



DRAFT

100% Housed Plan

Addressing the Housing Crisis

February 2020



Project team

The 100% Housed Plan (Oxford County Housing Strategy) was developed by a multi-disciplinary team of Oxford County staff with support and expertise from [SHS Consulting](#).

Thank you to our many community partners who provided and continue to provide ongoing support and consultation towards County Council's 100% renewable energy, zero waste, zero poverty and housing goals.

How this report is structured

Oxford County's 100% Housed Plan adopts the "Building Blocks" format developed by [World Future Council](#). This approach offers a set of guidelines for policy development that encompass a continuum of planning phases, including coalition building, community engagement, monitoring and evaluation.

The building blocks methodology originated with the global 100% renewable energy goal. Oxford County is a proud collaborator on World Future Council's building blocks approach.

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Introduction

Since June 2015, Oxford County Council has adopted the **Future Oxford Community Sustainability Plan**; has become the first municipality in Ontario to commit to achieving 100% renewable energy by 2050 (**100% Renewable Energy Plan**); committed to achieving Zero Waste (**Zero Waste Plan**); supported extensive work to measure and understand our **Community Wellbeing**; and committed to achieving Zero Poverty (**Zero Poverty Plan**). Collectively these commitments and this body of work represent a community developed strategy that embodies the realization that sustainability can be achieved in a world where a vibrant economy supports strong communities and a healthy environment.

Recognizing that housing is a key influence to community and individual wellbeing and to our economic vitality, Oxford County has been active in undertaking housing studies, needs assessments, and initiatives to better understand housing challenges faced by residents of the County and identify ways to address housing need. Today, the County is faced with an evolving housing system¹ and persistent housing needs across the continuum.

The 100% Housed Plan stems from an initial collaboration with system stakeholders and players across southwestern Ontario at the “**Housing: Let’s get into it!**” forum (Feb 2019). The 100% Housed Plan represents a compilation of the work completed to date, including:

- Research conducted through the **Oxford County Shelter Plan** and Needs Assessment update;
- An analysis of available municipal housing policies and tools; and
- The application of the ideas generated through the “Housing: Let’s get into it!” forum.

A systems-oriented approach

Addressing the housing needs across the entire housing continuum in Oxford is an essential component to improving the quality of life and wellbeing for all current and future generations as envisioned within the Future Oxford Community Sustainability Plan. Housing is a key influence to community and individual wellbeing and to our economic vitality. In alignment with Oxford’s Zero Poverty Plan and Housing First Policy, the issue of housing was viewed through a broader lens of social determinants of health² to reveal the system-level complexities and relationships between housing and many other facets of an individual’s life and wellbeing.

¹ In this document, the **housing system** refers to all components of the housing stock in Oxford County (across the entire continuum) and the actors and stakeholders involved on both the demand- and supply-side of the equation across the continuum.

² The **social determinants of health** are the social and economic factors that influence people's health. These are apparent in the living and working conditions that people experience every day. These determinants influence health in many positive and negative ways. One of the key determinants is access to affordable, suitable, and adequate housing (Canadian Public Health Association, 2019).

The 100% Housed Plan sets an achievable goal that supports the Future Oxford Community Sustainability Plan and Oxford County Council's commitment to Zero Poverty.

The role of the 100% Housed Plan

The Future Oxford Community Sustainability Plan, adopted by County Council on September 9, 2015, aims to improve quality of life for Oxford's current and future generations. The plan is premised on a vision that encompasses vibrancy, prosperity and responsibility with clear recognition of the intrinsic relationships and dependencies between a vibrant economy, community health and wellbeing, and a clean and safe natural environment.

The 100% Housed Plan has evolved through the work of Zero Poverty Oxford and the ongoing implementation of the Zero Poverty Plan. Through Human Services staff, Oxford County's approach to addressing need in the community recognizes that safe, secure, stable and affordable housing is among the most influential contributors to the quality of life and wellbeing of our residents. Council's September 9, 2015, adoption of the Housing First Policy is a clear demonstration of the support for that philosophy.

Through Oxford's Living Wage and Housing Continuum development work the housing crisis is apparent. The Oxford continuum data demonstrates a clear lack of housing options available for households earning at or below Oxford's after tax median income of \$63,630³. Failing to address full spectrum (size, type, tenure and affordability) housing options for families living in our community with at or below medium incomes will have dire long term consequences to the vitality and wellbeing of our community.

As such, it is important to recognize that the 100% Housed Plan is **not** a social housing plan. Rather it is a plan that encompasses the full housing continuum (size, type, tenure and affordability) necessary to meet the needs/demands from homelessness through affordable market rent to median income ownership and everything in between.

Similar to the Zero Poverty Plan, the 100% Housed Plan is designed as a living document, as the transformational nature of the challenge demands a "plan, do, check, act" approach whereby emerging advancements are identified on a continual basis, adapting the Plan to current and future states of the housing crisis.

Navigating this document

This 100% Housed Plan provides a series of proposed tools and actions intended to guide the Oxford community towards achieving a housing stock whereby 100% of its citizens have access to safe, secure and adequate housing that they can afford. In doing so, we must address housing supply across the full continuum (size, type, tenure and affordability) our residents and businesses need today and tomorrow.

³ 2016 Census Data, Oxford County

This overall goal is discussed further in [Chapter 2: Develop the 100% Housed Blueprint](#). This plan was developed as both a policy and reporting document modeled from the 100 RE Building Blocks plan structure consistent with Oxford County's 100% Renewable Energy Plan, Zero Waste Plan and Zero Poverty Plan.

The 100 RE Building Blocks process is applicable to the development of any long-term strategic initiative and when properly utilized can provide guidance for policy makers, governments and community champions to develop their own initiative roadmap. The goal is to create a living document that can serve as an interactive toolbox which enables all stakeholders to implement and monitor their activities and present success as a whole rather than a collection of all the parts.

Each chapter in this document forms a **building block**, under which the process for transformation is documented through numbered **initiatives**. Specific tools and action recommendations can be found under relevant building blocks throughout the plan.

Activate Local Resource Potential

A community wishing to embark on an initiative to achieve a housing supply that meets full continuum (size, type, tenure and affordability) needs whereby 100% of its citizens have access to safe, secure and affordable housing should perform preliminary assessments to understand the local context within which they are operating. This initial work allows the development of policy and/or implementation frameworks that are to be tailored to the needs and assets of the local population. It is also helpful to mobilize local resources to leverage the knowledge and expertise of partners and stakeholders to identify opportunities for supports and assistance that can aid the implementation of the 100% Housed Plan.

The “**activate local resource potential**” chapter details the following key initiatives in this process:

- Perform preliminary assessments;
- Mobilize local resources; and
- Identify opportunities for expanded housing options.

1.1. Perform preliminary assessments

Performing preliminary assessments is an important initial step to developing the 100% Housed Plan. In the housing context, a housing needs assessment for Oxford County and its local municipalities can be undertaken highlighting key demand- and supply-side trends and identifying size; type and affordability mix gaps; and, desired thresholds within the community. This assessment can also provide relevant baselines and targets that can be used to monitor, measure, evaluate progress and maintain accountability.

Work completed to date

Oxford County Council adopted the Future Oxford Community Sustainability Plan in 2015, championing the community-developed vision for a vibrant, prosperous, and responsible future. The Plan envisions community sustainability as a balance of three inter-related pillars: community, economy, and environment. The Community Pillar, represented by the Community Oxford committee, engaged the [Canadian Index of Wellbeing](#) and University of Waterloo to assess the wellbeing of residents in Oxford County. The Index identifies housing affordability as a key indicator of wellbeing, thus placing emphasis on the need for adequate housing stock across the continuum.

Annually the Oxford County Human Services division updates a comprehensive housing needs assessment, entitled the *Oxford County Housing and Homelessness Needs Assessment*. The document describes key demand-side variables and trends such as

household characteristics, population trends, income, and employment and economic trends; supply-side variables such as current and forecasted housing stock data; and a summary of social housing gaps in the County.

In addition, in conjunction with the Zero Poverty Plan development, an Oxford County living wage analysis was undertaken in 2018. Through this work, the 2018 Oxford County living wage (annual household income for a family of 4) was \$67,716. This household income is represented by 2 adult incomes (\$17.34/hr @ 37.5 hours/week). Key drivers of the Oxford living wage are transportation and housing costs.

Since 2015, Oxford County has explored Long Term Care (LTC) bed needs, working with South West Local Health Integration Network (SWLHIN), private sector partners and Oxford hospitals, and advocating for additional LTC bed allocations to LTC operators across Oxford.

“Housing: Let’s get into it!” Forum

In February 2019, in partnership with the County of Elgin, City of St. Thomas, Southwestern Public Health, and the Oxford Workforce Development Partnership/Local Employment Partnership, Oxford County convened roughly 200 representatives from southwestern Ontario communities to tackle some of the communities’ most pressing housing supply issues. The full day “Housing: Let’s get into it” forum held in London aimed to stimulate thought, discussion, and solutions that may be initiated across the province. The day was planned with the intent of developing and documenting solutions and ideas applicable across small urban and rural municipalities in Ontario. The findings from the Housing Forum are summarized throughout the 100% Housed Plan, including in [5.3. The Housing Toolbox](#).

Key findings

This section highlights the key demand- and supply-side findings from the housing needs assessment, in addition to the existing gaps in the Oxford County housing system. The 100% Housed Plan aims to address these housing needs.

DEMAND

Examining the demographic and economic contexts

The following provides a high-level overview of the demographic context, including changes in population, households (counts, sizes, and characteristics) and other relevant economic indicators.

► **The County population and household counts are expected to continue to grow rapidly.**

Between 2016 and 2046, Oxford County’s population is expected to grow to 161,000, representing an approximately 46% growth (47,200 people) in population. Over the same time horizon, the number of households in the County is expected to increase to 62,000,

representing a 37% increase in household counts (18,300 households) (Hemson Consulting, Ltd., 2019).

Growth in household counts has primarily taken place around the three urban centres (Woodstock, Tillsonburg, and Ingersoll). According to the Draft Comprehensive Review, by 2046, Woodstock is expected to have the largest proportion of growth in household counts (51%) followed by Tillsonburg (13%), Ingersoll (12%), and the remaining 24% is expected to be in the rural municipalities (the Townships).

When examining the 2016 Census Population by age groups some differences are evident between the municipalities. The population is older in Tillsonburg, younger in Norwich and South-West Oxford, and in comparison with Oxford County municipalities there are more baby boomers in all rural municipalities except Norwich. Areas with older populations may require different housing options to serve their residents. This has been factored in to each area municipality's projected dwelling type breakdown, which will be available when the comprehensive review is finalized.

► **Household sizes have been declining over time.**

According to the Oxford County Phase 1 Comprehensive Review prepared by Hemson Consulting, household counts are growing more rapidly than population, indicating shrinking household sizes. This may be, in part, due to an aging population (particularly in communities outside major urban centres). The result is that a greater number of dwelling units is required to house the same amount of population.

► **Other household characteristics in Oxford also indicate specific dwelling-type needs.**

Proportionally there are more **two person households** in Oxford County (50%) than Ontario (47%). Of the area municipalities, Tillsonburg has the highest proportion of two person households (59%), while there are larger families in the rural municipalities. *Numbers provided by the updated Housing Needs Assessment; to be reviewed.*

There are 4,675 (31.9%) seniors aged 65 and older who do not live in a census family. While this is lower than the provincial rate of 33%, **more of these seniors live alone in Oxford County** (86.8%) compared to Ontario (77%).

► **Oxford's one-person private household average income is \$35,476 which falls below Ontario (average \$39,367).**

Oxford's one-person private household average income is \$35,476 which falls below Ontario (average \$39,367). However, the income of one-person private households has increased more rapidly than the average income for all households. This group may find it difficult to find housing that they can afford on their own. The **prevalence of low income** in Oxford is highest for female lone parent families (16.9%) and persons 15 years and over living alone (15.2%).

- ▶ **The number of households on social assistance has increased, mainly due to more individuals receiving ODSP benefits, and many cannot afford the cost of housing.**

From 2008-2012 the Social Assistance caseload for Ontario Works (OW) and Ontario Disability Support program (ODSP) increased by 39% (ODSP, Oxford, 2013; Oxford County Human Services, 2013). Between 2012 and 2015, the OW caseload remained near constant. Since 2016 the OW caseload has slowly declined and as of 2018 the average monthly caseload is 1,300.

- ▶ **The unmet social housing demand continues to grow in Oxford County. As of July, 2019, there were 2,500 applicants on the social housing wait list, an increase of 500 applicants since January, 2019.**

- ▶ **South West LHIN indicates that south Oxford has the lowest number of long-term care (LTC) beds per capita (< 70 LTC beds/1,000 population over 75) in Southwestern Ontario.**

Oxford has advocated for additional LTC beds since 2015, as recent as 2018, the South West LHIN confirmed the Oxford position that there is shortage of LTC beds serving Oxford. In fact, they have confirmed Oxford is the lowest served community within the South West LHIN area.

In 2017, Oxford hospitals studied the impact of a shortage of LTC beds on the hospital system, the results were summarized in the report “Alternate Level of Care and Long-Term Care Capacity Assessment in Oxford County.” Individuals with ALC designation are typically aged 75 and older and have higher levels of functional and cognitive deficits, communication difficulties, responsive behaviours and multiple medications. Home care clients who waited in hospital before discharge (with ALC days) are more likely to have difficulty in communication, physical and cognitive function than clients with no ALC days. ALC rates are an important consideration as higher rates are an indicator of less than optimal health system outcomes and costs. The 2017 study concluded that, compared to other sub-regions, Oxford County and its constituent hospitals have among the highest alternate level care (ALC) rates in the South West LHIN. Further the report concluded that patients waiting for LTC beds are the main driver of the high alternate level care rates in Oxford County.

- ▶ **Home ownership is the most common tenure in Oxford, especially for households earning roughly \$50,000 and over.**

While home ownership remains the most common tenure in Oxford (73.76%), the rate decreased from 2011 to 2016 by 2%. The proportion of households by tenure varies by municipality with more homeowners in the rural municipalities. Home ownership becomes the most prevalent type of tenure in Oxford County once the household income reaches between \$48,875 and \$60,601.

► **Approximately 10% of households in Oxford County are in core housing need.**

Approximately 4,426 (10%) households are in core housing need. This means these households are falling below one or more of the adequacy, affordability, or suitability standards (as per CMHC) and could not afford an alternate living situation that would meet their needs. As identified in Oxford's Zero Poverty Plan (2018), meeting core housing need is fundamental to addressing poverty and thus critical to achieving a well-balanced housing continuum.

SUPPLY

Examining the current housing stock

The following provides a high-level overview of the housing supply context, including a snapshot of the current housing stock.

► **Higher-density housing options exist predominantly in Woodstock and Tillsonburg.**

The highest proportion of dwelling units in Oxford County is located in Woodstock (39%), Tillsonburg (16%), and Ingersoll (11%) (Statistics Canada, 2017). Over 72% of dwellings in Oxford County are **single-detached households**. The majority of apartment buildings of five or more storeys are located in Woodstock and Tillsonburg. Compared to Woodstock and Ingersoll proportionally, Tillsonburg has fewer semi-detached and row houses but a higher proportion of apartment buildings of fewer than 5 storeys (Statistics Canada, 2017).

► **Approximately 25% of dwellings in Oxford are rental units; with almost half located in Woodstock.**

Approximately twenty-five percent (9,535) of dwellings in Oxford County are tenant-occupied (rental units) (Statistics Canada, 2016) of which 47% are located in Woodstock. Over the years, vacancy rates have fluctuated and fell to 4% in 2011. Tenants live in a variety of structures including apartment buildings with fewer than 5 stories (33%), single detached homes (25%), apartments with five or more stories (15%), row houses (12%), and other (15%).

► **There is some need for regeneration of the older housing stock in Oxford, especially among rental dwellings.**

Oxford County has an older housing stock than Ontario, yet a smaller proportion of homes in Oxford need major repairs compared to Ontario. The proportion of homes needing major repairs is higher than the rate for Oxford County in Norwich, South-West Oxford, Ingersoll, and Zorra (Statistics Canada, 2017). A higher proportion of rental dwellings require major repairs (9.7%) compared to owned units (4.8%) (Statistics Canada, 2017).

► **House prices and rental rates have increased over time.**

The cost of home ownership has increased over time. The Woodstock-Ingersoll and District Real Estate Board reported in December, 2019, an average sale price for a single detached dwelling was at \$456,152 compared to \$253,061 in December, 2014. According to CMHC Rental Market Reports, between 2014 and 2019, rent for a one-bedroom apartment in Woodstock increased from \$773 to \$1,092 per month. In Tillsonburg for the same time period, rent for a one-bedroom apartment increased from \$637 to \$828 per month. In Ingersoll for the same time period, rent for a one bedroom increased from \$717 to \$770 per month. In addition to the CMHC data, with private landlords regularly using internet sites to advertise available rental units, research of on-line ads indicates a one bedroom apartment in Oxford County can cost \$1,000 per month or higher.

► **Significant employment opportunities and unmet workforce demands due to lack of housing options.**

While the specific numbers vary, as of January 2020, Oxford Workforce Development Partnership (OWDP) reports that, ~3,000 vacant employment opportunities exist in Oxford County with pay averaging in excess of \$18/hour. Through the OWDP, Oxford employers indicate that the two primary obstacles to workforce attraction and retention are transportation and housing. There are virtually no housing options (size, type, and tenure) in Oxford County affordable to perspective employees for these ~3,000 jobs.

THE GAP

A summary of Oxford's housing needs

Based on the current demographic context in relation to the current housing supply context and despite efforts to ensure everyone has a home they can afford in Oxford, there remain several supply gaps along the continuum.

► There is unmet need and demand across the housing continuum

The Oxford Housing Continuum (2019) data indicates clear gaps arising from the need to meet broader income and support needs than existing housing supply systems currently provide (size, type, tenure and affordability). While the housing gap in Oxford is multidimensional (size, type, tenure and affordability), the most predominant availability factor is affordability.

	Emergency shelters	Transitional housing	Supportive housing	Rent-geared-to-income housing	Affordable rental housing	Market rental housing
Average monthly rent				30% of monthly income	~\$726	~\$908-\$1,500
Affordable to households earning...	< \$20,000		<\$38,000		< \$63,000	
Proportion of households in Oxford	7%			23%		
Supply	50	20	160	1,429	517	9,555
Unmet demand	Constant	Constant	150	2,500	1,000	Unknown

Oxford enjoys an existing housing supply system that is active and successful as is consistently evident by new housing starts and residential growth. Notwithstanding, Oxford household access to the local housing supply requires above median household incomes. Other than affordable housing related construction, no new housing units of any size, type or tenure are being constructed that are affordable at or below Oxford's median household income levels.

Resales of existing housing can be part of the solution; however, according to the Woodstock and Ingersoll Real Estate Board, only ~20% of home sales have been affordable to the median household (after tax) income of \$63,630 (home price of under \$250,000). The remaining 80% of sales have been at prices above \$250,000, and thus not likely affordable to the median-income household.

There is a clear need for a range of housing options (size, type and tenure) that addresses unmet demands and is affordable to households at or below median incomes. Continuing to build housing of the type, form, tenure and affordability mix, our current housing supply system will not meet this persistent demand.

► **Approximately 10% of households in Oxford County are in core housing need.**

Approximately 10% of households are in core housing need. This means these households are falling below one or more of the adequacy, affordability, or suitability standards (as per CMHC) and could not afford an alternate living situation that would meet their needs. As identified in Oxford's Zero Poverty Plan (2018), meeting core housing need is fundamental to addressing poverty and thus critical to achieving a well-balanced housing continuum.

► **Housing affordability issues are shown to have implications on employer recruitment and retention.**

As of January 2020, there are ~3,000 job vacancies in the Manufacturing and Transportation and Logistics sectors in Oxford County (up from 1,200 in February 2019), with pay averaging in excess of \$18/hr. Individuals seeking these jobs may have a more difficult time finding housing in Oxford, as their affordable rental rate (spending 30% of their income on rent and other housing costs such as utilities) is less than \$1,000 per month. This was also a key issue raised by key stakeholders during the Housing Forum held in London in February 2019.

► **There are several current trends and realities in the Oxford housing system that were raised during the Housing Forum. Many of these issues are related to a lack of housing supply to meet current and changing needs.**

The following sentiments were shared by key stakeholders at the Housing Forum. Note that participants represented individuals from across southwestern Ontario.

- Creating inclusive housing options (that are accessible) to fill affordable housing gaps
- There is an opportunity to unlock existing capacity of over housed homeowners (e.g., seniors wanting to stay in their home communities but cannot find affordable alternatives)
- Rental housing options need to be available and affordable to individuals living on social assistance
- Improve the zoning and permitting processes to reduce delays and length of approvals time
- Locating rental dwellings in a variety of areas, within mixed-use developments
- Long wait times for rent-geared-to-income (RGI) housing
- Encouraging intensification
- Providing market rental housing to support the needs of the workforce, the aging population, and other groups
- Encourage different building forms (apartments, row houses, etc.) and number of bedrooms per dwelling
- Removing the stigma around rental housing units

► Long-term care beds

There are 760 long-term care (LTC) beds comprising public and private (not-for-profit and for profit operators) serving Oxford County and immediately adjacent communities. All LTC operators are believed to have wait lists though specific data is not readily available.

Of the 760, Oxford County provides 228 long term care LTC beds at three homes located in Woodstock (157 plus 3 respite bed), Tillsonburg (33 plus 1 respite bed) and Ingersoll (34 beds). Across the three facilities exists an approximate 675 resident waiting list (~398 first choice) and an average wait time of ~632 days.

Next steps

The housing system data should continually be monitored and updated, as needs change over time. In addition to continually communicating with Oxford residents, a data update can be performed during the next census period or when new data becomes available. In 2020, updates to the Living Wage is planned to ensure appropriate consideration of housing availability, household/family composition and cost factors.

1.2. Mobilize Local Resources

Cross-sector collaboration is an important step towards effective poverty elimination. This form of collaboration mobilizes local resources by leveraging the knowledge, expertise, and resources that the housing system's sectors, and stakeholder groups possess and uses their diverse strengths to work towards the common goal of eliminating homelessness in Oxford County and ensuring everyone has a home.

Work completed to date

Long-term care home/bed expansion applications

Oxford County has supported two long-term care home bed allocation applications submitted by private operators in Oxford County as part of the Province's 2019/2020 LTCH bed allocation program. These applications include a new 160 LTC bed campus of care facility in Tillsonburg and a 128 LTC bed (28 new) campus of care facility in Tavistock. Both applications are awaiting provincial decisions.

Oxford “Build Better” program

The 100% Renewable Energy Plan recognizes the key role building form plays in influencing energy consumption and related GHG emissions. Subsequent to the 100% Renewable commitment and plan adoption, the “build better” philosophy was created in an effort to create safe, affordable and sustainable housing for the residents of Oxford in keeping with the 100% RE goals and plan.

With the program, Oxford County began leveraging County-funded (including federal and provincial investment in Affordable Housing funds) capital projects by incenting ultra-high energy efficiency into its affordable housing construction program. By requiring building designs that could achieve Passive House Institute (PHI), EnerPHit, Passive House Instituted US (PHIUS) and/or Net Zero building energy performance standards have been required of successful bidders. Since its implementation, 108 housing units (as of Dec 2019) have been awarded construction funding under the program. As the projects are completed, building energy performance and incremental cost implications are being assessed as a means to continuously refine and improve outcomes and demonstrate the viability of ultra-high energy efficient building options.

Additional information related to the “build better” motto and project information for recently completed affordable housing projects can be found at www.oxfordcounty.ca/buildbetter.

Community Consultation

“Housing: Let’s get into it!” Forum

In February 2019 roughly 200 representatives from southwestern Ontario communities came together to tackle some of the communities’ most pressing housing supply issues. The full day “Housing: Let’s get into it” forum (referred to as “the Housing Forum”) aimed to stimulate thought, discussion, and solutions that may be initiated across the province.

Many Oxford partners and stakeholders, along with others from across southwestern Ontario, were among those consulted through participation in the Housing Forum. The first (2020) edition of the 100% Housed Plan was heavily informed by inputs received through the forum discussions. The findings from the Housing Forum are summarized throughout the 100% Housed Plan, including in 5.3. [The Housing Toolbox](#) section and the design principles listed below.

Partner, stakeholder and community consultation will be undertaken as part of the ongoing refinement, updates and implementation of the 100% Housed Plan.

Key findings

The “Housing: Let’s get into it!” forum engaged participants in discussing design principles for where we want to be as a community. Many of these design principles spoke to a need for increased housing supply.

The following design principles are most relevant to this supply-oriented Strategy:

“Our solution must...”

- Our solution must **de-stigmatize social housing**.
- Our solution must **promote community integration**.
- Our solution must **reduce the waitlist**.
- Our solution must **increase equitable access to affordable housing for low-income households**.
- Our solution must **reduce red tape**.
- Our solution must **integrate and not segregate communities**.
- Our solution must **be adaptable to changing demographics over time**.
- Our solution must **address the regeneration of the current social housing stock**.
- Our solution must **incorporate complete community planning (including transportation and other public amenities)**.

Next steps

Partner, Stakeholder and Community Consultation

Under the guidance of the Strategic Communications and Engagement team, a 100% Housed engagement campaign will be developed and employed. The intent will be to inform and engage municipal and community partners, stakeholders and the broader Oxford community in the ongoing refinement and implementation of the 100% Housed Plan.

As a first step in the broader dialogue, Oxford County Council adoption of the following **proposed resolution** will signal their commitment to working with federal, provincial, municipal, community and industry partners and stakeholders to achieve a 100% Housed in Oxford County.

100% Housed in Oxford County

Whereas many leading municipalities are considering or have committed to plans intended to reduce homelessness in their communities;

And whereas on September 9, 2015 Oxford County Council adopted the Future Oxford Community Sustainability Plan, which outlines goals, objectives and actions intended to strengthen community wellbeing, economic vitality and environmental leadership of Oxford County;

And whereas on September 9, 2015 Oxford County Council further adopted a Housing First policy in recognition of the critical role of safe, secure and affordable housing to our community wellbeing;

And whereas on November 22, 2017 Council committed to achieving Zero Poverty in Oxford County;

And whereas the federal and provincial governments have begun to present concepts aimed at substantive reductions to homelessness and improved housing supply in Canada and the Province of Ontario;

And whereas the *“Housing: Let’s get into it!” Forum (Feb 2019)* created an opportunity to discuss the complexities, characteristics and the nature of housing issues in Oxford County has enhanced awareness of, and the community momentum to address, housing in Oxford;

And whereas there are clear gaps in the existing Oxford Housing Continuum, particularly at or below median household incomes, presenting significant challenges to Oxford households and employers alike threatening the community wellbeing, economic vitality and environmental health of Oxford;

And whereas Oxford has a history of courage and leadership in facing challenging issues;

Therefore be it resolved, that the County of Oxford hereby commits to the achievement of 100% Housed in Oxford County through cooperation with federal, provincial, municipal, community and industry partners and stakeholders.

1.3. Identify Opportunities for Expanded Housing

Options

This initiative involves scanning federal, provincial and local programs, services and policy frameworks that may serve as opportunities for furthering the desired outcomes of the 100% Housed Plan. Additional resources and efforts may also be underway through community-based organizations and non-profit agencies working in the housing system.

Work completed to date

Policy review

A preliminary overview of these policy changes can be found in the appendix of this document. The next steps for this study are to further assess the implications of these changes for Oxford County and its municipalities. As this document is updated, this section will include all foundational policies that are used in the Strategy process.

Review of learnings from other jurisdictions

In addition to the policy review, an environmental scan of promising practices from other jurisdictions in Canada and around the world was conducted to draw inspiration and new ideas that may be applicable to the Oxford context. These learnings are summarized throughout this document, in relation to each relevant proposed tool.

Review of available municipal strategies

Finally, a review of available municipal strategies (such as policy and financial tools) was conducted. The list of strategies can be found in [2.2. Model a 100% Housed Scenario](#) and are summarized in the [Appendix](#) of this document.

Key findings

Continuation of the Home Ownership Program

The County is continuing its Home Ownership Program for residents hoping to purchase their own home. The program provides financial assistance to qualified low-to-moderate income households. Funding is limited and is available on a first come, first served basis, in the form of a 20-year interest-free loan registered on title and up to 5% of the purchase price of the home (with a maximum loan of \$10,000).

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

The Provincial government released [More Homes, More Choice: Ontario's Housing Supply Action Plan](#) on May 2, 2019. At the same time, the Minister of Municipal Affairs and Housing introduced legislation which is central to the action plan and which makes changes to several pieces of Provincial legislation, including the *Planning Act*, *Development Charges*

Act, Conservation Authorities Act, Environmental Assessment Act, and Environmental Protection Act. The More Homes, More Choice Act received Royal Assent on June 6, 2019.

The changes to the *Planning Act* introduced by the Province include a number of initiatives intended to increase the supply and affordability of housing, including reduced timelines for decisions on planning applications and the creation of a new municipal finance tool (Community Benefit Charge), which would replace the current development charge regime for soft services and parkland dedication, and replace bonusing provisions for increased height and density under the Act. In addition, the Act revises direction regarding the creation of additional residential units (ADUs) in existing dwellings and new construction, providing more opportunity for ADUs and stipulating some of the development standards for these units (e.g., parking).

The new legislation also proposes various changes to the *Development Charges Act*, including the timing of Development Charges (DC) payment (e.g., deferrals for not-for-profit housing, institutional development), and specific direction on when the DC rate is “locked-in” (e.g., at the submission of a zone change or site plan approval application). The DC Act also provides for exemptions for one additional residential unit in a new dwelling.

Ontario’s Community Housing Renewal Strategy

The Provincial government recently announced a new Community Housing Renewal Strategy with \$1 billion in 2019–2020 to help sustain, repair and grow community housing and end homelessness. The Strategy includes the following elements:

- Removing existing penalties for tenants who work more hours or who are going to college or university;
- Simplifying rent calculations;
- Freeing up the waitlist by having tenants prioritize their first choice and accept the first unit they are offered;
- Ensuring rent calculations do not include child support payments;
- Requiring an asset test; and,
- Making housing safer by empowering housing providers to turn away tenants who have been evicted for criminal activity.

As a result of Ontario’s Community Housing Renewal Strategy, two new programs were launched in 2019-2020 to support the Strategy. The Canada-Ontario Community Housing Initiative (COCHI) and the Ontario Priorities Housing Initiative (OPHI).

Canada-Ontario Community Housing Initiative (COCHI) – provides funding to Service Managers to replace the federal Social Housing Agreement funding which expires beginning in April 2019. In Oxford County, the COCHI funding totals \$56,425 for 2019-2020, \$224,804 for 2020-2021 and \$391,267 in 2021-2022.

Ontario Priorities Housing Initiative (OPHI) – provides flexible funding to all Service Managers and the two Indigenous Program Administrators to address local priorities in the areas of housing supply and affordability, including new affordable rental construction, community housing repair, rental assistance, tenant supports, and affordable ownership. Housing providers can dedicate a percentage of spending for supports that will keep people housed and prevent homelessness. In Oxford County, the OPHI funding totals \$754,900 for 2019-2020, \$391,100 in 2020-2021 and \$608,900 in 2021-2022.

County Council authorized staff to expend the new funds on repair and new rental housing supply. These new funds are an opportunity for the County to stack various program funding to increase rental housing supply.

In addition, the Province has begun negotiations with CMHC to finalize the program design and amend the bilateral agreement for the Canada-Ontario Housing Benefit. This will allow housing benefits to start flowing to Ontario households in April 2020.

Provincial Policy Statement – primarily responsible for establishing Provincial interest and direction with respect to land use planning, including planning for housing. The PPS requires municipalities to plan for an appropriate range and mix of housing, including affordable housing, to meet long-term needs. This includes maintaining an adequate supply of designated and available residential land to accommodate forecasted needs and establishing and implementing minimum targets for the provision of affordable housing.

As part of a recent review of the PPS, the Province has proposed a number of amendments intended to assist in increasing the supply and affordability of housing, including increased maximum planning horizons and stronger references to the determination of housing need being market based. The PPS also proposes new direction to municipalities with respect to “fast-tracking” priority applications that support housing and clarifying that minimum targets for the provision of affordable housing are to align with applicable housing and homelessness plans.

The County has been actively involved in the consultation on the proposed changes and has expressed particular support for increased planning horizons and land supply requirements as a means of increasing the supply of housing.

Next steps

Proposed Council Commitment to achieving 100% Housed

Along with authorizing staff to move elements of the 100% Housed plan forward, it is proposed that Council signify its commitment to addressing Oxford’s housing crisis through formal resolution and that Area Municipal Councils be asked to adopt the same commitment through resolution. Such commitment will be used as a rally cry for the community members, partners and stakeholders to engage and play an active part in the ongoing refinement and community implementation of the 100% Housed Plan.

Community/Social housing

A survey of non-profit housing providers listed in Schedule 25 of Reg. 368/11 was completed in 2019. All providers have indicated they will continue to own and offer units to low-income households despite provincial subsidies ending. A report to Council in 2020 will be presented which will summarize a list of providers and the financial support required to maintain rent geared to income units in the community.

Commence the Social Housing Revitalization Pilot project in 2020. County staff will examine social housing lands owned by the County to assess viable development options that will increase rental housing supply. The final report will recommend options to Council for consideration while planning for future rental housing growth and redevelopment.

Planning policy/framework

The current planning policy/framework is generally not an obstruction to achieving the 100% Housed goal of full continuum (size, type, tenure and affordability) housing supply. However, neither are the historical results of the current planning regimes demonstrating the desired outcomes.

Many of the tools, strategies and opportunities identified in subsequent sections of the 100% Housed Plan will begin to raise opportunities to incent, encourage, regulate or otherwise alter the historical outcomes, in some cases through change to the current planning policy/framework.

Develop the 100% Housed Blueprint

The 100% Housed blueprint employs elements that will help illustrate the vision for a future scenario in which all community members have opportunity for a place to call home.

The “**develop the 100% housed blueprint**” chapter details the following key initiatives in this process:

- Define the 100% Housed target;
- Model a 100% Housed scenario;
- Estimate economic and community benefits; and
- Estimate environmental benefits.

2.1. Define the 100% Housed Target

The 100% Housed Plan requires targets for ensuring everyone has the opportunity for safe, secure and affordable housing. This means a housing supply that reasonably meets the housing demand across the entire housing continuum (size, type, tenure and affordability).

Balancing housing demand/supply across the housing continuum

Achieving a housing supply that reasonably meets the housing demand across the entire housing continuum (size, type, tenure and affordability).

Addressing core housing need

According to CMHC, a household is said to be in core housing need when it is paying more than 30% of its total before tax household income on housing costs and members are living in a dwelling that is inadequate (not in a state of good repair) and/or unsuitable (the number of household members exceeds the number of rooms in the dwelling).

Eliminating chronic homelessness

Chronic homelessness is defined by The Homeless Hub (www.homelesshub.ca) as individuals who have spent one year or more homeless, or have been repeatedly homeless. Canada’s National Housing Strategy aims to reduce chronic homelessness by 50% by 2029. The 100% Housed Plan aims to ensure a housing supply that eliminates chronic

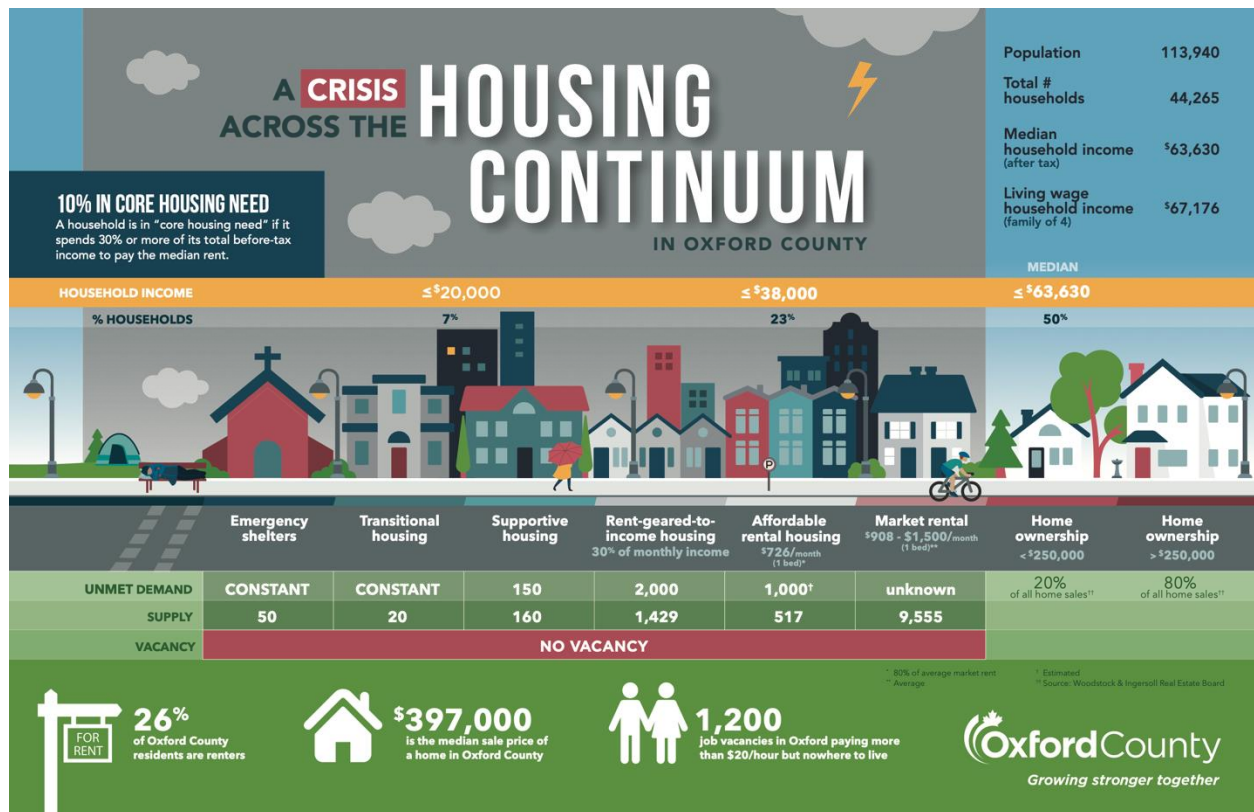
homelessness in Oxford County. Refer to page 3 of the [Zero Poverty Plan](#) for more information.

Work completed to date

The Oxford County Housing Continuum (2019) graphic has aided the identification of some of the key gaps in housing stock that exist across the Oxford Housing Continuum.

Key findings

The following housing continuum was prepared in advance of the Housing Forum (summarized in this document). The continuum depicts the current housing needs and gaps in Oxford. A more detailed report on the current housing system was included in [1.1. Perform Preliminary Assessments](#).



It is assumed at this point that existing single family housing stock within affordable ranges will become available as improved opportunity for other housing options unfold.

Next steps

Develop detailed demand based housing supply targets across the housing continuum (size, type, tenure and affordability). An affordability threshold and gap analysis will be conducted across the housing continuum (size, type, tenure and affordability) demonstrating options available to and needed for each income decile range in Oxford.

Targets will also be created for new stock of housing size and types that meet a range of affordability and support needs including:

- Market rental housing
- Non-market rental housing
- Supportive housing
- Emergency and transitional housing

This requires analyzing census data for each local municipality by income decile and mapping by income decile the affordability thresholds for each to the demand and available stock in each community. The targets will be vetted by community stakeholders and the development community to assess the feasibility of achieving the targets, given the existing planning context and policy space. Once the targets are identified, further analysis will be required to understand if, how and at what cost, an effective incentive program might be to entice private sector developers to achieve the targets.

Finally, the housing continuum will be updated on an ongoing basis as new data becomes available. As mentioned previously, effort will be made to connect the living wage data with housing availability and affordability data across the continuum to ensure the living wage is taking housing costs and availability fully into account.

2.2. Model a 100% Housed Scenario

The 100% Housed scenario reflects the affirmation that all Oxford residents should have access to a home that is affordable, suitable, and adequate (based on the CMHC definition of housing need). This Housing Strategy aims to introduce policy tools and levers that can help improve housing availability across the continuum, based on affordability thresholds of the local population.

Work completed to date

A comprehensive review of regulatory, planning and policy, and financial tools available to municipalities was conducted to determine potential tools for ensuring everyone in Oxford County has a home. The following options were explored and are identified in this document as potential tools:

Regulatory Tools

- Initiate an expanded Community Improvement Plan
- Explore the feasibility of implementing an inclusionary zoning policy

Planning and Process Tools

- Permit the use of off-site construction techniques
- Implement as-of-right zoning for increased density or shared housing options
- Facilitate the development of co-housing
- Streamline the development approvals process
- Formalize alternative development standards for affordable housing

Financial Incentives

- Exemption of property taxes for affordable housing
- Create a pipeline of shovel-ready surplus land for affordable housing
- Impose a levy for affordable housing

Other Ideas

- Promote other tenure forms such as rent-to-own housing models
 - Develop programs to support those who are “over-housed” to downsize
 - Introduce specific strategies for smaller-scale housing in rural areas
 - Introduce a new financing model for affordable housing
 - “Suite” of incentives to promote the development of affordable housing
-

Next steps

The 100% Housed Plan requires targets for ensuring everyone has the opportunity for safe, secure and affordable housing. This means a housing supply that reasonably meets the housing demand across the entire housing continuum (size, type, tenure and affordability) including agreed targets that:

- Balance housing demand/supply across the housing continuum;
- Address core housing need, and
- Eliminate chronic homelessness.

Understanding the implications and value of the various targets can be enhanced through development of a human-centred lens. Such a lens can be brought to this vision by describing the human experience impacts of achieving each target/milestone. Archetypes, or other storytelling tools, can be used to depict what it would be like to live in Oxford when this goal is achieved. Successful application of such an approach will require achieving alignment on the details of the 100% Housed scenario.

Understanding the 100% Housed scenario will require extensive financial analysis to determine the total cost of implementing this ambitious Strategy and building relationships to leverage necessary partnerships with all partners and stakeholders.

2.3. Identify Economic and Community Benefits

Housing is an important social determinant of health, contributing directly to an individual's health and wellbeing; sense of belonging and inclusion; and, access to food, employment, and social networks. As such, the housing supply system has a direct impact to community wellbeing. However, the existing housing supply system does not work for all Oxford residents. As illustrated by the Oxford County Housing Continuum, there are a disturbing number of households who cannot afford a place to call home. Very limited housing options exist in Oxford that are affordable for households at or below median incomes. The current housing supply system appears unable to meet not only the unique housing needs of certain groups, such as people with disabilities or others requiring supportive housing, but a much broader segment of our population.

Historically, governments, community organizations, non-profits and the private sector have worked together to provide housing options for special needs and systems to connect individuals to other associated services they require (e.g., mental health and addictions services, and other services noted in the Zero Poverty Plan). Notwithstanding intent, demand significantly outweighs supply capacity. Add to this supply gap is a lack of housing options across the continuum for 10% of Oxford households living with "core housing needs." This is to say that their housing costs exceed 30% of their before tax income and is beyond affordability.

While core housing situations can occur regardless of household income, occurrence with higher household incomes is a matter of choice. For many in our community core housing need is not a choice, rather a direct outcome of a housing supply system that is not meeting community needs. Core housing need has significant implications on health and wellbeing; sense of belonging and inclusion; and, access to food, employment, and social networks. These factors can impact an individual's employment, the stability of their entire household and be the root cause of any number of health and social issues.

When the housing supply system fails to meet the full continuum needs of the community the impacts will be felt across the community:

- Core housing needs will increase as more households struggle with housing they cannot afford, increasing their financial risks (food, utilities etc.) and other associated factors impacting their wellbeing;
- As the housing gaps widen, natural market forces will escalate costs and exacerbate the situation;
- Social housing demands and waiting lists will grow;
- Social system demands and issues will grow;
- Volunteerism and community participation (culture, arts, recreation, social) rates will decline;
- Youth, and other prospective employees, will leave the community in search of a community that provides employment and affordable housing options;
- Prospective new employees, unable to find affordable housing options, will be unavailable to local employers wishing to expand their workforce, ultimately threatening the local economy.

The housing supply system is also a critical economic contributor. Not only does the housing supply sector itself generate employment and wealth, it is critical to meeting the needs of the expanding workforce demands of a vibrant economy and robust business expansion. How does housing supply fit into the equation? Consider:

Housing Option	Monthly Cost	Household Income *		Availability
		Annual	Rate @ 37.5/week	
< 20% of existing home sales < \$250,000	~\$1,600	~\$65,000	~\$31/hr	Limited
Market Rental	~\$1,500	~\$60,000	~ \$31/hr	No Vacancy
Affordable Rental	~726	~\$30,000	~\$15/hr	Wait list No Vacancy
Rent-Geared-to-income	30% Monthly income			Wait list No Vacancy
Special Needs (ODSP)	\$497 Housing Allowance	~ \$14,000		Wait list No Vacancy

* In January 2020, Oxford employers are seeking prospective employees for 3,000 vacant positions. Average pay for these available jobs >\$18/hr (\$35,100 annually @ 37.5 hrs/week):

Household Annual Income Thresholds (@ 37.5 hours/week)

Living Wage (2 @ \$17.34/hr)	~ \$ 67,716
Oxford (January 2019) 3,000 vacant (~3,000)	~ \$ 35,100
Minimum Wage	~ \$ 27,300

A growing business sector creates new employment opportunities. Employment growth requires a growing workforce. A growing workforce requires housing options affordable to the income levels associated with those new jobs. As illustrated above, the current housing supply system outcomes do not provide housing options for below median income households. Addressing this gap is vital to the economic vitality of Oxford.

Work completed to date

The 100% Housed Plan proposes a set of policy tools and levers intended to promote full continuum housing development in support of its key driver economic and community benefits.

Next steps

Examine the commonalities and potential areas for synergies and collaboration across other relevant community plans, such as the Zero Poverty Plan, the Zero Waste Plan and the 100% Renewable Energy Plan. A comprehensive analysis of these intersections could promote higher-level systems change and transformation across the housing supply system.

2.4. Identify Environmental Benefits

Residential buildings in Oxford County consume ~21% of Oxford's total energy footprint and generate ~ 18% of Oxford's total GHG emissions. Existing building stock will need to undergo deep energy retrofit activity over the next several decades if we are to meet GHG reduction targets and will greatly reduce the net renewable energy required to displace heating/cooling energy requirements.

Given housing retrofit needs to meet energy and emission goals it only makes sense to address growing energy efficiency needs in new housing options as well. We have an opportunity in Oxford to establish a net zero energy and zero carbon footprint standard in new building construction by implementing leading edge building design and construction techniques as outlined in the 100% Renewable Energy Plan (2018). Successfully establishing such a standard will require significant cooperation among municipalities, developer/builders and the public to achieve these enhanced performance-building outcomes.

In this context, the significant demand for new housing across the full continuum can have positive environmental benefits through energy demand and GHG emission reductions achieved by building residential units that meet ultra-high energy efficiency standards. Meeting full continuum housing needs in this manner will:

- Broaden the continuum supply, increase residential density and intensify existing built up areas;
- Create potential for more complete communities (residential and employment balance) and opportunity for reduced transportation (commuting) demands;
- Reduce Oxford's energy and emissions footprint (building and transportation);
- Create further economic opportunity; and
- Increase household affordability through the life cycle value of energy cost reduction.

Work completed to date

As noted in Section 1.2 "Mobilize Local Resources", a "build better" philosophy was created in an effort to create safe, affordable and sustainable housing for the residents of Oxford in keeping with the 100% RE goals and plan. Oxford County's **Build Better** program is intended

to demonstrate the viability and value of building affordable rental housing to the Passive House (PH) standard⁴ by leveraging affordable housing capital investment incentives.

During 2019, three new affordable housing developments in Oxford County welcomed tenants for the first time, adding 84 highly needed rental units to our community. These developments are the first in Oxford County built to the Passive House standard. All of three new builds are demonstration projects designed to influence future housing development.

In June, Tillsonburg Non-Profit Housing Corporation completed the Sanders Street project, a single-storey affordable housing complex comprised of 16 one-bedroom apartments for seniors. This new-construction development conforms to Passive House energy standards and includes solar photovoltaic panels that produce enough annual energy to offset the annual energy consumed by the occupants.

Blossom Park Apartments, in Woodstock, opened its doors in July, offering 34 apartments designed for individuals who need support services. Residents live independently, but the apartments are staffed 12 hours a day, with 24-hour on-call support, as needed. The development is owned and operated by Indwell Community Homes, and was built to the Passive House standard, with solar photovoltaic panels to offset energy use.

In September, the Delatre Street project in Woodstock, owned by Filtec Screens Inc., saw a public school built in 1910 transformed into 34 residential units, including 22 new affordable housing units. A three-storey addition to the back of the school achieves PH standards, while renovations to the original school building improve energy performance by 50 per cent over Ontario Building Code standards. Like Sanders Street and Blossom Park, this building also includes solar photovoltaic panels that will generate enough annual energy to offset the annual energy consumed by the occupants residing in the new addition.

Next steps

This will include continued demonstration through ongoing implementation and outcome reporting of the Build Better program, as well as further engagement with builders, developers and broader community stakeholders.

⁴ **Passive House** (PH) is a performance-based building standard that is scientifically validated through an energy modelling software. The PH standard focuses on the building envelope and there is a major emphasis on comfort and indoor air quality. Compliance to PH can result in occupant comfort and affordability while reducing energy consumption and greenhouse gas emissions.

Formalize Aims and Functions

Formalization refers to identifying targets and milestones, defining comprehensive legal and regulatory frameworks and establishing a relevant institutionalized body to oversee the initiative.

The **formalize aims and functions** chapter details the following key initiatives in this process:

- Identify targets and milestones;
- Define comprehensive legal and regulatory frameworks; and
- Establish a relevant institutionalized body.

3.1. Identify Targets and Milestones

Targets indicate whether success has been achieved within a given objective. It is necessary to establish targets (once baseline data has been collected) that are measurable, time bound and relevant to the housing affordability analysis conducted through the Oxford County Shelter Plan Needs Assessment. Milestones signify key elements or stages during the course of an initiative or action plan. Milestones help to chart a path forward towards the initiative's objectives.

Work completed to date

To date, the Oxford County Shelter Plan Needs Assessment has been conducted by Oxford Human Services. Formal supply-oriented and demand-side targets and milestones have not been developed.

Next steps

Next, an income decile and affordability analysis will have to be conducted, as described in [2.1. Define the 100% Housed Target](#), to develop specific targets, grounded in data and evidence. From there, milestones for achieving these targets can be crafted.

3.2. Define Comprehensive Legal and Regulatory Frameworks

A policy framework for housing should encompass a human-rights-based approach, similar to the Zero Poverty plan, and in accordance with [Canada's National Housing Strategy](#) (NHS).

Work completed to date

Several legal and regulatory frameworks were reviewed in preparation of the Oxford Housing Supply Strategy. In addition, other strategic documents that may inform regulatory frameworks (e.g., National Housing Strategy) were reviewed.

Local planning frameworks

Through the development of the 100% Housed Plan, the following local planning frameworks were also reviewed:

- Community Improvement Plans for Oxford County, Woodstock, Ingersoll, Tillsonburg, and Norwich;
- Oxford County Official Plan, including Woodstock land use policies, Tillsonburg land use policies, Ingersoll land use policies, and land use policies for Rural Settlements; and
- Zoning by-laws for all area municipalities in Oxford County (Woodstock, Ingersoll, Tillsonburg, Blandford-Blenheim, East Zorra-Tavistock, Norwich, South-West Oxford, and Zorra).

Key findings

The following documents were reviewed in the preparation of the 100% Housed Plan:

National Housing Strategy

The NHS asserts “Canadians deserve safe and affordable housing.” The Strategy takes steps to progressively implement the right of every Canadian to access adequate housing, grounded in the principles of inclusion, accountability, participation and non-discrimination, and contributing to the United Nations Sustainable Development Goals and affirm the International Covenant on Economic, Social and Cultural Rights.

Provincial Policy Statement

The Provincial Policy Statement (PPS) outlines the Province’s policies on land use planning and is issued under Section 3 of the *Planning Act*. It provides policy direction on land use planning to promote strong, healthy communities and all local decisions affecting land use

planning matters “shall be consistent with” the PPS. A review of the PPS was included as part of the More Homes, More Choice Housing Action Plan.

Local Planning Frameworks

The following barriers to increasing rental housing supply were identified through the municipal policy review conducted for this study:

- Shared housing is not currently addressed in the County official plan, or area-specific land use policies;
- “As-of-right” additional residential units (secondary suites) is not granted in any existing area municipal zoning by-laws;
- Zoning By-Law minimum Dwelling Unit Areas vary across municipalities and are generally greater than Ontario Building Code standards; and
- Some municipalities have “large” minimum lot sizes within serviced settlements and urban areas, which can increase the cost of housing.

Next steps

Global scale research with regard to “housing as a human right” legislation, and any other emerging legal and regulatory frameworks that may impact housing types across the entire continuum, may be of value going forward. A continued focus should remain to ensure the County is reviewing and commenting on proposed legislation, including regard for any *Planning Act*, *Housing Services Act*, and *Municipal Act* proposed legislative reform.

3.3. Establish a Relevant Institutionalized Body

Implementation and monitoring of the 100% Housed Plan will require a coordinated effort across many community partners and stakeholders. It is anticipated that the Future Oxford Partnership will be mandated to facilitate, monitor and report the community delivery of the 100% Housed Plan.

Next steps

The Future Oxford Partnership will need to develop a facilitation, monitoring and reporting strategy, including key stakeholders, and determine necessary resources for same.

Promote Transformation

This chapter builds on the principle of embracing a long-term process of learning and change. This chapter also serves as a beginning compilation of the existing structural assets in the community.

The **promote transformation** chapter details the following key initiatives in this process:

- Understand human behaviours;
- Identify existing systems and environments;
- Identify housing stakeholder groups; and
- Identify opportunities and support transformational change.

4.1. Understand Human Behaviours

This section will describe the impact that housing has on the social determinants of health for population groups with varying housing needs across the continuum along with informing housing attitudes, perceptions and influencers.

Next steps

Through community partner and stakeholder outreach and consultation informed feedback on the 100% Housed Plan, its potential value to community wellbeing and the practicality of the strategies within the plan will aid understanding in this area.

4.2. Identify Existing Systems and Environments

The task of providing safe, adequate, and appropriate housing to all residents is an inter-disciplinary problem, requiring collaboration across stakeholder groups within the existing system and its environments.

The following stakeholder groups are key partners in the housing system:

- Residents of Oxford County
- Oxford County Council and staff
- Local municipal housing providers
- Non-profit housing providers
- Private sector developers
- Human services community partners
- Landowners
- Area municipal Councils and staff
- Government of Ontario
- Government of Canada
- Financial institutions
- Local employers

Within these stakeholder groups, organizations, companies, and government bodies will take on several different roles in the housing system. These can include:

- Research and policymaking
- Funding
- Financing
- Provision of land
- Housing development
- System access point
- System navigation
- Landlord, property manager, and tenancy services (including homelessness services)
- Support and outreach services
- Education and information
- Convener of system stakeholders

Next steps

These stakeholders and their roles in the system should be considered when implementing the 100% Housed Plan. Often, system transformation and innovation require actors and players in the system to re-imagine their contributions and roles, to generate new solutions and interventions to the system's problems. This may be an especially relevant shift for the housing system in Oxford.

4.3. Identify Housing Stakeholder Groups

Within each of the stakeholder groups identified above in [4.2. Identify Existing Systems and Environments](#), local organizations, companies, and government bodies make up the housing system in Oxford. Some of these specific actors are identified here:

Residents of Oxford County

Citizens have unique cultural, educational, and experience-based knowledge. They have the emotional and real-life connections and stories related to the problems the County is trying to solve. They are the experts in their personal lived experiences. Some citizens also have the willingness and motivation to participate in the public realm and to contribute to making their communities and environments better for their families and networks.

Oxford County staff

As service manager, the County is responsible for implementing measures to meet the objectives and targets related to housing needs. The County has the power to establish, administer, and fund housing and homelessness programs and services, and the power to provide housing directly. It is accountable for ensuring the operational viability and compliance of the system.

Oxford County Council

County Council is closely connected to its constituents as councillors have the mandate to represent their constituents. Council has capabilities in engaging with, listening to, and relaying information from the public to inform policies and programs.

Non-profit housing providers

Non-profit housing providers are key players in the development, operation, and maintenance of social and affordable housing in Oxford County. They often possess capabilities such as: tenancy services and management; working with and supporting individuals with complex housing and health needs; fundraising; asset management; delivery of appropriate intake and assessment processes; delivery of support services; and, property management.

Private sector developers and builders

Private sector developers and builders possess capabilities spanning the entire development process. They are key players in maintaining a steady pipeline of new supply of housing in the county. Private sector developers have important industry insight and leverage that can be utilized to move this Strategy forward through partnerships and collaboration.

Area municipalities

In addition to their capabilities related to running the operations of a local municipality, the area municipalities (including municipal staff and elected officials) have developed critical relationships with local developers and constituents. Their deep understanding of the local needs and experiences; knowledge; skills and insights relative to local zoning by-laws; and, building permit processes will be critical to successful implementation of the 100% Housed Plan.

Government of Ontario

A wide range of Provincial ministries' mandates include a housing component. These include:

- Children, Community, and Social Services
- Health and Long-Term Care
- Municipal Affairs and Housing

Government of Canada

A wide range of Federal ministries' mandates include a housing component. These include:

- Employment Workforce Development and Labour
- Environment and Climate Change
- Health, Infrastructure and Communities
- Families, Children, and Social Development
- Finance
- Indigenous and Northern Affairs
- Infrastructure and Communities
- Innovation, Science, and Economic Development
- Public Services and Procurement
- Sport and Persons with Disabilities
- Status of Women
- Canada Mortgage and Housing Corporation

Financial institutions

Financial institutions play an integral role in financing affordable (non-market) and market rental and ownership housing developments. Lenders can enable new development through various favourable lending practices for new real estate development.

Local employers

Local employers have a stake in the housing system as they have significant interest in a well-balanced and healthy housing system that allows their workforce to live affordably. Employers may also be key partners to implementing new solutions given the importance access to housing is to attracting new workforce, stimulating economic growth and productivity. Through community consultation and the Housing Forum, it is apparent that local employers understand the acuity of the housing crisis and its drivers. This sector appears to have significant willingness and interest to being part of the solution, Through the [Oxford Workforce Development Partnership](#) and local economic development resources there is significant opportunity to work with local employers towards shared interests.

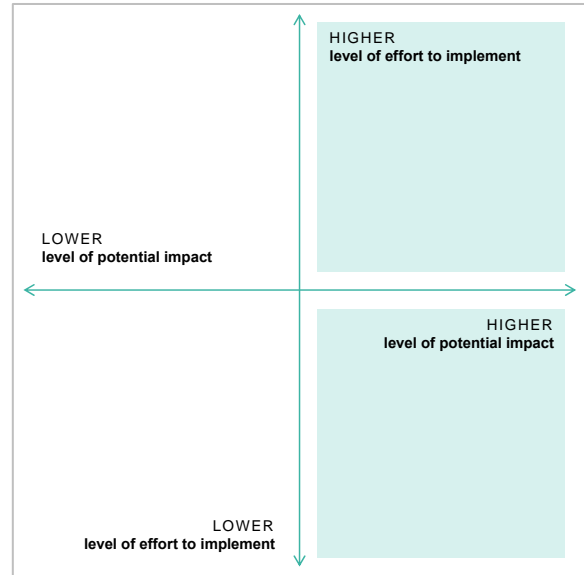
4.4. Identify Opportunities and Support Transformational Change

This initiative should identify the capabilities and capacities that Oxford needs to implement the 100% Housed Plan. These include characteristics within the cultural fabric of the community that can deliver an innovative plan. Some examples of these characteristics include trust among community partners and stakeholders, willingness to implement new solutions and ideas, and a focus on placing people at the centre of the policy-making process.

Work completed to date

As a first step, the proposed housing tools and approaches were evaluated and plotted on a matrix of readiness or level of effort required to implement the tool (from low to high) and level of potential impact on the overall goal and target of the 100% Housed Plan.

Throughout this document, each tool is plotted against this matrix. Only tools identified as “higher level of potential impact” are being considered for implementation.



Key findings

Barriers to change

The opportunity for successful implementation of the 100% Housed Plan will be enhanced by identifying and working through the barriers to change that are faced by stakeholders working in the system. Some of these barriers were identified in the “Housing: Let’s get into it!” Forum. The following is a high-level overview of the barriers that were most directly related to the issue of creating new supply:

- NIMBY-ism and stigma around social housing
- Very limited pre-zoned or “shovel-ready” sites available
- Difficult to adjust or modify RGI units within a building, to reflect demand
- Lack of interest from builders, primarily due to a lack of incentives
- Lack of flexibility in Housing Services Act rules (i.e., allowing for more market- rent units in a development)
- Official Plans that do not promote the development types that are needed
- High development fees
- Finding land within complete communities
- Outdated planning policies
- Reasonable rent levels compared to the taxes on properties and cost to build; not a profitable model for developers
- Length of time needed to get approval for multi- residential buildings, especially due to NIMBY-ism
- Lack of planning tools that support this type of development
- Lack of available site data and mapping in every community
- Competing priorities, especially with preserving farmland and natural heritage
- Uncertainty in the planning application process

- Finding qualified trades workers
- Timing issues related to permits, funding payment from programs, inspections, and time to create new partnership arrangements
- Difficult to entice developers to participate
- Property management and risks associated with operating rental buildings
- Red tape and regulations
- Construction costs are high

Enablers of Change

There are several enablers of change that stakeholders identified during the Housing Forum. These can act as opportunities for addressing some of the housing supply needs in Oxford County. The following is a high-level overview of the opportunities that were most directly related to the issue of creating new supply.

- Introduce financial and non-financial incentives
- Consider more mixed-use developments (different rent levels and uses)
- Construction loans for non-profit organizations
- Strengthening partnerships with community agencies, developers, and local businesses
- Leveraging public lands
- Pre-zoning and designating lands
- Pool funding across partners during the pre-development stage
- Inclusionary zoning
- Property tax incentives
- Use development charges to pay for municipal services required to allow for intensification of existing sites
- A smoother and more timely application process
- Revitalizing upper floors of main streets using a Community Improvement Plan (CIP)
- Offer surplus lands through an RFP process under a CIP
- Reduce parking ratios
- Introducing a single development agency or approvals body
- Scaled development charges
- As-of-right zoning for secondary suites
- Opportunities for seniors to downsize through the creation of secondary suites

In addition to the perspectives provided by stakeholders at the Housing Forum, the following opportunities were identified through the **municipal policy review** conducted for this study:

- Communicating the streamlined Development Approvals Process for affordable housing in Oxford
- County-wide policy or program formalizing relief from planning and building fees for affordable housing

- Creating a tax increment equivalent grant through an affordable housing Community Improvement Plan or Project Area
- Affordable Housing-specific Levy on County portion of Municipal Property Taxes
- Property Tax Reduction or Exemption for Multi-Unit Residential properties
- At the local level, establish Housing First policies for surplus municipal lands
- At the local level, formalize alternative development standards for affordable housing
- At the local level, Property Tax Reduction or Exemption for Multi-Unit Residential properties
- In Woodstock and Tillsonburg: Provide relief from local-level planning and building fees
- Developing a detailed understanding of the housing need, with a more accurate understanding of current and future needs based on housing types, densities and tenures, to more appropriately meet projected growth needs through adequate residential land supply availability
- Working with Provincial ministries and partner agencies to refine and standardize the methodology for determining housing need and residential land supply

There are several actions and recommendations in the existing [Oxford County Shelter Plan](#) that may also provide opportunities for increasing housing supply in the County:

- Support Market Rent tenants in rent-geared-to-income units moving along the housing continuum into home ownership or the private market rentals;
- Renegotiate new Non-Profit Housing Agreements remortgaging non-profit portfolio;
- Facilitate the development of affordable home ownership; and
- Leverage available non-profit housing portfolio with infilling of existing sites.

Next steps

A series of actions and tools are outlined in the 100% Housed Plan. An assessment of capabilities and capacities will be required to determine community stakeholder and partner leads necessary to ensure effective implementation and a consistent monitoring and reporting process.

Increase and Integrate Housing Strategies across Sectors

Providing a sustainable path toward zero homelessness, where everyone has a home, will require a comprehensive and multi-sectoral approach. The work requires not only aligning priorities and strategies but understanding the organizational cultures and behaviours that span beyond the housing system. This will support collaboration across systems, as discussed further in [8.2. Cultivate Horizontal Cooperation](#).

The **increase and integrate housing strategies across sectors** chapter details the following key initiatives in this process:

- Strategically increase full spectrum housing availability;
- Address the full spectrum of housing needs;
- The housing toolbox;
- Supportive housing and health needs;
- Transportation relationships;
- Social mobility;
- Education; and
- Infrastructure.

5.1. Strategically Increase Full Spectrum Housing Availability

The 100% Housed Plan was crafted with the intention to increase housing availability across the entire housing continuum. While some areas of the continuum are adequately served by the private market, there are several housing types that are not being produced by the market, for which there is a need. These housing gaps are highlighted in [1.1. Perform Preliminary Assessments](#) and in [2.1. Define the 100% Housed Target](#).

Next steps

Next steps to further this initiative include engaging with stakeholders and players in the housing system who have an interest in the housing stock across the continuum to further understand the barriers and enablers of creation of all types of new supply. The work also involves monitoring the progress of implementation across the whole continuum to evaluate the success of the suite of tools in this document in stimulating supply.

5.2. Address the Full Spectrum of Housing Needs

The full spectrum of housing needs is depicted at a high level in the housing continuum diagram and key housing need findings in [1.1. Perform Preliminary Assessments](#) and in [2.1. Define the 100% Housed Target](#).

Next steps

In addition, attention should be given to deeply understanding the supportive housing needs in the Oxford community, especially related to the human experience and journeys to accessing and maintaining supportive housing.

5.3. The Housing Toolbox

The “Housing: Let’s get into it!” Forum brought forward a toolbox of proposed preliminary solutions (referred to as “approaches”) to stimulate new housing supply across the continuum. Through the development of this Strategy, the Oxford team further refined the approaches to identify the specific tools that might be implemented in Oxford.

In this section and throughout this document, the tools are described with reference to the relevant approaches from the [“Housing: Let’s get into it!” Forum Summary Report](#). An inventory of the tools presented in this report mapped against the relevant approaches and opportunities from the Housing Forum can be found in the [Appendix](#) of this document.

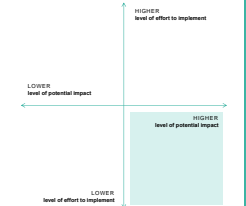
Additional approaches

In addition to the tools summarized below, Housing Forum participants suggested implementing a policy intervention to improve the capital-raising phase of the development process and to increase access to affordable homeownership. The approach would involve incentivizing and nurturing partnerships through 3P funding processes that leverage capital and reduce risk for developments. This could include public-private partnerships to create a diverse, inclusive, complete community (see [Approach 19](#) in the forum’s *“Solution Development Workshop.”*)

Other approaches outlined in the Housing Forum Summary Report are not fully captured by the tools presented in the 100% Housed Plan. The following additional ideas should be captured as the tools are refined and implemented:

- Implementing an affordable housing liaison officer or navigator (Approach 4)
- Liaising more regularly with community partners for appropriate services (Approach 4)
- Assisting with funding gaps before construction begins (Approach 4)
- Fostering cross-sector collaboration on development projects at an early phase (Approaches 6, 7, and 15)
- Investing in a public vehicle that develops public land into affordable housing (Approach 6)
- Working with local businesses, foundations, the health system, and CMHC to raise capital for new developments (Approach 8)
- Introducing new incentives for promoting affordable homeownership or access to homeownership (Approach 17)

TOOL 1



Encourage the use of advanced construction techniques.

Includes offsite or on-site prefabrication and installation techniques. Off-site prefabrication (modular construction) is typically manufactured in factory-controlled conditions and then brought to the building site, either in sections or as a whole, for installation and finishing. Various components of the house can be built simultaneously, resulting in faster construction times. The use of precise manufacturing equipment and processes can improve air-sealing and overall quality control (for energy efficiency) (CMHC). On-site prefabrication and installation similarly can advance construction timelines.

The **intended outcomes** of this tool are to increase the supply of affordable rental housing and market rental housing.

Note that this tool was not specifically identified in the Housing Forum but was created through the development of this Strategy.

Prefabricated or panelized housing dwellings must meet the minimum dwelling unit areas in various area municipal zoning by-laws and Ontario Building Code standards. Approval processes can be faster and more efficient if designs and production processes can be approved in factories rather than on each individual project site, reducing the inspection burden on site to assembly verification only (McKinsey & Company, 2019). Additional potential actions are listed below.

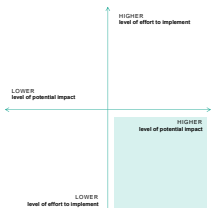
Actions

- Research and develop new funding opportunities with the help of other system stakeholders (e.g., public-private partnerships with local organizations) to promote the creation of a demonstration project to bring profile to this approach.
- Implement a demonstration project to bring profile to this tool. As an example, Durham Region Non-Profit Housing Corporation has recently executed a similar pilot project.

Learning from Saskatoon, Saskatchewan

In an effort to create affordable, entry-level ownership homes for families in Saskatoon, Hartford Greens, a development of 94 townhouse units was created using offsite modular housing construction. Single-storey modules were shipped to the construction site, where they were assembled to create townhouses. The project was designed and built by private developer, Innovative Residential, with support from all three levels of government. The City of Saskatoon provided a capital grant of \$1.3 million and partnered on financial assistance programs to increase the affordability of the homes. Completed in 2011, all the units are occupied, many by households with children⁵.

TOOL 2



Implement zoning for increased density, additional residential units, or shared housing options.

As-of-right zoning provides entitlement of the owner of property to use or develop it, without recourse to a public hearing process or a vote of municipal council, if the proposed use accords with the zoning by-laws. The County could consider ways to encourage municipalities to increase the options permitted as-of-right in zoning to promote increased density or shared housing. This could include allowing single family homes and other low-density building types to be converted to two units. It could also include other gradual density increases such as stacked rowhouses or low-rise apartment buildings.

The **intended outcome** of this tool is to increase the supply of market rental housing.

This tool is related to **Approaches 3, 5, 9, and 18** from the Housing Forum Summary Report.

Accessory apartments, also called secondary suites, are typically permitted through the building permitting and approval process, and often provide opportunities for aging parents to live with their families in a separate and distinct living arrangement (e.g., in-law apartment or granny flat). Converted dwellings are permitted through the zoning by-law(s) in some zones of select municipalities, but not as-of-right in all zones and some minimum dwelling units sizes necessary to support conversions are fairly large (~700 ft² per unit). That said, recent legislative changes have served to standardize the framework for these unit types as “additional residential units” with the intention that more consistent requirements for the construction of these unit types will serve to increase uptake and encourage supply. Smaller units, on small lots, could also serve to increase densities. The existing zoning by-laws do not have standard restrictions on gross floor area in a manner that encourages higher densities. Based on the zoning by-law review, there are opportunities to more widely permit

⁵ Read more about the impacts of the Hartford Greens project on the CMHC Project Profile, retrieved at <https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/cmhc/pdfs/projectprofiles/en/hartford-greens-en.pdf?sv=2018-03-28&ss=b&srt=sco&sp=r&se=2021-05-07T03:55:04Z&st=2019-05-06T19:55:04Z&spr=https,http&sig=bFocHM6noLjK8rlhy11dy%2BkQJUBX%2BCDKzkjLHfhUIU0%3D>

options for higher densities as-of-right. As noted in the potential actions below, this may be a good starting point for action.

Actions

- Encourage local area municipalities to update their zoning by-laws to permit as-of-right a wide range of shared housing forms (including additional residential units, stacked rowhousing, and smaller units) and ensure this is communicated clearly with consistent definitions for all terminology in the Official Plan and zoning by-laws.
- Include a more detailed monitoring process and targets for sub-sets of housing options, based on type, size, tenure, number of bedrooms, affordability etc. as a means to inform and/or target investment in housing options in priority areas along the housing continuum.
- Encourage local municipalities to relax restrictions on minimum gross floor area (GFA) for more streamlined implementation of smaller units. For instance, the minimum GFA in Tillsonburg, Blandford-Blenheim, East Zorra, Tavistock, Norwich, South-West Oxford, and Zorra is 93 (1,001 ft²), compared to 75 m² (807 ft²) in Ingersoll. In comparison, the minimum size for a studio apartment in the Ontario Building Code is approximately 26 m² (280 ft²). Any changes to minimum GFA would require consultation with building officials.
- Explore the potential for providing grants to promote second/additional residential units, such as in the highlighted example from Edmonton.
- Undertake education and communication strategies with area municipalities and the public on the need for these housing types in the County and establish County-wide guidance material for homeowners interested in constructing an additional residential unit on an existing property.

Learning from Edmonton, Alberta

Edmonton has created several programs and regulations related to secondary units as a strategy to stimulate more affordable rental housing. They permit as-of-right development in all low-density residential zones, as well as discretionary development in higher density areas. In addition, a grant of up to \$20,000 is also available for upgrading or developing new units. The policy changes and incentives have led to an increase in the development and regulation of secondary suites with 1,714 permits issued between 2008 and spring 2014. The City website currently lists a registry of 4,466 completed permits for secondary suites.

Spotlight on the City of Markham

The City of Markham introduced definitions and policies related to shared housing in its 2014 Official Plan. One of the goals of this initiative was to remove the stigma associated with group homes, rooming and boarding houses, and supportive housing. While Zoning By-

law regulations still have to be developed to support the implementation of this policy, City staff have reported that there have been no negative impacts to date in implementing this policy and it has supported the goal of removing the stigma associated with certain dwelling types.

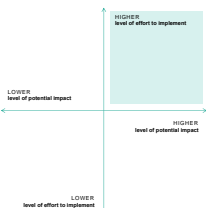
Shared housing, as defined in Markham’s Official Plan, is a form of housing where individuals share accommodation either for economic, support, long-term care, security or lifestyle reasons. The Markham Official Plan identifies a number of different types of shared housing.

- Shared housing small scale is a form of housing where 3 to 10 persons share accommodation with or without support services.
- Shared housing large scale is a form of housing where more than 10 persons share accommodation with or without support services.
- Shared housing long term care is a form of housing where people who need 24-hour nursing care in a secure setting shared accommodation.
- Shared housing supervised is a form of housing where people who need 24-hour supervision in a secure setting share accommodation.

Policies in the Official Plan include developing housing targets for shared housing and developing a monitoring process for these targets, allocating a portion of the affordable housing targets to shared housing, supporting the equitable distribution of affordable and shared housing across neighbourhoods, and locating shared housing in proximity to rapid transit and accessible to other human services.

TOOL 3

Facilitate the development of co-housing.



Co-housing is a model of housing that consists of a community of individual homes with a number of shared amenities and communal outdoor spaces. Often, members of the co-housing community jointly own the shared amenities, which could consist of a “common house.” Certain co-housing models and configurations can also be a tool to meet some of the growing need for supportive housing in the County.

The **intended outcome** of this tool is to increase the supply of market rental housing.

Note that this tool was not specifically identified in the Housing Forum but was created through the development of this Strategy.

There are no explicit zoning restrictions around co-housing in Oxford County or in the area municipal zoning by-laws, however there is an opportunity to better communicate support for these housing types. Where co-housing developments are structured as “suites” or “units,” such as in duplexes, they are not permitted in all residential zones (typically not in R1 zones). Where the co-housing would be designated as a “group home,” this type is not permitted in all municipalities in Oxford. Small minimum unit sizes are permitted for boarding/lodging houses and group homes across all area municipal zoning by-laws. The

“Danish model” of co-housing is not directly addressed in the Oxford County and area municipal zoning by-laws; however, they are not restricted.

There are some difficulties for small groups of individual households to enact co-housing. Some of these include:

- Having enough equity to acquire land to develop;
- Finding land that is affordable;
- Determining an appropriate legal framework and governance model for the group;
- Navigating the development process; and
- Crafting an agreement among households to outline the roles and responsibilities within the co-housing community.

Action

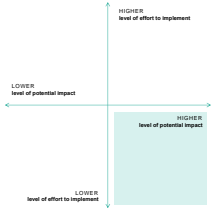
- Identify an area municipality interested in exploring and testing a co-housing model.

Learning from Denmark

The Danish co-housing model was conceived as a solution to create a more supportive living environment for people who wanted to live in an alternative form of community. Saettedammen, located near Hillerod, Denmark, was one of the earliest co-housing communities, built in 1973. The community features blocks of homes with a central common ground where residents may interact, eat communal meals, and share chores as part of the community-oriented lifestyle.

While there was initial hesitation surrounding this model, the country has introduced legislation to make it easier to build co-housing, backed by local and national political support. Many Danish cohousing developments are structured as limited equity cooperatives, financed with government-sponsored loans. Co-housing mostly attracts older adults and seniors, with some intergenerational communities, and continues to be a model that is in high demand.

TOOL 4



Formalize alternative development standards for affordable housing through documentation.

This policy involves adopting alternative standards (the use of flexible planning and engineering standards) or modifying standards for particular developments such as affordable housing or supportive housing. Alternative development standards are intended to replace traditional standards with more flexible and innovative regulations.

The **intended outcomes** of this tool are to increase the supply of affordable ownership and affordable rental housing.

This tool is related to **Approach 2** from the Housing Forum Summary Report.

A precedent has been established in Oxford where alternative standards, such as relief of parking requirements, are provided for affordable housing developments. However, this practice may not be formally documented or communicated to prospective developers.

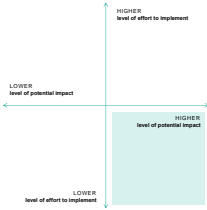
Actions

- Encourage area municipalities to provide relief of parking requirements for affordable housing;
- Encourage area municipalities to reduce minimum setback requirements for affordable housing;
- Encourage area municipalities to allow for increased density (and height) on sites where an economic and strategic argument can be made for affordable housing (i.e. near amenities and/or transportation); and
- Update public information to more clearly communicate alternative development standards to developers.

Learning from Burnaby British Columbia

The City of Burnaby has implemented several affordable housing initiatives related to formalizing alternative development standards. A Community Benefit Bonus (CBB) allows increased density for developers in key town centre areas in addition for providing affordable housing, social amenities, or a combination thereof. The city has a zoning by-law that included base densities and ultimate densities, with clear guidelines for assessing bonus density. For affordable housing created under the CBB, the city receives title to the affordable units and leases them to a non-profit organization. Burnaby also offers reduced parking requirements for affordable housing, as well as higher density projects that are located close to transit.

TOOL 5



Promote other tenure forms such as rent-to-own housing models.

While rent-to-own models exist in Canada, they are more prominent elsewhere, especially in Europe. There is an opportunity to leverage the supportive Official Plan policies in Oxford to encourage this alternative tenure form, as it can help meet aging-in-place and housing affordability needs.

The **intended outcomes** of this tool are to increase the supply of market rental housing and market ownership housing.

This tool is related to one of the **Opportunities for Change** from the Housing Forum Summary Report.

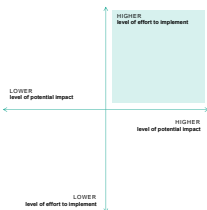
Action

Seek out private or non-profit developers to pilot this tool in the County.

Learning from Wales, UK

Rent-to-own Wales, a Welsh Government supported scheme, aims to help ease the transition from renting to buying a home. The rent-to-own agreement allows people to rent a property at market rate for five years. After two years, the occupant can buy the property and receive 25% of the rent paid, plus 50% of any increase in the property's value during that time, to use as a down payment. Landlords can sign up to be part of the program and potential buyers must meet eligibility criteria, which includes a maximum household income threshold for availability.

TOOL 6



Develop programs to support those who are “over-housed” to downsize.

Communities with a smaller supply of smaller units can often experience “over-housing,” where households are not able to downsize as their housing needs change over time.

The **intended outcome** of this tool is to increase the supply of market rental housing.

Note that this tool was not specifically identified in the Housing Forum but was created through the development of this Strategy.

Actions

- Partner with Fanshawe College off-campus housing department to place student renters with households experiencing “over-housing” recognizing the International Student Program in Oxford has grown from 1 in 2017 to over 150 in 2019.

- Partner with community group to place renters with households experiencing “over-housing.”

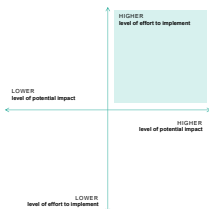
Learning from Australia

The Australian Government has developed an incentive for older homeowners to sell their homes, thus freeing more housing stock for younger families. The downsizer superannuation contribution allows people aged 65 and up to make a non-concessional (post-tax) contribution of up to \$300,000 to their government retirement fund from the proceeds of selling their home. Current contribution caps and restrictions do not apply to this contribution. The seller must have owned the dwelling for at least 10 years to qualify.

Learning from Northumberland, Ontario

As illustrated by the most recent Census results, many older women living alone encounter financial challenges after their spouse or partner has passed away. Other challenges with living alone are the potential for isolation, and, in some instances, are compounded by concerns about an ability to maintain their homes in a state of good repair. The HomeSharing program in Northumberland addresses these issues by connecting women aged 55 years and older who are willing to share their homes with other women living in the community. Participants benefit from companionship and are able to share living costs and household responsibilities. Interested women participate in a five-step admission process, the basis of which is used to identify suitable candidates willing to share their homes (sharers) as well as finding suitable candidates (sharers). Accommodation costs range from \$250 to \$400 per month.

TOOL 7



Introduce specific strategies for encouraging smaller-scale and higher-density housing in rural areas.

This tool aims to promote the creation of smaller-scale, higher-density dwellings (e.g., one-bedroom units, multi-residential buildings, etc.) so that residents can downsize while remaining in their communities as they age.

The **intended outcome** of this tool is to increase the supply of market rental housing.

This tool is related to **Approaches 3, 7, 9, 10, and 11** from the Housing Forum Summary Report.

Actions

- Be flexible to allow different utilization of existing rural housing.

- Introduce modest ideas that will increase the supply in rural areas with appropriate servicing capacity for higher-density housing without affecting the community character.
- Promote the conversion of under-utilized buildings (such as schools, churches, post offices, and hotels) to multi-residential use (this would require leadership from a private, non-profit, or public sector developer to conduct feasibility-phase work and take on the development process).
- Introduce a conversion program to incentivize converting low-density housing into higher-density housing.

Learning from Minnedosa, Manitoba

Due to shortage of rental housing and the need to accommodate arriving health care workers, the Town of Minnedosa decided to renovate vacant office space in the old Town Office into four residential units. The cost of materials was covered by the Town, while surrounding Municipalities of Minto and Odanah covered the cost of furnishings. The labour was done by volunteers and the project cost less than \$5,000 in total.

5.4. Supportive Housing and Health Needs

Housing is a key social determinant of health. This means that housing outcomes are linked to several other social circumstances, dynamics, and systems, including income, employment, race, gender, ethnicity, access to health services and social inclusion.

Supportive housing is an integral offering in a complete housing system, providing housing linked to appropriate supports for individuals and households with a wide range of support needs. Individuals requiring supportive housing may include:

- People with physical disabilities
- People with an acquired brain injury
- People with frail health
- People with developmental disabilities
- People with Autism Spectrum Disorder
- People with a mental illness
- People with substance abuse and addictions
- People with dual diagnosis, concurrent disorders, and co-morbidities

Next steps

As mentioned in previous sections of this document, it will be important to examine the supportive housing landscape in Oxford County to determine the need and current experiences of individuals who require supports to maintain their homes. The efforts

undertaken by the County to ensure individuals with various support needs (especially relevant are those with mental health and addictions) have access to the supportive housing options they are seeking should be linked to the 100% Housed Plan.

To draw a clear connection to other County efforts, the quality of life indicators that are currently being utilized, Oxford County Human Services can help inform this section of the Strategy.

5.5. Transportation Relationships

For a holistic Oxford Housing Supply Strategy, the actions and tools within this document should be assessed for fit and implementation with existing and future transportation plans for the County. The linking of these two elements of the urban system can help ensure residents have access to transportation options in complete communities. Transportation access can also affect an individual's ability to access other necessities such as health care and employment and can affect the business model of future developments, especially when it comes to estimating land values.

The [SouthwestLynx Plan](#) (2018) was developed by Oxford County as a means to illustrate the potential for and value of a fully integrated public transportation system across Southwestern Ontario. The SouthwestLynx Plan comprises extensive passenger rail service enhancements through optimizing existing rail corridors, further connected to small urban/rural Southwestern Ontario through extensive intercommunity bus services.

5.6. Social Mobility

As mentioned in [5.4. Supportive Housing and Health Needs](#), the deep connection between housing and the other social determinants of health can result in impacts to social mobility; in this case, movement upward in terms of socio-economic status. The 100% Housed Plan should take the relevant actions and approaches of the Zero Poverty Plan into account, as the plan becomes finalized and implemented. Oxford County staff may find synergies and areas for collaboration across these two plans, as root causes of housing insecurity can often be linked to issues of poverty and social mobility.

5.7. Education

Similar to the other factors and dynamics highlighted in this chapter, the links between housing and access to education should be acknowledged for a holistic system-level plan to

be effective. Connections to Oxford County staff working on issues of education can be made.

5.8. Infrastructure

The 100% Renewable Energy and Zero Waste plans make reference to tools and actions that can be taken to ensure infrastructure development and use in Oxford is environmentally sustainable and socially equitable. Implementers of the 100% Housed Plan should refer to these affiliated plans to ensure alignment and to identify potential areas for collaboration. The opportunity for better building energy efficiency has been identified through the Oxford “Build Better” program as outlined in Section 1.2. [Mobilize Local Resources](#).

Identify Financial Resources

This chapter acknowledges the need for financial resources to tackle the housing needs and challenges in Oxford County. Financial tools are available to municipalities to generate new revenue for, or reallocate funding to, affordable housing. This chapter highlights some potential tools for increasing the supply of housing options along the continuum.

The “**identify financial resources**” chapter details the following key initiatives in this process:

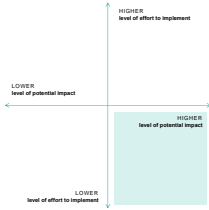
- Introduce innovative and alternative financing and delivery mechanisms;
- Implement new mechanisms to internalize external influences; and
- Establish stable, long-term housing availability models.

6.1. Introduce Innovative and Alternative Financing and Delivery Mechanisms

The following tools can be implemented to introduce innovative and alternative financing and delivery mechanisms, supporting increased supply of affordable rental, market rental, and market ownership housing in Oxford County.

In addition to the following tools, the County is well-positioned to leverage existing CMHC programs that prioritize maximizing energy efficiency in new affordable housing buildings, especially given the commitments made in the 100% Renewable Energy Plan.

TOOL 8



Impose a levy for affordable housing.

The intent is to create an ongoing source of funds for affordable housing. This tool would involve creating a housing-specific levy on the County portion of municipal property taxes.

Some municipalities, including Oxford County have imposed a levy or surcharge on property taxes dedicated for affordable housing.

The *Development Charge Act* (DCA) does not permit a charge for affordable housing.

The timelines for the proposed Community Benefit Charge (CBC) are not known at this time, nor is whether such would be permitted.

Potential for Land Transfer Tax surcharge revenue (as allowed for the City of Toronto) should be explored.

The **intended outcome** of this tool is to increase the supply of affordable rental housing.

This tool is related to **Approaches 4** and **12** from the Housing Forum Summary Report.

As the legislative regime for collecting Development Charges and Community Benefits Charges is currently in flux, it is unclear if the development charge approach is appropriate to seeding a fund for affordable housing, as it is uncertain if this can be done under Ontario's Bill 108.

Action

Pursue development charge, Community Benefit Charge and/or tax revenue streams (Land Transfer tax) to financially support municipal incentives to promote affordable housing construction. Provincial direction and regulations regarding the Community Benefits Charges regime under Bill 108 is pending.

Learning from Vancouver, British Columbia

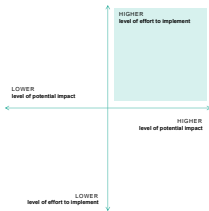
In 2016, Vancouver voters approved a property tax levy for buying, building, and preserving low-income rental housing and measures to address homelessness. The levy feeds into a seven-year Affordable Housing Fund that distributes the funding to projects and programs that benefit low-income households.

From October 2017 to May 2019, approximately \$10 million was awarded to 19 projects that created or preserved 610 units of affordable housing. Metro Vancouver is also in the process of approving the collection of an additional \$4 million for affordable housing, which would see a \$4 increase to current property tax rates.

Learning from Toronto, Ontario

The City of Toronto allocates a portion of development charges to a “Development Charges Reserve Fund for Subsidized Housing” that feeds into many funding streams, including subsidized housing and shelter.

TOOL 9



Introduce a new financing model for affordable housing.

Financing real estate development for affordable housing can be a challenge. There is an opportunity to introduce new financing mechanisms that could offer favourable borrowing for affordable housing providers.

The **intended outcome** of this tool is to increase the supply of affordable rental housing.

This tool is related to **Approaches 1** and **8** from the Housing Forum Summary Report.

Action

Encourage higher levels of government to support the creation of new financing mechanisms for the provision of affordable housing.

Learning from France

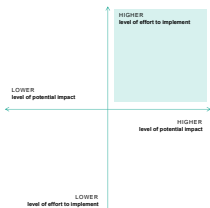
A unique financing model in France allows citizens to loan funds to the social housing sector through their personal savings account. “Livret A” is a savings account that was introduced in 1818 to finance public infrastructure and was expanded in 1945 to provide loans for construction of social housing. It can be opened by anyone in any French bank and has a ceiling of € 22,950, as of 2017, with an interest rate of 0.75% and no taxes application. In 2015, funds centralized through this system to The Caisse des Dépôts et Consignations (CDC) were used to finance the building of 134,000 social housing units and renovation of 311,000 others. It has been an effective tool for the long-term financing of social housing projects.

6.2. Implement new Mechanisms to Internalize External Influences

This initiative includes tools that aim to incentivize the types of housing that are required to meet current and emerging needs in Oxford County. In addition to the tools listed below, Housing Forum participants discussed the potential for involving local employers in solving

housing challenges in whatever role or capacity is most desirable to them. Additional tools or actions could be crafted to intentionally engage this stakeholder group in this Strategy.

TOOL 10



Explore the feasibility of implementing an inclusionary zoning policy.

Inclusionary zoning requires residential developers to provide a certain proportion of affordable housing units as part of a residential development or redevelopment, which must be located within buildings or projects containing other residential units. This approach combines housing policy and land use planning approvals to require private-market development to include below market-rate rental and/or ownership housing. The *Planning Act* (section 16(5)), only municipalities with a protected major transit station area (PMTSA) or Development Permit Systems in place are permitted to adopt inclusionary zoning by-laws and Official Plan policies. This restriction limits its application in small urban/rural Ontario communities.

The **intended outcome** of this tool is to increase the supply of affordable ownership and rental housing.

This tool is related to **Approaches 2** and **15** from the Housing Forum Summary Report.

The intent of inclusionary zoning is for new development, or redevelopments, to consider the incorporation of housing types at price ranges that are more affordable than those currently on the market.

There are currently no protected PMTSAs in the [Oxford County Official Plan](#); however, one could potentially designate PMTSAs around the Woodstock and Ingersoll VIA Rail train stations as heavy-rail. This qualifies as higher-order transit, though at present these lands are not currently planned to accommodate high numbers of residents or jobs in the near future given land use compatibility concerns.

Despite the restrictions to implementing inclusionary zoning in Oxford, it is recognized that the private sector has an important role to play in increasing the supply of a wide range and mix of housing. As such, incorporating some of the principles of inclusionary zoning when planning for larger-scale development proposals is an opportunity for consideration.

Actions

- Assess the feasibility of requiring unit type split targets as a parallel requirement to meeting the necessary density targets, facilitating the development of housing options that are typically sold at more affordable price ranges. This could be accomplished through secondary planning and/or the review of plans of subdivision of a certain threshold size.

- Assess the feasibility of implementing a Development Permit System by looking to other examples in Ontario where this has proven successful for affordable housing development.
- Evaluate the financial viability and economic impact of implementing an inclusionary zoning policy, including the cost of offering any incentives to ensure units are at the level of affordability required for the local population and the cost of administering the policy. Note that the comprehensive needs assessment (required under the *Planning Act*) requires assessing the impact of an inclusionary zoning policy on land values. A residual land value approach is commonly used in the methodology and affordability thresholds from the municipal-level income deciles can be used, as the introduction of inclusionary zoning around certain geographies can produce increased population growth to those areas.
- Determine the area to which the policy will be applied. In speaking with developers in urban and rural areas, applying the policy to an entire municipal area can be preferable, as it avoids discouraging development in certain areas.

Learning from Vancouver, British Columbia

Vancouver introduced inclusionary zoning as a policy in 1988, requiring developments with more than 200 units to contribute a portion of land that can accommodate a minimum of 20% of the units as family-oriented social housing. The policy has been updated over the years, including making the units low-end-of-market rental housing or affordable ownership options if funding could not be secured for social housing. The units are built to the City's specifications and transferred to the City, which then leases them to non-profit housing operators for 60 years.

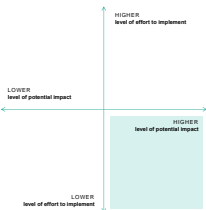
Inclusionary zoning has been one of the City's primary delivery streams for social and supportive housing and has been used as part of recent Community Plans, such as the one for Cambie Corridor. As of December 2017, 21 inclusionary housing projects have been approved with a total of approximately 1,500 social housing units for low- and moderate-income households.

6.3. Establish Stable, Long-Term Housing Availability Models

For system transformation, a long-term view must be taken. Not only are housing and real estate development processes lengthy, but the scale and complexity of change required to ensure everyone in Oxford has a home requires working from both the vision of the long-term 100% Housed scenario and the shorter-term strategies simultaneously.

The following **proposed tools** can promote stable, long-term housing, especially for the housing types along the continuum that may not be adequately served today.

TOOL 11



Initiate an expanded Community Improvement Plan (CIP).

A Community Improvement Plan (CIP) is a tool that allows a municipality to direct funds and implement policy initiatives toward a specifically defined area to encourage rehabilitation and/or stimulate development. It can be used to apply incentives for affordable housing development, as designated by the Planning Act.

The **intended outcomes** of this tool are to increase the supply of affordable rental housing and market rental housing.

This tool is related to one of the **Opportunities for Change** from the Housing Forum Summary Report.

A CIP can be designated for an entire municipality. This may be of interest to Oxford County and would require pitching this concept to the Province. There are several municipalities in Ontario that have taken this approach, including Cobourg, Belleville, Brampton, Mississauga, and Peel Region. The County can provide grants, loans, or tax rebates for affordable housing through their CIP program.

Actions

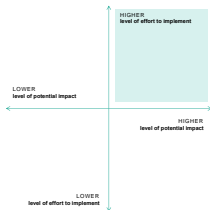
- Create a tax increment equivalent grant (financial assistance equal to all or a portion of the municipal property tax increase) and/or expand other options for tax incentives beyond the current CIP.
- Investigate the feasibility of establishing a revolving loan fund, tied to a CIP, which can be funded with financial assistance from other sources (e.g., the CMHC National Housing Co-Investment Fund, or local industry partners).
- This action may also require an Official Plan amendment, as the current policies that outline the intent of CIP speak to using this tool in order to update, redevelop and rehabilitate the physical environment of existing areas. This approach may seek to extend funding opportunities to the development of affordable housing types in newer, undeveloped areas within the County.

- If the intent of CIP grants are to incentivize a wide range of housing types across the continuum (including market rental housing), the specific needs and targets should be clearly defined, and funding should be targeted according to the un-met demand in accordance with a revised CIP program.

Learning from Peterborough, Ontario

The City of Peterborough Affordable Housing Community Improvement Plan (CIP) offers financial incentives to build affordable rental housing within the designated Affordable Housing Community Improvement Project Area. The project must remain affordable for a minimum of 20 years and rents must meet the City’s guidelines of “affordable,” which is at least at or below average market rents. The Affordable Housing CIP has a number of financial programs including the Tax Increment Grant Program, Development Charges Program, Municipal Incentive Program, and Municipal Housing Facilities Program. An eligible project can apply for all these programs as well as any other programs outside of the Affordable Housing CIP, such as the Investment in Affordable Housing (IAH) Program and the City’s Heritage Property Tax Relief Program.

TOOL 12



Consider property tax incentives to reduce the tax burden on residential rental housing.

This policy involves reducing property taxes for housing that meets a certain definition.

The **intended outcome** of this tool is to increase the supply of affordable rental housing.

This tool is related to **Approaches 2** and **10** from the Housing Forum Summary Report.

For existing multi-residential properties, the County established a strategy for the current property assessment cycle (2016-2020) to reduce property tax ratios from 2.60 in 2016 to 2.0 in 2020, with 2020 ratio subject to County Council approval as tax policy is approved in each year. Further financial incentives will be explored to encourage the development of residential rental housing in Oxford.

Action

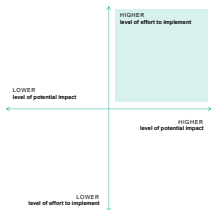
- Oxford County will pursue further reduction on multi-residential rental housing and financial incentives to encourage development of residential rental housing.

Learning from Regina, Saskatchewan

The City of Regina offers a number of housing incentives including property tax exemptions based on development location and unit type. The exemptions are provided for up to five

years and only apply to the residential building assessments, thus excluding any portions used for commercial or other purposes. The application must be made while development is underway, and the exemptions start the January of the year following commencement of construction. Exemptions may be awarded to developments for market rental, market ownership, laneway or garden suites, secondary suites, affordable rental and affordable ownerships. Between 2014 and 2019, 4,486 units were exempted from property taxes under this program.

TOOL 13



Create a pipeline of shovel-ready surplus land for affordable housing.

Surplus public lands refer to land, either vacant or underutilized, that is no longer needed to deliver government goods and services (federal, provincial or municipal).

Three potential approaches for using this land for affordable housing include: sell the land at market value and use the proceeds as a source of revenue; sell the land below market value in exchange for the provision of affordable housing units; and lease the land to a developer and/or non-profit organization, subject to the agreement that they will provide a number of affordable housing units.

The **intended outcome** of this tool is to increase the supply of affordable rental housing.

This tool is related to **Approaches 1, 5, 6, 7, and 15** from the Housing Forum Summary Report.

Oxford has a Housing First Policy for surplus land and has begun leveraging declared surplus land for housing and/or sale proceeds being used to support the development of affordable housing projects. Surplus provincial and federal lands provide similar opportunity.

There is a potential opportunity to attract Federal funding (through the National Co-Investment Fund, for example), given that CMHC “will give priority to proposed projects that are receiving municipal incentives and advantages to enhance affordability and achievement of social goals.”

Actions

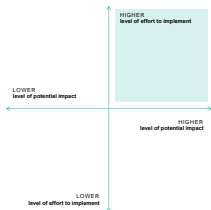
- All Oxford municipalities create an inventory or database of available lands that are appropriate for affordable and market rental housing; employ Housing First policies for these lands.
- Include potential for partnership with other government facilities (such as libraries, community centres, hospitals, etc.).
- Identify related incentives and tools associated with the surplus lands.

- Convene other stakeholders willing to participate at an early stage (e.g., CMHC, potential tenants, employers, and non-profit/private sector developers).
- Promote the use of public-private partnerships to create mixed-income communities and/or sustainable housing on the sites.

Learning from Toronto, Ontario

Through CreateTO, The City of Toronto’s agency for managing its real estate, more than 50 municipal properties have been up for development. According to Ryerson University’s Centre for Urban Research, CreateTO continues to hold some 219 acres of land for sale or lease, more than half of which is already zoned for mixed-use or residential. Historically, CreateTO projects have yielded a density of 100-200 units per acre. In addition, City Council has recently approved 11 properties under the Housing Now program, an initiative that aims to develop 40,000 units of affordable housing over 12 years. The City plans to develop 10,000 units on the newly released sites, 30% of which must be below-market housing, by leasing the land to developers for 99 years.

TOOL 14



Introduce a suite of incentives to promote the development of affordable housing.

To promote the development of affordable housing, municipalities are opting to present a number of incentives as a “package” to qualified developers in the community. This approach helps reduce developer risk and provide more transparency and certainty around the process for granting incentives for affordable housing development.

The **intended outcome** of this tool is to increase the supply of affordable rental housing.

This tool is related to **Approaches 3, 7, 10, 11, and 14** from the Housing Forum Summary Report.

Actions

- The County should refine the “attainable” needs and gaps through additional studies monitoring and reporting to ensure incentivized developments are meeting specific affordability thresholds of the population.

Learning from Saskatoon, Saskatchewan

The City of Saskatoon provides a number of incentives for developing affordable housing to help meet their target of creating 500 affordable units annually and address other priorities under their Housing Business Plan.

Capital funding and property tax abatements: eligible affordable housing projects qualify for a cash grant of 10% of the project costs, up to maximum depending on the project type. Non-profit affordable rental providers may receive an additional 5-year abatement of increases to property taxes. In addition, the City also provides funding assistance for the renovation of existing affordable housing units, offering a contribution of 10% of the renovation costs.

Land pre-designation program: sites identified for affordable and entry-level ownership opportunities are made available to housing providers through a request for proposals process.

New zoning district for entry-level and attainable housing: a new zoning district designed for entry-level and affordable housing can be applied in new and existing neighbourhoods, with provisions for higher density.

Direct sale of city-owned land for attainable housing projects: this policy allows the direct sale of City-owned land to non-profit housing providers for specific affordable housing projects.

Priority review of approved attainable housing projects: applications for affordable projects are eligible for Priority Review status, which expedites the review process.

Saskatoon Land: the City of Saskatoon established the Land Bank in 1954 to acquire land for future development. Today, Saskatoon Land's mandate has evolved from just providing an adequate supply of serviced land to also initiating creativity and innovation in urban design, generating profits for allocation to civic projects and programs, and influencing urban growth. Saskatoon Land is one of the largest self-financed municipal land development programs in Canada. It is self-financed as the cost of all business operations is covered by the revenue generated by land sales and not through property taxes collected by the City. Every year, Saskatoon Land offers a variety of residential, commercial and industrial zoned properties. Revenues from these land sales can be used to purchase additional land while profits, interest and lease revenues can be used to help finance priority capital projects and general operating expenses. The City of Saskatoon also monitors all the land that is available in the City and maintains inventories of all residential, commercial and industrial land available.

Support Inclusion

To transition to zero homelessness in Oxford County, the system requires shifts in how resources are used and in the roles of existing stakeholders and players. This process will require accountability and transparency of decision-making. As per the Zero Poverty Plan, this Strategy will also require a responsive and adaptive approach to addressing emerging housing and support needs in Oxford. An inclusive democratic process can be leveraged to achieve this goal.

The **support inclusion** chapter details the following key initiatives in this process:

- Ensure accountability and transparency;
- Promote inclusive communication and outreach;
- Empower a diversified housing transition; and
- Safeguard a socially just transition.

7.1. Ensure Accountability and Transparency

Political and stakeholder accountability along with building trust within the community is essential to raising and maintaining public engagement.

Next steps

This section will document efforts to ensure accountability and transparency within the development process, the public engagement process, and other interaction and collaboration opportunities between Oxford County, its residents, and prospective developers or service providers.

7.2. Promote Inclusive Communication and Outreach

Strategic communication goes beyond disseminating information to people to inform them about the 100% Housed Plan. Effective understanding, discussion and action requires active engagement of community perspectives to help the formulation of policy and stimulate action by all stakeholders. The 100% Housed Plan implementation must ensure that the mechanisms are in place for ongoing communication between stakeholders and community.

Next steps

This section will document efforts to develop an inclusive and ongoing consultation process that involves stakeholders, community members and people with lived experience along the continuum over the course of the implementation and evaluation of the Strategy.

7.3. Empower a Diversified Housing Transition

Given there are a diversity of needs and contributing factors that lead to housing challenges in a municipality, no one single approach will address all needs. The transition requires all stakeholders in the system to examine their roles and determine how they might contribute to meeting the goal of this ambitious plan.

Next steps

This section will document the continued efforts of Oxford County staff in engaging and building relationships with traditional and more unlikely partners to move this Strategy forward.

7.4. Safeguard a Socially Just Transition

This section will document how the County is involving a wide range of population groups in this Strategy, especially individuals and households requiring supportive housing, those who experience greater difficulties finding, securing, and maintaining housing that is affordable to them (due to a range of social and economic circumstances), and individuals who have lived experience of homelessness or housing need.

Nurture Vertical and Horizontal Cooperation and Integration

This chapter highlights the collaborative effort required to achieve zero homelessness or 100% a housed population in Oxford.

The **nurture vertical and horizontal cooperation and integration** chapter details the following key initiatives in this process:

- Further vertical cooperation; and
- Cultivate horizontal cooperation.

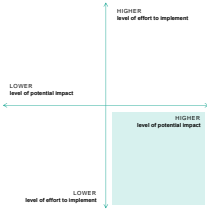
8.1. Further Vertical Cooperation

Vertical cooperation considers how international, national, regional, and local stakeholders can collaborate to increase coordination and to ensure policies work together to further specific tools described in this document. This section will document the Oxford County progress in building and maintaining these relationships.

8.2. Cultivate Horizontal Cooperation

Horizontal cooperation considers bringing a broad range of stakeholder groups into the process. These include the stakeholder groups identified in [4.2. Identify Existing Systems and Environments](#). The following tool is one example of a potential approach to communicating and enacting more horizontal cooperation in the housing system.

TOOL 15



Communicate the streamlined development approvals process to prospective developers

Slower timeframes for development approvals can limit development. While Oxford County regularly meets or exceeds its development approvals timelines, knowledge of system efficiency may not be widely understood or known in the development sector across Ontario.

The **intended outcomes** of this tool are to increase the supply of affordable rental housing, affordable ownership housing, and market rental housing.

This tool is related to **Approaches 1, 2, 12, 13, 16, and 18** from the Housing Forum Summary Report.

The Province's Bill 108 has reduced the timeframes for processing development applications in the following ways:

- Official Plan amendments: from 210 days to 120 days
- Zoning by-law amendments: from 150 days to 90 days
- Draft plan of subdivision: from 180 days to 120 days

Based on Oxford County experience, the *Planning Act* timeline targets are currently typically being met or exceeded in Oxford. This should be communicated widely to interested and prospective developers.

Actions

- Create communications materials that can be used by all County departments and local municipalities to promote development in the County and to act as communication tools for meetings with developers.
- All municipalities should adopt the City of Woodstock's example, which allows applicants to pursue multiple concurrent application processes (planning and building applications).
-

Learning from Toronto, Ontario

As part of Toronto's Open Door Program, successful applicants receive the "Open Door Planning Service." This service streamlines the approval process of planning applications to help fast track these projects that meet the intent of the City's Official Plan. Applicants are assigned a dedicated City Planning Staff member who coordinates and facilitates the review process with the planning and building departments, Affordable Housing Office, and other City divisions commenting on the development application.

Promote Knowledge Generation and Capacity Building

The process of generating and disseminating knowledge and making data accessible between knowledge generators and knowledge users is essential to turning knowledge into action. Capacity building and skill development among stakeholders, local government and others are also vital elements that will help carry this initiative forward.

The **promote knowledge generation and capacity building** chapter details the following key initiatives in this process:

- Generate and disseminate specific knowledge;
- Make knowledge and data accessible; and
- Promote capacity building and training.

9.1. Generate and Disseminate Specific Knowledge

Generating and disseminating knowledge are facets of an interactive process known as knowledge translation: the process of creating, disseminating, exchanging and applying knowledge in an ethically sound manner through interactions between knowledge generators and knowledge users. This section will document how Oxford County is combining different forms of knowledge and using various strategies to disseminate specific information to relevant audiences.

9.2. Make Knowledge and Data Accessible

The knowledge and data generated from this initiative may benefit individuals, other municipalities, and organizations that have an interest in solving housing challenges in their jurisdictions. Therefore, it is important to make the information generated from this initiative easily accessible, as it can advance the body of knowledge in the area of housing innovation and provide a stepping stone to those who are working towards a similar objective. This section will document how Oxford County is ensuring this knowledge is easily accessible.

9.3. Promote Capacity Building and Training

Successful 100% Housed initiatives will require knowledge and skill development among stakeholders and local government. To support this, capacity building activities can be implemented to enhance the skills of those wishing to support the Oxford Housing Supply Strategy's objectives. This section will document the efforts underway to ensure Oxford County staff and relevant stakeholders have the capabilities they need to implement the tools in this document.

Engage in Networks

Exchanging experiences and lessons learned with other local governments and civil society groups can be beneficial to Oxford County. Therefore, it is important for the County to form and engage in local- and regional-level networks. Participating in national and international networks will serve to support and foster constructive knowledge exchange and cooperation.

The **engage in networks** chapter details the following key initiatives in this process:

- Form and engage in local regional networks;
- Engage with Oxford County housing groups; and
- Participate in national and international networks.

10.1. Form and Engage in Local Regional Networks

Chapter 4 of this plan highlights the depth of both public and private sector commitment that is evident in Oxford County. This cross-sectional and diverse group of stakeholders will provide significant support as we establish a broader network outside of Oxford County, the Province of Ontario, and across Canada. This section will provide a more encompassing summary of Oxford's regional, national and international networks.

10.2. Engage with Oxford County Housing Groups

This section will provide a more encompassing summary of Oxford's local housing groups who are key stakeholders in the 100% Housed Plan.

10.3. Participate in National and International Networks

This section will highlight Oxford County's approach to participating in national and international networks to further the tools in this document.

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Appendix: Additional Resources

Tools examined

The Oxford County and Member Municipality policy review examined a comprehensive list of tools which could be used to influence the development and provision of Affordable Housing, as listed below:

Regulatory tools

- Community Improvement Plans
- Density Bonusing (S.37)
- Inclusionary Zoning

Planning and process tools

- Alternative Development Standards
- Permitting Secondary Suites
- Permitting Shared Housing
- Demolition and Conversion Control
- Pre-Zoning for Intensification and Infill development
- Streamlined Development Approvals Processes

Revenue-generating tools

- Dedicated levy on property tax for Affordable Housing
- Empty Homes Tax
- Land Value Capture

Housing policy tools

- Housing First policies for surplus municipal lands
- Land trusts

Financial incentives

- Provision of land at or at reduced cost
- Relief from planning and building permit fees
- Relief from Development Charges
- Relief from Parkland Dedication or Cash-in-Lieu thereof
- Property Tax Exemption
- Tax Increment Equivalent Grants
- Low-interest Loans
- Other Grants

Zoning by-law provisions

- Minimum Lot Area
- Minimum Dwelling Unit Area / Minimum Gross Floor Area
- Maximum Lot Coverage
- Minimum Lot Frontage
- Minimum Lot Depth
- Minimum Setbacks:
 - Front Yard Setbacks
 - Exterior Side Yard Setbacks
 - Interior Side Yard Setbacks
 - Rear Yard Setbacks
- Minimum Parking Requirements
- Landscaping Minimum
- Floor-Area Ratio (FAR)

Municipalities reviewed

- Oxford County
- Woodstock
- Ingersoll
- Tillsonburg
- Blandford-Blenheim
- East Zorra-Tavistock
- Norwich
- South West Oxford
- Zorra

Relevant municipal documents reviewed

- Oxford County Official Plan - December 31, 2017 Consolidation
- Woodstock Zoning By-Law No. 8626-10
- Ingersoll Zoning By-Law No. 04-4160
- Tillsonburg Zoning By-Law No. 3295
- Blandford-Blenheim Zoning By-Law No. 1360-2002
- East Zorra-Tavistock Zoning By-Law No. 2003-18
- Norwich Zoning By-Law No. 07-2003-Z
- South West Oxford Zoning By-Law No. 25-98
- Zorra Zoning By-Law No. 35-99
- Oxford County Development Charge By-law 6121-2019
- Woodstock Area Specific Development Charge By-law 6122-2019
- Tillsonburg Area Specific Development Charge By-law 6123-2019
- Ingersoll Area Specific Development Charge By-law 6124-2019
- Tavistock Area Specific Development Charge By-law 6125-2019
- Drumbo Area Specific Development Charge By-law 6129-2019
- Mt. Elgin Area Specific Development Charge By-law 6130-2019
- Oxford County Community Improvement Plan
- Downtown Woodstock Community Improvement Plan
- Ingersoll Community Improvement Plan
- Tillsonburg Community Improvement Plan
- Norwich Community Improvement Plan
- Ontario Building Code - O.Reg 332/12
- Ontario Ministry of Municipal Affairs and Housing, Second Units Info Sheet
- Oxford County Website
- City of Woodstock Website
- Town of Ingersoll Website
- Town of Tillsonburg Website
- Township of Blandford-Blenheim Website
- Township of East Zorra-Tavistock Website

- Norwich Area Specific Development Charge By-law 6126-2019
- Thamesford Area Specific Development Charge By-law 6127-2019
- Plattsville Area Specific Development Charge By-law 6128-2019
- Township of Norwich Website
- Township of South West Oxford Website
- Township of Zorra Website

Additional Policy Scan Context

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

Changes to the Planning Act

The changes to the *Planning Act* include shorter timelines for making planning decisions; requiring inclusionary zoning policies to be focused on areas that are generally high-growth and are near higher order transit; allowing a total of three residential units on one property; introducing the community benefits charge which would replace the density bonusing provision (Section 37), development charges for soft costs, and parkland dedication requirements; limiting third party appeals of plans of subdivisions; and allowing the Minister to require that a municipality implement a development permit system in a specified area.

Changes to the Development Charges Act

The changes to the *Development Charges Act* includes a change to when development charges are paid for certain developments, including rental housing and institutional developments. Instead of paying the development charge upon the issuance of a building permit, these developments will be allowed to pay the development charges over installments, beginning at the issuance of an occupancy permit or when the building is first occupied (whichever is earlier) and every year for the next five years. Further to this, non-profit housing developments will be allowed to pay development charges over installments for a longer time period, beginning at the issuance of an occupancy permit or when the building is first occupied.

Furthermore, development charges will now be determined on the day an application for an approval of development in a site plan control area was made or the day an application for an amendment to a by-law was made.

The *More Homes, More Choice Act* also exempts additional residential units in new or existing dwellings or structures from development charges, up to one per property.

Changes to the Local Planning Appeal Tribunal Act

The Housing Supply Action Plan also includes changes to the way the *Local Planning Appeal Tribunal Act* functions and its authority over planning decisions.

Provincial Policy Statement (July 2019 draft)

Proposed policies related to increasing the housing supply and mix include the following:

- Increase the planning horizon from 20 to 25 years
- Increase housing land supply from 10 to 12 years
- Allow for higher minimum requirements for serviced residential land of 5 years for upper- and single-tier municipalities
- Update provincial guidance to support land budgeting
- Increase flexibility for municipalities related to the phasing of development and compact form
- Add flexibility to the process for settlement area boundary expansions
- Require transit-supportive development and prioritizing intensification in proximity to transit
- Support the development of housing to meet current and future housing needs and adding reference to housing options
- Support municipalities in achieving affordable housing targets by requiring alignment with Housing and Homelessness Plans
- Broaden PPS policies to enhance support for development of long-term care homes.

Other proposed policies which may affect this strategy include the following:

- Enhance direction to prepare for impacts of a changing climate
- Require municipalities to take action to fast track development applications for certain proposals, including housing
- Encourage municipalities to facilitate conditions for economic investment, and at the time of Official plan review or update, assess locally identified employment areas to ensure designations are appropriate
- Provide municipalities with greater control over employment area conversions to support the forms of development and job creation that suit the local context

Inventory of Housing Forum Approaches and 100% Housed Plan Tools

The following table summarizes the proposed tools in the 100% Housed Plan and how they address the relevant approaches and opportunities for change identified in the “Housing: Let’s get into it!” Forum.

Tool	Relevant Approaches and Opportunities from the “Housing: Let’s get into it!” Forum																			
	Opportunities for Change	Approach 1	Approach 2	Approach 3	Approach 4	Approach 5	Approach 6	Approach 7	Approach 8	Approach 9	Approach 10	Approach 11	Approach 12	Approach 13	Approach 14	Approach 15	Approach 16	Approach 17	Approach 18	Approach 19
1. Encourage the use of off-site construction techniques.																				
2. Implement zoning for increased density or shared housing options.				x		x				x										x
3. Facilitate the development of co-housing.																				
4. Formalize alternative development standards for affordable housing through documenting them.			x																	
5. Promote other tenure forms such as rent-to-own housing models.	x																			
6. Develop programs to support those who are “over-housed” to downsize.																				
7. Introduce specific strategies for encouraging smaller-scale and higher-density housing in rural areas.				x				x		x	x	x								
8. Impose a levy for affordable housing.					x								x							
9. Introduce a new financing model for affordable housing.		x							x											
10. Explore the feasibility of implementing an			x													x				

Tool	Relevant Approaches and Opportunities from the “Housing: Let’s get into it!” Forum																			
	Opportunities for Change	Approach 1	Approach 2	Approach 3	Approach 4	Approach 5	Approach 6	Approach 7	Approach 8	Approach 9	Approach 10	Approach 11	Approach 12	Approach 13	Approach 14	Approach 15	Approach 16	Approach 17	Approach 18	Approach 19
inclusionary zoning policy.																				
11. Initiate an expanded Community Improvement Plan (CIP).	x																			
12. Exemption of property taxes for affordable housing.			x								x									
13. Create a pipeline of shovel-ready surplus land for affordable housing.		x				x	x	x								x				
14. Introduce a suite of incentives to promote the development of affordable housing.				x				x			x	x			x					
15. Communicate the streamlined development approvals process to prospective developers.		x	x										x	x			x		x	



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