

# City of Port Colborne

## Affordable Housing Strategy

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## **City of Port Colborne Affordable Housing Strategy: Executive Summary**

The City of Port Colborne recognizes the importance of access to affordable housing across the entire housing spectrum to community quality of life, economic development, and future prosperity.

To address these housing challenges and improve social and economic outcomes, Port Colborne is developing an Affordable Housing Strategy.

The Affordable Housing Strategy highlights municipal policies, planning tools, advocacy and outreach activities that the City can implement to support more affordable housing options for residents. These activities alone will not result in all housing needs in the city being met, however, it is important that the City demonstrates to other levels of government, and the community at large, that the City is prepared to take actions that will help.

To fully meet the affordable housing needs in the city, there need to be significant actions and financial support provided by the Federal, Provincial and Regional governments.

The Affordable Housing Strategy has been developed in two phases:

- Phase I – a Housing Background Report analysing housing needs and supply in Port Colborne
- Phase II – the Affordable Housing Strategy informed by the findings from the Housing Background Report

Through extensive community consultation and based on the housing need assessment report that shows almost half of renter households experience housing affordability challenges and that home ownership is increasingly out of reach for a portion of moderate and middle income households, the following Vision statement for the affordable housing strategy is provided:

*Housing in Port Colborne is affordable, suitable, accessible, safe and inclusive for all current and future residents of Port Colborne regardless of age, income, or household composition.*

Four high level goals have been established for the Affordable Housing Strategy:

1. Increase diversity of built form and tenure to provide more housing options for residents
2. Promote greater intensification and density to leverage existing physical and social infrastructure
3. Protect and expand purpose-built rental supply including affordable rental housing
4. Increase support from Council, City staff, local developers, and residents for new housing through awareness and outreach

The following recommendations are included in the Strategy:

**Recommendation 1:** Update definition of “affordable” in the Official Plan

**Recommendation 2:** Identify affordable housing targets in the Official Plan

**Recommendation 3:** Develop a policy to review the suitability of surplus municipal land or buildings for affordable housing before selling/leasing or redevelopment and consider the potential for affordable housing as part of every municipal government operations building (libraries, community centres etc.).

**Recommendation 4:** Introduce a rental replacement policy and framework

**Recommendation 5:** Ensure the Official Plan is not overly restrictive in its policies and not unintentionally discriminatory to accommodating various housing options

**Recommendation 6:** Ensure that Zoning by-law regulations are not overly restrictive or unintentionally discriminatory

**Recommendation 7:** Explore viability of financial and non-financial incentives for affordable housing and purpose-built rental developments

**Recommendation 8:** Promote Accessory Dwelling Units

**Recommendation 9:** Encourage discussion/negotiation with private developers to achieve affordable housing targets as part of the planning approvals process

**Recommendation 10:** Facilitate collaboration and partnerships between private, public, and non-profit groups to create affordable housing

**Recommendation 11:** Advocate for additional funding for housing from the Federal and Provincial governments

**Recommendation 12:** Develop a housing indicator monitoring and reporting system

**Recommendation 13:** Review the Affordable Housing Strategy every five years

# City of Port Colborne Affordable Housing Strategy

## 1 Introduction

The City of Port Colborne (“City”) recognizes the importance of access to affordable housing across the entire housing spectrum to community quality of life, economic development, and future prosperity.

Housing prices in Port Colborne have risen significantly, benefitting some residents, but also making it challenging for other residents to find housing that is affordable, suitable, and safe, with negative outcomes for poverty, employment and income, education, and health. To address these housing challenges and improve social and economic outcomes, Port Colborne is developing an Affordable Housing Strategy.

The Affordable Housing Strategy supports Port Colborne’s Strategic Plan, “a future where every person in Port Colborne has access to housing that is not only affordable but also suitable, stable and safe”.

The Affordable Housing Strategy (“Strategy”) highlights municipal policies, planning tools, advocacy and outreach activities that the City can implement to support more affordable housing options for residents. It is important to note that, as an area municipality in Niagara Region, Port Colborne does not offer community services, administer shelter services, or act as a housing provider, all of which are Region responsibilities. Policy and zoning regulations can be used to support housing programs from upper levels of government as well as encourage community and private sector efforts to further support the creation of needed affordable housing.

One of the benefits of developing a Housing Strategy is to demonstrate to senior levels of government, including the Region of Niagara, that Port Colborne has a Housing Strategy and with appropriate support and investment Port Colborne can successfully implement housing opportunities. Port Colborne’s Housing Strategy is action oriented and illustrates how the City is doing its part in community outreach and awareness to respond to the housing needs of its community. Port Colborne’s advocacy to, and collaborations with senior levels of government, and collaborations with the non-profit and private sector and the community at large is enhanced when it can demonstrate that it has completed the local groundwork to facilitate affordable housing developments. In addition, any steps to accelerate the approval process for affordable housing projects will help pre-empt any anticipated direction of the province to require municipalities to expedite the approval of housing developments.

The Affordable Housing Strategy has been developed in two phases:

- Phase I – a Housing Background Report analysing housing needs and supply in Port Colborne
- Phase II – the Affordable Housing Strategy informed by the findings from the Housing Background Report

The Phase 1 Housing Background Report was presented to Council and received on June 28, 2022. This Affordable Housing Strategy Report represents the completion of Phase II and presents a housing vision statement, goals, and recommendations for Port Colborne.

The Housing Strategy was informed by community engagement activities, including a community survey that received 147 responses, interviews with 23 local and regional stakeholders, consultation with a Technical Advisory Committee, consisting of members from the private, public and non-profit sectors as well as municipal staff and a public open house.

#### Report Organization

The remainder of the Report is organized as follows:

**Section 2:** summarizes the key findings and recommendations from the Housing Background Report that informed the Housing Strategy

**Section 3:** presents the vision, goals, and recommendations of the Housing Strategy

**Section 4:** contains the Action Plan, summarizing action items, their link to the Housing Strategy goals, scope of work and resources required, and timeline for implementation.

#### **Appendices:**

**A.1** Community Engagement: Open House

**A.2** Community Engagement: Survey

**A.3** Community Engagement: Stakeholder Interviews

**B.** Summary of Policy segments relevant to this strategy

**C:** Rationale for potential zoning initiatives and examples

## 2 Summary of Key Findings: Housing Background Report

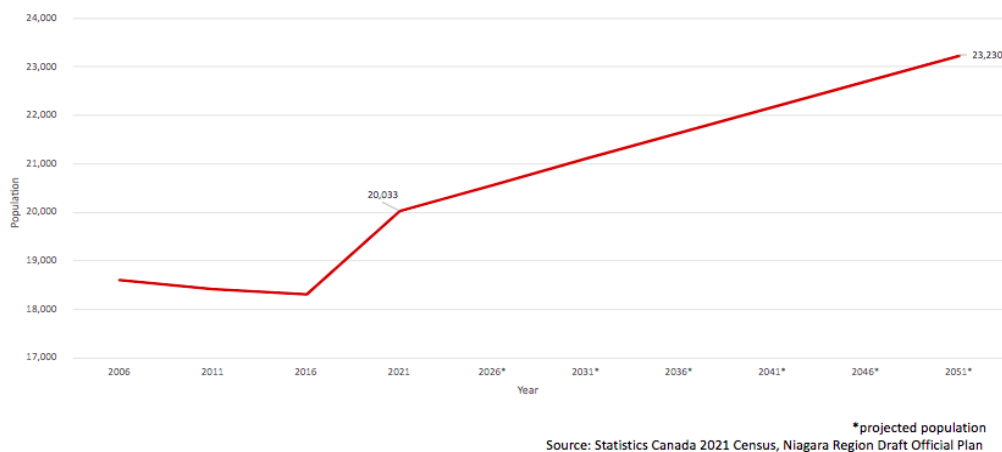
The following findings from the Phase I: Housing Background Report shaped the preliminary vision statement, goals, and recommendations contained in this document.

### 1. Significant recent and projected population growth

The population of Port Colborne grew by 9% over the most recent census period (2016 to 2021) to 20,033 following consecutive periods of stable or slightly declining population. Projections from Niagara Region estimate the population will grow to approximately 23,000 residents by 2051. Projections from the City of Port Colborne anticipate the population could increase even more dramatically up to 30,000 residents by 2051 or sooner based on the current number of development applications in the pipeline.

Approximately 2,300 new housing units are anticipated to accommodate this growth, or an average of 77 units per year. It should be noted that Region projections represent minimum targets and are subject to change pending the approval of the Regional Official Plan.

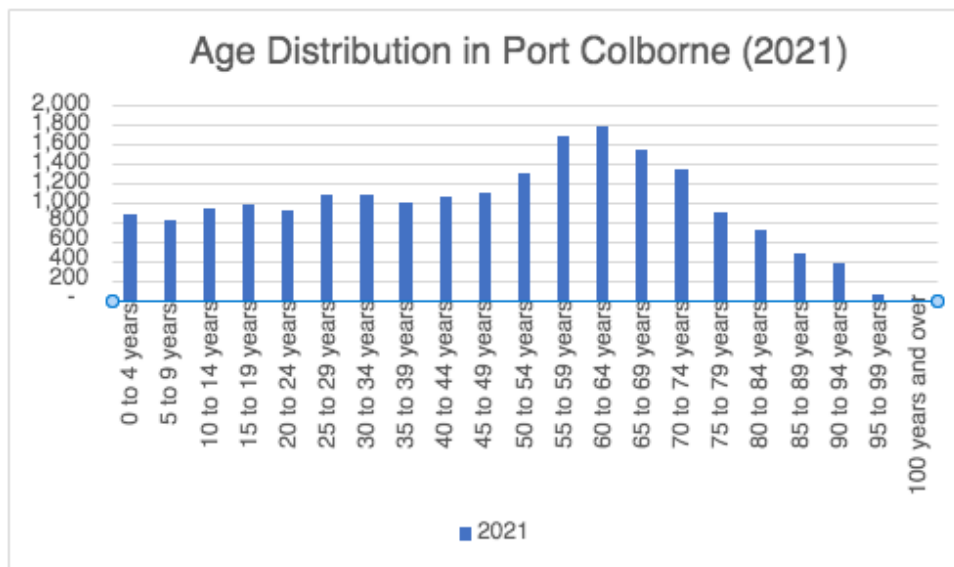
**Figure 1: Projected Population Growth in Port Colborne**



As the population increases, it is also important to note that as of 2016, half of the population was over 50. A large proportion of residents are seniors aging in place, which is significant in identifying housing needs particularly to need for housing that can accommodate persons with mobility issues.

Households are equally distributed between couples without children (34%), couples with children (31%), and one-person households (31%). Other non-family households and multiple family households make up the remaining 3%.

**Figure 2: Age Distribution of Port Colborne Residents**



## 2. Affordability Challenges

Housing is becoming increasingly unaffordable in Port Colborne for both owners and renters. For reference, 74% of households are ownership and 26% are rental. The average house price increased 81% from \$304,970 in 2017 to \$553,446 in 2021. According to Port Colborne/Wainfleet MLS data, the average home sale price increased by 25% between March 2021 and March 2022 from \$606,177 to \$760,077. These prices are unaffordable to all but the highest-income households based on the 30% or less of household income definition of affordability. Rents have increased at a smaller rate over the same period and are generally affordable to all but the lowest income households.

However, renter households face greater affordability challenges than ownership households with 49% or renters spending more than 30% of their income on housing and 40% being in core housing need. This suggests that a significant percentage of renter households are also low-income households. For comparison, 17% of ownership households are spending more than 30% of their income on housing and 8% are in core housing need.

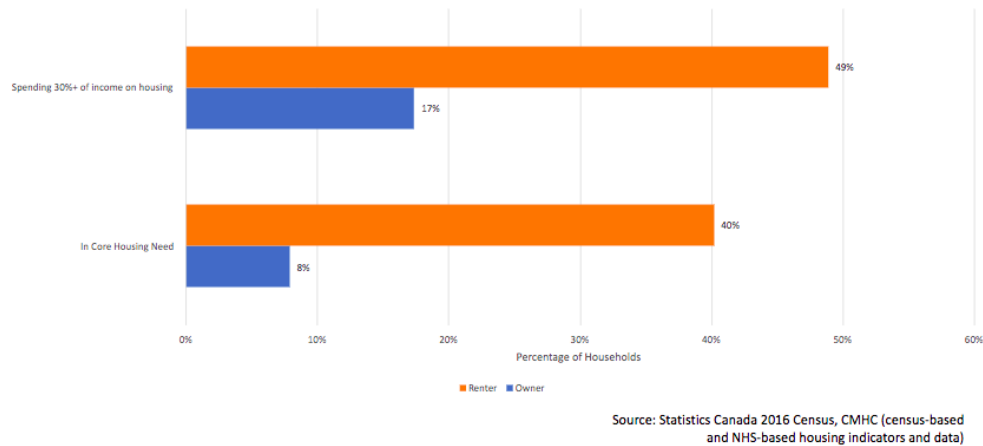
As of 2016, 50% of households earn less than \$60,000 per year, and average and median household incomes are lower in Port Colborne compared to Niagara Region. Household incomes have implications for the cost of housing that will be considered affordable.

There is a significantly lower rental vacancy rate in Port Colborne (1.8%) than is generally desirable (3%). This could put pressure on rent prices and cause unnecessary competition for tenants on a limited supply of units. In addition, the recent dramatic increase in home ownership prices means that many moderate to middle income households that might have been able to purchase a home 4 or 5 years ago are now



continuing to rent, putting additional pressure on the limited amount of rental stock in Port Colborne.

**Figure 3: Comparison of ownership and rental household affordability and housing need**



### 3. Lack of housing diversity

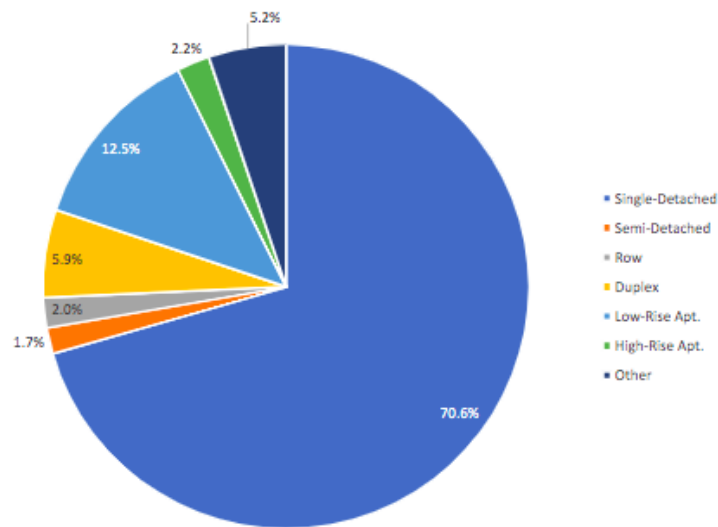
Just over 70% of all housing in Port Colborne is single-detached dwellings and there are limited options for residents who wish to live in other types of housing. Single-detached dwellings are typically the most expensive dwelling type as well as the most land intensive. They are also still the predominant housing type being constructed in Port Colborne, though there have been some apartments started and completed in recent years.

The small number of purpose-built rental units (656 units) compared to the number of renter households (2,070 households) suggests most rental households live in secondary rental units, that are a less stable form of rental tenure. Of the purpose-built rentals, a large proportion (62%) are two-bedroom units. Most new housing stock is targeted at the ownership market which may increase the difficulty for renter households to find housing in the city.

Over 50% of housing stock in Port Colborne was built over 60 years ago. Older housing stock is typically more affordable than new, but also in not as good a condition and more likely to be redeveloped.

Single-person households are the household type in greatest need, representing 87% of renter households in need and 85% of ownership households in need. The current household mix mentioned above, suggests a demand for smaller ownership houses and bachelor or one-bedroom apartments.

**Figure 4: Breakdown of housing types in Port Colborne**



Source: Statistics Canada 2021 Census

#### **4. Regulatory Barriers**

Lack of as-of-right zoning permissions may prevent potential housing providers from obtaining site plan approval efficiently; it is well-known that housing projects that are “shovel-ready” are more readily financed. There are both opportunities and challenges in the City’s current regulatory framework, including some zoning regulations that are not well-aligned with Port Colborne’s Official Plan policies. These regulations may be unintentionally restricting development of a larger variety of housing options. A number of suggestions the city can explore to facilitate more as of right zoning are included in Appendix C.

#### **5. Municipal Policy Tools**

A number of tools identified in “Municipal Tools for Affordable Housing” report by Ontario’s Ministry of Municipal Affairs and Housing were assessed in comparison with The City of Port Colborne’s current policies related to Affordable Housing. It is positive that some of these tools are already being used in Port Colborne but could be expanded, and others that are not being used could be considered.

Port Colborne utilizes a number of Community Improvement Plans with associated grant funding to incentivize development including incentives for intensification and infill. The City is currently reviewing its CIPs and it is expected that there will be recommendations brought forward to Council early in 2023 that will strengthen the support for new affordable housing through a new Community Improvement Plan (CIP).

Currently Port Colborne has a surplus of underutilized land and buildings. A Municipal Capital Facility Tool could help the City collaborate with private developers and non-profits in redeveloping some of these sites for affordable housing. Currently, Port Colborne’s Official Plan does not include a definition of affordability. Prior to using this tool for the purpose of affordable housing, the municipality must pass a municipal

housing facility by-law, which includes a definition of affordable housing and eligibility requirements for tenants.

While demolition permits are required to demolish structures in Port Colborne, there are currently no specific demolition policies or regulations regarding rental units. Implementing a Demolition Policy specifically to protect the limited number of rental units in the city would be useful. This type of policy would typically include rental unit replacement if rental units were demolished.

#### 6. Partnerships and Advocacy

Through stakeholder interviews and community engagement, a desire for more partnerships, collaboration and streamlined development process was identified, especially when related to affordable housing development. There is a lot of opportunity for partnerships and collaboration between the municipality and private and non-profit development in the City as targets for affordable housing are identified.

There was also a desire and need for awareness around definitions of affordability and encouragement of a variety housing types including non-traditional housing types. Increased awareness around topics of affordable housing will help combat any hostile feelings towards increased designated rental and affordable units in the City. Advocating for affordable housing, and developing relationships with reliable partners in the private and non-profit sectors could reveal further opportunities for development of affordable housing.

And continued advocacy to the Region, the Province and the federal governments for greater support for new affordable housing programs and policies is also an important role for the City.

### 3 Affordable Housing Strategy

#### Vision & Goals

The vision statement below is intended to capture and describe housing aspirations in the City in a clear and concise manner, and is informed by the findings from Phase I, community outreach, as well as provincial, regional, and local housing policies.

*Housing in Port Colborne is affordable, suitable, accessible, safe and inclusive for all current and future residents of Port Colborne regardless of age, income, or household composition.*

#### Affordable Housing Strategy Goals

The following four goals have been established for the Affordable Housing Strategy based on the findings from the Phase I: Housing Background Report:

5. Increase diversity of built form and tenure to provide more housing options for residents
6. Promote greater intensification and density to leverage existing physical and social infrastructure
7. Protect and expand purpose-built rental supply including affordable rental housing
8. Increase support from Council, City staff, local developers, and residents for new housing through awareness and outreach

#### Affordable Housing Strategy Recommendations

Recommendations for the Affordable Housing Strategy are organized into four (4) themes:

1. Policy & zoning
2. Incentives
3. Advocacy, awareness & outreach
4. Monitoring

A rationale/description, timeline and required resources are included for each recommendation, as well as the Housing Strategy goal the recommendation supports. In some cases, a rationale, timeline, scope of work, and/or required resources are provided for a group of recommendations.

#### Policy & Zoning

**Recommendation 1: Update definition of “affordable” in the Official Plan**

**Recommendation 2: Identify affordable housing targets in the Official Plan**

*Rationale/Description:* Defining “affordability” and identifying affordable housing targets in the Official Plan provides clarity and metrics in support of affordable housing goals. The City will use the Region’s definition of “affordable” for consistency/conformity and to help align with available funding opportunities. The Region defines affordable as:

1. in the case of ownership housing, the least expensive of:

- a) housing for which the purchase price results in annual accommodation costs which do not exceed 30 per cent of gross annual household income for low- and moderate-income households; or
  - b) housing for which the purchase price is at least 10 per cent below the average purchase price of a resale unit in the regional market area;
2. in the case of rental housing, the least expensive of:
- a. a unit for which the rent does not exceed 30 per cent of gross annual household income for low- and moderate-income households; or
  - b. a unit for which the rent is at or below the average market rent of a unit in the regional market area. (Growth Plan, 2020)

Low- and moderate-income households are defined as:

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

The City of Port Colborne Official Plan currently uses the same definition of affordable in its Official Plan, however the Official Plan does not define low- and moderate-income households. It is recommended the Official Plan be updated to include this definition.

Housing targets must align with targets set out in the Regional Official Plan. The Region projects approximately 2,300 additional housing units to be built in the City by 2051, averaging 77 new units per year. Based on the needs assessment, it is recommended that **40% of all new units** be built to be affordable at prices/rents based on low- and moderate-income thresholds. This would result in an average of approximately **31 units per year** of housing that is considered affordable.

Given greater affordability challenges for renter households, it is important to set a sub-target for the percentage of new housing that will be affordable to rental households in core housing need. Accordingly, the City should set a sub-target to have **20% of all new units (16 units per year on average)** be affordable rental at Average Market Rents (AMR) or less. It is important to have a portion of these units at even lower rents or subsidized on a rent-geared-to-income basis to make apartments affordable to low-income households, minimum wage earners, seniors receiving a basic pension, or persons receiving social assistance. In addition to rent-geared-to income assistance that are tied to specific housing units, portable housing allowances should also be utilized where available, particularly for seniors who typically wish to remain located in their neighbourhood. Where possible, the City should encourage bachelor and one-bedroom units given a significant number of renter households in core housing need are singles.

It is recommended that the Region of Niagara continue their positive policy of offering rent supplements for at least 25% of the new affordable housing being created in order to provide affordability for very low income households.

It is recognized that some specific developments, such as supportive housing, will require a higher percentage of units needing rent supplements or housing benefits to deeply subsidize the rents.

**Table 1 – Affordable Housing Targets**

	Average Number of Units per Year	Percentage of New Units
Total New Units (Affordable & Market)	77 units	100%
Total New Affordable Units (Rental & Ownership)	31 units	40%
Affordable Rental Units	16 units	20%
Affordable Units - Rental and/or Ownership	15 units	20%

- Goals Supported:*
- Increase diversity of built form and tenure to provide more housing options for residents
  - Promote greater intensification and density to leverage existing physical and social infrastructure
  - Protect and expand purpose-built rental supply
- Scope of Work:* Part of Official Plan Review
- Required Resources:* Part of City staff responsibilities to track and report on housing indicators
- Timeline:* Short-term (1-3 years).

**Recommendation 3: Develop a policy to review the suitability of surplus municipal land or buildings for affordable housing before selling/leasing or redevelopment and consider the potential for affordable housing as part of every municipal government operations building (libraries, community centres etc.).**

*Rationale/Description:* Low or no-cost land can increase financial viability of affordable housing developments. It was noted there is limited surplus municipal land available in the Town. Existing municipal and other institutional/commercial buildings should also be considered for housing where mixed use redevelopment may be proposed, for example, by including municipal services on the ground floor and providing levels of affordable housing units on upper floors. A strategy for the long term redevelopment of parkland is recommended; the recent disposition of the Chestnut Park to Port Cares for the purpose of building affordable housing is an exemplary project that recognizes both the abundance of parkland in the city, and the shortage of affordable rental housing.

As of 2016, Port Colborne’s inventory of more than 32 park sites indicates that the quantity of parkland is currently “very high” and exceeds 88 hectares. Staff and council may undertake a community-wide engagement program to identify underutilized or excess

parkland, with a long term goal of disposition for the purpose of the construction of rental housing, or the creation of housing funds for rental housing. An expanded discussion on Parkland opportunities is included in Appendix C.

- Goals Supported:*
- Increase diversity of built form and tenure to provide more housing options for residents
  - Promote greater intensification and density to leverage existing physical and social infrastructure
  - Protect and expand purpose-built rental supply

*Scope of Work:* a) Develop a Municipal Land/Building Disposition Policy to ensure that any city owned piece of land identified as surplus should first be considered for housing use before it is considered for other purposes, recognizing that many surplus parcels will not be suitable for residential use.

The city should advocate that other levels of government owning land in Port Colborne should adopt the same protocol for disposition of land. All levels of government should identify suitable underutilized/surplus land/buildings for potential mixed-use development or conversion.

b) Develop a planning process for transformation of parkland as the Waterfront East Secondary Plan becomes realized.

*Required Resources:* City staff responsibilities

*Resources:*

*Timeline:* a) Short Term (1-3 years); b) Long Term (2-10 years)

#### **Recommendation 4: Introduce a rental replacement policy and framework**

*Rationale/Description:* There is currently a limited amount of purpose-built rental stock in the City and rental replacement policies and by-laws will assist in protecting existing purpose-built rental units as the City develops.

- Goals Supported:*
- Increase diversity of built form and tenure to provide more housing options for residents
  - Protect and expand purpose-built rental supply

*Scope of Work:* Policy development that discourages rental housing demolition or at least requires a rental replacement framework that also protects displaced tenants by providing them with the first right of refusal to move back into the new residence at a similar rent.

*Required Resources:* City staff responsibilities

*Timeline:* Short-term (3-5 years)

**Recommendation 5: Ensure the Official Plan is not overly restrictive in its policies and not unintentionally discriminatory to accommodating various housing options**

We have reviewed Port Colborne’s Official Plan and consider it very well-aligned with Upper Tier plans and policies. We recommend a few small adjustments to the Official Plan in a few key areas to create more opportunities for affordable housing:

- Remove separation distance requirements for group homes. Section 3.16.3, c) “In order to prevent a concentration of Group Homes in any one area a minimum distance separation shall be required in the implementing Zoning by-law” is discriminatory and contrary to the position of the Ontario Human Rights Commission.
- Clarify terminology on Garden Suites; Section 3.16.6, states that Garden Suites must be temporary and portable. It further states that “The necessity of a Garden Suite shall be based on the need to ensure care and/or supervision for an elderly person, generally with some relation to the owner of the primary dwelling on the property. A Garden Suite will be subject to a Temporary Use By-law and the following: a) A Garden Suite shall only be permitted on a residential lot zoned for a single detached dwelling”. With new legislation permitting permanent construction of accessory dwelling units in back yards, including semi-detached and townhouse dwellings, terminology should be updated to reflect new permissions, and intentions of Bill 108 *More Homes, More Choice Act, 2019*.
- Add gentle intensification: General Policy 3.2.1 a) “Low Density Residential will 1) Be developed as single-detached or semi-detached dwellings ranging from 12 to 2- units per net hectare”. We recommend that triplexes and small fourplexes compatible with the scale of low-density zones be permitted in Low Density zones, and that smaller multi-plex apartment buildings compatible with the scale of other Medium Density Residential housing types be added to permitted uses in medium density zones, with similar lot line setbacks and siting regulations (see General Policy 3.2.1a), b) and c).

A more detailed list of planning policies relevant to this Strategy is provided in Appendix B.

**Recommendation 6: Ensure that Zoning by-law regulations are not overly restrictive or unintentionally discriminatory**

*Rationale/Description:* The City of Port Colborne sets out policies to guide development of the city. One of the guiding planning principles of the plan is 1.2a) iv) to create a range of housing opportunities and choices. The *Vision Statement* reinforces this goal:

*Provide the opportunity for a mix of residential accommodations for households with diverse social and economic characteristics, needs and desires. In parallel with goals of creating a mix of housing opportunities are goals of environmental protection, efficient land use development patterns and compact building design. (OP Section 2.1b)*



Restrictive policies in a zoning by-law (ZBL) can limit the type and amount of housing that is permitted in certain geographic areas, with negative outcomes for housing options and affordability. We had identified a number of regulations in Port Colborne's ZBL that are not aligned with Port Colborne's Official Plan policies.

Rental housing for prospective tenants of all ages and income groups is in very short supply in the City; adjustments to zoning regulations can remove barriers and enable construction of new units. Typical municipal strategies used to support housing creation, such as density bonuses, usually rely on proponent applications for amendments or variances. However, such applications introduce uncertainty, delays and expenses which can limit feasibility of new projects. We have identified policies already implemented that support affordable housing creation, and we have recommended additional changes or new policy strategies that the city can implement to enable or attract development. Some are general policy adjustments, and other strategies involve site-specific or targeted policies. A detailed description, rationale, and examples from other communities can be found in Appendix C. The approach focuses on:

1. increase in housing diversity
2. Intensification and compact development
3. increase in lands available for housing
4. site-specific or targeted zoning policies

#### 1. Increase in Housing Diversity

To align with Port Colborne's Official Plan Policy

#### **Existing Supportive Policy: Accessory Dwelling Units (ADUs)**

The Port Colborne ZBL currently permits ADUs within an existing single dwelling, semi-detached or townhouse, or in an ancillary structure on the same lot. This as-of-right zoning policy supports the creation of rental units that become a "mortgage helper" for homeowners, and reflects provincial legislative changes aimed at increasing the supply and diversity of affordable housing. ADUs are a way to add smaller apartments in suburban and rural areas that have traditionally only provided single family dwelling types.

The policy supports Accessory Dwelling Units within existing single dwellings, or in ancillary buildings on a single property. A "gentle densification" tool that can have positive impact on both housing supply and diversity without substantial change to existing neighbourhood character, we recommend creating an education and promotion program for ADUs.

We recommend a small adjustment to ADU zoning policy: Regulation 2.9.1.1. a) iv), requires entrances for second units to be located on side or rear yards, which may be limiting for designers, especially of new homes. Entrances to second units in front yards are often more practical, and do not necessarily impact the appearance of homes. *More information on ADUs, including ways to address common concerns, is provided in Appendix C.*

**This strategy identified possible amendments to the ZBL that may support the creation of diverse forms of housing across all neighbourhoods:**

- Greater Inclusions in R1 and R2 zones: as-of-right permission for small forms of multi-unit housing (semi-detached, duplexes, triplexes, fourplexes and townhouses) would eliminate obstacles for housing providers across the city
- Expansion of R3 zoning: There are not enough residential areas that allow small multi-plex development. As-of-right uses in this designation could be expanded to include smaller multi-plex buildings of 2 and 3 storeys, and could include stacked townhouses as well as street townhouses, row houses, or courtyard housing typologies.

## 2. Intensification and Compact Development

The City's ZBL regulations impact the final housing form. The ability of housing providers to construct affordable housing relies on using available lands to maximum efficiency to reduce construction costs. "Upzoning" refers to policy adjustments to increase land use efficiencies.

### ***Existing Supportive Policy: Reduced Parking Requirements for "Public" Apartments***

In the past decades, regulations requiring excessive parking has resulted negative impacts on the economy, environment, affordability, equity, and overall success of our communities. The burden is especially heavy for those who do not own cars, such as seniors or lower-income families, as their cost of housing incorporates costs associated with building and maintaining parking spaces they never needed. To address this, Port Colborne has implemented a progressive parking reduction for "public" apartments (ZBL section 3.1.1), requiring one parking space per 3 dwelling units. This commendable as-of-right zoning regulation will help affordable housing providers achieve zoning permission without requiring variances.

City Planners have clarified that this parking standard applies to not-for-profit housing providers as well as public apartments, but this is unclear as written. It is also unclear whether this regulation applies to buildings with a mix of affordable units and market rate units. Consideration of alternative wording may assist housing providers at the site planning stage. This reduced parking ratio should also apply to private sector new developments that have long term affordability requirements of at least 20 years.

### **We have identified areas where the ZBL can be adjusted in subtle ways to support compact development and efficient use of land:**

- Height Limits. To provide more flexibility for designers, a higher height limit for sloped roofs could be defined as-of-right.
- Lot Line Setbacks. Currently, small multiplex buildings require larger setbacks than single homes, regardless of overall size or height of development. Policies for lot line setbacks for multi-unit buildings should reflect building massing and site layout rather than housing type
- Minimum Lot Widths. Duplex dwellings are often identical in size and shape to single houses, but the ZBL requires 18m for duplexes and 12m for homes. Regulations could distinguish between side-by-side duplexes, which may require 18m frontage (similar to semi-detached homes) and front-to-back duplexes.

- Minimum Lot Area. Lot area requirements that are reduced for small units may result in better utilization of land
- Minimum Floor Area. The City should not separate minimum floor sizes other than relying on the Ontario Building Code minimums - which is about 191 square feet for a studio/single room occupancy.

### 3. Increase in Lands Available for Housing

Adding new residential uses to zoning classifications that have historically prohibited housing may boost potential for infill development.

**Existing Supportive Policy:** Section 31: Institution Zone (I) allows varied land uses, from places of worship to medical facilities to care homes, social service facilities, cultural facilities and apartment buildings. This represents a very good opportunity in the city. Across the province, many traditional institutional properties such as schools and churches are being converted or repurposed for housing, and as-of-right zoning helps fast-track housing proposals.

**We have identified areas where Land Use Designations can be reconsidered in order to create more opportunities for economic development and housing creation:**

- Commercial Mixed-Use: Adding “Apartment Buildings” as a permitted land use to the Commercial Plaza (CP) and Neighbourhood Commercial (NC) zone would provide flexibility for property owners wishing to develop or convert their property, by building apartments, or add residential uses above retail space.
- Port Colborne should follow the precedent from the city of Welland which allows new Niagara Regional Housing to proceed without a need for re-zoning.
- Waterfront Mixed-Use: Consider zoning for active harbour districts that mix culture and recreation with industry, recreation space and parking, and housing.

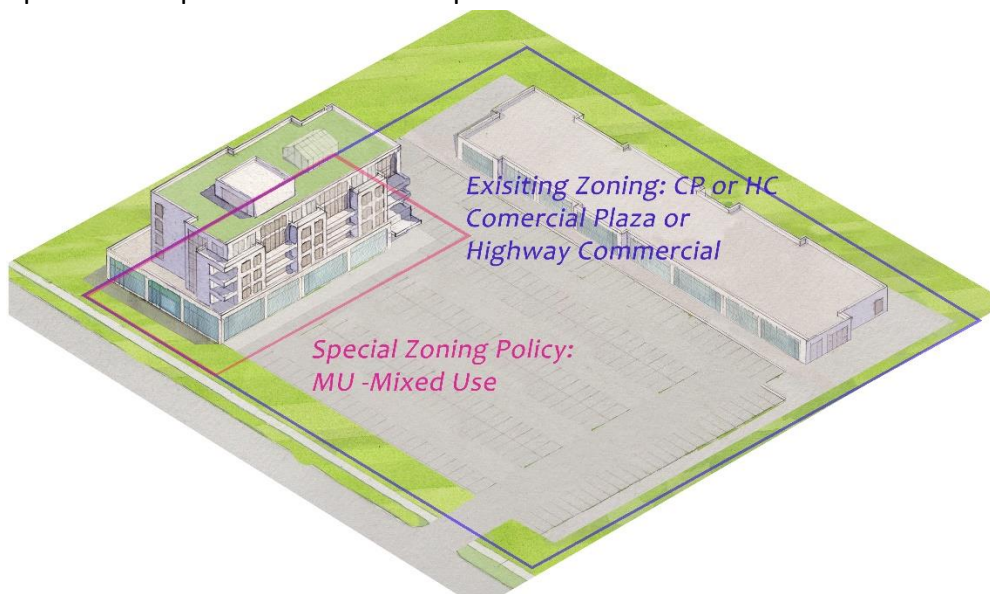
### 4. Site-Specific or Targeted Upzoning

A different approach that may streamline affordable housing development is for the City to provide upzoning or a pre-approved urban design vision on targeted infill sites to help potential housing providers minimize both financial risk and lengthy approval processes. Urban design concepts can help identify which regulations are likely to become barriers to infill, and policy barriers can be adjusted to encourage site-specific development even without an identified proponent.

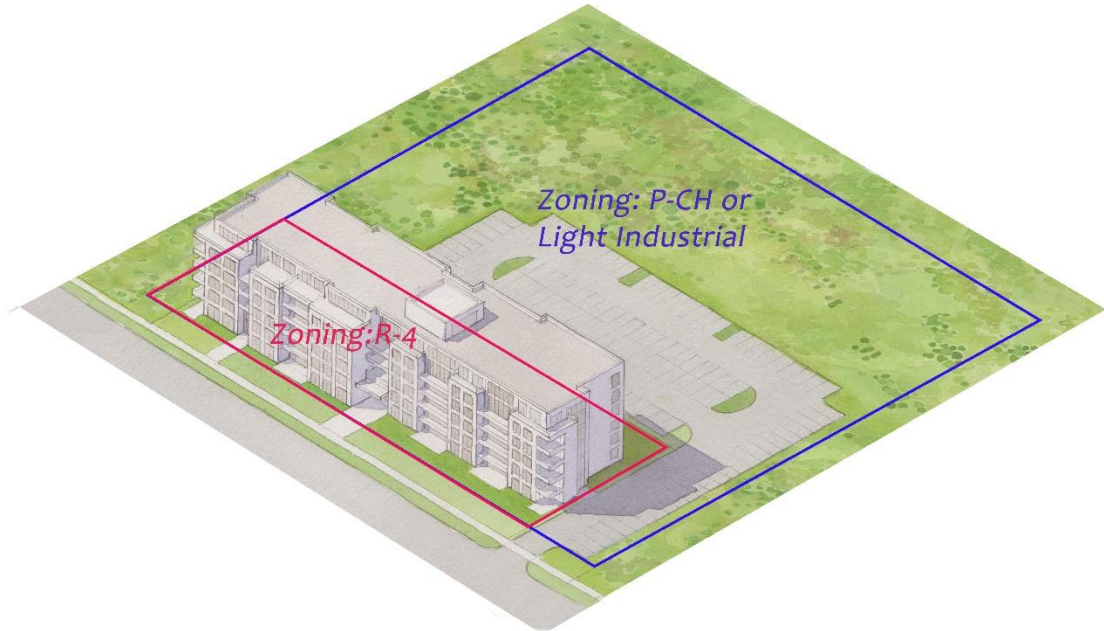
**Existing Supportive Policy:** Urban Design Studies, CIPs and Secondary Plans have been conducted for a number of neighbourhoods in Port Colborne, providing background for site-specific zoning, such as new Mixed-Use commercial/residential designations in the Main Street area, and the East Waterfront Secondary Plan.

**We have identified areas where site specific policies can be created in advance of development applications on specific properties, or in neighbourhood areas.**

- Greenfield development: Many communities are integrating site design for large and mid-sized apartment buildings in advance of greenfield development applications to support minimum density targets, to counter developer-favoured single family enclaves.
- Greyfield Redevelopment: a number of properties with commercial zoning are currently underdeveloped and have the potential to provide much needed rental apartments. Site-specific analysis and upzoning (such as dramatically reduced parking requirements due to opportunities for shared lots) may increase housing options and spur economic development



- **Brownfield Strategies:** Often located in the core of towns and cities. The rehabilitation of these sites can support compact development and walkable communities. Site specific policies such as the elimination of parking (where parking may be adjacent on industrial or public land) and reduced open space requirements (where lands may be undergoing landscaped-based remediation) can reduce the amount of land that must be remediated.



Additional information and examples of site-specific zoning opportunities for Port Colborne and examples from other communities are provided in Appendix C.

*Goals Supported:*

- Increase diversity of built form and tenure to provide more housing options for residents
- Promote greater intensification and density to leverage existing physical and social infrastructure
- Protect and expand purpose-built rental supply

*Scope of Work:*

Official Plan: Part of Official Plan Review

Zoning By-Law: Review actions of other similar sized municipalities that have implemented zoning changes that promoted housing diversity.

*Required Resources:*

Official Plan: Part of the Official Plan Review

Zoning By-Law: City staff responsibilities

*Timeline:*

Official Plan: Short term (1-3 years)

## Zoning By-Law: Medium term (3-5 years)

### **Incentives**

Housing is becoming increasingly expensive to build. Rising land, materials, and labour costs make it difficult to provide housing that is both affordable and financially viable from a development perspective. Incentives can increase project viability resulting in more housing options that are affordable. Incentives can also target specific housing types/forms that are needed in the Town and increase the chances of certain housing targets being met.

Most financial incentives can only be offered through one of two implementation vehicles: a Community Improvement Plan (CIP) or a municipal capital facilities by-law. CIPs allows a municipality to offer financial incentives in support of development or redevelopment objectives in a specific geographic area. Port Colborne should consider specific incentives for a separate Affordable Housing/Purpose-Built Rental CIP.

The consideration of a specific affordable housing CIP is particularly opportune given the comprehensive review of Port Colborne's Community Improvement Plans currently underway. The CIP consultant has been asked to review the potential to add an Affordable Housing/Purpose-Built Rental CIP to the City's current suite of incentives and it is expected that the full CIP recommendation will be brought forward for consideration of city Council by early 2023..

CIPs could be used to promote affordable housing through the following incentive programs:

- Residential Intensification Grant;
- Affordable Housing Grant;
- Tax Increment Grant; and,
- Development Charges Grant.

The challenge to Port Colborne in designing an incentive program that promotes and attracts affordable housing development is twofold: (1) to be competitive with the CIP affordable housing incentives programs offered by other municipalities in Ontario while, (2) also being fiscally responsible. In addition, any new City incentives should align and leverage with the Regional incentive programs.

The other incentive tool utilized by municipalities: the Municipal Capital Facilities by-laws are passed for specific developments on a case-by-case basis. The municipality housing facility by-law must include a definition of affordable housing and public eligibility requirements for the housing units to be provided as part of the municipal capital facility by-law. In some cases, these municipal incentives are a prerequisite to access incentive programs from upper levels of government. Furthermore, Provincial and Federal housing programs typically require "contributions from others" to be eligible for senior government housing funding. Incentives that promote affordable housing by Port Colborne would qualify as a municipal contribution and help the City support partnership opportunities.

**Recommendation 7: Explore viability of financial and non-financial incentives for affordable housing and purpose-built rental developments**

*Rationale/Description:* Incentives can reduce capital and/or operating costs and make affordable housing and purpose-built rental developments more financially viable. Possible incentives may include:

- Financial
  - Development charges grants or deferrals
  - Planning application fees grants or waivers
  - Parkland dedication fees grants or waivers
  - Property tax reduction or deferrals
- Non-Financial
  - Reduced parking for non-profit and affordable housing
  - Prioritize and expedite planning approvals for non-profit and other new affordable housing

*Goals Supported:*

- Supports the action item in Port Colborne’s 2020-2023 Strategic Plan of developing an affordable housing strategy under the “Attracting Business Investment and Tourism” strategic pillar.
- Increase diversity of built form and tenure to provide more housing options for residents
- Promote greater intensification and density to leverage existing physical and social infrastructure
- Protect and expand purpose-built rental supply
- Prioritizing affordable housing developments by expediting municipal approvals and thereby reducing costs by advancing construction starts.

*Scope of Work:* Part of Official Plan Review and Review of Community Improvement Plans

*Required Resources:* City staff to review recommendations from the current CIP consultant report and recommendations

*Timeline:* Short term (Less than 1 year)

**Advocacy, Awareness & Outreach**

Housing challenges are multi-faceted and solutions require the involvement and support of many different groups and actors.

## **Recommendation 8: Promote Accessory Dwelling Units**

*Rationale/Description:* Accessory Dwelling Units (ADUs; also referred to as secondary units or suites) are a form of gentle intensification that can increase rental supply, are more affordable than renting entire detached houses, can make ownership more affordable by providing an income stream for owners, support multi-generational households, increase density without substantial change to neighbourhood appearance, and may boost assessment-based tax revenues without an increase to municipal servicing costs.

The Port Colborne Zoning By-law is supportive of ADUs and permits them in single-detached, semi-detached, and townhouse dwellings as either an interior unit or a standalone structure elsewhere on the property. However there has been limited uptake from homeowners and developers who may not be aware of these opportunities. Up until recently, most ZBLs across the province prohibited ADUs in ancillary structures, and some residents are still reluctant to see ADUs in established areas. Guidance to support builders in suitable siting and design may increase supply while alleviating neighbourhood concerns. A promotional campaign and more easily accessible information about the approvals process may help to increase the supply of these units.

### *Goals Supported:*

- Increase diversity of built form and tenure to provide more housing options for residents
- Promote greater intensification and density to leverage existing physical and social infrastructure
- Protect and expand purpose-built rental supply
- Increase support from Council, City staff, local developers, and residents for new housing through awareness and outreach
- Permits seniors to age-in-place and reduce health costs
- Environmental and cost beneficial by utilizing existing municipal infrastructures and services

### *Scope of Work:*

- Conduct literature scan of ADUs. Research and review other municipalities that have developed ADU design guidelines.
- Develop communication plan to promote ADUs.

*Required Resources:* City staff responsibilities. Consultant may be required

*Timeline:* Short-term (1-3 years)



**Recommendation 9: Encourage discussion/negotiation with private developers to achieve affordable housing targets as part of the planning approvals process**

*Rationale/Description:* Information regarding the City’s affordable housing goals and targets should be included on development application forms with the request that proponents demonstrate how their development will help to achieve these goals or targets. A proposal would not be rejected if it does not contribute to affordability goals/targets, but explicitly referencing affordability at the outset of the development process ensures it is a part of the discussion and is a strong signal of the City’s commitment to the provision of affordable housing.

- Goals Supported:*
- Increase support from Council, City staff, local developers, and residents for new housing through awareness and outreach
- Scope of Work:* Review the Development Application form and revise to include affordable housing targets and section to indicate how proposal will respond to the housing targets.
- Required Resources:* City staff responsibilities - planning department
- Timeline:* Short-term (less than 1 year) and on-going

**Recommendation 10: Facilitate collaboration and partnerships between private, public, and non-profit groups to create affordable housing**

*Rationale/Description:* Private, public, and non-profit/community groups have different assets and expertise that can contribute to the creation of additional housing in the City. This may include property appropriate for housing, capital funding for construction, construction experience, operational experience, and/or an understanding of the needs of potential occupants. Unfortunately, these groups are often siloed. Connecting these disparate groups may reveal housing opportunities “hiding in plain sight”.

- Goals Supported:*
- Increase support from Council, City staff, local developers, and residents for new housing through awareness and outreach

*Scope of Work:* Develop list of potential local and regional partnerships.

Consider arranging a Housing Forum and invite local private and non-profit housing developers and support service agencies to participate to promote partnerships.

Conduct research of successful partnerships in similar size municipalities. Consider establishing a “concierge service” with City staff (similar to other municipalities and regionals (e.g., Halton) to help facilitate partnerships and navigate planning approvals. Work with the Niagara region to match local developers with support service agencies.

*Required Resources:* Dedicated City staff resources

*Timeline:* Short-term (1-3 years)

**Recommendation 11: Advocate for additional funding for housing from the Federal and Provincial governments**

*Rationale/Description:* As a lower-tier municipality, Port Colborne does not build housing directly and is dependent on upper levels of government. Niagara Regional Housing, Niagara Region's housing corporation, is responsible for developing and operating affordable housing in the City using federal, provincial, and regional funding. Greater funding for housing, offered either through the Region or directly to affordable housing proponents would make affordable housing developments more financially viable as well as potentially offer deeper levels of affordability. Additional funding can also better leverage municipal financial incentives offered.

The Region of Niagara is currently reviewing its incentives for affordable housing and Port Colborne should advocate that the Region not require Regional development charges for any new affordable rental housing with rents at or below 100% of average market rents as determined by CMHC. The new Region policy on Development Charge exemptions for affordable housing is an improvement but it still leaves some uncertainty as to whether all affordable units would not have to pay Region development charges.

The City should also request that the Region consider providing modest capital grants for new affordable housing, at levels similar to the amounts provided by other Municipal Service Managers such as the Regions of Waterloo and Halton, or the city of Toronto.

By developing a Housing Strategy, Port Colborne is demonstrating to upper levels of government that the City has a plan to meet the housing needs of its residents. Having a plan enhances the City's ability to advocate for a fair share of housing investments. For instance, Port Colborne may want to consider advocating for a greater share of provincial housing funds provided to Niagara Region. Funding to assist low-income residents to renovate and safely maintain their home through provincial programs such as Ontario Renovates, is one example of funds provided to Ontario Municipal Service Managers, such as the Niagara Region. Ontario Renovates also offers grants to assist residents to improve their home's accessibility.

However, to be successful, Port Colborne needs to demonstrate a local need, ability to advance the funds and implement the specific program in a timely fashion. The Province also sometimes needs to reallocate funds near the end of the provincial fiscal year (March 31<sup>st</sup>) that other Municipal Service Managers are unable to utilize, due to unforeseen circumstances. Therefore, having ready-to-go projects or even housing developments underway presents an opportunity for funding top-up to create additional affordable housing units.

<i>Goals Supported:</i>	<ul style="list-style-type: none"> <li>• Increase diversity of built form and tenure to provide more housing options for residents</li> <li>• Protect and expand purpose-built rental supply</li> <li>• Potential to better utilize surplus public land and promote intensification and partnerships</li> <li>• Leverages municipal incentives to create housing</li> </ul>
<i>Scope of Work:</i>	Work with local housing partnerships to demonstrate to senior levels of government a pipeline of potential ready-to-go-projects. Investigate the potential of construction-ready projects, or surplus public/ institutional sites that could be converted for “quick wins” to be eligible for the federal Rapid Housing Initiative funding or other senior level of government funding.
<i>Required Resources:</i>	City staff responsibilities
<i>Timeline:</i>	Short-term (1-3 years) and on-going

## Monitoring

Monitoring housing outcomes is necessary to understand if housing targets are being met and to update policies accordingly with changing market dynamics and local housing context.

### **Recommendation 12: Develop a housing indicator monitoring and reporting system**

*Rationale/Description:* Monitoring and reporting on key housing indicators is an important measure of progress towards achieving housing goals and targets. Specific indicators to track should include:

- The total number of residential units by type (single-detached, townhouse, apartment, etc.) and tenure (rental, owner)
- The number of **new** residential units completed by type and tenure
- The number of residential units **approved** by type and tenure
- The number of **affordable** residential units approved by type and tenure

- A summary of incentives used for the creation of **new** units, including program and dollar amount where applicable
- Average and median prices/rents for all housing stock
- Average and median ownership prices/rents for **new** construction

Indicators will be tracked using Town development information, Niagara Association of Realtors (NAR) sales data, Canadian Real Estate Association (CREA) sales data, and CMHC data.

- Goals Supported:*
- Increase diversity of built form and tenure to provide more housing options for residents
  - Promote greater intensification and density to leverage existing physical and social infrastructure
  - Protect and expand purpose-built rental supply
  - Increase support from Council, City staff, local developers, and residents for new housing through awareness and outreach

*Scope of Work:* Create an annual housing status or public dashboard report to track progress. Review Niagara Region’s annual housing update reports and Housing and Homelessness Plans to support and supplement Port Colborne’s housing monitoring.

*Required Resources:* City staff responsibilities

*Timeline:* Report on annual basis to Council

**Recommendation 13: Review the Affordable Housing Strategy every five years**

*Rationale/Description:* It is important to regularly update the Affordable Housing Strategy to ensure it responds to and reflects changing and emerging housing needs over time. It is recommended the Strategy be updated every five to ten years to align with the release of census data, Regional Housing & Homelessness Plan review requirements, and municipal Official Plan review requirements. A review process supports accountability, ability to respond to new opportunities and challenges. Measuring outcomes and updating indicators are essential to ensure the Strategy Plan remains relevant and on-track to achieve results.

- Goals Supported:*
- Increase diversity of built form and tenure to provide more housing options for residents
  - Promote greater intensification and density to leverage existing physical and social infrastructure
  - Protect and expand purpose-built rental supply
  - Increase support from Council, City staff, local developers, and residents for new housing through awareness and outreach

*Scope of Work:* Review annual tracking reports to determine progress in achieving results. Implement a gap analysis to determine if indicators and measurements need to be updated or revised.

*Required Resources:* City staff responsibilities, Consultant may be required

*Timeline:* Long-term (5 years plus) and on-going

## 4. ACTION PLAN

The following Action Plan presents a summary of all thirteen (13) recommendations in the Housing Strategy for ease of reference and tracking.

<b>Theme</b>	<b>Recommendation</b>	<b>Goal(s) Supported</b>	<b>Scope of Work</b>	<b>Required Resources</b>	<b>Timeframe</b>
Policy & Zoning	1. Include definition of “affordable” in the Official Plan	<ul style="list-style-type: none"> <li>• Increase diversity of built form and tenure to provide more housing options for residents</li> </ul>	<ul style="list-style-type: none"> <li>• Part of Official Plan Review</li> </ul>	<ul style="list-style-type: none"> <li>• Part of Official Plan Review</li> </ul>	Short term (1 to 3 years)
	2. Identify and establish affordable housing targets and purpose-built rental housing targets in the Official Plan	<ul style="list-style-type: none"> <li>• Increase diversity of built form and tenure to provide more housing options for residents</li> </ul>	<ul style="list-style-type: none"> <li>• Part of Official Plan Review</li> </ul>	<ul style="list-style-type: none"> <li>• Part of Official Plan Review</li> </ul>	Short term (1 to 3 years) as part of Official Plan Review
	3. Develop a policy to review the suitability of surplus municipal land or buildings for affordable housing before selling/leasing or redevelopment	<ul style="list-style-type: none"> <li>• Increase diversity of built form and tenure to provide more housing options for residents</li> <li>• Promote greater intensification and density to leverage existing physical and social infrastructure and appropriately manage growth</li> <li>• Protect and expand purpose-</li> </ul>	<ul style="list-style-type: none"> <li>• Identify suitable surplus land/buildings ; policy development.</li> <li>• Develop municipal land/building disposition policy.</li> </ul>	<ul style="list-style-type: none"> <li>• City staff responsibilities</li> </ul>	Short term (1 to 3 years)

		built rental supply			
	4. Introduce a rental replacement policy and framework	<ul style="list-style-type: none"> <li>• Increase diversity of built form and tenure to provide more housing options for residents</li> <li>• Protect and expand purpose-built rental supply</li> </ul>	<ul style="list-style-type: none"> <li>• Develop Policy of rental replacement framework that protects displaced tenants.</li> </ul>	<ul style="list-style-type: none"> <li>• City staff responsibilities</li> </ul>	Short term (1 to 3 years)
	5. Ensure Official Plan is not overly restrictive and unintentionally discriminatory to accommodate various housing options.	<ul style="list-style-type: none"> <li>• Increase diversity of built form and tenure to provide more housing options for residents</li> <li>• Promote greater intensification and density to leverage existing physical and social infrastructure and appropriately manage growth</li> <li>• Protect and expand purpose-built rental supply</li> </ul>	<ul style="list-style-type: none"> <li>• Part of Official Plan Review</li> </ul>	<ul style="list-style-type: none"> <li>• Part of Official Plan Review</li> </ul>	Short term (1 to 3 years)
	6. Ensure that Zoning By-law regulations are not overly restrictive or unintentionally discriminatory	<ul style="list-style-type: none"> <li>• Increase diversity of built form and tenure to provide more housing options for residents</li> <li>• Promote greater intensification and density to leverage existing physical and</li> </ul>	<ul style="list-style-type: none"> <li>• Review actions of similar sized municipalities that have implemented zoning revisions that promote housing diversity.</li> </ul>	<ul style="list-style-type: none"> <li>• City staff responsibilities. Consultant may be required.</li> </ul>	Medium Term (3 to 5 years)

		<p>social infrastructure and appropriately manage growth</p> <ul style="list-style-type: none"> <li>• Protect and expand</li> </ul>			
Incentives (Financial & Non-Financial)	7. Explore viability of financial and non-financial incentives for affordable housing and purpose-built rental developments	<ul style="list-style-type: none"> <li>• Increase diversity of built form and tenure to provide more housing options for residents</li> <li>• Promote greater intensification and density to leverage existing physical and social infrastructure and appropriately manage growth</li> <li>• Protect and expand purpose-built rental supply</li> </ul>	<ul style="list-style-type: none"> <li>• Part of Official Plan Review and Review of Community Improvement Plans.</li> <li>• Consider ways to expedite planning approvals to advance affordable housing developments.</li> </ul>	<ul style="list-style-type: none"> <li>• Part of City responsibilities; Consultant may be required</li> </ul>	Short term (1 to 3 years)
Advocacy, Awareness & Outreach	8. Promote Accessory Dwelling Units	<ul style="list-style-type: none"> <li>• Increase diversity of built form.</li> <li>• Promote greater intensification and gentle density. Permits seniors to age-in-place</li> </ul>	<ul style="list-style-type: none"> <li>• Research and review other municipalities that have developed ADU design guidelines. Develop communication to promote ADUs.</li> </ul>	<ul style="list-style-type: none"> <li>• City staff responsibilities. Consultant may be required.</li> </ul>	Short-term (1 to 3 years)
	9. Encourage discussion/negotiation with private developers to	<ul style="list-style-type: none"> <li>• Increase support from Council, Town staff, local developers, and residents for new</li> </ul>	<ul style="list-style-type: none"> <li>• Research and analysis. Review Development Application</li> </ul>	<ul style="list-style-type: none"> <li>• City staff responsibilities</li> </ul>	Short term (1 to 3 years) and ongoing



	achieve affordable housing targets as part of the planning approvals process	housing developments through awareness and outreach	form and revise to include affordable housing targets		
	10. Facilitate collaboration and partnerships between private, public, and non-profit groups to create housing	<ul style="list-style-type: none"> <li>• Increase support from Council, Town staff, local developers, and residents for new housing developments through awareness and outreach</li> </ul>	<ul style="list-style-type: none"> <li>• Research and facilitation. Develop list of potential local and regional partnerships. Consider Housing Forum to promote partnerships.</li> <li>• Review a role of housing concierge service to facilitate partnerships and to navigate planning approvals.</li> </ul>	<ul style="list-style-type: none"> <li>• Dedicated staff resources</li> </ul>	Short-term (1 to 3 years) and ongoing
	11. Advocate for additional funding for housing from the Federal and Provincial governments	<ul style="list-style-type: none"> <li>• Increase diversity of built form and tenure to provide more housing options for residents</li> </ul>	<ul style="list-style-type: none"> <li>• Research and analysis. Develop pipeline of potential ready-to-go projects.</li> </ul>	<ul style="list-style-type: none"> <li>• City staff responsibilities; commitment from Council</li> </ul>	Short-term (1 to 3 years) and ongoing
Monitoring	12. Develop housing indicators monitoring and	<ul style="list-style-type: none"> <li>• Increase diversity of built form and tenure to provide more housing</li> </ul>	<ul style="list-style-type: none"> <li>• Research and analysis</li> </ul>	<ul style="list-style-type: none"> <li>• City staff responsibilities</li> </ul>	Report on annual basis – one year after approval of the Housing

	reporting system	<p>options for residents</p> <ul style="list-style-type: none"> <li>• Promote greater intensification and density to leverage existing physical and social infrastructure and appropriately manage growth</li> <li>• Protect and expand purpose-built rental supply</li> <li>• Increase support from Council, Town staff, local developers, and residents for new housing developments through awareness and outreach</li> </ul>			Strategy and annually thereafter
	13. Review the Housing Strategy every five to ten years	<ul style="list-style-type: none"> <li>• Increase diversity of built form and tenure to provide more housing options for residents</li> <li>• Promote greater intensification and density to leverage existing physical and social infrastructure and appropriately manage growth</li> </ul>	<ul style="list-style-type: none"> <li>• Review annual tracking reports to determine if progress is on track to achieve longer term results. Implement gap analysis to determine if indicators and measurements need to be updated.</li> </ul>	<ul style="list-style-type: none"> <li>• City staff responsibilities; Consultant may be required</li> </ul>	Long term (5+ years) and ongoing

		<ul style="list-style-type: none"> <li>• Protect and expand purpose-built rental supply</li> <li>• Increase support from Council, Town staff, local developers, and residents for new housing developments through awareness and outreach.</li> <li>• Ensures accountability.</li> </ul>			
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## APPENDIX A.1 – Community Engagement: Open House

TWC and Port Colborne hosted an Open House on July 5 from 7-9pm to get feedback on the draft vision, goals and recommendations for the Affordable Housing Strategy.

Approximately 30-40 people attended the first session and 4 people attended the second session. In addition, 3 TWC staff and 6 Port Colborne staff were present. Some local councillors also attended.

Generally, there was positive feedback regarding the vision and goals. There was positive feedback on establishing definitions of affordable housing and creating definitions that align with Niagara Region. One attendee suggested “inclusion” or “inclusive community” be added to the vision.

Housing accessibility was viewed as important due to the large proportion of seniors in Port Colborne. There was agreement that seniors face many barriers to access affordable and accessible housing and need assistance to find appropriate housing to meet their needs and to permit them to age-in-place in their own communities.

Accessible Tiny Homes and Home Share programs for seniors were mentioned as housing alternatives for consideration. The key to a successful Home Share program, where seniors usually share part of their home, is appropriately matching suitable candidates. Granny flats and garden suites were also mentioned as possibilities. Modular homes were also mentioned.

While there seems to be an understanding that there is a need for affordable housing, there is tension about what that means in practice. For example, there were comments regarding Chestnut Park and wanting to preserve it as a park rather than re-zone it for affordable rental housing. Some attendees suggested the City should assess other underutilized surplus land and buildings rather than a park that is regularly used by residents.

There was positive feedback and encouragement around creating affordable housing targets as well as intensification and inclusionary zoning and changes in zoning density requirements. There was support that Port Colborne needs to advocate for affordable housing and increased density.

There was positive feedback and encouragement regarding partnerships with the city and private and non-profit developers to identify surplus land and buildings for affordable housing. In terms of incentives, an affordable housing CIP was suggested. It was suggested that city waive development fees and charges and other requirements for developers and non-profits building affordable housing to make it more feasible to build.

While it was noted there appears to be available land for development, participants suggested that the municipal staff could identify areas that have the capacity for increased density to help encourage development and avoid NIMBYism. Municipal leadership on where new affordable housing could be located may help obtain community buy-in. Better communication tools such as simplified architectural drawings and avoiding jargon was encouraged to help community members understand and visualize zoning changes and housing types.

It was stated that there is a lack of Niagara Regional Housing (NRH) in Port Colborne. It was felt that NRH could do more to provide affordable housing in Port Colborne and the City could advocate for increased funding from the Region when it comes to housing.

There were participants who felt focussing on the discussion of affordable housing could draw focus away from those in the lowest income bracket who are vulnerably housed or unhoused. There was feedback on further housing assistance for the most vulnerable populations with low or no income and the need for an increased number of shelters and support services.

It was generally noted that reviewing the strategy every 5-10 years was not often enough and the housing situation should be monitored regularly.

## APPENDIX A.2 – Community Engagement: Survey

A survey was available on the Port Colborne website from May 2 to May 13 to solicit community feedback on housing needs. There were 147 responses. For further details on the survey including survey questions, please refer to the Phase 1: Housing Background Report.

Eighty-four percent (84%) of respondents lived in the urban area of Port Colborne. The majority of responses (71%) came from residents under the age of 50. 29% of respondents were over the age of 50. Twenty percent (20%) of respondents lived alone. Fifty-nine percent (59%) of respondents were homeowners and 33% were renters. Sixty-five percent of respondents (65%) lived in a detached house and 24% lived in rental accommodation, either apartments or condominiums. Thirty-seven percent (37%) of respondents previously lived elsewhere in Niagara Region before moving to Port Colborne. Thirty-two percent (32%) had always lived in Port Colborne.

A large proportion of respondents, 32%, have been unable to find housing in Port Colborne that meets their needs. Of these respondents, 54% are unable to find suitable detached housing and 14% are unable to find suitable apartment accommodation. Sixty-three percent (63%) of respondents cited affordability as one of the reasons they chose their current housing.

Among respondents, 71% preferred detached housing, stating that this is the type of housing that best meets their current needs. This was followed by 16% preferring apartments. Forty-nine percent (49%) of residents anticipate needing detached housing in the next thirty years, but many also anticipated requiring smaller accommodations such as apartments (12%), row or townhouses (11%), and condominiums (7%), suggesting future demand for higher-density housing options. Fourteen percent (14%) anticipate living in retirement homes or supported living.

Seventy-three percent (73%) of renter households and 65% of ownership households reported spending more than 30% of their income on housing. Renter households appear to be slightly more cost burdened with 43% reporting spending more than 50% of income on housing compared to only 20% of ownership households. More than 50% of respondents felt low-income households, those experiencing homelessness, those requiring physically accessible housing, and seniors were the groups requiring the greatest assistance to find housing in Port Colborne.

Eighty-five percent (85%) of respondents felt there was a shortage of affordable housing in Port Colborne based on their definition. When asked how they define “affordable”, 84% of respondents cited an income-based measurement such that affordability should be defined as a percentage of a household’s income. Spending 30-40% of income on housing was the most cited percentage given.

When asked to select the most important actions government could undertake to support housing affordability, 61% selected requiring a percentage of affordable units in new market developments (Inclusionary Zoning) was the most selected action, followed by 56% selecting providing government land for affordable housing.

## APPENDIX A.3 – Community Engagement: Stakeholder Interviews

Semi-structured interviews were conducted with local and regional stakeholders in the public, private, and non-profit sectors to augment and complement the quantitative data

analysis with qualitative data. A total of 23 people were interviewed over 14 interviews. For further details on the stakeholder interviews including interview questions, please refer to the Phase 1: Housing Background Report.

Stakeholders noted there are affordability challenges for much of the population. Specific groups in need or facing the greatest challenges include single-person households, single-parent households, and seniors. There are also specific affordability challenges for rental households between the 3rd and 6th income deciles due to a lack of middle market rental housing options. Many people are staying in social housing because there are no market options available for them resulting in longer waits on the affordable housing wait list. It was also noted that visible homelessness has been increasing and it is expected that hidden homelessness is prevalent.

Stakeholders agreed it was important to define what “affordable” means. Stakeholders felt an income-based definition of affordable was appropriate, also noting the definition should be consistent with affordable definitions from upper-levels of government to procure funding.

There is a lack of housing diversity. Rental inventory is becoming very limited and there is very little purpose-built rental stock. Many property owners are selling and, whereas larger properties may have previously operated as secondary rental units, new owners are buying to live in themselves, further limiting rental supply. It was felt that Port Colborne has lots of available public and private land for residential development. Homesharing may be an opportunity to increase rental stock and help with social isolation. Secondary suites present a significant opportunity but can be prohibitively expensive to renovate for some households. Many emphasized the importance of affordable rental housing given the need in the community as well as it being more straightforward to provide compared to affordable ownership housing. Stakeholders noted there is “absolutely” a demand for higher-density housing, and increasing diversity of housing stock is a priority.

Making municipal land available for affordable housing at low or no cost and reducing or eliminating fees for affordable units was also viewed favourably as well as a faster approvals process to assist with financial viability and/or a dedicated staff member to move housing projects forward.

Stakeholders noted incentives such as reduced parking requirements, reduced minimum floor area for single units, streamlined planning approvals process and lowering or eliminating fees for non-profit affordable housing would be helpful to encourage greater housing affordability in Port Colborne. One interviewee felt incentives should only be provided for brown and greyfield sites, noting there is little need to provide incentives for greenfield sites.

By and large, interviewees noted a positive experience working with the City on development. However, some housing proponents have voiced a desire for more support from the City. Fort Erie and Welland were cited as positive examples of “concierge, at-your-service style” city hall, which is welcoming, encouraging, not antagonistic and very



cooperative. Many also suggested the City be proactive with design guidelines and not wait until a developer approaches.

Interviewees felt the City could continue to support housing affordability by ensuring policies support intensification and allow for creative use of space through a combination of rezoning, pre-zoning, and up-zoning land for housing. They also suggested the City take time to consistently engage the community (residents, businesses) about housing issues. Some other examples of zoning changes included considering increasing thresholds for site plan approval from 5 units to 10 units or more; as-of-right zoning to include a fourplex in all areas; recognizing stacked townhouses as a built form

Finally, the City should be a lead advocate to upper levels of government for a “fair share” of funding for housing and raise awareness to address NIMBYism concerns.