case management provided on site.
- Increased municipal taxation for new project versus vacant land.



PossAbility Community Homes, Desbarats,

# Development Charges Act – Relief Planning Act – Reduction in Parkland/Cash in Lieu

## **Exempt/Reduce/Defer DCs – Development Charges Act, Sections 5 and 6**

- Municipalities can give a full or partial exemption from development charges to certain types of development
- Could be used as a financial incentive to encourage affordable housing development

## **Reduction in Parkland/Cash-in-Lieu – Planning Act, Sections 42, 51.1**

- A municipality can require the conveyance of land (up to 5%) or cash in lieu for park purposes as a condition of approval of a plan or subdivision or condominium or development/redevelopment
- Municipalities could provide a reduction to their parkland/cash in lieu requirements to facilitate the development of affordable housing in all or specific parts of the municipality

## **Example: Rudy Hulst Commons, Hamilton**

- Rudy Hulst Commons is a recent example of a project benefiting from Hamilton's development charge exemption
- Relief was also provided from parkland dedication charges
- In Hamilton, affordable housing projects are 100% exempted from City and GO Transit Development Charges

## **Outcomes:**

- The development charge exemption saved over \$500,000 in project costs
- Relief of over \$200,000 was also provided in parkland dedication charges
- 47 units for families and individuals, 42 one-bedroom and 5 two-bedroom units have been created



**Rudy Hulst Commons –**  
1430 Main St., E, Hamilton

# Planning Act / Municipal Act

## Affordable Housing Community Improvement Plan

City of Kenora

**Kenora – Keewatin Community Improvement Plan:**

**Seniors Housing Study Grant**

- For background studies that support new multi-unit seniors housing & conversions

**Affordable Housing Tax Increment-Based Grant**

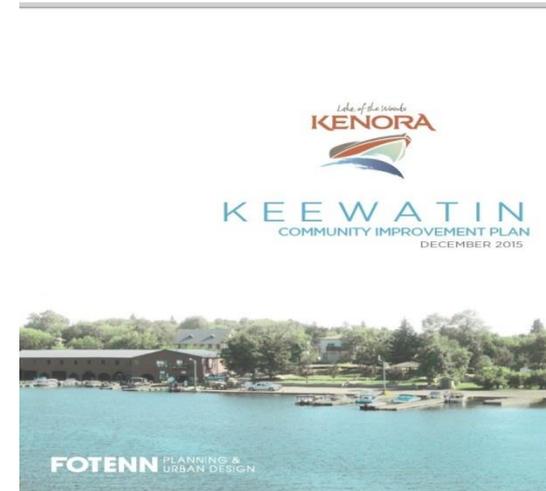
- To stimulate rehabilitation, renovation or redevelopment of existing buildings and underutilized sites to promote the creation of affordable housing units

**Accessibility Grant**

- To provide accessibility to existing buildings

**Outcomes:**

The CIP program created the opportunity to use financial incentives for the development of new affordable housing units in the City of Kenora's urban areas



*Community Improvement programs can provide financial incentives for the creation of affordable housing*

# Municipal Act Tool

## Municipal Services Corporations

### **Municipal Act, 2001, section 203 and O. Reg. 599/06**

- Municipalities may establish a Municipal Services Corporations to allow for innovative local partnerships and business solutions to encourage more low-cost, high quality affordable development



### **City of London**

#### **Housing Development Corporation (HDC)**

Builds industry knowledge

Engages private and non-profit partners to advance development of affordable housing

Supports the regeneration of social housing

By creating the HDC, the City of London strengthens its capacity to enhance and better utilize municipal incentives

# Create opportunities.....things to consider

- ✓ Consider your housing needs
- ✓ Access sustainability of the housing options for your community
- ✓ Take inventory of municipal tools – what is in it, what is not, what do you need?
- ✓ Leverage new tools, amend existing – create new opportunities
- ✓ Engage with partners - foster greater relationships with Housing Service Managers (DSSABs), Private Market developers, non-profit, Co-ops
- ✓ Seek advice, gather resources – dare to consider the possibilities and outcomes

# New and Existing tools....create opportunities – What can they really do?

- Promote “Open for business” opportunities
- Attract new affordable, private market, non-profit development
- Retain and sustain housing options/types in your community
- Create opportunity for new rental units – including second units, garden suites
- Create new revenue streams (business, permits, applications)
- Generate taxation (you never had)
- Create employment and economic development opportunities

**Thank you.....**

**QUESTIONS?**

# Select Resources

The Municipal Act, 2001: <https://www.ontario.ca/laws/statute/01m25>

The Planning Act: <https://www.ontario.ca/laws/statute/90p13>

The Provincial Policy Statement, 2014:  
<http://www.mah.gov.on.ca/page10679.aspx>

The Housing Services Act, 2011: <https://www.ontario.ca/laws/statute/11h06>

The Housing Policy Statement, 2016:  
<http://www.mah.gov.on.ca/AssetFactory.aspx?did=15090>

Community Improvement Planning Handbook, 2008:  
<http://www.mah.gov.on.ca/Page1297.aspx>

Municipal Tools for Affordable Housing Handbook, 2011:  
<http://www.mah.gov.on.ca/AssetFactory.aspx?did=9270>

Municipal Guide for Facilitating Affordable Housing, 2017:  
<http://www.mah.gov.on.ca/Page16567.aspx>

# For more information:

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