

Housing for All CAO & Planner's Roundtable

Nov 4th, 2022



1. Housing & Social Services Programs
2. Housing Creation Context & Affordability
3. Housing Action Plan
4. Proposed Bill 23
5. A Quick NIMBY Interlude
6. Systems Change Framework
7. Roundtable - Directions & Guiding Questions

1.0 Housing & Social Services Programs

Short Term Shelter Program

OPERATED BY GREY COUNTY HOUSING



Grey
County

Colour It Your Way

- Launched September 21, 2022
- Aims to provide Short Term Motel stays for individuals and families experiencing homelessness
- Program focuses on diversion with an understanding that the least amount of time in motel is better for overall wellbeing
- Length of a participants stay is determined by their engagement in a housing plan
- Outreach at motel by our Housing Case Coordinators
- After Hours service delivered by 211

Accessing the Program

- **Individuals/Families in need can reach us in the following ways;**
 - **211 – Anytime, 24/7 for the most up to date information**
 - During County business hours;
 - Call: 519-376-5744
 - Text: 226-407-4996
 - Email: stsp@grey.ca
 - Visit: Grey County Administration Building (Owen Sound)



Barriers to Access

The aim for the motel program is to be as low barrier as possible. **Low** does not unfortunately mean **No** barrier.

A service restriction list does exist to protect other participants, county staff and motel owners.

The length of a service restriction varies depending on the reason for the restriction.

The program tries to consider recovery stage and give as many chances as possible to participants.



EARLY DATA

First Month of Program Operations

904 Nights of Shelter Provided

28 Rooms currently occupied and supported by Housing Case Coordinators

11 Households moved into more appropriate housing from motel

Homelessness - Where do we go from here?

Coming Soon in 2023

- **14th Street, Owen Sound - Supportive Transitional Housing**
 - Will serve the more vulnerable individuals who need more intensive support than a self-contained apartment

Additional Opportunities

- Continued work to expand on coordinated access
- Provide education to residents at risk of losing their housing to support preventative measures
- Working toward expanded capacity for winter motel options
- Need for warming centres

2.0 Housing Creation Context & Affordability

Housing Creation Context

- RAGBOS: Median Sale Price Sept. 2022: \$588,500 down from \$703,000 in March.
- Lakeland West (non-waterfront): Median Sale Price Sept. 2022: \$700,000
- Listed Rental Snapshots 2022: Average price approximately \$1850/month plus utilities
- Rental housing vacancy rates remain low
- Interest rates rising - implications for project financing, mortgage eligibility/renewals



- Inflation - implications for development proforma, household budgets
- Landlord Tenant Board & OLT case backlogs
- Municipal Staffing, Capacity
- Dev/Building Industry Capacity
- Ongoing Legislative Changes
- Incivility, Cancel Culture, NIMBY
- Climate Change



Grey County	2021	2031	2046
Population	103320	113450 (+10130 persons)	127130
Households	43530	49160 (+5630 units)	55570
Employment	43550	45360 (+1810 positions)	52230

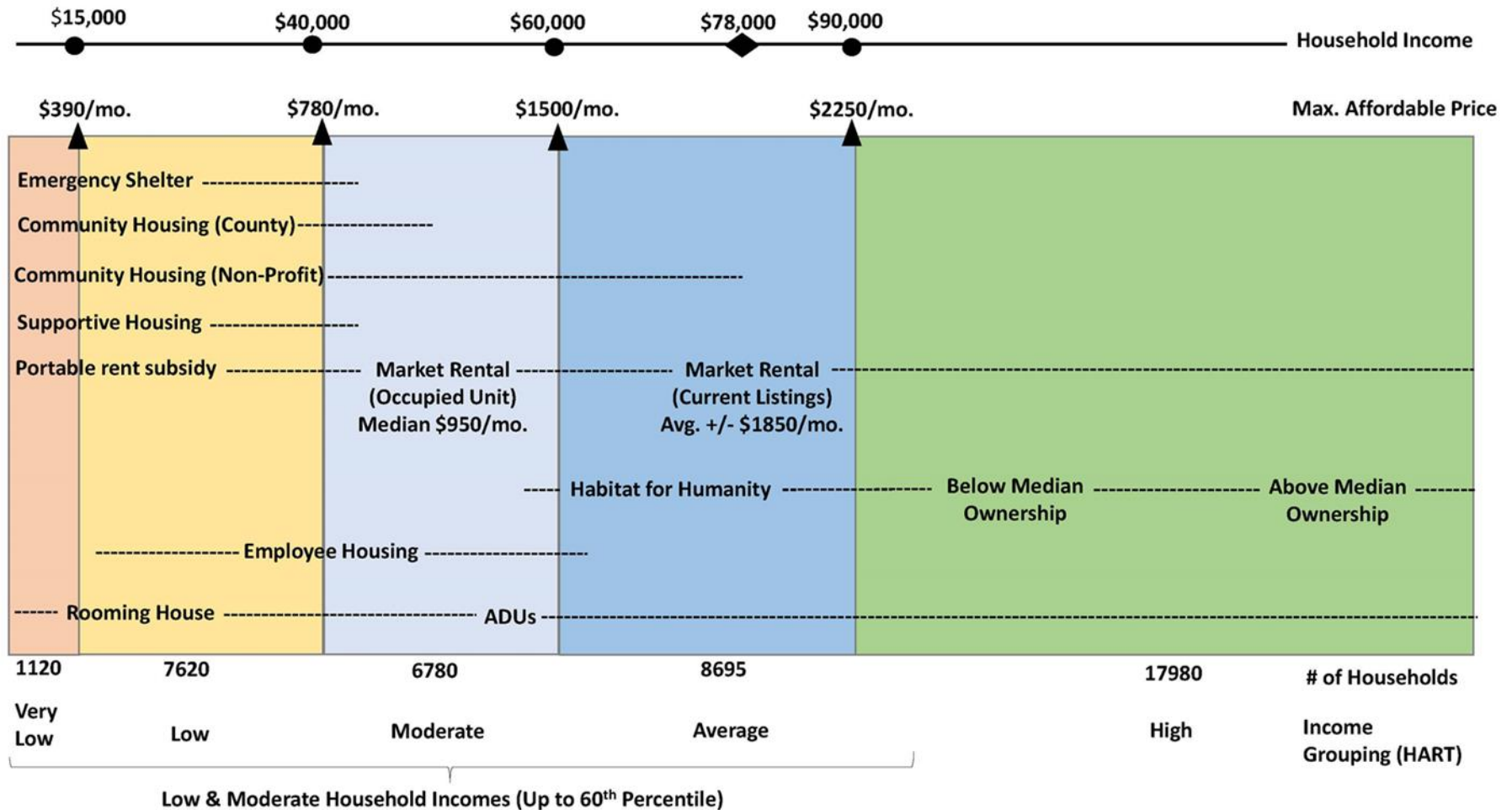
- Ontario Target: 1.5M homes by 2031 (majority in large urban centres)
- Prosperity Institute Report: Identifies suppressed household formation due to supply constraints (affordability) of approximately 2100 units for Grey County.
- New Units Needed: $5630 + 2100 = 7730$ by 2031

- Housing Assessment Resource Tool (HART) – UBC/CMHC, methodology
- Examines Housing Affordability & Need by Income Groupings
- Generally based upon premise that “affordable” housing costs less than 30% of Gross Household Annual Income
- Based on Regional Median Pre-Tax Household Income
 - Grey County Median HH Income (2020) **\$78,000**

HART Income Groupings

Median Income (%)	Grouping (HART)	Upper Limit Annual Income (Grey, \$)	Households (Grey, #)	Max. Monthly Affordable Housing Cost, \$
<20%	Very Low Income	Up to \$15,000	1220	\$390 (benefit shelter rate)
20-50%	Low Income	\$40,000	7620	\$806 (FT @ min. wage)
51-80%	Moderate Income	\$60,000	6780	\$1500
81-120%	Average Income	\$90,000	8695	\$2250
>120%	High Income	>\$90,000	17980	>\$2250

Housing Across Income Spectrum



Context: Incomes & Affordability...

MOST COMMON OCCUPATION IN EACH WAGE BRACKET IN GREY

ANNUAL SALARY: < \$30,000

% OF GREY COUNTY RESIDENTS: 46.9%



COOKS



FARM
WORKERS



NURSE AIDS &
ORDERLIES



SECURITY
GUARDS



RETAIL SALES-
PEOPLE

ANNUAL SALARY: \$30,000—\$49,999

% OF GREY COUNTY RESIDENTS: 22.9%



CARPENTERS



TRANSPORT TRUCK
DRIVERS



CONSTRUCTION
TRADES JOBS



SOCIAL &
COMMUNITY
SERVICE WORKERS



TRANSPORTATION
ROUTE/CREW
SCHEDULERS

ANNUAL SALARY: \$50,000—\$79,999

% OF GREY COUNTY RESIDENTS: 16.6%



AUTO SERVICE
TECHNICIANS



DENTAL
HYGIENISTS



FACILITY OPERATION &
MAINTENANCE



REGISTERED
NURSES



FINANCIAL
AUDITORS AND
ACCOUNTANTS

3.0 Housing Action Plan

- 1) Affordable Housing Fund
- 2) Housing Land Bank (Surplus Lands)
- 3) Community Improvement (CIP) Incentives
- 4) Development Charge (DC) Exemptions/Deferrals
- 5) Recolour Grey & Local OP/Zoning Updates

1. Affordable Housing Fund

- Affordable Housing Task Force recommended the creation of this fund which was approved by Council
- The fund will support future affordable housing builds and rent supplements
- Funds will have a significant impact to addressing the housing waitlist
- Can be used to leverage additional funds/grants
- Reinvest funds from the divestiture of County property or through non-profit mortgage payment savings
- Most affordable housing builds will contain a mixture of affordable and attainable housing

2. Housing Land Bank

- Developing a 'land bank' to support future affordable and attainable housing builds
- Focusing initially on publicly owned lands
- Supports County's Housing First Policy – surplus lands must first be considered for affordable housing
- Criteria being developed to assess suitability of lands
- Work with local municipalities to identify preferred sites
- Lands offered to non-profits first and then to private developers through an RFP process



Durham Apartment Build on County Surplus Lands

3. CIP Incentives

- County CIP Program approved in 2019 by Council
- Enables municipalities to offer incentives to encourage certain types of development including affordable and attainable housing
- Most municipalities have either approved or are in the process of approving a new CIP
- Next steps – work with local municipalities to promote incentives and to monitor the program
- Highlight: Tax Increment Equivalent Grant (TIEG)
 - covers increase in municipal taxes relating to increase in assessment value due to property improvement. Up to 100% of Municipal and/or County portion of taxes for up to 10 years, on declining basis (e.g. 100% Yr. 1; 10% Yr. 10)

4. DC Exemptions/Deferrals

- Changes to DC By-laws approved by Council late 2021.
- DC By-law changes help to encourage more rental housing, non-profit housing and additional dwelling units through exemptions
- Council approved Deferral and Conditional Exemption Policy
- Developments that qualify for deferrals (beyond DC Act)
 1. Housing that meets Accessibility for Ontarian Disabilities Act
 2. Other rental developments not eligible for a conditional exemption
 3. New condominium apartments or life/land lease developments
- DC exemptions and deferrals:
 - Reduces development costs
 - Can make a project more viable
 - Savings can be invested in more rental housing builds
 - Increases housing stock, provides more housing options
- Bill 23 may require changes to DC By-laws and/or provide some of these exemptions 'across the board'.

5. Official Plan and Zoning Updates

- Recolour Grey (County OP) includes policies that support a variety of housing types, tenure, density.
- Will further update OP policies and zoning to support new housing trends (e.g. co-housing, additional dwelling units, etc.)
- County OP housekeeping amendment OPA11 approved October 2022 – Additional Residential Units (ARU) and Tiny Home policies included
- County staff will continue to work with local municipalities to update official plans and zoning by-laws to support housing creation
- Most municipalities have updated OP's and Zoning By-laws to support secondary suites/additional dwellings, removing minimum residential unit sizes, etc.

4.0 Bill 23

More Homes Built Faster Act

- Bill 23, introduced October 25th, 2022
- Grey remains Upper Tier with Planning Responsibilities
- DC exemptions, discounts, definitions, updated
 - A new definition for 'affordable' being 80% of market value
 - A definition for 'attainable' is still to follow
 - Housing services are no longer eligible for DC funding
 - The changes will potentially result in less Municipal and County DC revenues to support growth-related infrastructure
- Supersedes OP/ZBL to permit 3 units/lot on urban lands
- Limitation on 3rd party appeals – specified persons and public bodies, applicant.

- Definition of Development excludes projects with <11 units; SPC does not apply.
- Limits conservation authority role in the development process to matters of natural hazard
- Continued limited authority for Inclusionary Zoning, new cap to Inclusionary Zoning (IZ) rate (5%) where applicable e.g. MZO, Community Planning Permit System (CPPS)
- Staff Report to County Council, November 10th

Will need to consider/work through:

- DC impacts on revenues/budgets; administrative requirements and processes
- Zoning By-law updates – 3 ‘primary’ units/urban lot, not only as accessory units.
- Potential for increased social pressure on decision-makers in absence of recourse via appeal
- Heritage Act changes
- Conservation Authority role/funding

...Will need to consider/work through:

- Shifting 'how' we administer the planning process, e.g.
 - frontloading technical review as part of pre-consultation process (also re: Bill 109 fee penalties)
 - emphasis on mediation role to explore solutions via review process (given no 3rd party appeals)
 - frank communication around community needs/public good (buy in, renewed social contract)
 - Finding planning efficiencies (best use of two-tier relationship towards community goals)

5.0 A Quick NIMBY Interlude

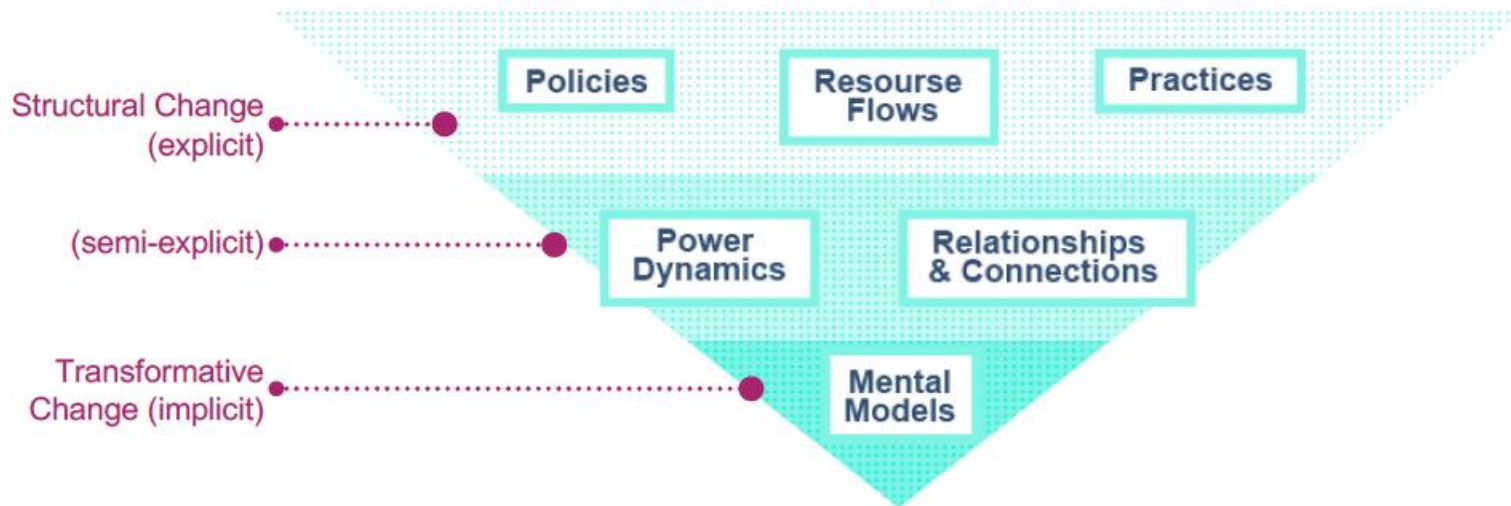
- “Not In My Backyard”
- a protectionist attitude that drives exclusionary and oppositional tactics often used by community members and/or groups facing an unwelcome development in their neighbourhood (FCM)
- a pejorative term used to describe people and organizations opposed to development. Use of the term implies a negative characterization, and many development opponents consider the term to be offensively reductive (Planetizen)

- To some degree, a natural change response, legitimate
- We are Human, subject to various cognitive biases: Status Quo Bias; Framing Bias; Altruism vs. Profit Drives; Loss Aversion Bias, etc.
- We are all at different stages of our own personal development and have different capacities to cope with change, risk, uncertainty.
- We are social beings – humans have a tendency to favour in-group interests, to detriment of out-group interests. We consider impacts on group self image, identity and cohesion.

- The public is not homogenous, we belong to many ‘communities’ – ‘consensus’ may be an unrealistic target
- Goal: move from Opposition to Tolerance (‘acceptance under rational argumentation’) – preserve trust
- Opposition may be rooted in distrust, control, sense of justice, concern re: competency, etc. - legitimize/name
- Need to help public put their concerns in context and to appreciate the competing interests that must be balanced in decision-making. Show our work. Ask for the input we need.
- Public good – not ‘pie in sky’, idealism – instead: the appropriate (just, equitable, inclusive) balancing and sharing of **costs and benefits of development** and change, across the community
- Council (and Staff) education an important component

6.0 System Change Framework

Six Conditions of Systems Change



THEY INCLUDE:

- **Structural/Systemic Factors** - External Factors Conditions
- **Equity/Diversity/Inclusion** - Shifting Power Dynamics
- **Relationships & Connections** = Shift in culture through transforming relationships (healing)
- **Mental Models & Prevailing Social Narratives** - Assumptions about how things work in the world

7 Kania, Kramer, Senge, (June 2018), The Water of Systems Change, Retrieved <https://bit.ly/2Gj7I93>

System Change Framework

Policies	Practices	Resource Flows	Mental Models	Power; Relationships
Housing Action Plan, Strategy	Streamlined review & approvals processes	DC deferral and exemptions	Housing as key community infrastructure	Empower non-traditional housing creators
CIP template & local programs	Integration with other strategic actions – e.g. energy retrofit program, wellbeing planning	Municipal Contributions – AH Fund; CIP funding; Surplus Lands	Establish, monitor & communicate need, targets, progress.	Support for the growth and maintenance of a vibrant non-profit sector
Enabling OP Policies	Housing lens applied at pre-consultation	Social Finance Approaches	Approaches to combat NIMBY, incivility	Justice, Equity and Diversity approaches
Enabling Zoning Permissions	Community of Practice; Partnerships, Educational opportunities	Grants – CMHC, GMF etc.	Civic Education - Interdependence and the public interest	Purposeful networking, relationship building to support collaboration
Support for innovation	Data-driven decision making	Stats & Information		

Affordability: a factor of Housing Costs; Household Incomes; Incentives

To Create Housing	To Maintain Housing
Land Acquisition Costs	Utility Costs (hydro, gas etc)
Interest Rates/Financing	Capital/Maintenance
Engineering, Design, Planning Costs	Water/Sewer Rates
Labour	Insurance
Materials	Debt Servicing
Legal & Insurances	Rental Administration, Legal
Permits & Application Fees	Taxes
Development Charges	
Site Servicing	
Delay/Absorption, Carrying Cost, Inflation	
Risk & Uncertainty	
Administration & Marketing	

7.0 Roundtable Guiding Questions

- What have we missed here today?
- What do you see as the top opportunities for new affordable/attainable housing in your community?
- What are your barriers to affordable/attainable housing creation?
- Do we have the servicing infrastructure/capacity in place to support housing creation?
- What messaging and education should we be sharing with our respective councils?
- What public messaging and education needs to be shared?