



THE CORPORATION OF THE TOWN OF TECUMSEH

Planning and Building Services Report No. 04/15

TO: Mayor and Members of Council

FROM: Chad Jeffery, MA, MCIP, RPP
Manager, Planning Services/Senior Planner

DATE: March 5, 2015

DATE TO COUNCIL: March 10, 2015

SUBJECT: Town of Tecumseh New Official Plan
Housing and Residential Intensification Discussion Paper, March 2015
OUR FILE: D08 TNOP

RECOMMENDATIONS

It is recommended that:

1. Planning and Building Services Report No. 04/15 and the document attached thereto entitled "*Tecumseh New Official Plan Process, Housing and Residential Intensification Discussion Paper, March 2015*", as prepared by the Planning and Building Services Department, be received; and
2. The document entitled "*Tecumseh New Official Plan Process, Housing and Residential Intensification Discussion Paper, March 2015*", be made available for agency and public consultation review.

BACKGROUND

As part of the development of the Town's new Official Plan, Council received and endorsed a report entitled "*Tecumseh 2030, New Official Plan Process: Planning Context and Issues Report*". This report was the first in a series of approximately 11 discussion papers that will form the basis for and guide policy development in the new Official Plan. It provided background and contextual information and identified relevant issues and emerging trends that would need to be addressed.

The attached Discussion Paper, "*Tecumseh New Official Plan Process, Housing and Residential Intensification Discussion Paper, March 2015*", is the sixth in the series of discussion papers and follows the Community Improvement Plan (CIP) Discussion Paper that was received by Council in October of 2014.

COMMENTS

Background on Housing in Tecumseh

Housing is one of the most fundamental of human needs. It is also a key driver shaping the economic and social sustainability of communities, a vehicle for social inclusion and an

important component of growth. Communities with a range of housing options that meet the full range of their housing needs, are generally more liveable, more economically competitive and resilient.

With the exception of agricultural lands, residential development comprises the greatest proportion of land area within the Town. In the urban areas, residential development accounts for approximately 30% of the land use. Within the principle settlement area of the Town (the former communities of Tecumseh, St. Clair Beach and the Tecumseh Hamlet), residential comprises 44% of the land use.

The most common form of housing in the Town is single unit detached. Throughout North America, the availability of relatively inexpensive land combined with public investment in roads and other infrastructure and public policy favouring home ownership, made the single family home accessible to millions of people in the post-World War II era. It is for these reasons that this form of housing dominates the landscape in most municipalities throughout Ontario.

But many civic leaders now realize that there is a “cost” to building communities dominated by low density, homogenous housing. For instance, the aging population will not be well served by the existing housing stock. A greater diversity of smaller units requiring less maintenance will be necessary. There is also a recognition that we have to use space more wisely and efficiently in order to protect valuable farmland and natural heritage areas and to reduce the exorbitant servicing costs associated with low density development.

A diverse and affordable housing stock is critical to the quality of life in a community. The health and sustainability of a community is also dependent on the location of housing and the neighbourhoods comprising it. Locating housing in close proximity to shopping areas, schools, places of employment, amenities and transit routes is critical to encourage the use of alternative modes of transportation. Intensification is an important component in achieving this objective.

It is recognized, however, that intensification may not be universally appropriate throughout all neighbourhoods. Therefore, it is essential that the Town consider appropriate opportunities for intensifying its built up areas in accordance with the Provincial and County requirements and in order to:

- Promote development that contributes to a healthy and complete community with respect to environmental, economic and social considerations;
- Increase the viability of transit, walking and cycling;
- Incorporate high quality services and amenities; and
- Provide a broad range of housing choice and affordability that will address the needs of the entire community.

The Housing and Residential Intensification Discussion Paper:

- Provides a summary of the current state of housing in Tecumseh and the region;
- Describes the existing policy context at the various levels of government;

- Identifies policy gaps within the existing Official Plans that guide development in the Town, particularly in light of recent changes to the Provincial Policy Statement and a newly approved County Official Plan in 2014;
- Identifies emerging issues related to housing and residential intensification; and
- Fosters public participation through the invitation of input/comments from the public and other stakeholders.

Summary

Through the preparation of the *Housing and Residential Intensification Discussion Paper*, the following key findings were identified:

- The demographics of the Town are undergoing a dramatic shift as baby boomers age and enter the 65 and over cohort. From 2006 to 2011, the population within this cohort increased by 41%. At the same time, both the 0-14 and 15-64 cohorts decreased by 18% and 5%, respectively. In that time period, the median age has grown from 39.9 to 44.2 – a more dramatic shift than the provincial or Canadian experience – which speaks to the appeal of Tecumseh as a senior-friendly community. This trend is anticipated to continue over the 20-year planning horizon;
- The aging of the population has seen a reduction in the number of people within the younger cohort of 0-14. This cohort has decreased by 840 representing a reduction of 18 percent. One could conclude from this trend that the need for single unit dwellings to accommodate larger households with children is diminishing;
- The needs of the residents within the senior cohort are no longer met by three-bedroom, single unit detached homes on large lots – the type of housing that is predominant in the Town. Anecdotally, the Town has been approached by residents within this age group inquiring about alternative forms of housing that would involve smaller units with less maintenance. It is this type of housing that is necessary to allow seniors/retirees/empty nesters to comfortably remain in the community;
- The Town is predominated by single unit detached dwellings accounting for 82% of the housing stock. The remaining 18% of the housing stock is comprised of higher density forms of housing. Ground-oriented housing (semi-detached, duplex and row house dwellings) make up 11.2% while apartment buildings comprise 6.7%. This mix is the highest of the other County municipalities comprising the Census Metropolitan Area;
- Affordable housing generally means housing cost that do not exceed 30% of a household's income. Currently, in the ownership sector, only 11.3% of households in Tecumseh spend 30% or more of their total income on shelter. This level is the lowest of all of the County municipalities and is attributable to both the availability of "affordable housing" and the higher average level of income within the Town;
- The current Official Plans, though permitting and encouraging some diversity in housing form and density, do not contain the breadth of policies related to intensification, density and affordability that is required by the PPS and the new County OP. Although intensification and affordability are encouraged in the current Official Plans, there are

specific targets established in the County Official Plan to which the Town's new Official Plan will have to conform;

- In order to address current and future housing needs, a wider range of housing options will be needed, both in terms of house form and tenure. Consideration also needs to be given to providing more affordable ownership and rental housing in the Town;
- In order to offer a wider mix and range of housing opportunities, new housing will need to be built at a higher density. Infill and intensification in existing areas are being increasingly promoted as a means of encouraging the efficient, cost-effective utilization of land and municipal infrastructure and services as an alternative to sprawl.

Key Recommendations

The *Housing and Residential Intensification Discussion Paper*, includes the following key recommendations:

- No additional land beyond that identified within the existing settlement areas (including those lands under study as part of the Tecumseh Hamlet Secondary Plan) is necessary to accommodate housing within Tecumseh over the 20-year planning period;
- The intensification of residential lands is to be encouraged and policies are to be added that encourage standards of development that will assist in achieving this objective. An annual intensification target of at least 15 percent of all new housing be established consistent with the County of Essex target.
- That affordable housing be encouraged and policies be added that encourage standards of development that will assist in achieving this objective. An annual affordable housing target of at least 20 percent of all new housing be established consistent with the County of Essex target.
- That areas for second units, to be permitted as of right as required by the PPS and County OP, be identified in the Town subject to policy and regulatory guidelines being established.
- Overarching goals and policies be added to the new Official Plan with respect to:
 - encouraging a wide variety of housing types and tenure reflecting the divergent needs of the community;
 - locating more intensive residential uses in proximity to major transportation infrastructure and in areas that could, over time, be efficiently serviced by public transit;
 - encouraging sustainability;
 - ensuring the protection, enjoyment and use of abutting properties from the adverse impacts of high density residential uses on lower density residential uses through the use of mitigation measures such as: distance separation, landscaping, buffering, and screening;
 - providing infrastructure required by residential lands;
- A monitoring strategy be included in the new Official Plan. Such a strategy could include:

- an inventory of residential lands by housing type and tenure;
- a calculation of absorption rates by type of use;
- a calculation of density/intensification; and
- an inventory of existing and newly constructed affordable housing;

This type of monitoring would ideally include annual reporting of the findings.

Public Consultation

As an integral component of the Tecumseh New Official Plan process, the aforementioned discussion paper will be posted on the Town's website and be made available to the public and local stakeholders. Once the remaining discussion papers are received by Council, an open house will be held to consider the range of issues identified and to receive stakeholder input into the formulation of the new Official Plan. In addition, a statutory public meeting will be held in accordance with the *Planning Act*. The public process/open house sessions will help confirm the relevancy of the issues identified in the discussion papers and will provide an opportunity to consider any other issues that are important to the community.

CONSULTATIONS

Windsor Essex Community Housing Corporation
City of Windsor (Public Housing Services)

FINANCIAL IMPLICATIONS

None

LINK TO STRATEGIC PRIORITIES

Identifying and facilitate development of appropriate public and private lands to support growth, assessment and changing needs has been identified as a strategic priority.

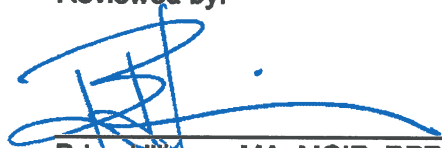
This report has been reviewed by senior Administration as indicated below and recommended for submission by the CAO.

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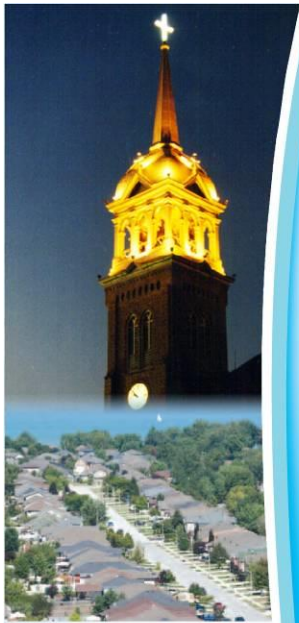
Recommended by:



by Tony Haddad, MSA, CMO, CPFA
Chief Administrative Officer

Attachment(s): 1. Tecumseh New Official Plan Process, Housing and Residential
Intensification Discussion Paper, March 2015

File Name (R:\TECUMSEH 2030, NEW OFFICIAL PLAN\NEW OFFICIAL PLAN DISCUSSION PAPERS\Planning
Report 04-15 - Council Receipt of Housing and Residential Intensification Discussion Paper, March 2015.docx)



TOWN OF Tecumseh

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Tecumseh New Official Plan Process

Housing and Residential Intensification Discussion Paper

March 2015



Prepared By:
Planning and Building Services Department
Town of Tecumseh

Tecumseh New Official Plan Process

Housing and Residential Intensification Discussion Paper

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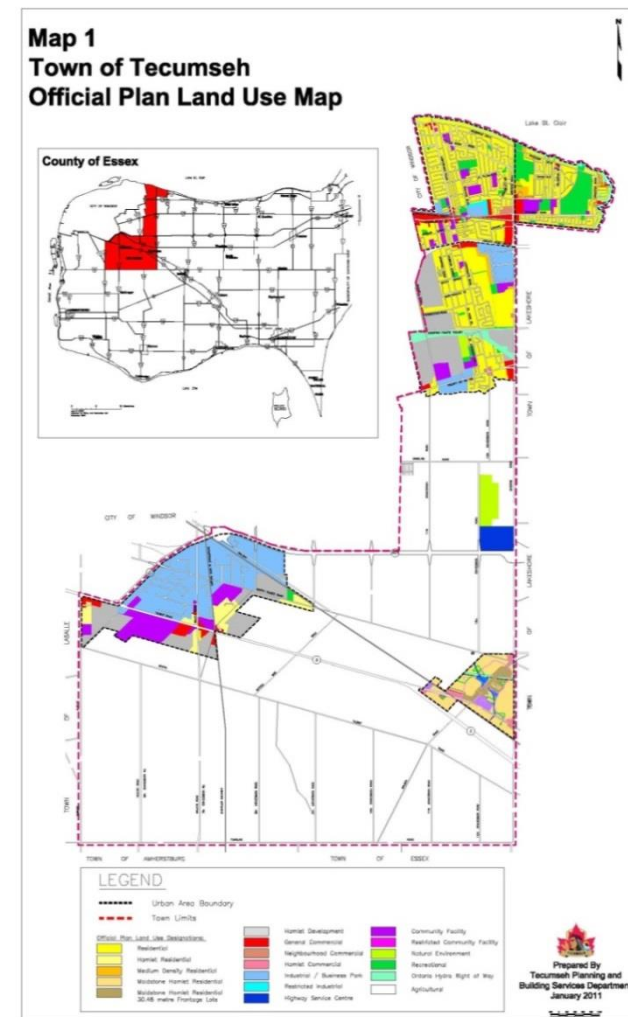
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1.0 INTRODUCTION

1.1 Background

Land use planning within the Town is currently governed by three separate Official Plans pertaining to the three former municipalities (the Town of Tecumseh, the Village of St. Clair Beach and the Township of Sandwich South) that amalgamated in 1999 to form the new Town of Tecumseh. These Official Plans reflect the land use objectives of their respective former municipalities. Many of the policies are dated and, in some cases, are no longer relevant. A new, town-wide Official Plan is needed to articulate a clear, cohesive vision for the amalgamated Town.



The following series of discussion papers will form the background and basis for the new Official Plan:

- Growth Management/Structure Plan
- Agricultural and Rural Issues
- Community Improvement Planning
- Urban Design
- Natural Heritage Features
- Commercial Development
- **Housing and Residential Intensification**
- Employment Lands
- Parks and Recreation
- Transportation
- Sustainability

These discussion papers will be presented to the public for consultation, deliberation, sharing of ideas and articulation of a desired policy direction for the future. The discussion papers and the related public consultation process will provide the basis for and guide the development of the new Official Plan. The resulting Official Plan will be a combination of policy direction from the top-down (Province/County) and local input from the ground-up, identifying the challenges, opportunities and goals for the Town over the 20-year planning horizon.

This discussion paper deals with Housing and Residential Intensification. Housing is one of the most fundamental of human needs. It is also a key

driver shaping the economic and social sustainability of communities, a vehicle for social inclusion and an important component of growth. Communities with a range of housing options that meet the full range of their housing needs, are generally more liveable, more economically competitive and resilient.

With the exception of agricultural lands, residential development comprises the greatest proportion of land area within the Town. In the urban areas, existing residential development and areas designated for such use account for approximately 51 percent of the land use. Within the principle settlement area of the Town (the communities of Tecumseh, St. Clair Beach and the Tecumseh Hamlet), residential comprises 69 percent of the land use. This high proportion of residential development in this principal settlement area is a function of the Town's roots as a bedroom community to the City of Windsor.

The most common form of housing in the Town is single unit detached. Throughout North America, the availability of relatively inexpensive land, combined with public investment in roads and other infrastructure and public policy favouring home ownership, made the single detached home accessible to millions of people in the post-World War II era. It is primarily for these reasons that this form of housing dominates the landscape in most municipalities throughout Ontario.

But many civic leaders now realize that there is a cost to building communities dominated by low density, homogenous housing that is separated from other land uses thus necessitating most daily needs requiring the use of the automobile. For instance, the aging population (which is the current demographic trend) will not be well served by the existing housing stock. A greater diversity of smaller units requiring less maintenance and located shorter, walkable distances from other key uses and transit will be necessary. There is also a recognition that we have to use space more wisely and efficiently in order to protect valuable farmland and natural heritage areas and to reduce the exorbitant servicing costs associated with low density, space extensive development.

A diverse and affordable housing stock is critical to the quality of life in a community. The health of a community is also dependent on the location of housing and the neighbourhoods it comprises. Locating housing in close proximity to shopping areas, schools, places of employment, amenities and transit routes is critical to encourage the use of alternative modes of transportation. Intensification is one way to achieve this objective.

It is recognized, however, that intensification may not be universally appropriate throughout all neighbourhoods. Therefore, through this Housing and Residential Intensification Discussion Paper, opportunities for intensifying built up areas in the Town will be considered in accordance with the Provincial and County direction and in order to:

- Promote development that contributes to a healthy and complete community with respect to environmental, economic and social considerations;
- Increase the viability of transit, walking and cycling;
- Incorporate high quality services and amenities; and
- Provide a broad range of housing choice and affordability that will address the needs of the entire community.



1.2 Purpose and Scope

The purpose of this discussion paper is to:

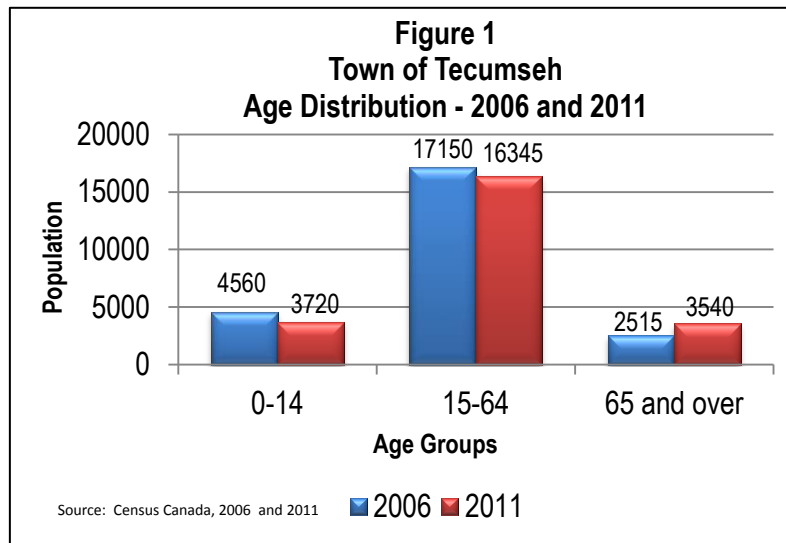
- provide a summary of the current state of housing in Tecumseh and the region;
- describe the existing policy context at the various levels of government;
- identify policy gaps; and
- identify emerging issues; and
- invite input/comments from the public and other stakeholders.



2.0 HOUSING TRENDS AND OPPORTUNITIES

This section reports on the housing trends and statistical data within Tecumseh with comparisons to other municipalities within the Essex-Windsor region and the Province.

2.1 Population Profile

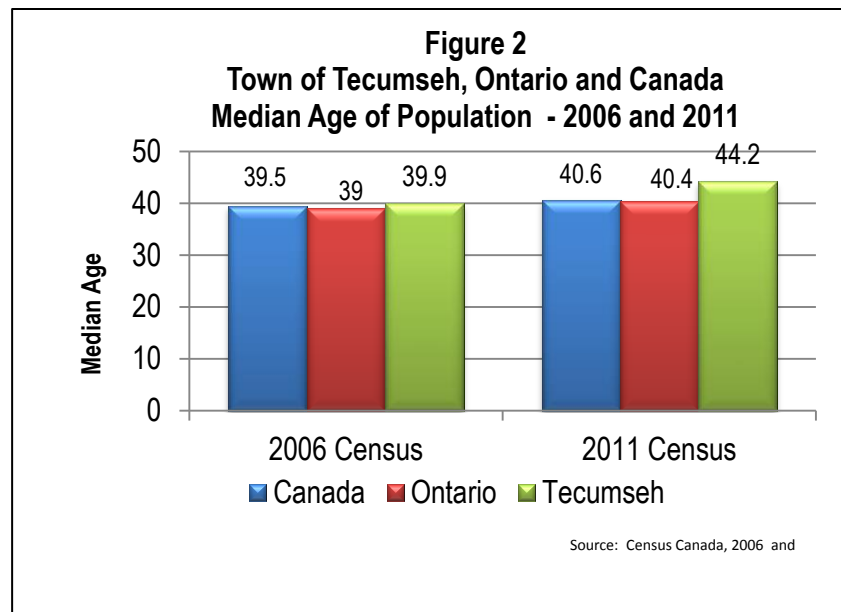


An understanding of the population demographics of a community assists with determining the housing needs of that community. As noted in Figure 1, the demographics of the Town are undergoing a shift as baby boomers age and enter the 65 and over cohort. In the five-year period from 2006 to 2011, the population within this cohort increased by over 1,000 people or 41 percent from 2,515 to 3,540. At the same time, both the 0-14 and 15-64 cohorts decreased from 4,560 to 3,720 (18 percent) and from 17,150 to 16,345 (5 percent), respectively. In that time period, the median age has increased from 39.9 to 44.2 – a more dramatic shift than the

provincial or Canadian experience – which speaks to the appeal of Tecumseh as a senior-friendly community. This ‘aging of the population’ is anticipated to continue over the 20-year planning horizon and is characteristic of the “aging” trend occurring provincially and nationally.

The needs of the residents within the senior cohort are no longer met by three-bedroom, single unit detached homes on large lots – the type of housing that is predominant in the Town. Anecdotally, the Town has been approached by residents within this age group inquiring about alternative forms of housing that would involve smaller units with less maintenance. It is this type of housing that is necessary to allow seniors/retirees/empty nesters to comfortably remain in their community.

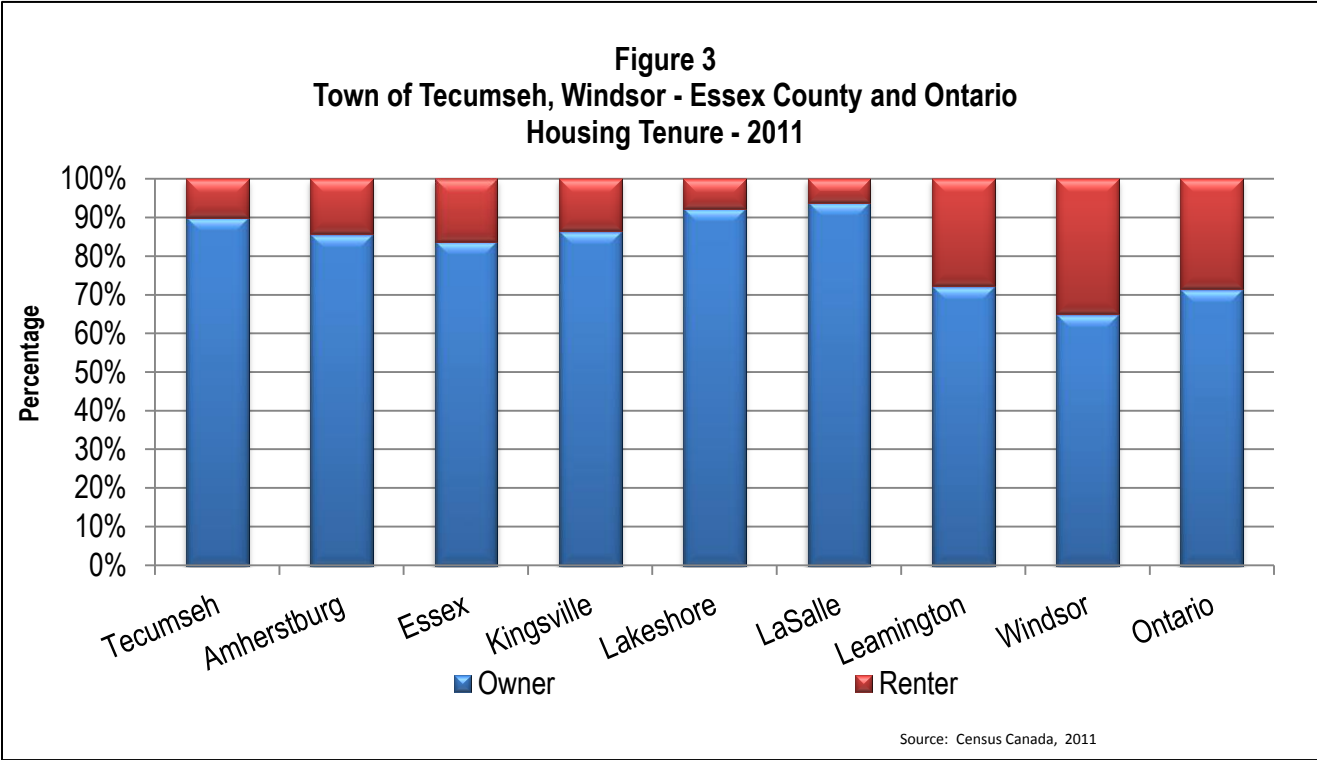
The aging of the population has



seen a reduction in the number of people within the younger cohort of 0-14. This cohort has decreased by 840 representing a reduction of 18 percent. One could conclude from this trend that the need for single unit dwellings to accommodate larger households with children is diminishing, however it should be noted that the lack of sufficient availability of new housing in Tecumseh over this same period may also have contributed to the reduction in this cohort.

2.2 Housing Profile

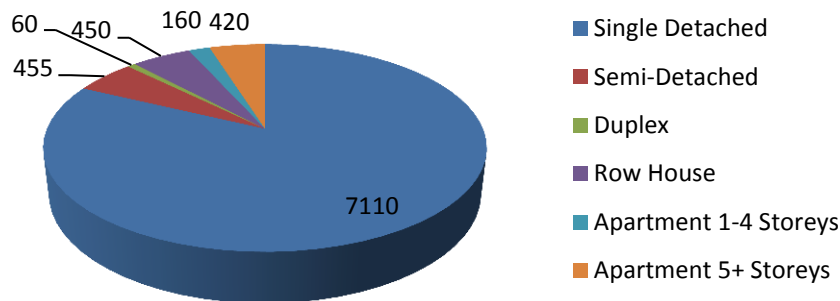
Figure 3 depicts a comparison of ownership versus rental tenure in the Essex-Windsor region and Ontario. The level of home ownership in Tecumseh, at 90 percent, is relatively high in the context of the Essex-Windsor region lower than only Lakeshore and LaSalle. The common characteristic of these communities is that they developed as suburbs of the City of Windsor attracting people from the City who desired lower taxes, more affordable home ownership and a smaller town environment.



Over the years, however, Tecumseh has developed and continues to develop into more of a complete community with a greater diversity of housing and associated amenities and services. Figure 4 depicts the composition of structural dwelling types within the Town for 2011. As illustrated, with 7,110 units in 2011, the Town is predominated by single unit detached dwellings accounting for 82 percent of the housing stock. Although this figure is high relative to Ontario and Windsor, the Town possesses a greater mix of housing types than all but Leamington in terms of County lower-tier municipalities (see Figure 5).



Figure 4
Town of Tecumseh
Structural Dwelling Type by Number of Units - 2011



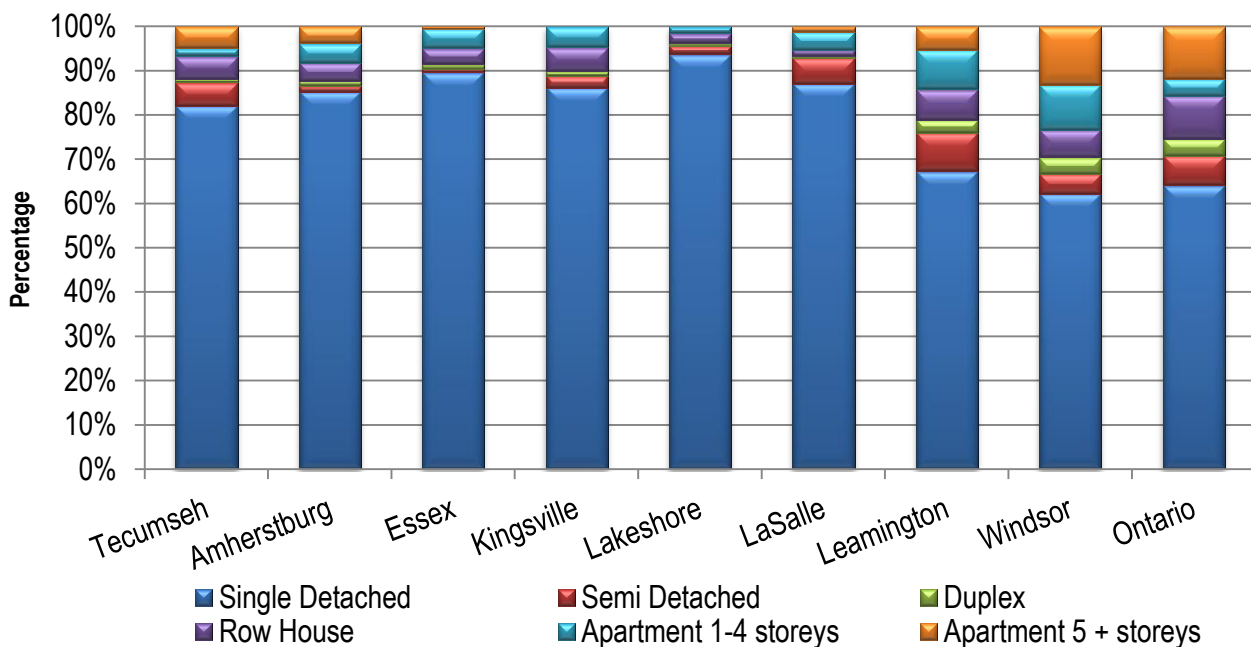
Source: Census Canada, 2011

Collectively, higher density forms of housing comprise approximately 18 percent of the housing mix. Ground-oriented housing (semi-detached, duplex and row house dwellings) make up 11.2 percent of the housing stock while apartment buildings comprise 6.7 percent. This mix is the highest of the other County municipalities comprising the Census Metropolitan Area (CMA). The higher density forms of housing in Amherstburg, LaSalle and Lakeshore contribute to 14.7,

12.9 and 6.1 percent of the housing stock, respectively.

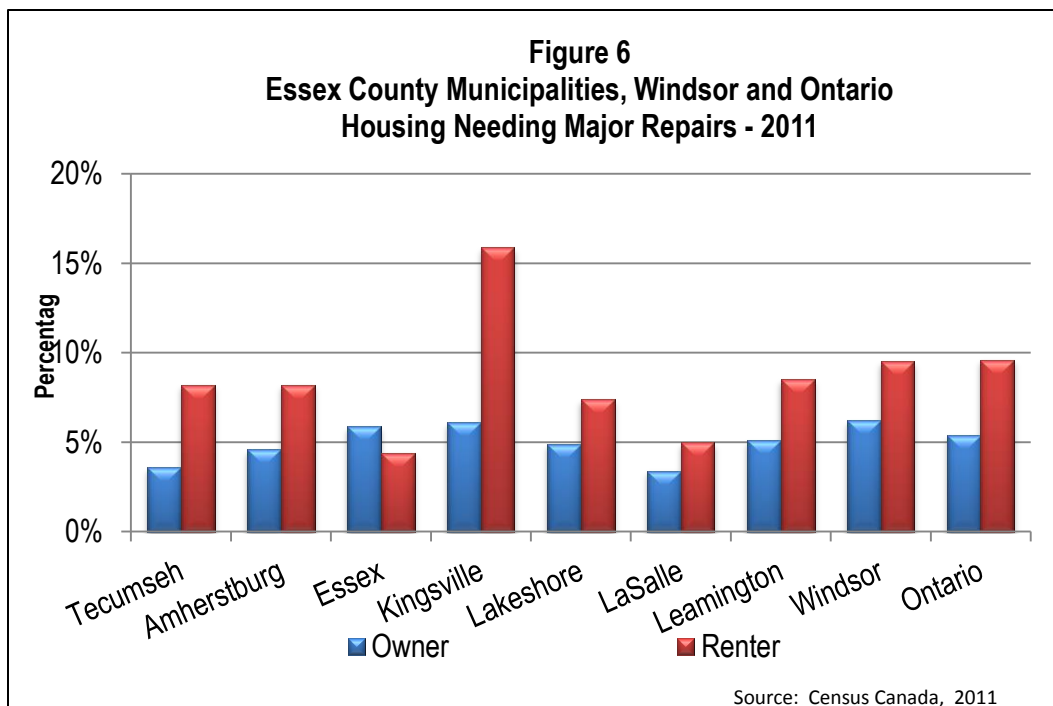
It is anticipated that the housing stock in Tecumseh will continue to diversify over the planning horizon as the demographics change and housing demands vary. A more supportive Official Plan policy environment regarding intensification, affordability and housing diversification will also have an impact.

Figure 5
Town of Tecumseh, Windsor - Essex County and Ontario
Structural Dwelling Type - 2011

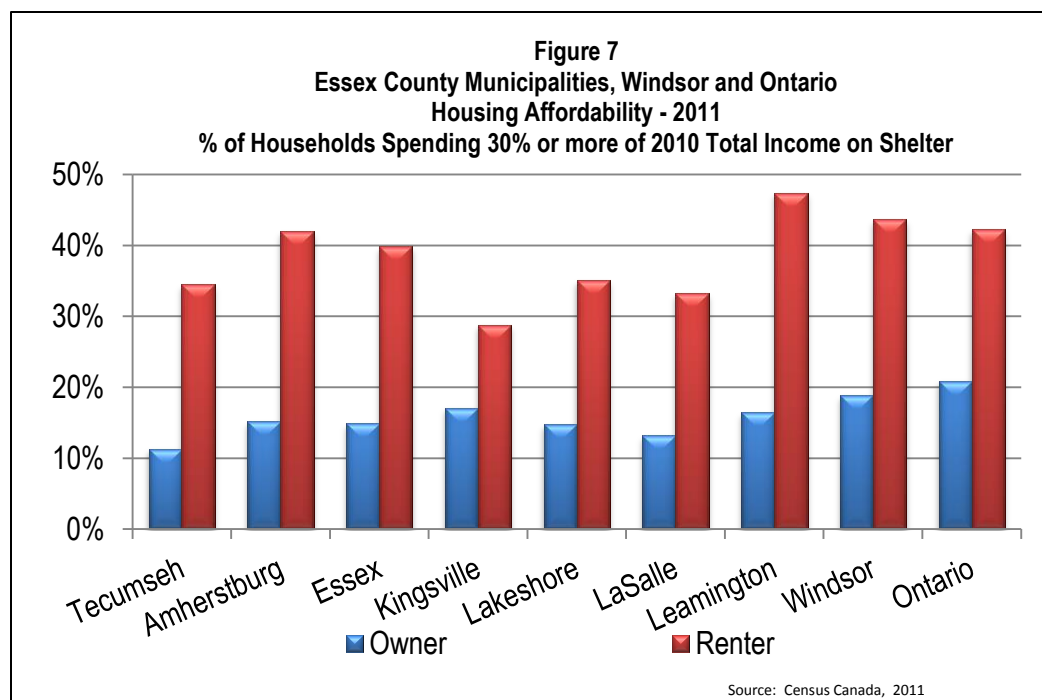


Source: Census Canada, 2011

Figure 6 illustrates the percentage of housing within the Town that is in need of major repairs and compares the Town's situation to that of the Province, Windsor and the other lower-tier County municipalities for 2011. The existing housing stock within the Town is in relatively good condition particularly for dwelling units that are owned. Only 3.6 percent of the housing in Tecumseh is in need of major repairs.



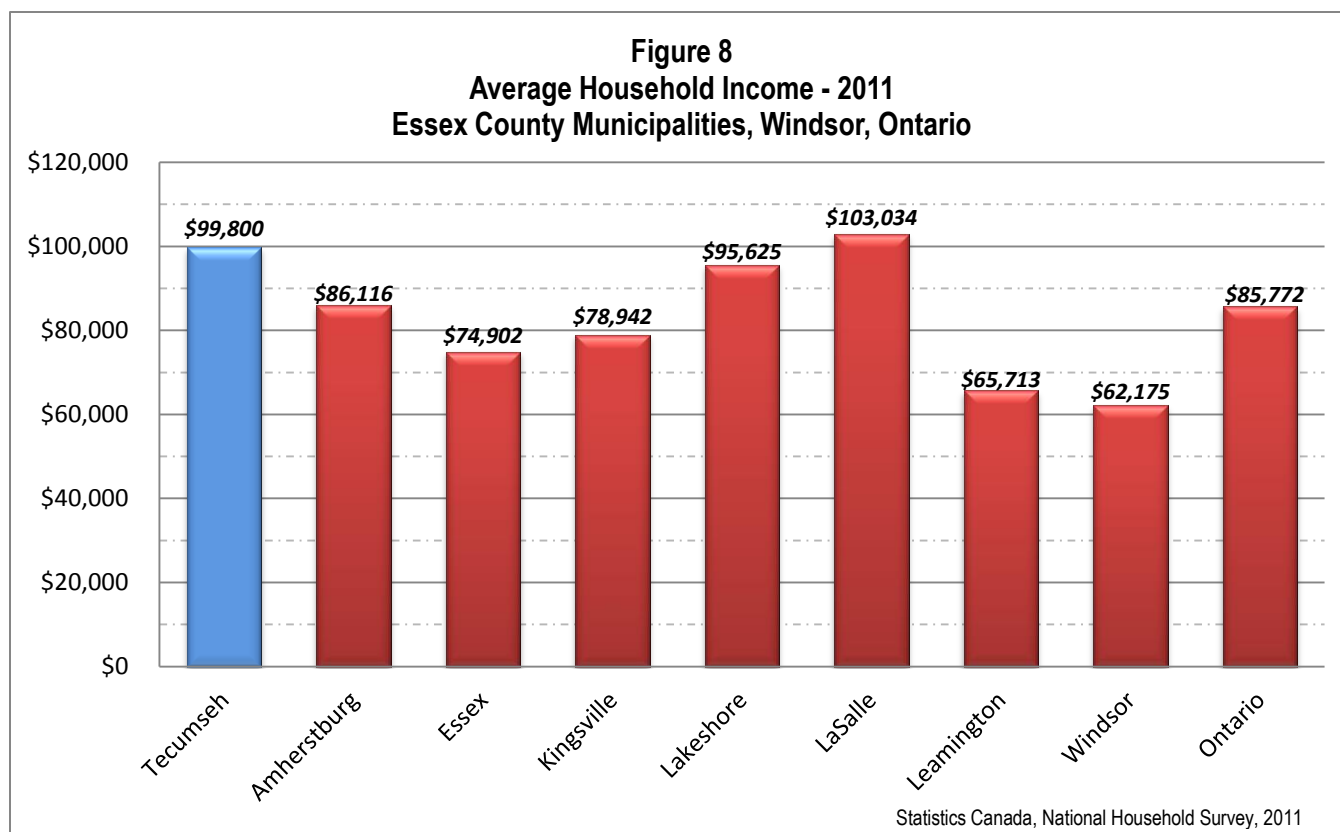
Only LaSalle, at 3.4 percent, has a lower percentage of housing needing major repairs. In the rental sector, 8.2 percent of the housing needs major repairs. This level is in keeping with the majority of the other municipalities in the comparison.



Housing affordability is a provincially significant issue as expressed in the Provincial Policy Statement (PPS). The PPS establishes that municipalities shall establish and implement minimum targets for affordable housing for both ownership and rental dwellings. Affordable housing generally means housing that does not exceed 30 percent of a household's income.



Currently, in the ownership sector, only 11.3 percent of households in Tecumseh spend 30 percent or more of their total income on shelter (see Figure 7). This level is the lowest of all of the comparables used and is attributable to both the availability of affordable housing and the higher average level of income within the Town (see Figure 8).



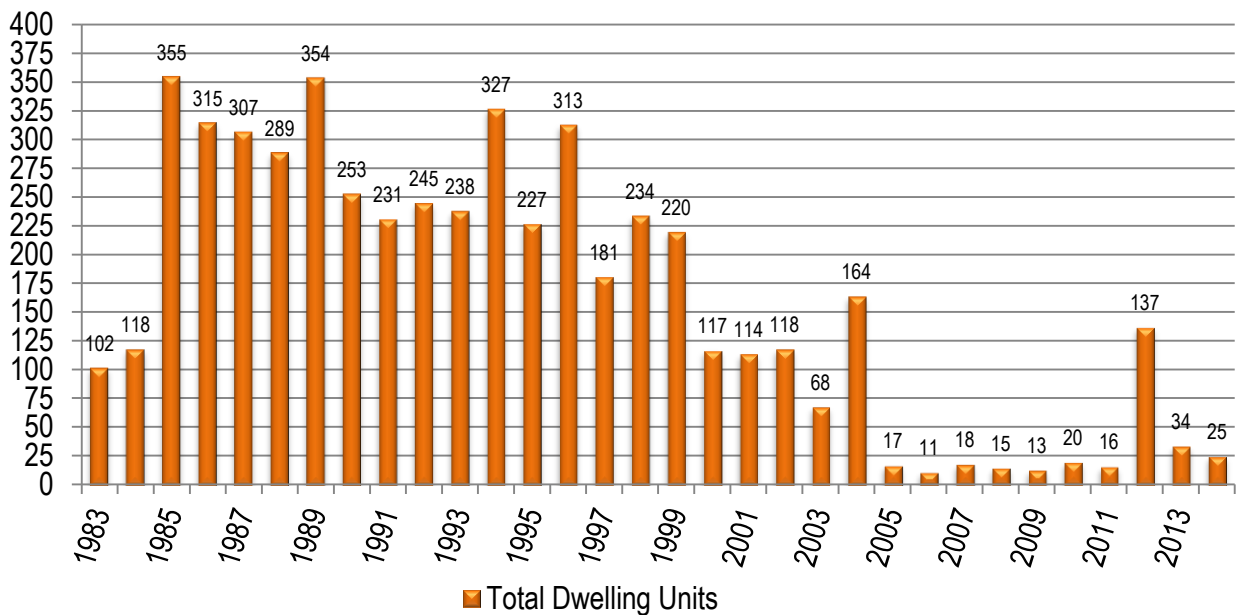
In the rental sector, however, nearly 35 percent of the households are spending 30 percent or more of their income on shelter. Again, this level is at the lower end of the spectrum with only LaSalle (33.3 percent) and Kingsville (28.8 percent) having “more affordable” communities by definition. In Ontario, nearly 21 percent of owners and 42.3 percent of renters spend 30 percent or more on shelter.

2.3 Housing Construction Activity

A majority of residential growth within the Town over the past 30 years occurred within the 15- year period between 1985 and 1999. This period of rapid growth followed the recession of the early 80s. During that period of growth, the peak year occurred in 1985 with 355 housing starts followed by 354 housing starts in 1989. The average number of housing starts in this 15-year period was 273. It is estimated that this 15-year period contributed to nearly half of the current-day population of the Town.



Figure 9
Town of Tecumseh, Housing Starts 1982 - 2014



Source: Tecumseh Building Department

Following this period of high growth, there was a pronounced drop in 2000 and another significant drop in 2005. The seven-year period between 2005 and 2011 experienced an average of only 16 housing starts per year. There were two reasons for this stark reduction: 1) the local housing market became severely depressed – a reflection of the housing crisis throughout North America; and 2) the Town had a lack of sanitary sewage capacity to service its primary new growth areas in the Tecumseh Hamlet.

The housing market, and the economy in general, have shown recent signs of improvement. In 2012, the Town experienced a spike in activity, with 137 dwelling units, due primarily to the construction of the St. Clair Beach Retirement Home. In both 2013 and 2014, at 34 and 25 units respectively, the number of units exceeded the 2005 to 2011 average noted above.

This upward trend is expected to continue over the foreseeable future as the planning and resolution of servicing issues for a number of developments was finalized in 2014 (Sylvestre – Strawberry Ridge Phase IV, Sumatara – Estates of Lakewood, Valente – former St. Anne's, Valente/Zohil – Manning Road Secondary Plan Area, Petretta – Lakewood Condominiums) and construction of dwelling units is scheduled to begin in 2015. This realization is a function of the recent extension and improvements to water and wastewater infrastructure that were able to proceed upon the Town signing water and wastewater agreements with the City of Windsor and Windsor Utilities Commission in 2004 and the completion of various Municipal Class Environmental Assessment processes. Although it is expected that the region and Town will likely not experience the level of growth that occurred in the mid-80s and



90s, current forecasts anticipate a return to new housing development in the town characteristic of these noted recent developments.



3.0 GOVERNMENT POLICY CONTEXT

This section reviews the Federal, Provincial, County and local planning policy that currently governs the development of residential lands within the Town of Tecumseh.

3.1 Government of Canada

The federal government role in housing can be described through a number of key responsibilities and services founded in the National Housing Act and administered by the Canada Mortgage and Housing Corporation (CMHC). These responsibilities and services include: mortgage insurance; the Residential Rehabilitation Assistance Program (RRAP); and Project Development Funding (PDF). These programs provide funding to homeowners and private non-profit groups to assist in the rehabilitation of housing or development of affordable housing.

Until the early 1990s, the Federal role also included the provision of social housing. In 1995, the federal government completed the delegation of social housing responsibilities to the provinces. In 2001, the Province of Ontario, in turn, completed the transfer of administration of all social housing to municipalities (the City of Windsor is the Housing Manager for the Windsor-Essex Region).

More recently, in July of 2011, the federal, provincial and territorial governments committed to a combined \$1.4 billion investment toward reducing the number of Canadians in housing need under a new Investment in Affordable Housing (IAH) Framework 2011 – 2014. As part of the Economic Action Plan 2013, the federal government announced more than \$1.25 billion over five years, beginning in April 2014, to extend the Investment in Affordable Housing to March 31, 2019.

The framework for the Investment in Affordable Housing outlines the key principles and approach that is being implemented through IAH bilateral agreements between CMHC and most provinces and territories. Under the IAH bilateral agreements, provinces and territories have greater flexibility to invest in a range of programs and initiatives in order to reduce the number of Canadians in housing need by improving access to affordable housing that is sound, suitable and sustainable.

Provinces and territories cost-match the federal investment and are responsible for program design and delivery in order to address their local housing needs and priorities. Provinces and territories can use funding under the IAH to:

- increase the supply of affordable housing across Canada;
- improve housing affordability for vulnerable Canadians;
- improve and/or preserve the quality of affordable housing; and/or
- foster safe, independent living

Initiatives can include new construction, renovation, homeownership assistance, rent supplements, shelter allowances, and accommodations for victims of family violence, for example.



CMHC is currently working with provinces and territories on the renewal of affordable housing investments to 2019.

3.2 Provincial Policy Statement 2014

The provincial interest in land use planning issues is articulated in the Provincial Policy Statement (PPS). *The Planning Act* establishes that Council, when making decisions that affect a planning matter, “shall be consistent with” the 2014 Provincial Policy Statement issued under *The Planning Act*. The following policies are relevant to housing and residential intensification:

- “1.1 *Managing and Directing Land Use to Achieve Efficient and Resilient Development and Land Use Patterns*
- 1.1.1 *Healthy, liveable and safe communities are sustained by:*
 - b) *accommodating an appropriate range and mix of residential (including second units, affordable housing and housing for older persons), employment (including industrial and commercial), institutional (including places of worship, cemeteries and long-term care homes), recreation, park and open space, and other uses to meet long-term needs.*
- 1.1.3 *Settlement Areas*
- 1.1.3.3 *Planning authorities shall identify appropriate locations and promote opportunities for **intensification** and redevelopment where this can be accommodated taking into account existing building stock or areas, including brownfield sites and the availability of suitable existing or planned infrastructure and public service facilities required to accommodate projected needs.*
- 1.1.3.4 *Appropriate development standards should be promoted which facilitate intensification, redevelopment and compact form, while avoiding or mitigating risks to public health and safety.*
- 1.1.3.5 *Planning authorities shall establish and implement **minimum targets for intensification** and redevelopment within built-up areas, based on local conditions. However, where provincial targets are established through provincial plans, the provincial target shall represent the minimum target for affected areas.*
- 1.1.3.7 *Planning authorities shall establish and implement phasing policies to ensure:*
 - a) *that specified targets for intensification and redevelopment are achieved prior to, or concurrent with, new development within designated growth areas;*



- b) *the orderly progression of development within designated growth areas and the timely provision of the infrastructure and public service facilities required to meet current and projected needs.*

1.4 Housing

1.4.1 *To provide for an appropriate range of housing types and densities required to meet projected requirements of current and future residents of the regional market area, planning authorities shall:*

- a) *maintain at all times the ability to accommodate residential growth for a minimum of 10 years through residential intensification and redevelopment and, if necessary, lands which are designated and available for residential development; and*
- b) *maintain at all times where new development is to occur, land with servicing capacity sufficient to provide at least a three-year supply of residential units available through lands suitably zoned to facilitate residential intensification and redevelopment, and land in draft approved and registered plans.*

1.4.2 *Where planning is conducted by an upper-tier municipality:*

- a) *the land and unit supply maintained by the lower-tier municipality identified in policy 1.4.1 shall be based on and reflect the allocation of population and units by the upper-tier municipality; and*
- b) *the allocation of population and units by the upper-tier municipality shall be based on and reflect provincial plans where these exist.*

1.4.3 *Planning authorities shall provide for an appropriate range and mix of housing types and densities to meet projected requirements of current and future residents of the regional market area by:*

- a) *establishing and implementing minimum targets for the provision of housing which is affordable to low and moderate income households. However, where planning is conducted by an upper-tier municipality, the upper-tier municipality in consultation with the lower-tier municipalities may identify a higher target(s) which shall represent the minimum target(s) for these lower-tier municipalities;*
- b) *permitting and facilitating:*
 - 1. *all forms of housing required to meet the social, health and well-being requirements of current and future residents, including special needs requirements; and*
 - 2. *all forms of residential intensification, including second units, and redevelopment in accordance with policy 1.1.3.3;*
- c) *directing the development of new housing towards locations where appropriate levels of infrastructure and public service facilities are or will be available to support current and projected needs;*



- d) *promoting densities for new housing which efficiently use land, resources, infrastructure and public service facilities, and support the use of active transportation and transit in areas where it exists or is to be developed; and*
- e) *establishing development standards for residential intensification, redevelopment and new residential development which minimize the cost of housing and facilitate compact form, while maintaining appropriate levels of public health and safety.*

Definitions

Affordable: means

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

Intensification: means the development of a property, site or area at a higher density than currently exists through:

- a) *redevelopment, including the reuse of brownfield sites;*
- b) *the development of vacant and/or underutilized lots within previously developed areas;*
- c) *infill development; and*
- d) *the expansion or conversion of existing buildings.*

Redevelopment: means the creation of new units, uses or lots on previously developed land in existing communities, including brownfield sites.

Regional market area: refers to an area that has a high degree of social and economic interaction. The upper or single-tier municipality, or planning area, will normally serve as the regional market area.

Residential intensification: means intensification of a property, site or area which results in a net increase in residential units or accommodation and includes:

- a) *Redevelopment, including the redevelopment of Brownfield sites;*
- b) *The development of vacant or underutilized lots within previously developed areas;*
- c) *Infill development;*



- d) *The conversion or expansion of existing industrial, commercial and institutional buildings for residential use; and*
- e) *The conversion or expansion of existing residential buildings to create new residential units or accommodation, including accessory apartments, secondary units and rooming houses.”*

The direction of the foregoing policies has been incorporated into the County of Essex Official Plan. These policies are contained in the following section.

3.3 County of Essex Official Plan

The County of Essex adopted a new Official Plan (OP) in February of 2014 and the Plan received approval from the Ministry of Municipal Affairs and Housing in April of 2014. The County OP establishes planning policy at a high level fundamentally by defining the physical boundaries of the settlement areas, allocating and directing growth to these areas and protecting the agricultural and natural resources outside of these areas.

The new County OP establishes the following policies directly related to housing and residential intensification:

“3.2 SETTLEMENT AREAS

3.2.2 Goals

- i) *Promote residential intensification within Primary Settlement Areas, and to a lesser extent, within full serviced secondary settlement areas.*
- j) *Promote affordable housing within Primary Settlement Areas, and to a lesser extent, within full serviced secondary settlement areas.*

3.2.3 Settlement Structure Policies

The Settlement Areas contain sufficient land for the County as a whole, and each local municipality, to accommodate all employment and residential growth during the planning period to 2031. The Official Plan Review exercise indicates that the County does not have growth projections to support the identification of new or expanded Settlement Areas during the planning period.

3.2.4 Primary Settlement Areas

3.2.4.1 Policies

- b) *Primary Settlement Areas shall have ... a range of land uses and densities, a healthy mixture of housing types including affordable housing options and alternative housing*



forms for special needs groups, and be designed to be walkable communities with public transit options (or long term plans for same).

3.2.6 General Settlement Area Policies

- a) *Local Official Plans are encouraged to establish land requirement needs based on the provision of sufficient land ... for an appropriate range and mix of housing to accommodate growth projected for a time horizon of up to 20 years.*
- b) *The County supports residential intensification with Primary Settlement Areas.*
- c) *The County supports the provision of housing which is affordable to low and moderate income households.*
- e) *Local Official Plans are encouraged to provide for an appropriate range of housing types and densities to meet projected requirements of current and future residents of the regional market area as outlined below:*
 - i) *maintaining at all times the ability to accommodate residential growth for a minimum of 10 years through residential intensification, redevelopment and, if necessary, lands which are designated and available as defined by Provincial Policy.*
 - ii) *maintaining at all times, where new development is to occur, at least a 3 year supply of residential units available through lands suitably zoned to facilitate residential intensification and redevelopment, and land in draft approved and registered plans.*
 - iii) *permitting and facilitating all forms of housing, including special needs housing, required to meet the social, health and well-being requirements of current and future residents.*
- f) *Local Official Plans are encouraged to provide opportunities for redevelopment, intensification and revitalization in areas that have sufficient existing or planned infrastructure.*

3.2.7 Intensification and Redevelopment

The County encourages well-planned intensification development projects in the Settlement Areas to encourage more efficient use of land and municipal infrastructure, renew urban areas and to facilitate economic and social benefits for the community.

The County also specifically encourages residential intensification and redevelopment within Primary Settlement Areas in order to increase their vitality, offer a range of housing choices, efficiently use land and optimize the use of infrastructure and public service facilities.

The County requires that 15 percent of all new residential development within each local municipality occur by way of residential intensification and redevelopment.



Implementation and annual reporting to the County on meeting this target will be the responsibility of the local municipalities.

The County will permit intensification and redevelopment within Secondary Settlement Areas to assist in meeting the target provided it occurs on full municipal sewage services and municipal water services.

Where possible, new development in older established areas of historic, architectural, or landscape value shall be encouraged to develop in a manner consistent with the overall character of these areas.

3.2.8 Affordable Housing

The County supports the provision of affordable housing for low and moderate income households through the following policies:

- a) ***The County requires that each local municipality achieve a minimum affordable housing target of 20 percent of all new development.***
- b) *Affordable housing should be focused within Primary Settlement Areas which offer residents easy access to existing services, facilities and infrastructure.*
- c) *The County encourages local municipalities to waive (in full or in part) municipal fees to encourage the development of affordable housing.*
- d) *The County encourages each local municipality to prepare a housing strategy that outlines opportunities to increase the supply of affordable housing consistent with the Windsor Essex Housing and Homelessness Plan.*
- e) *The County discourages the demolition or conversion of affordable rental housing in order to maintain the rental housing stock.*
- f) *The County generally permits second dwelling units within all single detached, semi-detached, and townhouse dwelling units where a residential unit is not permitted in an ancillary structure to those house types on the property. If the principle residential dwelling on the property contains only a single residential unit, then an accessory structure may contain the second dwelling unit on the property.*

Local municipal Official Plans and implementing Zoning By-law will contain detailed policies and provisions relating to second dwelling units which generally support their creation, including but not limited to the following:

- i) *Areas of the municipality where second dwelling units would be inappropriate such as floodprone areas or areas with inadequate servicing.*
- ii) *Minimum unit size, access and parking requirements.*



- iii) *Whether second dwelling units will be phased into new developments, at the time of development/design/construction.*
- iv) *The health and safety requirements for second dwelling units to be contained within an accessory structure.*
- v) *Garden Suites.*

Definitions

Affordable Housing means

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

Regional market area *refers to an area, generally broader than a lower tier municipality, that has a high degree of social and economic interaction. The County of Essex and the City of Windsor serve as the regional market area.*

Redevelopment *means the creation of new units, uses or lots on previously developed land in existing communities, including brownfield sites.*

Residential intensification *means intensification of a property, site or area which results in a net increase in residential units or accommodation and includes:*

- a) *Redevelopment, including the redevelopment of Brownfield sites;*
- b) *The development of vacant or underutilized lots within previously developed areas;*
- c) *Infill development;*
- d) *The conversion or expansion of existing industrial, commercial and institutional buildings for residential use; and*



- e) *The conversion or expansion of existing residential buildings to create new residential units or accommodation, including accessory apartments, secondary suites and rooming houses.*

Second dwelling unit – *also known as accessory or basement apartment, secondary suite and an in-law flat – means a self-contained residential unit with kitchen and bathroom facilities within a dwelling or, where expressly permitted within this Plan or a local municipal Official Plan, within structures accessory to a dwelling (such as above laneway garages). A second dwelling unit must comply with any applicable laws and standards. This includes the Building Code, the Fire Code and property standards by-laws.”*

The foregoing policies closely mirror those of the PPS and place a heavy emphasis on encouraging residential intensification and affordable housing through the provision of a wide range of housing types. It is important to note that the County OP establishes the following in response to the need for minimum targets set out by the PPS:

- i) 15 percent of all new residential development within each local municipality occur by way of residential intensification and redevelopment; and
- ii) each local municipality achieve a minimum affordable housing target of 20 percent of all new development.

These are minimum targets that will be required to be established as policy in the town's new Official Plan.

3.4 Tecumseh, St. Clair Beach and Sandwich South Official Plans

Each of the current Official Plans contains broad-based, overarching policies related to housing needs, intensification and affordability. These policies are expressed in varying detail within each of the existing documents and are contained in either the “Purpose and Basis” or “Goals and Objectives” sections of the respective Plans.

3.4.1 General Housing Policies

Tecumseh OP

The Tecumseh OP, under the Goals and Objectives section, encourages:

- a broad range of housing types and tenures to meet anticipated future needs of all households – including low and moderate income households and households with special needs;
- new residential development to occur in a manner that makes most efficient use of municipal infrastructure and services and in keeping with the financial ability of the municipality to provide the required additional infrastructure and services;
- A range of housing forms, sizes, tenures and affordable housing types;



- The infilling and rounding-off of the existing street and development pattern;
- Intensification activities such as the addition of second storey apartment units in mixed-use commercial buildings located in the town's core commercial district.

St. Clair Beach OP

The St. Clair Beach OP, under the Basis of the Plan section, recognizes the limited residential land supply and encourages the provision of medium density residential housing on remaining undeveloped parcels.

Sandwich South OP

The Sandwich South OP, under the Purpose of the Plan section, encourages the provision of a broad range of housing forms, tenures, and sizes to meet the needs of all households, including households of low and moderate income levels.

The following table identifies the residential land use designations and corresponding policies in each of the former municipalities now comprising the Town of Tecumseh. It is noted that the permitted densities for each of the low, medium and high density residential categories varies amongst the three former municipalities. This speaks to the contextual differences contained in these Official Plans. Generally, Tecumseh allows for a higher density, more urbanized residential fabric while St. Clair Beach and Sandwich South establish some more restrictive limits on the density of residential development.

Table 1 – Comparison of Existing Official Plan Residential Policies			
Tecumseh OP			
Designation	Permitted Uses	Permitted Density	Other Relevant Policies
Low Density Residential	<ul style="list-style-type: none"> • single unit detached • single unit attached 	<ul style="list-style-type: none"> • 18 units/net hectare (7.3 units/net acre) 	
Medium Density Residential	<ul style="list-style-type: none"> • duplex dwellings • triplex dwellings • townhouse dwellings • multi-unit dwelling not exceeding 3 storeys 	<ul style="list-style-type: none"> • 30 units/net hectare (12 units/net acre) 	<ul style="list-style-type: none"> • frontage and/or access onto arterial road • no substantial traffic flow increases on local streets • must meet criteria when considering rezoning for medium density residential use
High Density Residential	<ul style="list-style-type: none"> • townhouse dwellings • low-rise apartment dwellings • mid-rise apartment dwellings not exceeding 7 storeys 	<ul style="list-style-type: none"> • 75 units/net hectare (30.3 units/net acre) 	<ul style="list-style-type: none"> • same as above • apartments greater than 3 storeys shall be separated from abutting dwellings to maintain privacy, amenity and value • must meet criteria when considering rezoning for high density residential use
Commercial	<ul style="list-style-type: none"> • apartment dwellings not exceeding 6 storeys subject to OPA – commercial may be permitted on ground floor • apartments as part of commercial building 	<ul style="list-style-type: none"> • no policy related to density 	



	•		
St. Clair Beach OP			
Designation	Permitted Uses	Permitted Density	Other Relevant Policies
Low Density Residential	<ul style="list-style-type: none"> single unit detached 	<ul style="list-style-type: none"> 11 units/hectare (4.5 units/net acre) 	
Medium Density Residential	<ul style="list-style-type: none"> townhouse dwellings apartment style dwellings not exceeding five storeys 	<ul style="list-style-type: none"> 25 units/net hectare (10.1 units/net acre) 	<ul style="list-style-type: none"> frontage and/or access onto arterial road no substantial traffic flow increases on local streets must meet criteria when considering rezoning for medium density residential use subject to site plan control
Sandwich South OP			
Designation	Permitted Uses	Permitted Density	Other Relevant Policies
Low Density Residential	<ul style="list-style-type: none"> single unit detached single unit attached 	<ul style="list-style-type: none"> 18 units/gross hectare (7.3 units/gross acre) 	<ul style="list-style-type: none"> lot within Tecumseh Hamlet as it existed in March of 1997 shall have a minimum lot area of 929 square metres and a minimum lot frontage of 22.8 metres (20 percent deviation from minimum frontage may be permitted with justification)
Medium Density Residential	<ul style="list-style-type: none"> townhouse dwellings low-rise apartment buildings other multi-unit dwelling types nursing homes, rest homes and retirement homes not exceeding three storeys in height 	<ul style="list-style-type: none"> 30 units/gross hectare (12 units/gross acre) 	
Hamlet Residential	<ul style="list-style-type: none"> single unit detached 	<ul style="list-style-type: none"> minimum lot area of 0.5 hectares 	
Maidstone Hamlet Residential	<ul style="list-style-type: none"> single unit detached 	<ul style="list-style-type: none"> Minimum lot frontages established for different areas in accordance with Secondary Plan 	<ul style="list-style-type: none"> more intensive residential development may be permitted subject to site-specific zoning by-law amendment

3.4.2 Affordable Housing Policies

Tecumseh OP

“3.3.7 The town will encourage the production of a wide range of housing types and tenures (including assisted housing) that will meet the future needs of all households, and are affordable to households of all income levels, in accordance with the objectives and policies of the provincial policy statement entitled “Land Use Planning for Housing”.



Council will work with both private and public sector developers, builders and agencies so that sufficient market-oriented and assisted housing is produced to meet the existing and anticipated future needs of family, senior and non-family households.

The forms of shelter and housing types that the town recognizes as being affordable, and which it will encourage to construct to ensure that at least 25 percent of all new dwelling units meets the provincial definition of affordable housing include:

(a) Low Density Single-Unit Detached Dwellings

- on conventional lots (60' frontage) with a total floor area not exceeding 1,300 square feet;*
- on small lots (50' to 55' frontage) with a total floor area not exceeding 1,300 square feet;*

(b) Low Density Attached Dwellings

- single-unit attached dwelling units;*

(c) Medium Density Multi-Unit Dwellings

- individual dwelling units in a duplex/triplex dwelling;*
- low-rise ground-oriented townhouse and/or apartment buildings (1 to 3 stories in height);*

(d) High Density Multi-Unit Dwellings

- townhouse dwellings;*
- mid-rise apartment buildings (3 to 7 stories in height);*
- apartment units located as part of a mixed-use residential/commercial building.*

Affordable housing will be permitted in all areas designated for residential purposes, in accordance with the specific land use policies as set out in this plan.

Council does not consider the provision of affordable housing to be a requirement for each and every new residential development. Instead, the town will (through individual plan review/approval and the monitoring of residential development activity) encourage that at least 25 percent of the annual municipal housing target shall consist of dwelling units that are considered to be affordable in nature (as per the applicable provincial guidelines)."

St. Clair Beach OP

- "4.2.2 b)** *Council, in reviewing residential development proposals, will encourage the provision of a minimum of 25 percent of the units as affordable housing in the context of the Provincial Policy Statement on Housing. However, it is believed that affordable housing will have to be a medium density form because of the price of land in the Village.*



Accordingly, the Village will encourage more than 25 percent of medium density housing to be affordable housing so that 25 percent of all new housing, single and medium density, will be affordable. Affordable housing is encouraged to be distributed throughout the entire designation. A monitoring program, designed to review the municipality's annual residential development activity and to update its affordable housing policies, will be implemented to ensure that the intent of the Provincial Housing Statement is maintained."

Sandwich South OP

The policies pertaining to lands designated Medium Density Residential encourage the provision of sufficient residential land in order to satisfy future housing needs in terms of type, tenure, size location and cost, taking into account household size and income in accordance with the Provincial Policy Statement, and are intended to provide for a wide range and mix of housing types. There are no affordable housing policies for lands designated Low Density Residential.

3.4.3 Residential Intensification

Tecumseh OP

"3.3.8 In the Town of Tecumseh, Council will encourage both public and private sector landowners, developers and builders to undertake small-scale infilling type residential intensification activities that make the most efficient and cost-effective use of existing municipal infrastructure and services. Infilling means the residential development of a similar scale, density and use on vacant lots or undeveloped lands in the built-up area of the municipality, to create additional dwelling units.

Council will also encourage owners of existing commercial buildings located in the core commercial area of the town to add second storey apartment units, in order to increase the supply of affordable rental accommodations for existing and future residents of the community.

When reviewing individual requests for residential intensification initiatives, Council will have regard to the following:

- the height, size, and density of the new dwelling unit(s), and the compatibility of such unit(s) with the surrounding neighbourhood;*
- the physical suitability of the site;*
- the proximity of the site to public transit and commercial retail areas;*
- access to and from the site;*
- availability and proximity of community services such as community and day care centres, schools, parks, and leisure activities, and health care services;*
- adequacy of municipal infrastructure to service the new unit(s)."*

St. Clair Beach OP

The St. Clair Beach OP does not contain policies specifically addressing residential intensification but it does recognize the limited residential land supply and encourages the provision of medium density



residential housing on remaining undeveloped parcels. Criteria are established for reviewing the appropriateness of applications to amend the zoning by-law to permit medium density residential uses.

Sandwich South OP

The Sandwich South OP divides lands into Low Density and Medium Density designations. Within the Low Density designation, which is primarily in the Tecumseh Hamlet and accounts for the vast majority of lands currently designated for residential purposes, intensification is discouraged in the face of a policy that encourages large lots and low density development. The low density character of the existing developed areas of the Tecumseh Hamlet is protected through a special policy restriction that establishes a minimum lot area of 929 square metres (10,000 square feet) and a minimum lot frontage of 22.8 metres (75 feet). Accordingly, it has the effect of limiting infill lots to generally match the size/scale of those that currently exist.

Greenfield areas, located in the Manning Road Secondary Plan Area (MRSPA) are subject to the Low Density and Medium Density Residential Designation that permits new development to proceed at higher densities of 18 and 30 units per gross hectare, respectively. These are significantly higher densities than existing built-up area of the Tecumseh Hamlet which has developed at a density of approximately seven units per gross hectare. It should be noted that there is only a limited amount of land currently designated Medium Density (8 hectares or 20 acres) in the MRSPA and it is located adjacent the Sylvestre Industrial Park.

There are lands currently designated Hamlet Development within the Tecumseh Hamlet that are the subject of a Secondary Planning process currently being undertaken by the Town and scheduled to be completed in late 2015. The preliminary draft of the Tecumseh Hamlet Secondary Plan envisions these lands being developed in a mixed use, compact, transit-oriented, walkable fashion at a much higher density and with a greater mix and range of housing than the developed portion of the Hamlet.”

3.4.4 Policy Gaps

The current Official Plans, though permitting and encouraging some diversity in housing form and density, do not contain the breadth of policies related to intensification, density and affordability that is required by the PPS and the County OP.

Although intensification and affordability are encouraged to some degree in the current Official Plans, there are specific targets established in the County OP to which the Town’s new Official Plan will have to conform. There are a number of policy options available to assist with meeting these objectives.

In accordance with the Planning Act, secondary units are now to be permitted as of right. There are currently no policies to address these types of units. Areas for their inclusion will need to be identified and guidelines established to guide their development.

The following section discusses these issues in greater detail and provides possible policy approaches for each.



4.0 POLICY ISSUES

There are a variety of inter-related issues linked to the development of housing objectives and policies for the new Tecumseh Official Plan. In order to provide structure and order to the various policy considerations, this section has been organized into the broad themes of:

- i) Housing Land Needs and Range of Housing Opportunities;
- ii) Residential Intensification; and
- iii) Affordable Housing.

4.1 Housing Land Needs and Range of Housing Opportunities

The PPS establishes that planning authorities shall provide for an appropriate range and mix of housing types and densities to meet projected requirements of current and future residents of the regional market area by permitting and facilitating all forms of housing required to meet the social, health and well-being requirements of current and future residents, including special needs requirements.

The County of Essex OP sets out that Primary Settlement Areas shall have a healthy mixture of housing types including affordable housing options and alternative housing forms for special needs groups. It then requires that local Official Plans establish land requirement needs based on the provision of sufficient land for an appropriate range and mix of housing to accommodate growth projected for a time horizon of up to 20 years.

More specifically, local Official Plans are encouraged to provide for an appropriate range of housing types and densities to meet projected requirements of current and future residents of the regional market area as outlined below:

- i) maintaining at all times the ability to accommodate residential growth for a minimum of 10 years through residential intensification, redevelopment and, if necessary, lands which are *designated and available* as defined by Provincial Policy.
- ii) maintaining at all times, where new development is to occur, at least a 3 year supply of residential units available through lands suitably zoned to facilitate residential intensification and redevelopment, and land in draft approved and registered plans.
- iii) permitting and facilitating all forms of housing, including special needs housing, required to meet the social, health and well-being requirements of current and future residents.

4.1.1 Household Projections

Based on the projections identified by the County of Essex OP, the Town's long-term (2006-2031) household growth forecast is anticipated to total 2,570 residential units, accounting for approximately 16% of the growth anticipated by the County (see Table 2).



Table 2

Low Household Forecast, County of Essex, 2006-31														
	Households						Growth 2006-31	Proportion of County Households						
	2006	2011	2016	2021	2026	2031		2006	2011	2016	2021	2026	2031	Growth 2006-31
County of Essex	62,385	64,930	67,890	72,010	75,610	78,570	16,185	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
LaSalle	9,320	9,820	10,500	11,380	12,120	12,710	3,390	14.9%	15.1%	15.5%	15.8%	16.0%	16.2%	20.9%
Tecumseh	8,500	8,600	8,940	9,670	10,430	11,070	2,570	13.6%	13.2%	13.2%	13.4%	13.8%	14.1%	15.9%
Lakeshore	11,630	12,350	13,120	13,970	14,610	15,120	3,490	18.6%	19.0%	19.3%	19.4%	19.3%	19.2%	21.6%
Amherstburg	7,930	8,320	8,640	9,100	9,500	9,840	1,910	12.7%	12.8%	12.7%	12.6%	12.6%	12.5%	11.8%
Essex	7,640	7,890	8,070	8,310	8,530	8,720	1,080	12.2%	12.2%	11.9%	11.5%	11.3%	11.1%	6.7%
Kingsville	7,450	7,810	8,130	8,520	8,850	9,110	1,660	11.9%	12.0%	12.0%	11.8%	11.7%	11.6%	10.3%
Leamington	9,820	10,030	10,390	10,960	11,470	11,900	2,080	15.7%	15.4%	15.3%	15.2%	15.2%	15.1%	12.9%
Peelee Township	95	100	100	100	100	100	10	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%

Source: NBLC

Note: Numbers may not add due to rounding.

Low Household Growth Forecast, County of Essex, 2006-31												
	Household Growth					2006-31	Proportion of County Household Growth					
	2006-11	2011-16	2016-21	2021-26	2026-31		2006-11	2011-16	2016-21	2021-26	2026-31	2006-31
County of Essex	2,545	2,960	4,120	3,600	2,960	16,185	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
LaSalle	510	670	880	740	590	3,390	20.0%	22.6%	21.4%	20.6%	19.9%	20.9%
Tecumseh	100	340	730	760	640	2,570	3.9%	11.5%	17.7%	21.1%	21.6%	15.9%
Lakeshore	720	770	850	640	510	3,490	28.3%	26.0%	20.6%	17.8%	17.2%	21.6%
Amherstburg	390	320	460	400	340	1,910	15.3%	10.8%	11.2%	11.1%	11.5%	11.8%
Essex	250	180	240	220	190	1,080	9.8%	6.1%	5.8%	6.1%	6.4%	6.7%
Kingsville	360	320	390	330	260	1,660	14.1%	10.8%	9.5%	9.2%	8.8%	10.3%
Leamington	210	360	570	510	430	2,080	8.3%	12.2%	13.8%	14.2%	14.5%	12.9%
Peelee Township	5	-	-	-	-	5	0.2%	0.0%	0.0%	0.0%	0.0%	0.1%

Source: NBLC

Note: Numbers may not add due to rounding.

The foregoing projections have been further analyzed by Watson & Associates Economists Ltd as part of the Town preparing its 2014 Development Charges Background Study. These projections use the growth rates from the County projections, however they take the projections to 2034 (whereas the County went to 2031), thereby providing a 20-year projection period of 2014 to 2034 (see Table 3).

Table 3

Year	Population ¹	Housing Units					
		Singles & Semi-Detached	Multiple Dwellings ²	Apartments ³	Other	Total Households	Person Per Unit (PPU)
Mid 2001	25,105	7,530	420	430	10	8,390	2.99
Mid 2006	24,224	7,450	530	500	0	8,480	2.86
Mid 2011	23,610	7,565	510	580	5	8,660	2.73
Mid 2014	23,535	7,637	510	580	5	8,732	2.70
Mid 2024	27,827	8,989	800	688	5	10,482	2.65
Mid 2034	30,415	9,975	1,139	834	5	11,952	2.54
Buildout	47,400	15,045	2,477	1,369	5	18,897	2.51
Mid 2001 - Mid 2006	-881	-80	110	70	-10	90	
Mid 2006 - Mid 2011	-614	115	-20	80	5	180	
Mid 2011 - Mid 2014	-75	72	0	0	0	72	
Mid 2014 - Mid 2024	4,292	1,352	290	108	0	1,750	
Mid 2014 - Mid 2034	6,880	2,338	629	254	0	3,220	
Mid 2014 - Buildout	23,865	7,408	1,967	789	0	10,165	

Sources: Watson & Associates Economists Ltd., 2014; Mid 2034 population forecast derived from Foundation Report: Essex County Official Plan Review, Low Population Growth Forecast Scenario, the County of Essex, August, 2011. Buildout population derived from Tecumseh Water and Wastewater Master Plan, Working Paper #1, KMK Consultants Ltd., 2000.

1. Population excludes a Census Undercount of approximately 4%.

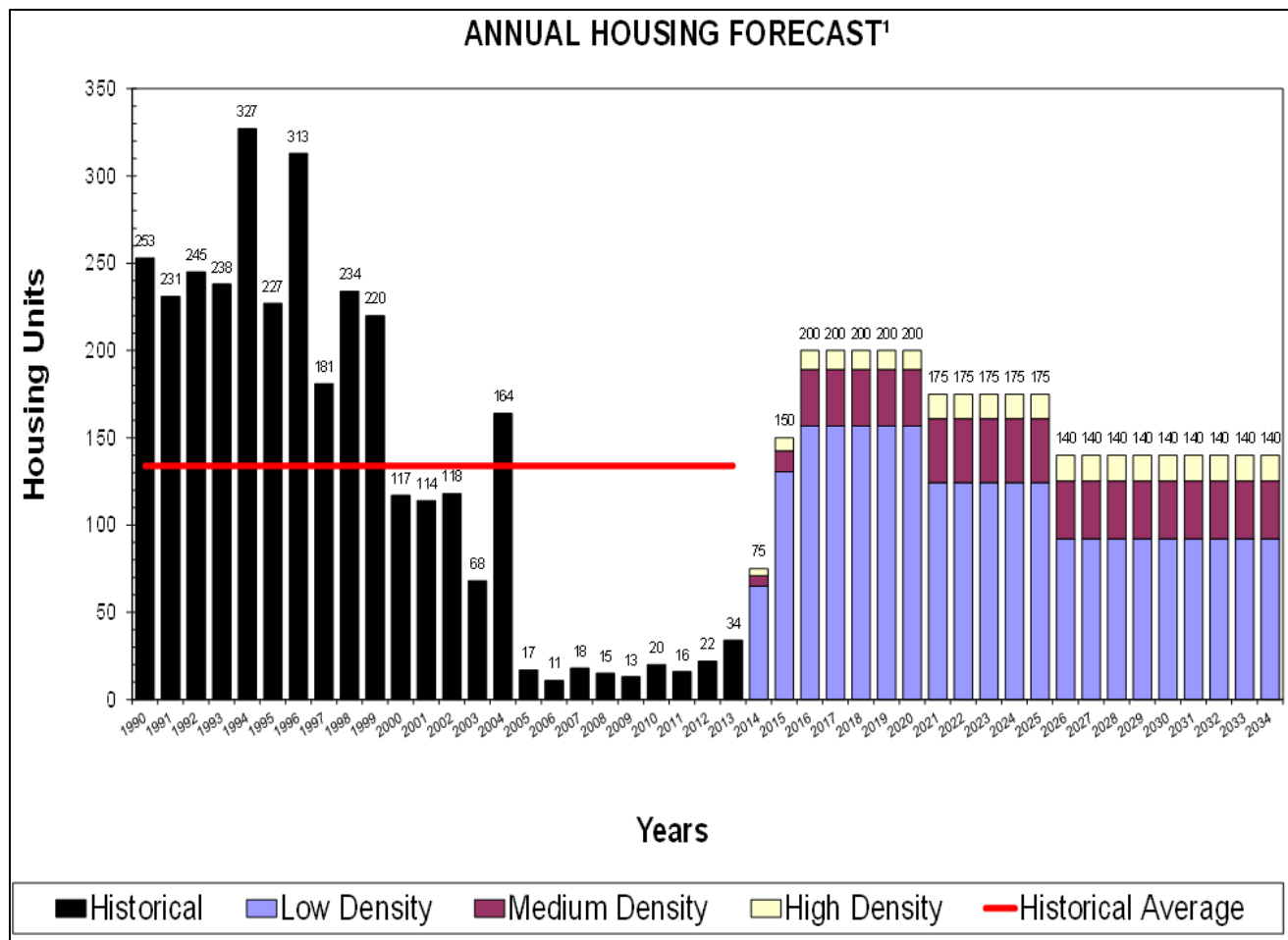
2. Includes townhomes and apartments in duplexes.

3. Includes bachelor, 1 bedroom and 2 bedroom+ apartments.



Based on the foregoing, the Town's population is projected to be approximately 30,400 by 2034. This represents an increase of 6,900 persons. In addition, the foregoing household forecast projects an increase in housing of approximately 3,200 housing units by 2034. The housing mix is anticipated to comprise approximately 73% low density (single detached and semi-detached), 19% medium density (multiples except apartments) and 8% high density (bachelor, one bedroom and two bedroom apartments) (see Figure 10).

Figure 10



For the next 10-year period (2015 to 2024), it is estimated that a total of 1,850 dwelling units consisting of single and semi-detached, multiple dwellings and apartment units will be required to meet the anticipated demand stemming from population growth in the Town.

4.1.2 Supply of Residential Lands

The Growth Management/Urban Structure Discussion Paper, July 2014, concluded that there is currently the potential for the provision of 5,567 additional dwelling units within the existing settlement areas of the Town. The 20-year household forecast projects that there will be an increase of housing of



approximately 3,200 housing units from 2014 to 2034. Based on this analysis, it was concluded that an expansion to the existing settlement areas is not warranted or justifiable in accordance with the PPS.

The PPS, however, also requires that a shorter term view to the adequacy of residential land supply be assessed. It establishes that the Town shall maintain at all times the ability to accommodate residential growth for a minimum of 10 years through residential intensification, redevelopment and, if necessary, lands which are *designated and available* as defined by Provincial Policy. The PPS defines “designated and available” as lands designated in the official plan for urban residential use. Where secondary plans are required before development applications can be considered for approval, only lands that have commenced the more detailed planning process are considered to be *designated and available* (By way of example, the lands forming part of the Tecumseh Hamlet Secondary Plan study would qualify).

The PPS also sets out that the Town shall maintain at all times, where new development is to occur, at least a three-year supply of residential units available through lands suitably zoned to facilitate residential intensification and redevelopment, and land in draft approved and registered plans.

Maps A1 to A5 in the Appendix illustrates residential land supply on the basis of the following classifications:

- Lands within Registered Plans
- Lands within Draft Approved Plans
- Residentially Zoned Lands
- Residentially Designated Lands
- Lands Designated for Urban Purposes (Future Residential – Secondary Plan Initiated)
- Potential Residential Infill/Intensification

The estimated yield of units within each of these categories (with the exception of the Potential Residential Infill/Intensification lands), by status and settlement area, is contained in the Table A1 in the Appendix.

A total of 400 hectares (988 acres) of land are designated and available throughout the Town. Of this land,

- 246 hectares (608 acres) are within the northerly urban area comprising former Tecumseh, St. Clair Beach and Tecumseh Hamlet;
- 141 hectares (348 acres) are in the Maidstone Hamlet; and
- 2.2 acres (5.4 acres) are in the Oldcastle Hamlet.

It is estimated that these lands have the capacity to yield approximately 5,007 units. Given that a demand of 1,850 units is anticipated over the next 10 years, it is clear that there is more than sufficient land designated and available for housing within the Town in accordance with the PPS.

It should be noted, however, that there are significant constraints with respect to some of these lands. For instance, the estimated 900 units within the Maidstone Hamlet cannot be developed until significant servicing issues are resolved. This will require considerable investment from land owners/developers before development can proceed.

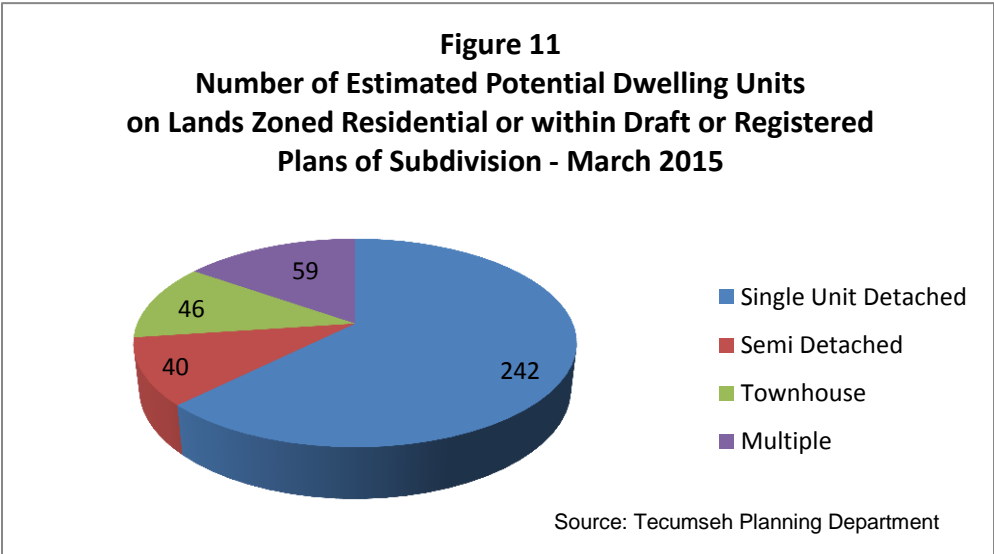


Also, there are approximately 155 hectares (383 acres) that are within the northerly, primary urban settlement area and are currently under study to be designated for residential development as part of the Tecumseh Hamlet Secondary Plan. Although the development of this area is more imminent, it is also subject to addressing both servicing issues and traffic impact issues along the Banwell Road corridor. This corridor is controlled by the County of Essex (south of the railway) and the City of Windsor (north of the railway). These lands are estimated to yield 3,100 dwelling units.

Together, these areas provide a total estimated supply of approximately 4,000 units. If this supply is removed from the total for lands designated and available, the supply is only 1,007 units. This number is below the demand for 1,850 units anticipated over the next 10 years but it should be noted that it does not include potential residential infill and intensification. This highlights the importance of continuing to focus on addressing issues in the Tecumseh Hamlet Secondary Plan area so that the lands become adequately available for development as the “currently available” 1,000 units are absorbed.

As noted above, this summary does not include lands with potential for intensification or redevelopment. The more obvious examples of intensification and infill potential are illustrated in the Appendix mapping. It is estimated that these lands amount to an approximate 258 lots of potential infill. It is also envisioned that the Tecumseh Road Main Street CIP Area will develop in a more mixed use fashion with the potential for a significant amount of more intensive residential development along this corridor. In fact, one current development proposal within this area includes a high density, multi-unit dwelling component on the north side of Tecumseh Road, opposite Shawnee Road. Although this development is in its very early stages, it demonstrates the potential for residential intensification of the CIP Area.

Secondary suites or secondary units are also to be addressed in the new Official Plan. These units provide an excellent opportunity to intensify and increase the housing supply within existing neighbourhoods. The issue of intensification is further addressed in subsection 4.2 of this report.



Maps A1 to A5 also illustrate lands that are zoned residential or are within a draft approved or registered plan of subdivision. As noted above, Table A1 summarizes the location, number and type of dwelling units within these lands. There are an estimated 387 dwelling units currently classified as zoned residential or in draft or registered plans of subdivision/condominium

within the Town. Of these 387 units, 242 are single unit detached, 40 are semi-detached, 46 are townhouse dwelling units and 59 are multiple dwelling units. This mix, as represented in Figure 11, is



much more diverse than the existing mix of housing types in the Town and is in keeping with the direction of the PPS and the County OP.

These 387 potential units are located in the fully serviced northern urban area of the Town. Given that there is an estimated demand for 550 dwelling units over the next three years (2015-2017), the estimated potential supply of 387 is not adequate at this time. Again, there are numerous infill and intensification opportunities that could contribute to the supply and assist in reaching the three-year PPS and County OP policy objective. Nevertheless, it is anticipated with the imminent “opening” of development opportunities in the Manning Road Secondary Plan Area (MRSPA) with the completion of the related stormwater management Municipal Class Environmental Assessment Addendum and the passage of the MRSPA Area Specific Development Charge, residential subdivisions will advance in the short term and provide an adequate supply of new dwelling units in keeping with the three year target.

4.1.3 Range of Housing Options

As noted in Section 2 of this Paper, the current housing type choices in Tecumseh have characteristically been oriented towards single unit detached, low density residential uses which comprise 82 percent of the 2011 total housing stock. In order to address current and future housing needs, a wider range of housing options will be needed, both in terms of house form and tenure. Consideration also needs to be given to providing more affordable ownership and rental housing in the Town.

In addition, there are several housing issues that have been identified:

- There is a shortage of rental housing as is reflected by the low vacancy rates. Many young people cannot find a place to rent and therefore either remain at home or live elsewhere;
- Over the planning period, there will be a growing demand for housing options for older adults as the baby boomer generation reaches retirement age. Many will want to downsize into smaller dwelling units including semis, townhouses and apartments.
- There will also be a need for more support services to seniors so they can live independently for as long as possible.
- There are a number of special needs groups that need housing assistance and are at risk of homelessness. These include those with mental health issues or substance abuse problems, women in abusive situations and young people who are at risk of being homeless. Accordingly, there will be a continued need for group homes in the Town.

4.1.3.1 Housing for Seniors

Although the physical environment is an important determinant of physical and mental health for all citizens, it is particularly critical for seniors. Creating a supportive environment, including age-friendly outdoor spaces and building design, can enhance physical well-being and quality of life, accommodate individuality and independence, foster social interaction and enable people to conduct their daily lives in an independent manner. In order to maintain their independence and well-being, older persons need



housing that is safe, affordable, accessible and adaptable, allowing maximum freedom and continuation of a person's lifestyle.

As a result of the aging of the baby boomer generation, seniors are a growing segment of the population in North America. In Tecumseh, the percentage of seniors has increased from 39.9 in 2006 to 44.2 in 2011 and this percentage will continue to rise as the tail end of the baby boomer generation enters the seniors cohort.

Seniors have particular, and varied, housing needs. Accessibility is a critical consideration when providing housing to seniors and has to be addressed not only with respect to the housing form but also its location in the context of the community. Many seniors are no longer able to drive. Accordingly, in order to maintain a sense of independence and remain integrated into the community, seniors housing should be located in close proximity to the services they need. When longer trips are necessary, access to transit is another important consideration.

Housing for seniors can be classified in the following manner:

- Retirement Homes: This type of privately owned seniors accommodation provides meals, communal programming, 24-hour supervision and a range of personal assistance services. An example of this type of housing in Tecumseh is the St. Clair Beach Retirement Home;
- Seniors Social Housing: This type of housing is municipally owned or private non-profit and provides rent-geared-to-income and market rent housing to seniors. Some projects contain special needs housing units for which provincially funded support services are provided;
- Long-Term Care Facilities: This type of accommodation is primarily for seniors or individuals who require personal and nursing care, as well as assistance with daily living due to physical limitations, cognitive defects or behavioural conditions. These facilities may be private or non-profit and are provincially regulated. Brouillette Manor (located on Brouillette Court, west of Shawnee Road) and Extendicare Canada (located on the southwest corner of the intersection of St. Alphonse and Shields Streets) are the long-term care facilities in Tecumseh;
- Private Seniors Developments: This type of accommodation includes privately owned developments that are marketed to seniors and may be in the form of single detached, semi-detached or townhouse condominiums.
- Secondary Units and Garden Suites (also called "Granny Flats"): These are private, self-contained units within an existing dwelling or in detached accessory structures (these types of housing are discussed further in Section 4.2).

It is important to note that when considering this typology of seniors accommodation that the current trend is to integrate a variety of housing arrangements for seniors into one facility that would allow for aging in place. A seniors' apartment building (independent living) may be integrated with a retirement home (semi-independent living) and a long-term care facility (full time care).



It is clear that the unique housing needs of the growing seniors' population will be an ongoing issue for a considerable period of time and that appropriate policies will be required to integrate this housing into the community.

4.1.3.2 Special Needs Housing

The PPS establishes that planning authorities shall provide for an appropriate range and mix of housing types and densities to meet projected requirements of current and future residents of the regional market area by permitting and facilitating all forms of housing required to meet the social, health and well-being requirements of current and future residents, including special needs requirements.

Special needs housing can include long-term care facilities and retirement homes that are designed to address the housing needs of seniors. It can also include group homes, correctional group homes, lodging homes or treatment centres that are designed to meet the housing needs of specific segments of the population, such as the physically or psychiatrically disabled, or people undergoing treatment for an addiction. Although the term "group home" is commonly used for this type of housing, the term "residential care facilities" is more comprehensive and explanatory.

In the 1980's the provincial government began to move toward the integration of people with special needs into the community in a process known as "de-institutionalization". The concept was that these facilities should resemble family-like settings, and be permitted to locate "as-of-right" anywhere in the community. In many cases, residential care facilities raise concerns of neighbourhood residents. The planning challenge has been to encourage the location these forms housing throughout the community to meet special housing needs, while ensuring that they are appropriately spatially distributed and integrated into the community.

Official Plan policy will need to establish that this type of housing is encouraged while providing direction on its spatial distribution.

4.2 Residential Intensification

4.2.1 General Discussion

As previously noted, there is a cost to building communities dominated by low density, homogenous housing. In order to offer a wider mix and range of housing opportunities that will meet new demands, new housing will need to be built at a higher density. Infill and intensification are being increasingly promoted as a means of encouraging the efficient, cost-effective utilization of land and municipal infrastructure and services as an alternative to sprawl. As noted earlier in this Paper, the theme of intensification is reiterated in several sections of the PPS as well as the County OP. Infill and intensification are clearly established as



important planning objectives in the PPS. The PPS defines residential intensification as a net increase in residential units or accommodation within a given property, site or area and includes:

- a) redevelopment, including the redevelopment of brownfield sites;
- b) the development of vacant or underutilized lots within previously developed areas;
- c) infill development;
- d) the conversion or expansion of existing industrial, commercial and institutional buildings for residential use; and
- e) the conversion or expansion of existing residential buildings to create new residential units or accommodation, including accessory apartments, secondary suites and rooming houses.

Residential infill and intensification are currently encouraged to varying degrees within the policy environment of the three existing Official Plans for the Town. While the current policies provide some recognition and direction, they do not adequately reflect **the elevated level of importance that the new PPS and County OP applies to residential infill and intensification.**

An increased level of infill and intensification activity can raise concerns about impact on the character and stability of existing neighbourhoods. It is therefore important to ensure that this type of development is **sensitive to the surrounding land use pattern** and that potential issues arising from infill and intensification activity such as increased density, traffic, parking, privacy, noise, streetscape design and related matters are addressed. Appropriate policies and guidelines will be needed to ensure that residential intensification occurs in suitable locations and the standard of residential amenity of the area is maintained or enhanced.

The intensity of land use relates to the density of dwelling units that is achieved on an individual property or over a community as a whole, as well as the mix of housing types that are accommodated. Housing types considered to be low density are single unit detached and semi-detached dwellings. Medium density housing includes low-rise multi-residential housing types such as townhouses while high density includes apartments and other multi-unit residential housing forms.

One of the ways to create **vibrant, compact and complete communities**, which utilize resources and infrastructure efficiently is through intensification. These communities are envisioned to be a collection of inter-connected attractive, healthy and safe neighbourhoods which sustain mixed use nodes that will reduce reliance on the automobile by locating the majority of homes, jobs, shops, institutions and services in close proximity.

Intensification efforts must consider how development **fits within and enriches the existing context**, not only the increase in total dwelling units. The primary objective of urban design is to guide built form and the space between buildings and to influence and enhance the quality and character of the public realm. Attempting to meet the intensification targets established by the County of Essex and the Town through tall buildings exclusively is neither a suitable nor desirable solution.

Good urban form is composed of many building types with a range in both size and character of public spaces. Appropriate intensification involving a variety of building typologies that embrace a **human scale** is needed. New development should **respect the local context and contribute to it** in a positive way. There are numerous ways to configure the same density on a site, with a wide range of building types and height – towers, townhouses, single unit detached and so on. Creating human places that



assist in meeting intensification targets will add to **a sense of place** that is specific to and appropriate for Tecumseh.

Achieving intensification will also require a commitment to improve the **quality and frequency of transit services** and a corresponding commitment from the Province to fund transit infrastructure. At low densities, transit services – if they are available – operate with very low ridership levels and at low frequencies (note: it is primarily for this reason that the Tecumseh Transit does not serve the Tecumseh Hamlet). Accordingly, they require high subsidies to operate.

Both service frequency and ridership levels are tied to the number of people that live and/or work within easy access to transit stops – **the lower the densities the less effective the transit service**. Studies have shown that even standard bus operation with 15-minute service require at least 37 units per hectare along the route, while rail based rapid transit requires even higher densities over a wider area with high concentrations within a 10-minute walking radius of the station.

The Town of Tecumseh has significant amounts of Greenfield land available for residential development. Nevertheless, efforts will need to be made to ensure a portion of residential development takes place in the form of intensification. The more densely these develop, the longer the Town's Greenfield lands will be available to accommodate the projected population growth without the need to further extend expensive infrastructure and expand the Town's urban boundaries into valuable farmland and natural heritage resource areas.

The County of Essex OP establishes an **intensification target of 15 percent** of all new development for each lower-tier municipality but recognizes that not all areas may be suitable for intensification and different locations can sustain varying scales of density.

In general, intensification efforts should be **focused in areas** that: have existing **municipal services** with residual capacity; are close proximity to **shopping and employment areas**; are in close proximity to **transit routes**; are within **walking distance to schools**; can accommodate **greater density** while respecting the **character of the surrounding area**.

The Town has a number of characteristics that will constrain where and what type of intensification can take place. For example,

- Existing infrastructure capacity, especially in older neighbourhoods, may not be able to manage significant increased growth without upgrades;
- Constrained site access, limited community services, existing adjacent uses, and uncertain market response may provide complexity for certain sites to redevelop in the near future;
- Fragmented ownership makes it difficult to consolidate lands necessary to make a development project feasible (e.g. this is an issue along the Tecumseh Road corridor in the traditional main street area).

The exploration of where intensification should occur, and how much density should be attributed to various sites, will form an important aspect of the intensification analysis. This analysis will be based on appropriate criteria for determining the reasonable capacity of sites to accommodate various



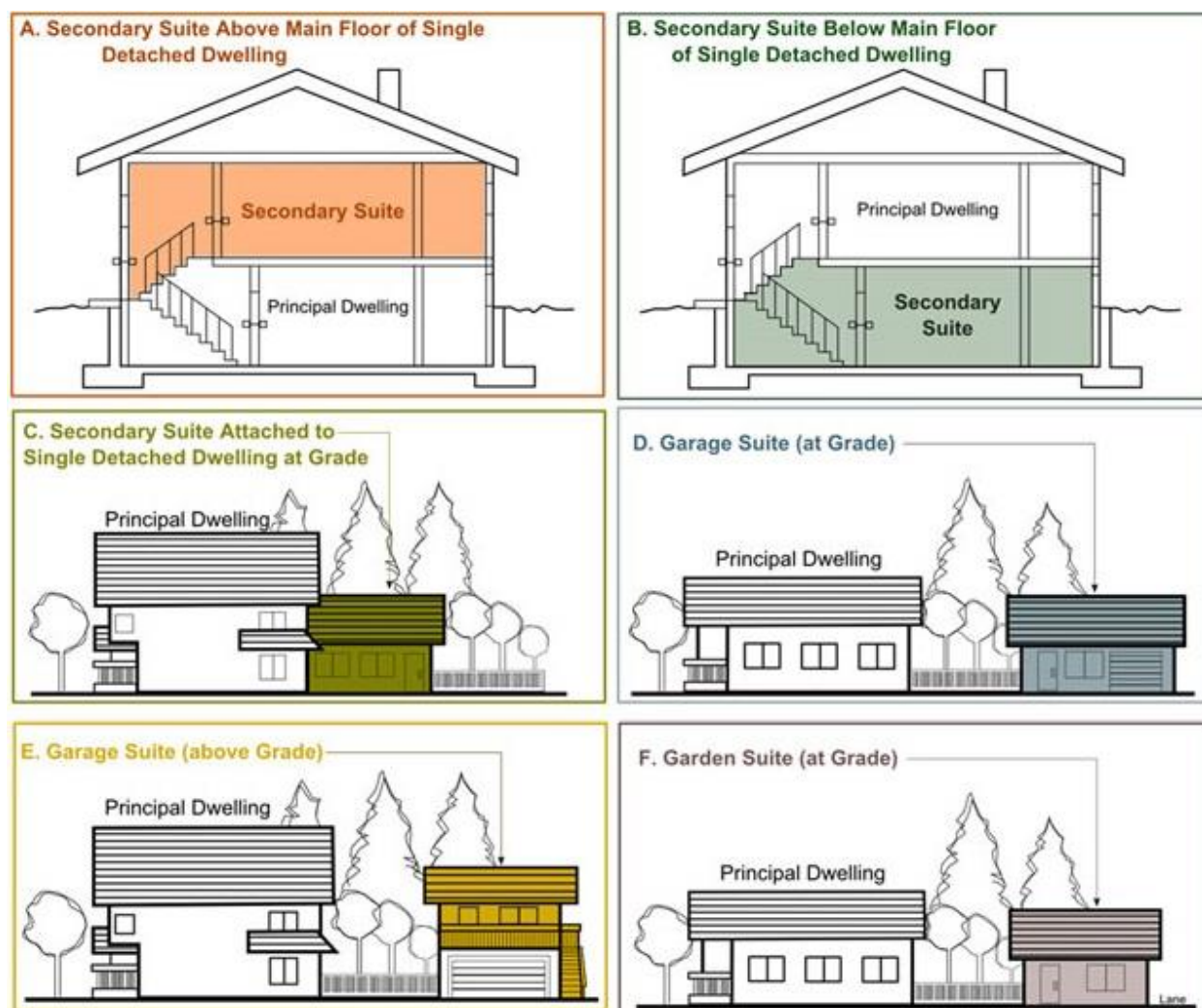
densities. Guidelines and criteria will need to be developed in the new Official Plan to direct intensification efforts to the most appropriate areas.

4.2.2 Second Units and Garden Suites

Second units are one of the most inexpensive ways to increase the stock of affordable rental housing and integrate affordable housing throughout the community while maintaining neighbourhood character. Second units can provide practical housing options to meet specific needs, including increasing housing choices for low and modest income households, accommodating an aging population who wish to live independently but also benefit from the support of having their extended families nearby, and promoting more inclusive communities.

Second units – also known as accessory or basement apartments, secondary suites or in-law flats – are self-contained residential units with kitchen and bathroom facilities within dwellings or within structures accessory to dwellings such as coach houses or laneway garages (see Figure 12).

Figure 12



Garden suites – also commonly known as granny flats – are one-unit detached residential structures which contain bathroom and kitchen facilities, are designed to be portable and are accessory to the existing residential structure. Garden suites are an affordable housing type, in part, because they do not require the purchase of land as they are ancillary to existing dwellings, and are relatively inexpensive to install as they are often constructed off-site or made from pre-fabricated materials.

Garden suites are especially suitable for some groups such as seniors because they provide affordable housing and enable older adults to live independently while receiving informal support from family members or a caregiver in an independent unit.

Municipalities, under Section 39.1 of the Planning Act, can pass temporary use by-laws authorizing garden suites as a temporary use for up to 20 years. Municipalities can also extend the temporary authorization for garden suites by further three year increments, as needed.

The PPS establishes that planning authorities shall provide for an appropriate range and mix of housing types and densities to meet projected requirements of current and future residents of the regional market area by permitting and facilitating all forms of residential intensification, **including second units**.

The County of Essex OP generally permits second dwelling units within all single detached, semi-detached, and townhouse dwelling units where a residential unit is not permitted in an ancillary structure to those house types on the property. If the principle residential dwelling on the property contains only a single residential unit, then an accessory structure may contain the second dwelling unit on the property. Local municipal Official Plans and implementing Zoning By-law are to contain detailed policies and provisions relating to second dwelling units which generally support their creation, including but not limited to the following:

- i) Areas of the municipality where second dwelling units would be inappropriate such as floodprone areas or areas with inadequate servicing;
- ii) Minimum unit size, access and parking requirements;
- iii) Whether second dwelling units will be phased into new developments, at the time of development/design/construction;
- iv) The health and safety requirements for second dwelling units to be contained within an accessory structure; and
- v) Garden Suites.

4.2.2.1 A Shift in Thinking

Despite their benefits, the perceptions and attitudes toward second units have only recently begun to change in a positive manner. This shift in perception and increased interest in second units is in part due to demographic trends that have resulted in growing numbers of smaller households and making provisions for the accommodation of aging parents (i.e. granny flats) in existing homes. Growth



management policies advocating for higher housing densities have also contributed to the increase in the popularity of second dwelling units.

In larger cities, such as Toronto and Vancouver, second units make up close to a fifth of the rental stock. In smaller towns, second units can play an important role in providing rental accommodations in the absence of more conventional rental housing. Rents in second units are often lower than in apartments in conventional rental buildings and the units can be developed with no or minimal government assistance.

The majority of secondary units are created through internal alteration, although some are built as additions to the main house. The size of the unit will depend upon the size and design of the house as well as the lot configuration. As noted in Figure 12, secondary units can be located in the basement, on a floor or in the attic, however most are found in basements because such units are the easiest to develop and they allow for the greatest degree of privacy and separation. Owners are required to have a building permit to add a second unit.

Because many municipalities do not permit secondary units or only permit them in selected neighbourhoods, second units are often created illegally. Even when second units are legalized, homeowners may be reluctant to declare their unit because they will likely have to bear the cost of upgrading it to local and provincial building, fire and safety standards. Some owners do not legalize their units in order to avoid paying income taxes on their net rental revenue.

In 1994, through Bill 120, Ontario municipalities were required by law to permit secondary suites “as-of-right”. This Act was rescinded in 1995 and it was left up to each municipality to determine if and under what conditions second units were to be permitted. Recently, the Provincial government adopted new legislation under Bill 140, the Strong Communities through Affordable Housing Act, which included changes to the Planning Act. **The new legislation requires municipalities to develop policies in their Official Plan to provide for second units within single detached, semi-detached and townhouse units as well as in ancillary structures such as a detached garage (i.e. garden suite).**

The changes to the Planning Act also included a restriction on appeal rights regarding applications for second units. The policies and provisions established by the Town to regulate second units under section 17(24) (Official Plans) and section 34 (19.1) (Zoning By-laws) of the Act may not be appealed in areas where residential uses, other than ancillary residential uses, are permitted. The amendment to the Act also increased the maximum temporary allowance for a garden suite from 10 to 20 years. These changes are intended to protect and enhance affordable housing opportunities and identify affordable housing as a Provincial interest.

4.2.2.2 Benefits and Challenges

From a growth management perspective, even if a small percentage of the housing stock of a municipality is converted to create an additional dwelling unit, the total housing supply can be increased substantially without the requirement for additional residential land or infrastructure.

Other advantages of second units include:



- provide relatively affordable rental housing in a neighbourhood setting without major government assistance;
- support changing demographics by providing more housing options for extended family or elderly parents, or for a live-in caregiver;
- they can be designed to blend in with the surrounding architecture, maintaining compatibility with established neighbourhoods and preserving community character;
- in owner occupied houses, they are generally well maintained avoiding the difficulties of maintenance in other forms of assisted housing;
- are a cost effective way of addressing rental housing needs;
- help to make homeownership affordable for first time homebuyers;
- provide additional income and security for older households with extra space;
- make better use of existing infrastructure;
- make better use of the existing housing stock;
- legalizing such units means that the town can have control over the health and safety conditions in such units.

Some of the issues related to second units include:

- second units are often provided illegally even in areas where they have been legalized, because it is sometimes expensive to bring units up to current standards and codes;
- there is often strong opposition to legalizing second units from local residents;
- in neighbourhoods where parking is limited, second units put increased pressure on crowded streets;
- many homeowners, especially older people, are reluctant to go through the complex (perceived or otherwise) procedures associated with creating a second unit including getting proper approvals, obtaining all the trades required for the alterations and obtaining financing.

4.2.2.3 Possible Regulations

Policy and regulatory issues that need to be addressed include:

- i) *the maximum number of second units per residential dwelling;*

As an entry point into this new policy approach, it is generally deemed reasonable to cap the number at one second unit per residential dwelling unit. As this housing approach becomes more “normalized” in the community, consideration could be given to an alternative cap at some future time.

- ii) *the allowable gross floor area of the second unit*

In some instances, municipalities establish provisions that regulate the size of the second unit. These limits can be expressed in either absolute terms or a percentage of the principal unit (typically in the range of 20 to 40 percent). The regulations might also specify a minimum size for the second unit. In other cases, size is regulated by specifying the maximum number of bedrooms allowed. Typically, the gross floor area of the second unit is required to be equal to or less than the floor area of the principle dwelling unit.



Size limitations serve several purposes. Most are designed to ensure the second units remain subordinate in size to the primary residence. They are also intended to control neighbourhood density (population density), the assumption being that controls on the size of the second unit will also tend to limit the number of tenants who can live in a second unit. Size limits also serve to minimize the visual impact of additions or alterations to the principle residence and therefore the character of the neighbourhood.

iii) *whether a second unit can be located in an accessory building or attached garage;*

in order to reduce the visual impact and to preserve the single unit character of neighbourhoods, some municipalities limit the second unit to attached units. This requirement ensures the unit is a subordinate use and does not give the impression of two separate houses on one lot. In areas where the average lot size is very small, this restriction might be appropriate. In many cases, however, a detached unit may provide a better living arrangement for those who want a second unit but want to maintain a level of privacy. If permitting second units in a detached accessory building as-of-right is not the preferred policy approach, the Planning Act does allow for the establishment of garden suites through temporary use by-laws.

iv) *the minimum number of parking spaces required and other regulations pertaining to parking;*

The potential for parking problems generated by the installation of second units is one of the most common concerns expressed by residents. This problem is most evident in areas where on-street parking is not permitted or is in short supply. To address this issue, many municipalities require a certain number of off-street parking spaces for second units ranging from one to one and one-half per unit.

Whether parking becomes a problem depends to a great extent on the current neighbourhood standard, built form and perceptions of existing parking problems.

Once an off-street parking space is required, the next determination is where they will be allowed on the lot. In order to maintain neighbourhood character, the municipality may choose to restrict parking in front yard areas (i.e. limit the driveway width) or establish landscaping requirements to limit visual impacts.

Given that many secondary dwelling units are often in the homes of “empty nesters” and single residents, there is a tendency for these households to have fewer vehicles. Meeting requirements for additional parking spaces could be an expensive proposition for some homeowners and may discourage them from installing a secondary dwelling unit.

v) *design/appearance standards;*

Provisions that govern the design and appearance of homes with secondary units are intended primarily to preserve the character of the area. Many by-laws contain conditions limiting certain exterior modifications of homes with secondary units. These may include limitations on additions that increase the size of the home, restrictions on the location of entrances and exterior stairs and other design guidelines. While some policies specify square foot limits on



expansions, others may rely on existing setback and lot coverage requirements to control the size of additions.

Many of the appearance and design standards applied to homes with secondary dwelling units are concerned with those portions of the home that can be seen from the street. One of the most common provisions prohibits the creation of additional front entrances restricting entrances to the secondary units to the side or rear of the home. The installation and/or location of exterior stairs is also likely to be restricted to rear or side yard locations or prohibited altogether. Policy can also stipulate that modifications to the exterior of the home should conform to the original design characteristics and style of the home or at least not alter the single household character of the neighbourhood.

vi) the total number of bedrooms for both the principle and secondary dwelling unit;

Limiting the number of bedrooms is a tool to ensure the use does not exceed its intended purpose and density does not become excessive. It is generally anticipated that a second unit will provide alternative housing for an individual and therefore it would be the norm to expect only one bedroom. Under certain circumstances, however, it might be reasonable to allow for more than one bedroom to accommodate a small household within a second unit. The OP policies will need to address this consideration.

vii) if any areas should be prohibited from allowing secondary dwelling units as-of-right.

The exclusion of certain areas might be appropriate on the basis of:

- parking problems
- predominate type of home - split level, Cape Cod, two-story, ranch style and larger houses are good candidates for conversion while smaller bungalow style homes may not be
- servicing issues (could require sign off from public works prior to allowing)
- the absence of other home features that lend themselves to adding secondary dwelling units (i.e. detached garages, daylight basements and alley access)

The new Official Plan will need to contain policy guidelines directing the location of secondary suites/garden suites to areas that can appropriately accommodate them.

4.3 Affordable Housing

A growing body of research shows that access to good quality affordable housing supports not only low and moderate income households, but also has positive community-wide benefits related to economic competitiveness, health, education and community well-being. From an economic perspective, housing is an important component for attracting and accommodating a workforce by ensuring a range of housing that accommodates a variety of household incomes and locating housing within reasonable distances of employment areas. Similarly, adequate, stable and affordable housing contributes to physical and psychological well-being, increased personal safety and helps to decrease stress as other needs such as food, clothing, transportation and recreation are more easily met. Together, these



factors result in healthier communities. “Affordable housing” does not exclusively refer to subsidized housing but rather it is a much broader term and applies to housing that is affordable to a wider spectrum of the community.

The PPS establishes that planning authorities shall provide for an appropriate range and mix of housing types and densities to meet projected requirements of current and future residents of the regional market area by establishing and implementing minimum targets for the provision of housing which is affordable to low and moderate income households. The County of Essex OP has established this target to be 20 percent of all new development.

Affordable is defined in the PPS as follows:

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

The County OP has adopted this definition and defines the regional market area as the County of Essex and the City of Windsor. It also establishes that:

- Affordable housing should be focused within Primary Settlement Areas (i.e. the northerly settlement area in Tecumseh) which offer residents easy access to existing services, facilities and infrastructure.
- The County encourages local municipalities to waive (in full or in part) municipal fees to encourage the development of affordable housing.
- The County encourages each local municipality to prepare a housing strategy that outlines opportunities to increase the supply of affordable housing consistent with the Windsor Essex Housing and Homelessness Plan.

The Windsor Essex Housing and Homelessness Plan goes beyond land use. Building on previous work undertaken as part of the Windsor Essex Housing Analysis and Recommended Strategies (HARS), it provides a comprehensive approach to delivering a system of housing and homelessness service by identifying goals, objectives and strategies to improve access to safe, affordable, accessible and quality housing and support services for individuals and families in Windsor Essex.

The **goals/strategies** that are at least partially a municipal responsibility and are relevant to land use planning include:



- Support efforts to reduce transportation barriers that currently exist in the system and efforts to increase and improve transportation options;
- Increase the supply of rental housing in the County. This may include incentives to support the development of private market and non-profit development of affordable housing through funding from municipalities and senior levels of government;
- Target new development projects under affordable housing programs to meet specified needs, monitor changes in demographics and needs, and adjust targeting as required;
- In complying with legislative requirements for secondary suites, encourage and support flexible policies for community-wide inclusivity of secondary suites as an affordable rental housing alternative;
- Move towards equalizing the residential and multi-residential tax rates for projects with a certain percentage of affordable units to enhance the affordability of the existing rental stock;
- Develop policies, and engage the building community, to support the creation of new barrier free housing;
- Pursue opportunities to leverage existing community resources and advocate for funding in order to deliver on the strategies in the Plan.

With respect to meeting these policy objectives, the Town has passed a resolution agreeing to participate in **Investment in Affordable Housing Program for Ontario (IAH) Extension Program**. This combined Federal and Provincial program provides funding, through the **Service Manager (City of Windsor)**, to be allocated to selected affordable housing projects within participating municipalities.

Affordable housing can be divided into the broad categories of non-market (or social/assisted housing) and market housing. The following sections provide an overview of these categories within the Essex-Windsor region with an emphasis on the Town of Tecumseh.

4.3.1 Non-Market Housing (Social/Assisted Housing)

Non-market or social housing refers to rental housing developed with the assistance of government and subsidized by Municipal and/or Federal government for people with low to moderate incomes, seniors, or people with special needs who can live, with support, in the community.

In November 1999, the Federal and Provincial governments signed the **Social Housing Agreement**, allowing the province to administer Federal programs. In December 2000, the province passed the **Social Housing Reform Act** which authorized the transfer of social housing to the municipal Service Managers.

On January 1, 2001, the Province of Ontario transferred the administration of the public housing portfolio to the "Service Manager". The transfer of administration of the non-profit and cooperative housing portfolio followed on January 1, 2002. The current number of rent-geared-to-income (RGI) households receiving assistance and the supply of units modified for physically disabled access has been maintained at previous provincial levels.

The **Corporation of the City of Windsor is the designated Service Manager for Windsor and Essex County**. As such, it is responsible for the administration and funding of Social Housing programs in the Windsor and Essex County service area providing direction and support to 39 Social Housing Providers to ensure program and legislative compliance.



The Service Manager implements local operational policies and procedures and researches and identifies opportunities for future supply of affordable housing. The Service Manager is also responsible for ensuring that access to all social housing units is administered through a **Centralized Waiting List** system, with participation by all Housing Providers. This Centralized Waiting List is administered by the **Central Housing Registry**. Currently, there are approximately 2,000 applicants on the waiting list for Social Housing in the Windsor and Essex County service area.

The **Housing Services unit** of the City of Windsor is responsible for administering Social Housing Program requirements and funding for 8,750 units including over forty social housing providers in Windsor and Essex County. The total number of social housing units, managed by **39 independent Non-Profit Housing Corporations** (referred to as Housing Providers) in Windsor and Essex County, totals 8,660. This represents:

- 3,535 Public Housing Units;
- 2,458 Provincial Non-Profit housing units (former and current municipal, private and cooperative);
- 2,127 Federal Non-Profit housing units (2,043 Private Non-Profit and 84 Urban Native); and
- 540 Rent Supplement units.

Housing Services has an active role in:

- Ensuring compliance by Social Housing Providers with Operating Agreements, legislation, program regulations and policies;
- Promoting and encouraging a sustainable, well-managed social housing stock for Windsor and Essex County;
- On-going social housing Policy development;
- On-going review and research in development opportunities to create new supply of affordable housing for the community;
- Ensuring the integrity of the affordable housing stock for the community;
- Assisting Providers in achieving their mandates and business practices; and
- Providing financial stewardship.

The Centralized Waiting List is managed for Housing Services by the **Windsor-Essex Community Housing Corporation (CHC)**. CHC is an independent local housing corporation, with a Board of Directors appointed by the City of Windsor and include City of Windsor Councillor representation, Essex County representation, members at large from the local community and tenant representatives. The City of Windsor is the sole shareholder of Windsor Essex CHC on behalf of the City of Windsor and the County of Essex. CHC owns and manages over **4,700 units** of housing, with 4,220 units in Windsor and 480 in Essex County, in over 732 buildings including high rise apartments, low rise apartment buildings, town homes, row housing and detached homes in Windsor and Essex County.

Windsor Essex CHC operates three distinct housing programs:

- Affordable rental housing for low-income seniors
- Non-profit housing for families, singles and persons with disabilities; and
- Rent-Geared-To-Income housing for persons in need throughout Windsor and Essex County



The Town of Tecumseh has the following two social assisted housing developments (see Map 1):

- 1) Ryegate Co-Operative Homes
1156 Community
Total Units: 50
Social Housing Type: Family
Layout: 2, 3 and 4 Bedroom
- 2) Arbour – CHC, 11934 Arbour
Total Units: 38
Social Housing Type: Adult
Layout: 1 Bedroom

The Town should continue to work with Housing Services and CHC to provide a variety of affordable housing choices in Tecumseh.

4.3.2 Market Housing

Affordable market housing refers to provision of housing in the market that is affordable. An important consideration in planning for the provision of affordable housing is the definition of “affordability”. CMHC determines that a household has an affordability problem if it disburses more than 30 percent of household income on housing. This definition provides the basis for the PPS and County OP definitions noted earlier in this Paper.

The County OP, to which the Tecumseh OP must conform, establishes the following definition:

“Affordable Housing means

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



Regional market area refers to an area, generally broader than a lower tier municipality, that has a high degree of social and economic interaction. The County of Essex and the City of Windsor serve as the regional market area.

Low and moderate income household means:

- a) *in the case of ownership housing, households with incomes in the lowest 60% of the income distribution for the regional market area; or*
- b) *in the case of rental housing, households with incomes in the lowest 60% of the income distribution for renter households for the regional market area.*

The County requires that each local municipality achieve a minimum affordable housing target of 20 percent of all new development. To meet this target, based on the projection of 3,220 dwelling units over the planning horizon, a total of 644 affordable units must be provided in the Town. This amounts to an average of 32 affordable units annually.

The 2010 median household income (where half of residents are above and half are below) in Tecumseh was \$84,771 and the 2010 average household total income was \$99,800. At the median household income, a Tecumseh household could spend no more than \$25,431 on housing (including housing related expenses such as utilities) to remain within the affordability threshold. When applied against average household income, the maximum amount becomes \$29,940.

As noted in Section 2 of this Paper, 13.6 percent of non-farm households in Tecumseh paid 30 percent or more of household income toward shelter costs in 2011. This figure was far lower than the Ontario proportion which was 27 percent and would seem to indicate that housing affordability is not as critical an issue in Tecumseh as in other areas of Ontario.

A lower proportion of owner households paid 30 percent or more compared to tenant household in Tecumseh (11.3 percent for owners versus 34.5 percent for renters).

Households in Tecumseh paid an average monthly shelter cost of \$985 – which was lower than the Ontario amount of \$1,181. The average monthly shelter cost for tenant households was \$768 which was lower than the average monthly shelter cost for owner households of \$1,009.

Notwithstanding the apparent lack of a severe “housing affordability” issue in Tecumseh, the Town must conform to the County OP by ensuring that 20 percent of new development for housing is deemed to be affordable in the context of the regional market area (the County of Essex and City of Windsor). In other words, the Town, as is the case for all of the lower tier municipalities in the County, is to assist in addressing the region’s housing affordability issue through the provision of affordable housing within its limits.

By providing for a policy environment that encourages intensification and second units as-of-right and garden suites through a temporary use by-law for an extended time frame to a maximum of 20 years, the Town will be in a position to provide an alternative affordable housing option for its current and future residents in addition to other more traditional housing options.



5.0 CONCLUSION AND RECOMMENDATIONS

On the basis of all of the preceding information and analysis, it is recommended that the following policy issues be addressed in the Town's new Official Plan:

- 1) In accordance with this paper and the Growth Management/Structure Plan Discussion Paper, no additional land beyond that identified within the existing settlement areas (including those lands under study as part of the Tecumseh Hamlet Secondary Plan) is necessary to accommodate housing within Tecumseh over the 20-year planning period;
- 2) the intensification of residential lands be encouraged and policies be added that encourage standards of development that will assist in achieving this objective. An annual intensification target of at least 15 percent of all new housing be established consistent with the County of Essex target;
- 3) that affordable housing be encouraged and policies be added that encourage standards of development that will assist in achieving this objective. An annual affordable housing target of at least 20 percent of all new housing be established consistent with the County of Essex target;
- 4) that areas for second units to be permitted as of right, as required by the PPS and County OP, be identified in the Town subject to policy and regulatory guidelines being established;
- 5) overarching goals and policies be added to the new Official Plan with respect to:
 - i) encouraging a wide variety of housing types and tenure reflecting the divergent needs of the community;
 - ii) locating more intensive residential uses in proximity to major transportation infrastructure and in areas that could, over time, be efficiently serviced by public transit;
 - iii) encouraging sustainability;
 - iv) ensuring the protection, enjoyment and use of abutting properties from the adverse impacts of high density residential uses on lower density residential uses through the use of mitigation measures such as: distance separation, landscaping, buffering, and screening;
 - v) providing infrastructure required by residential lands;
- 6) a monitoring strategy be included in the new Official Plan. Such a strategy could include:
 - i) an inventory of residential lands by housing type and tenure;
 - ii) a calculation of absorption rates by type of use;



- iii) a calculation of density/intensification; and
- iv) an inventory of existing and newly constructed affordable housing;

This type of monitoring would ideally include annual reporting of the findings.



How to Provide Input

Send your comments by regular mail, fax, e-mail or by visiting the Town's website.

By mail:

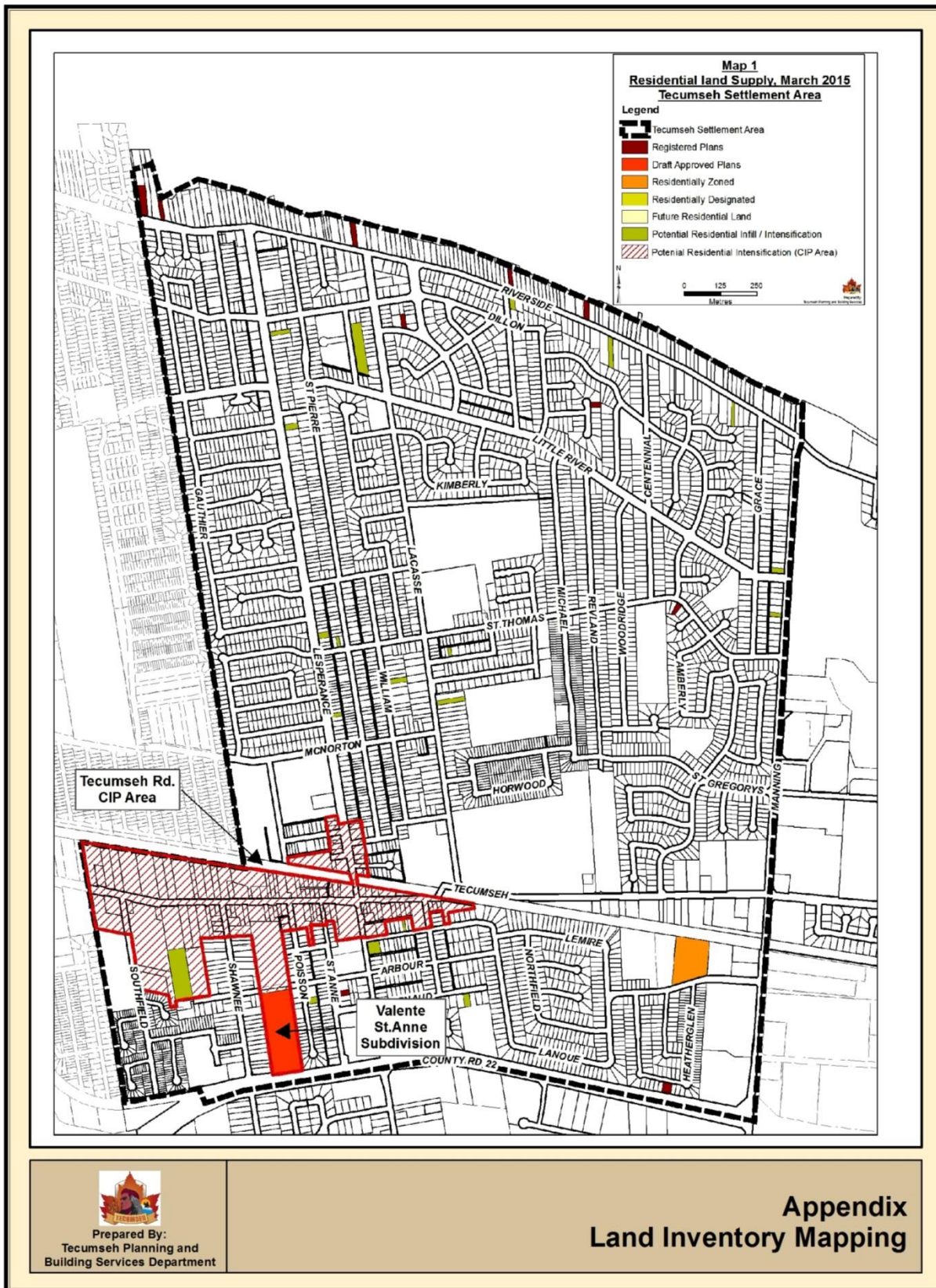
Att. Tecumseh Official Plan
Town of Tecumseh
Planning Department
917 Lesperance Road
Tecumseh, ON
N8H 2J4

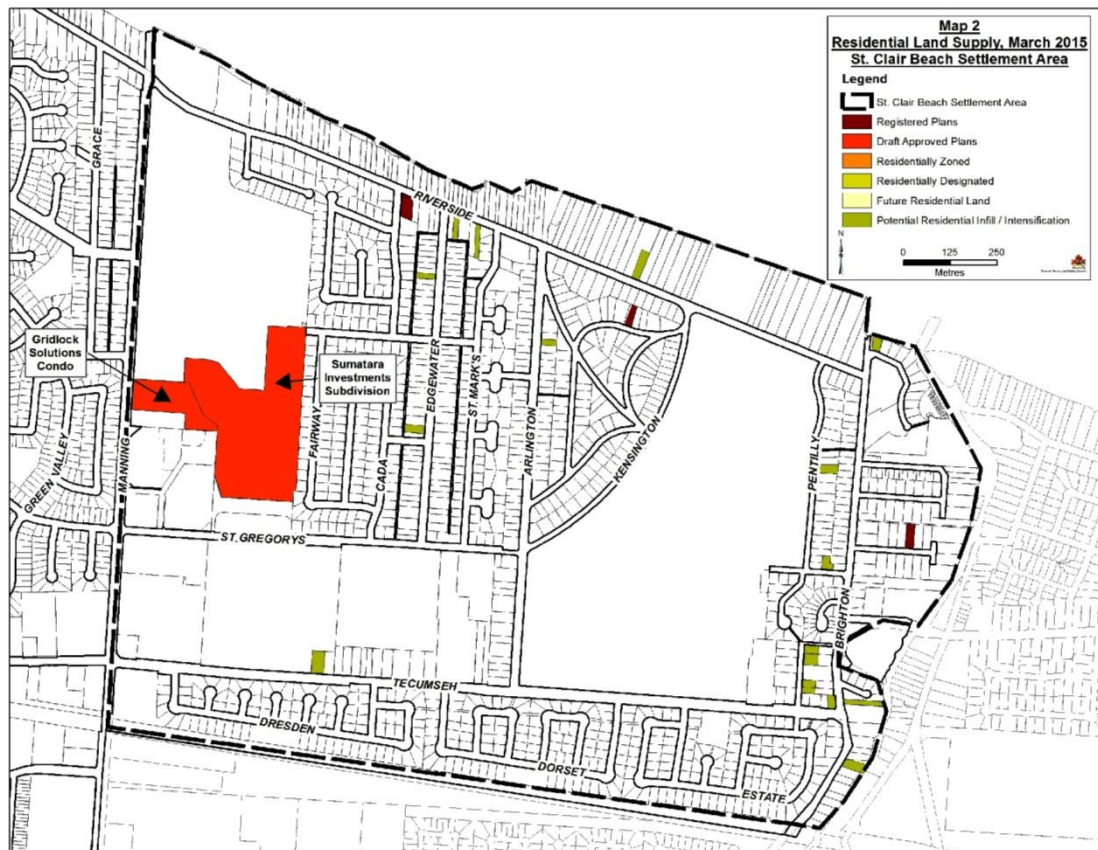
By fax: (519) 735-6712

By e-mail: cjeffery@tecumseh.ca or edececco@tecumseh.ca

Go to: www.tecumseh.ca/officialplan to register your comments using the on-line form. Register your contact information at the same time to receive notification of upcoming consultation events.

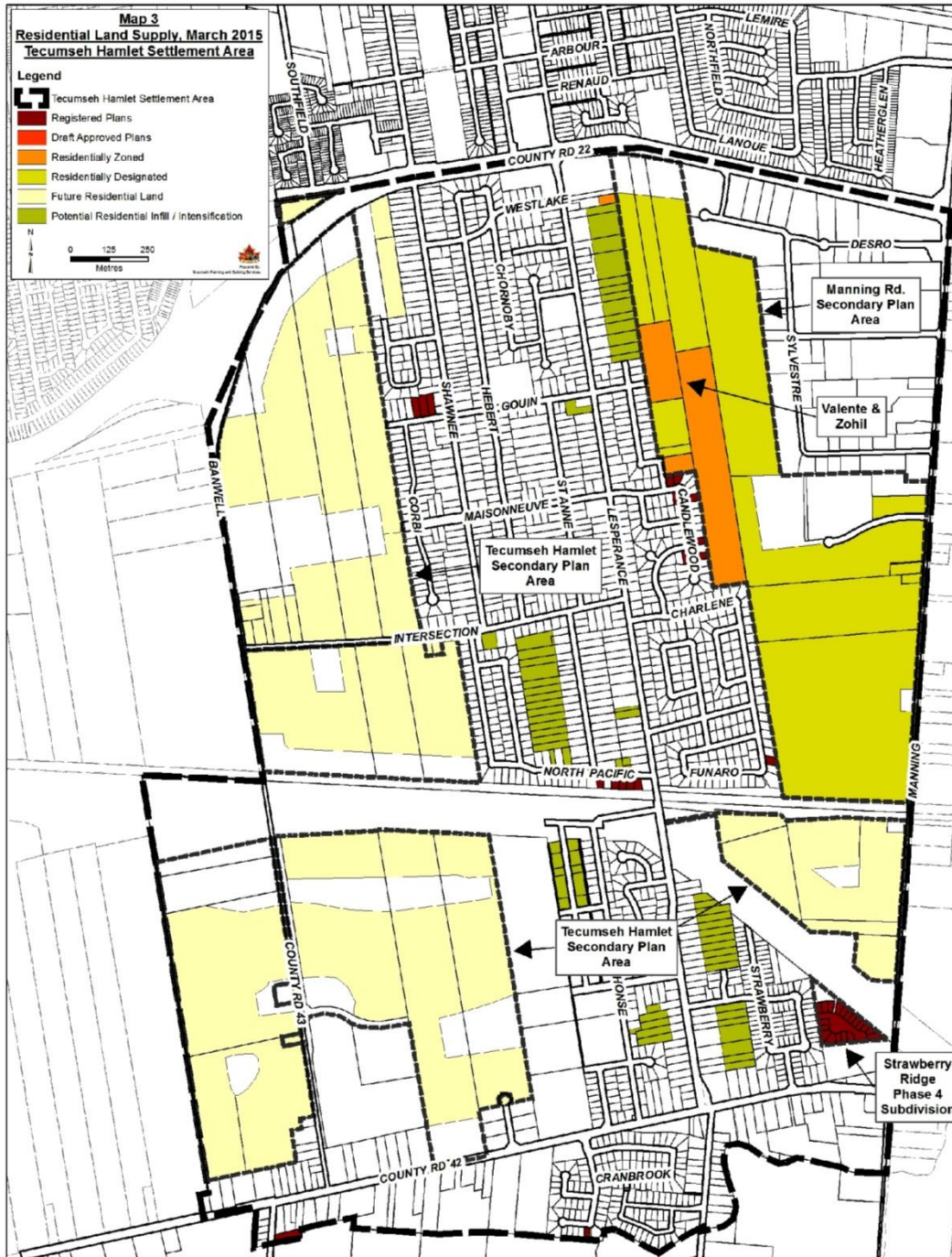






Prepared By:
 Tecumseh Planning and
 Building Services Department

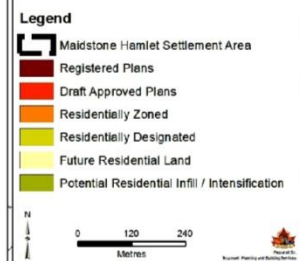
Appendix Land Inventory Mapping



Prepared By:
 Tecumseh Planning and
 Building Services Department

Appendix Land Inventory Mapping

Map 4
Residential Land Supply, March 2015
Maidstone Hamlet Settlement Area



Prepared By:
 Tecumseh Planning and
 Building Services Department

Appendix Land Inventory Mapping



Prepared By:
Tecumseh Planning and
Building Services Department

Appendix Land Inventory Mapping

APPENDIX

Table A1 Town of Tecumseh Estimated Supply of Residential Units – March 2015			
Land Status	Settlement Area	Dwelling Unit Breakdown (Single / Semi / Town / Multi)	Residential Units Available
Registered Plans	<i>Tecumseh</i>	<i>10 / 0 / 0 / 0</i>	<i>10</i>
	<i>St. Clair Beach</i>	<i>3 / 0 / 0 / 0</i>	<i>3</i>
	<i>Tecumseh Hamlet</i>	<i>36 / 0 / 0 / 0</i>	<i>36</i>
	<i>Maidstone Hamlet</i>	<i>2 / 0 / 0 / 0</i>	<i>2</i>
	<i>Oldcastle Hamlet</i>	<i>6 / 0 / 0 / 0</i>	<i>6</i>
Subtotal			57
Draft Approved Plans	<i>Tecumseh</i>	<i>0 / 14 / 34 / 0</i>	<i>48</i>
	<i>St. Clair Beach</i>	<i>87 / 0 / 12 / 59</i>	<i>158</i>
	<i>Tecumseh Hamlet</i>	<i>0 / 0 / 0 / 0</i>	<i>0</i>
	<i>Maidstone Hamlet</i>	<i>0 / 0 / 0 / 0</i>	<i>0</i>
	<i>Oldcastle Hamlet</i>	<i>0 / 0 / 0 / 0</i>	<i>0</i>
Subtotal			206
Residentially Zoned	<i>Tecumseh</i>	<i>0 / 26 / 0 / 0</i>	<i>26</i>
	<i>St. Clair Beach</i>	<i>0 / 0 / 0 / 0</i>	<i>0</i>
	<i>Tecumseh Hamlet</i>	<i>95 / 0 / 0 / 0</i>	<i>95</i>
	<i>Maidstone Hamlet</i>	<i>3 / 0 / 0 / 0</i>	<i>3</i>
	<i>Oldcastle Hamlet</i>	<i>0 / 0 / 0 / 0</i>	<i>0</i>
Subtotal			124
Total Units in Registered or Draft Approved Plans and Lands Zoned Residential		242 / 40 / 46 / 59	387
Residentially Designated Lands	<i>Tecumseh</i>	<i>0 / 0 / 0 / 0</i>	<i>0</i>
	<i>St. Clair Beach</i>	<i>0 / 0 / 0 / 0</i>	<i>0</i>
	<i>Tecumseh Hamlet</i>	<i>514 / 106 / 0 / 0</i>	<i>620</i>
	<i>Maidstone Hamlet</i>	<i>800 / 50 / 50 / 0</i>	<i>900</i>
	<i>Oldcastle Hamlet</i>	<i>0 / 0 / 0 / 0</i>	<i>0</i>
Lands Designated for Future Residential *	<i>Tecumseh Hamlet</i>	<i>914 / 392 / 1374 / 420</i>	<i>3,100</i>
Units within Lands Designated and Available		2,228 / 548 / 1,424 / 420	4,620
Total Estimated Units Town-Wide			5,007

* Lands currently subject to the Tecumseh Hamlet Secondary Plan process – estimates based on most recent draft concept plan

