



# Housing Strategy

# Region of Peel Housing Strategy

May, 2009

**Note:** This is a draft document and is subject to further changes. This document has been prepared for consideration by key stakeholders in the community. At this stage we are confirming the range of housing issues in Peel Region and establishing priorities and potential actions to meet identified housing issues and gaps. Feedback is critical to ensuring that all relevant housing issues have been identified to be addressed in the Housing Strategy.



## Acknowledgements

The Peel Housing Strategy was undertaken on behalf of the Region of Peel. We would like to thank the study Project Team members for their input and assistance during the preparation of this report.

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Region of Peel  
Draft Housing Strategy (May 2009)

## COMMENT SHEET

### Region of Peel Housing Strategy

This comment sheet is to be used to provide comments on the *Housing Strategy* (May 2009).

We invite you to provide comments on the *Housing Strategy*.

Please provide your contact information below.

Your information will not be given to any other party and will be used only for follow-up purposes related to this project<sup>1</sup>.

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#### <sup>1</sup> Notice With Respect To the Collection of Personal Information

Personal Information collected as a result of this stakeholder consultation is being collected pursuant to the *Planning Act*, R.S.O. 1990, c.P.13 and will be retained, used, disclosed and disposed of in accordance with the *Municipal Freedom of Information and Protection of Privacy Act*, R.S.O. 1990, c.M.56. All names, addresses, opinions and comments collected will be used to assist in making a decision on this planning matter. Questions regarding this collection may be directed to the Director, Planning Policy and Research Division, Environmental, Transportation and Planning Services, 10 Peel Centre Drive, 6th Floor, Brampton, Ontario, L6T 4B9.



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*Comments are requested by July 3, 2009*

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## Executive Summary

The Region of Peel has witnessed many changes in the last fifteen years, such as rapid population growth, a steady increase in the number of immigrants settling in the Region, and a shift in socio-economic and demographic conditions. The Peel Housing Strategy provides a comprehensive review of the current housing continuum and recommends strategies to meet the housing needs of the Region of Peel's current and future residents, in the context of the recent changes that have taken place in the Region.

The direction to develop the Housing Strategy comes from recent provincial initiatives, including the *Provincial Policy Statement* (2005) and *Places to Grow: Growth Plan for the Greater Golden Horseshoe* (2006), which directs the Region to develop a housing strategy that will set out a plan and Official Plan policies to provide a range of housing types to meet the needs of the current and future residents in the Region. The Regional Official Plan (Office Consolidation, November 2005) also directs the Region to develop a housing strategy that will address affordable, social, and special needs housing components by working in collaboration with area municipalities. The development of the Housing Strategy is being undertaken as part of the Peel Regional Official Plan Review work program.

The Housing Strategy was prepared in two parts. The first part involved the preparation of three discussion papers aimed at identifying key housing issues. Discussion Paper 1 focuses on housing availability throughout the life-cycle. It identifies housing issues and gaps in providing safe, affordable, and accessible housing to current and future residents at all stages of life. The second discussion paper, Diversity of Housing Needs, reviews the demographic profile of diverse population groups, analyzes the demand and supply for emergency, transitional, supportive and social housing, and identifies issues in meeting the housing needs of diverse population groups. The third discussion paper, Housing Affordability, identifies the changing demographic and socio-economic conditions in Peel that influence housing affordability and affordability issues in Peel.

The second part involved the preparation of the Housing Strategy paper, with the

purpose of consolidating the housing issues and needs identified in the three discussion papers, as well as to outline the Goals, Objectives and Actions that will help strengthen housing in Peel Region. A background paper on Tools and Practices was also prepared in the second phases, which reviews relevant federal, provincial, and municipal policies, and identifies best practices and innovative tools available to address the identified issues.

### *Summary of the Key Housing Issues*

The housing issues identified in the three discussion papers are identified below.

#### *Adequate and Diverse Housing Supply*

An adequate and diverse housing supply is an important component of meeting the needs of current residents and is required to accommodate future population growth. Three issues were identified that related to an adequate and diverse housing supply:

- A more diverse housing supply is needed to ensure housing choice and affordability of residents with various economic and personal circumstances.
- The supply of some forms of affordable accommodation, such as rental and rooming housing is shrinking, and the retention and preservation of these existing housing forms is needed to maintain an adequate supply of affordable housing.
- A sufficient supply of land for residential development is needed to meet the projected population growth targets.

#### *Affordable Housing Supply*

Affordable housing, including both rental and ownership, is a key component of the housing system. The key issues related to the supply of affordable housing include:

- The supply of affordable rental housing does not meet current and future needs.
- There is a lack of ownership housing affordable to low and moderate income households.

### *Housing Access and Options for Diverse and Special Needs Groups*

A well functioning housing continuum must provide adequate housing options to meet the needs of distinct groups, and remove barriers to enhance access for these groups to housing. Likewise, housing and support services must be available for persons with health and other support needs. The three key issues identified relating to housing access and housing options for diverse and special needs groups include:

- The supply of emergency shelter beds, transitional housing, and supportive housing, as well as homelessness services, are not sufficient to meet the needs.
- Some distinct groups are facing particular difficulties finding and maintaining suitable, adequate and affordable housing, such as youth led households and lone-parent households.
- In addition to affordability and health-related issues, some Peel residents are facing other barriers to accessing housing.

### *Sustainable, Compact, Complete Communities*

Compact complete communities are important in ensuring that the communities meet the daily and lifetime needs of all people. Meeting the needs of all people includes the provision of appropriate mix of employment, services, a full range of housing including affordable housing, community and cultural infrastructure, schools, recreation opportunities, open space, and access to public transportation as well as other options for safe, non-motorized travel. The key issues related to sustainable compact complete communities include:

- There is a need for the creation of more complete communities in Peel Region, which accommodate housing along the continuum, provides a mix of land uses and supports transit while maintaining appropriate levels of health and safety.
- Residential intensification is an important contributor to the creation of complete communities in existing neighbourhoods and will also become an increasingly important method of meeting the growing population requirements in the Region.

- Existing development and land use patterns have contributed to pressures on municipal infrastructure and human service delivery.
- Energy efficiency in housing is needed to limit the environmental impacts of development.

The issues identified in this paper create the framework for the research contained in the Tools and Practices Background Paper which in turn provides a foundation for the specific actions that are identified in the Housing Strategy.

### *Housing Targets*

The provincial initiatives of *Places to Grow* and the *Provincial Policy Statement* require that municipalities establish and implement minimum targets for the provision of housing which is affordable to low and moderate income households.

Based on the definition of affordable in the *Provincial Policy Statement* the 2008 affordable rental threshold has been set at a rent of \$1,018 (which is the average market rent for all units), or purchase price of \$144,000 for an ownership unit. These prices would be affordable to households with incomes of \$40,700. The 2008 affordable ownership threshold is a purchase price of \$306,800 (which is 10% below the average price of a resale unit), or rent of \$2,167, which would be affordable to households with incomes of \$86,700.

Household projection figures are being developed as part of the Managing Growth focus area of the Peel Region Official Plan Review and will be used to establish annual housing targets once they become available. In the absence of the Managing Growth figures, preliminary targets for the Region by tenure and price have been prepared, but will be updated in a later version of this report. Targets for each of the area municipalities will also be prepared in a later version of this report. The preliminary annual housing targets are shown on the following page.

**Preliminary Annual Housing Targets, Region of Peel (Based on 2008 Rents/Purchase Prices)**

		Social Housing	Affordable Rental	Market Rental and Affordable Ownership	Market Ownership More than \$86,700
Income Threshold		less than \$37,200	\$37,200 - \$40,720	\$40,720 - \$86,700	
Rent	1 Bedroom	less than \$900	\$900 - \$926	\$1,018 - \$2,167	-
	2 Bedroom	less than \$1,050	\$1,050 - \$1,063		
	3 Bedroom	less than \$1,263	\$1,263 - \$1,525		
	4+ Bedroom	less than \$1,525			
	Average	less than \$930	\$930 - \$1,018		
Purchase Price		less than \$132,000	\$132,000 - \$144,000	\$144,000 - \$307,000	more than \$307,000
Number of Units (5 yr avg)		800	150	1,700	2,150
Number of Units (25 yr avg)		1,000	200	2,100	2,500
Percentage of Total Units		17%	3%	35%	45%

**Key Goals**

Based on the issues identified above, four key goals emerged:

1. Adequate and Diverse Housing Supply
2. Affordable Housing Supply
3. Housing Access and Housing Options for Diverse and Special Needs Groups
4. Sustainable Compact Complete Communities

The Housing Strategy defines objectives as well as actions to works towards meeting these goals.



## 1.0 Introduction

### 1.1 Study Background

The Region of Peel has witnessed many changes in the last fifteen years, such as rapid population growth, a steady increase in the number of immigrants settling in the Region, increased construction activity and a shift in socio-economic and demographic characteristics. The purpose of developing the Housing Strategy for the Region of Peel is to assess the current housing situation and the future affordable, accessible and social housing needs in the context of the recent changes that have taken place in the Region.

### 1.2 Study Context

The direction to develop the Housing Strategy came from recent provincial initiatives including the *Provincial Policy Statement* (2005) and *Places to Grow: Growth Plan for the Greater Golden Horseshoe* (2006), which both contain references to address a full range of housing needs within the Region. The introduction of *Places to Grow* required the Region, as well as area municipalities, to undertake a conformity exercise to meet the population and employment targets. It also directed the Region to develop a housing strategy that set out a plan and Official Plan policies to provide a range of housing types to meet the needs of the current and future residents in the Region.

The Regional Official Plan (Office Consolidation, November 2005) also directed the Region to develop a housing strategy that addresses affordable, social, and special-needs housing components by working in collaboration with area municipalities (Section 6.2.2.18). The Regional Official Plan is a broad and strategic plan, which has general policies that encourage and support the Region and area municipalities with respect to redevelopment, affordability, and diversity of housing forms and suggests collaboration between the two-tiers of municipalities and other agencies to direct the housing growth in coordination with the availability of the necessary physical and human services. The Regional Official Plan is currently under review as part of the requirements of the *Planning Act* which requires Official Plans to be

reviewed every five years, and in order to ensure that it is consistent with provincial plans, including *Places to Grow*.

The development of the Housing Strategy has been undertaken as part of the Peel Regional Official Plan Review work program. The Housing Strategy suggests policies for the Regional Official Plan and also acts to supplement the Official Plan policies by suggesting other potential measures and action items for the Region and area municipalities for meeting housing needs and achieving provincial targets.

The Peel Regional Official Plan Review work program is scheduled to be complete by June 2009 in order to meet the legislative requirements of conformity of the Official Plan with *Places to Grow* by June 16, 2009. The Review will result in several Regional Official Plan Amendments that are being brought to Council for adoption as work is completed.

The Housing Strategy has commonalities with some of the fourteen other focus areas of the Regional Official Plan Review program including Managing Growth; Sustainability; Energy; Transportation; Employment Lands; Consultation, Communication and Engagement; and Monitoring. The Housing Strategy also contributes to the objectives of the Liveable Peel Initiative, and was undertaken as part of the Liveable Peel Initiative which concluded in December 2008.

The linkages between the Housing Strategy and these other focus areas are as follows:

### *Managing Growth*

The Managing Growth component of the Official Plan Review will establish the amount and timing of population and employment growth and determine how the Region will meet the intensification target of 40% of all new residential development (within the built boundary) by 2015 and maintain this level to 2031. The Managing Growth component will also address the density requirement for Greenfield development. The results of the Managing Growth component will be used as inputs into the Housing Strategy. The Housing Strategy is compatible with the Managing Growth components and will recommend housing targets for a range of housing types and densities to support the intensification and density identified

in the Managing Growth component.

### *Sustainability*

The Sustainability component of the Official Plan Review developed policies that address the four dimensions of sustainability --- economic, social, environmental, and cultural. There are many linkages between the Housing Strategy and sustainability and an importance of integrating sustainability into the Housing Strategy. This is of particular importance because one of the fundamental aspects of sustainability is building in sustainability concepts at the design stages of housing developments and communities. The Sustainability component and Housing Strategy have a common objective of promoting more sustainable development patterns and 'complete communities'. Sustainability and the Housing Strategy also both face challenges of achieving social inclusion and social equity, finding solutions to homelessness, and managing rapid population growth. The Housing Strategy has integrated wherever possible the four dimensions of sustainability into its policy recommendations and helps promote a vibrant economy and good quality of life for future generations.

### *Energy*

The Energy focus area has identified policies in support of alternative energy systems, district heating and cogeneration, energy conservation, energy efficiency and improved air quality through land use and development patterns. The Housing Strategy links with the Energy component by suggesting policies such as land use strategies and urban design standards that promote compact, energy efficient, complete communities that limit energy consumption and air pollution.

### *Transportation*

The Transportation component of the Official Plan Review reviewed and revised existing policies to develop an efficient, sustainable and integrated transportation system. The Housing Strategy's connection to the Transportation component was to recommend policies that promote compact, complete communities that optimize the use of transportation infrastructure and services.

### *Employment Lands*

The Employment Lands focus area has ensured that the Official Plan policies support the employment land density targets and ensured there is an adequate supply of employment land to meet employment forecasts to provide for employment opportunities and to support the vitality of the Region's economy. The Housing Strategy supports policies to protect employment land, recognizing that sufficient employment lands are needed to provide live/work opportunities, a vibrant economy, and quality of life of Peel's residents.

### *Communication, Consultation and Engagement*

The purpose of the Communication, Consultation, and Engagement component is to keep stakeholders and the general public informed about the Peel Official Plan Review Process, engaging them in the process and ensuring their input and feedback is received on an ongoing basis. This involved targeted consultation carried out as part of the Housing Strategy. The Housing Strategy involved surveys, interviews, and focus groups with key stakeholders as well as consultation sessions with key stakeholders and the general public.

### *Monitoring Policies*

The Monitoring Policies project reviewed and updated the existing monitoring policies of the Regional Official Plan to ensure they remain effective and developed new monitoring policies to measure the progress on new initiatives from the Province. A framework for the monitoring plan for the Housing Strategy was developed as part of the process of preparing the Housing Strategy.

### *Liveable Peel: A Community Sustainability Plan to 2051*

Liveable Peel was a sustainability strategy to consider the long-term (to 2051) economic, environmental, social and cultural impacts of demographic and socio-economic changes, specifically the aging society, immigration and high levels of growth, on the programs and services delivered by the Region of Peel. One of the objectives of the Liveable Peel initiative was to research and analyze factors influencing growth and change, including housing, and to manage the impacts of growth by creating choice in all types and forms of housing and being an affordable

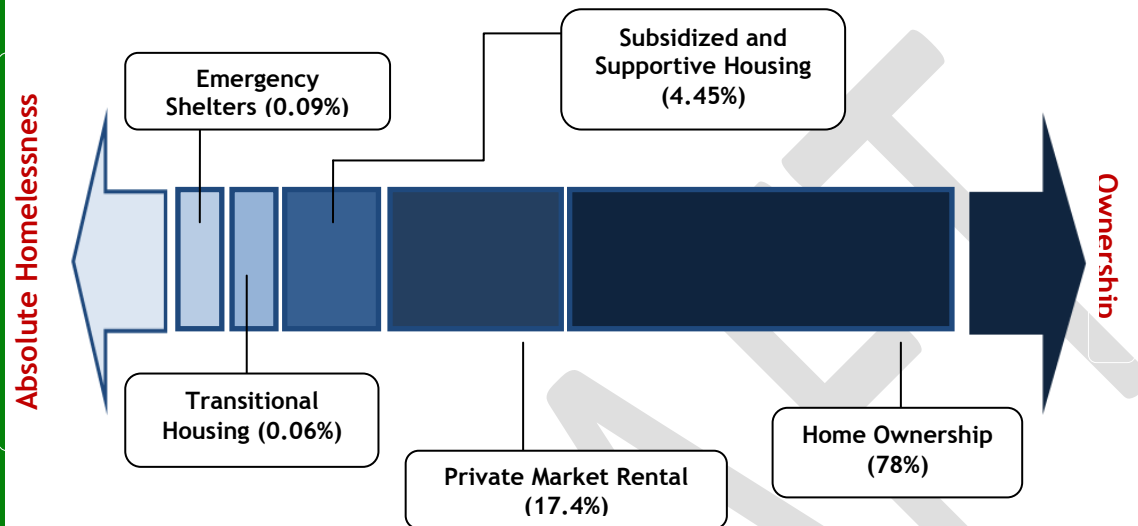
place to live. Although the Liveable Peel initiative concluded in December 2008, the Housing Strategy and the other two projects undertaken as part of the Liveable Peel initiative continued. Peel Region staff continue to explore integration of long-term research and planning through the Corporate Planning Process.

### 1.3 Study Objectives

The Peel Housing Strategy was undertaken as a comprehensive and in-depth assessment of the full continuum of housing needs in Peel Region and the development of policies, programs and initiatives aimed at meeting the full range of identified needs.

The figure on the following page illustrates the general spectrum of housing options offered within the typical housing continuum, spanning the range between absolute homelessness at the reader's left to owning one's own home at the reader's right. While not placing judgement upon one specific form of housing, the figure illustrates the gradual progression of types of housing that range from precarious or lack of housing (absolute homelessness), to gradually more permanent and longer-term housing options. Also included in the figure are the specific percentage totals of each housing type in the overall housing stock in Peel Region.

Figure 1: Housing Continuum, Region of Peel



In preparing the Strategy, a number of specific objectives were identified, as follows:

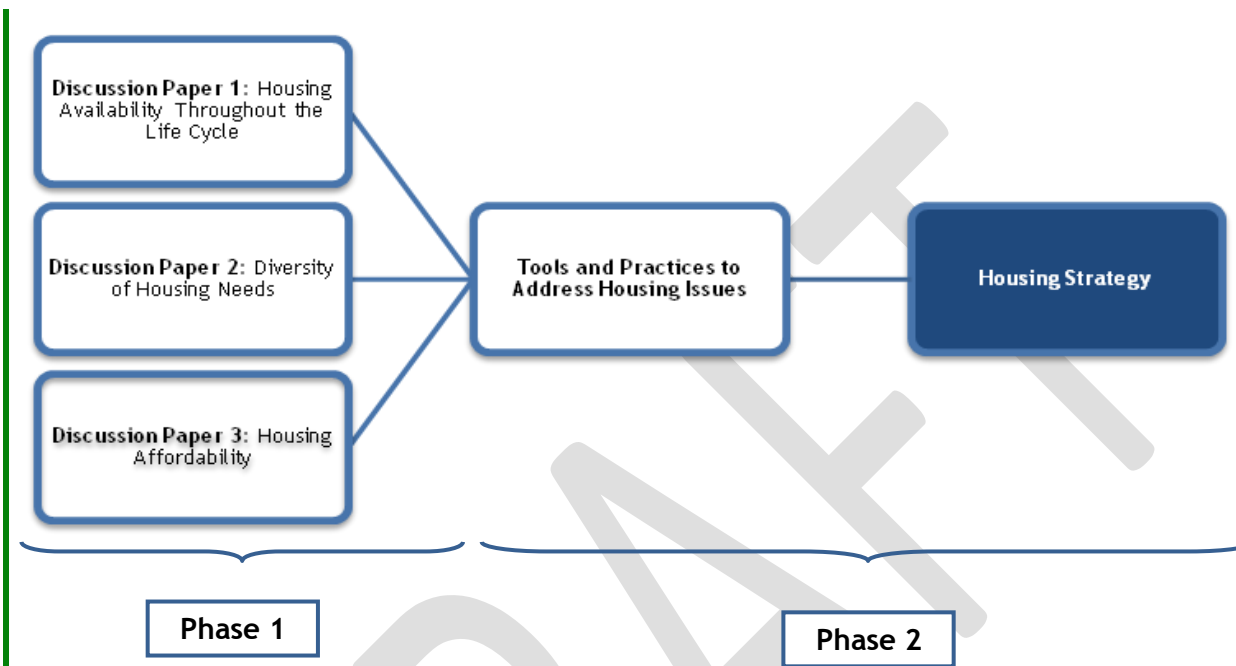
1. Identify current housing needs, including the affordable (both ownership and rental) housing, as defined in the *Provincial Policy Statement*, special-needs, and social housing needs, issues, and supply-demand gaps related to affordable, special-needs and social housing needs in Peel.
2. Identify and recommend opportunities for a full range of safe, affordable, accessible and appropriate housing for Peel's current and future residents, while recognizing that those opportunities can only be implemented in collaboration with key stakeholders, including the area municipalities.
3. Identify and recommend opportunities for a range of housing types and densities to support intensification and density targets set by the *Places to Grow Plan*, while recognizing that those opportunities can only be implemented in collaboration with key stakeholders, including the area

municipalities.

4. Promote housing issues in the Region, including highlighting those activities undertaken recently by the Region of Peel.
5. Propose policy directions related to housing, which will add to, or strengthen, what currently exists in the Regional Official Plan and the Area Municipal Official Plans.
6. Identify areas where changes to provincial legislation or programs could be proposed.

#### 1.3.1 *Study Format*

The study was prepared in two parts. The first part involved the preparation of three discussion papers. The second part involved the preparation of the tools and practices background paper which feeds into the Housing Strategy.



The main focus of each of the discussion papers are outlined in the following.

*Discussion Paper 1: Housing Availability Throughout the Life-Cycle*

The first discussion paper includes a review of the demographic and economic trends impacting the Region, and an overview of housing supply, with a focus on housing availability throughout the life-cycle. It identifies housing issues and gaps in providing safe, affordable and accessible housing to current and future residents at all stages of life.

*Discussion Paper 2: Diversity of Housing Needs*

The second discussion paper reviews the demographic profile of diverse population groups including youth, older adults, immigrants, Aboriginal persons, visible minorities, persons with disabilities, and lone parents, and identifies the current

and future housing needs of these groups. The paper also analyzes the demand and supply for social and special-needs housing, and identifies issues in meeting the housing needs of diverse population groups.

### *Discussion Paper 3: Housing Affordability*

The third discussion paper identifies the changing demographic and socio-economic conditions in Peel that influence housing affordability. The paper also identifies affordability issues and housing targets for the Region.

The second part of the study involved the preparation of a housing strategy paper.

### *Background Paper: Best Practices and Tools to Address Housing Issues*

The background paper reviews relevant federal, provincial, and municipal policies, and identifies practices and innovative tools available to address the identified issues.

### *Housing Strategy*

The Housing Strategy recommends policies and strategies to meet the housing needs of all current and future Peel residents and addresses the identified priority areas and issues. In addition, the report outlines an implementation plan and monitoring plan for the recommended strategies.

## **1.4 Purpose of the Housing Issues Paper**

The purpose of this paper is twofold: to identify the housing issues and needs based on the findings of the three discussion papers, and to outline the specific Goals, Objectives and Actions that will guide the development of housing policy in Peel Region.

The next section provides a summary of each of the housing issues. Section 3.0

identifies a methodology to be used for establishing housing targets, identifies the key goals which will become the primary focus of the Housing Strategy, and provides an overview of the best practices and tools available to address the identified housing issues.

### 1.5 Identifying Source of the Issues

The issues discussed throughout this paper were originally identified from one of four sources: Places to Grow, the Provincial Policy Statement, Liveable Peel, or one of the three discussion papers prepared for the Housing Strategy. In the left column beside each issue throughout the report, the sources of the issue have been noted with the logos below.

*Places to Grow*



*Provincial Policy Statement*



*Liveable Peel*



*Peel Housing Strategy Discussion Papers*



### 1.6 Housing Continuum

Healthy, vibrant, inclusive and complete communities weave together diverse elements of the urban infrastructure to support a high quality of life for all residents throughout their entire lifetime. Infrastructure includes both buildings (e.g. housing, schools, retail, health facilities, parks and recreational facilities) and services (e.g. employment, social services, health services, transportation).

Housing is an important building block of a healthy and inclusive complete community. Ideally, the housing market can be seen as a continuum, where supply responds to the changing range of demands of the community. However, housing needs along the continuum are not always met in the market, especially for those

with lower incomes or those with issues which require unique housing solutions. This document identifies housing challenges and issues along the housing continuum.

To plan appropriately for our communities, it is important to develop an understanding of projected housing demand along the continuum. Housing demand is shaped by a number of variables including population and household growth, population and household characteristics (e.g. age, household size), economic conditions, patterns in income distribution, and household support service needs. These variables can change rapidly, prompting corresponding shifts in housing demand. Given shifting patterns in housing demand, it is important to ensure that the Region plan for a flexible, responsive, diverse housing system.

Housing supply is shaped by demand but prone to time lags in responding to changes. Housing supply is also subject to other factors such as availability of land, servicing, labour and material costs. The private market addresses many housing needs but some households experience limitations in accessing the market due to income, special housing needs, and other barriers. Government and non-profit organizations have traditionally addressed this void in the market. Helping the supply system to overcome challenges and meet demand is a key to fostering healthy, complete and inclusive communities.


Table 1 below captures a continuum of housing demand from the perspective of income distribution in Peel Region. Affordable housing costs are determined based on the definition that housing costs to be affordable should not exceed 30% of gross household income. While the table does not show the responses to housing needs at each income, generally as households move along the income continuum, more options are available. It is important to keep in mind that income is only one indicator of housing demand. As discussed above, there are a variety of household characteristics and demographic variables which influence housing demand which are not captured on the following page.

**Table 1: Housing Demand Continuum, Peel Region, 2008**

Household Income Decile	1st	2nd	3rd	4th	5th	6th	7th	8th	9th
Estimated 2008 Income	\$25,529	\$40,100	\$52,565	\$65,240	\$78,344	\$92,890	\$110,026	\$132,861	\$172,813
Affordable Rental Housing Costs	\$638	\$1,003	\$1,314	\$1,631	\$1,959	\$2,322	\$2,751	\$3,322	\$4,320
Affordable Ownership Housing Costs	\$90,373	\$141,954	\$186,078	\$230,948	\$277,336	\$328,827	\$389,489	\$470,324	\$611,753

Source: SHS Consulting calculations

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This issue affects households along all parts of the housing continuum



2.2.3.6.h, 2.2.3.6.i, 2.2.7.2



1.4.3.a



Housing Strategy Discussion Paper #1, 2 & 3

## 2.0 Identification of Key Housing Issues

The preliminary housing issues in Peel Region based on the findings of the three discussion papers are identified below.

### 2.1 Adequate and Diverse Housing Supply

An adequate and diverse housing supply is an important component of meeting the needs of current residents and is required to accommodate future population growth. A diverse housing supply has a range of housing sizes, forms, and prices, and includes housing for special needs. This includes the needs for an adequate supply of land for residential development, the retention of the existing housing stock, especially rental housing, and the creation of a diverse housing supply to meet the range of housing needs of current and future residents.

#### 2.1.1 Diversified Housing Stock

##### Key Issue

There is a need for a more diverse housing supply to ensure housing choice and affordability of residents with various economic and personal circumstances.

There is a need for a more diverse and flexible housing supply to ensure liveability, choice and affordability, given the demographic and economic trends in the Region.

The population is getting older. As shown in Figure 1 on the following page, persons aged 55-64 increased from 7.1% to 9.9% of Peel's population between 1991 and 2006, and those aged 65-74 increased from 4.1% to 5.3%. The oldest 75 plus cohort, jumped from 2.3% in 1991 to 3.7% of Peel residents in 2006. This aging of the population would suggest a need for housing to accommodate more older adults in the future, including those living in multi-family and multiple-generation households. For those aged 75 and over there is a rise in rental demand, and the availability of adequate rental units is a concern in this age group. Similarly, it is important that there is a range of housing choices available for those who no longer want to maintain the traditional family home.

Housing options needed for Peel's aging population

Variety of housing options for larger (often multiple-family) households, as well as smaller diverse population groups

Adequate supply of affordable housing for the 14.5% of Peel's population living on low incomes

Almost one-third of all households are experiencing housing affordability issues

In terms of household size, unlike any of the other regional municipalities in the Greater Toronto Area-Hamilton (GTA-H), Peel's average household size has been increasing. This is a result of increasing household sizes in Brampton in particular. The average household in Peel increased from 3.19 persons in 1991 to 3.23 persons in 2006. Peel also boasts the largest households in the GTA-H, second only slightly to York Region (3.24), with average household sizes of 3.23 persons, versus an average of 2.6 persons per household across Ontario. The growth in single households has been offset somewhat by an increase in larger households. This trend is influenced somewhat by the strong role of immigration in Peel, and the presence of a large number of multiple families. On the other hand, the household size of most diverse populations tends to be smaller than Peel households as a whole. Households led by youth (61.8%), older adults (59.9%), women (52.9%), Aboriginal persons (51.4%) and, to a lesser extent, persons with physical disabilities (30.7%), tend to be comprised of one and two persons. These trends show the need for a variety of unit types including those designed for larger and multiple family households.

In addition to the size and structure of households, it is important to have a housing stock that meets the varying financial capacity of households. Peel has many higher income households with 30.6% of households earning \$100,000 or more, yet 166,690 individuals, or 14.5% of Peel's population, were living in low-income households in 2005 (see Table 2). The prevalence of low income households points to the need to ensure that there is an adequate supply of affordable housing throughout the Region.

The housing supply in Peel is currently not meeting the affordability needs of almost one third (32.0%) of all households, and housing affordability has eroded slightly in Peel since 1995 when 29.9% of households were spending 30% or more of their income on housing. Likewise, some 53,345 households, or 15.6% of households, in Peel Region were in core housing need in 2006 (living in housing which falls below at least one of the adequacy, suitability, or affordability standards and have to spend more than 30% of its before-tax income to pay the median rent of alternative housing in the area that meets the three standards of adequacy, suitability, and affordability (CMHC)). This has risen steadily from 9.2%

Figure 2: Trends in Age Distribution (Percent of Total), Peel Region, 1991-2006

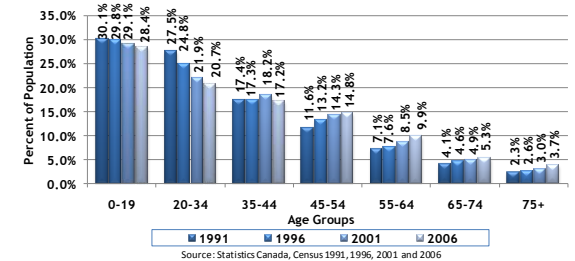
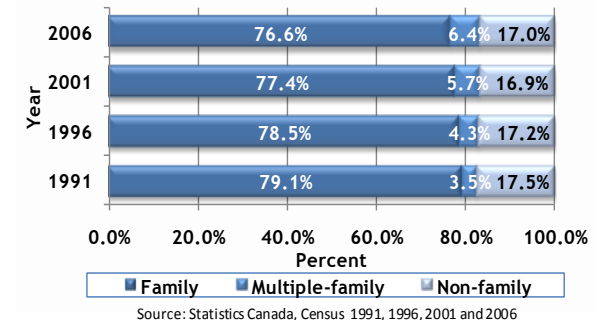


Figure 3: Trends in Household Type, Peel Region, 1991-2006



in 1991. Housing affordability is a particular issue for most diverse population groups who are experiencing more severe affordability issues than the population as a whole. In particular, 57.8% of youth led households, 52.8% of recent immigrant households, 44.4% of lone parent households, 41.0% of visible minority households, 37.8% of female led households and 33.8% of households led by persons with physical disabilities spent more than 30% of household income on shelter costs.

Approximately 73,400 households, or 20% of all households, in Peel are beneath the affordable rental housing threshold, and cannot afford the average rental unit in Peel (see Figure 4 below). Another approximately 126,000 households, or 35% of all households, can afford market rental housing, but are beneath the affordable ownership housing threshold, and could not afford an ownership unit priced 10% below the average price of all resale units in Peel.

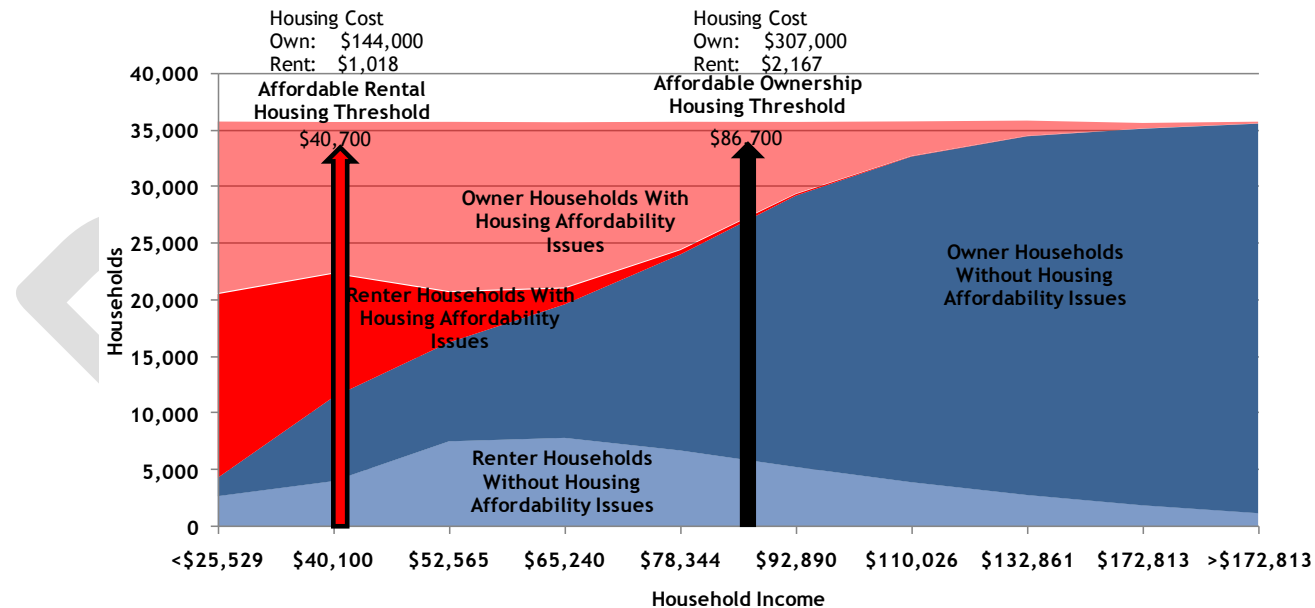
**Table 2: Low Income Population by Household Type, Peel Region, 2005**

Household Type	Number with Low Incomes	Percent of Total with Low Incomes
Low Income Families	39,297	13.0%
Low Income Single Individuals	23,089	31.1%
<b>Total Low Income Population</b>	<b>166,960</b>	<b>14.5%</b>

Source: Statistics Canada, Census, 2006

20% of all households are beneath the affordable rental housing threshold and another 35% are beneath the affordable ownership threshold

**Figure 4: Gaps in the Rental and Ownership Housing Segments of Peel Region's Housing Continuum, 2008**



Source: Statistics Canada Custom Tabulations, 2006 and SHS Consulting Calculations  
 Note: X axis labels are the income deciles estimates for Peel Region



**A full range of housing needed to support Peel's future employment growth**

Approximately 6,000<sup>2</sup> new housing units will be needed annually to accommodate Peel population growth targets, and in order to meet the affordable housing needs of future residents approximately 1,200 of the 6,000 units will need to be affordable to households beneath the rental threshold where market rental housing becomes affordable. The rents for these units will need to be less than \$1,018 per month (in 2008 dollars) or purchase prices of less than \$144,000. These units are likely to be almost exclusively rental units. An additional 2,100 units will need to be created for households between the rental and ownership thresholds where ownership housing becomes affordable. These units will need rents up to \$2,167 or purchase prices up to \$307,000 and should be a mix of market rental and affordable ownership units.

Peel's projected employment growth and economic uncertainty also point to a need for a diversified housing stock. Employment in Peel is projected to grow by 64.2% to 870,000 in 2031. A full range of housing affordable to all Peel residents is required to ensure that people employed in the Region are able to live and work within the Region. The uncertainty of some of the economic conditions in Ontario points to a need for diversified housing to meet the housing needs of residents as changes in employment occur.

The demand for single detached units in Peel Region will continue to be strong. Ownership levels peak in the 45 to 64 age cohorts. In Peel, this group will remain a strong component of the housing market and continue to drive the demand for single detached homes in the future. The rising costs of new singles, however, may begin to form a barrier to this group moving up in the market. Among those aged 65-74, ownership is still the predominant tenure form although there is a small increase in rental propensity. In recent years this group has shown a greater tendency to remaining in their own homes. In Peel, this points to continued strong demand for single detached units and continued strength in the resale market as fewer units come on the market as a result of older household maintainers vacating their homes. Continued condominium production is vital to keeping the ownership option available for many in the 25-34 age group age group, especially

<sup>2</sup> This figure will be updated once the population and household projections have been prepared as part of the *Places to Grow* conformity exercise.

**Mix of housing being produced does not match diversity of housing needs**

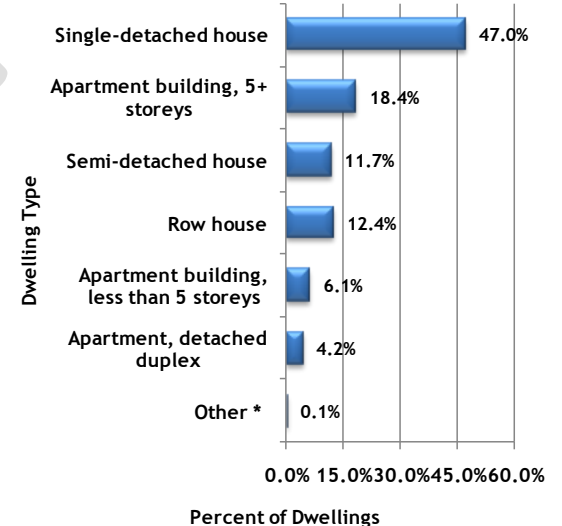
the first time home buyers. Those in the 25-34 age group are typically beginning to enter the ownership market. In recent years, many in this cohort have been able to buy homes as a result of lower interest rates.

The current housing stock does not address the diversity of the housing needs based on the demographic and economic characteristics suggested above. In addition, there is a greater propensity for households led by diverse populations to live in apartments, especially youth. Single detached homes comprised 47.0% of the housing stock in 2006 followed by high-rise apartments (18.4%), rows (12.4%), semi-detached (11.7%), low-rise apartments (6.1%) and duplex apartments (4.2%). Secondary suites, most often in the form of basement apartments, do contribute to the housing stock in the Region, but it is difficult to quantify the exact extent of their contribution. Over the past eight years housing construction has been a mix of 44.7% single detached, 16.4% semi detached homes, 18.4% row homes, and 20.5% apartment units.

As of 2006, 21.9% of Peel’s households were renters. The production of rental units over the past eight years, however, has been somewhat lower at 17.6% of the new housing units produced. Even this level of rental housing production was largely because of the resurgence of production of assisted rental units since 2002. Households of diverse populations rely on the rental housing market to a greater extent than the households as a whole. In particular, youth led households (67.4%), Aboriginal households (50.8%), female led households (29.7%), and to a lesser extent, households led by persons with physical disabilities (24.3%) and visible minorities (23.7%) have a higher proportion of renters than Peel (21.9%).

While there is currently a mix of dwelling types being produced in the Peel market, both the structure type and the tenure mix of these units may need to be adjusted to adequately meet Peel’s needs into the future based on the changing economic and personal circumstances of households over time.

**Figure 5: Dwellings by Structure Type, Peel Region, 2006**



Source: Statistics Canada, Census 2006



This issue affects primarily low and moderate income households



Peel Housing Strategy Discussion Paper #1, 2

The shrinking supply of rooming houses generates fewer choices for residents at the lower end of the income spectrum

### 2.1.2 Retention of Existing Housing Stock

#### Key Issue

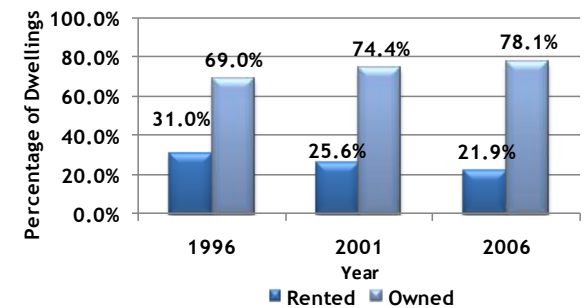
The supply of some forms of affordable accommodation, such as rental and rooming housing is shrinking, and the retention and preservation of these existing housing forms is needed to maintain an adequate supply of affordable housing.

The retention and preservation of the existing affordable housing stock, particularly rental housing, is important in maintaining an adequate supply of housing. Older housing stock plays an important role in providing low-cost accommodation for local residents because these units tend to be more affordable than new housing supply. The supply of rental housing in Peel Region has been shrinking consistently since 1996, for a total loss of 3,905 occupied rental units between 1996 and 2006. In percentage terms, rental housing's share of the total housing stock is decreasing significantly over time, from 31.0% in 1996 to only 21.9% in 2006.

Similarly, rooming or lodging houses provide a crucial housing option to low income households in the community. Generally, rooming/boarding houses provide accommodation, primarily for low-income single persons with few other housing options. Most operate with no government funding or subsidies, adding further to their value as a sustainable solution for those of lower income. However, the rooming/lodging housing supply in Peel has been shrinking. This is likely due to a variety of factors, which may include aging of the operators, changing clientele, difficulties meeting licensing standards, or pressures to convert to an alternative use. The assessment roll shows that there are 20 registered rooming/lodging houses in Peel, including 18 in Brampton and two in Caledon. Brampton City records show that at least seven lodging houses, housing almost 50 residents, have closed since 2004, and one (housing 9 residents) is slated to close in the near future. The shrinking supply of rooming houses generates fewer housing choices for Peel residents at the lower end of the housing market.

The supply of rental housing has been shrinking

Figure 6: Percentage of Total Dwelling Units by Tenure, Peel Region, 1996 - 2006



Source: Statistics Canada Census, 1996, 2001, and 2006





This issue affects households along all parts of the housing continuum



1.1.2, 1.4.1



Peel Housing Strategy Discussion Paper #1

### 2.1.3 Adequate Land Supply

#### Key Issue

A sufficient supply of land for residential development is needed to meet the projected population growth targets.

An adequate supply of land for future residential development is needed to accommodate the projected population growth. Peel is anticipated to grow by some 163,960<sup>3</sup> households between 2006 and 2031, including 50,110 households in Mississauga, 104,065 households in Brampton, and 9,785 in Caledon (see Table 3). Places to Grow, the provincial growth management policy, and the *Provincial Policy Statement* requires that municipalities keep a ten year supply of available land for residential development and a three year supply of residential units available on lands with sufficient servicing capacity that are zoned or in draft approved and registered plans. Mississauga and Caledon currently have sufficient land supplies to meet these requirements, though additional potential may need to be identified in Brampton as part of the *Places to Grow* conformity exercise.



Table 3: Projected Number of Households, Peel Region and its Local Municipalities, 2006 to 2031

Location	2006	2011	2021	2031
Mississauga	214,890	235,000	250,000	265,000
Brampton	125,935	155,000	200,000	230,000
Caledon	18,215		28,000	
Peel Region	359,040	412,000	479,000	523,000
<b>Increase</b>				
	<b>2006-2011</b>	<b>2011-2021</b>	<b>2021-2031</b>	<b>2006-2031</b>
Mississauga	20,110	15,000	15,000	50,110
Brampton	29,065	45,000	30,000	104,065
Caledon	4,893	N/A	N/A	9,785*
Peel Region	52,960	67,000	44,000	163,960

Sources: Statistics Canada, Census 2006, City of Brampton, The 2006 Official Plan, as adopted by City Council, October 11, 2006, Town of Caledon, Planning Report for ROPA 8 (note that this figure has not been endorsed by Town Council), City of Mississauga, Revised Growth Forecasts, as adopted by City Council, January 18, 2006, Ministry of Public Infrastructure Renewal, The Growth Plan for the Greater Golden Horseshoe, June 2006, Ontario Municipal Board, December 8, 2006.

Notes: 2031 Peel totals include the 2021 Caledon forecasts.

2006 Figures do not include the census undercount, whereas the projections include the undercount.

\*2006-2021 figure

<sup>3</sup> This figure will be updated once the final projections have been prepared as part of the *Places to Grow* conformity exercise.



This issue affects primarily low and moderate income households

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2.2.3.6.i, 3.2.6.5



1.4.3.a

LIVEABLE PEEL  
A Sustainable Future for Our Community



Peel Housing Strategy  
Discussion Paper #1, 2 & 3

## 2.2 Affordable Housing Supply

Affordable housing, including both rental and ownership, is a key component of the housing continuum. Affordable housing is accommodation where the rent or ownership payments do not require a low or moderate income household to spend more than 30% of their income on housing. Based on 2008 figures, affordable rental housing is housing with rents of less than \$1,018, affordable ownership housing is housing with purchase prices of less than \$306,800.

### 2.2.1 Affordable Rental Housing for Low and Moderate Income Households

#### Key Issue

The supply of affordable rental housing does not meet current and future needs.

In 2005, 14.5% of Peel’s population was living in low-income households. This represented fully 166,690 individuals. This group was most prevalent among singles at 31.1% and represented 13.0% of families. There is also a higher incidence of low income amongst most diverse populations. Female led households (25.0%), lone parents (22.5%), persons with physical disabilities (19.9%), visible minorities (19.4%), immigrants (17.4%) and Aboriginal persons (16.5%) all experienced higher incidences of low income than Peel Region as a whole. The prevalence of low income households reinforces the need to ensure that there is an adequate supply of affordable rental housing throughout the Region. Lack of affordable, stable, and appropriate housing was identified as an issue faced by many Peel residents by a range of community agencies responding to the survey.

The figure on the following page visually captures the continuum of rental housing demand and supply from the perspective of income distribution in Peel Region. It identifies the type of housing which is affordable to households along the income continuum. The figure shows that rents in Peel Region are largely unaffordable to renters in the lowest third of the income distribution of renters. There are no conventional rental units affordable to households in the first two income deciles where rents are less than \$527 per month. Over 15,000 renter households can’t



afford a bachelor unit or any other housing units in the conventional private market. There is some availability of bachelor and one bedroom units with rents between \$528 and \$720 which would be affordable for households between the 2<sup>nd</sup> and 3<sup>rd</sup> income decile. As households move along the income continuums, more options are available. The majority of one and two-bedroom units become affordable to household above the fourth income decile. The majority of three bedroom units are only affordable to households with incomes greater than \$43,680 who are above the 5<sup>th</sup> income decile of renters.

Rental housing is largely unaffordable to households in the lowest third of the income distribution of renters

Figure 7: Rental Housing Continuum, Peel Region, 2008

Rental Housing Demand	Income Decile	1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup>	5 <sup>th</sup>	6 <sup>th</sup>	7 <sup>th</sup>	8 <sup>th</sup>	9 <sup>th</sup>
	Estimated 2008 Renter Household Income		\$14,046	\$21,099	\$28,798	\$36,421	\$43,680	\$52,461	\$62,844	\$76,657
Affordable Rental Housing Costs		\$351	\$527	\$720	\$911	\$1,092	\$1,312	\$1,571	\$1,916	\$2,470
Rental Housing Supply	Social Housing	Social Housing Max income \$56,000								
	Private Rental Market	Bachelor (average \$712)								
		1 Bedroom (average \$926)								
		2 Bedroom (average \$1,063)								
		3 Bedroom (average \$ 1,192)								

Sources: CMHC Rental Market Report, 2008, Statistics Canada, Custom Tabulations, 2006, Social Housing Reform Act, and SHS Consulting Calculations

The tight rental market in Peel makes finding affordable rental housing increasingly difficult

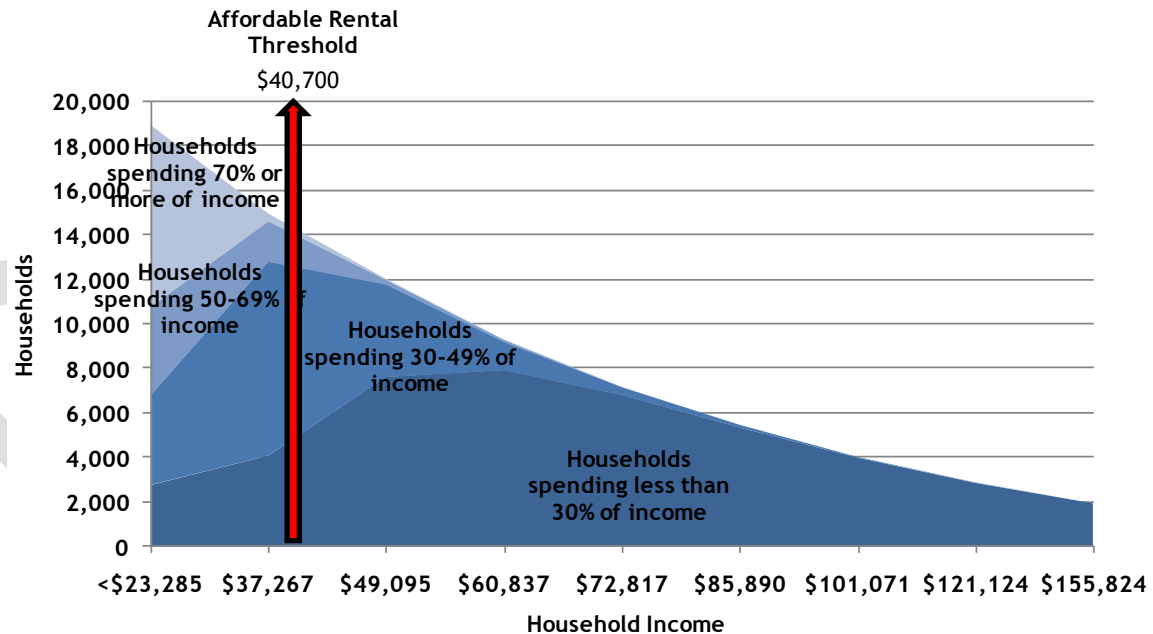
The tight rental housing market in Peel Region makes it increasingly difficult for many to find affordable rental housing. Vacancy rates are down, to 2.4% in 2008 from 3.2% in 2002. The low vacancy rates in Peel Region indicate that there is likely an inadequate supply of rental housing to meet demand. Vacancy rates have tightened in recent years, although rental rates have remained stable to date, this could change with a surge in demand. While the Region's population is aging overall, it still boasts the youngest population in the GTA and there will be

continued demand for moderately priced rental units as this group reaches the household formation age. A lack of housing opportunity for this group may continue to fuel the trend toward remaining at home longer. For those in the 25-34 age group the availability of rental housing is also a concern for some.

Almost 40% of renters were in housing units that were unaffordable to them in 2005, and housing affordability was a significant issue of households in the lower income ranges. As shown in the following figure, in the lowest income decile (incomes less than \$23,285), the vast majority of the households were experiencing housing affordability issues (85.5% or 16,205 households) including 43.2% of households (or 8,205 households) experiencing severe housing affordability issues (spending 70% or more of their income on rent).

Almost 40% of renters are experiencing housing affordability issues, primarily households in the lower income ranges

Figure 8: Renter Households by Percentage of Income Spent on Rent by Income Decile, Peel Region, 2005



Source: Statistics Canada, Custom Tabulations, 2006  
 Note: Household incomes on x axis are GTA-H deciles

In the next income decile from \$23,285 to \$37,267 fewer households were experiencing severe housing affordability issues (355 households of 2.4%), yet still 72.8% of this group was spending more than 30% of their income on rent. More renter households (7,590 or 63.0%) with incomes between \$37,267 and \$49,095 were no longer experiencing housing affordability, though some 4,440 households (36.9%) in the income range were still spending 30% or more of their income on rent. Some 15.1% of households (1,405 households) with incomes between \$49,095 and \$60,837 were still experiencing housing affordability issues. The total number of renters in the income ranges beyond \$60,837 drops with each income range, and housing affordability issues are virtually nonexistent for this group. Households in need of affordable rental housing are considered to have incomes below \$40,700 in 2008. As shown in the figure above, the majority of renter households experiencing housing affordability issues fall beneath this cut-off.

A further indicator of the critical affordable rental housing gap identified among low income households is the long waiting time for social housing. The expected wait for the majority of applicants for subsidized housing in the Region is up to 21 years, the longest in the province. The wait is particularly long for singles requiring one-bedroom units and families requiring three- or four-bedroom units, with average wait times of 10 to 15 years. Though, wait times for families requiring two-bedroom units are still six to 10 years, and three to seven years for seniors building units. Further, a range of survey respondents pointed to the long wait for subsidized housing and the general lack of adequate rental subsidies as key housing issues facing many in the Region.



This issue affects primarily low and moderate income households

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2.2.3.6.i, 3.2.6.5

2005  
Ontario  
Provincial  
Policy  
Statement  
1.4.3.a

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Peel Housing Strategy  
Discussion Paper #1, 2 & 3

## 2.2.2 Affordable Ownership Housing for Low and Moderate Income Households

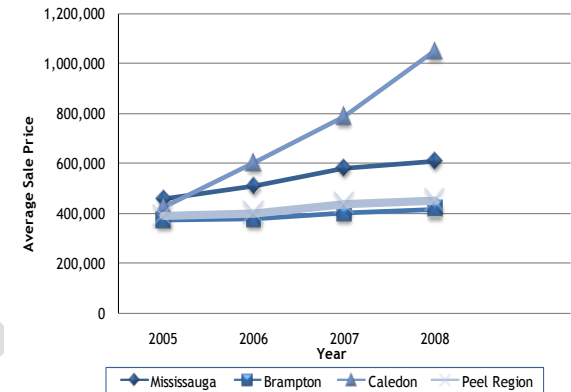
### Key Issue

There is a lack of ownership housing affordable to low and moderate income households.

There has been a steady rise in resale home prices in Peel Region since 2001. This price growth has been most pronounced among single detached homes, followed by semis and rows, then condominiums. This has driven the average single detached resale to almost \$450,000, semi-detached and row houses to \$305,000, and condominiums to \$227,600. The cost of new single detached homes has also risen consistently, standing at \$450,962 in March of 2008. In Peel, the average price of new single detached dwelling increased by 12.5% between 2005 and 2007. These price increases mean that moderate income households have little access to the ownership market (unless they are already existing homeowners with equity).

There are few affordable ownership options for households with incomes in the lowest two income deciles of ownership households, as shown in the figure on the following page. Ownership households beyond the second income decile can begin to afford the lower end of condominium units. With an average price of \$258,723, the average condominium is affordable to owner households between the 4<sup>th</sup> and 5<sup>th</sup> income deciles. Townhouses also start to become affordable to owner households between the 4<sup>th</sup> and 5<sup>th</sup> income deciles, and the average townhouse with a price of \$285,554, was affordable to owner households beginning at the 5<sup>th</sup> income decile of \$82,828. Owner households in the top 40% of incomes were able to afford single detached homes at the lower end of the spectrum, and the average single detached home, at a price of \$468,349, was affordable to owner households close to the 8<sup>th</sup> income decile. It should be noted that affordability may have changed since the economic downturn, though it is difficult to quantify the change with the data available at this time. House prices have trended downward, though at the same time job losses may have resulted in a greater number of households in lower income ranges.

Figure 9: Average Sale Price of New Single Detached Units in Peel Region, 2005-2008



Source: CMHC Housing Now Greater Toronto Area, 4th Quarter 2004-2007 and 1st Quarter 2008



Ownership housing is largely unaffordable to households in the lowest two income deciles of owners

Figure 10: Ownership Housing Continuum, Peel Region, 2008

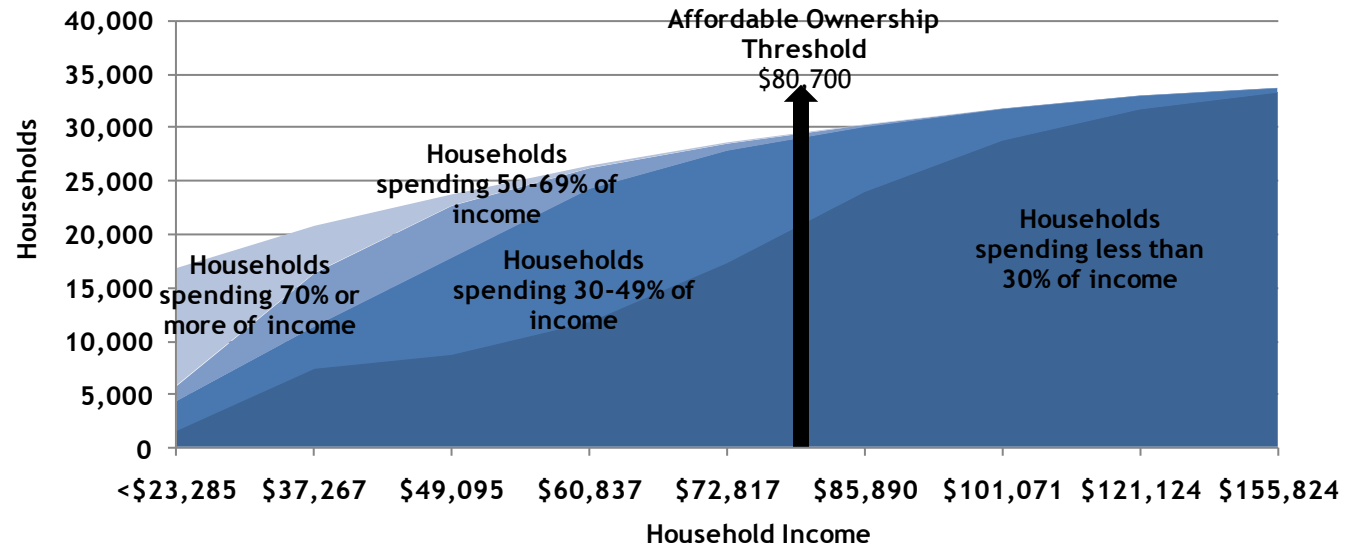
Owner Housing Demand	Income Decile	1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup>	5 <sup>th</sup>	6 <sup>th</sup>	7 <sup>th</sup>	8 <sup>th</sup>	9 <sup>th</sup>
	Estimated 2008 Owner Household Income		\$25,151	\$39,269	\$52,245	\$65,663	\$79,930	\$96,159	\$116,784	\$146,414
Affordable Ownership Housing Costs		\$89,034	\$139,011	\$184,946	\$232,445	\$282,950	\$340,400	\$413,412	\$518,302	\$730,268
Owner Housing Supply	Resale Homes	Condominium								
		Semi/Row/Townhouse								
		Single-Detached								
	New Homes	Single-Detached								

This lack of affordable ownership housing options has resulted in almost 30% of owners experiencing housing affordability issues in 2005. Affordability issues are particularly common for owner households in the lower income groups. The following figure shows that almost all of the 16,845 owner households with incomes of less than \$23,285 are experiencing housing affordability issues (90.4%), including 65.2% (10,985 households) spending greater than 70% of their income on housing. In the next income decile between \$23,285 and \$37,267, 4,410 households, or 21.2% were still experiencing severe housing affordability issues, and almost two-thirds (64.3%) of the households (or 13,375 households) were experiencing some housing affordability issues. In each of the income ranges up to \$72,817, over half of the owner households were spending more than 30% of their income on housing, although housing affordability issues were moderate (spending 30-49% of their income on housing) for most of the households with incomes greater than \$60,837. Housing affordability issues were still apparent for households with income up to \$85,890, including 15,020 household with incomes between \$37,267 and \$49,095, 14,670 households with incomes between \$49,095 and \$60,837, and 11,330 with incomes between \$60,837 and \$72,817, 6,365 with incomes between \$72,817 and

Almost 30% of owners are experiencing housing affordability issues, primarily households in the lower income ranges

\$85,890. The affordable ownership housing threshold in Peel in 2008 is \$80,700. At this income, households can afford homes with purchase prices of \$307,000, which is 10% below the average purchase price of all resale units.

Figure 11: Ownership Households by Percentage of Income Spent on Rent by Income Decile, Peel Region, 2005



Source: Statistics Canada, Custom Tabulations, 2006  
 Note: Incomes on x axis are Peel income deciles

As can be seen in Figure 10, above, the vast majority of ownership households experiencing housing affordability issues have incomes below this threshold. The housing system needs to ensure a supply of affordable ownership housing as a necessary option within the housing system.



This issue affects households along all parts of the housing continuum, but low and moderate income households in particular



1.1.1.f, 1.4.3.b.1



Peel Housing Strategy Discussion Paper #2

## 2.3 Housing Access and Housing Options for Diverse and Special Needs Groups

A well functioning housing system must provide adequate housing options to meet the needs of distinct groups, and removes barriers to enhance access for these groups to housing. Likewise, housing and support services must be available for persons with health and other support needs.

### 2.3.1 Housing Options and Supports for Persons with Special Needs

#### Key Issue

The supply of emergency shelter beds, transitional housing, and supportive housing, as well as homelessness services, are not sufficient to meet the needs.

Additional emergency shelter beds and transitional housing are needed for youth and single persons. While homelessness is often associated with big cities, the number of people seeking, and needing, shelter in the Peel Region has been growing. Data from Peel Region shelters has shown an increase in use since 2003, especially for female clients. Additionally, the number of individuals seeking help under the Region’s eviction prevention programs has risen from 666 to 762 between 2006 and 2007. Those at risk include youth, families, single parent households, and single individuals. For youth, there is currently only one provider of emergency shelter beds in the Region; Our Place Peel, which has 14 beds.

There are four<sup>4</sup> providers of transitional housing for youth, with a total of 106 beds/units. Our Place Peel, which also provides transitional housing for youth, reported a waiting list of 92 individuals in 2007. In addition to the need for more emergency and transitional housing for youth as indicated by the waiting list, community agencies providing emergency shelter and transitional housing for youth identified this as an issue. Community agencies also indicated that there is a lack of housing options for youth who are single parents.

Table 4: Emergency, Transitional and Supportive Beds/Units by Client Group, Peel Region, 2008

Client Group	Emergency Shelter	Transitional Housing	Supportive Housing
Youth	14	106	
Singles	85		
Families	160	20	
Ex-offenders		81	
Victims of Domestic Violence	99		
Physical Disabilities			30
Developmental Disabilities			181
Mental Illness			480
Acquired Brain Injury			33
Older Adults			60
<b>Total</b>	<b>358</b>	<b>207</b>	<b>784</b>

Source: Region of Peel Housing Strategy, ETS Housing Survey, 2008

<sup>4</sup> As of the time of the survey one provider, Vita Manor has temporarily suspended its residential program.

**There is a need for additional emergency shelter beds and transitional housing for youth, families and single persons**

Peel Region has one shelter for singles, the Wilkinson Road Shelter, which has 85 beds, and typically operates at 85 to 90% of capacity, though there is no transitional housing in the Region for singles. Community agencies identified the need for transitional housing for singles, and men in particular. This need was echoed in the community consultations in 2007 for the Homelessness Partnering Strategy, which identified the issue of a shortage of transitional and long-term housing with supports in Peel, in particular for single persons in need. This need is despite Peel opening three innovative facilities in the past few years.

The demand for emergency shelter for families has been increasing, and the Region's only shelter for families typically operates at capacity. The Peel Family Shelter saw an increase by almost half (47.1%) in the number of families served between 2003 and 2007, from 1,221 to 1,807, and has been operating at capacity over the past one to two years. With the economic downturn the Peel Family Shelter has seen an increase in demand among moderate income families. Angela's Place, the Region's only provider of transitional housing for families, has also experienced strong need for its housing units. Angela's Place has 20 units of transitional housing for families, and has had a waiting list of approximately 20 families per year since 2005. Community agencies serving families stressed the need for more affordable housing to deal with these pressures.

There is a need for additional housing for victims of domestic violence. Interim Place, one of two providers of emergency housing to victims of domestic violence in Peel Region, has been operating at full capacity in 2007 and 2008 (as of the time of the survey). In addition, the number of individuals applying to social housing with Special Priority Status as a victim of domestic violence has increased significantly over the past few years, from 12% in 2003 to 30% of all applicants in 2006. Likewise, Peel Police have seen an increase in the number of incidents of domestic violence. The number of incidents of verbal violence has increased from 2,109 in 1996 to 4,797 in 2006, and the number of instances where charges were formally laid increased from 2,109 in 1996 to 2,160 in 2006. Each of these statistics points to the need for additional housing options for victims of domestic violence. Service providers to victims of domestic violence responding to the survey also noted issues of discrimination in finding housing, poverty, and lack of access to safe and affordable housing as barriers for victims of family violence in

**There is a need for additional housing for victims of domestic violence**

accessing adequate housing. High rents and a lack of affordable housing in Peel Region were also mentioned as barriers.

The number of persons with physical disabilities waiting for supportive housing for has been increasing, with 65 persons on the waiting lists for 30 units offered by two providers in 2001 and 84 persons on the waiting lists in 2008. Wait times for these units are between one and ten years. In addition, the Participation House indicated that annual turnover for their attendant services were also very low, at about 10% annually, with a waiting list of about 250 persons in 2008. The respondents to the survey also identified several barriers and issues that persons with physical disabilities face, including the aging population of this group which places greater needs on resources and providers. The lack of adequate housing for this group means many clients are placed in Long-Term Care facilities or hospitals, options which may not be best to care for them and occupy units which could better serve other individuals. Long wait times for accessing subsidized housing and other care facilities is another barrier.

**There has been an increasing demand for supports and supportive housing for all special needs groups which results in a need for more supportive housing currently and in the future**

The biggest challenge facing housing providers for individuals with developmental disabilities is that many of their clients will stay from adulthood until their death, or until their care becomes too complex. As one key informant confirmed, this results in very low turnover rates in this type of housing. Although waiting list information was not available, low turnover rates most likely result in a long waiting list and wait time for person with development disabilities. Community agencies serving persons with developmental disabilities also indicated that one of the issues facing this group is the aging population, both of parents/caregivers and individuals with developmental disabilities: aging parents are increasingly unable to care for their family members, and individuals with developmental disabilities requiring care will in turn need to be placed into affordable and supportive housing.

While the supply of supportive housing for persons with mental illness has increased significantly in recent years, there is a need for additional supportive housing units for persons with mental illness. The number of individuals on wait lists for supportive housing for persons with mental illness is quite significant, at 861 individuals in 2008. This figure has increased by over 50% in the three years

since 2005. Wait times for units for persons with mental illness have escalated from one to six years in 2005 to between four and six years in 2008.

The supply of supportive housing units for persons with acquired brain injury is not sufficient to meet the needs. Peel Halton Acquired Brain Injury Services (PHABIS) operates 33 units of long-term residential housing for persons acquired brain injuries. The agency's waitlist has grown from 32 individuals in 2001, to a peak of 53 in 2006, and stood at 45 individuals at the time of the survey. Turnover for these units has typically been one to two units per year between 2004 and 2008, indicating that wait times can be many years. The agency also reported that aging caregivers and clients, as well as the lack of special residential options for individuals with acquired brain injury are of particular concern for this group.

Community agencies indicated that there is a lack of housing options for older adults who are not able to live on their own, but are not candidates for long-term care. There is currently one supportive housing provider for older adults, Forum Italia, with 60 units. The Caledon Abbeyfield Society is also in the process of developing an assisted living centre for seniors.

As part of the community consultation on the Homelessness Partnering Strategy, community individuals and organizations have identified a number of increased homelessness service needs. These include, but are not limited to, access to drop-in centre services, expansion of existing eviction prevention services to assist vulnerable households not in receipt of financial assistance, the creation of a Housing Help Centre, a Trusteeship Program to assist ODSP clients in managing their money.

**There is a need for expanded homelessness services**



This issue affects households along all parts of the housing continuum, but low and moderate income households in particular

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1.2.1, 2.2.3.6.i

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### 2.3.2 Housing Options for Diverse Populations

#### Key Issue

Some distinct groups are facing particular difficulties finding and maintaining suitable, adequate and affordable housing.

The statistical data and Key Informants for the study both confirm that a number of distinct population groups are having particular difficulty finding adequate affordable housing. These groups include youth, immigrants and recent immigrants in particular, lone parents, visible minorities, female led households, older adults and those age 75 and over in particular, households where a members has a disability, and Aboriginal persons.

#### Youth

Youth led households have the lowest incomes of the diverse population groups studied and are experiencing the greatest housing affordability issues. The median household income of youth (\$31,828) was less than half that for total households (\$72,818), however the incidence of low incomes (14.4%) was comparable to the total population (14.5%). Affordability for youth has declined in recent years so that in 2005, 57.8% of these households were spending 30% or more on housing as compared to just 32.0% for all households.

The demographic analysis of households led by youth point to the need to ensure that future housing development includes small (one and two bedroom) affordable rental units suitable for the 1.4% of households headed by youth. Similar to other diverse population groups, finding ways to improve the poor condition of their housing and providing opportunities for young households to move into home

Table 5: Proportion of Household Income Spent on Housing by Diverse Population Groups (Percentages), Peel Region & Its Local Municipalities, 2005

Diverse Population Group	Peel Region			
	<30%	30-49%	50-69%	70% +
Lone Parent-led Households	56.6%	23.9%	8.6%	10.9%
Youth- led Households	42.2%	25.1%	10.8%	21.9%
Older Adult-led Households	74.4%	15.2%	4.9%	5.5%
Households with a Member of the Household with Disabilities	66.2%	19.8%	6.5%	7.5%
Immigrant-led Households	63.9%	21.6%	6.7%	7.8%
Aboriginal-led Households	68.2%	16.8%	6.1%	8.8%
Visible Minority-led Households	59.0%	24.5%	7.5%	9.0%
Female led Households	62.2%	22.0%	6.9%	8.8%
Male led Households	70.6%	17.9%	5.1%	6.3%
All Households	68.0%	19.2%	5.7%	7.1%

Source: Statistics Canada, Custom Tabulations, 2006



ownership are strategies to consider in the development of the Housing Strategy.

### *Immigrants*

Peel Region's population has become increasingly characterized by new immigrants, trailing only Toronto, among the GTA-H municipalities, in this respect. Among those who had moved to Peel within the last 5 years, 9.4% had come from another country, this trailed only Toronto at 10.7%. The international migrant share, at 38.1% is well above the provincial average of 26.3%. The increase in new immigrants suggests a continued need in the future for housing to meet the needs of recent immigrants. New immigrants have particular difficulty finding housing in Peel according to a number of community based agencies.

Finding adequate suitable and affordable housing has been frequently noted as a challenge for immigrants when they first arrive. There is a need for immediate housing when the immigrants land that is affordable, accessible, and linked to settlement services/ a resource to access other services. The Peel Family Shelter receives a number of refugees which impacts other spaces in the system. There is also a need for intermediary housing that is affordable, while newcomers find employment and establish themselves. Many recent immigrants struggle to find employment.

The demographic analysis of households led by immigrants and recent immigrants points to the need for a variety of housing forms, including large, affordable rental units suitable for this population. This is especially important for the recent immigrant population, which faces greater affordability challenges early on in their residency. Consideration should also be given by housing developers to diverse housing preferences of recent immigrants who are predominantly from Asia and the Middle East. Key informants have indicated, though, that many immigrant households do not wish to live in with extended family members, but do so for affordability reasons. Also, recent immigrants who participated in a focus group on immigrant housing needs indicated that many immigrants have a lack of awareness of tenant/landlord resources, and suggested a need for more resources for immigrants when they first arrive. Key informants have also noted that there will be an increase in demand for long-term care for older immigrant adults, as many new immigrants, once settled, often apply to bring over other family

**Immigrant households struggle to find adequate affordable housing when they arrive, and for the first few years while they establish themselves**

**A variety of housing forms are required to meet the needs of immigrants, including housing suitable for large and multiple-families**

members, often parents. Another issue identified is that generational conflicts can occur among immigrant households, resulting in a higher demand for youth shelter beds.

Recent immigrants have particularly high rates of affordability problems, though affordability issues decrease with length of residency. Over half (52.8%) of recent immigrant households had an affordability problem in 2005. For all immigrant households, the rate with affordability issues was 36.1%. Similar to affordability, incomes and incidence of low-income improves with length of residency. In 2006, this declined from 31.7% among those who immigrated in the past five years to 11.6% among those who have lived in Canada for ten years or more.

**Over half of recent immigrant households have housing affordability issues**

#### *Lone Parents*

The demographic analysis identifies that a range of housing types are required for lone parent households, including dwellings suitable for multi-families, as well as small households. The availability of affordable rental housing is also important for some lone parent households. Similar to other diverse population groups, housing affordability and the poor condition of their housing are issues for lone parent households.

**Variety of housing types needed by lone parent households**

Lone parent households have one of the highest rates of affordability problems at 44.4%, and these households have lower incomes. The total household median income was 37.0% higher than that of lone parents in 2005. Understandably, the incidence of low-income status for lone parents (22.5%) was higher than the total population's (14.5%).

**44.4% of lone parents have housing affordability issues**

#### *Visible Minorities*

Visible minorities are another group facing particular difficulties with housing affordability. In 2005, 41.0% of visible minority households were spending 30% or more on shelter, this was notably higher than the 32.0% rate reported among all households. The median income of \$67,483 for visible minorities was below the total population's \$72,818. Further, some 19.4% were living in low-income households, higher than the incidence among the general population (14.5%). The demographic analysis of households led by visible minorities points to the need for affordable units, with a focus on larger units.

**Housing affordability issues are more likely among visible minority households**

Female led households struggle in comparison to their male counterparts

There is a need for a variety of independent housing options and housing options with supports for older adults, including accessible housing options

### *Female led Households*

The demographic analysis of households led by females compared to males point to the need for small, affordable rental units suitable for the 31.6% of households led by females. Providing opportunities for female led households to be home owners and identifying ways to improve the condition of their housing stock are other housing needs that should be addressed in the housing strategy.

Need for more opportunities for female led households to be home owners

Female led households were more likely to have lower incomes and greater housing affordability issues than male led households. In 2005 female led households spent 30% or more on shelter in 37.8% of cases, compared to 29.4% for male led households. There continues to be an income gap, with male households earning a third (33.2%) more in 2005. Most importantly, females showed a much higher incidence of low-income status (25.0%) than males (11.9%).

### *Older Adults*

Affordability problems increase with age of older adults<sup>5</sup>, while incomes decline with age. Affordability problems rise from 21.8% in adults age 55 to 60, to 34.4% in those in the 75 and over group in 2005. Median incomes drop from \$91,059 among adults age 55 to 60, to \$39,852 among those 75 and over in 2005. The incidence of low-income status has dropped among older adults, from 14.8% in 1995, to 11.3% in 2005. This increases with age, from 9.1% among adults age 55 to 60, to 15.5% among those age in the 75 and over group.

Older adults also face a number of other issues such as fixed incomes, accessibility in the home and the community, including a lack of services to help with mobility issues. Many older adults also have challenges in their ability to age in place. There is a need for services to be adjacent to where people are living to help address this issue. Community agencies have also indicated that there is a lack of housing options for those not able to live on their own, but who are not long-term care candidates, as well as a lack of financial support for low-income seniors for aging in place or in assisted living facilities.

With the growing older adult population, and accompanying age-related

<sup>5</sup> Older adults are the population aged 55 years and older.

Persons with disabilities are in need of affordable and accessible housing options

disabilities, it is expected that the demand for a variety of modified units in the Region will grow along with the population. The continued demand of other age groups with disabilities means that it is likely that there exists a gap in the current, unknown, number of units and the demand. New housing development in Peel Region should incorporate accessible design at least in similar proportions as currently exist, specifically, in the one to three percent range.

#### *Persons with Disabilities*

Households where a member of the household has a disability<sup>6</sup> are slightly more likely to be experiencing affordability issues than all Peel households. Some 33.8% of households where a member of the household has a disability had an affordability issue, slightly higher than the 32.0% for all households in 2005. Their median income of \$64,403 was below the total household median of \$72,818. Despite declining steadily since 1995, a larger proportion (19.9%) of persons with disabilities lived in low-income households than did the total population (14.5%).

#### *Aboriginal Persons*

The adequacy and suitability of dwellings occupied by Aboriginal persons is a concern. The condition of the dwellings occupied by Aboriginal persons compared poorly, some 9.2% required major repairs contrasted to 3.9% for all dwellings. Likewise, Peel Region respondents to the Greater Toronto Area Aboriginal Housing Consultation (GTAAHC) survey expressed concerns over the adequacy and suitability of their present housing including size, safety and health issues. Results from the GTAAHC survey also highlighted the need for affordable rental housing for Aboriginal households suitable for large and small families, singles, students and those with disabilities, as well as supportive housing, emergency shelters for families, women and children leaving abusive relationships, and affordable home ownership.

Incomes of Aboriginal households are lower than all households in Peel, though housing affordability issues are similar. The 2005 median income of Aboriginal led households of \$64,658 trailed that of all households in Peel (\$72,818). The incidence of affordability problems (31.8%) was comparable to total households

Accessible design features should be considered in new residential developments

Adequacy and suitability of their housing is a concern for a number of Aboriginal households

There is a need for a range of housing choices for Aboriginal persons

<sup>6</sup> The term person with a disability in this context refers to an individual which has difficulty hearing, seeing, communicating, walking climbing stairs, bending, learning or doing similar activities, based on the data available from Statistics Canada.

(32.0%) in 2005.

**Working Poor**

Many working poor households in Peel Region experience housing affordability issues. Single income earners working in professions such as manufacturing and processing labourers, retail salespersons, food and beverage servers, and cashiers cannot even afford the average rents on a bachelor apartment unit in Peel (see table below). Average rents for any unit size are well out of the range of affordability for a minimum wage earner. Other professions such as secretaries and receptionists and janitors, can afford average rents on a bachelor unit, but not one bedroom or larger. Only employees earning above \$25 per hour or more such as managers, nurses and teachers can afford average rents on all unit sizes.

Many lower income workers cannot afford housing in Peel

**Table 6: Comparison of Average Rents to Affordable Rents for Selected Occupations in Peel Region**

Job Category	Average Wage (\$/hour)	Affordable Rents	Average Market Rents			
			Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom
<b>Peel Region</b>						
			<b>\$712</b>	<b>\$926</b>	<b>\$1,063</b>	<b>\$1,192</b>
Professors & Teachers	\$32.46	\$1,688	Affordable	Affordable	Affordable	Affordable
Registered Nurses	\$31.65	\$1,646	Affordable	Affordable	Affordable	Affordable
Managers	\$27.14	\$1,411	Affordable	Affordable	Affordable	Affordable
Electricians and Plumbers	\$25.40	\$1,321	Affordable	Affordable	Affordable	Affordable
Supervisors	\$20.10	\$1,045	Affordable	Affordable	Not Affordable	Not Affordable
Secretaries & Receptionists	\$16.43	\$854	Affordable	Not Affordable	Not Affordable	Not Affordable
Labourers in Manufacturing	\$12.75	\$663	Not Affordable	Not Affordable	Not Affordable	Not Affordable
Retail Salespersons	\$11.65	\$606	Not Affordable	Not Affordable	Not Affordable	Not Affordable
Minimum Wage	\$8.75	\$455	Not Affordable	Not Affordable	Not Affordable	Not Affordable
ODSP Shelter Allowance		\$445	Not Affordable	Not Affordable	Not Affordable	Not Affordable
Ontario Works		\$325	Not Affordable	Not Affordable	Not Affordable	Not Affordable

Source: Service Canada, Wages & Salaries - Halton & Peel, 2007; Ontario Ministry of Labour, Minimum Wage, 2008; Ontario Ministry of Community & Social Services, Ontario Works Policy Directive 29.0, September 2001; Ontario Ministry of Community & Social Services, Ontario Disability Support Program Policy Directive 6.2, July 2008; CMHC Rental Market Report: Greater Toronto Area, 2008; SHS  
Calculations based on 30% of income for rent

Note: Affordable rents are computed by using annual income based on a 40-hour work week and 52-week year





This issue affects households along all parts of the housing continuum, but low and moderate income households in particular



Peel Housing Strategy Discussion Paper #2, #3

Discrimination can be a barrier to accessing housing

### 2.3.3 Removing Barriers to Accessing Housing

#### Key Issue

In addition to affordability and health-related issues, some Peel residents are facing other barriers to accessing housing.

Community agencies identified unique issues and barriers some Peel residents are facing, including discrimination, transportation issues, language barriers, lack of safe, affordable housing, and lack of awareness of available supports. Participants of a focus group on housing issues of recent immigrants echoed a number of these same barriers as well as additional barriers, including language barriers, prospective landlords seeking references, which new immigrants often do not have, ability to find a steady job with a secure income, and a lack of awareness of resources available to them.

An important component, and barrier to affordability, is how much people earn as it directly affects their capacity to access housing. This is especially true for lower income households, often working at minimum wage jobs or those on social assistance. Minimum wage and shelter allowance income supports do help, but still do not completely address the affordability gap for the poorest households. Increasing minimum wage rates and social assistance rates is another way to help address the affordability problem being faced by some Peel households.

Another challenge faced by many low income households is the ability to meet private landlords' requirement for the first and last month rent deposit. These households may have sufficient income to afford the monthly rent charges, but they have not been able to save sufficient funds to cover the cost of a deposit for first and last month rent.

Discrimination is another barrier to accessing housing faced by some residents. Discrimination in housing can manifest itself in many forms, including racial profiling of tenants and racial discrimination, sexism, ageism, sexual orientation, and socio-economic profiling. Many individuals from all groups and demographics have experienced such discrimination. Many visible minorities report facing

Immigrant households are experiencing additional barriers to accessing housing, including language barriers

Low minimum wage and social assistance rates generate additional barriers to housing affordability

Saving for first and last month's rent is a challenge for many low income households

exclusion and discrimination in their search for housing and employment, and have been linked to other elements such as increased poverty rates and residential segregation. Several factors impede Aboriginal households' ability to find suitable housing, including "the shortage of housing, discrimination by landlords, and lack of information on housing availability". In addition, service providers to victims of domestic violence as barriers for victims of family violence in accessing adequate housing.


There is evidence that the location of housing can affect other aspects in the lives of individuals, such as employment. Good housing must be well situated, and have access to the required amenities, services and employment opportunities to allow for a good quality of life. These principles must be applied without discrimination to affordable and market housing alike in order to support the creation of compact, complete communities as mandated by the *Places to Grow* and the *Provincial Policy Statement*. Proper access to amenities and services and public transport is an important element that should be examined closely in relation to the locations where new affordable housing is being built.

**Difficulty Navigating Public Transit a Barrier to Housing**


Agencies operating emergency and transitional housing identified the difficulty of going around the Peel Region by public transit for lower income households as a barrier to accessing housing.

Agencies operating emergency and transitional housing identified the lack of community and family supports as a barrier to maintaining housing.

**Lack of Community and Family Support a Barrier to Maintaining Housing**



This issue affects households along all parts of the housing continuum



2.2.2.c, 2.2.2.d, 2.2.2.g, 2.2.2.h, 2.2.3.7.b, 2.2.7.1.a, 2.2.7.1.c



1.1.1.b, 1.8.1.d

## 2.4 Sustainable Compact Complete Communities

Compact complete communities are important in ensuring that the communities meet the daily and lifetime needs of all people. Meeting the needs of all people includes the provision of appropriate mix of employment, services, a full range of housing including affordable housing, community and cultural infrastructure, schools, recreation opportunities, open space, and access to public transportation as well as other options for safe, non-motorized travel.

### 2.4.1 Complete Communities

#### Key Issue

There is a need for the creation of more complete communities in Peel Region, which accommodate housing along the continuum, mix of land uses and supports transit while maintain appropriate levels of health and safety.

The needs of a variety of residents including seniors, youth, children and stay-at-home parents are not currently being met by their communities. These groups require services and amenities that are closer to home, neighbourhoods that are more pedestrian-friendly and vibrant. There is also a need for an improved variety of housing types to better accommodate a wider range of people in various stages of their life cycles including empty nesters, divorced singles, lone parents, students, and persons with disabilities.

There is a need for emphasis on the creation of compact complete communities which use less land and reduce the separation of land uses. There is a need for the encouragement of the development of communities with a mix of land uses and more local employment that would encourage diversification of the local economy by allowing people to work from vibrant, mixed-use neighbourhoods that attract and keep residents. Mixed land uses would also help reduce the need for car use and would reduce commuting distances. Communities which provide amenities and services closer to home would help improve quality of life for a variety of residents. Development of complete communities also has the important potential

The needs of a variety of residents are not currently being meet by their communities

for greater housing affordability as the range of housing types broadens and unit sizes come down.

One of *Places to Grow*'s guiding principles is to “build compact, vibrant and complete communities”. A key component in creating compact complete communities is providing density in appropriate locations. Neighbourhood hubs near transit stations and along regional transit corridors, town centres, civic centres, where two neighbourhoods meet, and at major retail and employment locations are ideal locations for more density and diversity of land use. The need for complete communities is closely tied with residential intensification, effective use of land, energy efficiency and housing affordability discussed below.

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This issue affects households along all parts of the housing continuum

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2.2.2.1.a, 2.2.2.1.b,  
2.2.3.6, 2.2.3.7.e,  
2.2.4.5.b



1.1.3.3, 1.4.3.b.2,  
1.4.3.e

## 2.4.2 Residential Intensification

### Key Issue

Residential intensification is an important contributor to the creation of complete communities in existing neighbourhoods and will also become an increasingly important method of meeting the growing population requirements in the Region.

The Peel population is projected to grow from 1,159,405 in 2006, to 1,640,000 in 2031 and residential intensification, either through infill or redevelopment, will be required to accommodate 40% of this growth. *Places to Grow* and the *Provincial Policy Statement* also require that municipalities facilitate and use intensification for meeting the growth and density targets set out by the Province. The Region and area municipalities are required to include a strategy and policies in the official plans and other supporting documents to achieve their intensification targets.

Infill development is a form of intensification that refers to development that takes place on land within built-up urban areas that has remained vacant or under-utilized. Infill sites are usually already served by utilities and other services that can reduce a developer's upfront costs, and in turn, may help in reducing the costs of completed housing units. Infill development is strongly encouraged in the *Provincial Policy Statement* and in *Places to Grow*. Encouraging secondary suites or accessory apartments and garden suites would help meet the need for infill development. Residential intensification would generate improved housing choices and better accommodate a wider range of people in various stages of life. Intensification is necessary to help create complete communities in existing neighbourhoods

Residential intensification would provide increased housing choices for a wider range of residents





This issue affects households along all parts of the housing continuum

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2.2.2.1.a, 2.2.2.1.b



1.1.3.3, 1.4.3.b.2,  
1.8.1.a

### 2.4.3 *Efficient and Effective Use of Land and Resources*

#### Key Issue

Existing development and land use patterns have contributed to pressures on municipal infrastructure and human service delivery.

Development patterns in Peel Region have contributed to urban sprawl and suburbanization. This has resulted in many communities not having a mix of residential and employment uses causing people not to be able to live and work in the same communities and resulting in large travel distances to work. Likewise, many people do not have ready access to human services in their community and transit feasibility has been affected in some areas. These patterns increase the cost of infrastructure and energy consumption. They also increase pressure to convert habitat and farmland to urban uses. Increasing emphasis on efficient and effective use of land and resources could help curb this movement.

It is important that new housing is directed to where infrastructure and human and other public service facilities will be available to support needs. Housing development should also support the use of alternative transportation modes and public transit where it exists or is to be developed. In addition, densities should be promoted that efficiently use land, resources, infrastructure, human and other public services.





This issue affects households along all parts of the housing continuum

PLACES TO GROW

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4.2.4.1.b

2005

Provincial Policy Statement

1.7.1.h, 1.8.1.e

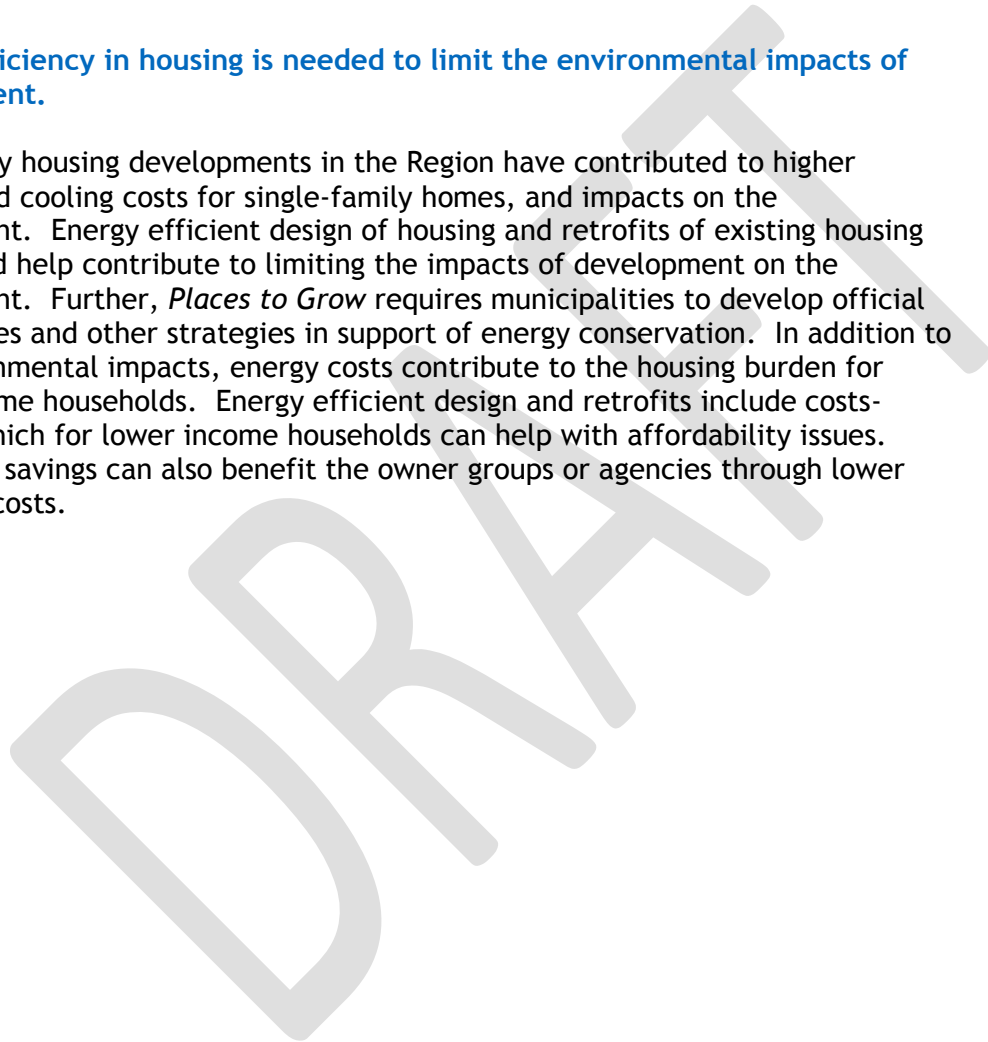
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#### 2.4.4 Energy Efficient Housing

##### Key Issue

Energy efficiency in housing is needed to limit the environmental impacts of development.

Low density housing developments in the Region have contributed to higher heating and cooling costs for single-family homes, and impacts on the environment. Energy efficient design of housing and retrofits of existing housing units would help contribute to limiting the impacts of development on the environment. Further, *Places to Grow* requires municipalities to develop official plan policies and other strategies in support of energy conservation. In addition to the environmental impacts, energy costs contribute to the housing burden for lower income households. Energy efficient design and retrofits include costs-savings, which for lower income households can help with affordability issues. These cost savings can also benefit the owner groups or agencies through lower operating costs.



## 3.0 Housing Targets, Goals, and Tools and Practices to Address Housing Issues

### 3.1 Housing Targets

#### 3.1.1 Methodology for Establishing Housing Targets

The provincial initiatives of *Places to Grow* and the *Provincial Policy Statement* require that municipalities establish and implement minimum targets for the provision of housing which is affordable to low and moderate income households.

##### *Determining the Affordable Rental and Ownership Thresholds*

These documents define affordable to low and moderate income households as follows:

In the case of rental housing, the least expensive of:

1. A unit for which the rent does not exceed 30% of household income for households with incomes in the lowest 60% (beneath the 6<sup>th</sup> decile) of the income distribution of renters in the region, or
2. A unit for which rent is at or below the average market rent for units in the region.

The estimated 2008 income for the 6<sup>th</sup> decile of renters is \$52,461, and the rent affordable to households with incomes of \$52,461 is \$1,312. The average market rent for all units in 2008 is \$1,018, which is lower than the first figure, so the latter figure has been used as the rental threshold. This rent is affordable to households with incomes of \$40,720. The equivalent purchase price of an ownership unit would be \$144,000.

In the case of ownership housing, these documents define affordable to low and moderate income households as the least expensive of:

1. Housing for which the purchase prices results in annual accommodation costs of less than 30% of annual household incomes for households with incomes in the lowest 60% of the income distribution in the region, or
2. Housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the region.

In Peel, 10% below the average price of a resale unit from January to April 2008 (most recent data available at the time of the analysis) was \$306,815, which is lower than the price affordable to households at the 6<sup>th</sup> income decile (\$92,890) which could afford a \$328,827 unit so the former figure of \$306,815<sup>7</sup> becomes the affordable ownership threshold. The equivalent rent would be \$2,167, and affordable to households with incomes of \$86,700.

#### *Developing the Targets*

Household projection figures, being developed as part of the Managing Growth focus area of the Peel Region Official Plan Review, will be used to establish annual housing targets once they become available. The targets will be developed for the Region as a whole, as well as each of the local municipalities, and will be broken down by type/density of housing, tenure and price. In the absence of the Managing Growth figures preliminary targets by tenure and price have been prepared, but will be updated in a later version of this report.

In terms of tenure, it has been assumed that all of the units developed beneath the affordable rental housing threshold will be rental because of the difficulty of achieving a purchase price of a home beneath \$144,000. The units to be affordable to households beneath the affordable ownership housing threshold should be a mix of market rental housing and affordable ownership housing. All units to be produced at levels affordable to households above the affordable ownership housing threshold are assumed to be ownership units.

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<sup>7</sup> Affordable purchase prices assumes a 25-year amortization period, a 6.1% mortgage rate, and a 10% downpayment.

### Preliminary Annual Housing Targets by Tenure and Price

Just to maintain the status quo and not increase the gap in housing affordability, approximately 20% of the units being produced will need to be affordable to households beneath the rental threshold where market rental housing becomes affordable. The rents for these units will need to be less than \$1,018 per month (in 2008 dollars) or purchase prices of less than \$144,000. These units are likely to be almost exclusively rental units. Another 35% of the units will need to be created for households between the rental and ownership thresholds where ownership housing becomes affordable. These units will need rents up to \$2,167 or purchase prices up to \$307,000 and should be a mix of market rental and affordable ownership units.

Table 7: Preliminary Annual Housing Targets, Region of Peel (Based on 2008 Rents/Purchase Prices)

		Social Housing	Affordable Rental	Market Rental and Affordable Ownership	Market Ownership
Income Threshold		less than \$37,200	\$37,200 - \$40,720	\$40,720 - \$86,700	More than \$86,700
Rent	1 Bedroom	less than \$900	\$900 - \$926	\$1,018 - \$2,167	-
	2 Bedroom	less than \$1,050	\$1,050 - \$1,063		
	3 Bedroom	less than \$1,263	\$1,263 - \$1,525		
	4+ Bedroom	less than \$1,525			
	Average	less than \$930	\$930 - \$1,018		
Purchase Price		less than \$132,000	\$132,000 - \$144,000	\$144,000 - \$307,000	more than \$307,000
Number of Units (5 yr avg)		800	150	1,700	2,150
Number of Units (25 yr avg)		1,000	200	2,100	2,500
Percentage of Total Units		17%	3%	35%	45%

### 3.2 Housing Goals

Based on the issues identified above, four key goals emerged:

1. Adequate and Diverse Housing Supply
2. Affordable Housing Supply
3. Housing Access and Housing Options for Diverse and Special Needs Groups
4. Sustainable Compact Complete Communities

The Housing Strategy defines objectives as well as actions or strategies to work towards meeting these goals.

### 3.3 Overview of Tools and Practices to Address Housing Issues

The issues identified in this paper create the framework for research contained in the Tools and Practices Background Paper. The Tools and Practices Paper reviews relevant federal legislation such as the National Housing Act, as well as federal policies and programs related to the provision and retention of housing including safe, affordable, accessible, special needs, and Aboriginal housing, as well as energy efficiency. Provincial legislation including the Municipal Act, Planning Act, Social Housing Reform Act, and others, is also reviewed, as well as recent provincial policy documents such as the *Provincial Policy Statement* and *Places to Grow*, and provincial policies and programs related to affordable and supportive housing, homelessness, and energy efficiency. Regional and local municipal legislation such as the official plans, and zoning by-laws as well as municipal policies and programs related to affordable housing and homelessness were also reviewed.

The Tools and Practices paper also describes a range of legislative and regulatory provisions as well as tools and practices from other jurisdictions that can be considered by the Region and area municipalities to help encourage the production

of affordable housing.

This review provides a foundation for the specific actions that are identified in the Housing Strategy to promote collaboration and partnerships among senior levels of government, the region, area municipalities, non-profit organizations, the private sector and residents to make effective use of all available and appropriate housing programs and funding sources to achieve the vision of meeting the housing needs of all residents.

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## 4.0 Housing Strategy

### A Range of Housing Needs and Demands

The Region of Peel has witnessed many changes in the last fifteen years, such as rapid population growth, and an increase in the number of immigrants settling in the Region. It has also experienced shifts in the demographic characteristics such as an aging of the population and an increase in household sizes. While the Region is comprised of many affluent households, it is experiencing a growing housing affordability gap. The housing supply in Peel is currently not meeting the affordability needs of almost one third of all households. Additional social and affordable rental housing is needed for households in the bottom three income deciles.

In addition to the affordability needs, residents with special needs are experiencing limited availability of housing to meet their needs, and some distinct groups are facing particular difficulties finding and maintaining suitable, adequate and affordable housing. Beyond current needs, Peel's population is anticipated to continue to see strong growth over the next 25 years. Therefore a range and mix of housing types should be provided in Peel Region to better accommodate a more diverse population in various stages of their life cycles including empty nesters, lone parents, new immigrants, students, and persons with disabilities, as well as those with various financial capacities.

## Peel's Housing Strategy in Context

The direction to develop the Housing Strategy comes from recent provincial initiatives including the *Provincial Policy Statement (2005)* and *Places to Grow: Growth Plan for the Greater Golden Horseshoe (2006)*, as well as the Regional Official Plan. The Regional Official Plan is currently under review and the development of the Housing Strategy was undertaken as part of the Peel Regional Official Plan Review work program. The Housing Strategy also contributes to the objectives of the Region's Liveable Peel Initiative which ended in December 2008.

In addition to providing suggested policies for the Regional Official Plan, the Housing Strategy also supports many of the other focus areas of the Regional Official Plan Review including Managing Growth; Energy; Transportation; Employment Lands; Consultation, Communication and Engagement; Monitoring; and Sustainability. The sustainability focus area, which developed policies that address the four dimensions of sustainability -- economic, social, environmental, and cultural, is of particular importance because one of the fundamental aspects of sustainability is incorporating sustainability concepts at the design stages of housing developments and communities. The Housing Strategy further supplements the Official Plan policies by suggesting other potential measures and action items for the Region and area municipalities to meet housing needs and achieving provincial targets.

## Developing the Housing Strategy

The purpose of the Housing Strategy is to provide a strategic framework or roadmap that will help guide the Region of Peel to meet the housing needs of its current and future residents. The Housing Strategy sets out four goals or strategic directions that emerged through the analysis of housing need and demand in phase one of the process. It defines objectives or outcomes as well as actions or strategies to be accomplished in the near term (three years) as well as the longer term as the Region works towards meeting these goals.

## A Coordinated Effort

While the Region of Peel is the main entity responsible for the implementation of actions in the Housing Strategy, to make possible its success, the identified actions must be undertaken in a collaborative approach with community partners including area municipalities, senior levels of government, service and support agencies, housing providers, community organizations and the community at large. The roles of the primary partners in implementing the Housing Strategy are summarized below.

### Private Sector Role

The private sector has a number of roles in the implementation the actions in the Housing Strategy, these are summarized below.

#### Private Land Owners and Developers

Land investment and development activities of the private sector are the primary mechanisms for meeting the majority of housing needs in the Region. However, there are many housing needs along the continuum that are not being adequately met by the private sector. Affordability is the biggest factor affecting the gaps in supply due to barriers and challenges in bringing such development to market while at the same time earning a suitable return on investment. Private land owners and developers can participate in the implementation of the actions in the Housing Strategy by:

- Partnering with the Region and community organizations to expand the supply of housing across the continuum (possibly through the use of incentives)
- Assisting in achieving Regional and local municipal policies such as reducing urban sprawl, achieving mixed use communities and creating inclusive communities.

#### Private Investors and Landlords

Private investors, landlords, and rooming house operators provide a significant portion of rental housing in the Region. Private investors and landlords can assist in meeting the housing needs of many households by:

- Cooperating with the Region and local municipalities to ensure a secure supply of rental housing in the Region

Ideally, this helps ensure that rent levels in the private market are within reach of most households on the housing continuum.

## Public Sector Role

All levels of government play key roles in implementing the Housing Strategy. These roles are summarized below.

### Federal Government Role

The Government of Canada plays a key role in assisting to address the housing needs in Peel Region. While many of the Federal government's former responsibilities have been turned over to provincial and municipal government, the Federal government still maintains a highly active and important role in many areas of importance to addressing Peel's housing issues. The Federal government's role includes:

- Participating in a variety of programs providing financial assistance and support, such as the Federal-Provincial Affordable Housing Program. This is done largely through Canada Mortgage and Housing Corporation (CMHC), the Federal Crown Corporation responsible for housing
- Providing funding to alleviate homelessness through the Federal Department Human Resources and Social Development, which administers the National Homelessness Initiative
- Adopting legislation and regulations, as well as providing funding, in areas which complement housing such as health care, education, taxation, infrastructure, labour, immigration, Aboriginal persons, and so on.

### Provincial Government Role

The Government of Ontario fulfills a wide range of key roles in addressing Peel's housing needs, through legislation, regulation, funding programs and other supports. The Provincial role has evolved in recent years from direct delivery of housing programs and services to more of a regulatory, financial and administrative role. The Provincial government's role includes:

- Participating in funding programs such as the Federal-Provincial Affordable Housing Program through the Ministry of Municipal Affairs and Housing
- Setting out a range of policies providing guidance to the Region and local municipalities in the development of local housing and planning policy, including the Provincial government's *Provincial Policy Statement* and *Places to Grow*. Putting in place the required legislative authority for the Region and local municipalities to implement these policies
- Providing support service funding for persons with health-related needs, through the Ministry of Health and Long Term Care
- Providing funding support for a variety of services, including shelters for women fleeing abuse, emergency shelters, housing for persons with developmental disabilities and homelessness support services, through the Ministry of Community and Social Services.

## Regional Government Role

Much like its two senior level government partners, the Region of Peel also plays a key role in meeting housing needs, and fulfills a multitude of responsibilities. These include:

- Carrying out planning responsibilities through the Regional Official Plan to guide land use and housing supply activity to meet the Region housing needs
- Developing and implementing policy to support the retention and expansion of affordable housing
- Administrating and funding social housing operated by local non-profit housing providers
- Managing rent supplement and housing allowance programs
- Ensuring delivery of the coordinated access social housing waiting list
- Owning, funding and operating the municipal non-profit housing corporation, Peel Living
- Owning and funding emergency shelters
- Owning and operating long term care facilities
- Administering and funding Ontario Works social assistance
- Administering funding for community-based support services addressing issues of homelessness
- Advocating for change in housing policies and funding programs of senior levels of government.

The Regional government has a leadership role to play meeting housing needs and implementing the Housing Strategy.

## Local Municipal Government Role

The area municipalities also have a key role in meeting local housing needs. This role includes:

- Carrying out planning responsibilities through local official plans, zoning by-laws, secondary plans, and establishing community improvement areas, etc., to guide land use and housing supply activity to meet local housing and growth requirements
- In collaboration with the Region, developing and implementing policy to support the retention and expansion of affordable housing
- Licensing and inspection of residential buildings

## Third Sector Role

The third sector plays several key roles in implementing the Housing Strategy. The roles of the key third sector partners are summarized below.

### Emergency, Transitional and Supportive Housing Providers

- Operating emergency shelters, transitional housing, and supportive housing, and developing new facilities to meet the needs, provided that sufficient financial supports are available to enable them to do so

### Non-Profit Housing Providers

- Operating social housing stock in the Region and developing new affordable housing projects, provided that sufficient financial supports are available to enable them to do so

### Support Service Agencies

- Providing a range of support services to assist in meeting local housing needs including assisting residents to find and retain appropriate housing

### Housing Advocates

- Advocating on behalf of persons at various points on the housing continuum
- Assisting individuals in dealing with landlords and government
- Providing input in the development of local policies

### Sector Associations

- Advocating for change and communicating to a wide audience

## The Community's Role

The issues identified have an impact on the entire community and have a more pronounced impact on low and moderate income members of the community. Accordingly, the community at large has a key role to play in supporting the Housing Strategy. The role of the community includes:

- Supporting a mix of housing in all communities, including supporting affordable and special needs housing developments
- Providing input to Regional and Municipal policy

The decisions, choices and preferences of the various members of the community give the community an implicit role in addressing housing needs and issues.

## Goal

### Goal 1 Adequate and Diverse Housing Supply

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An adequate and diverse housing supply is an important component of meeting the needs of current residents and is required to accommodate future population growth. More diversity and flexibility in the housing supply would ensure liveability, choice and affordability, given the demographic trends in the Region such as an aging population, steady immigration, an increase in larger and multiple-family households, and an increasing housing affordability gap. This goal is closely tied with Goal 4 of Sustainable Complete Compact Communities, which also emphasizes a range of housing forms to meet the lifetime needs of residents. This goal is in keeping with the objectives the Peel Human Services Plan, in particular the objectives to ensure a continuum of housing options, and have plans that anticipate and respond to the growing and competing needs of Peel. *Places to Grow* and the *Provincial Policy Statement* also strongly emphasize the need for a diversified housing stock, by requiring municipalities to set targets for housing production by type, density, tenure and price. The *Provincial Policy Statement* further requires that municipalities ensure an adequate supply of land to meet projected population growth.

#### Objective One

To provide for a diversified housing stock, with a range of forms, densities and type, as well as housing targets by type, tenure and affordability

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#### Short-term Actions (0 - 3 years)

##### Policy

- 1-1 Include housing targets in the Region's Official Plan for the Region and area municipalities and encourage area municipalities to include housing targets in their official plan which identify target for type, densities, tenure and price

##### Monitoring

- 1-2 Put in place a system to monitor housing targets on an annual basis

##### Education

- 1-3 Develop a Regional housing statement to convey the Region's vision, mission and values related to meeting the housing needs of its current and future residents
- 1-4 Develop, in collaboration with area municipalities, an education and awareness program to dispel myths and negativity of secondary suites and other forms of housing such as shelters, and rooming and lodging houses

## Advocacy

Provincial policies emphasize the need for a diverse housing stock. The Province needs to support the Region in providing a diversified housing stock by providing stronger regulatory authority to enforce the achievement of the affordable housing targets by the area municipalities.

- 1-5** As part of the Region's comprehensive advocacy campaign, take a leadership role in working with the Association of Municipalities of Ontario to advise the Province on the type of regulatory changes that are required to ensure that municipalities have the authority to enforce affordability targets

Area municipalities play a key role in ensuring a diversified housing stock. Area municipalities can contribute to a diversified housing stock by:

- Permitting diverse forms of housing such as rooming, boarding and lodging homes, single room occupancy, convertible houses, stacked row/townhouses and the Grow Home in residential areas throughout the Region as a way to meet the needs of low and moderate income households, including a proper regulatory framework for such housing
- City of Brampton and the City of Mississauga can identify opportunities where accessory apartments could be provided, subject to meeting relevant building, health and safety regulations
- City of Mississauga and City of Brampton can identify opportunities where garden suites could be provided, subject to meeting relevant building, health and safety regulations

- 1-6** Encourage area municipalities to put in place policies which will promote a diversified housing stock in their municipalities and support the area municipalities' work in this regard, as appropriate

## Objective Two

### To retain and maintain existing housing stock, especially rental housing

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#### Short-term Actions (0 - 3 years)

##### Policy

- 1-7** Establish conversion and demolition policies in the Region's official plan and encourage area municipalities to enact conversion and demolition control by-laws in keeping with the Region's official plan in order to help preserve existing residential stock

##### Collaboration/Partnerships

- 1-8** Work with housing providers to fully utilize available federal funding for capital repairs, as recently announced by the federal government (January 27, 2009)

## Education

- 1-9 As part of the Region's comprehensive education campaign, work with CMHC to ensure that RRAP funding for the Region is utilized and that residents and landlords are aware of such funding programs, in particular those who are more likely to live in dwellings requiring major repairs, including Aboriginal persons, youth, persons with physical disabilities, lone parents and women
- 1-10 As part of the Region's comprehensive education campaign, consider, in collaboration with the local municipalities, developing an integrated and responsive approach to rooming houses including aspects such as regulations, legalization and licensing, education initiatives, mediation, facilitation and conflict resolution, and financial assistance to rooming house landlords to assist them in raising and maintaining higher standards of care, fire and safety, and/or maintenance

## Advocacy

Many of the social housing projects transferred from the Provincial government do not have sufficient funds to meet their long term capital repair needs. The Province needs to provide supportive funds to meet these needs.

- 1-11 Continue to advise the provincial government of the need for sufficient funds to meet the long term capital repair needs of the social housing stock
- 1-12 Work with CMHC to discuss the benefits and possibility of the Region of Peel becoming a local delivery agent for CMHC's RRAP funding program to ensure that RRAP funding for the Region is utilized

## Objective Three

**To ensure a sufficient supply of land for residential growth and to meet population targets through residential intensification, redevelopment and designation of lands**

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### Short-term Actions (0 - 3 years)

#### Policy

- 1-13 Work with the area municipalities to undertake vacant land surveys if this has not already been done as part of their *Places to Grow* conformity studies

#### Advocacy

Area municipalities play a key role in ensuring there is an adequate land supply for a range of housing types. The City of Brampton and Town of Caledon can help ensure that there are sufficient lands designated to accommodate medium and high density development by adopting policies in their official plans to discourage or prohibit downzoning

- 1-14 Strongly encourage the area municipalities to put in place policies which ensure there is an adequate land supply for a range of housing types and support the area municipalities' work in this regard, as appropriate

## Goal

### Goal 2 Affordable Housing Supply

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Affordable housing, including both subsidized, market rental and ownership, is a key component of the housing continuum. Lack of affordable, stable, and appropriate housing is an issue faced by many Peel residents. One of the indicators of the critical affordable housing gap identified among low income households is the long waiting time for social housing. Addressing this issues will also include measures such as new planning policies to encourage the creation of affordable housing, various financial strategies for funding affordable housing and may include the provision of financial incentives for affordable housing development. The length of the development approval process adds to the cost of development, and efforts made to streamline this process can also help encourage the creation of affordable housing. Addressing this issue will require financial support from senior levels of governments, which is why advocacy to senior levels of government are included in the actions. The recommended actions of the provincial government are important ways it can support its Provincial Policy Statement and Places to Grow initiative which require that municipalities provide for an appropriate range of housing which is affordable to low and moderate income households. The actions related to this goal support the objective of Peel's Human Services Plan to create a continuum of housing options, and in particular the action of the Human Services Plan to explore creative solutions to maintain and expand affordable non-profit and private housing options in Peel Region.

#### Objective One

#### To increase supply of affordable rental and ownership housing for households of low and moderate income households

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#### Short-term Actions (0 - 3 years)

##### Policy

- 2-1 In collaboration with area municipalities, prescribe opportunities to establish community improvement plans for the purpose of creating affordable housing by participating financially in local initiatives for the creation of affordable housing, including exploring the use of tax-increment financing to promote new social housing units
- 2-2 Explore strategies for fast-tracking the development approval process:
  - Develop, in conjunction with the area municipalities, opportunities where fast-tracking of priority projects or developments could be coordinated
  - Investigate whether performance based planning could be used to fast track developments which adhere to the principles of compact complete communities

##### Financial

- 2-3** Apply for an Affordability and Choices Today grant to facilitate the research and implementation of development standards for affordable housing proposed in the Housing Strategy
- 2-4** Explore a variety of sources of funding and financing for the creation of affordable housing:
- Explore the financing possibilities that the Infrastructure Ontario loan program might provide in helping to finance affordable housing developments and furthering its needs.
  - Consider, in collaboration with the area municipalities, establishing a “housing first” policy on surplus municipal lands where the first priority for surplus municipal lands be for affordable housing development, and consider having the lands be made available for affordable housing purposes at a reduced cost or no cost
  - Continue its work with community based organizations in identifying a range of affordable ownership housing models which may help to meet the Region’s needs for an increased supply of affordable ownership housing, including requiring developers of new subdivisions to set aside land for affordable ownership housing
- 2-5** Explore, in collaboration with the area municipalities, the feasibility of implementing incentives such as waivers, deferrals or grants in-lieu of development charges and other municipal planning and building charges, and property taxes to promote the development of affordable housing for low and moderate income households, including developments with units suitable for larger families (e.g. 5 bedroom units).
- 2-6** Consider providing financial incentives to developers of affordable multi-residential buildings to offset the potential additional costs required to comply with the Waste Collection Design Standards Manual
- 2-7** Investigate the potential of increasing the social housing charge under the Regional development charges bylaw

#### Collaboration/Partnerships

- 2-8** Continue its work in developing innovative partnerships with a diversity of stakeholders from the development community, realtors, and faith-based groups in the development of affordable housing

#### Education

- 2-9** Promote, as part of the Region’s comprehensive education campaign, and in collaboration with area municipalities, affordable housing and funding sources available for affordable housing:
- Create a directory of grants and loans for creation and rehabilitation of safe, affordable housing based on the information presented in the Tools and Practices background paper
  - Assist in the promotion of affordable housing through the development of educational brochures and workshops

#### Advocacy

Through their planning policies, area municipalities can help encourage the creation of affordable housing by:

- Utilizing alternative development standards for residential developments that provide new affordable housing

- The City of Mississauga could eliminate its minimum floor area requirements in an effort to remove potential barriers to the creation of small housing units which tend to be more affordable due to reduced construction costs
- Adding a density bonusing provision for affordable housing where appropriate and develop detailed implementation guidelines and protocols that allow for flexibility of providing affordable housing within a project or elsewhere

**2-10** Work in collaboration with the area municipalities to develop alternative development standards in appropriate locations to encourage affordable housing development. Examples include reduced setbacks, narrower lot sizes, reduced road allowance, reduced parking standards, and on-street parking

The Federal government needs to be a key partner in meeting the housing needs of Peel residents. The Federal government should help meet the housing needs of Peel residents by developing a framework for affordable rental and ownership housing including:

- Putting in place long-term, sustainable funding, in partnership with the provinces, to help municipalities and other community partners address housing needs along the continuum. The funding needs to be flexible to respond to the diverse needs that exist in communities across Canada and should be administered locally given municipalities' expanded role in housing
- Reforming the tax treatment of rental housing such as the Goods and Services Tax (GST) rebate on new construction, Capital Cost Allowance (CCA), Capital Gains tax, deductibility of soft costs, and designation of rental housing as a Passive Investment, in order to encourage rental housing investment by the private sector
- Implementing a Low Income Housing Tax Credit Program where tax credits are allocated to developers who are involved affordable housing projects and the credits are sold to investors with the proceeds used to finance part of the capital cost of the affordable housing. This can be an effective way to encourage the private sector to participate in the development of affordable rental housing

**2-11** Advocate to seniors level of government to maintain current program funding for affordable and social housing in collaboration with a variety of community partners including area municipalities, Federation of Canadian Municipalities, housing sector organizations, the building and land development industry, and private landlord associations

- Advocate to the Federal government for a funding framework for affordable rental and ownership housing
- Partner with the Provincial government as a service manager to maintain and increase the supply of affordable rental and ownership housing in Peel Region. The Provincial government should:
  - Ensure that its Affordable Housing Strategy complements and provides funding allocations and annual targets for new construction of affordable housing, as well as new supportive housing, renovations to existing social housing units and rent supplement
  - Provide additional funding to assist in dealing with the affordability pressures that may be caused by *Places to Grow*

- Continue to provide the Region with funding for social housing once the operating agreements expire to allow the Region to continue to achieve its Service Level Standards
- Streamline the ministerial consent process for social housing providers wishing to leverage their existing social housing to create additional affordable housing
- Explore innovative collaborative provincial-municipal ventures that will enhance the impact of social housing funding in Peel

**2-12** As part of the Region's comprehensive advocacy campaign, work in collaboration with the Association of Municipalities of Ontario and housing sector organizations to advise the Province of the need for its support to address Peel's affordability needs; with the Region's preference being for portfolio funding to allow the Region opportunity to best address local needs

**2-13** Report on the release of the provincial affordable housing strategy and its implications for Peel Region and initiate consultations with key stakeholders so that we can advise the province of the need to increase the funding of various programs as outlined in the Housing Strategy, as well as make changes to legislation to provide municipalities more effective tools to meet the targets of Place to Grow.

### Longer-term Actions (3+ years)

#### Financial

**2-14** Explore a variety of sources of funding and financing for the creation of affordable housing:

- Work with area municipalities, federal government (i.e. Canada Lands) and provincial government (i.e. Ontario Realty Corporation) to create a comprehensive inventory of surplus government lands and identify which sites may be suitable for affordable housing development
- Explore approaches to leveraging the equity of social housing sites with Peel Living and other social housing providers within the Region, including rationalizing and intensifying current social housing sites

**2-15** Investigate the use of various financial strategies for funding affordable housing, including:

- The feasibility of a property tax levy for affordable housing
- Land banking as a potential strategy for addressing the limited supply of land for affordable housing development
- The usefulness of housing trust funds or community land trust for Peel Region affordable housing developments and explore avenues through which the Region, in collaboration with community partners, can establish one of these trust funds for the purposes of helping to finance affordable housing development

**2-16** Consider assisting private and non-profit affordable housing developers with the provision of construction and take-out financing for these developments, for example by providing security or direct financing at reduced rates

#### Monitoring

**2-17** Monitor, in collaboration with area municipalities, house prices and housing affordability annually throughout the implementation timeframe of *Places to Grow* and take a leadership role and act proactively to adjust policies and programs as required to respond to any erosion of housing affordability among low and moderate-income households

**Advocacy**

Area municipalities must play a role in encouraging the creation of affordable housing. One of the ways they can do this is by implementing the Development Permit System, which combines the zoning, minor variance and site plan control systems into one, to streamline the approvals process for affordable housing development

**2-18** Strongly encourage the area municipalities to implement a Development Permit System and support the area municipalities' work in this regard, as appropriate

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## Goal

### Goal 3 Housing Access and Housing Options for Diverse and Special Needs Groups

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The needs of residents with special needs, for example, people with physical disabilities, development disabilities, mental illness, or acquired brain injury, are not adequately being met by the current housing supply. A number of distinct population groups are also facing particular difficulties finding adequate affordable housing. These groups include youth, immigrants (and recent immigrants in particular), lone parents, visible minorities, female-led households, older adults, persons with a disability, and Aboriginal persons. Key to this goal is removing the barriers to accessing permanent affordable housing and other housing forms that meet their needs. This includes the implementation of planning practices in support of housing for persons with special needs such as group homes and supportive lodging homes. Other opportunities include the use of accessible design standards to help create environments that respond to the needs of the population as they change throughout the life-cycle. It is also important that the Region address barriers by taking a proactive approach to community acceptance and the provision of anti-discrimination education. This goal is in keeping with the objectives and actions of Peel's Human Services Plan, in particular the actions to work with community partners and other governments to improve service delivery to clients, and implement enhancements to the Region's homelessness prevention strategy. This goal is also in keeping with the Region of Peel Strategic Plan V: 2007-2010, which has as a goal providing human services that meet current and changing needs. This goal is supported by the provincial government in its *Provincial Policy Statement* which requires municipalities to permit and facilitate all forms of housing required to meet the social, health and well-being requirements of current and future residents (including special needs requirements).

#### Objective One

To make available housing for residents with special needs including provision of accessible housing and appropriate support services

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#### Short-term Actions (0 - 3 years)

##### Policy

- 3-1 Consider making it mandatory for all new affordable housing developments to conform to accessibility and visitability guidelines
- 3-2 Consider exploring the feasibility of the Care-A-Minium and other models that include support services with local developers
- 3-3 Consider, in collaboration with community partners, developing programs and services aimed at addressing the needs of newcomer youth, such as tools for encouraging parental reconciliation
- 3-4 Develop a comprehensive inventory and evaluation of current modified units within the Region's social housing portfolio
- 3-5 Gain and maintain public trust and confidence by ensuring that appropriate services and supports are provided for new affordable housing developments

- 3-6 Consider conducting a survey of social housing providers and tenants in order to determine what supports are needed to promote positive tenant-landlord relationships and provide the necessary supports to tenants in order for them to maintain their housing
- 3-7 Consider exploring innovative initiatives, such as those outlined in the Tools and Practices for Addressing Housing Issues Background Paper for partnering with community organizations to provide the required supports

#### Financial

- 3-8 Consider exploring the feasibility of funding support programs as well as other innovative initiatives for partnering with community organizations to provide the required supports.

#### Collaboration/Partnerships

- 3-9 Consider exploring innovative initiatives, such as the University of Windsor /Windsor Essex Community Housing Corporation Partnership for partnering with community organizations to provide the required supports.
- 3-10 Participate in the work being carried out by the Accessibility for Ontarians Disability Act's Standard Development Committee on Built Environment as it may have an impact on housing
- 3-11 Hold a consultation forum, possibly in collaboration with CMHC, involving all relevant stakeholders to raise awareness of accessibility legislation and best practices for housing design standards and to develop a multi-disciplinary effort to meet accessibility housing issues

#### Education

- 3-12 As part of the Region's comprehensive education campaign, collaborate with area municipalities to educate the building industry about recent changes to the Ontario Building Code that are relevant to the Housing Strategy including increased requirements for energy efficiency, increased accessibility requirements, and increasing flexibility for the design and construction of small care homes
- 3-13 As part of the Region's comprehensive education campaign, work with CMHC to ensure that eligible seniors and older adults in the Region are aware of the Home Adaptation for Seniors' Independence (HASI) program in order to utilize, given the greater preference, and emphasis for aging in place for older adults
- 3-14 As part of the Region's comprehensive education campaign, Work with CMHC to ensure that eligible agencies and organizations are aware of the Shelter Enhancement Funding available, in order to utilize it

#### Advocacy

Senior levels of government must a key role in meeting the housing and support service needs for people with special needs. A long-term, sustainable senior government program is needed to meet the housing and support services needs of people with special needs, e.g. serious mental illness, physical disabilities, and developmental disabilities

- 3-15 As part of the Region's comprehensive advocacy campaign, develop a plan, with the assistance of the Regional and area municipal accessibility advisory committees and agencies dealing with people with special needs, to inform the Province of the need for a long-term, sustainable senior government program for people with special needs.

- 3-16** Share information with Central West LHIN (CWLHIN) and the Mississauga-Halton LHIN (MHLHIN), and the Province (Ministry of Community and Social Services) on support service and accessibility needs of special needs residents in Peel Region, support funding applications by community based non-profit organizations seeking funds from the provincial government and make every effort to coordinate its services with those of the provincial government

Local municipalities can encourage housing access and housing options for diverse and special needs groups through their land use policies. They can do this by:

- Identifying group homes, supportive housing and rooming, lodging and boarding houses as permitted uses in residential and other zones, in cases where they are not currently identified
- The City of Mississauga could reduce or eliminate its distancing requirements for group homes
- The City of Brampton could reduce or eliminate its distancing requirements for group homes and supportive lodging homes, as well as its limit on the maximum number of group homes and supportive lodging houses allowed in each area

- 3-17** Strongly encourage the area municipalities to put in place policies which encourage housing access and housing options for diverse and special needs groups and support the area municipalities' work in this regard, as appropriate

## Objective Two

To provide housing appropriate for the diversity of Peel Region's communities, including new immigrants, Aboriginal people, older adults, youth, lone-parent families, women, and other groups

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### Short-term Actions (0 - 3 years)

#### Policy

- 3-18** Examine ways in which it can assist future life lease developments in the Region and monitor future provincial decisions on life lease
- 3-19** Continue its productive work with the Peel Advisory Working Group on Older Adults' Housing (PAWGOAH) and also encourage the City of Brampton and Town of Caledon to prepare an Older Adult Plan, similar to the one commissioned by the City of Mississauga, to establish policies and principles for an age-friendly community vision. This age friendly community vision should be incorporated into work undertaken by the Region and area municipalities in their efforts to create complete communities, including raising awareness of what housing options for older adults exist
- 3-20** Continue the Region's research and work aimed at helping new immigrant households, and work to develop more housing specific resources that may help this diverse population group. This includes continuing to build upon existing relationships with immigrant community groups, as well as developers and builders, and forging new relationships which can help in better defining the various needs of new immigrant groups

### Collaboration/Partnerships

- 3-21 Report on the impacts and implications to Peel of the developments of the Aboriginal Off-Reserve Housing grant program and work collectively with local Aboriginal groups to access these funds to develop Aboriginal housing in the Region
- 3-22 Continue to support the Caledon Abbeyfield Society's proposed house, where a number of people will share a large house and live like a family with a housekeeper
- 3-23 Explore opportunities to work with Aboriginal community groups to see what possibilities exist for the creation of more culturally appropriate housing and resources for its Aboriginal population, including opportunities to increase community awareness of Peel's Aboriginal population, the group's housing needs and barriers, and the rationale for the province's urban Aboriginal housing program
- 3-24 Continue its current work aimed at helping and supporting youth, and work to further build relationships that will help it achieve these goals
- 3-25 Work in collaboration with area municipalities, housing providers and private developers to explore strategies for the development of affordable homes suitable for families with children
- 3-26 Continue its work in partnering with groups to provide shelter and housing options for diverse population groups and consider exploring other diverse housing options for these groups

### Education

- 3-27 As part of the Region's comprehensive education campaign, inform housing providers and community agencies and the general public about the funding opportunities for diverse populations, and, where appropriate, work with the faith groups, cultural groups, and community organizations in identifying housing options and solutions for diverse populations

### Objective Three

Address barriers facing some households in Peel, e.g. poverty, discrimination, language barriers, transportation

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### Short-term Actions (0 - 3 years)

#### Policy

- 3-28 Continue to take a proactive approach to community acceptance and involvement, and consider the development of a community acceptance strategy or guidelines for development
- 3-29 Explore, in collaboration with area municipalities, the feasibility of utilizing performance based planning to help streamline the planning approval process and possibly as a way to limit community opposition to affordable housing developments
- 3-30 Ensure future development of affordable housing be located in support of the principle of developing compact, complete communities throughout the Region

**3-31** Consider exploring the feasibility of providing a program which provides interest-free loans for first and last month's rent for households who do not qualify

**3-32** Develop a plan to increase and coordinate housing retention services such as eviction prevention services

#### Financial

**3-33** Increase the number of subsidized units by creating a rent supplement program that is fully funded by the Region in the absence of increased funding from senior levels of government

**3-34** Investigate the feasibility of establishing Individual Development Accounts (IDA's) and a complementary homeownership program to provide a structured way for low income households to save for a down payment to purchase a house

#### Education

**3-35** In association with the work done as part of Action 3.3 of the Human Services Plan, encourage, in collaboration with area municipalities, the development of community education and information strategies that will help mitigate any possible effects from NIMBY-type reactions to future development. This would include helping disseminate information to non-profit groups and agencies that develop and provide affordable and supportive housing to ensure future development is made easier

**3-36** In collaboration with area municipalities, and part of the Region's comprehensive education campaign, continue the Region's work on anti-discrimination education and seek out opportunities to work with private sector landlords, housing providers and other community groups to disseminate information on discrimination and human rights as they relate to housing

**3-37** Consider developing a comprehensive community engagement and public education campaign to release the findings of the Housing Strategy and to garner support for actions contained in the strategy from the broader community, including the private sector, community agencies, senior government and Peel residents

#### Advocacy

The Federal government plays an important role in helping communities address homelessness issues. Additional funds are needed from the Federal government to address Peel's homelessness issues.

**3-38** The Region, in collaboration with community agencies, should urge the Federal government to provide flexible, sustainable funding to help local communities address homelessness through initiatives such as multi-service centres that could help centralize services

Province plays an essential role in the housing affordability of households on social assistance, and many of these households in Peel are experiencing severe housing affordability issues. The Province needs to enhance the shelter component of social assistance programs with the objective of reducing excessive rent burdens (for those paying more than 50 per cent of income for rent) of households in receipt of income assistance

**3-39** As part of the Region's comprehensive advocacy campaign, work in collaboration with the Association of Municipalities of Ontario and housing sector organizations to advise the Province of the need to enhance the shelter component of social assistance programs

The Province has established a five year poverty reduction target as part of the Province's Poverty Reduction Strategy, which is strongly supported by the Region of Peel. The province needs to make investments now to meet its five year poverty reduction target

**3-40** As part of the Region's comprehensive advocacy campaign, advise the Province of the need for immediate action to meet its poverty reduction targets

The Federal government needs to support the Province in its Poverty Reduction Strategy. The Federal government needs to address the requests for funding identified by the Province in its Poverty Reduction Strategy

**3-41** As part of the Region's comprehensive advocacy campaign, continue to advise the Federal government of the need to address the requests for funding identified by the Province in its Poverty Reduction Strategy and supported by the Region of Peel

The Provincial government is responsible for setting the minimum wage rates across the Province, and many households in high rent areas such as Peel earning minimum wage rates are experiencing housing affordability issues. The Province needs to enhance minimum wage rates in high rent areas of the province with the objective of reducing excessive rent burdens of the working poor

**3-42** As part of the Region's comprehensive advocacy campaign, work in collaboration with the Association of Municipalities of Ontario and housing sector organizations to advise the Province of the need to enhance the minimum wage rates in high rent area across the province

### Longer-term Actions (3+ years)

#### Policy

**3-43** Consider developing a Peel Region comprehensive poverty reduction strategy that complements those prepared by senior governments

**3-44** Seek out opportunities to better understand how community services and amenities are provided in all neighbourhoods, and in particular where the Region's current social and affordable housing buildings are located, and provide human services that meet current and changing needs, as these services and supports are important for helping tenants maintain their housing

#### Education

**3-45** Work to increase community awareness of homelessness and its costs

## Goal

### Goal 4 Sustainable Compact Complete Communities

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The goal of creating sustainable compact complete communities ensures that the neighbourhoods meet the daily and lifetime needs of all residents, including more employment to allow people the opportunities to live and work in the same area. Mix of land uses, transit supportive development, and the provision of a full range of housing including affordable housing, are key components of achieving complete communities. These are major goals of the Region of Peel, and are in keeping with the objectives and actions of Peel's Human Services Plan, in particular the action to promote public acceptance and support for inclusive housing and neighbourhood models. The emphasis on encouraging complete communities is echoed by the provincial government in its recent initiatives of the *Provincial Policy Statement* and *Places to Grow*. Some of the key policies contained in the *Places to Grow* initiative related to the principle of complete communities are the requirement for achievement of intensification and density targets, as well as the requirement for municipalities to establish and implement housing targets to meet the range of housing needs. Higher densities which lead to a wider range of housing is one way this goal of sustainable compact complete communities can be supported. Intensification also helps ensure optimal use of existing land supply and helps support existing infrastructure. Inclusionary zoning is another tool that can help achieve a range of housing options in every community.

#### Objective One

**To create complete communities, which accommodate housing along the continuum, mix of land uses and supports transit while maintaining appropriate levels of health and safety**

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#### Short-term Actions (0 - 3 years)

##### Policy

- 4-1** Consider incorporating the range of suggested changes to its official plan to better meet the requirements of *Places to Grow* and the *Provincial Policy Statement*, as well as to help address the housing priorities identified in the Housing Strategy. These changes include:
- Updating land supply policies to address *Places to Grow* time horizon
  - Tightening wording of land supply policies to address supply is to be through residential intensification, as well as development and redevelopment
  - Incorporating densities prescribed in *Places to Grow* into the Plan
  - Modifying reference to range and mix of housing to incorporate affordable housing needs
  - Incorporating housing targets, including affordable housing targets, into the Plan
  - Adding reference to residential intensification targets and preferred location of intensification needs as per *Places to Grow*

- Including references to built-up area and designated greenfields and possible links to transit in policies related to efficient and effective use of land and resources

**4-2** Consider incorporating the range of suggested changes to its official plan to help address the housing priorities identified in the Housing Strategy. These changes include:

- identify and promote with the area municipalities and development industry, energy and water efficient technologies in new residential development and redevelopment
- promote Federal, Provincial, and Municipal incentives and programs that improve energy efficiency and design for housing to Peel residents
- encourage area municipalities to require developers and contractors through planning approvals to implement additional green standards beyond the minimum Ontario Building Code provisions that make homes more energy efficient
- promote and pursue Federal and Provincial incentives for Regionally funded housing projects to help support the Region's sustainability goals
- advocate the Federal and Provincial government to provide economic incentives and funding for housing projects that have implemented minimum green and sustainable building guidelines to help mitigate the effects of any added financial costs brought by such initiatives
- adding a policy to work with area municipalities to streamline the approval process for affordable housing
- direct the area municipalities to develop alternative development standards in appropriate locations to encourage affordable housing development. Examples include reduced setbacks, narrower lot sizes, reduced road allowance, reduced parking standards, and on-street parking
- encourage area municipalities to add a density bonusing provision for affordable housing where appropriate and develop detailed implementation guidelines and protocols
- require area municipalities to permit accessory apartments or garden suites in designated greenfield areas, and encourage area municipalities to permit accessory apartments or garden suites within the built-up area where appropriate, to maximize regional and area municipal services
- direct area municipalities to expand the areas where single room occupancy accommodation, rooming, boarding and lodging houses are permitted, especially in areas close to amenities and existing services
- give priority to the development of affordable housing on surplus Regional municipal property if the lands are designated or suitable for residential development, and encourage area municipalities to give priority to sell or lease surplus municipal properties for the development of affordable housing if the lands are designated or suitable for residential development
- explore jointly, with the area municipalities, strategies to encourage the inclusion of accessible design features in existing and new residential development and redevelopment

- direct the area municipalities to establish policies supporting the development of special needs housing in locations with access to existing or planned infrastructure and services
- develop, in collaboration with area municipalities, measures to provide opportunities to meet the housing needs of diverse populations such as older adults, diverse ethnic populations, aboriginal persons, and recent immigrants
- support the increase in the number of group homes permitted in specific areas in area municipalities
- encourage the building and development industry to include accessible and universal design features in all new residential development
- encourage, in collaboration with the area municipalities, home builders and contractors to enhance accessibility beyond the minimum requirements of the Ontario Building Code when planning and designing residential development and redevelopment
- establish Regional guidelines requiring the inclusion of accessible and universal design features in existing and new Regionally funded or managed affordable housing development
- encourage the area municipalities to reduce or eliminate minimum distance requirements where appropriate for special needs housing
- require brownfield and greyfield redevelopments that receive municipal incentives or funding to include an affordable housing component
- encourage and facilitate the development of partnerships among service providers, community organizations and stakeholders to provide supportive housing and related services
- require the area municipal official plans to permit group homes, emergency shelter, housing for the homeless, and independent permanent living arrangements in appropriate residential neighbourhoods subject to reasonable planning standards and design criteria
- identify actions and advocate to higher levels of government to address and remove barriers to accessing housing including participating in public education strategies
- ensure that future development of Regionally funded affordable housing be located in support of developing compact, complete communities throughout Peel to allow access to convenient transportation, services and amenities
- adopt the affordable housing definition as outlined in the Provincial Policy Statement.
- indicate that the affordable rental and affordable ownership thresholds are updated annually and are identified in the annual monitoring report.

**4-3** Identify in the Regional official plan policies strategies that are appropriate for the Region and area municipalities to consider in creating complete communities. For example, investing in transportation and amenities, regulating growth through zoning bylaws, encouraging the development of live/work units, and providing developers the resources they need

- 4-4 Continue its work in support of transit supportive development and encourage the area municipalities to incorporate similar strategies
- 4-5 Consider, in collaboration with the area municipalities, developing a “made in Peel” definition of what a “complete community” means in Peel Region
- 4-6 Explore, in collaboration with area municipalities and developers, the potential for introduction of inclusionary zoning for affordable housing, including obtaining a legal opinion as to whether current legislation permits inclusionary zoning for affordable housing
- 4-7 Encourage the development of guidelines that may further develop live-work housing as part of new developments and intensification. These guidelines should further existing policies for mixed-use development, and examine more explicit guidelines for live-work uses of dwellings
- 4-8 Consider implementing a Safer Communities Program in communities across Peel Living’s housing portfolio which aims to respond to tenant concerns about safety and security

#### Education

- 4-9 Work to raise awareness of the importance and build acceptance of sustainable, compact, complete communities
- 4-10 Consider, as part of the Region’s comprehensive education campaign, developing an education program, for the public, rental housing providers, and the development industry on the rationale for inclusionary zoning for affordable housing to dispel myths related to the burdens of incentive-based inclusionary zoning

#### Advocacy

Through their land use policies the area municipalities play a key role in creating complete communities. The area municipalities should consider incorporating the range of suggested changes to its official plan to better meet the requirements of *Places to Grow* and the *Provincial Policy Statement*, as well as to help address the housing priorities identified in the Housing Strategy

- 4-11 Strongly encourage the area municipalities to incorporate the range of suggested changes to their official plans and support the area municipalities’ work in this regard, as appropriate

It is important that the Province supports municipalities in implementing provincial policy objectives related to complete communities. To encourage the creation of complete communities, the Province needs to amend the Planning Act to explicitly provide municipalities with the authority for inclusionary zoning for affordable housing

- 4-12 As part of the Region’s comprehensive advocacy campaign, work in collaboration with the Association of Municipalities of Ontario and housing sector organizations to encourage the Province to amend the Planning Act to explicitly provide municipalities with the authority for inclusionary zoning for affordable housing

Peel Regional Police and Peel Living can assist in encouraging safe, complete communities by resuming certain components of the Crime Free Multi-Housing Program at select locations

- 4-13 Encourage the Peel Regional Police and Peel Living to reinstate the Crime Free Multi-Housing Program at select locations

## Objective Two

### To promote opportunities for intensification and facilitate residential intensification to meet population targets

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#### Short-term Actions (0 - 3 years)

##### Policy

- 4-14 Provide input into the potential legislative changes to the Brownfield Act to address a number of issues relating to liability, financing and regulatory processes that act as barriers to brownfield redevelopment in Ontario
- 4-15 Continue to explore the potential of redeveloping some of its existing social housing projects in an effort to intensify and rejuvenate some of these communities

##### Advocacy

Area municipalities play a key role in promoting residential intensification. Some of the ways they can do this include:

- Establish Community Improvement Plans in urban growth areas to encourage and support the development and redevelopment of lands, as well as promote the inclusion of affordable housing units, in these growth areas
- Develop more detailed implementation guidelines and protocols for the use of the density bonusing provisions, in light of the growing importance of intensification for the Region and its municipalities

- 4-16 Strongly encourage the area municipalities to adopt land use policies which promote residential intensification and support the area municipalities' work in this regard, as appropriate

Increased funding is needed from senior governments towards the remediation of brownfields in order to make brownfield development a more viable option for affordable housing to help meet intensification and sustainability requirements of *Places to Grow*

- 4-17 As part of the Region's comprehensive advocacy campaign, work in collaboration with the Association of Municipalities of Ontario, housing sector organizations, and the land development industry to encourage senior governments to provide increased funding towards the remediation of brownfields for affordable housing

##### Collaboration/Partnerships

- 4-18 Consider working in collaboration with the area municipalities and federal and provincial governments to identify opportunities for the redevelopment of brownfields, greyfields and bluefields for affordable housing development

### Objective Three

#### To direct new housing where infrastructure and public service facilities will be available to support needs, encourage transit-supportive developments and promote efficient development and land use patterns

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##### Short-term Actions (0 - 3 years)

###### Advocacy

Area municipalities play a leadership role in promoting efficient land use patterns. Area municipalities can encourage this by:

- The Cities of Brampton and Mississauga can put in place measures to facilitate growth in the urban growth centres, in particular, include policies in their official plans which require adherence to the minimum density target of 200 residents and jobs per hectare
- Include policies in their official plans as background which indicate the minimum density target for designated greenfield areas of 50 residents and jobs per hectare at the regional level

**4-19** Strongly encourage area municipalities to adopt land use policies which promote efficient land use patterns and support the area municipalities' work in this regard, as appropriate

### Objective Four

#### To encourage and support energy conservation and energy efficient housing

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##### Short-term Actions (0 - 3 years)

###### Policy

**4-20** Report on CMHC EQUilibrium Housing demonstration projects, as they may provide further lessons in the implementation of energy-efficient building methods and materials, helping to support the Region's sustainability goals

**4-21** Establish minimum green building guidelines or encourage the use of a system similar to Green Globes or LEED in new residential development, in order to ensure that the sustainability concerns of future development be fully considered throughout the development process. These guidelines should be balanced by policies which will help mitigate the effects of any added financial costs brought upon by such green and sustainable building guidelines

###### Education

**4-22** As part of the Region's comprehensive education campaign, and in collaboration with area municipalities, inform residents and local businesses about the federal government's ecoENERGY programs and explore the possibility of accessing these funding programs for the Region's projects in an effort to help achieve its energy efficiency and sustainability goals

###### Financial

**4-23** Explore the potential of applying for GLOBE grants administered by SHSC to improve energy efficiency within Peel Living units

Advocacy

- 4-24 Work with area municipalities to encourage senior levels of government to provide adequate financial support and assistance for energy efficient construction and retrofits

DRAFT



## 5.0 Supporting the Goals

### Implementation

An implementation plan will be developed to provide direction on an approach to implementing the various actions. The implementation plan will include timeframes and priority levels and will identify the stakeholder responsible for the action as well as options for partnerships.

As part of the implementation, the Region should consider establishing an internal staff team (Office of Housing Information) who would be responsible for providing information to external partners, including those interested in developing affordable housing to which the team would provide information, guide the process, and build capacity. The team would also have responsibility for housing advocacy, public education, etc.

### Monitoring and Reporting

There is a need to monitor activities undertaken in support of the Housing Strategy and regular reporting of the results. The Housing Strategy needs to be a dynamic document with feedback mechanisms through which initiatives are evaluated and revised and new priorities issues identified on an ongoing basis as the environment changes. An annual monitoring report should be prepared report on activities undertaken in support of the Regional Housing Strategy to evaluate, revise and set new priorities on an ongoing basis as the housing needs of Peel residents change.

The report should incorporate readily available measurement tools and techniques that can be updated on a regular basis to provide a full picture of progress being made between goals and objectives. Data would come from both external published sources (such as CMHC and Statistics Canada) and internal sources available from the Region and local municipalities, as well as other local sources such as housing providers and service agencies.

An initial report should be prepared establishing a baseline for financial contributions, targets, service levels, advocacy activities, etc. for the purposes of gauging activities related to the Housing Strategy.

A full framework for a monitoring plan for the Housing Strategy will be developed once the Strategy is finalized.

## Appendix 1: Glossary of Terms and Acronyms

### Abbeyfield Housing

Abbeyfield houses are small-scale accommodations for senior citizens who live like a large “family” under one roof, each with their own bed-sitting room but who share facilities such as a communal living room and dining room. Typically a Cook/Coordinator prepares daily meals for the ten or so residents who otherwise live independently.

### Accessibility for Ontarians with Disabilities Act, 2005 (AODA)

This regulation establishes accessibility standards for customer service and it applies to every designated public sector organization and to every other person or organization that provides goods or services to members of the public or other third parties and that has at least one employee in Ontario (Ministry of Community and Social Services, 2008).

### Accessory Apartment / Secondary Suite / Basement Apartment

A self-contained apartment consisting of a room or rooms in a single or semi-detached house and can be located in any part of the house, not necessarily in the basement. They are also called “granny flats” or “nanny suites” (City of Brampton).

### Affordable Housing

In the case of ownership housing, the least expensive of:

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

Housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area;

In the case of rental housing, the least expensive of:

a) A unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or

b) A unit for which the rent is at or below the average market rent of a unit in the regional market area (Ministry of Public Infrastructure Renewal, *Places to Grow*, 2006).

### Affordable Housing Program (AHP)

Is the term that the federal government is using for its 2005 affordable housing program. In Ontario, it is called Canada-Ontario Affordable Housing Program (Ontario Ministry of Municipal Affairs and Housing, 2008).

**As-of-Right**

Means an allowable land use within an existing municipal zoning by-law (Halton Region, 2006).

**Assisted Housing**

Is housing that is available to low and moderate-income households for rent where part of the housing cost is subsidized through a government program. This is also referred to as “Social Housing” (Halton Region, 2006 or City of Toronto, 2003).

**Boarding House**

Is a structure where:

- The building height does not exceed three storeys and the building area does not exceed 6500 sq. ft.;
- Accommodation is provided for more than three persons in return for remuneration or provision of services, or both;
- Accommodation is provided with meals;
- Operator does not offer bathroom or kitchen facilities for the exclusive use of individual occupants; and

Residents may or may not require care or treatment because of age, mental or physical limitations (Region of Peel, 2006).

**Bluefield**

Refers to older, unused institutional lands or buildings.

**Brownfield Sites**

Undeveloped or previously developed properties that may be contaminated. They are usually, but not exclusively, former industrial or commercial properties that may be underutilized, derelict, or vacant (Ministry of Public Infrastructure Renewal, *Places to Grow*, 2006).

**Built-Up Area**

Refers to all land within the built boundary, which are the limits of the developed urban area as defined by the Minister of Public Infrastructure Renewal in accordance with Policy 2.2.3.5 (Ministry of Public Infrastructure Renewal, *Places to Grow*, 2006).

### **Canada Mortgage and Housing Corporation (CMHC)**

Is the agency responsible for carrying out the current responsibilities of the federal government with regard to affordable housing (ONPHA, 2007).

### **Caregiver**

A person who is responsible for attending to the needs of an older adult and who also helps in identifying or preventing or treating an illness or disability (Peel Region, 2006).

### **Care Home**

A residential complex that is occupied or intended to be occupied by persons for the purpose of receiving care services, whether or not receiving the services is the primary purpose of the occupancy. Care services means health care services, rehabilitative or therapeutic services or services that provide assistance with the activities of daily living. These are often referred to as Retirement or Rest Homes. The tenant enters into a lease that sets out the rent and the care services and meals being provided and the charges for them (Halton Region, 2006).

### **Cohousing**

Cohousing is a concept that came to North America in 1988 from Denmark where it emerged over 25 years ago. It describes neighbourhoods that combine the autonomy of private dwellings with the advantages of shared resources and community living (Canadian Cohousing Network, BC).

### **Community Care Access Centres (CCACs)**

Are provincially-funded organizations providing information about the care options available in designated geographic areas. CCACs serve as a local point of contact and service coordination. They also determine eligibility for government-funded home and community support services and admission to a long-term care home (Ministry of Health and Long-Term Care, 2002).

### **Compact Complete Community**

This refers to a well designed and properly scaled community which meets the daily, and lifetime needs of all people through an appropriate mix of employment, services, a full range of housing including affordable housing, community and cultural infrastructure, schools, recreation opportunities, open space, and access to public transportation as well as other options for safe, non-motorized travel (SHS Consulting, 2008 based on the definition of “Complete Communities” in *Places to Grow*).

### **Cooperative Housing (Co-op)**

This is a different form of social housing in that it is not rental housing. The households who live in the project are all members of the cooperative corporation that owns the building. They elect amongst themselves a board of directors who are

responsible for overseeing the management of the building. They are subject to rules in the Co-operative Corporations Act and are not considered to be landlords so are not subject to the Tenant Protection Act (ONPHA, 2007).

### **Density Bonus**

A voluntary scheme in zoning by-laws that enables developers to build additional units in return for public amenities such as affordable housing, underground parking, parkland, and daycare facilities (West Coast Environmental Law).

### **Development Charges (DC)**

Fees charged to developers of new residential and non-residential facilities. The fees are used to offset the municipal costs of providing services to these new facilities in accordance with the Development Charges Act (Ministry of Municipal Affairs and Housing, 2007).

### **Disability**

The Accessibility for Ontarians with Disabilities Act defines this as any degree of physical disability, infirmity, malformation or disfigurement that is caused by bodily injury, birth defect or illness and, without limiting the generality of the foregoing, includes diabetes mellitus, epilepsy, a brain injury, any degree of paralysis, amputation, lack of physical co-ordination, blindness or visual impediment, deafness or speech impediment, or physical reliance on a guide dog or other animal or on a wheelchair or other remedial applicants or device. It is a condition of mental impairment or a developmental disability. A learning disability, or a dysfunction in one or more of the processes involved in understanding or using symbols or spoken language. It is a mental disorder or an injury or disability for which benefits were claimed or received under the insurance plan established under the *Workplace Safety and Insurance Act, 1997*; May also be referred to as a “handicap” (*Accessibility for Ontarians with Disabilities Act 2005*).

### **Diverse Populations**

Diverse populations: distinct groups within our population that require different levels of services and needs which may include and are not limited to older adults, children, youth, diverse ethnic populations, Aboriginal persons, and recent immigrants.

### **Domiciliary Hostels**

Are permanent residences that are safe and supportive for people with special needs. The hostel operators enter into agreements with the municipality and are paid to provide residents (e.g., people with special needs, including individuals with developmental disabilities, people with mental illnesses, elderly individuals with developmental disabilities, and people with addiction problems) with permanent accommodation and support for daily living (Peel Region, 2006). These residences are client-focused and tenants are supported in a manner that meets individual needs.

### **Emergency Shelter**

Is a short-term living situation in an emergency housing facility or motel for individuals and families who have no shelter.

### **Greyfield**

Previously developed properties that are not contaminated. They are usually, but not exclusively, former commercial properties that may be undervalued, derelict or vacant (Ministry of Public Infrastructure Renewal, *Places to Grow*, 2006).

### **Group Homes (*from Toronto*)**

Supervised living accommodation -

- a) licensed or funded under Province of Ontario or Government of Canada legislation,
- b) for persons requiring a group living arrangement by reason of their emotional, mental, social or physical condition or legal status, and
- c) is for limited number of persons, exclusive of staff, living together as a single housekeeping unit.

### **Home in Peel Affordable Ownership Program**

This program is designed to provide low-to-moderate income residents who are currently renting a unit the opportunity to qualify for down-payment loan assistance to buy a home in Peel Region. This program will assist eligible applicants who have a total annual income of \$75,800 or less to purchase a resale home in the Region of Peel that does not exceed a purchase price of \$247,000 (Peel Region).

### **Homelessness**

Homelessness is being absolutely without shelter; being forced to share accommodation under conditions offering no security of tenure or which are adverse to physical and emotional well being; or, being at substantial risk of being on the street in the immediate future (Peel Region).

### **Homelessness Partnering Strategy (HPS)**

This replaces the National Homelessness Initiative, which expired on March 31, 2007. It provides funding over two years to prevent and reduce homelessness by helping to establish the structures and supports needed to move homeless and at-risk individuals towards self-sufficiency and full participation in Canadian society. Under the HPS, the federal government will offer the provinces and territories the opportunity to enter into bilateral partnerships, improve collaboration and develop linkages between the federal homelessness programs and provincial/territorial social services to help communities make strategic investments that will best serve their homeless populations (Human Resources and Social Development Canada).

### **Human Resource and Social Development Canada (HRSDC)**

The federal agency that administers the Homelessness Partnering Strategy (HPS) (Human Resources and Social Development Canada).

### **Immigrant Population**

Refers to people who are, or have been, landed immigrants in Canada. A landed immigrant is a person who has been granted the right to live in Canada permanently by immigration authorities. Some immigrants have resided in Canada for a number of years, while others have arrived recently. Most immigrants are born outside Canada, but a small number were born in Canada (Statistics Canada, 1999).

### **Inclusionary Zoning**

The establishment of zoning regulations that require the provision of affordable housing as part of the rezoning for a development (Smart Growth BC).

### **Intensification**

The development of a property, site, or area at a higher density than currently exists through: (1) redevelopment, including the reuse of brownfield sites; (2) the development of vacant and/or underutilized lots within previously developed areas; (3) infill development; or, (4) the expansion or conversion of existing buildings. (Ministry of Public Infrastructure Renewal, *Places to Grow*, 2006).

### **Key Stakeholders**

A key stakeholder refers to an individual or group that is or might be affected by the outcome of an individual or organization's actions, e.g., a decision related to the use of a particular resource. People's involvement in the use of this resource could be related to the economy, use, mandate, proximity, and/or values/philosophy (Peel Region, *Retirement Homes Key Terms Definitions*, 2006).

### **Local Health Integration Network (LHIN)**



LHINs are not-for-profit corporations that work with local health providers and community members to determine the health service priorities of their regions. LHINs do not provide services directly but are responsible for integrating services in each of their specific geographic areas (Ministry of Health and Long-Term Care, 2002).

### **Lodging or Rooming Home**

This refers to structures where:

- building height does not exceed three storeys and the building area does not exceed 6500 ft<sup>2</sup> ;
- accommodation is provided for more than three persons in return for remuneration or the provision of services, or both;
- accommodation is provided without meals; and
- operator does not offer bathroom or kitchen facilities for the exclusive use of individual occupants (Peel Region, 2006).

### **Long-Term Care (LTC) Facilities**

Are facilities designed for people who require the availability of 24-hour nursing care and supervision within a secure setting. In general, long-term care homes offer higher levels of personal care and support than those typically offered by either retirement homes or supportive housing (Ministry of Health and Long-Term Care, 2002).

### **Low and Moderate Income (*from PPS*)**

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

### **Market Housing**

This is non-subsidized housing that is rented or owned (Peel Region).

### **Ministry of Community and Social Services (MCSS)**

Is the provincial ministry responsible for numerous social service programs. In the housing field, it is directly involved in the funding and administration of special needs social housing projects that are occupied 100 percent by special needs clients (Ministry of Community and Social Services, 2005).

### **Ministry of Health and Long Term Care (MOH-LTC)**

The department of the Ontario government that is responsible for administering the health care system and providing health care services to the public through such programs as health insurance (OHIP), drug benefits, assistive devices, care for the mentally ill, long-term care, home and community support services, public health, health promotion and disease prevention. It

also funds and regulates hospitals and long-term care homes, public health laboratories, coordinates emergency health services and operates psychiatric hospitals (Ministry of Health and Long-Term Care, 2002).

#### **Ministry of Municipal Affairs and Housing (MMAH)**

In terms of social housing, this ministry has responsibility for the Social Housing Reform Act. The Ministry also sets out and administers other municipality-related legislation (Ministry of Municipal Affairs and Housing, 2008).

#### **Modified Unit**

Social Housing Reform Act (2000) defines modified unit as a unit that has been modified so as to be accessible to an individual with a physical disability or so as to allow an individual with a physical disability to live independently (Social Housing Reform Act, 2000).

#### **Non-Profit Housing**

This is housing that is owned and administered by not-for-profit housing corporations, incorporated under the Ontario Corporation's Act. Non-profit housing is run by community groups such as service clubs, ethnic organizations, faith groups, unions, and advocates for people with disabilities. Operating on a not-for-profit basis, it is funded through tenants' rents with subsidies from various government programs. In the Region of Peel, there are 32 private non-profit housing providers, accounting for over 3,500 units (Peel Region).

#### **Ontario Disability Support Program (ODSP)**

Is a provincial income assistance program for people who are deemed to be unable to return to the workforce due to medical reasons (Ministry of Community and Social Services, 2005).

#### **Ontario Works (OW)**

Is the municipally administered financial assistance program that assists families and individuals who are in temporary financial need and who have no other source of income (Ministry of Community and Social Services, 2005).

#### **Performance Based Planning**

A type of flexible zoning which determines land use locations and characteristics through the application of a system of performance criteria, regulating land based on the actual impacts measured against predetermined standards or performance criteria as opposed to regulating on proposed use.

#### **Peel Access to Housing (PATH)**

Peel Access to Housing (PATH) is the “one-window” point of access for people who want to apply for subsidized housing in the Region of Peel. It is managed by the Region and maintains a centralized waiting list for the various social housing providers in Peel, and provides customer services to applicants on the waiting list (Peel Region).

### **Peel Living**

Is the Region of Peel’s non-profit housing company. It is also known as Peel Housing Corporation. It operates as an independent corporation of the Region of Peel and is administered by the Region’s Housing and Property department (Peel Region).

### **Peel Region Official Plan Review Program (PROPR)**

This work program outlines the approach the Region will take in reviewing its Official Plan. It was developed with input from area municipalities to ensure the work involved on the Region and area municipality official plans is complementary. The Official Plan Review is being undertaken to meet the requirements of the Planning Act for a municipality to revise its Official plan every five years to ensure that it conforms to provincial plans, including the Places to Grow Act, the Greenbelt Plan, and the Provincial Policy Statement (Peel Region).

### **Places to Grow**

Places to Grow is the Ontario government’s initiative to manage growth and development in Ontario in a way that supports economic prosperity, protects the environment and helps communities achieve a high quality of life (Ministry of Energy and Infrastructure, 2007).

### **Provincial Growth Plan**

Released on November 24, 2005, the Provincial Growth Plan entitled “Places to Grow- Better Choices, Brighter Future” was issued by the Minister of Public Infrastructure and Renewal under the authority of the Places to Grow Act (2005). The proposed Plan provides a framework for implementing the Province’s vision for managing growth in the Greater Golden Horseshoe area in 2031. It expresses the Province’s interests and directions on issues ranging from the distribution of population, household and employment forecasts to where and how to grow; and from the infrastructure needed to support growth to the protection of heritage and natural resources. The proposed Provincial Growth Plan received final approval on June 13, 2005.

### **Provincial Policy Statement (PPS)**

Provincial Policy Statement is a statement of the Provincial government's intention or desires regarding certain matters in the development of housing (Ministry of Municipal Affairs and Housing).

### **Public Housing**

In Ontario, this housing was funded through agreements between the federal and provincial governments. Housing developed in the 1950's to mid 1960's was cost shared on a 75/25 basis. Housing developed after the mid-1960's was cost shared on a 50/50 basis between the federal and provincial government. (Until the late 1970's, municipalities contributed 7 per cent of the provincial costs.) Public housing is 100 per cent rent-geared-to-income housing (Halton Region, 2006).

### **Recent Immigrants**

Immigrants who came to Canada up to ten years prior to a given census year. For the 2006 Census, recent immigrants are landed immigrants who arrived in Canada between January 1, 1996 and Census Day, May 16, 2006. Similarly, recent immigrants in the 2001 Census were newcomers at the time of the 1991 Census, i.e. they came to Canada between January 1, 1996 and Census Day, May 15, 2001 (Statistics Canada).

### **Rent Supplement Program**

A form of social housing whereby units in buildings owned by both private sector landlords and non-profit/co-operative social housing providers are subsidized for residents who cannot afford market level rents. Rent supplements involve a contract between these private landlords or non-profit/co-operative social housing providers and the Region of Peel. Residents pay a rent-geared-to-income (RGI) portion of the rent directly to the landlord and the rent supplement program bridges the gap between the actual market rent for the unit and the resident's RGI rent. Rent supplement residents are selected from the centralized waiting list run by Peel Access to Housing (PATH) and they are seamlessly integrated into existing neighbourhoods and communities in Peel (Peel Region).

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

The subsidy paid to a social housing provider which equals the difference between the actual rent paid by a low-income tenant (paying approximately 30 percent of their income) and the government-approved market rent of a unit (ONPHA, 2007).

### **Residential Intensification**

An increase in the number of dwelling units per hectare.

### **Residential Rehabilitation Assistance Program (RRAP)**

Is a federally funded and administered program that provides funding to upgrade housing. The program has components for homeowners, landlords and people who need physical modifications to their home. This program is delivered by Canada Mortgage and Housing Corporation (Service Canada, 2007).

### **Residential Tenancies Act (RTA)**

As of January, 31, 2007 this act replaced the Tenant Protection Act of 1998 which governs the relationship between landlord and tenant in Ontario (ONPHA, 2007).

### **Retirement Home**

A retirement home, as opposed to a long-term care facility, is a residential home facility that allows retired residents who are 55 years of age or older to live independently with varying levels of support - for hire or gain - for daily activity, i.e., where common facilities are provided for food preparation and consumption and where housekeeping activities and on-site medical services are provided when residents become vulnerable; such a facility may also provide retail and recreational uses for residents (Peel Region, 2006).

### **Safer Communities Program**

A community safety program which aims to respond to tenant concerns about safety and security. Key elements can include in-house security services, call centres that receive and coordinate maintenance requests and can dispatch staff in response to security and maintenance-related calls, community development staff that work with tenant associations to foster the active participation of tenants in creating healthy communities and help develop partnerships with community agencies, and safety planning which can help identify and resolve problems that may cause safety concerns in buildings. The Region of Peel's Crime Free Multi-Housing Program is a community safety program.

### **Service Manager**

A municipal government responsible for carrying out the funding and administrative responsibilities of the Social Housing Reform Act. A Service Manager could be a regional government, a county or a separated city, depending on the local circumstances (ONPHA, 2007).

### **Shelter**

Shelter is short-term accommodation for persons who have no other suitable accommodation.

### **Shelter Allowance**

Subsidy paid to a tenant on the social housing waiting list to help them pay the difference between rent-geared-to-income and market rent in the private rental marketplace (ONPHA, 2007).

### **Single Room Occupancy Accommodation (from CMHC)**

Single room occupancy accommodation: is similar to a *rooming house*, but with a kitchen and a bathroom in each unit. Support services such as health facilities or assistance in finding employment may be provided.

### **Social Housing**

Social Housing (sometimes referred to as “assisted”, “subsidized” or “rent-geared-to income” housing) is housing that is a sub-set of affordable housing. It refers to housing units provided under a variety of federal and provincial housing programs by the municipal non-profit housing corporation (Peel Living) and private non-profit and co-operative non-profit housing corporations. Residents in rent-geared-to-income units in social housing portfolios pay no more than 30% of their annual gross household income in rent. It also refers to housing units within the private rental sector, including the above affordable housing, where rent-geared-to-income subsidy is provided through a rent supplement agreement with the landlord (Peel Region).

### **Special Needs**

Individuals who require ongoing personal care and support services in a supervised environment which is safe and which offers personal care services (e.g. meals, housekeeping and assistance with activities of daily living), as well as recreational and social activities to enhance quality of life.

### **Special Needs Housing**

A unit that is occupied by or is made available for occupancy by a household having one or more individuals who require accessibility modifications or some form of social as well as financial support (examples include group homes, rooming houses, lodging houses, boarding houses, supportive housing, transition housing, and emergency shelters) in order to live independently in the community.

### **Supportive Housing**

This type of housing offers separate and self-contained, affordable housing units with services that assist people live more stable, productive lives. Services may include help with personal care and assistance with medical care including diagnosis and treatment and distribution of medicine. Such services may or may not be provided on site on a “round the clock” basis and may be funded with government support and/or by the users of these services themselves (Peel Region, 2006).

## **Transitional Housing**

This is a category of government funded housing that provides medium-term accommodation for those who have experienced homelessness or shelter use. It is meant to bridge the gap between costly emergency shelters and permanent housing and is also known as “second stage housing.” Transitional housing usually involved support services delivered on site, building on those available at emergency homeless shelters (Peel Region).

## **Universal Physical Accessibility or Universal Design**

A set of principles that guide decision-makers to create communities that are as inclusive as possible. These seven principles are:

Equitable use - the design is useful and marketable to people with diverse abilities

Flexibility in use - the design accommodates a wide range of individual preferences and abilities

Simple and intuitive use - use of the design is easy to understand regardless of user’s experience and knowledge

Perceptible information - the design communicates necessary information effectively to the user

Tolerance for error - the design minimizes hazards

Low physical effort - the design can be used efficiently and comfortably and with minimum fatigue

Size and space for approach and use - appropriate size and space is provided for approach and reach, regardless of the user’s body size or mobility (Multiple Sclerosis Society of Canada, 2003).

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