

# Municipality of Powassan Housing Study

March 2008



In Partnership with



PREPARED FOR: MUNICIPALITY OF POWASSAN

PREPARED BY: HARRIMAN & ASSOCIATES

## TABLE OF CONTENTS

EXECUTIVE SUMMARY .....	3
Introduction .....	5
<b>PART ONE - HOUSING DEMAND AND SUPPLY ANALYSIS</b> .....	<b>6</b>
1. Population Characteristics .....	6
a) Comparative Population Growth.....	6
b) Migration.....	7
c) Age Distribution Trends .....	8
2. Household Growth and Distribution.....	9
a) Trends in Household Growth.....	9
b) Trends in Household Size.....	9
c) Projected Household Growth .....	10
3. Economic Indicators .....	10
a) Labour Activity .....	11
b) Trends and Household Income.....	12
4. Summary of Population and Household Income .....	12
5. Home Ownership.....	13
a) Trends in Ownership .....	14
b) Affordable Housing .....	15
6. Ownership Housing Summary.....	16
7. Rental Housing Market.....	16
a) Rental Market Vacancy Rates .....	18
8. New Housing Supply Activity.....	18
9. Potential Residential Housing.....	19
10. Condition of Existing Housing Stock.....	22
11. Seniors' Home Ownership.....	22
12. The Economic Impact of Housing.....	23
Summary of Findings and Conclusions .....	24
<b>PART TWO - AFFORDABLE HOUSING STRATEGIES</b> .....	<b>24</b>
Overview .....	24
1. Potential Impediments.....	25
a) Official Plan .....	25
b) Zoning By-law.....	25
c) Municipal Approval Process.....	25
d) Development Costs .....	26
e) Sewer Capacity .....	26
2. Suggestions for Consideration re Potential Impediments.....	27
3. Importance of Preserving Older Stock.....	28
4. Canada – Ontario Affordable Housing Program .....	29
5. Infill Development.....	30
6. Low Income Earners' Needs .....	31
7. Government Policies Related to Affordable Housing.....	31
8. Addressing the Need for More Supportive Housing .....	32
9. Group Homes .....	32

10. Life Leases .....	33
11. Annual Monitoring Report.....	34
12. Housing Model Analysis .....	34
Project #1 Single Family Home.....	35
Project #2 Apartment/Non-Townhouse/Non-Profit/For Profit .....	36
Project #3 Condominiums.....	37
Project #4 Life Lease .....	38
Project #5 Transition Living .....	39
Project #6 Long Term Care.....	40
HOUSING MODEL SUMMARY.....	41
SUMMARY OF HOUSING STRATEGIES.....	41
SHORT TERM RECOMMENDATIONS .....	43
MEDIUM TERM RECOMMENDATIONS .....	44
LONG TERM RECOMMENDATIONS.....	45
A PLATFORM FOR ACTION.....	46
Action Planning Sheet 1 .....	48
Action Planning Sheet 2 .....	49
GLOSSARY .....	50
BIBLIOGRAPHY .....	51

## EXECUTIVE SUMMARY

### Municipality of Powassan Housing Study

#### “Meeting our Housing Needs”

Housing decisions influence the social well-being of the Municipality and this study recommends that we pursue a range of housing choices to accommodate a gap that would allow services to be available to all residents within our jurisdiction.

The fact that Council and MoPED acted so quickly after the Strategic Plan was approved, speaks highly in terms of their commitment to address one of the top priorities resulting from the Strategic Plan exercise and that is Housing.

Given that the population of the Municipality of Powassan is small but dynamic, people involved have shown a strong commitment to address the housing needs. Evidence of this was the decision to hire Harriman & Associates to develop a Housing Study for the Municipality of Powassan during the latter half of 2007 and into January, 2008.

A first draft of the study was presented to MoPED on Monday, January 21, 2008 in Council Chambers. Along with a subsequent meeting on January 29<sup>th</sup>, MoPED identified a number of revisions to the document.

The Housing study contains two major sections. They include a **Housing Demand and Supply Analysis** and **Affordable Housing Strategies**.

In part one of the study, the **Housing Demand and Supply Analysis**, the consultants used a wide variety of resources to look at the population demographics. The demographics indicated a slow but steady increase over the next number of years, coupled with an aging population and an increase in the number of single parent families. This section also reviewed trends in household growth and size, as well as economic indicators including labour and household income. The general findings here included household sizes shrinking; that is the number of people per household getting smaller. The labour force showed some stability but income was not rising as rapidly as other parts of the province. The biggest issue in demand and supply centered around the shortage of affordable housing which will increase as the population ages and we have seniors that want to live in a place they enjoy but financial implications compound their situation.

Part two of the study addresses the area of **Affordable Housing Strategies**. This section identifies twenty-nine recommendations that could make a difference in the housing sector of the municipality. These recommendations deal with the political process regarding policies, regulations, the Official Plan and

other areas that sometimes impede progress. Some recommendations deal with building stronger and longer relationships with developers, investment partners, government agencies and PSDSSAB. If these relationships are addressed they could result in a united front that could eventually provide housing opportunities for more residents in the municipality. A final group of recommendations deals with incentives and/or support for people looking for affordable housing.

There is also a section in the Housing Study that identifies a variety of housing options that might be considered that would meet the needs of the population especially seniors and single parent families.

The final section of the study provides some direction in terms of action and implementation of the recommendations.

The most positive note resulting from the findings involves single family dwellings. They have shown steady, consistent growth over the past number of years and are, by far, the choice of most families. By addressing the other gaps in the housing area, Council and MoPED should feel proud of the Municipality of Powassan as being a "*friendly town*" partly because of its concerted effort to make available to all its residents, some form of affordable housing.

# POWASSAN HOUSING STUDY

## Introduction

In the 1940's Maslow, a humanistic psychologist, developed a hierarchy of human needs. One of them was Safety and Security. When we analyze this further, this set of needs manifests itself in the form of our urges to have a home in a safe neighborhood. In our terms that could translate into housing. Housing is a basic necessity of life. Our homes are an essential part of the quality of life we experience both individually and as a community. The Municipality of Powassan offers a range of housing choices from rural to urban, rental to ownership, older to newer and single detached homes to semi-detached. The housing choices residents make have economic, environmental and social implications that affect the community's sustainability. Housing is the largest single expense for most household budgets and the largest lifetime investment for most homeowners.

The Municipality of Powassan's Community Strategic Plan adopted by Council in 2006 identified Housing as an area of significance under the Economic Growth and Development theme. During its priority setting exercise Council ranked Housing in the top three categories of importance. Based on that Council proceeded with a plan to address Housing.

**Objective A.1.1.** (page 9) of the Strategic Plan document indicated that Council will *"develop a housing strategy that identifies existing housing stock and potential demands as well as available land in the Powassan community for affordable housing and closeness to the Town centre as well as other local municipalities."*

Other objectives in the Housing area identified in the Strategic Plan include:

**A.1.2.**

*Continue to market the fact that housing prices are affordable compared to other municipalities such as North Bay or Huntsville.*

**A.1.3.**

*Update the demographics of the Powassan community to show what kind of housing is most needed and will likely attract those residents that prefer its quality of life.*

**A.1.4.**

*Market Powassan's strengths that include a vibrant downtown core, proximity to Highway 11 and other major centers to potential residents.*

**A.1.5.**

*Apply for available funding through appropriate ministries.*

Combined with these objectives and strong support by Council, Harriman and Associates were hired to develop a Housing Needs Analysis for the Municipality of Powassan. The intent of this Analysis is to develop community strategies to deal effectively with affordable housing issues within the Municipality. The study involves in part an evaluation of the current housing situation including factors that affect supply and demand. The study was funded in part by FedNor and Parry Sound District Social Services Area Board.

The study is a collaborative effort that included valuable input from the Economic Development Committee of Council (MoPED) and a number of individuals and organizations throughout the Municipality. The consultants listened and incorporated a number of their ideas into the study.

The study has been prepared in two parts. Part one contains a **Housing Demand and Supply Analysis**. This analysis includes a review of current and future housing needs within the Powassan area and local townships along with an assessment of the capacity of the local housing market to meet these needs. Part two of the study consists of **Affordable Housing Strategies** to address the housing gaps identified in the demand and supply analysis. The ultimate objective of Part Two is to identify potential strategies, policies and programs that can be undertaken by the Municipality and its partners in cooperation with the private sector, community agencies and senior levels of government to help meet identified needs.

## **PART ONE - HOUSING DEMAND AND SUPPLY ANALYSIS**

### **1. Population Characteristics**

#### **Overview**

A number of factors will influence housing in the Municipality of Powassan. While undertaking a housing study, it is important to analyze the demographic, social and economic conditions of the community and how they impact on housing. These factors include the following:

#### **a) Comparative Population Growth**

According to Statistics Canada the population in the Municipality of Powassan has continued to increase gradually from 1996 to 2006. The following chart shows a modest growth through this period when compared to the province and the region.

### Population Comparisons

Area	2001	2006	% change
Powassan	3252	3309	1.75%
Ontario	11,987.6(m)	12,687.0(m)	1.07%
Region	57,400	57,472	0.13%

Source: Statistics Canada, Ministry of Revenue

The long term projections for the next twenty-five year period indicate a consistent pattern for the municipality. In doing a comparative analysis of population projections for the region by the Ministry of Finance, from 2006 – 2031, the population is expected to rise from 3309 to 3609 or an increase of 300 residents in the municipality. While the overall percentage of growth is modest, it is below the provincial average for the same period but is ahead of the regional growth for that period.

The provincial population is expected to grow by 32.6% or 4 million people from an estimated 12.9 million in 2004 to 16.43 million in 2031. The vast majority of this growth will be in Southern Ontario. In fact, the population of Northern Ontario is projected to decline by 8.5% over the period from 810,000 in 2004 to 741,000 in 2031. This projected decline reflects Northern Ontario's recent migration trends and age structure. Among Northern Census divisions, Timiskaming and Cochrane are projected to experience the most population decline and Parry Sound is projected to experience the most growth. It is interesting to note that Central Ontario, the Greater Toronto Area, Eastern Ontario and Southwestern Ontario will all be experiencing different rates of population growth and the only area in the province showing an area of decline is Northern Ontario. The good news scenario in this case is that the Municipality of Powassan is showing a slow but steady increase and not a decline in its population. Also the fact that Parry Sound will be experiencing population growth could have a positive impact on the Municipality of Powassan.

#### **b) Migration**

The two types of migration are in-migration where people move into the area from outside and out-migration where people move out of the region. Migration plays a very significant role in population growth and projection. It is the most important determinant of population growth for Ontario as a whole. Net migration gains, whether internationally, other parts of Canada or other regions of Ontario are projected to be the major source of population growth for almost all regions. Large urban areas such as the GTA which receive most of the international migrants to Ontario are projected to grow strongly. For other regions such as Central Ontario, the continuation of migration gains from other parts of the province will be a key source of growth. Other areas such as some Census Divisions of Northern Ontario receive only a small share of international migration

and have been experiencing net youth out-migration which reduces both current and future population growth.

The population of Northern Ontario is expected to decline by 8.5% over the next twenty-five years. In the past, Northern Ontario's positive natural increase off-set part of the losses it experienced through net migration. However, natural increases in the north are now projected to become negative due to population aging. Seven of the eleven Census Divisions in the north are projected to decline with Timiskaming and Cochrane projected to experience the most population decline. The Census Divisions of Parry Sound, Manitoulin, Nipissing and Kenora are expected to grow. Again, this is good news for Powassan as the areas around the municipality will experience growth.

Birth rates and death rates have a tendency to balance each other off but because of the aging population, that will no longer be the scenario. This is due in part to the aging population with the baby boomers reaching a critical stage. The baby boom generation comprises those who were born between 1947 and 1966. This means the average baby boomer is 51 years old and the oldest is 60.

With the birth and death rate remaining similar, with some exceptions, the population increase in the municipality is attributed to in-migration. This finding is supported when talking to real estate agents and with the number of Building Permits issued for new homes in 2007. Builders and realtors indicate the trend will continue particularly in Trout Creek. Land values and access to Highway 11 also contribute to this pattern.

### c) Age Distribution Trends

The Municipality of Powassan's population age chart mirrors that of the province in that there are fewer young people over the next number of years, while the older age groups show a substantial increase.

**Municipality of Powassan Age Groups**

	<b>2001</b>	<b>2006</b>	<b>% difference</b>
Total of all persons	3250	3309	1.8 %
Age 0 - 4	150	130	-.86 %
Age 5 - 14	410	345	-.84 %
Age 15 - 19	210	225	1.07 %
Age 20 - 24	150	125	-.83 %
Age 25 - 44	815	725	-.89 %
Age 45 - 54	495	530	1.07 %
Age 55 - 64	395	455	1.15 %
Age 65 - 74	295	370	1.25 %
Age 75 - 84	230	240	1.04 %
Age 85 and over	105	165	1.57 %
Median Age of Population	42.7	47.0	4.3 %
% of Population ages 15 and over	82.9 %	85.5 %	2.6 %

Source: Statistics Canada

The table reflects an increasingly aging population. The median age for Ontario in 2007 was 39 and 47 for the Municipality of Powassan. Although this might be viewed with apprehension, it is a reality and could be an economic stimulant. The aging population suggests an increased need for housing and support for seniors in the community and the region. During the research stage of the Strategic Plan, comments received from many residents indicated a need for suitable and affordable housing and support for seniors. Residents indicated a strong desire to remain in the community but in a more suitable housing environment as they age. This would have the affect of decreasing the need for long term care facilities and increasing the need for specialized seniors housing.

It might be worth noting here there is a notable difference in population projections with the Ministry of Finance figures versus those of Statistics Canada. The Ministry of Finance does its projections by region and for the province. Statistics Canada, on the other hand, gets fairly specific, right down to the Municipality of Powassan. Also, the Ministry of Finance tends to be fairly conservative.

From the initial building reports and assessment information, it is obvious that the growth is stronger than projected. Some variables such as land costs and quality of living can affect the demographics. By comparison, the Building Permit activity is providing a glimpse of the demand for housing. Accordingly, this growth if continued at the present rate will result in a population projection in excess of those provided by the Ministry of Finance. It is reasonable to believe a mid point of projection would show that between 2006 and 2031 a net gain of 120 new dwelling units will be required.

## **2. Household Growth and Distribution**

### **a) Trends in Household Growth**

The trend in household growth for the Municipality of Powassan has been positive. Statistics Canada reports the increase in the number of total private dwellings to be 94 from 2001 to 2006. This should indicate a substantial increase in population – over 200 people but Statistics Canada shows a net increase of 57. This is due in part to the 20 to 44 year old population showing a large decline or out-migration balanced with some small in-migration.

### **b) Trends in Household Size**

Statistics Canada shows that household size has declined from 1996 to 2006.

**Average Number of Occupants per Dwelling Unit**

Household Size	1996	2001	2006
Powassan	2.9	3.0	2.5
Ontario	3.2	3.2	2.6

Source: Statistics Canada

Two variables influence this demographic. The first is the aging population and the notion that on the average, baby boomers are becoming empty nesters. The second variable is the increase in the number of marriage breakups showing the need for a wide variety of residential unit types. When looking at the building activity it appears that almost all new dwelling unit construction is for single family dwelling structures. These units are often out of reach for people on single family incomes or fixed incomes. The next chart shows the relationship of single parent families to the total number of Census families from 2001 to 2006. There was a disproportionate increase in the number of single parent families compared to the increase in the total number of families. This supports the finding above of the smaller household size. It also indicates the disparity of single parent families and the challenges faced when finding affordable housing.

#### Municipality of Powassan Single Family vs Family

	2001	2006	% change
Total no. of Families	935	955	2.14 %
No. of Single Parent Families	105	125	19.04 %

Source: Statistics Canada

#### c) Projected Household Growth

The demand for housing units actually corresponds more directly to household growth than population growth as households are the unit of measure for housing demand. By identifying the rate and type of household growth, forecasts for housing demand can be prepared. In the Municipality of Powassan we can look at the number of new households which indicates household growth with the projected population profile to identify and address the housing demand over the next number of years.

#### Projected Number of Households in Municipality of Powassan

Year	Population	Projected persons per Household	Projected Number of Dwellings
2006	3309	2.5 (2.4 actual)	1324 (1382 actual)
2011	3369	2.4	1404
2016	3429	2.3	1491
2021	3491	2.2	1587

Source: Minister of Finance Figures

### 3. Economic Indicators

The Municipality of Powassan participated in a regional “Investment Readiness Profiles and Analysis” report that was released in March, 2007. In this report a community profile was developed highlighting population trends, economic

activity and labour force and employment trends. Findings from this study indicate Powassan's employment picture is fair. The strength of the economic activity is within the retirement/health care, transportation, manufacturing and retail industry. These sectors are, for the most part, in response to the changing demographics. According to this study the primary growth area is in tourism and agriculture. The study further identifies strategic alliances with regional partners as a potential initiative that would enhance economic growth. Not to be ignored is the economic impact of the housing industry. Building activity in 2007 was robust and the ripple effect will have a positive impact on the economic profile of the municipality. Examples of this include more people, more money being spent in the community and a stronger tax base.

### **a) Labour Activity**

Statistics Canada shows the median age of the population in the municipality as 47 years while the provincial median age is 39. This higher median age could be the result of out-migration of younger people. The Investment Readiness Strategy identifies several target areas to explore that may promote youth retention. Critical location factors suggest the area is economically attractive and has a strong business presence with a supportive labour market. The primary target area for labour markets is best defined as a fit within the growth sectors which include tourism, retail and support services sectors. In addition to being a retail service center to the surrounding area, it also services the agriculture industry, supporting four agriculture based stores including an equipment dealership. The community also has several health care and long term care facilities and provides services for tourists, cottagers and campers who visit the parks, lakes, campgrounds and trail systems in the immediate area. An important initiative identified in the community's Strategic Plan is the development of a public astronomy observatory as a major tourist attraction.

Powassan, identified in the Blue Sky Region Investment Readiness Profile Analysis Report of 2007, was included in the labour force numbers for the region. Being one of the largest populations, making up 41% of the population in the analysis report and close to 70% of the study area construction employment, 41% of health care and social assistance employment and 36% of the agriculture employment indicates that the Municipality of Powassan labour force numbers would be similar to the regions. For example, the labour force represented an employment rate of 89.7% and the Municipality of Powassan would be similar to that. The employed labour force comprises those individuals who are employed in full-time or part-time jobs. However, these individuals may not necessarily be employed in the same community in which they reside. In flow and out flow of labour occurs within communities. This means that some people living in the Municipality of Powassan work in other centers such as North Bay.

Many of the jobs are seasonal and approximately 56% of the labour force worked full-time in 2000. Part-time or part year employment was generally the case for employment in sectors such as agriculture, construction and tourism related

areas including accommodations and food, arts, entertainment and recreation and retail.

A significant portion of the labour force worked at home in 2000, 15.4% compared to the provincial average of 7.5%.

### **b) Trends and Household Income**

According to Statistics Canada, the average household income for the Municipality of Powassan in 1996 was \$54,019.00 compared to \$61,024.00 for the province. Income figures are not yet available for 2006. The average income for the Municipality is below both the provincial and national average and could be representative of the demographics of an aging population and a higher percentage of single parent families. Also, the relatively low growth in average incomes directly affects the ability of people to afford houses. In many cases the increase in the cost of living is growing faster than the average income meaning people have less spending power and the challenge intensifies for people to secure and maintain affordable housing.

## **4. Summary of Population and Household Income**

This section of the report found that the population of the Municipality of Powassan was showing slow but steady growth and at a greater rate than the region. The aging population and increase in the number of single parent families has resulted in a gap in the type of housing required over the next few years. It's a sort of "demand" has exceeded "supply" scenario that is beginning to appear and this does provide a direction in the housing sector that the Municipality might want to address. Also, the average number of "persons per household" is shrinking, which is another indicator of what kind of housing might best suit the community over the next decade. While the number of single family dwellings has shown a fairly good increase from 2001 – 2006, the demographics is changing and the types of accommodation should also change to meet these needs.

Another finding mentions the out – migration of the younger generation and the gap between that exit and the current sectors that drive the economy. This is an area that should be reviewed and suggestions are included in the Investment Readiness Profile and Analysis Report.

Finally, average incomes are lower than those of the Province and even though there is growth in the service, retail and tourism sectors, these are typically lower wage category jobs.

With smaller families, more single parent families, an aging population and a desire to live in a community you enjoy and care for, there is a need to ensure an adequate and growing supply of affordable housing to meet the demand.

## 5. Home Ownership

*“The governments’ key housing policy goal is to ensure that everyone has the opportunity of living in a decent house, which they can afford, in a community where they want to live.”*

Owning our own house is a goal we all strive towards and for most, it is reachable. For others, it is difficult. Home ownership is a form of personal financial investment or a forced savings plan that could help guarantee some comfort in the retirement years. The following chart shows the number of homes owned versus the number rented in the Municipality of Powassan from 2001 – 2006.

**Homes in Municipality of Powassan**

	<b>2001</b>	<b>2006</b>
Total number of Dwellings	1220	1382
Owned	985 (80.7%)	1154 (83.5%)
Rented	235 (19.3%)	228 (16.4%)

Source: Statistics Canada

Historically, home ownership is the preferred form of housing to provide stability and a sense of self-worth. The federal government has provided incentives and regulations through various forms of housing programs to encourage home ownership. The National Housing Act was developed specifically to stimulate home ownership. Today it is possible for first time home owners to purchase a home with zero down payment. Studies have shown the higher the percentage of home ownership, the higher the level of quality of life and affordability in a community.

The observation here appears to indicate that between 2001 and 2006, the ability to purchase a home combined with the lower interest rates has provided opportunities for more single home ownership than rentals. The Building Permit activity reflects this with the increase in volume of single family dwelling construction. One of the strongest benefits to home ownership is the sense of permanency. Coupled with home ownership is the economic impact of the home renovation business. Simply put, it is booming. With the purchase of a new home, comes the desire to personalize the home to suit the owners taste. In a recent report published by CMHC (Canada Mortgage & Housing Corporation) titled a “Comprehensive Report on Housing in Canada ”dated October 2007, the report highlighted the total spending on housing renovations as 43.9 billion dollars in Canada for 2006, an increase of 9% over 2005. Statistics have shown the higher percentage of home ownership in a community reflects a stronger quality of living, security of tenure and affordability.

### a) Trends in Ownership

The level of ownership in housing in the Municipality of Powassan is increasing showing a predominance of single family dwellings as being the housing form of choice. As the following chart indicates, the dwelling characteristics appear to remain strong in single family dwellings.

**Municipality of Powassan Housing Characteristics**

<b>Dwelling Characteristics</b>	<b>Number</b>	<b>Percentage</b>
Total number of Dwelling Units	1382	100%
Single detached units	1195	86.4%
Semi – detached units	13	0.9%
Apartments, Duplex	36	2.6%
Apartments in buildings less than 5 stories	119	8.6%
Other	19	1.5%

Source: Statistics Canada

This high level of ownership in single family dwellings is a strong indicator that the community encourages and supports this type of development. Information gathered from MLS (Multiple Listing Sales) data and local Real Estate sales indicate strong activity in single homes in the \$125 000.00 to \$150 000.00 range. One might observe that this range of housing is within the affordable housing category making it possible for increased ownership and in particular, for new home owners. While this housing form is encouraging, the lack of rental housing and in particular, “rent Geared to Income” (RGI’s) is quite low. The Parry Sound District Social Services Administration Board (PSDSSAB) is responsible for the administration of social housing for the District of Parry Sound which includes the Municipality of Powassan. As of September, 2007 the following list was compiled for East Parry Sound:

**Waiting Lists as of September, 2007**

	<b>East Parry Sound</b>	<b>Powassan</b>
Seniors	31	13 (RGI’s)
Families	54	10 (Market Rent)
Individuals	111	Unknown

Source: PSDSSAB

The limited numbers of multi residential units for seniors and low income families that are considered to be affordable have a current vacancy rate of nearly zero. In all cases the property owners expressed that they would have no difficulty filling units should they become available. When you analyze the effect of the average income and the rising costs of the predominant housing form, which is a single family dwelling, it appears there is a widening gap in home ownership for people on fixed incomes which are compounded with affordable housing opportunities for seniors and low income households when the vacancy rate is so low.

## **b) Affordable Housing**

The Prime Minister's Caucus Task Force on urban issues in 2001 has noted in its' interim report entitled, "Canada's Urban Strategy: A Vision For The 21<sup>st</sup> Century" that in almost every major urban region, "*the shortage of affordable housing is one of the biggest challenges affecting economic competitiveness and quality of life.*"

Affordable housing in general is defined as housing that is affordable to low and moderate income households or the limit a household spends on shelter costs that should not exceed 30% of the household income. Affordable housing for different demographic cohorts can take on different meanings. For example, a young couple that normally would struggle with or could not purchase a home is able to do so now with the lower interest rates and revised incentive regulations. For those on a fixed income, the affordability gap has widened making it even more difficult to reside in affordable accommodation. Affordable housing in the Municipality of Powassan is an issue and a challenge. This phenomenon is occurring in all communities and is evident with the growing waiting lists for subsidized housing as well as the record low vacancy rates that currently exist.

During the 1970's and 1980's municipalities were responsible for the delivery of social housing, house repair and rehabilitation programs. Municipalities would act as a broker on behalf of home owners to solicit funds from the Provincial and Federal governments for the purpose of improving housing in the community. In the mid 1990's the senior governments backed away from these programs allowing the responsibility of social housing to be administered by local Service Managers. The Parry Sound District Social Service Administration Board became the service provider with the mandate to oversee all social housing in the district. Only in the past two years, a program administered through the Parry Sound District Social Service Administration Board (PSDSSAB) became available that offered opportunities to improve social housing in communities where needed. It is important as part of the Municipal Housing Strategy to identify the role of the Municipality in the delivery of housing programs and the role and relationship between the Municipality and the PSDSSAB in the delivery of housing programs.

The highlights of the **Canada/Ontario Affordable Housing Program** developed in 2003 provided \$734 million dollars over the life of the program towards rent supplements/allowance, rental and supportive housing, Brownfield initiatives and Northern housing. The report recommended support of the initiatives by Municipalities that included a strengthened relationship with service providers such as DSSAB and by improved municipal policies and capital expenditures.

Affordability from a home ownership perspective means the shelter costs for an average household should not exceed 30% of the household income. The household incomes are not available for 2006 from Statistics Canada but will be

released in the next few months. However, if we use the average household income from the 2001 stats report of \$70 142.00, the shelter costs should not exceed 30% which would be \$21 043.00. The average value of a house was \$116 316.00 in 2001 and assuming it was fully mortgaged, the current monthly payment would be \$747.00 or \$8 904.00 annually. That leaves approximately \$12 000.00 from the \$21 043.00 to cover heat, taxes, hydro and additional shelter costs. It is realistic to believe that affordability in home ownership can be met with the current house prices and current average household annual income.

Affordability in rental units is considered to be equally satisfied by comparing average incomes and using the 30% guide. While the calculation for affordable rental housing may be within the acceptable range, the supply is not keeping pace. Previously, it was recognized that the vacancy rate is almost zero for all ranges of affordability. The vacancy rate for affordable rental housing is very low and is causing difficulties for people in fixed income situations to secure appropriate housing. A series of recommendations will be discussed later in the report.

## **6. Ownership Housing Summary**

As previously mentioned in the report, home ownership due to lower housing costs, lower interest rates, and reduced down payments is within reach of the majority of residents in the community. The cost of homes has risen, similar to other communities but is being partially offset by lower interest rates. This sort of cause and effect is helping first home owners get into the ownership game sooner than later. With over 80% of the population owning their own home in the Municipality, all indications are that home ownership conditions are being met. For people who fall below that 30% income on shelter costs, rental housing is the best option to affordable housing.

Building Permits are up which also indicates a positive in terms of the economy. The vast majority of the Building Permits are for single family dwellings which supports the notion that people want to live in their own home in the community they like.

One of the concerns identified in this section was a lack of housing and later on in the report, strategies will be included that might help to address the rental housing concern. As well, the limited number of multi-residential units for seniors and low income families was identified as an area of concern and strategies have to be identified in the study resulting in long term planning that will address the concern, especially since the demographics indicate an aging population trend.

## **7. Rental Housing Market**

Rental housing provides homes for individuals that choose not to own or are in an income bracket that temporarily prevents them from owning their own home. The following chart indicates the percentage of homes owned versus the number rented in the Municipality of Powassan.

**Home Ownership / Rental in Municipality of Powassan**

	<b>2001</b>	<b>2006</b>
No. of Homes Owned	985 (80.7%)	1154 (83.5%)
No. of Homes Rented	235 (19.3%)	228 (16.5%)
% Rental vs Owned	23.86%	18.3%

Source: Statistics Canada

The two positive indicators from analyzing the chart state that the number of homes owned has risen over the last five years from 985 to 1154 indicating that home ownership is the preferred choice over renting. Secondly, the number of homes rented has declined from 235 to 228. The down side of this of course, is that relative to the population growth, there are people wanting to rent and this is creating a problem since vacancy rates are minimal while waiting lists have increased. There are also other contributing factors as to why people rent versus buying. Seniors who have resided in the community most of their lives are choosing to sell the larger principle residence in favour of a smaller and more manageable arrangement. Often this means a rental which will reduce the overall shelter costs. Lifestyle change is a compelling reason why people opt for rental accommodation over ownership. Another reason for rental falls under the affordability area when compared to ownership. Rental accommodations are usually lower in overall costs. For individuals who qualify for RGI, a portion of the overall housing cost is subsidized. For this reason it is important for communities to provide a sufficient and appropriate range of housing to meet the needs of the Municipality.

By comparison, the numbers of rental accommodations have decreased from 2001 to 2006. Building activity during this five year period has not seen any development of multi-residential units. There are a number of contributing factors associated with a lack of multi-residential units. The strongest case put forward by private sector investors is the rate of return on their investment. The total cost of new construction and the ability to set a rental rate appropriate to the market make the return on investment prohibitive. In discussions with existing multi-residential owners, the general feeling is that they would have no difficulty renting apartments to seniors or single parent families due to the demand, but are reluctant to build new units because of costs. In previous years when housing costs were higher due to high interest rates and carrying costs, home owners adjusted their shelter costs by providing a secondary suite. While this solved the financial challenge for the home owner it was viewed as temporary due to the unstable or lack of stability of tenure. Should the market show improvement

during this time, quite often the rental unit disappeared resulting in the owner leaving the unit empty.

### **a) Rental Market Vacancy Rates**

CMHC prepares annual vacancy rates for all major centers in Canada. They do not provide specific numbers for smaller centers, but do make assumptions that may be valid for all of Northern Ontario. CMHC has indicated that in general across Northern Ontario, the vacancy rate is approximately 2.4%. The vacancy rate in the Municipality of Powassan is less than 1% in the rental housing market. In discussions with private multi-residential owners the vacancy rate has remained relatively constant, at or near zero for a number of years.

The average rent in 2001 in the Municipality of Powassan was \$578.00 per month. The median household income for 2001 was \$43,047.00. By using the 30% shelter rule for affordable housing, 30% of \$43,047.00 is \$12,914.00 or \$1,076.00 per month. This is almost double the amount of the average rent per month in the municipality which indicates that families that are at the median income level can afford rental accommodations. On the other hand, the median household income of single parent families for 2001 was \$15,979.00 which means they would have to spend over 40% of their income on shelter costs at \$578.00 per month. These individuals fall below the affordable range and would qualify for RGI's and end up possibly sharing accommodations. According to the PSDSSAB there are 13 seniors, 10 senior households and 8 single parent families on a waiting list for RGI units.

The following chart indicates that the number of single people seeking accommodation has declined over the last three years, while the number of people single or family that don't require an RGI has increased. This indicates a shortage in the affordable housing market in the area.

**Waiting List for Municipality of Powassan**

<b>Housing Type</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>
1 Bedroom RGI	19	17	11
1 Bedroom Market Rent (No RGI)	7	11	12
2 Bedroom Market Rent (Families)	3	5	7

Source: PSDSSAB

### **8. New Housing Supply Activity**

As mentioned earlier, housing starts for 2007 were reported to be the best year on record. In tracking the building activity in residential construction, a total of 18

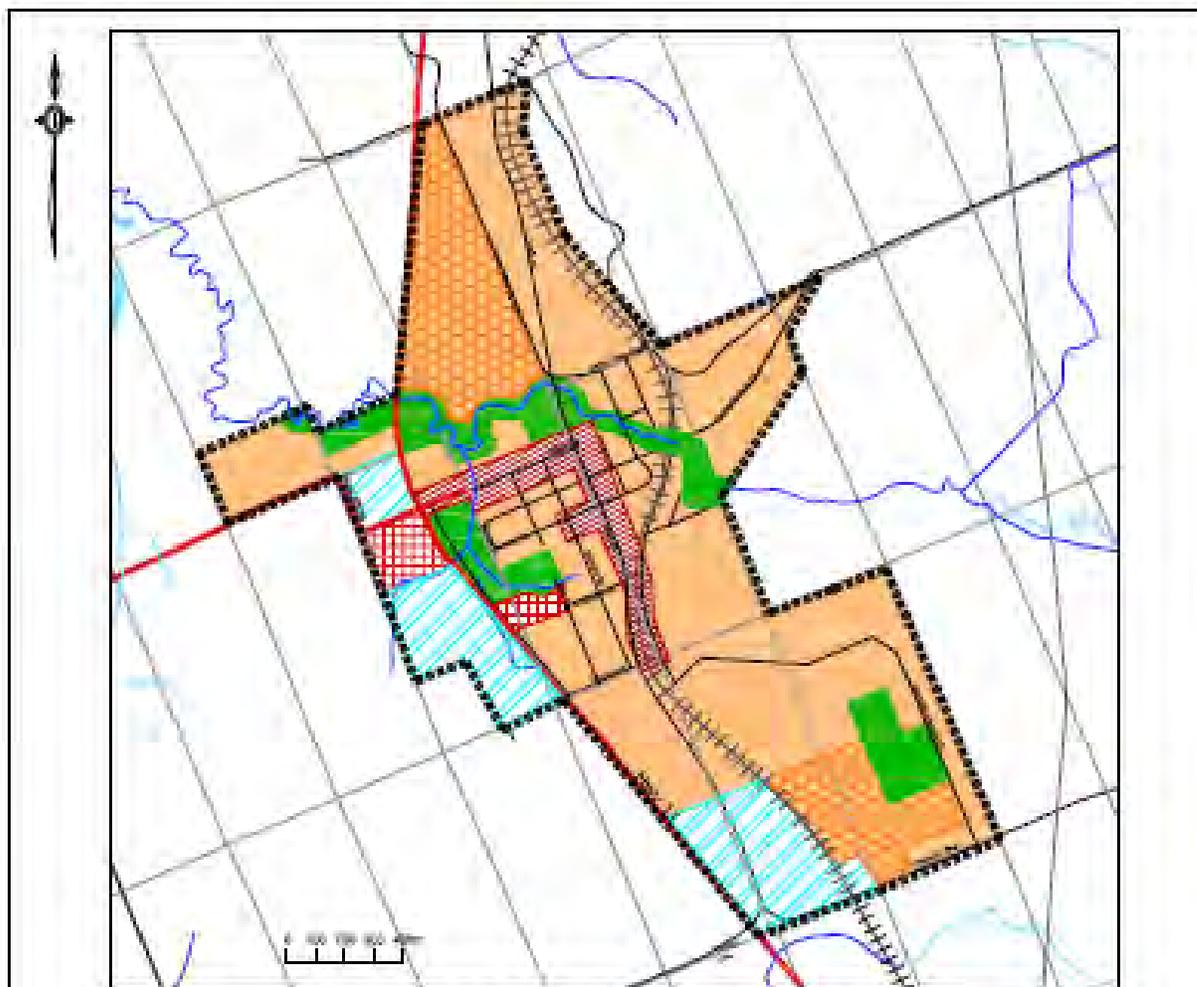
new single family dwellings were built. One of the 18 permits issued was for the urban area. The other permits were primarily in the former South Himsworth area and on smaller tracks of land. This supports the claim that building in the rural areas on smaller, more manageable and affordable property is attractive. In discussing the building permit activity with the Chief Building Official, the spring of 2008 indicates the strong trend will continue. What is also encouraging is the evidence of new building activity in Powassan South. While some may view the economic challenges in this area as difficult, others see opportunities to own property at affordable rates. Between 2001 and 2006, the Building Permit activity for new dwelling units has been consistent with approximately 15 – 18 units per year and little or no action on any other form of residential accommodation. Demand appears to be strong and consistent for single family dwelling units over the past five years.

### **9. Potential Residential Housing**

In discussion with local housing builders and developers, the general feeling is that building single family units on smaller acreage in the rural areas is strong. There is one development under consideration in the urban area but it is waiting for a decision on the capacity to accommodate more serviced lots. This development would be all single family dwellings. In reviewing the vacant land inventory, there remains considerable land within the urban area that has potential. In accordance with the official plan and provincial policy statement, there is no need at this time to expand the urban serviced area.

It appears that 2008 is off to a good start with single family dwelling construction. The existing residential rental market is at a low level and does not accommodate the demand of single parent families and seniors. This is an area that requires some careful discussion with the housing service managers to shed light on the need for more affordable units.

See following maps on pages 20 and 21.



**MUNICIPALITY OF POWASSAN  
POWASSAN URBAN SERVICE AREA  
SCHEDULE 'C'  
OFFICIAL PLAN**

**LAND USE DESIGNATIONS**

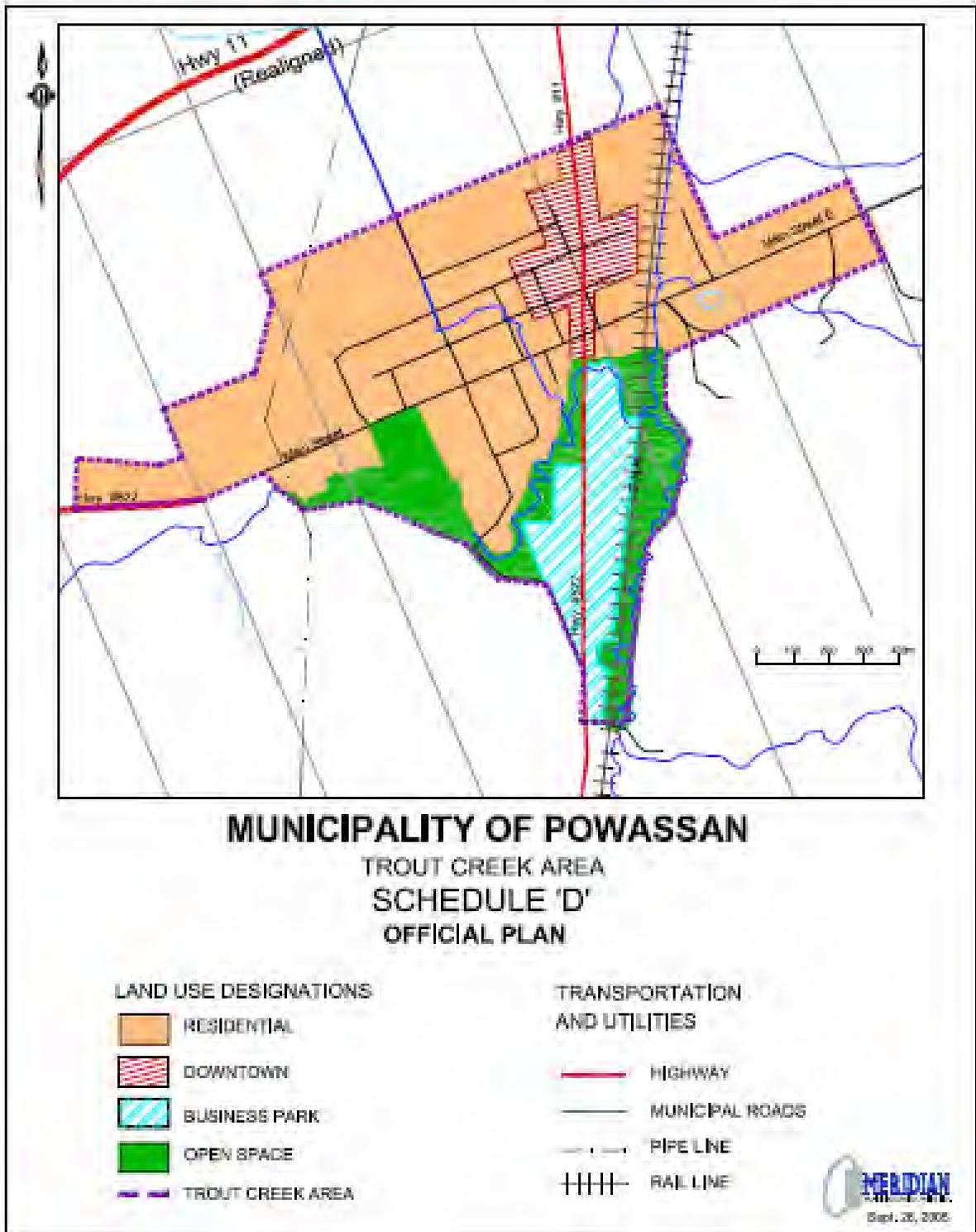
-  RESIDENTIAL
-  FUTURE RESIDENTIAL
-  DOWNTOWN
-  BUSINESS PARK

-  OPEN SPACE
-  HIGHWAY COMMERCIAL
-  SERVICED AREA

**TRANSPORTATION AND UTILITIES**

-  HIGHWAY
-  MUNICIPAL ROADS
-  PIPE LINE
-  RAIL LINE





## **10. Condition of Existing Housing Stock**

The ability of the existing houses in the Municipality of Powassan to provide adequate and acceptable living standards is of critical importance in an effort to meet the housing needs in the future. According to statistics Canada, in 2006, the number of dwelling units constructed before 1986 was 955 which represent approximately 77% of the housing stock. This means that three quarters of the existing homes are at a minimum twenty-one years old. Even though this is not an old home by today's standards, it is realistic to believe, given the age of the community, that many of these homes are much older. By comparison, approximately 32% of Ontario's housing stock has been built since the early 1980's and in Powassan that number is approximately 23%. There are net benefits in regard to an aging housing stock. Quite often older homes require more maintenance and for those on fixed incomes, this is difficult. Seniors, for example, tend to spend less on home renovations due to financial considerations. The positive side of this is that older homes are generally more affordable and appealing to first home buyers that would allow them to renovate reflecting their style of living.

## **11. Seniors' Home Ownership**

For the purpose of the Housing Demand and Supply Analysis, CMHC defines the age of 55 and older as a senior. In November, 2006, CMHC commissioned a study entitled "Seniors' Housing for Seniors, A Feasibility Study". The purpose of the study was to determine if there was a strong desire by seniors to remain in the principle residence and to explore that option. The study complimented concerns expressed by seniors living in Powassan which was to review how they could continue to live in the community they liked and maintain the residence standards. An option mentioned in the Feasibility Study deserves some attention and that is the possibility of converting the principle residence to include "a secondary suite". This model allows individuals to remain in their homes as long as possible.

Research on seniors' housing in Canada indicates that the vast majority of seniors live in private households, not multi-residential and that most reside in owner occupied detached dwellings. It also indicates that seniors generally choose to live in housing in neighborhoods with which they are familiar. They prefer, if possible, to age in place (that is to continue to live independently in their homes and neighborhoods for as long as possible). To quote from the Study, "converting the housing stock which seniors own and occupy to create secondary suites can have potential for seniors and the neighborhoods in which they live. For example, it can enable seniors to continue to live in their own homes for as long as possible and to tap into their homes to better meet their changing housing, economic and support needs. It can also help generate neighborhood diversity and sustainability. Owner occupied houses with secondary suites are

more likely to encourage people of different incomes and backgrounds, in various stages of life, to live in the same neighborhood.”

## **12. The Economic Impact of Housing**

The Strategic Plan for Powassan completed in 2006 identified the importance of housing as a major issue for the community in terms of providing appropriate housing. Of equal importance and identified in the Regional Investment Study, is the economic effect of housing. In a 2003 report by the Ontario Home Builders Association presented to the Provincial Affairs Standing Committee on Finance and Economic Affairs, it was noted that new housing development generates 2.8 years of employment for each new house built. In Powassan for the building season in 2007 that saw 18 new homes which translated into 50.4 person years of employment.

In addition to the employment benefits, the added taxes generated by the new homes are a significant revenue source for the Municipality that would provide extra municipal dollars towards improving the quality of life for other residents. The ripple effect of new house construction has a positive impact on construction workers, real estate agents, planners, architects, landscapers, appraisers, banks and so on. As well, studies have shown that new home owners spend on the average \$10,000.00 to provide additional furniture and fixings for a new home.

Housing is an economic driving force in the supply of single family dwellings. It was noted earlier that it had a positive impact on the local economy. While it is important to address the demands in the provision of single family dwellings, there is a consequence of ignoring the availability of residential units for others in an economic situation that prevents them or does not allow them the privilege of owning a single family dwelling. Studies have shown that the provision of affordable housing has an impact on the economy as well. People who have no choice but to reside in a higher rent subsidized unit receive per diem payments that are generally higher than if the individual resided in an affordable residential unit at a much lower cost.

Participation in the Canada / Ontario Affordable Housing Project will bring added construction jobs and an increase in taxes to the Municipality. Projects that provide housing for seniors will potentially reduce the waiting list for Long Term Care Homes and as such reduce the associated cost. Considering the increase in the average age as the baby boomers reach sixty, should be enough to propel council to review this area in the Municipality’s Official Plan.

In summary, the economic impact of any type of housing has a positive, long term effect on the Municipality and is probably the biggest source of revenue for Municipalities as they strive to maintain the high standards which become attractive for potential homeowners.

## **Summary of Findings and Conclusions**

This section of the report has identified several areas of interest and concern. The strongest market is the continued development of single family dwellings. This market is being satisfied by the private sector. It will remain strong in part because of the low interest rates and equally low inflation rate. In spite of the slow but steady population growth, little effort has been made to provide additional housing for those that fall below the median income level.

Statistics show that household size is declining, the number of young children is dropping off and the average age is noticeably older. All these factors indicate a need to look at an increase in smaller dwelling units and / or multi-residential dwellings.

There are a number of factors that contribute to the high portion of low income renters paying more than 30% towards shelter costs, but the biggest contributing factor is that the demand outstrips the supply. A review of past building activity shows little or no activity in the multi-residential area. This factor has contributed to the rapid decline in vacancy rates over the last several years.

In comparing the age distribution charts in 2006, the number of seniors represented 23.4% of the population. By 2011, that percentage will increase to 30%. Many seniors are adequately housed but for some that live on fixed incomes, the challenge continues to grow. It is important to plan ahead for the eventual increase and demand for seniors affordable housing. This could be an exciting opportunity to create the right environment to accommodate an appropriate housing development through partnerships to meet these demands.

## **PART TWO - AFFORDABLE HOUSING STRATEGIES**

### **Overview**

In developing a housing strategy, it is very important to identify realistic goals and objectives that meet the specific needs of the Municipality of Powassan. The major goal might be *“to ensure a range of housing choices are available in the Municipality to address the needs of current and future residents.”* The end product must provide an overall, comprehensive strategy that deals effectively with affordable housing issues.

A wide range of issues and concerns were identified in *Part #1, Housing Demand and Supply Analysis* and this section recognizes the concerns relative to supply

and demand and provides recommendations dealing with policy and regulatory reviews and changes.

The needs analysis shows a significant portion of housing demand is being met through the construction of single family dwellings. This effort to provide houses at an affordable range should continue to ensure the demands are being met. The other component of the needs analysis identified the difficulty people on fixed incomes are having either maintaining or finding affordable accommodation.

## **1. Potential Impediments**

Common impediments that prevent or reduce the ability to provide adequate and affordable housing lie within the existing legislation that municipalities use to operate. Policies in the Official Plan, regulations in the zoning bylaw and financial considerations directed by the Municipal Act as well as a better understanding of housing needs by the community are the areas that need to be reviewed. The needs analysis identified areas of concern and also impending demographic changes that will have a significant impact on the housing demands and profile.

### **a) Official Plan**

The Official Plan for Powassan contains policies to guide the future growth and development in the community. Specific policies are aimed at promoting residential development within the urban service area. This form of policy is supported by the Provincial Policy Statement as intensification. These policies may act as a barrier depending on what strategy is used.

***Recommendation #1*** – *It is recommended the current Official Plan be reviewed to reflect the new Provincial Policy Statement on the delivery of affordable housing.*

### **b) Zoning By-law**

The zoning by-law for Powassan contains specific zones that regulate different forms of housing and the associated standards. Within these sections are regulations that currently impede opportunities that encourage different forms of housing such as accessory apartments, smaller lot sizes, minimum unit sizes, development standards, intensification and multi residential development.

***Recommendation #2*** – *It is recommended Council review the current Zoning By-law and regulations to see if there are areas that can be improved that will support new housing developments.*

### **c) Municipal Approval Process**

The approval process for Powassan involves two committees. Minor variances are dealt with through the Committee of Adjustment and all other planning applications are dealt with through the North Almaguin Planning Advisory Board.

The perception of the planning process providing recommendations to Council is laborious and confusing. Generally speaking, this process works well with a few exceptions. In May 2007 a Planning Committee of Council was struck to review all planning matters with guidance and direction from staff. This Committee is working well and should continue to provide this service.

***Recommendation #3*** – *It is recommended that the Municipal Approval Process be reviewed annually to ensure it is working efficiently and effectively.*

#### **d) Development Costs**

Development costs are a function of an expense to the Municipality and a vehicle to recover some of those costs. It is also an expense to the developer with the recovery of costs occurring at point of sale. The added cost to the developer is a major hurdle in seeing new housing forms. Few developers can afford to build on speculation and choose to build on demand. Developers have expressed concerns about any form of commitment with the high costs of land, municipal development fees, labour costs and material costs. Developers of rental units face an even more difficult decision because those costs are compounded with limited rental income. The rate of return is often too great a risk.

***Recommendation #4*** – *It is recommended Council meet with any potential developers to see if ideas can be generated that would support developer investment in building.*

#### **e) Sewer Capacity**

The Municipality of Powassan, like most rural communities, is faced with infrastructure problems. The existing sewer system is showing its age and is in constant need of repairs. Several reports have been submitted by engineering firms identifying capacity issues and infrastructure problems. Inflow and infiltration is a continuous concern that contributes unnecessary water to the lagoon cells. In a report from TSH Engineers dated November 30, 2007, several housing initiatives were discussed relative to the system's ability to accommodate development. The report concludes the sewer lines have adequate capacity to accommodate the senior residents' retirement home and the proposed housing development by Roger Bolton. The sewage treatment system on the other hand, has limited capacity and needs to be addressed by the Municipality. The recommendations from the engineering firm suggest capacity can be improved within the treatment system by decreasing the inflow and infiltration or by upgrading the sewage facility. Both recommendations come with a cost. Without taking appropriate action, all development proposed on the existing Municipal services is being held up subject to the improved capacity and subsequent ability to accommodate the development.

***Recommendation #5*** – *It is recommended that Council review sewer capacity issues to ensure the Municipality can support additional development.*

## **2. Suggestions for Consideration re Potential Impediments**

- a)** The Official Plan, Zoning By-law and Provincial Policy Statement support the notion of a wide range of housing types to meet the needs of the community. Within the Official Plan and Zoning By-law are sections that, upon review, could be amended to reflect policies and regulations that permit the creation of higher density development through intensification. The Official Plan has identified two residential urban areas that have been set aside for future development. These areas are not currently serviced but are located within the urban serviced area. It is anticipated the demand for smaller and higher density units should be focused on existing residential properties that have municipal services or access to services.
- b)** Section 5.3 of the Official Plan encourages development within the residential area and settlement area of the Municipality. Within this section recognition is given to promote and encourage a range of housing types and tenure that meet the needs of the community including smaller, affordable units and seniors. This policy may be re-worked to give specific direction to definitions or opportunities developed through general incentives.
- c)** Section 5.7 Rural Area, identifies residential development with no environmental or financial impact to the surrounding area and community. Applicants must be prepared to demonstrate compliance with peer review form studies. This section of the policy may be reviewed with more relaxed definitions and requirements and still meet the objectives of the Provincial Policy Statement. By reducing the requirements, the current demand for rural residential development may continue to be strong.
- d)** The Zoning By-law contains a number of regulations and standards in different zones that permit and encourage residential development or prohibit development accordingly. Areas that may be reviewed that will benefit and promote residential development fall within the regulations related to the types of permitted uses, conversions, parking requirements and size requirements.
- e)** The regulations dealing with new residential development in section 4 is set on lower density standards that increase the cost of development and may be cost prohibitive for some demographic categories. The general provision of the By-law requires consideration towards the creation of Community Improvement Areas or to the financial incentive programs that Council may consider within the requirements of the Municipal Act.
- f)** Council may wish to consider the benefits of a Community Improvement Plan in the urban area as a long term strategy anticipating a stronger need for residential units within the downtown urban area. The provision of housing through incentives identified within the Community Improvement Plan is a

cost effective way of delivering affordable housing. Within the guidelines of the Canada/Ontario Affordable Housing Program, an opportunity may be available to link the Downtown Conversion Loan Program with units that would see the conversion and creation of additional residential units in the downtown urban area. Council should review this opportunity relative to the ability of the community to delivery the program.

The Official Plan generally supports a variety and range of housing for the community. There are no major barriers that prohibit development or discourage various housing forms. The Zoning By-law has regulations and restrictions that may be acting as barriers to housing development for future needs. The following recommendations will encourage housing development in the Municipality.

**Recommendation #6** – *It is recommended that Council adopt a local definition of “affordable housing” specific to the needs of the community.*

**Recommendation #7** – *It is recommended that Council explore the opportunities made available through the Canada/Ontario Affordable Housing Program.*

**Recommendation #8** – *It is recommended Council develop a report on the ability to create a Community Improvement Area with specific regulations and goals.*

**Recommendation #9** – *it is recommended Council strike a Housing Committee to meet regularly to discuss established housing goals.*

**Recommendation #10** – *It is recommended Council identify private sector holdings that have potential redevelopment opportunities to meet the future housing needs through intensification efforts.*

**Recommendation #11** – *It is recommended Council identify specific downtown locations that qualify for the Conversion Loan Program with the Affordable Housing Program sponsored by the Ministry of Municipal Affairs and Housing through PSDSSAB.*

**Recommendation #12** – *It is recommended Council enhance the communication method of delivery for housing repair and renovation programs through CMHC.*

### **3. Importance of Preserving Older Stock**

Studies have shown that existing household stocks kept in good condition reduce or prevent major financial difficulties that have a long term negative affect on the existing housing availability. The federal government has recognized the importance of maintaining and preserving the condition of homes and rental accommodations by providing the following programs:

1. Homeowner Residential Rehabilitation Assistance Program (RRAP)
2. Rental Residential Rehabilitation Assistance Program (Rental RRAP)
3. Residential Rehabilitation Assistance Program (RRAP for Conversions)
4. Rooming House Residential Rehabilitation Assistance Program (Rooming House RRAP)
5. Residential Rehabilitation Assistance Program – RRAP for People with Disabilities)
6. Residential Rehabilitation Assistance Program – Secondary Garden Suites
7. Home Adaptations for Seniors' Independence
8. Shelter Enhancement Program
9. Emergency Repair Program

The importance of these funding programs is critical to providing every opportunity available for individual private sector property owners to maintain or improve their property and keep the level of housing conditions at a high standard.

***Recommendation #13*** – *It is recommended Council investigate a delivery model that promotes and facilitates the delivery of the various housing programs offered by CMHC.*

#### **4. Canada – Ontario Affordable Housing Program**

This program established in 2005 is a joint initiative of the federal and provincial governments. The program allows opportunities to improve housing conditions in communities but also requires extensive local contributions. Notwithstanding the funding issues, the program delivers the highest level of funding toward the implementation of affordable housing. There are three components being funded under this agreement.

- An affordable urban rental housing program to stimulate the production of new affordable rental housing by private and not-for-profit corporations.
- An affordable urban home ownership program to ease the demand for rental housing by assisting rental households to purchase newly built, affordable homes in urban neighborhood revitalization areas.
- An affordable remote housing program to create or rehabilitate through major renovation affordable rental or ownership housing in remote areas.

**Recommendation #14** – *It is recommended Council investigate further the ramifications and impact of the Canada/Ontario Affordable Housing Program through PSDSSAB.*

## 5. Infill Development

There are two locations within the urban area identified as residential development opportunities. Both locations are within the urban service area but do not have services. The property located on the west side of Valley View Drive and the property located on the west side of Glendale Heights Drive are viewed as prime residential locations that may be developed as the market demands justify. Residential development in the rural unserved area of the municipality including the former Trout Creek can be maximized by encouraging lot creation between existing residential developments in accordance with the zoning regulations reducing the overall impact on the municipality with respect to added demands for services.

Residential development in the urban area is specific to encouraging development to maximize density on existing vacant lots or under utilized properties. This may be in the form of existing legal non-conforming uses that have the potential to provide housing with a higher density than what is currently being used.

The Zoning By-law and Official Plan should reflect these opportunities with supporting policies and regulations. There are a few areas that may be suggested to encourage infilling as follows:

**Recommendation #15** – *Prepare an inventory of potential infilling projects within the downtown area.*

**Recommendation #16** – *Review regulations and policies to permit the redevelopment of irregular shaped properties.*

**Recommendation #17** – *Review policies to allow mixed uses specific to infilling projects through site specific zones.*

These recommendations may be incentives for the private sector to be encouraged to begin the redevelopment process.

Also, to better provide and encourage the increase of residential rental units the following recommendations should be considered:

**Recommendation #18** – *It is recommended that Council adopt new policies that permit accessory apartments and to bring illegal apartments into compliance.*

**Recommendation #19** – *It is recommended Council consider permitting accessory dwellings in unserviced residential zones provided all other conditions are met.*

**Recommendation #20** – *It is recommended accessory apartments be recognized as a permitted use in new residential subdivisions provided all other concerns are met.*

**Recommendation #21** – *It is recommended Council adopt a policy of encouraging house providers to intensify development opportunities.*

## **6. Low Income Earners' Needs**

Developing policies related to the percentage of the population in the low income categories requires government assistance in the form of financial incentives or reduction of development fees. The construction cost per square foot is compounded with development fees from municipalities. To provide any form of relief in an effort to encourage new residential development, municipalities have an opportunity to review existing policies and provide incentives or relax development charges accordingly. Another form of municipal support is the development of a “housing first” policy similar to other municipalities whereby surplus municipal lands are offered for affordable housing developments first.

Multi-residential property owners on average are taxed higher per unit than low density residential units. The difference is that the mill rate applicable for multi-residential is higher than that for single family. This is an opportunity for municipalities to review the mill rate structure and reassign the mill rates accordingly. The long term effect of the reduction in mill rates is not significant compared to the economic benefit and quality of life afforded to more citizens.

## **7. Government Policies Related to Affordable Housing**

Both federal and provincial governments have recognized the importance of providing affordable housing along with the impact it has on a community. To that end various policies and regulations have been put in place encouraging municipalities to implement specific affordable housing policies dealing with all housing forms. It is important to realize the mandate of housing and the implementation and delivery of housing is the responsibility of the housing service provider. For Powassan, this falls within the umbrella responsibility of PSDSSAB. It is also very important to establish a strong and healthy relationship with the housing service provider and to clearly articulate the housing needs of the community. By being proactive and involved in housing matters as they relate

to the community, the right environment is created to provide appropriate actions when required.

**Recommendation #22** – *It is recommended Council identify surplus municipal and government owned lands with a view to establishing a “housing first” policy.*

**Recommendation #23** – *It is recommended Council develop a public education campaign providing information on housing policies and the range of housing needs along with the importance of a community plan.*

**Recommendation #24** – *It is recommended Council review potential incentives expressed to create a housing development opportunity.*

**Recommendation #25** – *It is recommended Council become a voice of advocacy to support affordable housing initiatives.*

## **8. Addressing the Need for More Supportive Housing**

Supportive housing is defined as a form of residential accommodation that provides personal support services and is generally delivered in a non profit community residential setting.

The most common form of housing in this area is through the Ministry of Health and Long Term Care and provides assistance for potential clients with a range of needs. Funding and support for this housing support system is a complex calculation based on community needs. It is in the best interest of the community to be proactive with the community partners in the request for additional units based on demands. In reviewing the population demographics and characteristics an obvious direction is to provide additional supportive housing for an aging population.

**Recommendation #26** – *It is recommended Council support the community agencies interested in providing supportive housing.*

## **9. Group Homes**

Group homes, by definition, provide housing and housing support to individuals in need of supportive housing. They are an excellent housing delivery model that is cost effective in providing supportive housing to individuals that otherwise would be institutionalized. Within the community there are five group homes that are located in the urban and rural area of the Municipality. The group homes are a mix of private and publicly owned and vary in terms of the number of residents.

Section 5.3.2.1. of the Office Plan encourages a wide range of residential housing types and tenure in compatibility with existing residential uses.

Section 3.9 of the Zoning by-law regulates that “a group home shall be permitted on a lot in any zone that permits a dwelling provided it is not closer than 300 meters to another group home.”

The Zoning by-law defines group homes as “a single detached dwelling unit in which not more than ten persons, having physical, social or mental handicaps, reside in a household under the appropriate supervision of supervisory personnel, who may reside in the dwelling unit and which is licensed and/or approved for funding under provincial statutes and in compliance with municipal by-laws. A dwelling unit occupied for the purpose of providing shelter for persons on parole or released from penal institutions, or for persons ordered to reside there as a result of a conviction of a criminal offence is not a group home”.

There are many benefits group homes offer in the delivery of supportive housing. It is recognized that provisions such as distancing regulations have been enacted to minimize the potential impact of group homes on residential neighborhoods due to concerns about the behaviors of some residents. A critical component to the success of group homes in communities is the Municipality’s acceptance and ability to assimilate into the community without causing a negative impact on the surrounding area. The spatial separation between group homes is especially intended to reduce a saturation of group homes in the community.

This study provides an opportunity to review how existing group homes have impacted the community and how changes and regulations may provide potential opportunities. Some communities are considering provisions to limit the number of residents by creating mini group homes.

***Recommendation #27*** – *It is recommended the roles and responsibilities of the different people involved in group homes are reviewed together with land use policies and zoning by-law regulations.*

## **10. Life Lease**

Life leases are becoming a very popular form of affordable housing that can be geared specifically to retirement living. Basically the program offers older adults an opportunity to purchase a life lease that, in turn, provides them with security of tenure for the balance of their life. There are several working models of life leases available but they are generally under the direction and guidance of a non profit Board. Upon termination of the lease, the unit will revert back to the Board. The municipality can play an active role in various capacities in the life lease model ranging from financial incentives to waiving of development costs.

**Recommendation #28** – *It is recommended that Council establish a committee of housing providers and interested citizens to identify an appropriate working model for consideration specific to the needs of older adults and seniors.*

## **11. Annual Monitoring Report**

The Official Plan and Provincial Policy Statement encourage the development of an appropriate range of housing in a community. The policies also recommend a regular monitoring of supply and demand of the different forms to ensure an adequate form of housing is always available.

Within the Needs Analysis, several housing categories were identified showing strengths and weaknesses. By definition the supply of affordable housing in the form of ownership and rental tenure with families that have a combined household income above the median income was currently acceptable. The demand for single family dwellings was strong in 2007 and is expected to continue. This form of housing should be encouraged and supported to ensure a healthy supply keeps pace with the demand.

In reviewing the supply and demand of housing for those families or singles on fixed incomes or low incomes the situation is less appealing. The demand is far greater than the supply, causing difficulties. For these individuals this usually means the shelter costs exceed 30% of the household income. According to the Needs Analysis and Statistics Canada document this category is growing at a faster rate than the increase in the supply of affordable housing. Many other cities have begun a process to monitor housing ranges with the view to considering the change in policies if required. Seniors and older adults are a specific category in particular need of monitoring. The age cohort categories provided by Statistics Canada indicate there is a deficient supply of appropriate affordable housing. In a few years this situation will worsen dramatically unless a strategy is implemented that specifically addresses this age group.

**Recommendation #29** – *It is recommended Council prepare an annual monitoring report from the Housing Committee highlighting the status of the recommendations.*

## **12. Housing Model Analysis**

Within the urban setting several models of housing may exist. The model chosen by individuals, couples or the family unit is usually driven by socio-economic status, availability and need. The following overview provides a range of housing types along with some attributes including strengths and weaknesses. Each project type is subject to a wide range of variables which are not dealt with in this review. These variables are a direct reflection of the quality of design and budget

for construction. The more effort put into the design process, reflecting increased costs often results in a superior product which eliminates the potential for problematic issues later on. The following examples and observations are from an architectural perspective.

## **Project #1 Single Family Home**



The single family home (however modest) often defines specific attributes. They are as follows:

- Single street numbered address
- Single defined lot
- Ability to park (one) vehicle on lot
- Definition of front, side and rear garden
- Minimum footprint of building area as determined by load zoning by-law
- Minimum number of rooms as defined by the Ontario Building Code for size and market for salability. (kitchen, combo or detached eating/dining, living, bedrooms)

### **Benefits:**

- Privacy
- Connection to grade
- Ownership
- Ability to modify or alter environment
- Increase in value

**Disadvantage:**

- Ongoing maintenance required
- Cost

**Project #2 Apartment/Non-Townhouse/Non-Profit/For Profit**

The connected model of housing often displays the following attributes:

- Unit rental
- Street address with suffix describing sub-component
- Multiple tenants on same lot
- Row townhouse – access to front/side yard only
- High rise – communal front/side yards
- Assigned parking available – some allowance for visitors
- Minimum footprint defined by local zoning by-law with commercial allowance for open/green space
- Unit layout defined by Ontario Building Code for size and market rent ability/government standards  
*Note: Government agencies involved in subsidizing project will provide Construction/design/materiality parameters (i.e. consider non-profit).*
- Minimum number of rooms will be as defined by the Ontario Building Code for size and market for salability.
- Communal areas often provide for meeting/gathering, washing/drying facilities, common storage, and common garbage.

**Benefits:**

- Reduced costs
- Communal living support
- Lower/no maintenance

**Disadvantages:**

- Potential reduction of privacy
- Reduced connection to grade
- No ownership
- Limited ability to modify or alter environment

Two sub-sets of apartments/row townhouse units exist. They include condominiums and life lease. The two options which appear to be similar in physical appearance differ in legal structure.

## Project #3 Condominiums



The condominium concept is for profit, both by owner and management company of the facility. The facility often falls under the description or appears to be classified as multi-unit housing (it may also apply to office or other space). It is also governed by regulatory agencies with specific codes intended to protect purchasers and vendors. It is defined as follows:

- Street address with suffix/unit numbers defined address
- Community owned land
- Individual owned legal rights of building from paint surface to paint surface within dwelling unit
- Has right to utilize communal facilities
- Owns parking space
- Multiple tenants on same lot(s)
- May be high rise – communal/front, side gardens
- Minimal footprint defined by local zoning by-law with commercial allowance for open/green space.
- Unit layout meets minimum market considerations
- Amenities often provided such as swimming pool, games room or other upscale amenities community driven.

### Advantages:

- Limited privacy
- Ownership
- Amenities/limited connection to common grade

- Ability to modify interior of unit
- Increase in value

**Disadvantages:**

- Monthly management fee/subject to increase
- Quality of long term repairs from trust account driven by management of third party management
- Board of Directors (which include tenants) control project
- Possible decrease in value

**Project #4 Life Lease**



The life lease concept, in many ways, is similar to a condominium but differs in a few basic components. They include:

- a) Ownership of unit is the right to purchase the lease only of the unit. The lease is for life of the tenant and may be assigned or sold.
- b) Often the by-laws describe the minimum age requirements of the tenants to seniors which preclude families/children.
- c) The project is managed by a non-profit board of which a municipal component is represented by tenants.

- d) Costs for maintenance are often but not necessarily flowed through at cost, unlike a condominium, where a markup may be applied.

**Benefits:**

- Secured numbered environment
- Similar socio economic makeup of tenants
- Housing geared to aging population in physical layout
- Ownership of lease/increase of value
- No maintenance
- Management fee may be at cost

**Disadvantages:**

- Potential reduction of privacy
- Limited altering of unit by review of Board
- Management fee
- Quality of long term repairs derived from non-profit Board and trust account

*Note: Please note the above descriptions are not legal and all details should be obtained and confirmed by legal advice.*

**Project #5 Transition Living**

This housing model represents a transition from independent living whether in a single family or multiple units setting into an environment where some medical assistance or housing support is required. This model assumes a for profit structure of the management company. There are currently very few regulations governing this model and quality control of all aspects may vary widely. Purchasers' needs of this type of environment vary widely and may have an impact upon how this facility is structured. Tenants are often in control of their environment. The attributes defining assisted living are as follows:

- Street address with permanent/room number
- Limited reduced parking age dependent
- Some form of shuttle service/driving support
- Unit layout minimum (code driven)
- Dining facility communal
- Apartments may contain combined bed/sitting area which may include minimal kitchenette/storage areas
- Communal amenity for health and exercise
- Twenty-four hour nursing/social support
- Medical assistance as required (*Note: all amenities may be for profit*)
- Building footprint defined by codes/by-laws

- Independent living is the goal with medical/social support
- Meals may be purchased from supplier and option exists to eat within suite. Meals may be prepared within unit layout of the dependent.

## **Project #6 Long Term Care**

Long term care is a provincial government run/subsidized or for profit environment. The determinant is in the viability of the resident or supporting family to care for the individual. The level of care and physical unit/suite layout is determined by the resident's physio-social abilities.

Ambulatory or non-ambulatory ability of patients are also factors in the unit/suite layout. It is often the case that residents in long term care facilities commence at one end of the spectrum but because of age or health-related issues or events move toward the other end of the spectrum, Physical attributes of this housing type are as follows:

- Units may be geared to financial ability with some contribution expected – dependent upon individual government subsidies.
- Rooms include provincial government minimum requirements – dependent upon age/amenities classified as “A”, “B”, “C”, house, etc. Most facilities are moving toward “A” type houses.
- Street address single with distribution of personal items by self.
- Single property with communal grounds – secure grounds monitored for dementia residents.
- Medical/physical support provided in rooms and in associated clinics.
- Social model of care provided with spiritual support dependent upon the region and community.
- Communal dining with allied kitchen for group meals.
- Amenities provided to maintain quality of life.
- Parking available – extremely limited, usually for visitors and family.
- Some form of shuttle service for medical support and outings.
- Units often minimal with bed-sitting. Washrooms may be shared. Bathing by support of staff and may be scheduled.
- Communal health and exercise areas.
- Twenty-four hour medical/social support.
- Medical assistance available.
- Building foot print defined by local by-laws.
- Independent living/quality of life goal by directors/support/staff of facility. Board of Directors from community provides oversight.
- Meals provided along with health care.

**Advantages:**

- Twenty-four hour medical/social care
- Secure environment
- Quality of life opportunities

**Disadvantages:**

- Access to service driven by budget and scheduling
- Potential age of facility

**HOUSING MODEL SUMMARY**

The description of various housing models is limited. An in depth study of each type in itself could be rich texts filled with invaluable information. The descriptions were intended to provide only a limited overview of opportunities. Further information may be obtained by discussions with the consultants.

An opportunity exists to provide an interesting option for transition and continuum of residential lodging.

Seniors wishing to simplify their life, reduce stress, maintain their independence, increase security in lifestyle, retain economic market share and value, may move from a single family dwelling into a life lease situation. If this is situated adjacent to a health/lifestyle campus setting, they can reap proximity benefits of different agencies.

A further benefit could be gained if the makeup of the health/lifestyle campus has the following linked qualities:

- Medical clinic/family health team/medical center
- Long term care facility
- Non-profit housing
- Community support services (banking, laundry, etc.)
- Access by residents to purchase services on a need only basis

By co-locating a critical mass of the spectrum of services, it allows flexibility in extruding quality of life and independence of individuals.

**SUMMARY OF HOUSING STRATEGIES**

This study contains a number of strategies dealing with the supply of appropriate housing for the residents of the community. The recommendations range from a simple change in philosophy to suggesting a group should roll up their sleeves

with a “get her done” attitude. In an effort to provide meaningful recommendations that are realistic and specific to the needs of the residents of Powassan, careful consideration was given to the capacity and ability to deliver. Quality of life was, without a doubt, the strongest reason given why people reside in Powassan. It is of critical importance to the community leaders to continue with that same ideal and realistic goal for future generations to enjoy what others take for granted.

The recommendations are planning tools that should assist the Municipality of Powassan in developing a long term housing strategy. The strategy is structured to implement recommendations as needed in a short, medium and long term capacity.

The following chart categorizes the recommendations from short to long term and suggests the area of responsibility when the implementation process begins. Given that MoPED will be discussing the recommendations and who might be responsible for implementing them, the suggestions mentioned in the following charts are just that – suggestions. Responsibility for implementing the recommendations will need to be identified by MoPED.

**SHORT TERM RECOMMENDATIONS**  
**(Three months – twelve months)**

Number	Recommendation	Responsibility
<b>#1</b> <b>(pg.25)</b>	It is recommended the current Official Plan be reviewed to reflect the new Provincial Policy Statement on the delivery of affordable housing.	Committee
<b>#2</b> <b>(pg.25)</b>	It is recommended Council review the current Zoning By-law and Regulations to see if there are areas that can be improved that will support new housing developments.	Council & Committee
<b>#6</b> <b>(pg.28)</b>	It is recommended that Council adopt a local definition of “Affordable Housing” specific to the needs of the community.	Committee
<b>#7</b> <b>(pg.28)</b>	It is recommended that Council explore the opportunities made available through the Canada/Ontario Affordable Housing Program.	MoPED
<b>#9</b> <b>(pg.28)</b>	It is recommended Council strike a Housing Committee to meet regularly to discuss established housing goals.	Committee
<b>#11</b> <b>(pg.28)</b>	It is recommended Council identify specific downtown locations that qualify for the Conversion Loan Program with the Affordable Housing Program sponsored by the Ministry of Municipal Affairs and Housing through PSDSSAB.	Council & Committee
<b>#21</b> <b>(pg.31)</b>	It is recommended Council adopt a Policy of encouraging house providers to intensify development opportunities.	Council & Committee
<b>#27</b> <b>(pg. 33)</b>	It is recommended the roles and responsibilities of the different people involved with group homes be reviewed together with land use policies and zoning by-law regulations.	

**MEDIUM TERM RECOMMENDATIONS**  
**(One year – two years)**

<b>Number</b>	<b>Recommendation</b>	<b>Responsibility</b>
#8 (pg.28)	It is recommended Council develop a report on the ability to create a Community Improvement Area with specific Regulations and Goals.	Council & Committee
#10 (pg.28)	It is recommended Council identify private sector holdings that have potential redevelopment opportunities to meet the future housing needs through intensification efforts.	Council & Committee
#12 (pg.28)	It is recommended Council enhance the communication method of delivery for housing repair and renovation programs through CMHC.	Council & Committee
#13 (pg.29)	It is recommended Council investigate a delivery model that promotes and facilitates the delivery of the various housing programs offered by CMHC.	Council & Committee
#14 (pg.30)	It is recommended Council investigate further the ramifications and impact of the Canada/Ontario Affordable Housing Program through PSDSSAB.	Council & Committee
#15 (pg.30)	Prepare an inventory of potential infilling projects within the downtown area.	Committee
#16 (pg.30)	Review Regulations and Policies to permit the redevelopment of irregular shaped properties.	Committee
#17 (pg.30)	Review Policies to allow mixed uses specific to infilling projects through site specific zones.	Committee
#18 (pg.30)	It is recommended Council adopt new Policies that permit accessory apartments and to bring illegal apartments into compliance.	Committee
#19 (pg.31)	It is recommended Council consider permitting accessory dwellings in unserved residential zones provided all other conditions are met.	Committee
#20 (pg.31)	It is recommended Accessory apartments be recognized as a permitted use in new residential subdivisions provided all other conditions are met.	Committee
#28 (pg.34)	It is recommended Council establish a committee of housing providers and interested citizens to identify an appropriate working model for consideration specific to the needs of older adults and seniors.	Council & Committee

**LONG TERM RECOMMENDATIONS**  
**(Three years – five years)**

<b>Number</b>	<b>Recommendation</b>	<b>Responsibility</b>
<b>#3</b> <b>(pg.26)</b>	It is recommended that the Municipal Approval process be reviewed annually to ensure it is working efficiently and effectively.	Committee
<b>#4</b> <b>(pg.26)</b>	It is recommended that Council meet with potential developers to see if ideas can be generated that would support developer investment in building.	Council & Committee
<b>#5</b> <b>(pg.26)</b>	It is recommended that Council review sewer capacity issues to ensure the Municipality can support additional development.	Council & Committee
<b>#22</b> <b>(pg.32)</b>	It is recommended Council identify surplus municipal and government owned lands with a view to possibly establishing a “Housing First” Policy.	Council & MoPED
<b>#23</b> <b>(pg.32)</b>	It is recommended Council develop a public education campaign providing information on housing policies and the range of housing needs along with the importance of a community plan.	Council & MoPED
<b>#24</b> <b>(pg.32)</b>	It is recommended Council review potential incentives expressed to create a housing development opportunity.	Council & MoPED
<b>#25</b> <b>(pg.32)</b>	It is recommended Council become a voice of advocacy to support affordable housing initiatives.	Council & MoPED
<b>#26</b> <b>(pg.32)</b>	It is recommended Council support the community agencies interested in providing supportive housing.	Council & MoPED
<b>#29</b> <b>(pg.34)</b>	It is recommended Council prepare an annual monitoring report from the housing committee highlighting the status of the recommendations.	Council & MoPED

## **A PLATFORM FOR ACTION**

When one looks at the Housing Study for the Municipality of Powassan in the context of size and numbers, we are not talking about major construction requirements, population shifts or people in serious trouble. What we are talking about is the need to be prepared as the population shifts into the post baby boom generation and an increase in single parent families as they relate to affordable housing. The shift and the numbers, although not significant, require us to work together, tweaking some of the rules and regulations and trying to provide an environment where people can live comfortably in a municipality they have chosen.

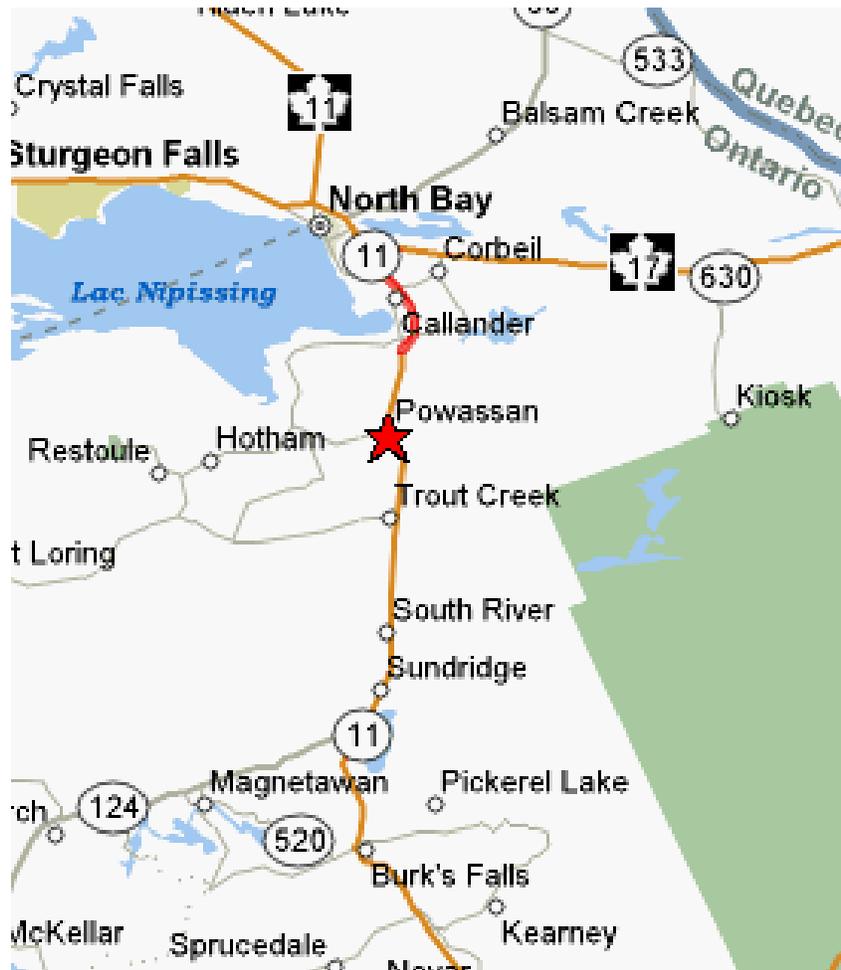
The recommendations in the Housing Study form the basis of an action plan that hopefully will meet the needs of seniors and families requiring support. The action is part of the implementation phase that lets us know, “what we do next, where we go from here and what’s involved?” Some suggestions regarding the first steps in the implementation of the recommendations might include:

1. MoPED is identified as the umbrella committee that coordinates the implementation of the recommendations.
2. The Economic Development Officer takes the lead role in the planning stages of implementing the recommendations.
3. The Economic Development Officer works closely with the Clerk and Deputy Clerk of the Municipality of Powassan during the implementation stage.
4. The Economic Development Officer is given latitude regarding role descriptions, timelines, resources, monitoring and reporting back to MoPED on the status of the implementation stages.

A second action step is for MoPED to review the recommendations outlined in the Housing Study and identify which ones can be dealt with internally; that is, by MoPED, the Economic Development Officer, the Clerk for the Municipality, the Deputy Clerk or Council. At the same time those recommendations requiring external support may be identified. External support could include any government agency such as CMHC or PSDSSAB or individuals from regional boards or committees struck by MoPED to address a particular recommendation. It should be noted here that communicating with government agencies would require longer timelines and possibly a longer process. With the help of Council or administrative staff, when reviewing the recommendations MoPED can make decisions as to how much time and planning is required for each

recommendation. For example some recommendations such as **recommendation #6** that ask that “a local definition of “affordable housing” specific to the needs of the community be adopted”, might require only one meeting and no formal planning action sheet or follow up. Others will require setting up a committee or meeting with outside agencies where information will have to be gathered and timelines set resulting in a longer process for particular recommendations.

*(The consultants have provided an example of a possible “action planning sheet” outlining how one might address a recommendation on the following page.)*



# MUNICIPALITY OF POWASSAN HOUSING STUDY

## Action Planning Sheet 1

**Recommendation # 2:** *It is recommended Council review the current zoning by-law and regulations to see if there are areas that can be improved that will support new housing development.*

**Beginning Date:** March - 2008

**Completion Date:** April/May 2008

**Responsibility:** Deputy Clerk for the Municipality in conjunction with the Economic Development Officer.

**Context;** Zoning By-Laws are the responsibility of Area Municipalities. (i.e. Powassan) Regulations in zoning by-laws are created to achieve community objectives and provide clarity. However, the requirements need to be reviewed on a regular basis to ensure the appropriateness of the requirements. (i.e. open space, setbacks, density and so on) in relation to current and future goals such as improving the time frame and access to applications.

**Process:**

- Review any current or future application requests re housing over the past several months.
- Identify any zoning by-law/regulations that affect the application requests.
- List the potential concerns or possible impediments.
- Indicate whether the process requires changing or amending the regulation(s).
- Bring a status report to those that can affect the change.
- Identify whether the change(s) can be made and assess the impact.
- If all goes well, prepare a report that goes through the proper channels for approval.
- If other work has to be completed before approval, continue in the process.
- When decisions are final, communicate to those directly affected.
- Ensure progress is monitored and records are up to date.
- Sign off on the project and the recommendation when complete.

**Status Report:** Updates will be provided to those directly involved and a written final report will be provided for those application requests identified, by the end of April, 2008

**MUNICIPALITY OF POWASSAN HOUSING STUDY**

**Action Planning Sheet 2**

<b>Recommendation#</b>
<b>Beginning Date:</b> _____ <b>Completion Date:</b> _____
<b>Responsibility:</b>
<b>Context:</b>
<b>Process:</b>
<b>Status Report:</b>

## GLOSSARY

**Affordable:** Means households should not spend more than 30% of their gross annual household income (before tax) on shelter costs. This threshold is used by CMHC.

**Affordable Housing:** is housing that is affordable to low and moderate income households.

**Aging in Place:** The concept of allowing a resident to choose to remain in his/her living environment regardless of the physical or mental decline that may occur with the aging process, by providing a continuum of care.

**Baby Boom:** a period of marked increase in birthrate from 1946 – 1967.

**Baby Boomer:** refers to people born between 1946 – 1967.

**Brownfield:** abandoned or under-used commercial or industrial properties where past uses have caused real or perceived environmental contamination.

**Infill:** development on vacant or under-utilized land in existing urban areas that utilizes existing infrastructure.

**In – Migration:** people who move from outside the boundaries of an area into a different area.

**Median Income:** dollar amount that marks the mid-point of a distribution of individuals with income, ranked by size of income; (i.e. the incomes of the first half of individuals are below the median and the incomes of the second half of the individuals are above the median.)

**Migration:** moving from one location/place and settling in another.

**One Parent Family:** a single parent living with at least one child in the same dwelling.

**Out – Migration:** people who live in an area and then leave or move outside the boundaries of that area.

**Provincial Policy Statement:** statements of Provincial interest issued under section # 3 of the Planning Act.

**Rent Geared to Income (RGI):** housing for people who are unable to pay market rents because of their lower income level. Eligible tenants pay rent based on household income (typically 30%) as opposed to a market rent and the difference is subsidized by various levels of government.

**Senior:** a person who is 55 years of age or older.

**Vacancy Rate:** the percentage of unoccupied rental units in a given area.

## BIBLIOGRAPHY

***Bruce County Housing Study***, Social Housing Strategists Incorporated, (2001)

***Investment Readiness Profiles & Analysis***, Blue Sky Economic Growth Corporation; Precision Management Catalysts, in consultation with EDP Consulting & Economic Growth Solutions Inc. (2007)

***Community Strategic Plan***, Municipality of Powassan, (2006)

***Official Plan***, Municipality of Powassan, (2003)

***Ontario Population Projections 2004 – 2031***, Ministry of Finance, (2005)

***Peterborough Housing Study***, Social Housing Strategists Incorporated,(2003)

***Seniors' Housing for Seniors, A Feasibility Study***, Research Highlight, .Socio-Economic series 06 – 023, (2006)

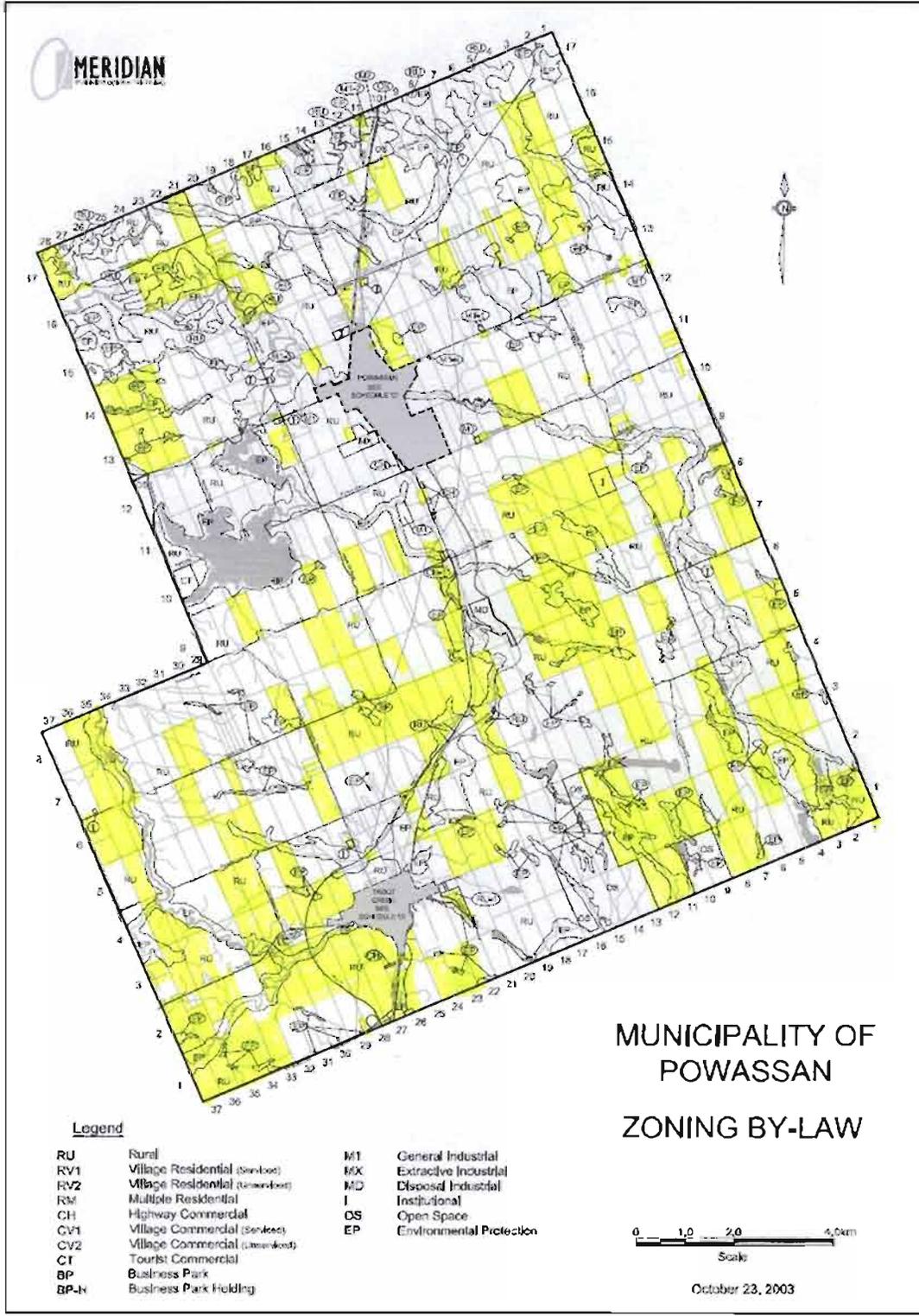
***The Municipal Role in Meeting Ontario's Affordable housing Needs***, A Handbook for preparing a Community Strategy for Affordable Housing, The Ontario Professional Planners Institute, Edward Starr, (2001)

***Waterloo Region in the 21<sup>st</sup> Century***, "A Community Action Plan for Housing." (2005)

***Zoning By-Laws***, Municipality of Powassan, (2003)

\* A series of web-sites under "Housing Studies" was also used to obtain information and ideas for this particular study.

# Municipality of Powassan Vacant Land Inventory 2007



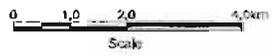
**MERIDIAN**  
LAND SURVEYING & CONSULTING



## MUNICIPALITY OF POWASSAN ZONING BY-LAW

**Legend**

- |      |                               |    |                          |
|------|-------------------------------|----|--------------------------|
| RU   | Rural                         | M1 | General Industrial       |
| RV1  | Village Residential (one-lot) | MX | Extractive Industrial    |
| RV2  | Village Residential (two-lot) | MD | Disposal Industrial      |
| RM   | Multiple Residential          | I  | Institutional            |
| CH   | Highway Commercial            | OS | Open Space               |
| CV1  | Village Commercial (one-lot)  | EP | Environmental Protection |
| CV2  | Village Commercial (two-lot)  |    |                          |
| CT   | Tourist Commercial            |    |                          |
| BP   | Business Park                 |    |                          |
| BP-H | Business Park Holding         |    |                          |



October 23, 2003

# MUNICIPALITY OF POWASSAN

## TROUT CREEK AREA

Schedule B  
to By Law \_\_\_\_\_

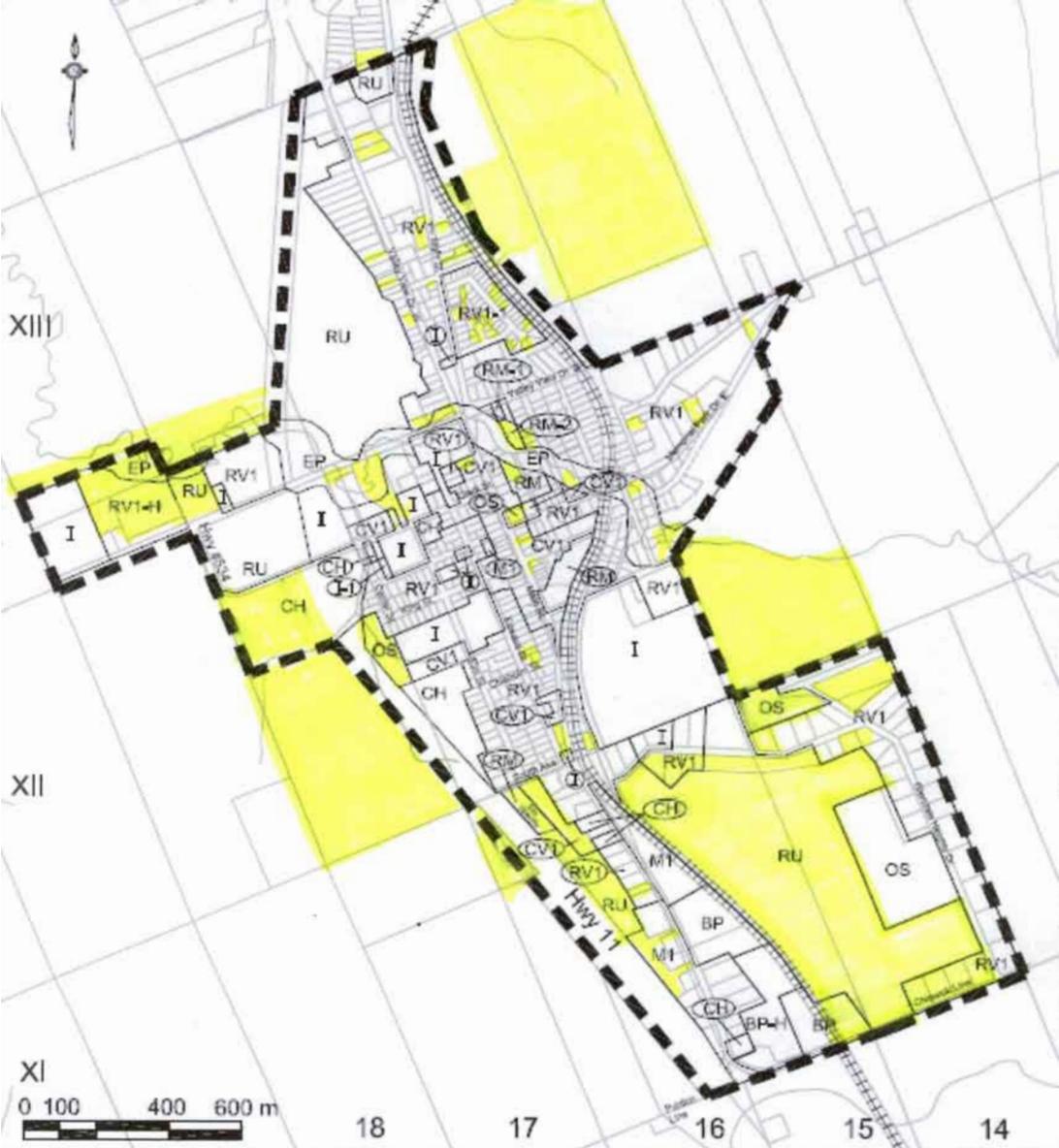
### Legend

- RU Rural
- RV2 Village Residential
- CH Highway Commercial
- CV2 Village Commercial
- BP Business Park
- M1 General Industrial
- MX Extractive Industrial
- I Institutional
- OS Open Space
- EP Environmental Protection



Sept. 24, 2003





**MUNICIPALITY OF POWASSAN**  
**POWASSAN URBAN SERVICE AREA**