

Plan the Bruce: Homes

Brockton Council

May 25, 2021



Overview

- Why we're here
- Current Conditions and Trends
- Homes Policy Directions
- Next Steps

Everyone needs a home



45.0°N 81.3°W

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Housing needs vary by life stages



Most of the homes in Bruce County are single-detached dwellings.

Household and Dwelling Characteristics				
Housing Type	Bruce		Ontario	
	#	%	#	%
Single-detached house	24,155	83.7%	2,807,380	54.3%
Apartment in a building that has five or more storeys	0	0.0%	886,705	17.2%
Semi-detached house	645	2.2%	289,975	5.6%
Row house	1,180	4.1%	460,425	8.9%
Apartment or flat in a duplex	320	1.1%	176,080	3.4%
Apartment in a building that has fewer than five storeys	2,165	7.5%	522,810	10.1%
Other single-attached house	155	0.5%	10,910	0.2%
Movable dwelling	245	0.8%	14,890	0.3%
Total Units	28,865		5,169,175	

Housing prices are increasing faster than incomes for many people, across Canada and in Bruce County.

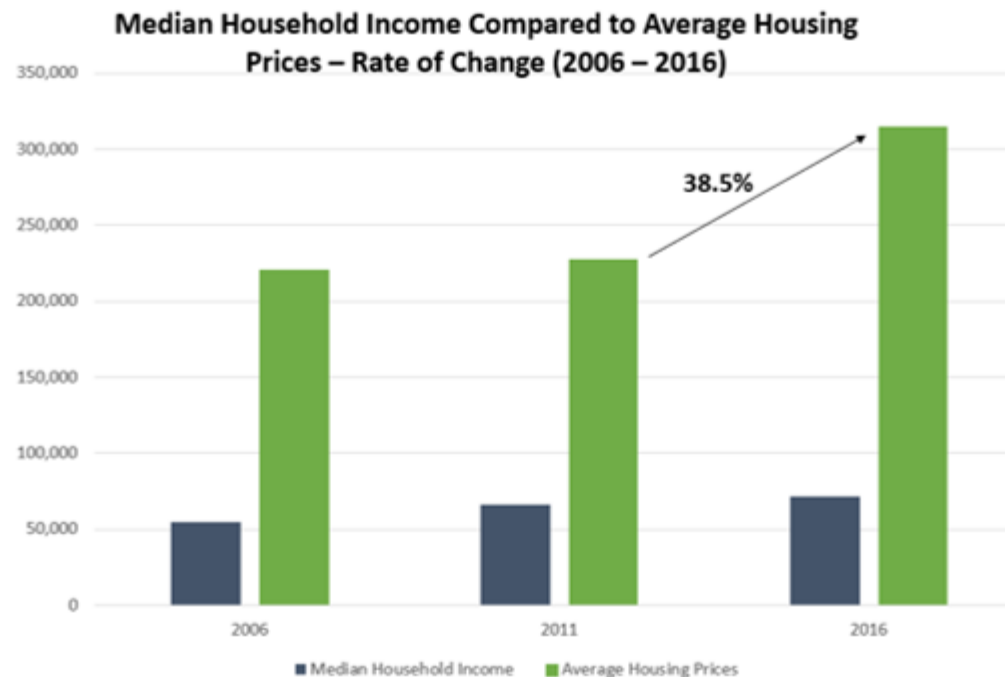


Figure 7: Bruce County Median Household Income Compared to Average Housing Prices - rate of change (2006-2016)

What the Homes Project is about:

- Using land use planning tools to increase supply and mix of homes
- Goal is that more people can live in the size and type of home they need and close to the jobs, services, and amenities that support healthy living.

Key Bruce County Resources

- Official Plan
- Long-Term Housing Strategy and Housing and Homelessness Plan Update
- Bruce GPS Public Engagement related to Housing
- Land Use Service Delivery Review (Official Plan Best Practices)

Additional Resources in consideration:

- Additional Residential Units
Amendment to County Plan (pre-consultation underway)

Ontario Challenges and Trends

- Rising prices and rents
- Supply / Vacancies are very low
- New development and conversions take too long

Ontario Challenges and Trends (2)

- Seasonal properties used for short term rental (increasing the “transient” seasonal population)
- Seasonal properties used for full-time occupancy (increasing occupancy and demand for service from “high season only” to “shoulder season” and in many cases “full year occupation”)

Covid-19 Outward Migration Hypothesis

- Media stories suggest migration from Toronto to more affordable parts of the province, especially the suburbs (GTA) and beyond (rural Ontario).
- Work-from-home policies and increased flexibility enable leaving the GTA for places where housing might be more affordable
- Anecdotally, seeing prices increase, bidding wars, increased competition.

Bruce County: 3 key observations

Growing disparity between high income earners and low wage workers.

Inbound migration and local population growth add to housing pressures.

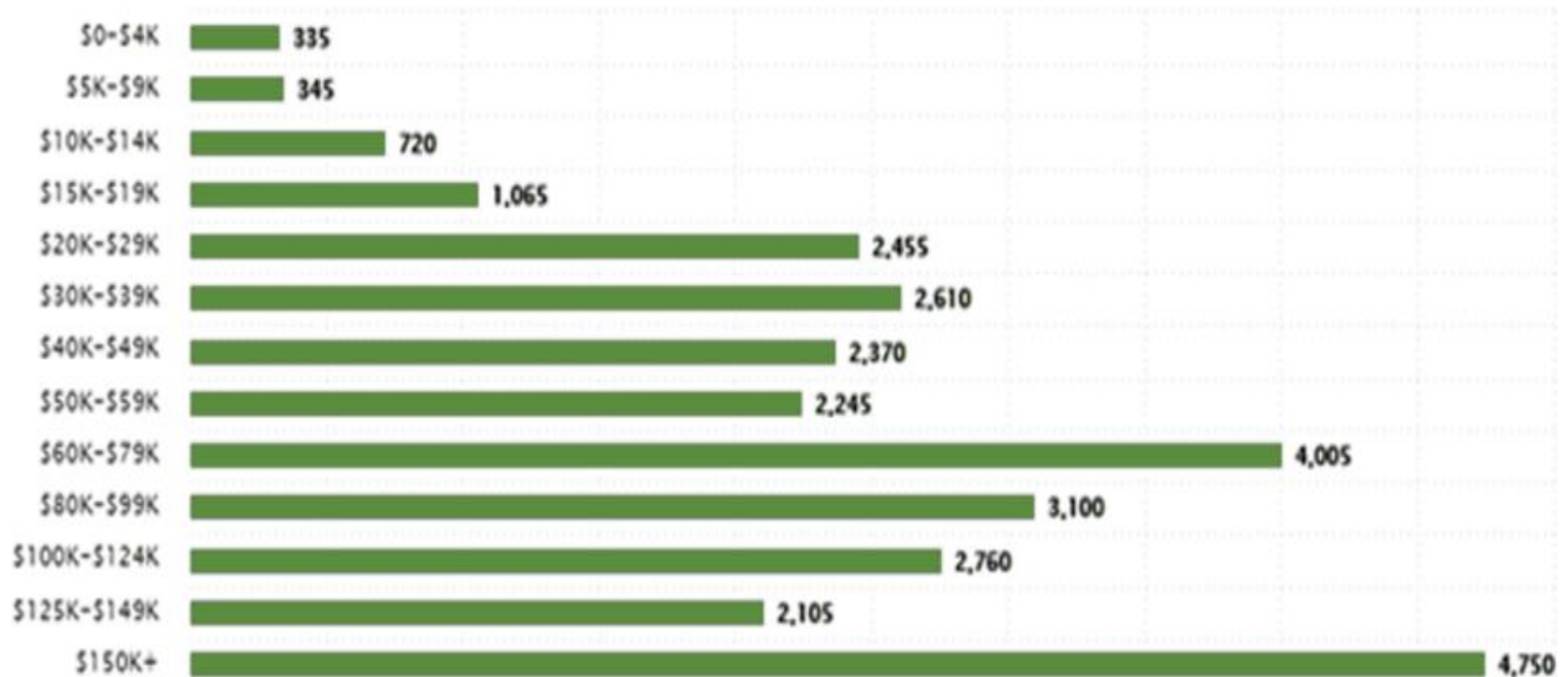
Growth pressures will likely remain uneven in Bruce County communities.



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Growing disparity between high income earners and low wage workers.

- 16% of Bruce County households have income >150,000 vs 9% (Ontario)
- Differences in purchasing power can affect housing affordability



Inbound migration and local population growth add to housing pressures.

- Older than average population due to aging population and influx of retirees
- May add market pressure from interest in downsizing
- Also growth in younger age brackets, and a forecast 10-25% increase in children under 14 by 2046.

Growth pressures will likely remain uneven in Bruce County communities.

- Communities have unique pressures based on economic growth, infrastructure, access to shoreline or other natural features, and zoning opportunities.
- Tools to address these challenges will vary from community to community.

Recommended Directions

13 Directions for consultation

Themes:

- Targets and data** set out where we want to go and how we're doing
- Maintain supply** through management of loss or conversion of units to other uses and tenures
- Increase supply and mix** by making it easier to develop additional units, smaller homes, more types of homes, more flexibility for development
- Reduce development costs** with appropriate density, incentives, design, and prioritization to save time and use of surplus public lands
- Require affordable housing** by requesting a specific tool from the provincial government, if needed to meet deeper affordability targets.

#1 Targets

Develop and implement targets to increase supply of affordable units in areas close to existing jobs, services, and transportation choices. These should align with the Housing and Homelessness plan and focus on the needs of households in the lowest 60% of the income distribution.

- Required by province
- Some policies in BCOP
- Considering scale – community or project level, and type; Density and form are easiest to implement.
- Works together with 'Good Growth' project

#2 Additional Dwelling Units

Update County and Local Official Plans (and by-laws) to permit additional units within a dwelling and within a separate building on a lot with appropriate conditions.

- Policies in BCOP for additional unit in a house
- Need to consider policies for additional unit in a separate building, and direction for servicing and designations where permitted
- Required by province
- Update Amendment initiated as a low-hanging fruit, building on work by U of Guelph planning students
- Homes project interested in role of second units to support density targets.

#3 Permit Smaller Homes

Consider directing local plans and by-laws to remove restrictions that require dwelling unit sizes that are larger than building code standards

- Building Code regulates size
- County Plan does not specify size
- Some by-laws including Saugeen Shores, Huron-Kinloss do not regulate unit size
- Size directly influences development cost, density, and long-term resource use

#4 Permit More Types of Homes

Consider directing by-laws to describe and permit a broader range of dwelling unit types.

- County plan promotes a range of types and units, with limited details
- Continue to promote range, list 'missing middle' housing types that are needed to meet housing needs, and direct that zoning focus on key performance requirements and be otherwise flexible
 - Province direction to permit the full range of dwellings to meet needs of residents.
 - Querying types of homes that are in short supply in the community



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#5 Increase Stability and Flexibility through Development Permitting Process

Investigate opportunities for a Community Planning Permit system (CPPS) which essentially pre-plans neighbourhoods, enables approvals with conditions, and includes opportunities to provide flexibility within a defined range with less risk of appeal.

- Removes uncertainty and costly delays from the process
- Allows for clearer expectations, detailed conditions, and less risk of appeals
 - Opportunity created by province
 - Plan can create opportunity for locals to use this tool; querying local interest.

6 Maintain Supply of Rental Units

Consider criteria for conversions of standard rental units to condominiums or demolition of units to maintain rental unit supply.

In addition, consider working with local municipalities to establish rules for short-term rentals in houses and apartments that can be used to house year-round residents.

- conversions can use criteria like vacancy rate in the area,
- demolition criteria can require replacement of same number of rental units at similar rents (additional units could be built at market rent)
- Municipalities can regulate short term rentals through various tools; there may be benefits to similar approaches in similar circumstances.

7 Use Appropriate Density to Lower Development Costs

Together with 'Good Growth' Discussion Paper, consider where services are or can be available to support growth and development, and consider designating existing serviced areas and corridors as target areas for increasing density through infill, intensification, and redevelopment, as well as clear criteria for height and/or density

- Current Plan identifies serviced commercial corridors with accessory residential uses
- Opportunity for more detailed identification for infill, intensification, and redevelopment opportunities and CPPS (#5) to manage change
 - Provincial directions include efficient densities and development standards that minimize cost of housing and facilitate compact form
 - Querying areas where higher density could be permitted as-of-right, and interest in county-wide development guidelines to support good community 'fit'

#8 Incentives that lower development and operating Costs

Consider updating Community Improvement Plans to reduce application fees, development charges, offer retrofit grants, and/or provide opportunities for Tax Increment Financing, for developments with guaranteed-affordable housing.

- Could require agreements to build smaller or more specifically “affordable” units, rehabilitate and / or convert underused upper floors in commercial corridors
- Need to be referenced in Official Plan and established in Community Improvement Plans
- Querying Municipal interest in these tools

#9 Reduce Operating Costs by Design

Encourage energy-efficient subdivision and building designs that reduce operating costs.

- Utility costs noted in 2013 and 2019 Housing and Homelessness Strategy although progress has been made
- Province requires support for energy conservation and efficiency and reduced greenhouse gas emissions
- Currently some policies in place which could be enhanced with encouragement towards certified energy or environmental standards.

#10 Prioritize Applications

Consider criteria for prioritizing and/or fast-tracking review of housing development proposals that support affordable housing targets

- Planning Act allows appeals if applications not processed in certain time frame
- Flexibility within these deadlines
- Faster processing can reduce project costs
- Plan could outline criteria for applications to move towards the front of the line, for example affordability criteria or subdivision revisions that increase supply and mix

#11 Maintain Land Inventory

Improve data gathering and reporting to assist Municipalities with maintaining inventory of land for development.

- Land costs are a major component, as they rise steady supply is important
- Improved data sharing can help monitor targets and land supply and make adjustments if needed
- Some initiatives underway through provincial modernization funding
- querying data that could help could help improve monitoring of supply and demand

#12 Use Surplus Public Lands for Homes

Apply a “housing first” policy for surplus public lands.

- Can be various properties no longer needed
- Development partnerships with other levels of government and/or private sector
- Current Official Plan notes housing first policies exist for County and local Municipalities
- May benefit from local policies to keep affordable housing top of mind when considering surplus assets.

#13 Require Affordable Housing

Consider requesting an inclusionary zoning order from the Provincial Government to enable municipalities to require affordable dwelling units in new developments.

- Requires demographic, income, and housing supply analysis to determine housing types, sizes, and units needed to meet demand for affordable housing
- Requires analysis of current average market prices and rents and potential impacts of by-laws and requirements
- Can be applied to developments of more than 10 units
- Incremental costs can be offset by incentives so developments remain viable.
- Querying if goals can be achieved with other tools, or if this tool should be pursued



GET INVOLVED. GIVE YOUR INPUT.
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Plan the Bruce: Homes



Increasing Availability and Mix

Ensuring everyone has a home starts by fostering housing diversity; a mix of single-family homes, multi-residential homes, apartments, and townhouses in a variety of settings. It also means encouraging housing that is compact, near amenities and affordable. In Bruce County, we define affordable housing as costing less than 30% of household income. Planning guides the long-range supply of residential land, the type and density of residential buildings, and the mix of housing in a community; it considers placing housing in locations where individuals can access jobs more easily, taking into account infrastructure requirements, and building communities [Continue reading](#)



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FAQ

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Give Input on How We Plan for Homes in Bruce County


Bruce County is experiencing well-recognized and complex housing opportunities and challenges, influencing supply and demand of housing the region

Give your input and help plan for the supply and mix of homes in Bruce County.

Good planning decisions now can have a positive impact on housing diversity and availability over the next 25 years.

[TAKE SURVEY](#)




 [Plan the Bruce: Homes Interim Report \(1.56 MB\) \(pdf\)](#)


Key Dates


 [Interim Report Presented at Bruce County Planning and Development Committee](#)
December 17 2020

Important Links

 [Land Use Service Delivery Review Final Report and Recommendations](#)

 [Ontario Guide - Add a second unit in your house](#)

 [Bruce County Housing and Homelessness Plan Update 2019-2023](#)

 [Bruce County Long Term Housing Strategy](#)

Contact Us!

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