

# Town of Caledon Housing Study



## Acknowledgements

The Town of Caledon Housing Study was undertaken on behalf of the Town of Caledon.

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# 1. Introduction

## Background and Purpose of the Study

The Town of Caledon is one of the three local municipalities of Peel Region. It has both urban and rural communities. The Town is undertaking this Housing Study to better understand the current state of the housing market and to determine current and future unmet housing demand throughout the housing continuum. The Housing Study is also intended to form the basis for community-specific housing priorities and policies in the Town's Official Plan.

The Housing Study aims to address the following research questions.

- What are the demographic and economic characteristics of households living in the community?
- What can Caledon expect regarding population growth that will impact housing and influence policy decisions?
- What is the nature and extent of short to mid-term and long range housing needs based on house prices, affordability, availability, new construction, rental versus homeownership, older adults/seniors, families, special needs, homelessness, etc.?
- Is there a market for purpose-built rental housing and/or affordable rental housing? If yes, what building form/ type/ proportion should it be?
- How should the Town maximize the use of Region of Peel funds through Peel Living/ Peel Renovates to support and improve housing options for homeless residents, low and moderate income households?
- What policies and protocols are required to enhance and implement the Town's existing Official Plan policies on Apartment-in-House (second units) and Garden Suites?
- How should the Town measure and monitor the housing stock?
- What policies and protocols are needed to implement inclusionary zoning should the Province pass the legislation?
- What types of incentives are available to assist the Town in promoting affordable housing, including cash-in-lieu, housing first, reduction in development charge fees for second units, etc.?
- How are the Town's housing policies affected by the Provincial Policy Statement (2014) and the applicable Provincial Plans, including the Growth Plan for the Greater Golden Horseshoe, the Greenbelt Plan, the Oak Ridge's Moraine Plan, and the Niagara Escarpment Plan? What policies can be included in the Official Plan to address these plans?

- What existing Town policies prevent innovation in providing alternative housing options and what policies could be implemented to generate creative housing solutions?

## Approach to the Study

The Housing Study is being done in two phases. The first phase of the work involves gathering all the data and information required to undertake the assessment of housing need and organizing and synthesizing this data and information into a database. This database will not only be the basis of further analysis of housing demand, supply and affordability in the Town, it provides a foundation for future efforts to monitor the housing picture in the Town of Caledon.

The second phase of the study involves undertaking the housing needs assessment and gap analysis based on the work in Phase One. In addition, work in Phase Two will include assessing existing plans, policies and strategic documents and developing recommended housing policies.

## Sources of Information and Data Limitations

Sources of data and information for this study include Statistics Canada Census Profiles, topic-based tabulations, and custom tabulations for 2001, 2006 and 2011 from the Census and National Household Survey. Other sources include data and information from Canada Mortgage and Housing Corporation, the Regional Municipality of Peel, and the Town of Caledon. In addition, email and phone information requests were made to key housing stakeholders, including housing and support service providers, to obtain additional information, particularly on the non-market housing supply and demand.

Wherever possible, the most current and reliable data and information sources were used in this study. However, it should be noted that there may be some discrepancy in household and population counts due to the use of data from the mandatory portion of the Census, data from the 20% sample, and data from the voluntary National Household Survey in 2011. Where available, 2016 Census data has also been incorporated into the analysis.

Please note that data on incomes refer to household incomes and do not include the population living in institutions such as nursing homes, hospitals or correctional facilities. For relevance and to be able to compare to 2017 house prices and rents, household incomes have been estimated to 2017 based on the growth rate of the consumer price index (CPI) of Canada from 2010 to 2017 (12.4%). Also, data in some

tables/ figures may not always add up to 100% or to the total number of households or population due to the data suppression rules employed by Statistics Canada.

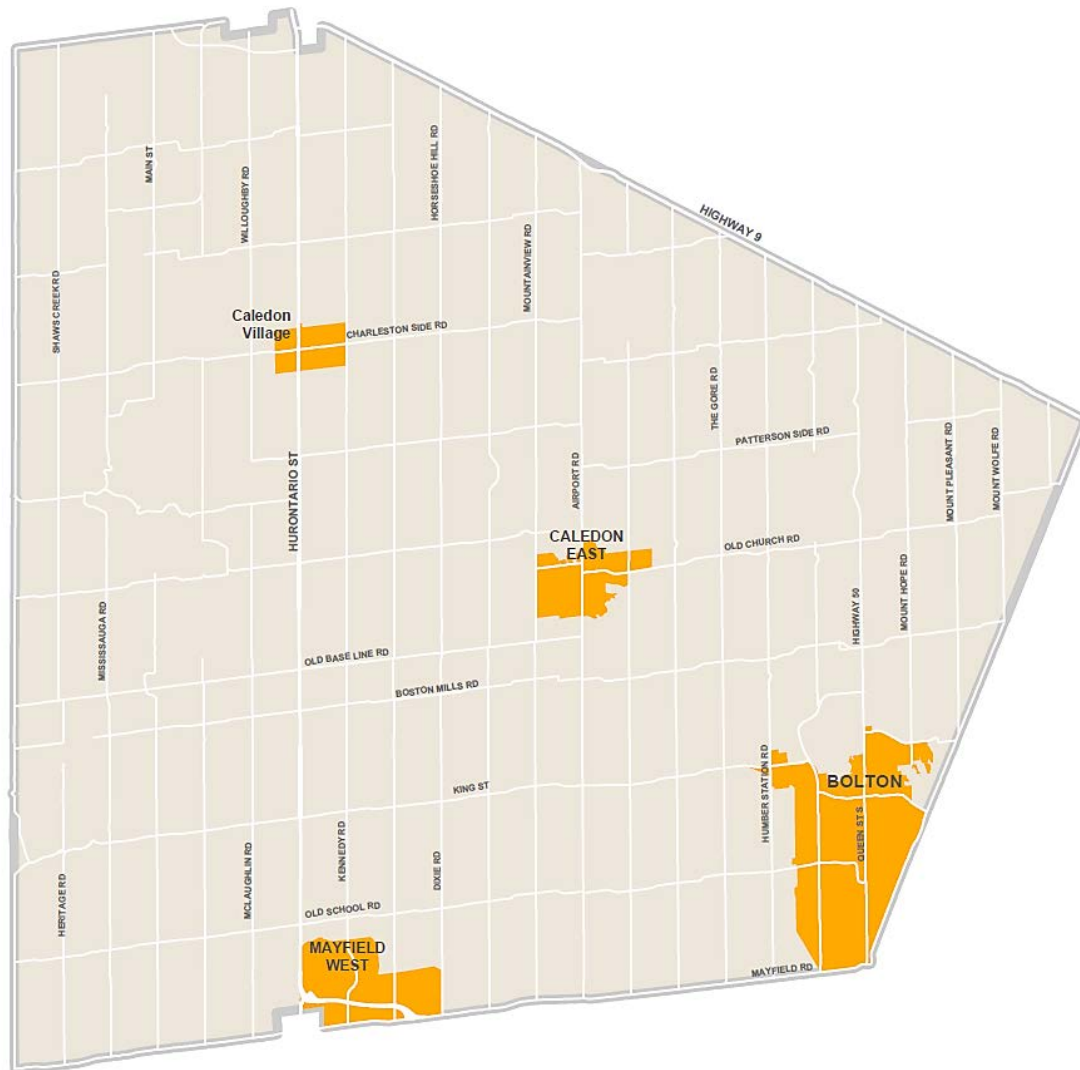
Consultations with key stakeholders and the public were undertaken to provide additional context to the data and information gathered. Meetings with key stakeholders from the private, non-profit and public sectors were conducted to better understand the housing need in the Town and to work collaboratively to identify opportunities to address these needs. A non-statutory public open house was also undertaken to inform the public of the current housing picture based on initial findings as well as to better understand the housing need of current Town residents.

## Study Area

The study area for the Housing Study is the Town of Caledon and the analysis of housing demand, supply and affordability is focused on the Town. However, given that Caledon is part of the regional area of Peel Region and that the Region is the Service Manager for the area, the assessment also looks at the housing picture in the Region as a whole and recommendations have been developed to ensure they complement Region of Peel initiatives and policies. In addition to Peel Region, comparator municipalities have also been included in the assessment to provide some context to the analysis of the housing situation in the Town of Caledon. These comparator municipalities are: Brampton, Mississauga, Aurora, Halton Hills, Newmarket, and Whitchurch-Stouffville. These municipalities were selected based on their similarity to Caledon in terms of population, proportion of seniors, number of households, average household incomes, and unemployment rate. In addition, Brampton and Mississauga were chosen as they are the two other local municipalities in Peel Region.

In addition, where possible, analysis of the smaller areas within the Town of Caledon have been included to allow an examination of the unique housing needs in the urban and rural areas of the Town. These smaller areas within the Town are: Bolton, Caledon East, Mayfield West, Caledon Village, and the rest of Caledon. The following map shows these different areas within the Town.

Figure 1: Town of Caledon and Local Communities



## Housing Continuum<sup>1</sup>

The housing market can be viewed as a continuum where the supply of housing responds to the range of housing demand in a community. Due to the range of social, economic and geographic factors, the full range of housing need in a community is not always met in the private housing market. This is particularly true for individuals and families with low incomes or for persons with special housing needs. The housing needs of these groups are often met by non-market housing provided by the public and non-profit sectors. It should be noted that households can move back and forth along the continuum through different stages of their lifecycle. For example, senior homeowners

<sup>1</sup> The housing continuum is a range or series of housing choices which includes emergency shelters, affordable housing units, and market units.



may choose to sell their homes and move to the private rental market. There may also be households who move from market rental or ownership into subsidized rental due to an illness or loss of employment. Alternatively, there may be households who were in subsidized rental who are able to move to affordable ownership. As such, it is important for each community to have an adequate supply of units throughout the continuum.

The different elements of the continuum are:

### **Non-Market Housing**

#### **Emergency Shelters**

Temporary housing that is required in some type of crisis, including domestic violence, eviction, family break-up or illness.

#### **Transitional Housing**

Short-term housing which provides opportunities for those living in emergency housing to move to a more supported environment where some type of stability can be achieved. The goal is to eventually move the individual or family to permanent housing.

#### **Supportive Housing**

This housing type has associated support services and appropriate design features to make it possible for persons with special needs to live independently. Housing costs are often geared to income.

#### **Social Housing**

This housing is generally comprised of public housing managed by a service provider, non-profit housing, and social housing where units have rent supplement agreements. Rents are geared to income and do not exceed 30% of the household's income.

#### **Affordable Housing**

These are rental or ownership housing units where the housing cost is below the average market rent or house price.

### **Market Housing**

#### **Market Rental Housing**

This is made up of purpose-built rental units in the private rental sector as well as secondary suites, rented condominium units, and rented single detached, semi-detached, and townhouse dwellings in the secondary rental market.

### Market Ownership Housing

This is housing priced at average market values and purchased with or without a mortgage.



## 2. Housing Demand Analysis

Population and household characteristics are important factors that influence housing demand in a community. This section looks at the demographic and socio-economic trends and characteristics in the Town of Caledon and how these affect the demand for housing. The indicators examined include trends in the age of the population, household size, type and tenure, and household incomes.

### Population Trends and Projections

There were 66,505 people living in Caledon in 2016, up by 31.4% from 2001. In comparison, the total population of Peel increased by 39.7% from 2001 to 2016. Among the local municipalities in Peel, Caledon saw the second highest rate of increase after Brampton. Among comparator municipalities, Caledon's population increased at a higher rate compared to Halton Hills and Newmarket but at a lower rate compared to Aurora and Whitchurch-Stouffville.

According to data from the Peel Data Centre, Caledon's population is expected to increase by 62.4% in the next fifteen years; the highest rate of growth among the local municipalities of Peel Region. This estimated rate of increase is also higher compared to all other comparator municipalities.

**Table 1: Population Trends and Projections: Caledon, Brampton, Mississauga, Peel Region, Aurora, Halton Hills, New market, Whitchurch-Stouffville; 2001-2031**

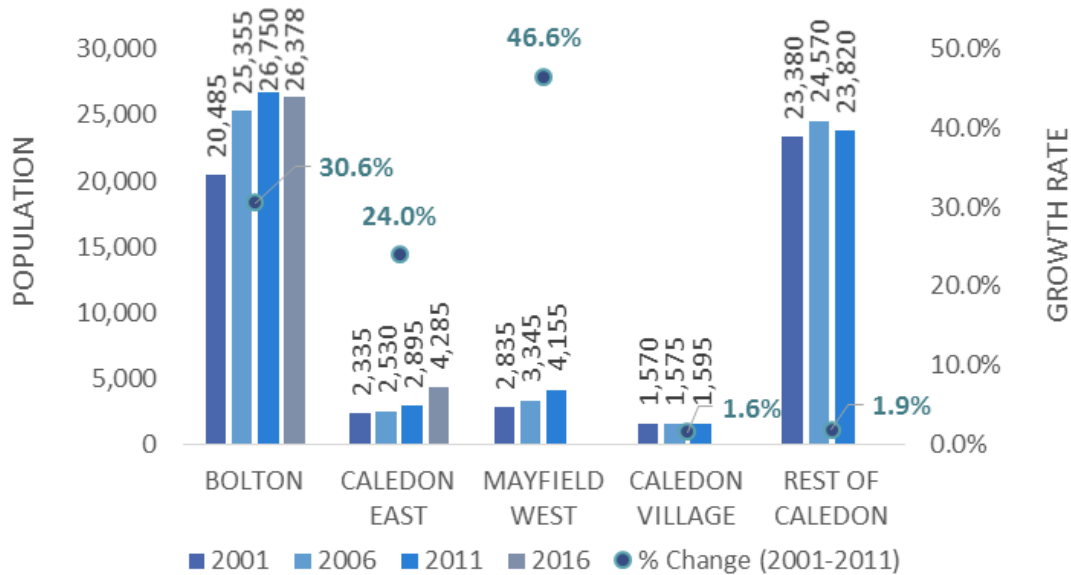
	2001	2006	2011	2016	2021	2026	2031	Change (2001-2016)	Change (2016-2031)
<b>Caledon</b>	50,605	57,375	59,210	66,505	87,000	99,000	108,000	31.4%	62.4%
<b>Brampton</b>	325,430	433,475	521,690	593,640	635,000	686,000	727,000	82.4%	22.5%
<b>Mississauga</b>	612,955	668,550	710,470	721,600	768,000	788,000	805,000	17.7%	11.6%
<b>Peel Region</b>	988,958	1,159,405	1,291,370	1,381,740	1,490,000	1,573,000	1,640,000	39.7%	18.7%
<b>Aurora</b>	40,170	47,630	52,790	55,445	64,500	69,500	74,900	38.0%	35.1%
<b>Halton Hills</b>	48,180	55,290	58,725	61,160	61,672	77,003	91,885	26.9%	50.2%
<b>Newmarket</b>	65,790	74,295	79,215	84,225	92,600	97,100	100,800	28.0%	19.7%
<b>Whitchurch-Stouffville</b>	22,010	24,390	37,350	45,845	53,000	59,000	62,000	108.3%	35.2%

Source: Statistics Canada Custom Tabulations 2001, 2006, and 2011; Statistics Canada Community Profile 2016, Peel Data Centre, 2014

Among the local communities in Caledon, Mayfield West saw the highest rate of growth from 2001 to 2011, with an increase of 46.6% in the number of people living in that community. Bolton saw the second highest rate of growth in its population; growing by 30.6%. In comparison, the population of Caledon Village increased by only 1.6% while

the population of the more rural areas of the Town increased by 1.9% from 2001 to 2011.

**Figure 2: Population Trends and Growth of Caledon Communities: Bolton, Caledon East, Mayfield West, Caledon Village, and Rest of Caledon; 2001-2016**

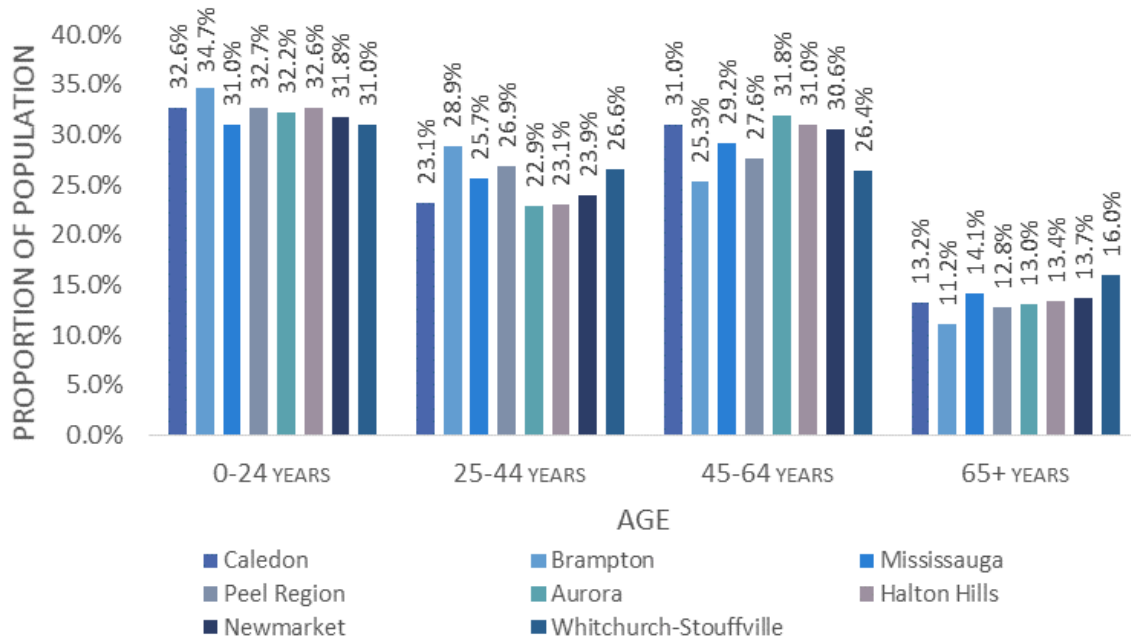


Source: Statistics Canada Custom Tabulations 2001, 2006, 2011 and 2016

## Age of Population

Similar to other communities in Canada, Caledon's population is aging. The share of the younger age groups has decreased while the share of older age groups has increased. In 2016, the population aged 24 years or less made up 32.6% of the total population; down from 35.2% in 2001. Similarly, those aged 25 to 44 years made up 23.1%; down from 32.4% in 2001. In addition, the 24 to 44 year age group saw a decrease in actual numbers; decreasing by 6.1% whereas all other age groups saw an increase in actual numbers. The share of the population aged 45 to 64 years increased from 24.5% in 2001 to 31.0% in 2016 while those aged 65 years and over increased from 7.9% in 2001 to 13.2% in 2016. This suggests that the population is aging and that it will continue to age in the next 25 years. This trend is also seen in Peel Region as a whole as well as the other local municipalities.

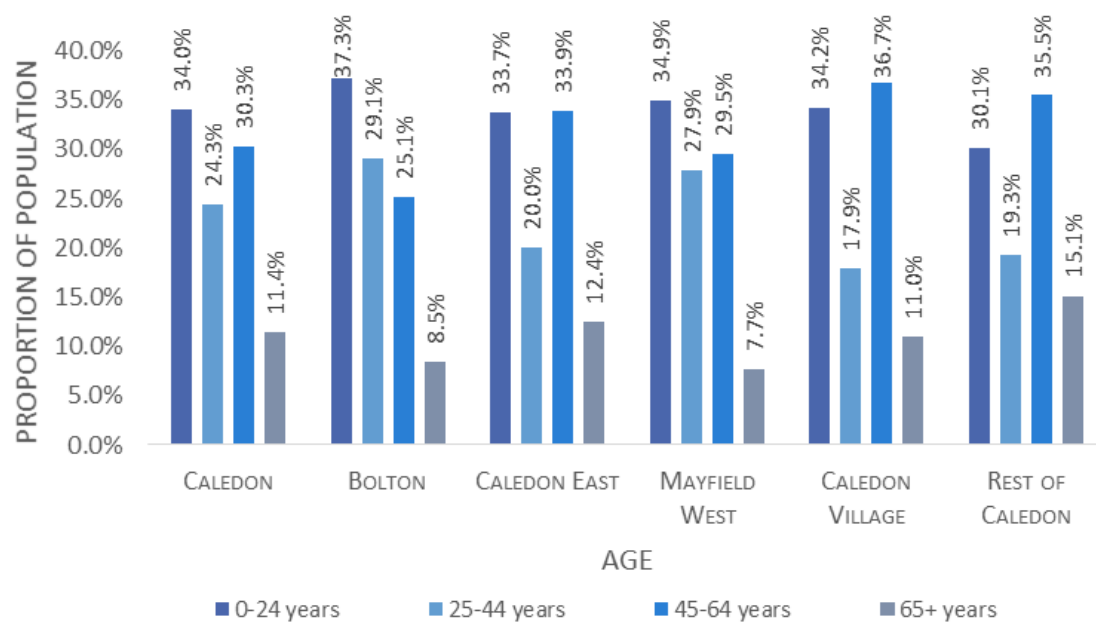
**Figure 3: Age of Population: Caledon, Brampton, Mississauga, Peel Region, Aurora, Halton Hills, New market, Whitchurch-Stouffville; 2016**



Source: Statistics Canada Community Profile 2016

The share of the age groups in the local communities of Caledon are similar to that seen for the Town as a whole although Mayfield West has a smaller share of seniors aged 65 years and older (7.7%) compared to the other areas. In contrast, the more rural areas of Caledon (the rest of Caledon) have a much higher proportion of seniors (15.1%). The Rest of Caledon also has a smaller share of the population 44 years and younger and a larger share of those aged 45 years and older compared to the other local communities. This suggests that housing need in the Rest of Caledon may be more focused on the aging population compared to other communities within the Town.

**Figure 4: Age of Population of Caledon Communities: Caledon, Bolton, Caledon East, Mayfield West, Caledon Village, and Rest of Caledon; 2011**



Source: Statistics Canada Custom Tabulations 2011

## Homeless Population

There are currently no counts of homeless individuals and families in Caledon however, this does not mean that there are no homeless individuals and families in Caledon. Homelessness counts are difficult to monitor because of “hidden homeless” members of the community. ‘Hidden homeless’ include individuals who do not perceive themselves as homeless because they may be couch-surfing with friends or family, staying in motels, or living in overcrowded situations.

There are no emergency shelters located in Caledon.

Occupancy rates of the emergency shelters that serve all residents of Peel Region are all at over 100% except for Cawthra shelter in Mississauga (which had an occupancy rate of 85% from January to March 2017). In addition, there were 262 unique individuals experiencing homelessness in Peel Region in 2016<sup>2</sup>.

<sup>2</sup> Peel 20,000 Homes Campaign. Accessed from: <https://www.peelregion.ca/housing/pdf/one-united-voice/paeh-20000-homes-peel.pdf>.

# Household Trends and Projections

Household characteristics are also important and directly related to understanding housing needs. In this section, we will examine the trends and characteristics of households in Caledon.

## Household Growth

The number of households in Caledon has increased by almost 32% in the last fifteen years. This rate of increase is lower than the rate seen for Peel Region as a whole (39.3%).

Peel Region's household projections from the Peel Data Centre estimate that Caledon will continue to grow by another 60.0% from 2016 to 2031 compared to a growth of 28.0% for Brampton, 12.1% for Mississauga and 21.0% for the Region as a whole.

**Table 2: Household Trends: Caledon, Brampton, Mississauga, Peel Region, Aurora, Halton Hills, New market, Whitchurch-Stouffville; 2001-2016**

	2001	2006	2011	2016	% Change (2001-2016)
<b>Caledon</b>	16,115	18,310	19,085	21,255	31.9%
<b>Brampton</b>	97,550	125,835	149,270	168,010	72.2%
<b>Mississauga</b>	195,200	214,920	234,580	240,910	23.4%
<b>Peel Region</b>	308,865	359,065	402,935	430,180	39.3%
<b>Aurora</b>	12,995	15,655	17,690	18,850	45.1%
<b>Halton Hills</b>	16,375	18,780	20,265	21,075	28.7%
<b>Newmarket</b>	21,305	25,090	27,410	28,675	34.6%
<b>Whitchurch-Stouffville</b>	7,470	8,525	13,045	15,355	105.6%

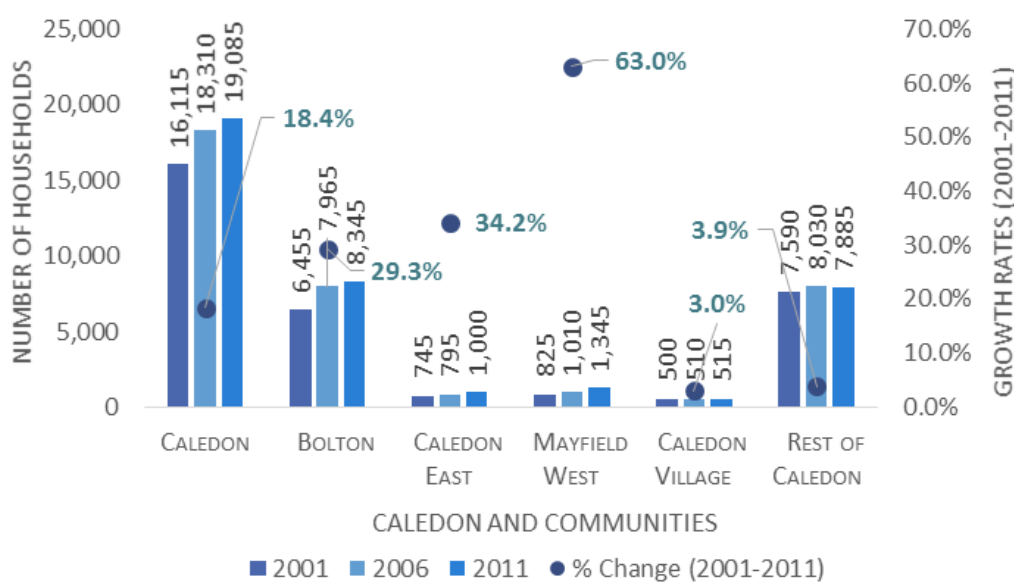
Source: Statistics Canada Custom Tabulations 2001, 2006, and 2011, and Statistics Canada Community Profile 2016; Peel Data Centre

Within Caledon, Mayfield West saw the highest rate of increase in the number of households from 2001 to 2011. Caledon East saw the second highest rate of increase and, similar to Mayfield West, this rate is higher than the increase seen for the Town as a whole. In contrast, Caledon Village saw the lowest rate of increase in the number of households, increasing by only 3.0%.

When compared to population growth rates, all the local communities in Caledon saw higher rates of growth in household counts when compared to population counts with the exception of Bolton. Higher rates of increase in household numbers when compared to population numbers suggest that households are getting smaller. Bolton had a

slightly lower rate of increase in the number of households. While the rates are very similar (29.3% vs. 30.6%), this trend is different from what is seen in the other Caledon communities and suggests that households in Bolton have remained about the same size from 2001 to 2011.

**Figure 5: Household Trends of Caledon Communities: Caledon, Bolton, Caledon East, Mayfield West, Caledon Village, and Rest of Caledon; 2001-2011**



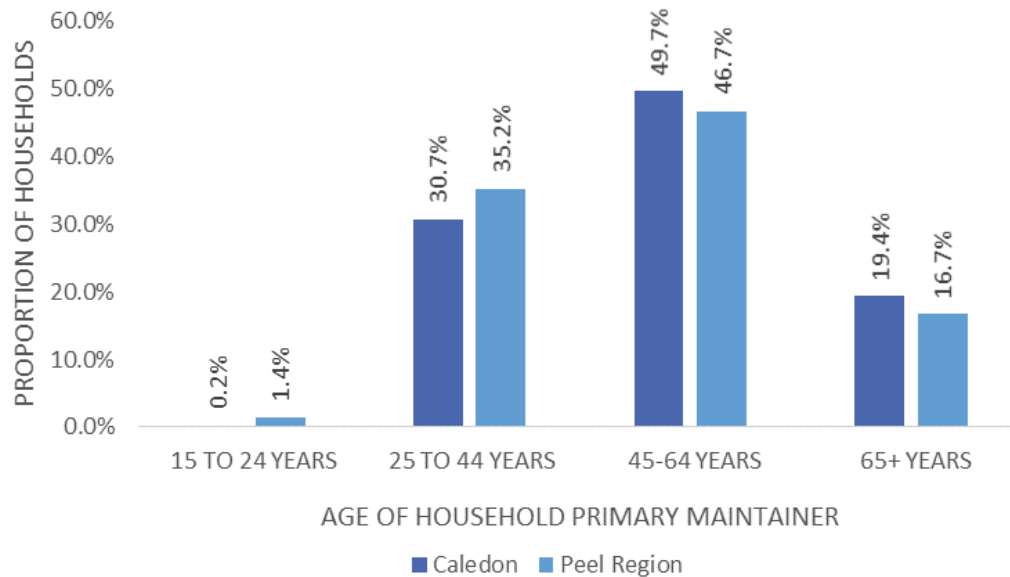
Source: Statistics Canada Custom Tabulations 2001, 2006, and 2011

## Age of Households

Similar to the population, the share of younger households in Caledon is decreasing while the share of older households is increasing. In addition, the number of younger aged households has decreased from 2001 to 2011. The number of households aged 15 to 24 years decreased by 75.0% while households aged 25 to 44 decreased by 18.2%. Part of this decrease may be due to younger adults and families moving to other communities. In contrast, households aged 45 to 64 increased by 43.9% and senior households aged 65 years and older increased by 67.6% from 2001 to 2011. While this suggests that housing need in the Town is shifting to older households, it also suggests a need to ensure that there is a full range of housing options for both younger and older households.



**Figure 6: Proportion of Households by Age of Household Maintainer: Caledon and Peel Region; 2011**

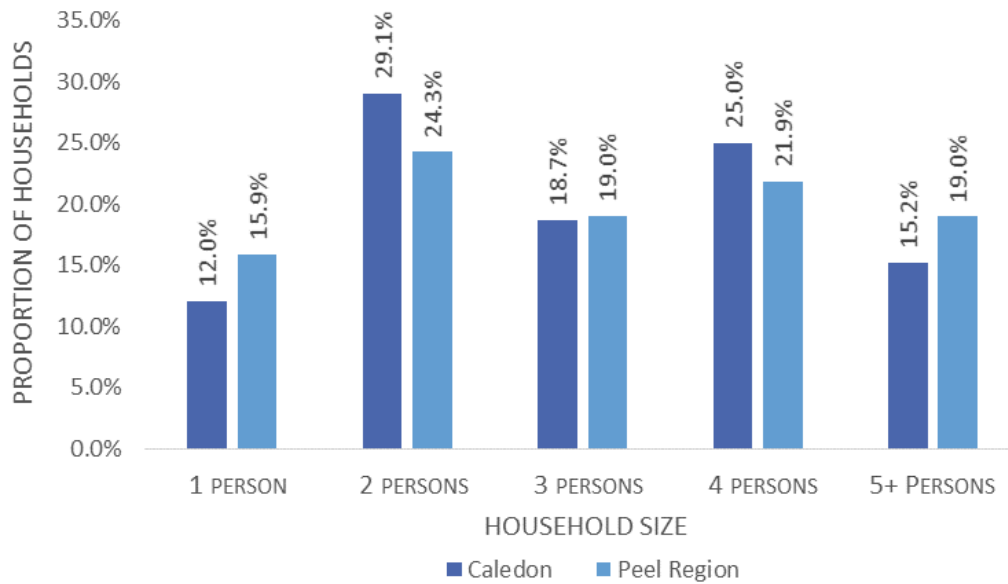


Source: Statistics Canada Custom Tabulations 2011

## Household Size

In 2016, the largest proportion of households in Caledon was two-person households followed by households with four people. This is similar to what was seen in Peel Region for 2016 however, the proportion of two-person households and four-person households were larger in Caledon compared to Peel. In addition, Caledon had a smaller share of people living alone compared to Peel (12.0% vs. 15.9% in 2016). However, one-person households saw the highest rate of increase in the number of households from 2001 to 2016 in Caledon showing an increase of 54.7%.

**Figure 7: Proportion of Households by Household Size: Caledon and Peel Region; 2016**



Source: Statistics Canada Community Profile 2016

## Household Type

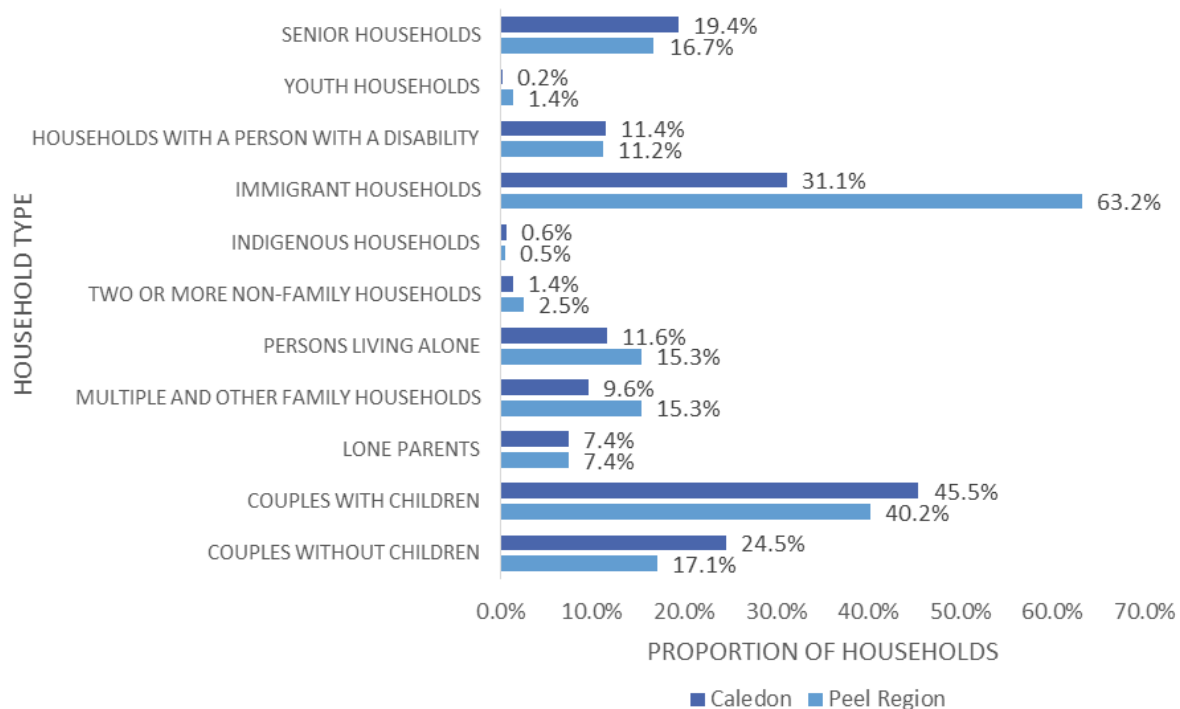
In 2011, Caledon had a greater share of couples with and without children compared to Peel Region. This supports the findings above where two- and four-person households had a greater share in Caledon compared to Peel Region. In contrast, Peel Region had a greater proportion of persons living alone and multiple and other family households compared to Caledon. Peel Region also had a much higher share of immigrant households compared to Caledon. This data suggests that the need in Caledon is more focused on families and couples, including older couples who may need options to facilitate aging at home.

There are certain household types in Caledon who are seeing higher rates of increase from 2001 to 2011, including senior households (up by 67.6%), households with a person with a disability (50.7%), lone parent households (43.7%), multiple and other family households (42.4%), and persons living alone (34.1%).

While couples with children made up almost half (45.5%) of all households in Caledon and couples without children made up almost a quarter (24.5%), these households saw lower rates of increase (10.0% and 15.8% respectively) from 2001 to 2011.

This suggests that the emerging need is for housing options to facilitate aging in place which feature universal design<sup>3</sup>. In addition, there is also an increasing need for options for families and smaller households, including persons living alone. This finding was supported by key stakeholders who noted that there are already many seniors living in Caledon who want to stay in Caledon but who need housing options that are more suitable to aging in place.

**Figure 8: Proportion of Households by Household Type and Unique Households: Caledon and Peel Region; 2011**



Source: Statistics Canada Custom Tabulations 2011

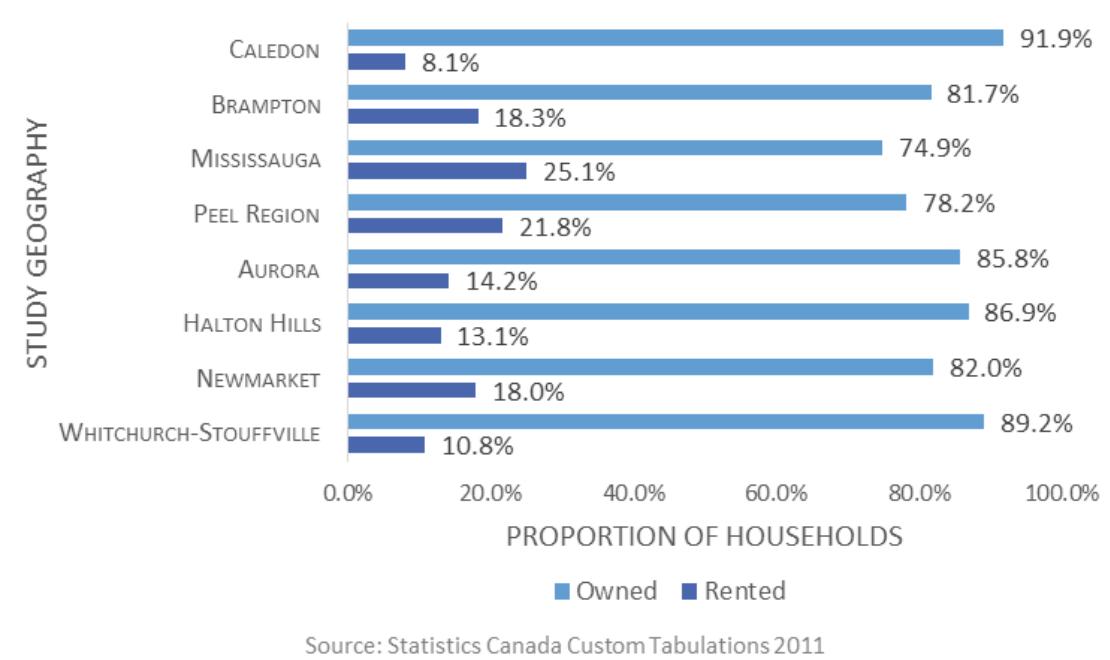
## Household Tenure

In 2011, most households in Caledon were homeowners (91.9%). The share of owners is much higher compared to Peel Region and the other local municipalities of Peel as well as the comparator municipalities. In addition, the proportion of owners in Caledon has increased from 89.9% in 2001 to 91.9% in 2011. While home ownership is the ideal for

<sup>3</sup> Universal Design is the design and composition of an environment so that it can be accessed, understood, and used to the greatest extent possible by all people regardless of their age, size, ability, or disability. The 7 Principles of Universal Design are: equitable use, flexibility in use, simple and intuitive use, perceptible information, tolerance for error, low physical effort, and size and space for approach and use (Source: National Disability Authority, 2014, accessed from: <http://universaldesign.ie/What-is-Universal-Design/>)

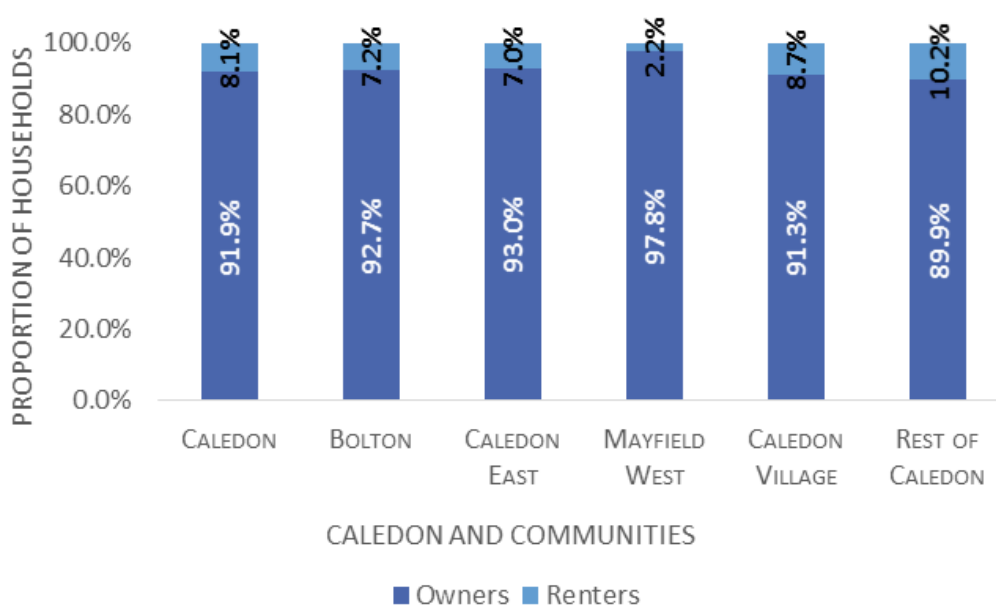
many households, the very limited rental housing supply in Caledon may be one of the primary reasons for the very low share of renters in the Town.

**Figure 9: Proportion of Households by Household Tenure: Caledon, Brampton, Mississauga, Peel Region, Aurora, Halton Hills, New market, Whitchurch-Stouffville; 2011**



The share of renters and owners in the different Caledon communities in 2011 is similar to that seen for the Town as a whole although available data shows that Mayfield West has the smallest proportion (2.2%) while the more rural areas of the Town (Rest of Caledon) have a higher proportion (10.2%) compared to the Town as a whole. All the communities except for Caledon Village saw a decrease in the share of renters from 2001 to 2011 while the share of renters in Caledon Village increased from 6.0% in 2001 to 8.7% in 2011.

**Figure 10: Proportion of Households by Household Tenure: Caledon, Bolton, Caledon East, Mayfield West, Caledon Village, and Rest of Caledon; 2011**



Source: Statistics Canada Custom Tabulations 2011

## Economic Context

Caledon is home to over 1,700 companies including Husky Injection Molding Systems, Mars Canada, Sardo Foods, PepsiCo., Ionics Mass Spectrometry Group and Pioneer Hi-Bred International<sup>4</sup>. In 2011, the main industries in Caledon included manufacturing, retail trade, construction, educational services, professional, scientific and technical services, and health care and social assistance. As of 2015, Caledon's growth sectors included advanced and industrial machinery manufacturing; food processing and agri-business; professional, management, scientific and technical services; specialized design and engineering services; and tourism<sup>5</sup>.

## Unemployment and Labour Participation

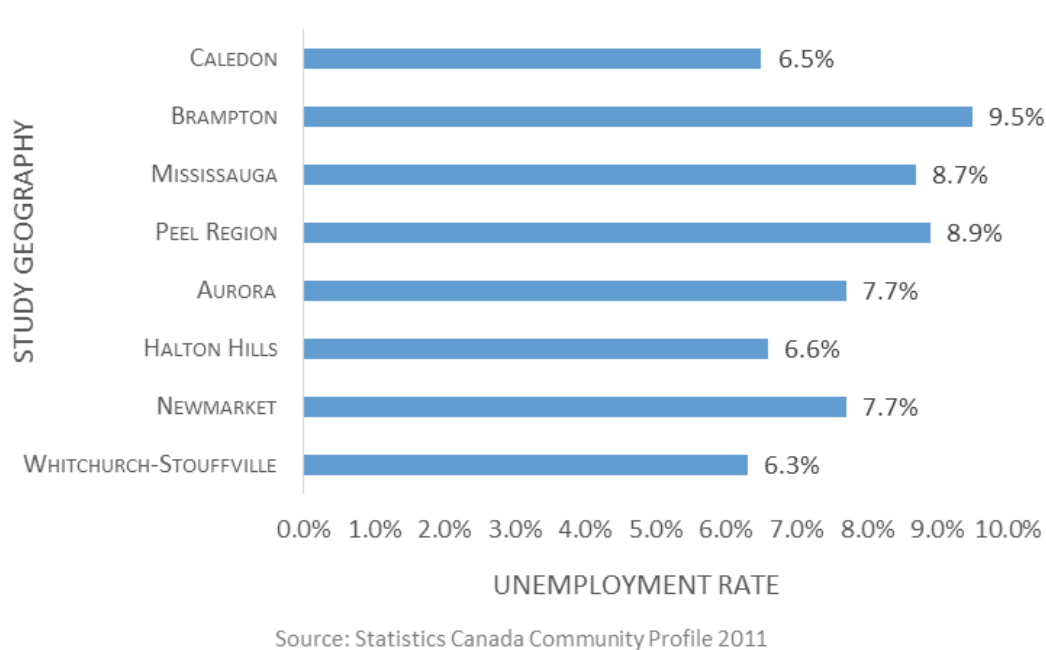
In 2011, the unemployment rate in Caledon was 6.5% which is much lower than Peel Region's rate of 8.9%. Caledon's unemployment rate was lower than all other comparator municipalities except for Whitchurch-Stouffville. Caledon also had a higher

<sup>4</sup> Caledon (2015). Caledon Community Profile. Accessed from: [https://www.caledon.ca/en/business/resources/Community\\_Profile/Caledon\\_Community\\_Profile\\_2015.pdf](https://www.caledon.ca/en/business/resources/Community_Profile/Caledon_Community_Profile_2015.pdf)

<sup>5</sup> Caledon (2015). Caledon Community Profile. Accessed from: [https://www.caledon.ca/en/business/resources/Community\\_Profile/Caledon\\_Community\\_Profile\\_2015.pdf](https://www.caledon.ca/en/business/resources/Community_Profile/Caledon_Community_Profile_2015.pdf)

labour participation rate compared to Peel Region (72.3% vs. 68.8%) and the other local municipalities in Peel Region. This means that a larger share of Caledon's working age population is in the labour force and a smaller proportion of this population is unemployed.

**Figure 11: Unemployment Rates: Caledon, Brampton, Mississauga, Peel Region, Aurora, Halton Hills, New market, Whitchurch-Stouffville; 2011**



Employment forecasts suggest that the number of jobs in Caledon will continue to increase in the next fifteen years. The majority of the employees in the top ten private and public employers in Caledon have full-time jobs<sup>6</sup>.

#### **Projected Number of Employees in Caledon**

2015 = **34,000**    2031 = **46,000**

Source: Peel Data Centre

Stakeholders noted that some businesses are facing challenges attracting both skilled and unskilled employees as there are very limited rental and affordable housing options in the Town. Many current and potential employees live in areas surrounding Caledon and commute to their jobs in Caledon. However, this is problematic for those employees who rely on public transit as Caledon does not have a transit system. In addition, as house prices in surrounding communities increase, employees, particularly

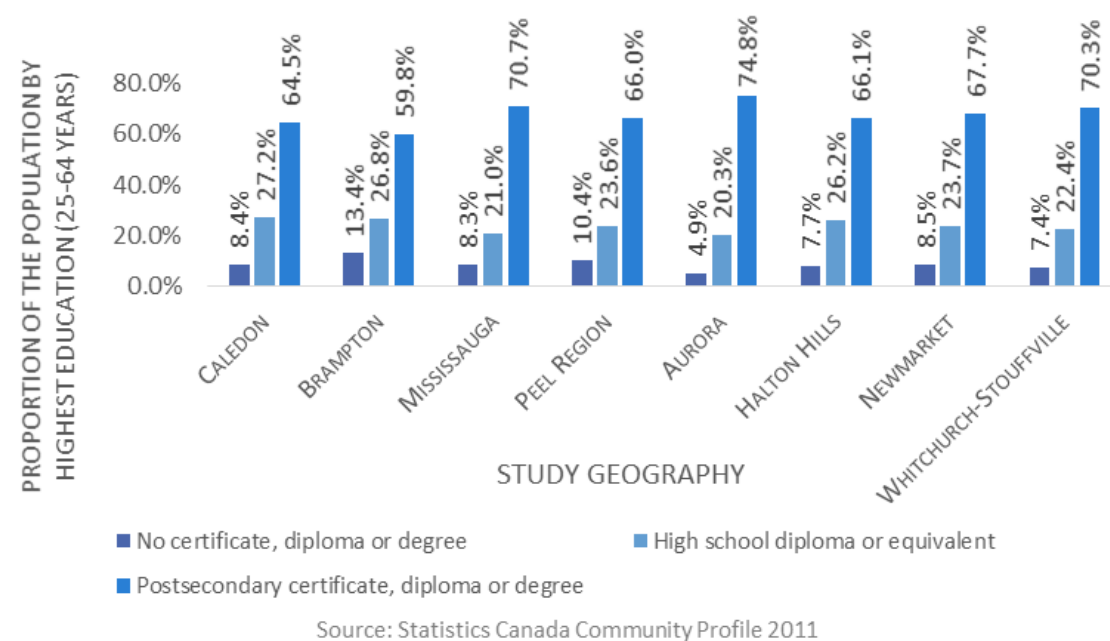
<sup>6</sup> Town of Caledon (2015). Investment Profile: Economic Development.

those in lower paying jobs, will find it increasingly challenging to find affordable housing close to work.

## Education

In 2011, Caledon had a smaller proportion of its population that have achieved post-secondary education compared to (with the exception of Brampton) to the rest of Peel Region and all other comparator municipalities.

**Figure 12: Education Attained by Population 25 to 64 years older: Caledon, Brampton, Mississauga, Peel Region, Aurora, Halton Hills, Newmarket, Whitchurch-Stouffville; 2011**



## Average and Median Household Incomes

As previously noted, household incomes have been estimated for 2017 to allow for a more relevant comparison to current house prices and rents. Incomes were estimated using the growth rate for the consumer price index (CPI) for Canada from 2010 to 2017 (12.4%).

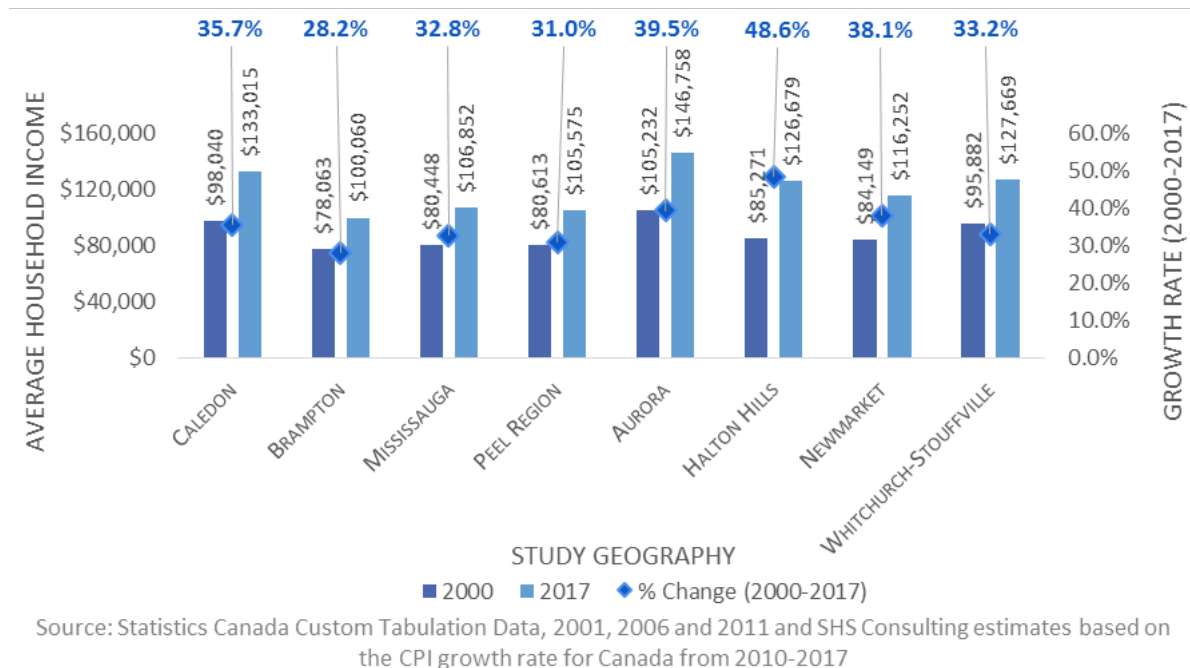
The estimated average household income in Caledon in 2017 is \$133,015 compared to \$105,575 in Peel Region. The median household income was estimated at \$110,730 compared to \$87,220 for Peel Region. The average household income in Caledon was higher than all other comparator municipalities except for Aurora, which had an estimated household income of \$146,758 in 2017.

### Average Household Income (2017)

Caledon = **\$133,015** Peel Region = **\$105,575**

The following figure shows the growth rate for average household incomes for Caledon and all the comparator municipalities from 2000 to 2017. The average household income in Caledon saw the highest rate of increase from 2000 to 2017 compared to the other local municipalities in Peel Region; although, Caledon household incomes did not increase as much as the average household incomes in Aurora, Halton Hills and Newmarket from 2000 to 2017.

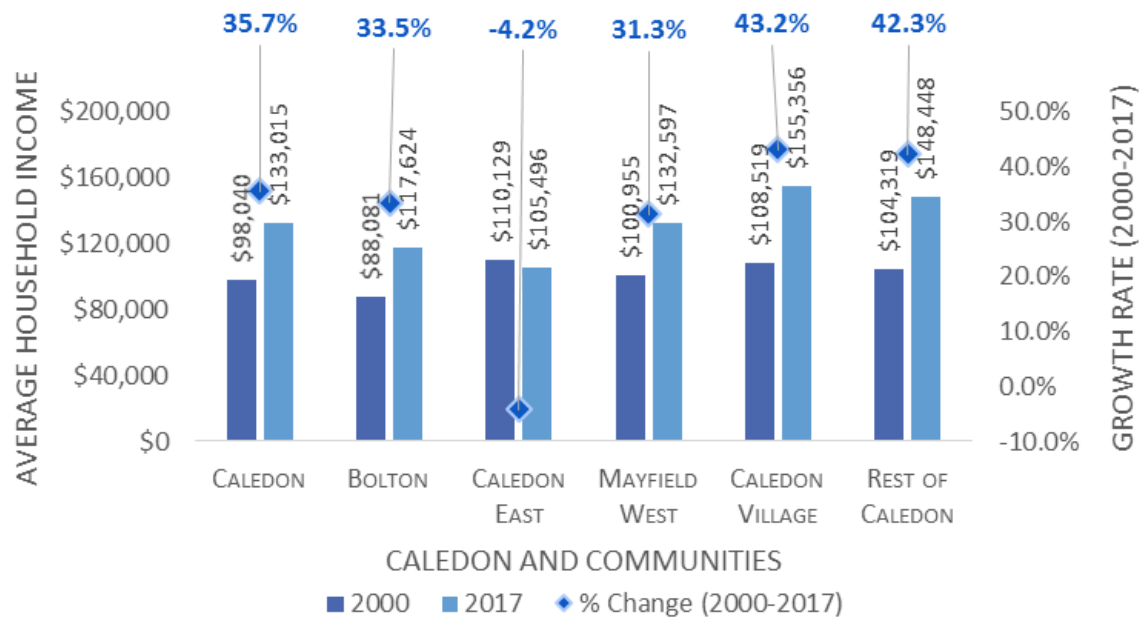
**Figure 13: Average Household Income: Caledon, Brampton, Mississauga, Peel Region, Aurora, Halton Hills, New market, Whitchurch-Stouffville; 2000 and 2017**



Among Caledon's communities, households in Caledon Village had the highest average household income in 2017 followed by households in the Rest of Caledon. In comparison, households in Caledon East had the lowest average household income and unlike the other Caledon communities, the average household income in Caledon East decreased by 4.2% from 2000 to 2017. The average household income in Caledon Village saw the highest rate of increase (43.2%) followed by 42.3% for the Rest of Caledon.



Figure 14: Average Household Income: Caledon, Bolton, Caledon East, Mayfield West, Caledon Village, and Rest of Caledon; 2000 and 2017

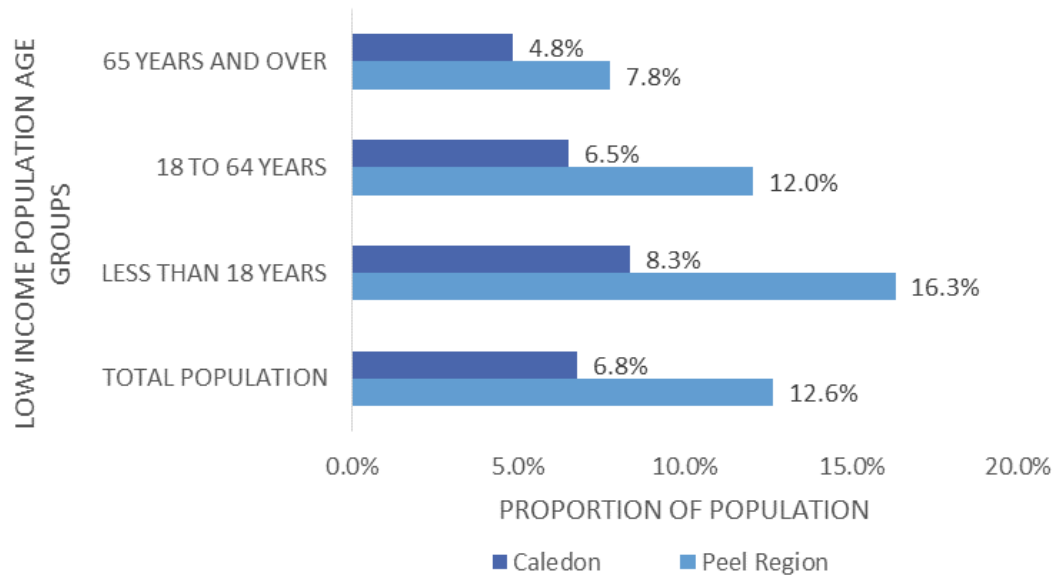


Source: Statistics Canada Custom Tabulation Data, 2001, 2006 and 2011 and SHS Consulting estimates based on the CPI growth rate for Canada from 2010-2017

## Incidence of Low Income

While the average household income in Caledon is higher compared to most of the comparator municipalities, 6.8% of Caledon's population in 2011 had low incomes. Caledon has a smaller share of its population living with low incomes as compared to Peel Region where 12.6% of the population has low incomes.

**Figure 15: The Proportion and Incidence of Population Groups with Low Income (LIM-AT): Caledon and Peel Region; 2010**



Source: Statistics Canada Community Profile 2011

## Social Assistance

Data from Peel Region shows that an average of 188 individuals living in Caledon received Ontario Works (OW) benefits in 2011. This number increased to an average of 261 in 2016, an increase of 38.9%.

### Average Number of Individuals on OW in Caledon

2011 = **188**    2016 = **261**

Change = **38.9%**

## Household Income Deciles

While average household incomes provide a general sense of household income in a community, looking at the distribution of income provides greater detail of the economic capacity of households.

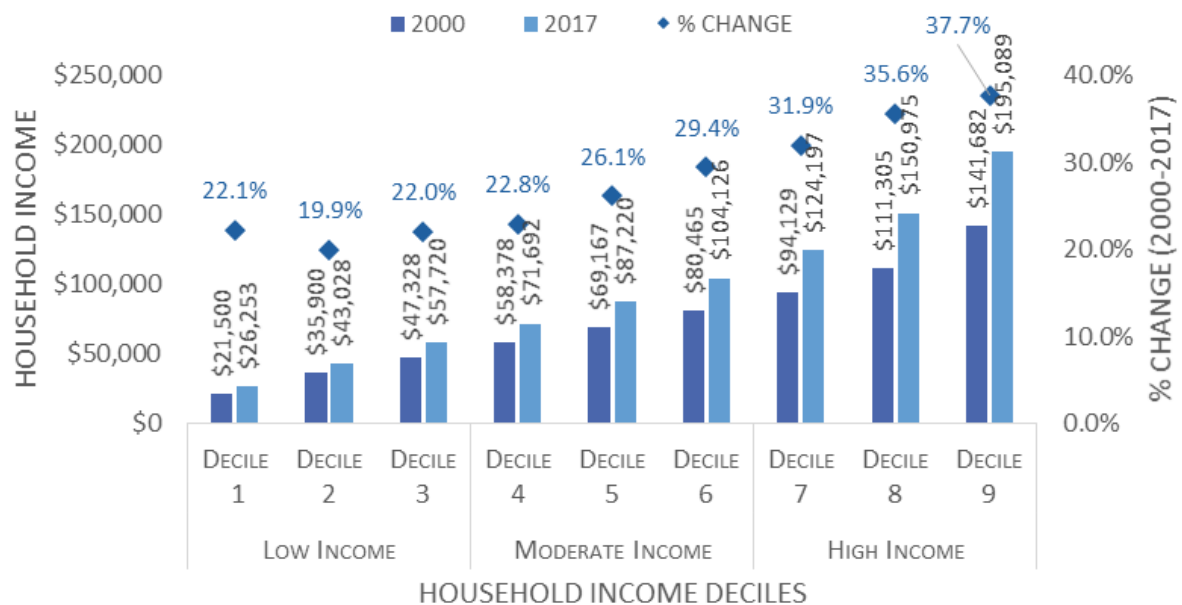
Household income deciles divide all households into ten equal portions of income groups. There is one tenth (or 10%) of all households in each income decile. These income deciles are used throughout the following sections to provide a more detailed picture of the economic profile of Caledon households. Household income deciles for 2017 were estimated using the growth rate of the CPI for Canada from 2010 to 2017.

Where the following analysis refers to household income deciles, the income deciles for Peel Region were used as Peel Region as Peel Region is considered the regional market area. Please note that where dollar amounts are presented, these refer to the upper range of each household income decile except for the 10<sup>th</sup> income decile which represents all household incomes which are one dollar more than the upper range of the 9<sup>th</sup> income decile. For example, the ninth income decile is from \$150,976 to \$195,089 in 2017.

For the purposes of this report, **low income households** refers to households with incomes in the 1<sup>st</sup> to 3<sup>rd</sup> household income deciles, **moderate income households** refers to households in the 4<sup>th</sup> to 6<sup>th</sup> income deciles, and **high income households** refers to household in the 7<sup>th</sup> to 10<sup>th</sup> income deciles.

The following figure shows the household income deciles for Peel Region in 2000 and 2017. The data shows that households with high incomes saw the highest rates of increase from 2000 to 2017.

Figure 16: Peel Household Income Deciles; 2000 and 2017

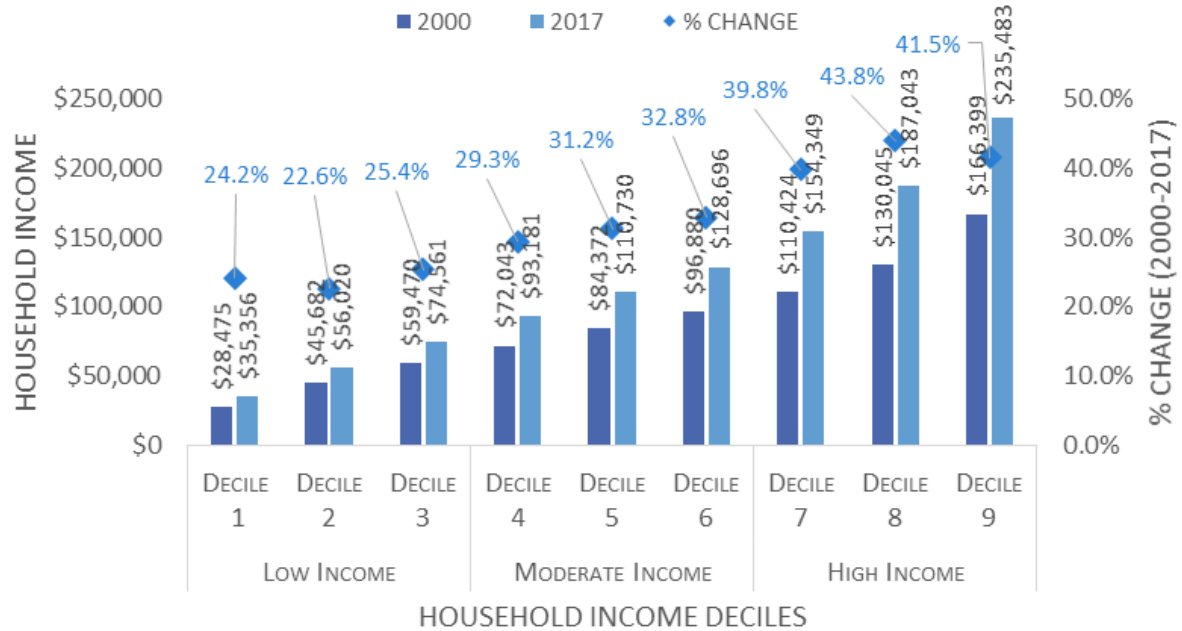


Source: Statistics Canada Custom Tabulations 2011 and SHS Consulting estimates based on the CPI growth rate for Canada from 2010-2017

The following figure shows the trend in Caledon household income deciles. While the overall housing needs assessment is based on Peel Region income deciles, Caledon income deciles are presented in the following chart to show the difference in incomes. Similar to the trends observed for average and median household incomes, Caledon household income deciles are higher than Peel Region household income deciles. In

2017, the difference between household incomes in Peel Region and Caledon ranges from \$9,103 for the 1<sup>st</sup> income decile to \$40,395 for the 9<sup>th</sup> income decile. In addition, growth rates for each income decile for Caledon are higher than those seen for Peel household income deciles.

Figure 17: Caledon Household Income Deciles; 2000 and 2017



Source: Statistics Canada Custom Tabulations 2011 and SHS Consulting estimates based on the CPI growth rate for Canada from 2010-2017

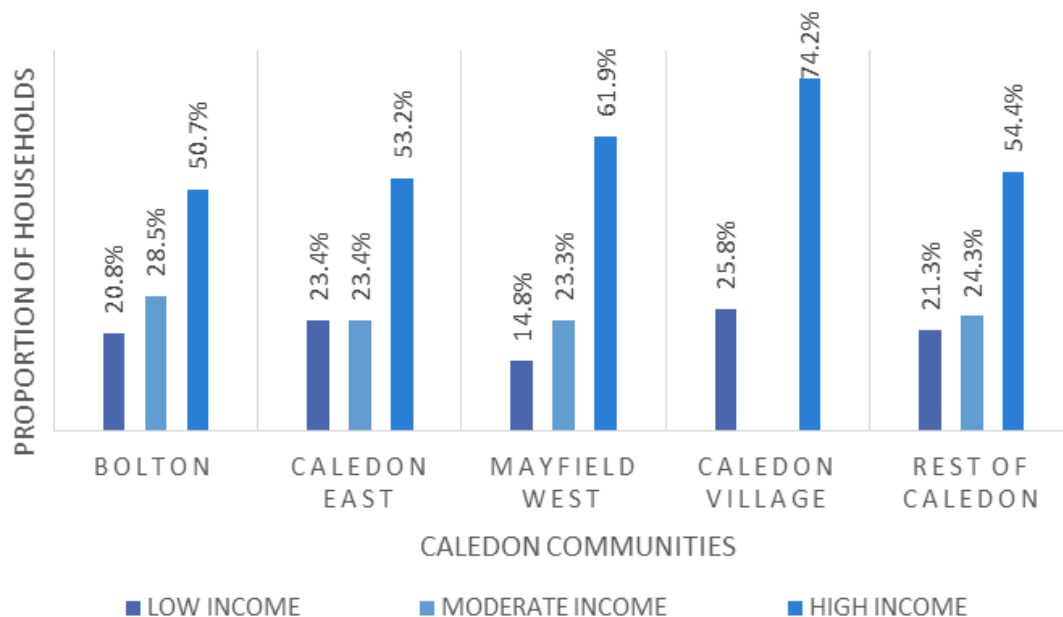
The following chart shows the proportion of Caledon households based on Peel Region income deciles. While each income decile has 10% of Peel Region households, this figure shows that there are greater proportions of Caledon households in the higher income deciles, with more than half (54%) of all Caledon households falling within the 7<sup>th</sup> to 10<sup>th</sup> income deciles whereas only 21% of Caledon households have low incomes (i.e. incomes in the 1<sup>st</sup> to 3<sup>rd</sup> income decile). This further shows that household incomes in Caledon are higher than those for Peel Region as a whole.

**Table 3: Proportion of Caledon Households by Peel Income Deciles; 2010**

	<b>Caledon Deciles</b>	<b>Peel Deciles</b>
Decile 1	10%	6%
Decile 2	10%	8%
Decile 3	10%	7%
Decile 4	10%	7%
Decile 5	10%	8%
Decile 6	10%	10%
Decile 7	10%	11%
Decile 8	10%	12%
Decile 9	10%	13%
Decile 10	10%	18%

Source: Statistics Canada Custom Tabulations 2011

Within the communities of Caledon, Caledon Village has the highest proportion of households with high incomes followed by Mayfield West. Bolton contains a slightly smaller share of households with high incomes as compared to the Town as a whole (50.7% vs. 53.6%). Mayfield West has the lowest proportion of households with low incomes among Caledon communities. Caledon Village, Caledon East and the Rest of Caledon have slightly higher proportions of households with low incomes compared to the Town as a whole (20.8%).

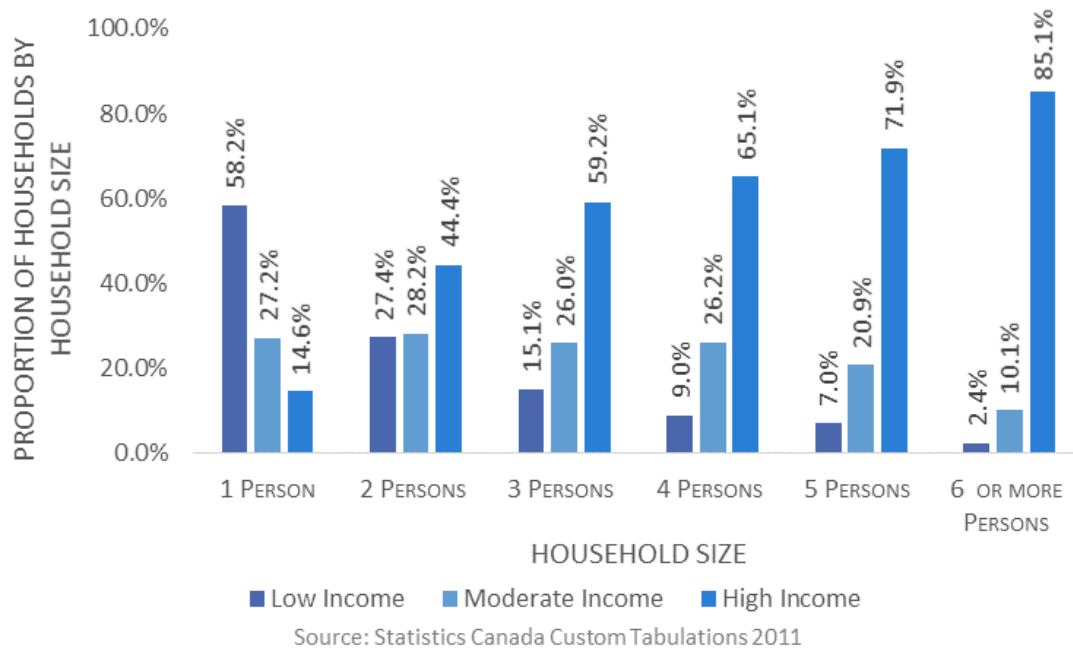
**Figure 18: Household Income Decile Groups of Caledon Communities: Bolton, Caledon East, Mayfield West, Caledon Village, and Rest of Caledon; 2010**

Source: Statistics Canada Custom Tabulations 2011

## Household Income Deciles by Household Size

People living alone in Caledon have the highest share among households with low incomes while larger households, particularly with six or more people, have the highest share within the higher incomes. Over a quarter (27.4%) of two-person households in Caledon have low incomes. This data shows that, in general, as household size increases, so do household incomes.

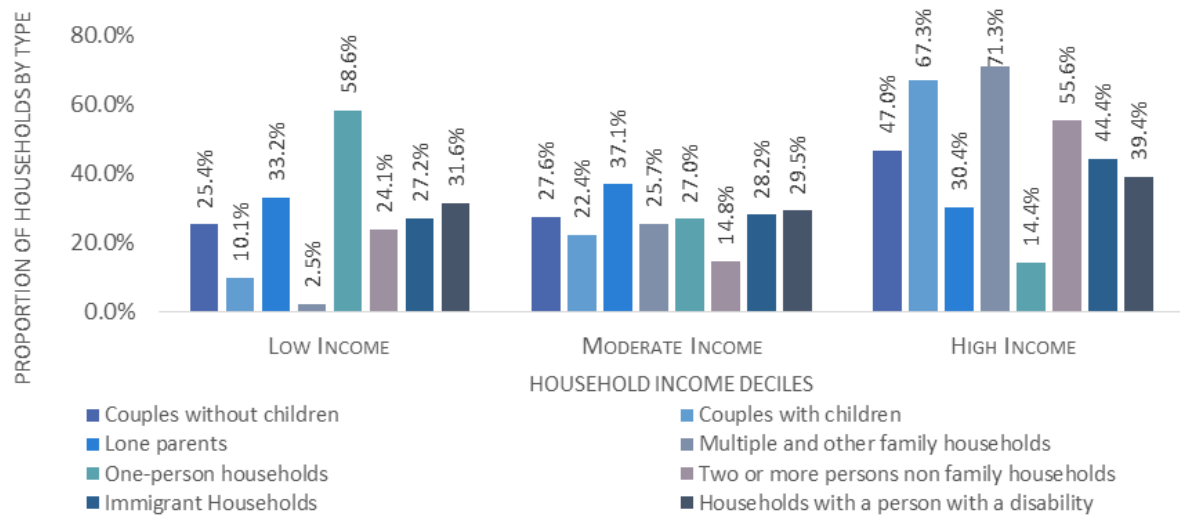
Figure 19: Household Income Decile Groups by Household Size: Caledon; 2010



## Household Income Deciles by Household Type

The following figure shows that there are certain household types in Caledon who are more likely to have low incomes. In 2011, more than half (58.6%) of all one-person households had low incomes and only 14.1% of these households had high incomes. Lone parent households also had a large share with low incomes at 33.2% while 31.6% of households with a person with a disability had low incomes. In comparison, certain household types have a greater proportion with high incomes, including multiple and other family households (71.3%) and couples with children (67.3%). This may partly be due to the fact that these households tend to have more than one income earner. This data suggests that the need for housing options that are affordable to households with low incomes is greater for those living alone, lone parent households, and households with a person with a disability.

**Figure 20: Household Income Decile Groups by Household Type and Unique Household Groups: Caledon; 2010**

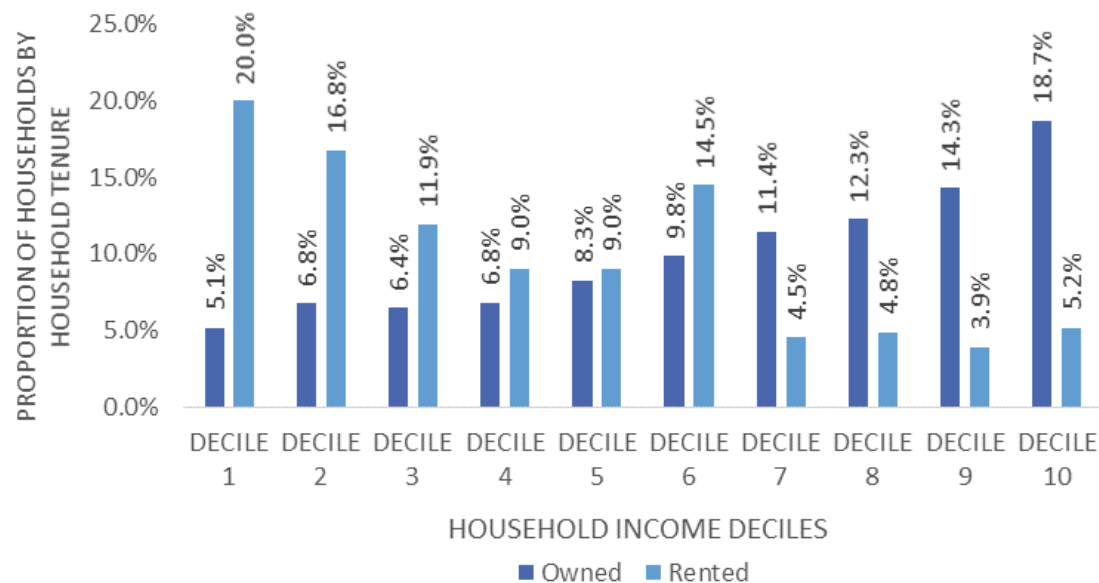


Source: Statistics Canada Custom Tabulations 2011

## Household Income Deciles by Household Tenure

Only a small proportion of households in Caledon are renters (8.1% in 2011), and of these households almost half (48.7%) have low incomes.

**Figure 21: Household Income Deciles by Household Tenure: Caledon; 2010**



Source: Statistics Canada Custom Tabulations 2011

# Key Findings

The key findings from the housing demand analysis are:

## **The number of people and households in Caledon is increasing but at a lower rate compared to Peel Region.**

- The population of Caledon is increasing and is expected to continue to increase in the next fifteen years. The population increased by 31.4% from 2001 to 2016. The number of households in Caledon is also increasing. The number of households increased by 31.9% from 2001 to 2016. However, the number of households in Caledon is increasing at a lower rate compared to Peel Region.
- While all Caledon communities are seeing growth, Mayfield West and Bolton are seeing the highest rates of growth.

## **The need for housing options to facilitate aging in place is increasing.**

- The share of younger age groups is decreasing while the share of older age groups is increasing. The share of the population aged 24 years or less decreased from 35.2% in 2001 to 32.6% in 2016 while those aged 65 years and older increased from 7.9% in 2001 to 13.2% in 2016.
- In general, the residents of Caledon's communities are aging with the highest rate of seniors located in the more rural areas of Caledon (Rest of Caledon). In contrast, Mayfield West has the smallest proportion of seniors among Caledon's communities.

## **The current housing need in Caledon is for options for families and couples but there is also an increasing need for options for seniors, persons with disabilities and persons living alone.**

- Couples with and without children made up 70.0% of all households in Caledon in 2011.
- Senior households, households with a person with a disability, lone parent households, multiple and other family households, and persons living alone are seeing higher rates of increase compared to all households in Caledon.

## **There are very limited rental options in the Town.**

- Renters make up only 8.1% of all households in Caledon as a whole; and, in some local communities, such as Mayfield West, Caledon East and Bolton, they make up an even smaller proportion of households.



### **Caledon households have relatively high incomes.**

- The average household income in Caledon is higher than the average household income in the Region of Peel, Mississauga, Brampton, Halton Hills, Newmarket, and Whitchurch-Stouffville. The estimated average household income in Caledon in 2017 is \$133,015 compared to \$105,575 in Peel Region.
- Households in Caledon Village have the highest average household income among Caledon's communities (\$155,356 in 2017) followed by the Rest of Caledon (\$148,448). These communities also saw the highest rates of increase in the average household income from 2000 to 2017.
- In comparison, Caledon East (\$105,496) and Bolton (\$117,624) have the lowest average household incomes among Caledon communities although Bolton's average is still higher than that for Peel Region (\$105,575 in 2017).

### **There are certain household types in Caledon who are more likely to have low incomes, suggesting a need for affordable housing options for these households.**

- In 2011, more than half (58.6%) of all one-person households had low incomes (\$51,346 or less in 2011) and only 14.1% of these households had high incomes (\$110,482 or more in 2011).
- Other household types with a greater proportion with low incomes include renter households (48.7%), lone parent households (33.2%), households with a person with a disability (31.6%), immigrant households (27.2%), couples without children (25.4%), and two or more person non-family households (24.1%).

### 3. Housing Supply Analysis

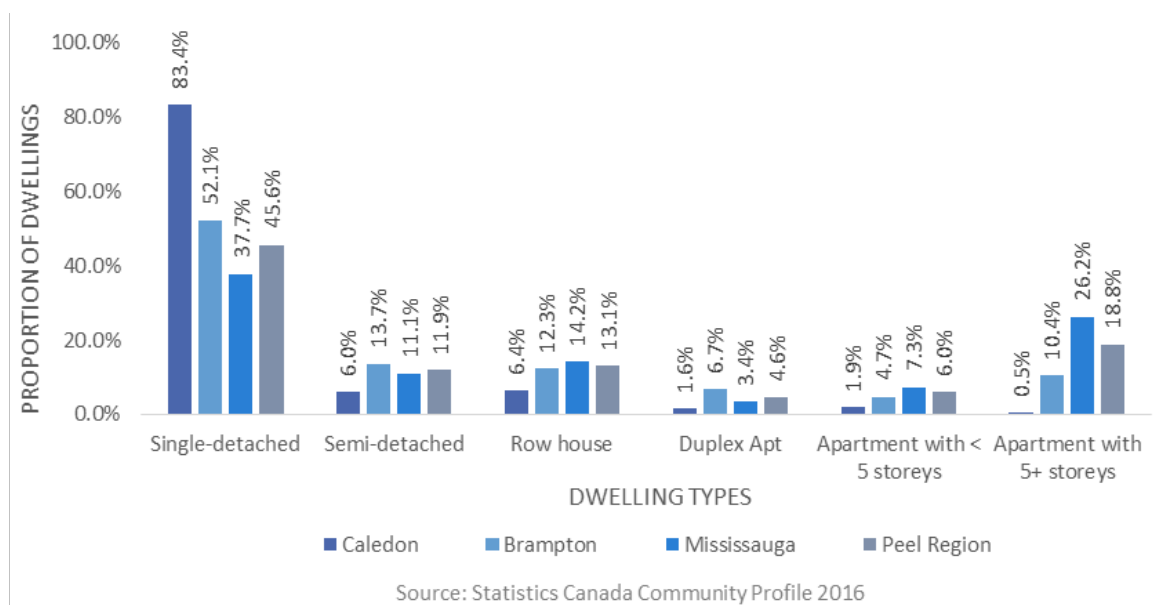
Housing supply is measured by the available housing options in a community. An important aspect of assessing housing supply is to compare recent housing activity to housing demand. This allows an analysis of the extent to which housing supply matches housing demand and helps identify any gaps in the current housing supply. This section provides an assessment of the housing supply in the Town of Caledon.

## Overall Housing Supply

There were a total of 21,255 dwellings in Caledon in 2016, which is an increase of 31.9% (16,115 dwellings) in 2001. In 2016, Caledon had the highest proportion of single detached homes in Peel Region and all other comparator municipalities. The proportion of single detached homes in Caledon decreased from 88.5% of all dwellings in 2001 to 83.4% in 2016. However, the actual number of single detached homes increased by 24.4% (3,475 dwellings).

Apartment buildings with more than five storeys made up 0.5% of the total housing stock. Between 2001 and 2016, there were 75 dwelling units built in an apartment building housing form. Duplex apartments saw an increase of 215 units. Semi-detached homes increased by 730 dwelling units while row/ townhouses increased by 650 dwelling units. The high rates of increase in dwelling types other than single detached homes indicates a very slight shift toward a more diverse range of housing types.

**Figure 22: Proportion of Dwellings by Type: Caledon, Brampton, Mississauga, Peel Region; 2016**

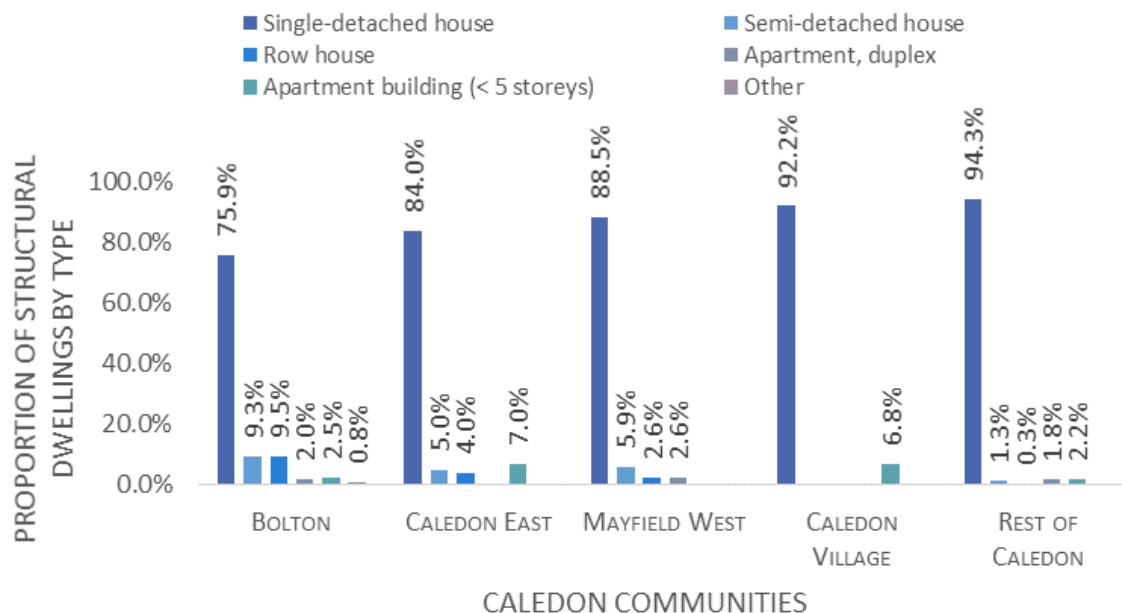


Among the local communities in Caledon, the more rural areas (Rest of Caledon) had the highest proportion of single detached homes in 2011 (94.3%) followed by Caledon Village (92.2%) while Bolton had the smallest proportion (75.9%).

Single detached homes in Caledon may be an appropriate option for families and couples although the large proportion of this dwelling type in the Town may be an issue as single detached homes tend to be the least affordable. In addition, this housing type may not be the most suitable option for an aging population, people with disabilities, and people living alone.

Key stakeholders and Caledon residents highlighted the need for a more diverse range of housing options in the Town, including more modest-sized homes and dwelling types that are appropriate for aging in place and for persons with disabilities.

**Figure 23: Proportion of Dwellings by Type for Caledon Communities: Bolton, Caledon East, Mayfield West, Caledon Village, and Rest of Caledon; 2011**



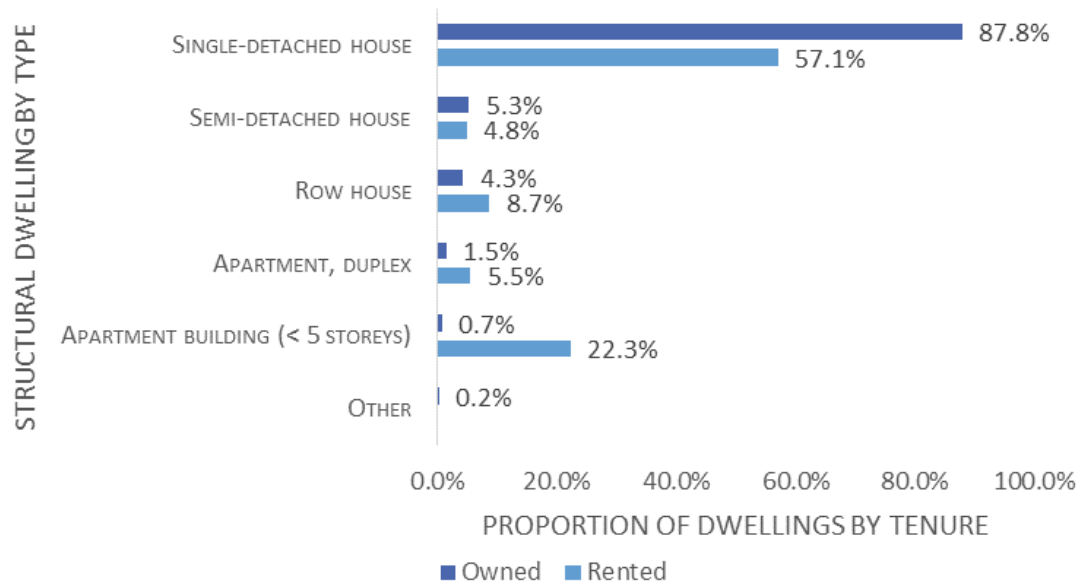
Source: Statistics Canada Custom Tabulations 2011. Note: 'Other' category encompasses apartment buildings (5+ storeys), other single-attached house, and moveable dwelling

## Dwellings by Tenure

In 2011, 17,535 homes were owned and 1,550 homes were rented. The following figure shows that more than half of rented homes were single detached homes and more than a fifth were units in apartment with less than five storeys. Key stakeholders and Caledon residents noted that the lack of rental housing in the Town is an issue. Some

stakeholders stated that the very limited rental housing options means local employers are finding it challenging to attract and retain employees. Caledon residents also noted that there is a need for more affordable and market rental options, including rental options for seniors who wish to downsize and young adults who are just starting their working careers.

**Figure 24: Proportion of Dwellings by Tenure: Caledon; 2011**

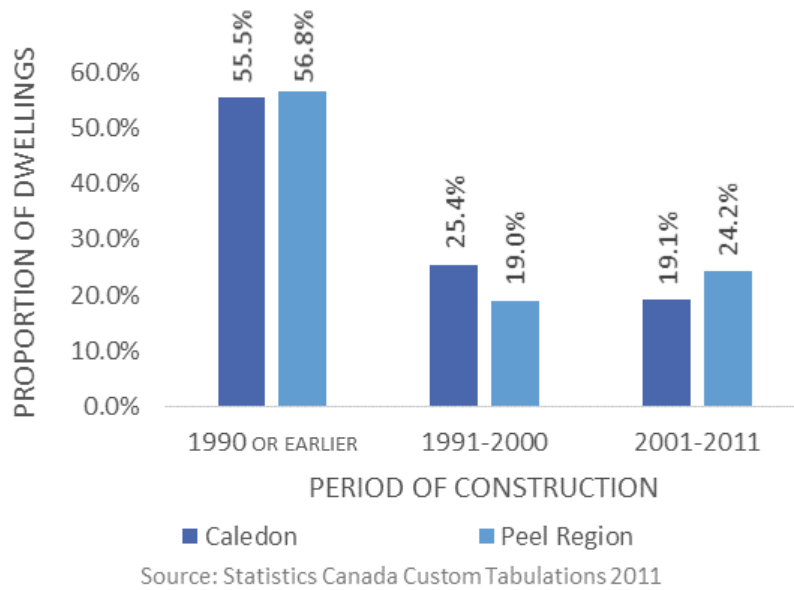


Source: Statistics Canada Custom Tabulations 2011. Note: 'Other' category encompasses apartment buildings (5+ storeys), other single-attached house, and moveable dwelling

## Age and Condition of Dwellings

More than half of homes in Caledon were built before 1991 while less than a fifth were built between 2001 and 2011. When compared to Peel Region, Caledon has a smaller share of newer homes (19.1% vs. 24.2%).

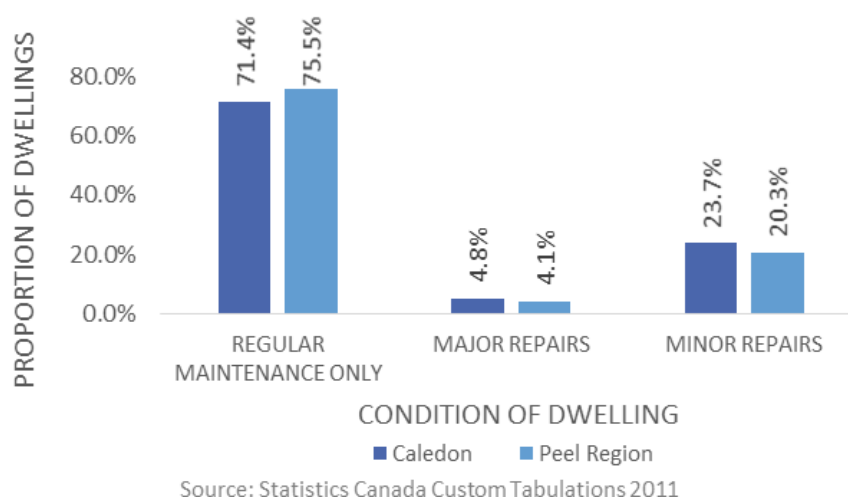
Figure 25: Proportion of Dwellings by Period of Construction: Caledon and Peel Region; 2011



Most homes in Caledon required only regular maintenance in 2011; although, 4.8% of houses required major repairs compared to 4.1% in Peel Region. The number of Caledon homes requiring major repairs increased by 15.9% from 2001 to 2011, while the number needing only regular maintenance increased by 20.0%.

As previously mentioned, single detached homes may not be the best option for an aging population, persons with disabilities and people living alone. Living in a single detached home may be an even greater challenge if the home requires major repairs.

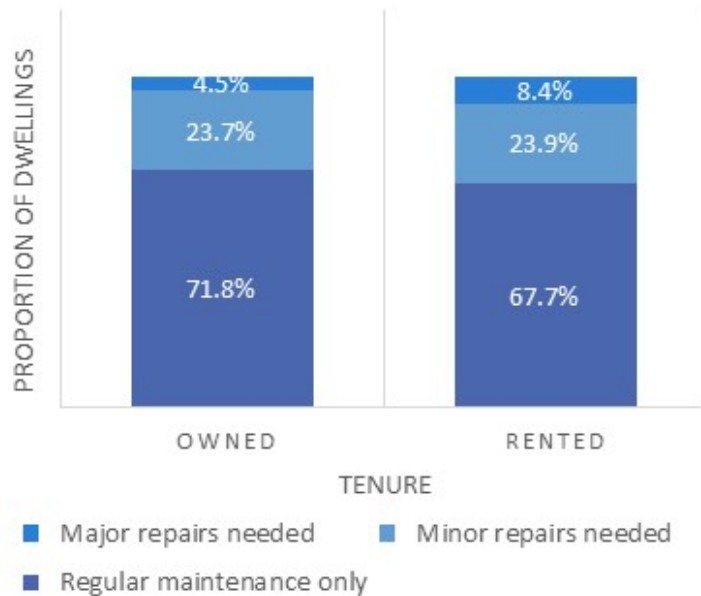
Figure 26: Proportion of Dwellings by Condition of Dwelling: Caledon and Peel Region; 2011



In Caledon, owned dwellings are in better condition compared to rented dwellings. In 2011, 71.8% of all owned dwellings required only regular maintenance compared to

67.7% of rented dwellings. In addition, 4.5% of owned dwellings required major repairs compared to 8.4% of rented dwellings.

**Figure 27: Condition of Dwellings by Tenure: Caledon; 2011**

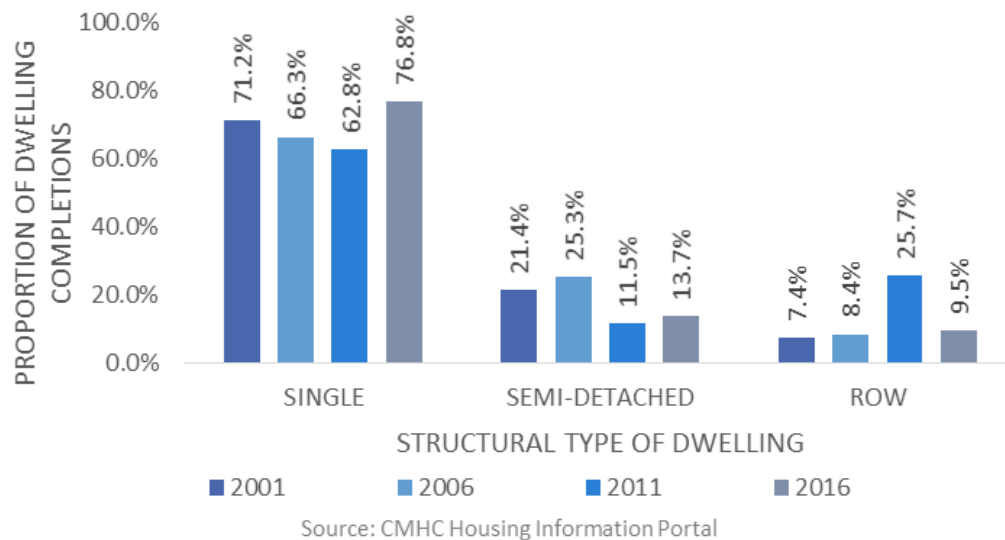


Source: Statistics Canada Custom Tabulations 2011

## Housing Completions

Single detached homes had the largest share of all housing completions in Caledon in 2016, making up 76.8% of all completions. The number of single detached housing completions decreased by 15.9% from 598 dwellings in 2001 to 503 dwellings in 2016. It should also be noted that there were no apartment units completed in Caledon in all four years that were examined. This suggests that residential construction in the Town is still very focused on single detached homes despite the increasing need for other dwelling types.

**Figure 28: Trends in Proportion of Housing Completions by Structural Type of Dwelling: Caledon and Peel Region; 2001-2016**



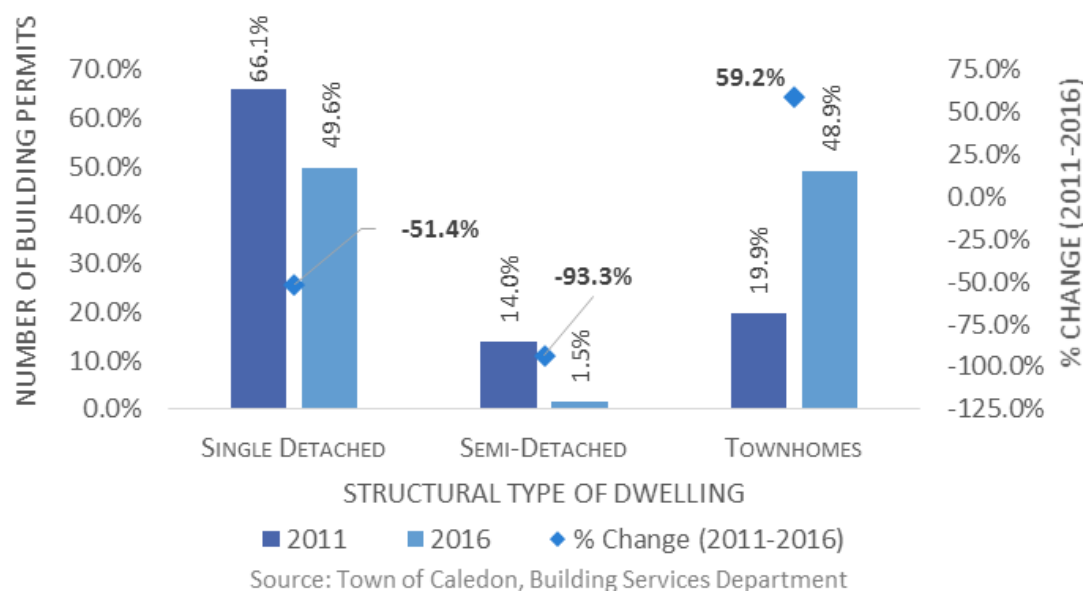
Since 2001, only 25 purpose-built rental units were completed in Caledon (completed in 2009 and made up 14.2% of the total completions for that year). This is a significant issue as it is important to ensure that each community has an adequate supply and range of housing types and tenures to meet the needs of all residents and to ensure that it is a complete community.

## Residential Building Permits

A total of 550 residential building permits were issued in Caledon in 2016, down by 35.3% from 850 permits in 2011. While permits for single detached homes still made up almost half (49.6%) of all residential building permits issued in 2016, this proportion decreased from 66.1% in 2011. In contrast, the proportion of building permits issued for townhouses increased from 19.9% in 2011 to 48.9% in 2016. This suggests a shift toward a more diverse housing supply in the future. While townhouse development may meet the demand for some households, with a high price point it does not address the need for affordable options for households with low incomes.

Caledon residents and some key stakeholders also noted that what is currently being built does not meet the current need in the Town, based on dwelling type, tenure and affordability. Yet, key stakeholders from the private sector stated that they are building in response to the demand in the market.

Figure 29: Trends in Proportion of Building Permits by Structural Type of Dwelling: Caledon; 2011-2016



## Market Housing

This section looks at the trends and characteristics of the market housing supply in Caledon.

### Market Ownership Housing

Home ownership is a valuable form of personal investment and is often viewed as the most important way to build personal assets. For many households, ownership offers security of tenure.

In 2011, 17,535 homes in Caledon were owned, making up 85.3% of all homes in Caledon. The average house price for all dwelling types in 2017 is \$988,237<sup>7</sup>. The average price for single detached homes is \$1,102,645; \$643,200 for semi-detached homes; and \$629,120 for townhouses<sup>8</sup>. The average house price for all dwelling types in Caledon is much higher than the average house price for Peel Region and all the other local municipalities in the Region. In addition, the average house price in Caledon increased by 154.0% from 2005 compared to an increase of 150.1% in Peel Region. The higher rate of increase in Caledon may be partly due to the strong demand for these units. Key stakeholders have noted that many people move to Caledon for the

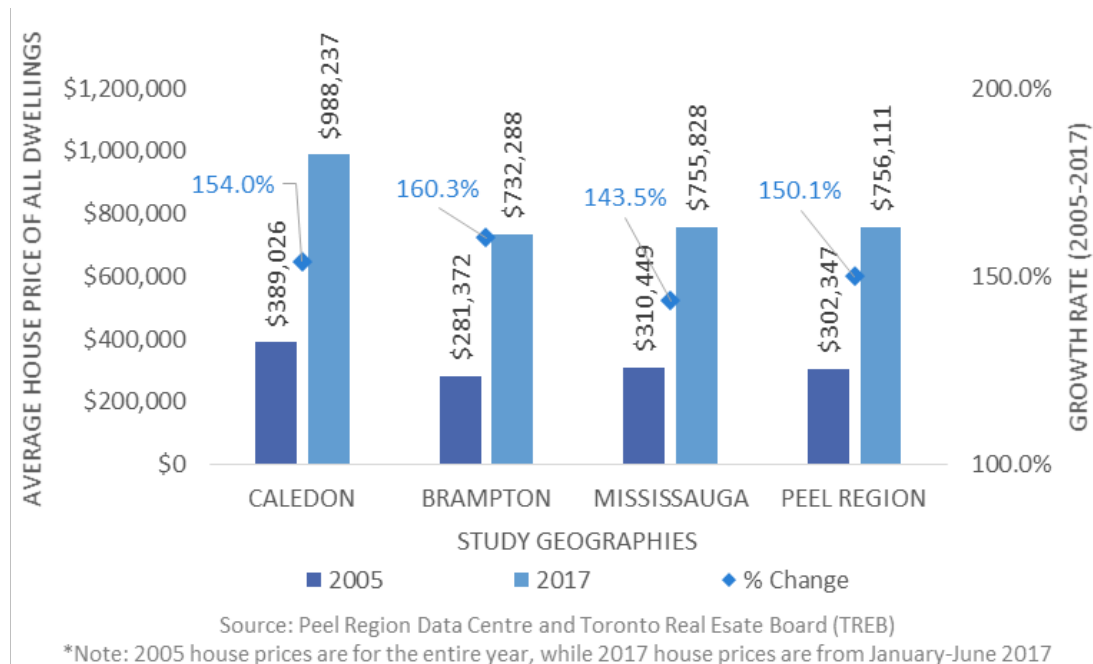
<sup>7</sup> This reflects the average house price for all dwellings from January to June 2017

<sup>8</sup> These prices are for June 2017.



character of the community as well as the relatively lower house prices compared to other areas in the Greater Golden Horseshoe, such as the City of Toronto.

**Figure 30: Trends in Average House Prices for all Dwellings: Caledon, Brampton, Mississauga, and Peel Region; 2005 and 2017**

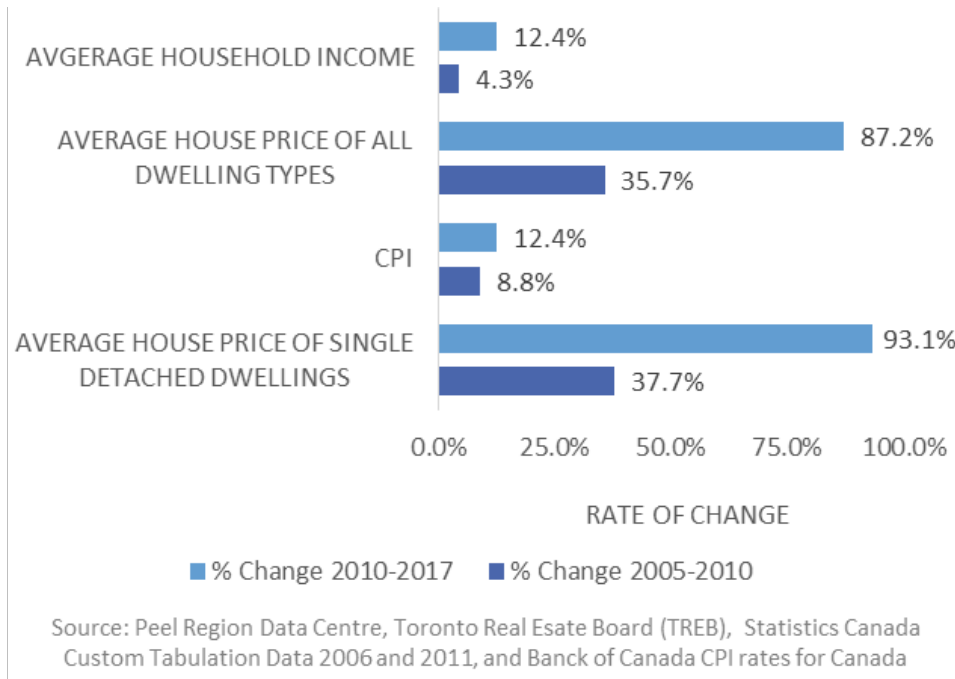


The median house price for all dwelling types in Caledon in 2017 was \$890,000; up from \$708,000 in 2016<sup>9</sup>, a 25.7% increase. In comparison, the median house price for all dwelling types in Peel Region increased from \$580,000 in 2016 to \$697,500 in 2017, a 20.2% increase.

House prices in Caledon have increased at a much faster rate compared to household incomes and the consumer price index (CPI). In the last seven years, house prices in Caledon have gone up by more than 87.2% whereas the consumer price index increased by only 12.4% during the same time period. This means that homeownership is becoming less affordable for many households with low and moderate incomes.

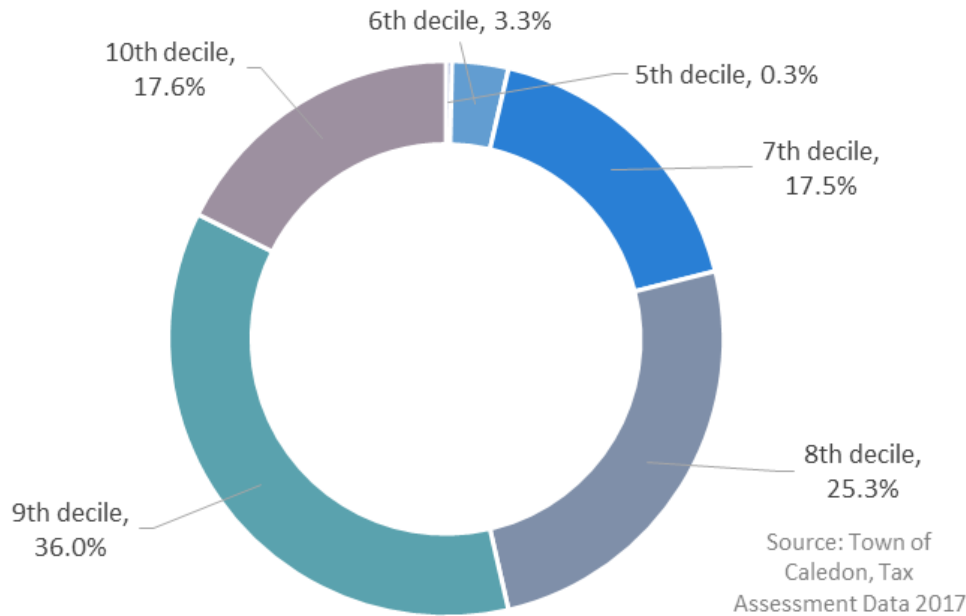
<sup>9</sup> This represents the median house price from January to June.

**Figure 31: Trends in the Growth of Average House Prices for Single Detached Homes and all Dwellings, and the CPI Index and Average Household Incomes: Caledon; 2005- 2017**



The following figure shows the current supply of housing in Caledon based on the assessed value of homes. As illustrated here, there are no homes available in the price ranges which are affordable to low income households (i.e. \$233,019 or less in 2017 for 1<sup>st</sup> to 3<sup>rd</sup> income deciles). Even moderate income households would find it challenging to find a home as only 3.3% of the supply is affordable to households in the 6<sup>th</sup> income decile (households earning from \$57,721 to \$71,692 in 2017) and only 0.3% is affordable to households in the 5<sup>th</sup> income decile (households earning from \$71,693 to \$87,720 in 2017). In addition, there are no units affordable for households in the 4<sup>th</sup> income decile.

**Figure 32: Proportion of Dwellings Affordable to Each Household Income Decile: Caledon; 2017**



The largest proportion of the current supply is affordable to households with incomes in the 9<sup>th</sup> income decile (\$195,089 in 2017). Even if the supply is compared to affordability using Caledon household income deciles, there are no units available for households with low incomes (i.e. 1<sup>st</sup> to 3<sup>rd</sup> income deciles) and less than 1% of the supply is affordable to households in the 4<sup>th</sup> income decile. It should also be noted that this data is based on the assessed value of homes which may be significantly less than selling prices, particularly in housing markets in the Greater Toronto Area.

Some key stakeholders from the private sector stated that one of the reasons for the increasing house prices is the complexity of the planning application process in Caledon and other municipalities. The Town has recently implemented a number of initiatives to streamline the planning application process, such as designating some planning application decisions to managers and staff rather than having to go to Council. The Town is also considering additional initiatives to improve the planning application process, including training staff to undertake reviews of some required studies in-house. This suggests an opportunity to increase awareness of these recent initiatives as well as to work with residential developers to continue to simplify the planning application process in Caledon.

## Market Rental Housing

Rental housing fulfills a number of important roles in the housing market in a community. It offers a flexible form of accommodation, provides less of a financial

burden for major maintenance, and often provides affordable rents. Rental housing does not require the initial financial outlay such as a down payment. The flexibility and affordability of rental housing is ideal for some households, such as seniors wishing to downsize or who are on a fixed income, young adults just starting their career, or those individuals who require more flexible living arrangements.

## Primary Rental Market

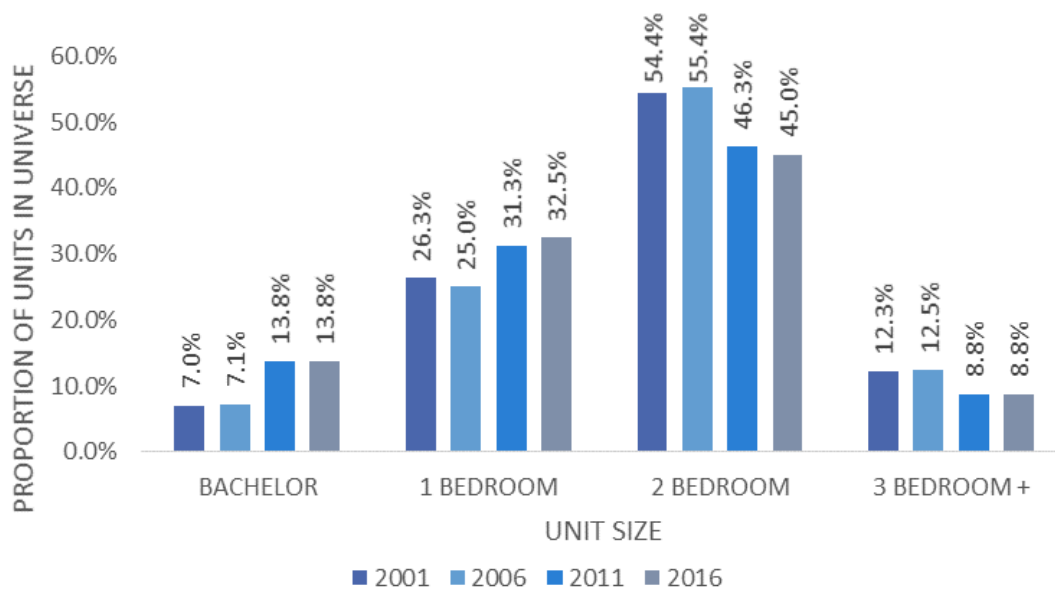
The rental market in a community is generally made up of the primary rental market and the secondary rental market. The primary rental market includes all self-contained rental units where the primary purpose of the structure is to house tenants. The primary rental market includes purpose-built rental apartments and townhouses. CMHC's Rental Market Survey includes all structures with three or more units.

## Primary Rental Universe

In 2016, there were 80 purpose-built rental apartments in Caledon; increasing by 23 units (40.4%) from 2001. Almost half (45.0%) of these units were two-bedroom apartments while 32.5% were one-bedroom apartments.



**Figure 33: Trends in the Rental Universe by Unit Size: Caledon; 2001-2016**

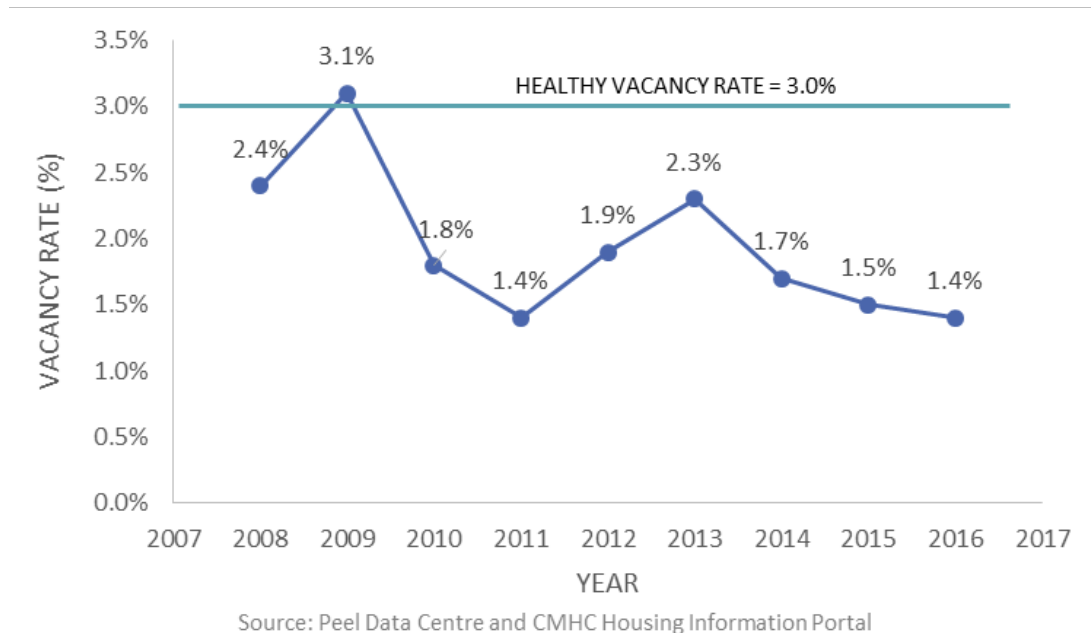


Source: CMHC Housing Information Portal

## Vacancy Rates

A vacancy rate of 3.0% is generally accepted as a 'healthy' vacancy rate, indicating a balance between the supply and demand for rental housing. While vacancy rates for Caledon were not available, the vacancy rates for Peel Region show there is a significant need for rental units in the Region as a whole, including Caledon.

**Figure 34: Trends in the Overall Vacancy Rate, Peel Region: 2008-2016**



## Average Market Rents

Average market rents for Caledon were not available from CMHC due to the small number of units in the Town and data suppression rules. As such, a point-in-time scan was undertaken on May 29, 2017 of online ads for rental units in Caledon. A total of 29 rental ads were found and the majority of these rental ads were for single detached homes (59%) and townhouses (31%). Only three ads were for rental apartments. This scan found that the average rent in Caledon was \$1,233 based on these three ads. While this average is not directly comparable to the average market rents reported by CMHC, it provides a sense of the cost of rental housing in Caledon.

To augment the data from the point-in-time scan, the following table shows the average market rents for Peel Living units located in Caledon. This data shows that average market rents range from \$900 for a one-bedroom apartment to \$1,327 for a four-bedroom apartment, with an average of \$1,141 for all unit sizes.

**Table 4: Trends in the Average Market Rents of Peel Living Units in Caledon; 2010-2017**

	1-bed	2-bed	3-bed	4-bed	Average (All Unit Sizes)
2010	\$796	\$950	\$1,113	\$1,170	\$1,007
2011	\$803	\$959	\$1,124	\$1,181	\$1,017
2012	\$842	\$988	\$1,158	\$1,217	\$1,051
2013	\$869	\$1,044	\$1,236	\$1,374	\$1,130
2014	\$876	\$1,043	\$1,245	\$1,384	\$1,137
2015	\$889	\$1,059	\$1,265	\$1,406	\$1,155
2016	\$884	\$1,056	\$1,238	\$1,301	\$1,120
2017	\$900	\$1,076	\$1,262	\$1,327	\$1,141

Source: Peel Living

## Secondary Rental Market

There were a total of 1,550 rented units in Caledon in 2011, making up 8.1% of the total number of dwellings in the Town. Considering that there only 80 purpose-built rental units in the Town in 2011, it can be assumed that most (about 1,470 units) of these rented units are part of the secondary rental market.

The secondary rental market represents self-contained units that were not built specifically as rental housing but are currently being rented out. These units include rented single-detached, semi-detached, row/ townhouses, duplex apartments, rented secondary suites (i.e. separate dwelling units located within the structure of another dwelling), rented condominium units, and one or town apartments which are part of a commercial or other type of structure.

Of the 1,550 rented dwellings in 2011, more than half (57.1%) were rented single detached homes, more than a fifth (22.3%) were units in apartment buildings with less than five storeys, 8.7% were row/ townhouses, 5.5% were duplex apartments, 4.8% were semi-detached dwellings, and the rest were apartments in buildings with more than five storeys and other single-attached dwellings.

According to the Town's records, there were 91 registered secondary suites in Caledon in 2012 although there are likely many other secondary suites that have not been registered.

**91 units**

Total number of registered secondary suites (2012)

The secondary rental market is usually a good source of affordable rental units, particularly in more rural areas of the Town. However, an adequate supply of purpose-built rental units in a community is still the ideal to ensure a more stable supply and better opportunities to monitor health and safety standards and property maintenance.

As previously mentioned, a point-in-time scan of online rental ads was conducted to determine the average rents in Caledon. Based on the results of the scan, the average rent of a rental unit in the secondary rental market (not including the three ads in rental apartment buildings) is \$2,115 in 2017. This includes unit townhouses and single detached homes.

#### Average Rents in Caledon

1 Bedroom = **\$1,628**    2 Bedroom = **\$1,683**    3 Bedroom = **\$2,223**  
Average (all unit sizes) = **\$2,115**

## Non-Market Housing

Non-market housing is made up of dwelling units that are both temporary and permanent which are provided by not-for-profit organizations and/or the Region of Peel. Subsidized housing means the monthly rent is geared-to-income. Generally housing types in non-market housing sector include: emergency shelters, transitional housing, subsidized housing, affordable housing, and supportive housing units.

This section provides an overview of the inventory of non-market housing in Peel Region. The Region of Peel is the Service Manager for Caledon, Brampton and Mississauga. As the Service Manager, the Region owns and operates non-market housing units including emergency shelters, transitional housing, subsidized rental housing and affordable rental housing. As well it administers several programs including:

- Preventing Homelessness in Peel Program, and the Homelessness Partnering Strategy.
- Supportive Housing in Peel Program, a collaboration with community agencies to provide support services to people who need it to live independently.
- Affordable Housing Program
- Aboriginal Affordable Housing Program
- Rent supplement agreements with private landlords
- Home in Peel program
- Peel Renovates Program.

## Emergency and Transitional Housing

The need for emergency shelters and transitional housing units is driven by many factors such as family break-up, loss of employment, illness, domestic violence, or recent release from the correctional system. While these factors contribute to the need for emergency and transitional housing in a community, in general, the primary factors that influence the need for these housing types are poverty and a lack of permanent affordable housing. As such, while there will always be a need for emergency and transitional housing, efforts should be focused on increasing the supply of permanent affordable housing and the necessary support services.

### Emergency Shelters

While there are no emergency shelters in Caledon, emergency shelters in Mississauga and Brampton have a total capacity of 582 individuals. Of these beds/ units, 460 are owned by Peel Region while 122 are owned by community agencies. The average stay can range from 6.27 days for youth to 35.1 days for families. Where data is available, occupancy rates show that these emergency shelters are filled to capacity, except for Cawthra Shelter in Mississauga, which has an 85% occupancy rate. These occupancy rates suggest a need to address the issue of homelessness in Peel Region.

**Table 5: Emergency Shelters in Peel Region: Brampton and Mississauga; 2017**

	Emergency Shelter	Clients	Capacity (Individuals)	Occupancy Rates (Jan-Mar 2017)	Average Length of Stay (2016)
<b>Brampton</b>	Wilkinson Road Shelter	Single Males	86	103% (In overflow)	7.58
	St Leonard's House	Single Males	**	**	**
	Family Life Resource Centre	Children and Women	18	**	**
	Brampton Queen Street Youth Shelter	Youth (16-24 years)	30	108% (In overflow)	6.27 (March 2017)
	Peel Family Shelter	Families	225	107% (In overflow)	35.1
<b>Mississauga</b>	Cawthra Shelter	Single Male, Female, Couple, and Transgender	119	85%	13.11
	Interim Place North	Children and Women	54	**	**
	Our Place Peel	Youth (16-24 years)	14	**	**
<b>Total</b>			<b>582</b>		

Source: Region of Peel, Mississauga Halton LHIN, and Central West LHIN.

\*\* data is unavailable



## Transitional Housing

Transitional housing provides medium-term accommodation for those who have experienced homelessness or who are coming from emergency shelters. It is meant to bridge the gap between emergency shelters and permanent housing. Transitional housing usually includes support services provided on site to help with residents' housing stability and self-sufficiency to assist them in moving to permanent housing.

There are four transitional housing facilities available to all residents of Peel Region with capacity for 111 individuals or families. The Region owns and operates Angela's Place and Peel Youth Village. The average stay in these housing units range from about seven to nine months. At Armagh, women and their children can stay for up to a year.

**Table 6: Transitional Housing in Peel Region: Brampton and Mississauga; 2017**

	Transitional Housing	Clients	Capacity	Average Occupancy Rate 2017	Average Length of Stay (2016)
<b>Brampton</b>	St Leonard's Place Peel	Single Males (16 years and up)	28	**	
	Angela's Place	Families	20 families	95%	216.4
	Peel Youth Village	Youth (16-29 years)	48 individuals	92%	270.25
<b>Mississauga</b>	Our Place Peel	Youth (16-21 years)	6	**	
	Armagh	Women and children	9 women and their children	**	**
<b>Total</b>			<b>111</b>		

Source: Peel Region.

Note: \*\* refers to data being unavailable

## Social Housing

Social housing refers to subsidized or assisted rental housing provided by non-profit organizations and private landlords with rent supplement agreements. There are about 15,000 social housing units in Peel Region, including over 7,207 units in 70 Peel Living buildings, 3,500 units under non-profit housing providers, almost 2,000 co-operative units, and more than 2,400 rent supplement units in both private and social sector buildings<sup>10</sup>.

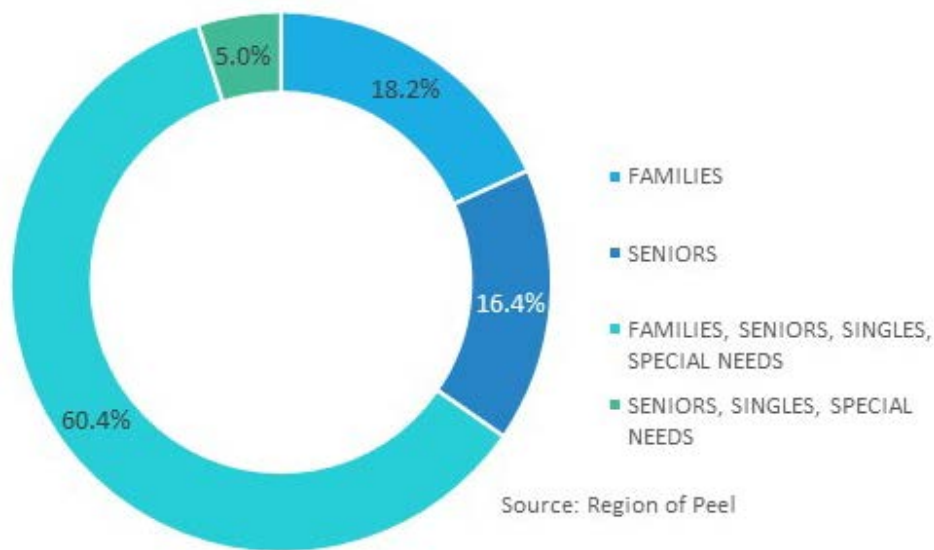
<sup>10</sup> Region of Peel (n.d.). Social Housing in Peel. Accessed from: <https://www.peelregion.ca/housing/initiatives-resources/programs/social.htm>.

### Social Housing Units in Caledon

There are a total of 257 social housing units in Caledon, including 12 Abbeyfield units for seniors, 163 Peel Living units mandated for seniors, and 82 units mandated for families and seniors.

More than half (60.4%) of all social housing units in Peel Region are mandated for families, seniors, singles and persons with special needs; 18.2% are mandated for families; 16.4% are for seniors; and 5.0% are for seniors, singles and persons with special needs.

Figure 35: Proportion of Social Housing Units by Mandate: Peel Region; 2017



### Rent Supplement Units

As previously mentioned, the Region provides about 2,400 rent supplements. These rent supplements are provided in 37 private and non-profit buildings in Mississauga and Brampton. There were no buildings identified in Caledon.

### Investment in Affordable Housing (IAH) Program Units

As the Service Manager, the Region of Peel administers the IAH Program. A total of 1,267 units were built in Peel Region through this program and of these, 1,108 received government funding. Of the total number of IAH units, 37 were built in Caledon with the Peel Housing Corporation as proponent for 25 units and the Abbeyfield Houses of Caledon for 12 units. Both these projects are mandated for seniors.

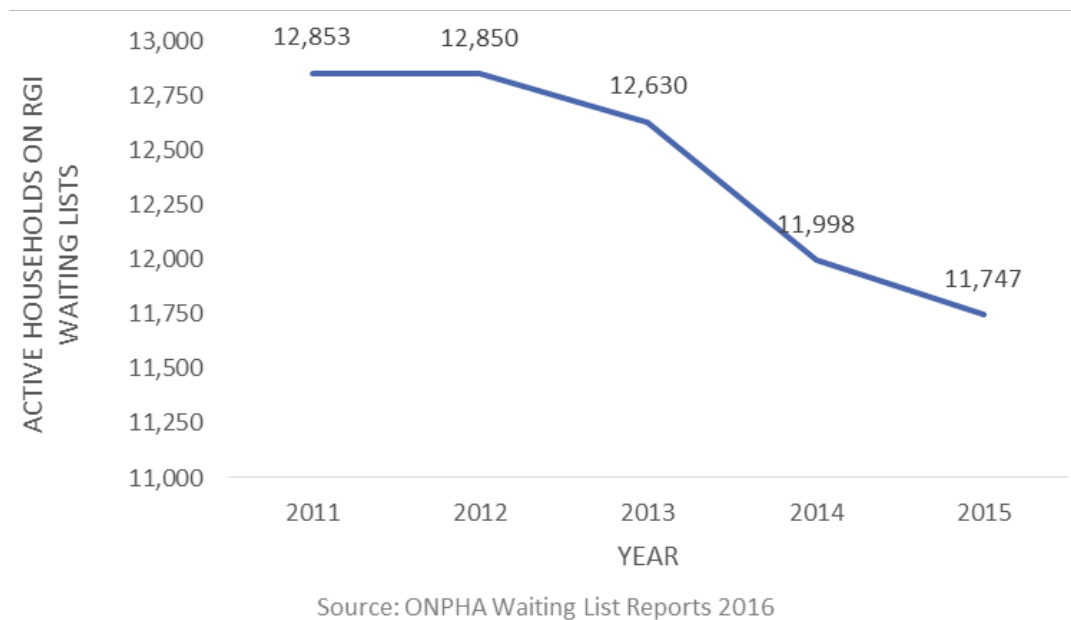
### Co-operatives in Peel Region

There are a total of 3,324 co-operative housing units in 29 projects in Mississauga and Brampton.

## Demand for Social Housing

In 2015, there were 11,747 households on the centralized waiting list for social housing in Peel Region. The number of households on the waiting list decreased from 12,853 in 2011. However, from January to July 2016, there were 12,580 households on the centralized waiting list. Of these households, 0.7% (84 households) currently lived in Caledon. Almost half (46.5%) lived in Mississauga; 25.3% were from Brampton; and 27.4% were from outside of Peel Region.

**Figure 36: Trends in Active Households on RGI Waiting List: Peel Region; 2011-2015**

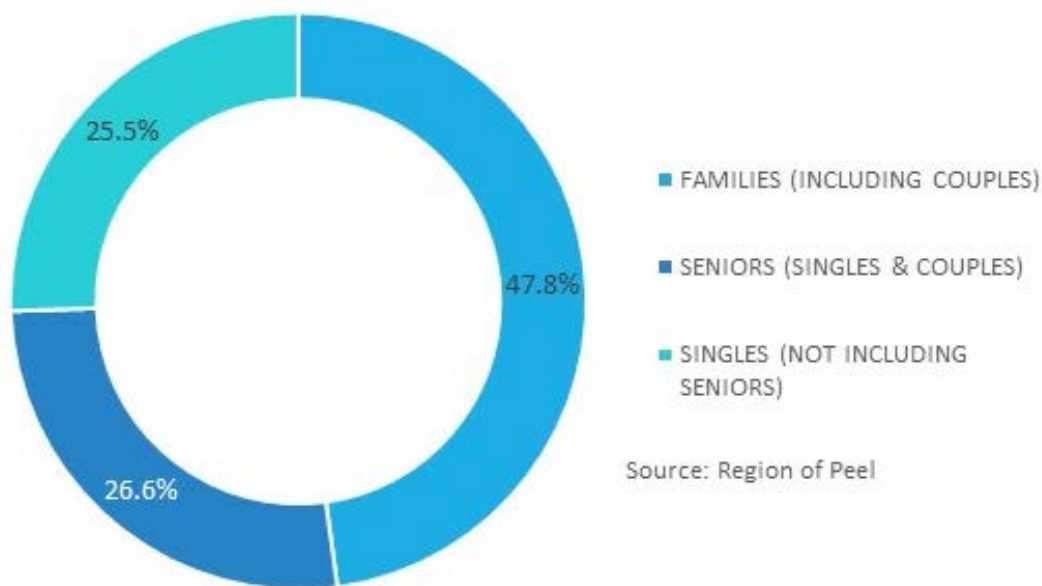


While only a very small proportion of the waiting list are made up of Caledon residents, key stakeholders stated that this may partly be due to the very limited number of social housing units in the Town and the long wait times for these units. It was also stated that while there may be many more Caledon households in need of affordable units, they may not qualify for social housing and, as such, this need would not be reflected in the waiting list data.

The largest proportion of applicants on the waiting list is families (47.8%) while just over a quarter (26.6%) is seniors and 25.5% are singles. The overall average wait time for non-priority households is 6.42 years. Seniors wait an average of 5.4 years; singles wait 6.8 years and families wait 7.5 years. Victims of domestic violence have an average wait of just under a year (0.98 years).

The current make-up of households on the centralized waiting list suggest that the make-up of the social housing portfolio in Peel Region matches the demand, with the largest proportion of the portfolio mandated for families. However, the large number of households on the waiting list as well as the long wait times shows a great need for more affordable housing units in Peel Region. In addition, the aging of the population and high rates of increase in the number of seniors and persons with disabilities suggest that the future need will be more focused on affordable housing units for seniors and persons with disabilities.

**Figure 37: Proportion of All Households on the Centralized Waiting List by Mandate: Peel Region; 2016**



## Supportive Housing

Supportive housing is permanent housing which includes appropriate accessibility design features and support services to allow people with special needs to live independently. As of March 2016, there were a total of 1,645 supportive housing units in Peel Region. The largest number of units (736) was designated for persons with frail health, including seniors with frail health. The rest of the supportive housing units were mandated for persons with physical disabilities, acquired brain injury, intellectual disabilities, autism spectrum disorder, mental illness, substance abuse/ addictions, and dual diagnosis, concurrent disorders and co-morbidities.

Of the 1,645 supportive housing units in Peel Region, 228 were located in Caledon and served people with frail health (166 units) and people with mental illness (62 units).

However, despite the large number of supportive housing units available for Peel Region residents, there were 2,396 people on the waiting list for these units (as of October 2015). This shows a significant need for supportive housing in Peel Region, including Caledon. Key stakeholders support this finding and state that there is a need for more supportive housing options in Caledon. Stakeholders also noted that there is a need for accessible housing options for persons with physical disabilities and to facilitate aging in place. A stakeholder from the LHIN (Local Health Integration Network) stated that there is currently funding available to provide supports for persons with developmental disabilities but the issue is the lack of supportive housing options in the area for these individuals.

**Table 7: Inventory of Supportive Housing Units by Mandate: Peel Region; 2015**

Population Group	Demand (Applicants)	Supply (Units)
Physical Disabilities	99	300
Acquired Brain Injury	45	18
Intellectual Disabilities	716	290
Autism Spectrum Disorder		22
Frail Health	443	736
Mental Illness	1,093	252
Substance Abuse/Addictions		27+
Dual Diagnosis, Concurrent Disorders, and Co-Morbidities	(covered in other population group categories)	
<b>Total</b>	<b>2,396</b>	<b>1,645</b>

Source: Region of Peel Supportive Housing Demand and Supply Analysis and Action Plan, 2015

The following table shows an inventory of the agencies which provide supportive housing to residents of Peel Region.

**Table 8: Supportive Housing Providers by Mandate: Peel Region; 2015**

Physical Disabilities	
<ul style="list-style-type: none"> <li>▪ AbleLiving Services Inc.</li> <li>▪ Ontario March of Dimes</li> <li>▪ Abbeyfield Houses Society of Caledon</li> <li>▪ Brampton Caledon Community Living</li> <li>▪ Caledon Community Services</li> <li>▪ Canadian National Institute for the Blind</li> <li>▪ Carefirst Seniors</li> <li>▪ Central West CCAC</li> <li>▪ Elizabeth Fry Society of Peel Halton</li> </ul>	<ul style="list-style-type: none"> <li>▪ Peel Cheshire Homes (Brampton) Inc.</li> <li>▪ Peel Cheshire Homes, Inc. (Streetsville)</li> <li>▪ PAARC</li> <li>▪ Schizophrenia Society of Ontario</li> <li>▪ The Metis Nation of Ontario</li> <li>▪ The Open Door</li> <li>▪ Trillium Health Partners</li> <li>▪ Vita Centre</li> <li>▪ Wawel Villa Seniors Residences (Turtle Creek Manor)</li> </ul>

- Peel Addiction Assessment and Referral Centre

#### Acquired Brain Injury

- Peel Halton Dufferin Acquired Brain Injury Services (PHD ABIS)
- AbleLiving Services Inc.
- Elizabeth Fry Society of Peel Halton
- Peel Cheshire Homes (Brampton) Inc.
- Peel Cheshire Homes, Inc. (Streetsville)

#### Frail Health

- Abbeyfield Houses Society of Caledon (Abbeyfield Caledon)
- CANES
- Caledon Community Services
- Forum Italia
- Ivan Franko (Ukrainian Home for the Aged)
- Supportive Housing in Peel (SHIP)
- Ontario March of Dimes
- Peel Senior Link
- Victorian Order of Nurses
- Wawel Villa Seniors Residences (Turtle Creek Manor)
- Yee Hong Centre
- Elizabeth Fry Society of Peel Halton

#### Intellectual Disabilities

- Brampton Caledon Community Living (BCCL)
- Caledon Community Services (CCS)
- Christian Horizons
- Community Living Mississauga (CLM)
- Family Services of Peel/ Adult Protection Services
- Mary's Centre
- Wellness Anew Foundation

#### Autism Spectrum Disorder

- Kerry's Place
- Elizabeth Fry Society of Peel Halton

#### Mental Illness

- Supportive Housing in Peel (SHIP)
- CMHA, Peel (covered by SHIP)
- Peace Ranch
- Wawel Villa Seniors Residences
- Caledon Community Services
- Oliver House (Dom Hostel)
- Genesis Lodge (Dom Hostel)
- Support & Housing in Halton
- Elizabeth Fry Society

#### Substance Abuse/Addictions

- Supportive Housing in Peel (SHIP)
- Wawel Villa Seniors Residences (Turtle Creek Manor)
- Elizabeth Fry Society of Peel Halton

Source: Region of Peel Supportive Housing Demand and Supply Analysis and Action Plan, 2015

Note: Dual Diagnosis, Concurrent Disorders, and Co-Morbidities are covered in other population groups

There are also community agencies who may or may not have housing but who provide support services to individuals to allow them to live independently. These agencies include the following.

Table 9: Providers of Support Services in Peel Region; 2016

All individuals in need	
<ul style="list-style-type: none"> <li>Bethell Hospice</li> <li>CarePartners</li> <li>SoundLife Home Care Services Inc.</li> <li>Canadian Mental Health Association</li> <li>Knights Table</li> <li>AIM Health Group</li> <li>Assured Personnel</li> <li>Eden Food for Change</li> <li>Maidfinders Housekeeping Services</li> <li>Saint Elizabeth Health Care</li> <li>Seva Food Bank</li> <li>United Way of Peel Region</li> <li>Spectra Community Support Services</li> <li>YMCA of Greater Toronto</li> </ul>	<ul style="list-style-type: none"> <li>Bayshore HealthCare</li> <li>Community Alliance for Support and Empowerment</li> <li>Covenant Health Care</li> <li>Ask4Care Support Services</li> <li>All-Care Sunrise Personnel</li> <li>Canadian Red Cross Society</li> <li>Everest Home Health Care</li> <li>Sai Dham Canada</li> <li>Salvation Army</li> <li>Habitat for Humanity Halton-Mississauga</li> <li>We Care Home Health Services LP</li> <li>Trillium Health Partners</li> <li>Peel HIV/AIDS Network</li> </ul>
Persons Living with Disabilities	
<ul style="list-style-type: none"> <li>Caledon Meals on Wheels</li> <li>May Centre</li> <li>Peel Cheshire Homes Inc</li> <li>Tulip Nurses and Caregivers</li> <li>Right at Home</li> <li>ComForCare Home Care</li> <li>Connect 4 Life</li> <li>AbleLivingServices Inc.</li> <li>Options Mississauga</li> <li>Alzheimer Society Peel</li> <li>Canadian South Asians Supporting Independent Living (C-SASIL)</li> </ul>	<ul style="list-style-type: none"> <li>March of Dimes</li> <li>Short Stay Crisis Support Program</li> <li>Canadian National Institute for the Blind</li> <li>Coalition for Persons with Disabilities - Peel, Halton, Dufferin</li> <li>Comfort Keepers Senior Care</li> <li>Community Living</li> <li>Next Step to Active Living</li> <li>Peel Senior Link</li> <li>Rosa's Centre</li> <li>Punjabi Community Health Services</li> </ul>
Men and Women	
<ul style="list-style-type: none"> <li>St Leonard's Place Peel</li> </ul>	<ul style="list-style-type: none"> <li>AMMA Midwives</li> </ul>
Children and Families	
<ul style="list-style-type: none"> <li>Family Services of Peel</li> <li>Family Association for Mental Health Everywhere</li> </ul>	<ul style="list-style-type: none"> <li>Alyssa Trent Foundation</li> <li>Family Association for Mental Health Everywhere</li> </ul>
Seniors	
<ul style="list-style-type: none"> <li>Davis Centre</li> </ul>	<ul style="list-style-type: none"> <li>Headwaters Homecare for Seniors</li> </ul>

- CalaCare Ltd
- Nurse Next Door Homecare Services – Brampton
- Heart to Home Meals
- Integrated Seniors Team (IST)
- Esmar Nursing & Community Care Agency
- Premier Homecare Services Mississauga
- Victorian Order of Nurses
- Seniors For Seniors
- Elder Help-Peel
- Helping Hands Nursing Services Inc.
- Home Instead Senior Care
- Carefirst Seniors and Community Services Association
- Homewell Senior Care
- Proserve Ontario Homes & Health Care Services

Source: Peel Community Services Directory (<https://peel.cioc.ca/>)

Key stakeholders from the non-profit and public sectors noted that while there are many collaborations and partnerships that are already in place in Peel Region and Caledon, there is a need for greater collaborations, including partnerships with the private sector, to meet the increasing demand for supportive housing and affordable housing. Some key stakeholders also noted the need for better communication and raising awareness of all the support services and housing options that already exist throughout Peel Region, including Caledon.

## Seniors Housing

There are a total of 2,668 seniors housing<sup>11</sup> spaces in 26 public and private residences<sup>12</sup> in Peel Region in 2017. The overall vacancy rate of these spaces is 12.6%, down slightly from 12.8% in 2016. Seniors housing in Peel Region has a capture rate<sup>13</sup> of 3.3% compared to 5.0% in York Region, 6.8% in Halton Region, 5.8% in Durham Region, and 3.0% in Toronto<sup>14</sup>.

Of the 2,668 spaces, almost half (49.0%) have rents of \$4,000 or more; 23.0% have rents between \$3,500 and \$3,999; 13.8% have rents of \$3,000 to \$3,499; 12.3% have rents

<sup>11</sup> This data is reported in CMHC's Seniors' Housing Report. To be included, facilities have to have at least one unit that is not subsidized, be in operation for at least one year, have at least ten rental units, offer an on-site meal plan, not mandate high levels of health care (defined as 1.5 hours or more of care per day) to all its residents (so nursing homes and long term care homes are not included), offer rental units (life lease units and owner-occupied units are not included), and have at least 50% of its residents who are 65 years or older.

<sup>12</sup> Please note that some of these spaces may also be included in the inventory of supportive housing units in Peel Region.

<sup>13</sup> The "capture rate" is the ratio of the total number of residents living in the survey universe divided by the estimated population aged 75 years and older. The population 75 years and older is used as the majority of seniors living in these residences are aged 75 years and older.

<sup>14</sup> CMHC (2017). Seniors' Housing Report – Ontario.



from \$2,500 to \$2,999; and only 4.1% have rents of less than \$2,500<sup>15</sup>. These rents include at least one meal and some light supports.

As of June 2017, there are two new seniors' retirement residences being developed in Bolton. The first, King Station Facility Inc., is located at the intersection of King and Station and will have 140 units. This property will consist of studios (440 sf), one-bedrooms (496 to 830 sq ft), and two-bedrooms (878 to 962 sq ft). The second project is by M6 Developments Inc., which is located at the intersection of Regional Road 50 and Albion-Vaughan Road. This retirement residence will have 121 units, 31 of which will be accessible. These units will include studios, one-bedrooms, and two-bedroom units. The size of each unit will range from 342 to 600 sq ft.

### **Case Study: Abbeyfield Caledon**

Abbeyfield Caledon is a not-for-profit residence that provides accommodation for 12 independent seniors. There are private suites with a sitting area and bath and the common areas include a dining room, library, kitchen, sitting room, great room, and outdoor space. A live-in house manager provides light supports and the monthly rent includes all meals, parking, maintenance, laundry facilities and utilities.

## **Long Term Care Homes**

A long term care home is permanent accommodation for people who need 24-hour nursing and personal care with on-site supervision or monitoring to ensure their safety, and who have care needs which cannot be safely met in the community through publicly-funded community-based services and other caregiving support<sup>16</sup>. Persons are placed in Long Term Care Homes through Community Care Access Centres (CCAC) by the Province.

Accommodation rates for long term care range from about \$1,800 per month for basic accommodation to about \$2,600 for private accommodation. The province provides a subsidy if a person does not have enough income to pay for the basic rate.

<sup>15</sup> CMHC (2017). Seniors' Housing Report – Ontario.

<sup>16</sup> Queen's Printer for Ontario (2012-2017). Find a long term care home. Accessed from: <https://www.ontario.ca/page/find-long-term-care-home#section-3>.

**Table 10: Long Term Care Home Rates: Ontario; 2017**

Accommodation Type	Daily Rate	Monthly Rate
Long Stay (Basic)	\$59.82	\$1,819.53
Long-Stay (Semi Private)	\$72.12	\$2,193.65
Long Stay (Private)	\$85.45	\$2,599.11
Short-Stay	\$38.72	

Source: Queen's Printer for Ontario (2012-2017). Find a long term care home. Accessed from: <https://www.ontario.ca/page/find-long-term-care-home#section-3>

Peel Long Term Care programs and services include owning and operating five long term care homes throughout the Region with one located in Caledon (Davis Centre), adult day services, respite care, Project Lifesaver Peel, and seniors' health and wellness<sup>17</sup>.

Davis Centre is located in Bolton and has 64 long term care beds. It is also the only Region of Peel long term care centre that offers respite care<sup>18</sup>. In addition, King Nursing Home is a privately-operated long term care home with 86 beds (47 basic, 38 semi-private, and 1 private) as well as two short-stay/ respite care beds<sup>19</sup>. On average, the occupancy rates for all long term care homes in Peel Region are consistently between 97 to 99%. The average wait time for a bed to become vacant in a long term care home in Peel Region ranges from two to five years, with the Davis Centre having the shortest wait times.

**Table 11: Waiting List and Wait Time for Long Term Care Homes: Peel Region; 2017**

Long Term Care Centre	Waiting List for Basic Beds (male and female)	Wait Time
Davis Centre (64 beds)	128	~2 years
Malton Village (160 beds)	205	5 years
Peel Manor (177 beds)	186	4 years
Sheridan Villa (142 beds)	626	4-5 years
Tall Pines (160 beds)	388	5 years

Source: Peel Region

<sup>17</sup> Region of Peel (n.d.). Peel Long Term Care. Accessed from: <https://www.peelregion.ca/ltc/>.

<sup>18</sup> Region of Peel (n.d.). Peel Long Term Care. Accessed from: <https://www.peelregion.ca/ltc/>.

<sup>19</sup> Central West LHIN (2017). Long Term Care Homes – Caledon. Accessed from: <http://www.centralwesthealthline.ca/listServices.aspx?id=10665&region=Caledon>.

## Home in Peel Affordable Ownership Program

In addition to providing subsidies for rental housing, the Region of Peel provides down payment loan assistance to low and moderate income residents who are currently renting a unit in Peel Region. The program was administered between 2008 and 2016 and a total of 681 households were assisted<sup>20</sup>. However, none of these households were from Caledon<sup>21</sup>.

## Peel Renovates

Another program for homeowners in Peel Region is the Peel Renovates program. The Homeowner Renovation Assistance is available to low and moderate households who have an annual income of no more than \$60,000. The maximum funding available is \$15,000 and is provided for renovations required to address safety and accessibility issues. In 2016, there were a total of 494 applications received for this program and 102 were approved. Of the approved applications, 3.9% (4 applications) were from Caledon homeowners.

The program also provides eligible homeowners with up to \$25,000 in one-time funding to renovate an existing second unit to improve health and safety, increase accessibility, and register the unit. A total of 12 applications were approved but none were for Caledon.

## Key Findings

The key findings from the housing supply analysis are:

### **Most dwellings in Caledon are single detached and the Town has a higher proportion of single detached dwellings compared to Peel Region and other municipalities.**

- The number of dwellings in Caledon is increasing yet most of the current housing supply is single detached homes. The number of dwellings in Caledon increased by 31.9% from 2001 to 2016.
- Caledon has a much higher proportion of single detached dwellings compared to Peel Region (83.4% vs. 45.6%) and other municipalities.

<sup>20</sup> Region of Peel (n.d.). Home in Peel. Accessed from: <https://www.peelregion.ca/housing/home-in-peel/>.

<sup>21</sup> Information from the Region of Peel.

- Among the Caledon communities, Bolton had the lowest proportion of single detached homes (75.9%) while the Rest of Caledon had the highest proportion (94.3%) in 2011.
- Building permit data and housing completions data show that the focus on single detached homes will continue in the future as single detached homes still make up the majority of housing completions and building permits issued.
- Caledon residents have noted that what is currently being built does not necessarily meet the need in the Town and that there is a need for a more diverse range of housing options.

### **House prices in Caledon are increasing and homeownership is becoming unaffordable to households with low and moderate incomes.**

- The average house price for all dwellings in Caledon increased by 154.0.0% from 2005 to 2017 compared to an increase of 150.1% for Peel Region.
- The average house price increased at a much higher rate compared to the average household income or the consumer price index for Canada.
- Tax assessment data shows that there are no longer any homes in Caledon that are affordable to households with incomes in the first to fifth income deciles (earning \$87,220 or less in 2017).

### **There is a very limited supply of rental dwellings in Caledon.**

- Only 8.1% of Caledon households are renters compared to 18.3% in Brampton, 25.1% in Mississauga, and 21.8% in Peel Region.
- Most of Caledon's rental housing supply is in the secondary rental market.
- There are only 80 purpose-built rental apartments in Caledon and only 25 units were created since 2001. The purpose-built rental supply made up only 5.2% of all rented dwellings in Caledon in 2011 while secondary suites made up only 5.9%.
- Key stakeholders and Caledon residents highlighted the need for more affordable rental and market rental options in Caledon, including options for young adults and seniors.

### **The number of applicants on the waiting list for subsidized housing as well as the occupancy rates of emergency shelters suggests a need for more affordable housing options.**

- There are currently no emergency shelters or transitional housing units in Caledon and the beds and units located in Mississauga and Brampton are filled to capacity.
- As of July 2016, there were 12,580 households on the Region of Peel's centralized waiting list for subsidized housing.

- The need for affordable housing was highlighted by key stakeholders responding to an email survey in April 2017 as well as key stakeholders and Caledon residents who participated in the workshops in July 2017.

**There are a range of supportive housing options throughout Peel Region yet waiting lists suggest that the supply is still not able to meet the demand for these units.**

- As of October 2015, there were 2,396 people on the waiting list for supportive housing units in Peel Region.
- The need for supportive housing options in Caledon will continue to increase considering senior households and households with a person with a disability saw much higher rates of increase (67.6% and 50.7% respectively) compared to all other household types.
- The need for supportive housing options as well as accessible housing options was highlighted by key stakeholders responding to an email survey in April 2017 as well as key stakeholders and Caledon residents who participated in the workshops in July 2017.

## 4. Housing Affordability Analysis

Housing is the largest monthly expenditure for most households in Canada. According to Statistics Canada's Survey of Household Spending, a household's spending on shelter, which includes rent or mortgage payments, repairs and maintenance, property taxes, insurance, and utilities, made up 21.2% of all expenditures by Canadian households in 2015<sup>22</sup>.

Access to affordable, adequate and suitable housing is a pressing concern for individuals and families. While households with low incomes are much more likely to experience housing affordability issues, increasing house prices and rents have made housing affordability an issue for moderate income households as well. Having affordable, safe, suitable and stable housing is an important factor in the wellbeing of all residents and an adequate supply of affordable housing greatly contributes to the creation of healthy and economically prosperous communities.

This section examines housing affordability in Caledon by looking at the proportion of household income spent on shelter as well as by comparing average house prices and rents to what is affordable to households.

### Proportion of Income Spent on Shelter

Statistics Canada defines 'income spent on shelter' as the proportion of a household's average monthly income which is spent on housing costs. This percentage is calculated by dividing the total shelter-related expenses by the household's total monthly income. These expenses include the monthly rent or mortgage payments and the costs of electricity, heat, municipal services, property taxes, and other shelter-related expenses<sup>23</sup>. According to CMHC, housing is affordable if housing costs are not more than 30% of before-tax household income<sup>24</sup>.

In 2011, 21.3% of all households in Caledon were facing housing affordability issues (i.e. spending 30% or more of their income on housing costs) while 9.0% were facing severe housing affordability issues (i.e. spending 50% or more on housing costs). In comparison, 31.0% of all Peel Region households were facing housing affordability issues while 13.3% were facing severe housing affordability issues.

<sup>22</sup> Statistics Canada (2017). Table 203-0021: Survey of household spending (SHS), household spending, Canada, regions and provinces, annual (dollars), CANSIM.

<sup>23</sup> Statistic Canada 2006 Census Dictionary.

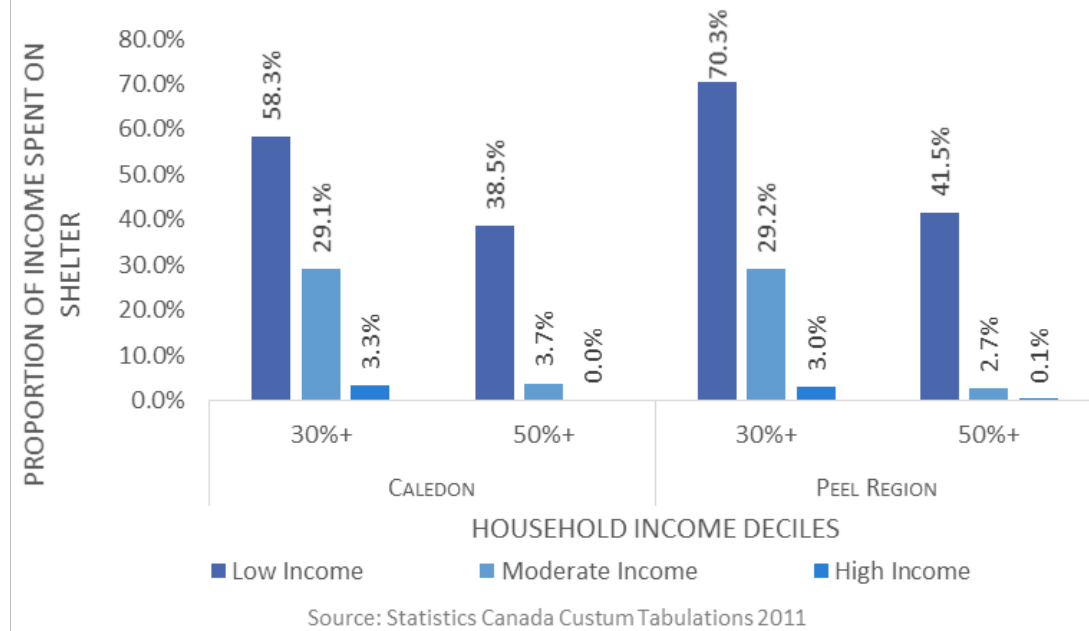
<sup>24</sup> CMHC (2014). Housing in Canada Online: Definition of Variables.

The proportion facing housing affordability issues in Caledon increased from 19.4% in 2001 and the proportion facing severe housing affordability issues increased from 6.8% in 2001. In terms of actual numbers, the number of households facing housing affordability issues increased by 31.2% from 3,065 households in 2001 to 4,020 households in 2011 (955 households). The number of households facing severe housing affordability issues increased by 56.5% from 1,080 households in 2001 to 1,690 households in 2011 (610 households). These rates of increase are quite significant considering that the total number of households in Caledon increased by 31.9% during the same time period. This shows that the issue of housing affordability in Caledon is becoming more significant.

## Income Spent on Shelter by Household Income Deciles

As can be expected, the proportion of households facing housing affordability issues (i.e. spending 30% or more on housing costs) and those facing severe housing affordability issues (i.e. spending 50% or more on housing costs) decreases as incomes increase. In 2011, 58.3% of Caledon households with low incomes (i.e. with incomes in the 1<sup>st</sup> to 3<sup>rd</sup> income deciles – those earning \$57,720 or less in 2017) were facing housing affordability issues and 38.5% were facing severe housing affordability issues. In addition, 29.1% of Caledon households with moderate incomes (i.e. with incomes in the 4<sup>th</sup> to 6<sup>th</sup> income deciles – those earning between \$57,721 and \$104,126 in 2017) were facing housing affordability issues and 3.7% were facing severe housing affordability issues. To compare, only 3.3% of households with high incomes (i.e. with incomes in the 7<sup>th</sup> to 10<sup>th</sup> income deciles) were facing housing affordability issues and there were no households with high incomes facing severe housing affordability issues.

**Figure 38: Proportion of Income Spent on Shelter by Households with Low, Moderate, and High Incomes: Caledon and Peel Region; 2010**



## Income Spent on Shelter by Household Type

In 2011, 21.3% of all households in Caledon were facing housing affordability issues and 9.0% were facing severe housing affordability issues. However, there are certain household types who have a greater proportion of households who are facing housing affordability issues. These households include youth households (50.0%), persons living alone (39.3%), lone parent households (38.9%), recent immigrants (29.4%), immigrants (24.9%), and households with a person with a disability (24.1%). These household types also have a greater proportion facing severe housing affordability issues. In comparison, Peel Region has a larger proportion of these households facing housing affordability issues. Key stakeholders also noted that there may be a much higher proportion of households with a person with a disability who are spending too much on housing costs as the data takes into account the total household income, including any social assistance benefits that the person with a disability receives. Stakeholders stated that, for households with adult children who are living with disabilities, these adult children would not actually be able to afford housing if they were living independently.



**Table 12: Proportion of Income Spent on Shelter by Household Type: Caledon and Peel Region; 2010**

	Caledon		Peel Region	
	30%+	50%+	30%+	50%+
All Households	21.3%	9.0%	31.0%	13.3%
Couples without children	15.4%	7.4%	22.8%	9.7%
Couples with children	19.3%	7.3%	28.4%	11.3%
Lone parents	38.9%	19.4%	45.5%	21.2%
Multiple and Other family households	12.6%	3.8%	20.6%	6.6%
Persons living alone	39.3%	16.6%	47.9%	23.4%
Two or more non-family households	13.2%	**	32.6%	16.8%
Indigenous Households	21.7%	**	30.1%	16.7%
Immigrant Households	24.9%	10.3%	33.7%	14.3%
Recent Immigrant Households	29.4%	0.0%	49.7%	26.0%
Households with a person with a disability	24.1%	10.9%	31.1%	12.9%
Youth Households	50.0%	**	53.6%	32.2%
Seniors Households	18.7%	7.9%	27.2%	10.8%

Source: Statistics Canada Custom Tabulations 2011

\*\* Data has been suppressed

## Income Spent on Shelter by Household Tenure

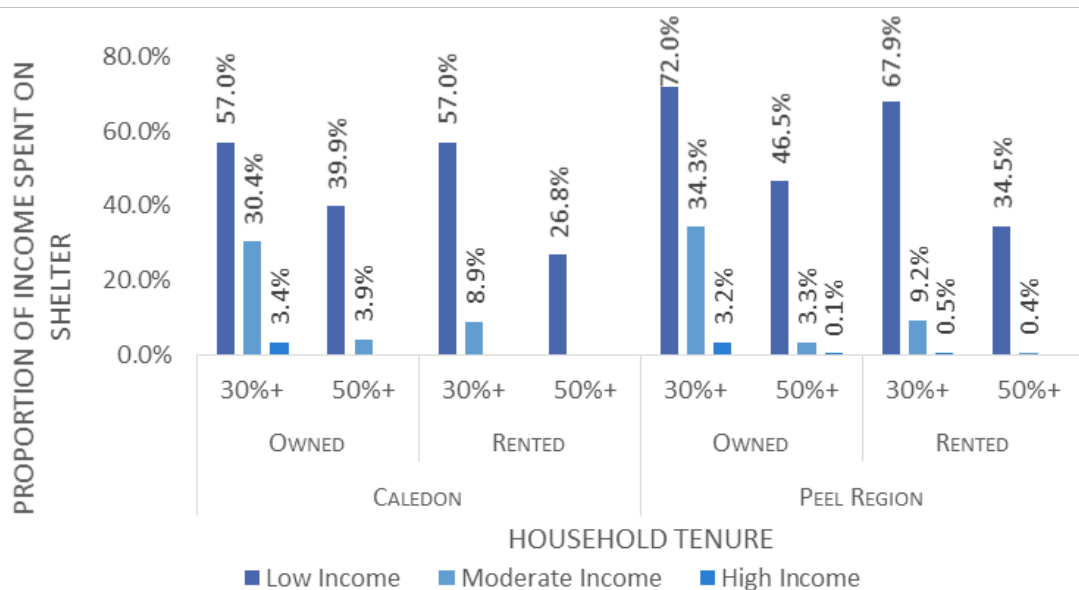
Among households with low incomes in Caledon, 57.0% of owners and 57.0% of renters were facing housing affordability issues in 2011. In addition, 39.9% of owners and 26.8% of renters were facing severe housing affordability issues. While these proportions are lower than those seen in Peel Region, the data still shows that there are a large number of both owner and renter households in Caledon facing housing affordability issues.

Among households with moderate incomes in Caledon, 30.4% of owners and 8.9% of renters were facing housing affordability issues. In addition, 3.9% of owners were facing severe housing affordability issues while there were no renters facing severe housing affordability issues. Similarly, 3.4% of owners with high incomes were facing housing affordability issues while there were no renter households with high incomes who were facing housing affordability issues.

This suggests that, in Caledon, rental housing is relatively affordable to renter households with moderate and high incomes but homeownership is still unaffordable to many households with moderate incomes. This trend may also point to an issue related

to the lack of supply of rental housing and the quality of the current supply. As previously discussed, there are very limited rental housing options in Caledon and most of these options are in the secondary rental market. In addition, a greater proportion of these rental options require major repair. As such, households with moderate and high incomes may choose to move to homeownership even if they are spending a much larger proportion of their income on housing costs if they are unable to find good quality rental housing.

**Figure 39: Proportion of Income Spent on Shelter by Household Tenure: Caledon and Peel Region; 2010**



Source: Statistics Canada Custom Tabulations 2011

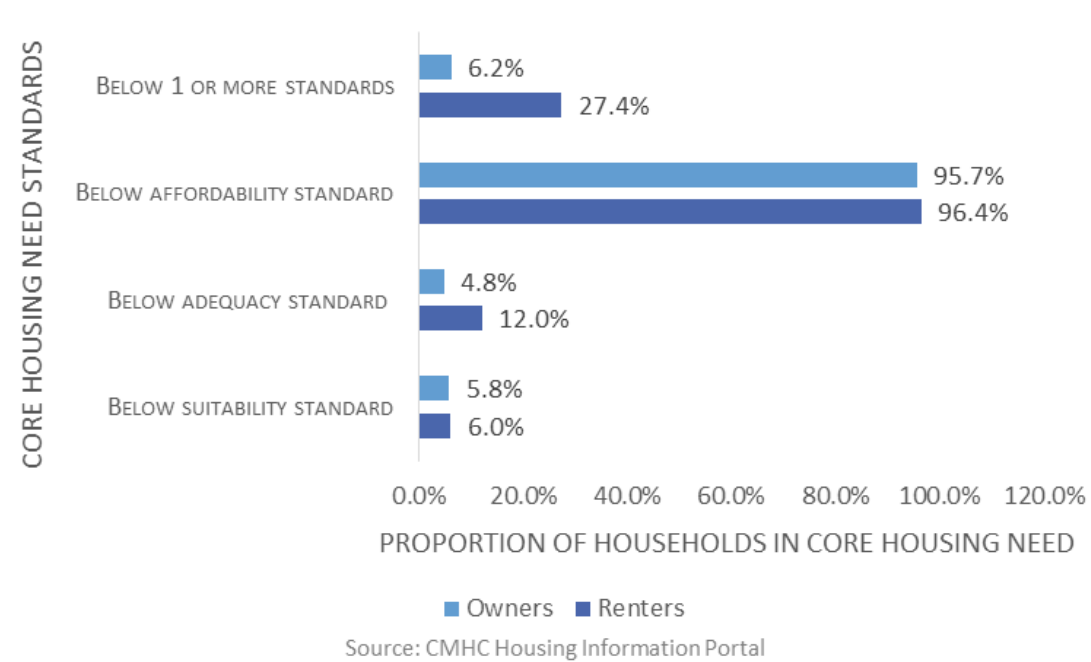
## Core Housing Need

A household is said to be in core housing need if its housing falls below at least one of the three housing standards of adequacy, suitability or affordability and it would have to spend more than 30% of its before-tax income to pay the median rent for alternative housing in the area that meets the three standards. Adequate housing is housing that does not require any major repairs. Suitable housing is housing with enough bedrooms for the size and make-up of the household. Affordable housing is housing which costs less than 30% of a household's income.

In 2011, 8.0% of all households in Caledon (1,455 households) were in core housing need; up from 7.3% (1,280 households) in 2006. However, Caledon did have a lower proportion of households in core need compared to Brampton (15.2%) and Mississauga (15.3%) in 2011. Of the households in core housing need in Caledon, almost all (95.9%) fall below the affordability standard.

Renter households are more likely to be in core housing need, with 27.4% of renter households in Caledon falling below at least one standard compared to 6.2% of owner households in 2011. In addition, a much greater proportion of renter households were living in housing that required major repairs (12.0%) compared to owner households (4.8%). This shows a need for affordable housing options, particularly affordable rental options in Caledon.

**Figure 40: Proportion of Households in Core Housing Need by Household Tenure: Caledon; 2011**



## Ownership and Rental Housing Affordability

The Provincial Policy Statement (PPS) defines affordable housing as:

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

- A unit for which the rent is at or below the average market rent of a unit in the regional market area.

The PPS defines low and moderate income households as those with incomes falling at or below the 60<sup>th</sup> income percentile (or 6<sup>th</sup> income decile).

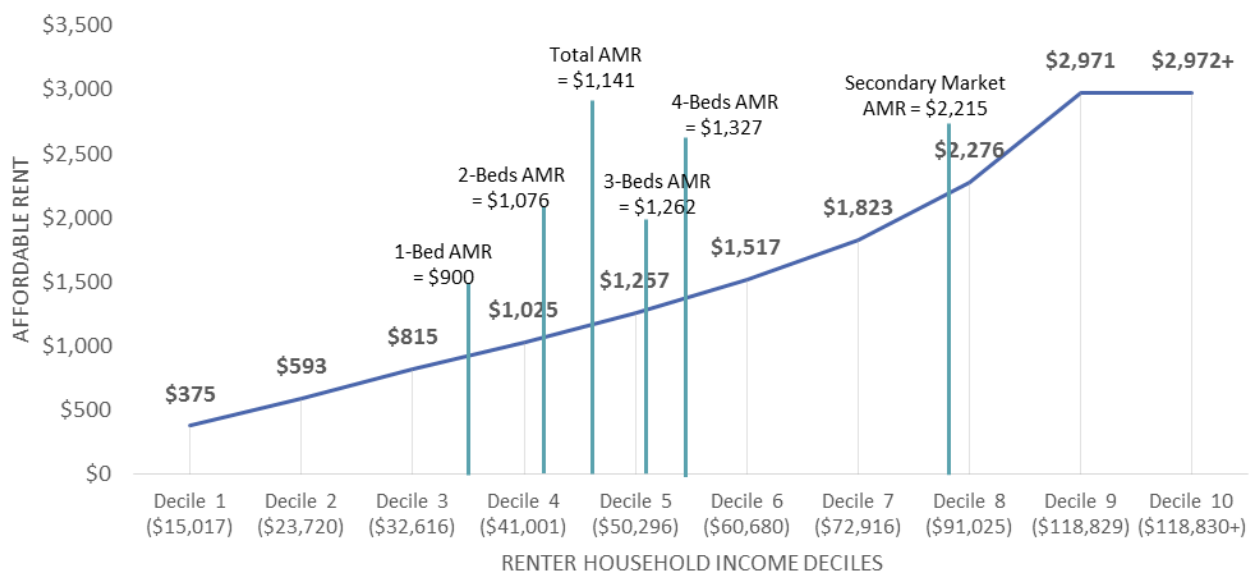
### Affordable Housing Thresholds in Caledon

Using the Provincial definition, the affordable ownership threshold for Peel Region, which is the regional market area, in 2017 is **\$420,362** while the affordable rental housing threshold is **\$1,517**.

## Rental Housing Affordability

The following figure shows the renter household income deciles (Peel Region renter household income deciles) and the top range of what each household income decile can afford. The figure also shows the average market rents in Peel Living units in Caledon as well as the average rent for rental units in the secondary rental market based on a point-in-time scan. As the figure illustrates, renter households would have to be earning incomes in the fourth income decile to afford the average rents for purpose-built rental units. Renters would have to be earning incomes in the eighth income decile to be able to afford the average rent in the secondary rental market in Caledon.

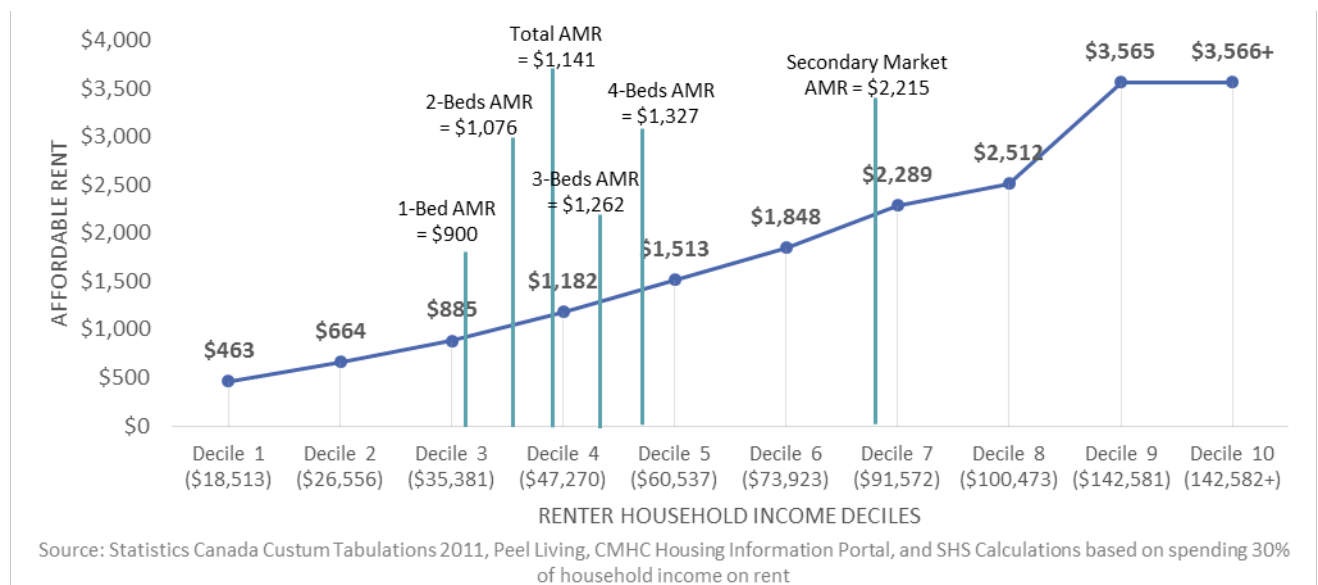
**Figure 41: Comparison of Average Market Rents, Secondary Rental Market Rents, and Affordable Rents by Peel Region Renter Household Income Deciles: Caledon; 2017**



Source: Statistics Canada Custom Tabulations 2011, Peel Living, CMHC Housing Information Portal, and SHS Calculations based on spending 30% of household income on rent

As previously discussed, household incomes in Caledon are higher than those in Peel Region. While Peel Region is the regional market area, the following graph uses Caledon renter household income deciles to determine whether rents are more affordable for Caledon residents. The data shows that average market rents in Peel Living units in Caledon (purpose-built rental) would only be affordable to Caledon renter households with incomes in the fourth income decile unless they spend more than 30% of their income on housing costs. Similar to the observation above, the average rent for units in the secondary rental market would only be affordable to Caledon renter households with high incomes.

**Figure 42: Comparison of Average Market Rents, Secondary Rental Market Rents, and Affordable Rents by Caledon Renter Household Income Deciles: Caledon; 2017**



These findings show that there is a housing affordability issue for renters with low incomes. In addition, given the very limited supply of purpose-built rental units in Caledon, the findings also highlight an issue for renter households with moderate incomes.

## Ownership Housing Affordability

If affordable house prices based on Peel Region household income deciles were compared to the average house prices in Caledon, only households with incomes in the 9<sup>th</sup> and 10<sup>th</sup> income deciles would be able to afford homeownership. In addition, households in the 9<sup>th</sup> income decile would be able to afford the average house price for a semi-detached dwelling or townhouse but not a single detached dwelling.

**Table 13: Comparison of Average House Prices to Affordable House Prices by Peel Region Household Income Deciles: Caledon; 2017**

	<b>Affordable House Price</b>	<b>Single</b>	<b>Semi</b>	<b>Row/ Townhouse</b>	<b>All Home Types</b>
		<b>\$1,102,645</b>	<b>\$643,200</b>	<b>\$629,120</b>	<b>\$988,237</b>
Decile 1 (\$26,253)	\$105,986	No	No	No	No
Decile 2 (\$43,028)	\$173,705	No	No	No	No
Decile 3 (\$57,720)	\$233,019	No	No	No	No
Decile 4 (\$71,692)	\$289,425	No	No	No	No
Decile 5 (\$87,220)	\$352,111	No	No	No	No
Decile 6 (\$104,126)	\$420,362	No	No	No	No
Decile 7 (\$124,197)	\$501,455	No	No	No	No
Decile 8 (\$150,975)	\$614,508	No	No	No	No
Decile 9 (\$195,089)	\$800,860	No	Yes	Yes	No
Decile 10 (\$195,090+)	\$800,861	Yes	Yes	Yes	Yes

Source: Statistics Canada Custom Tabulations 2011, Peel Data Centre, TREB Market Watch Reports, and SHS Estimates based on a 25-year amortization period, 5% down payment and affordable homeownership calculations

Note: Caledon house prices reflect June 2017 average prices. However, the total house price represents the year-to-date average price

Using Caledon household income deciles as the basis, a larger proportion of households in Caledon can afford average house prices although these are still not affordable to households with low and moderate incomes unless they spent more than 30% of their income on housing costs and/or unless they have a down payment greater than 5% of the purchase price. Households would have to be earning incomes in the 8<sup>th</sup> income decile to afford the average house price for a semi-detached or townhouse dwelling and only households with incomes in the 10<sup>th</sup> income decile would be able to afford a single detached home. Even with a higher down payment, only households with high incomes would be able to afford the average house price in Caledon. For example, with a down payment of 20% of the purchase price, a household would need an annual income of about \$212,000 (9<sup>th</sup> income decile) to afford the average house price of \$988,237.

These findings partly explain why a large proportion of low and moderate income owners are facing housing affordability issues in Caledon. These findings show that if households only had 5% of the purchase price as down payment and amortized their mortgage for 25 years, the majority of current Caledon households would not be able to buy a home. Some stakeholders and residents stated that they had bought their homes in Caledon a few years ago when house prices were lower. These same residents would not be able to afford their current homes if they were to buy them now.

**Table 14: Comparison of Average House Prices to Affordable House Prices by Caledon Household Income Deciles: Caledon; 2017**

	<b>Affordable House Price</b>	<b>Single</b>	<b>Semi</b>	<b>Row/ Townhouse</b>	<b>All Home Types</b>
		<b>\$1,102,645</b>	<b>\$643,200</b>	<b>\$629,120</b>	<b>\$988,237</b>
Decile 1 (\$35,356)	\$142,736	No	No	No	No
Decile 2 (\$56,020)	\$226,158	No	No	No	No
Decile 3 (\$74,561)	\$301,006	No	No	No	No
Decile 4 (\$93,181)	\$376,177	No	No	No	No
Decile 5 (\$110,730)	\$447,024	No	No	No	No
Decile 6 (\$128,696)	\$520,442	No	No	No	No
Decile 7 (\$154,349)	\$628,755	No	No	No	No
Decile 8 (\$184,043)	\$766,866	No	Yes	Yes	No
Decile 9 (\$235,483)	\$971,569	No	Yes	Yes	No
Decile 10 (\$235,484+)	\$971,570	Yes	Yes	Yes	Yes

Source: Statistics Canada Custom Tabulations 2011, Peel Data Centre, TREB Market Watch Reports, and SHS Estimates based on a 25-year amortization period, 5% down payment and affordable homeownership calculations

Note: Caledon house prices reflect June 2017 average prices. However, the total house price represents the year-to-date average price

## Key Findings

The key findings from the housing affordability analysis are:

### The number and proportion of households facing housing affordability issues in Caledon is increasing.

- In 2011, 21.3% of all Caledon households were facing housing affordability issues; increasing from 19.4% in 2001 and the number of these households increased by 31.2%.
- The proportion of households facing severe housing affordability issues increased from 6.8% in 2001 to 9.0% in 2011 while the number of these households increased by 56.5%.

### Persons living alone, lone parent families, immigrants, and households with a person with a disability have much larger proportions of households who are facing housing affordability issues.

- In 2011, 39.3% of persons living alone, 38.9% of lone parent families, 29.4% of recent immigrants, 24.9% of immigrants, and 24.1% of households with a person with a disability were facing housing affordability issues in Caledon.
- In addition, 19.4% of lone parent families, 16.6% of persons living alone, and 10.3% of immigrant households were facing severe housing affordability issues.

**There is a need for both affordable rental and affordable ownership options in Caledon.**

- More than half of renter households and owner households with low incomes are facing housing affordability issues in Caledon. In addition, almost 40% of low income owners and more than a quarter of low income renters were facing severe housing affordability issues.
- Even owner households with moderate and high incomes were facing housing affordability issues in Caledon. This is partly the result of high average house prices but it may also be due to the very limited rental options in Caledon.
- While average market rents in purpose-built rental units in Caledon are affordable to renter households with moderate incomes, there is a very limited supply of these units. Most rental units in Caledon are in the secondary rental market, where the average rent is only affordable to renter households with high incomes.



## 5. Housing Gaps in Caledon

### Housing Gaps Along the Continuum

The following graph (Figure 43) was created using the household income deciles for Peel Region and applying these to the number of households in Caledon. This is why some deciles have more or less than 10% of households. Incomes were estimated to 2017 based on the increase in the consumer price index (CPI) from 2010 to 2017 to be able to compare to current house prices. Household counts for 2016 have been used and it has been assumed that the proportion of Caledon households for each Peel Region household income decile in 2016 is the same as the proportions in 2011. Affordable housing costs for both rental and ownership markets are based on spending 30% of household income on housing costs.

The following graph (Figure 43) shows that in general, as household incomes increase, the housing options available to these households also increase. For Caledon households with incomes in the 8<sup>th</sup> income decile or higher, there are an estimated 19,533 owned homes that are affordable to these households making up 91.9% of all dwellings yet only 42.8% of Caledon households fall in these categories.

If total household incomes are used, rather than renter household incomes, households in the 4<sup>th</sup> to the 7<sup>th</sup> income deciles can afford average market rents in the regional market area (Peel Region). There are about 1,249 rental units in the private rental market, which represents 5.9% of the total housing supply in the Town. However, there are a total of 7,809 households in these income deciles, making up 36.7% of all households. This may partly explain why about 1,794 households with incomes from the 4<sup>th</sup> to the 7<sup>th</sup> income deciles are facing housing affordability issues (i.e. spending 30% or more on housing costs) and about 203 households who are facing severe housing affordability issues (i.e. spending 50% or more on housing costs).

For households with low incomes (i.e. in the 1<sup>st</sup> to 3<sup>rd</sup> income deciles), there are 473 supportive, subsidized or affordable housing units in Caledon. However, there are about 4,338 households in these categories, making up 20.4% of all households in Caledon. This may explain why there are about 2,528 households with low incomes facing housing affordability issues and 1,670 households with low incomes who are facing severe housing affordability issues. While other subsidized, supportive and affordable housing options throughout Peel Region are also available to Caledon residents, the large number of applicants on both the centralized waiting list for subsidized housing as well as the waiting lists for supportive housing indicates that there is definitely a need for affordable options in Caledon.

This shows that, as can be expected, the greatest need for affordable housing options is focused on households with low incomes. However, it also shows that there is a need for both affordable rental and affordable ownership options for households with moderate incomes. In Caledon, moderate income households make up about 25.7% of all households in the Town.

Figure 43: Housing Gaps Along the Housing Continuum Based on Peel Household Income Deciles; 2017

	1st decile	2nd decile	3rd decile	4th decile	5th decile	6th decile	7th decile	8th decile	9th decile	10th decile
household incomes	\$26,253	\$43,028	\$57,720	\$71,692	\$87,220	\$104,126	\$124,197	\$150,975	\$195,089	\$195,090+
number of households	1,326	1,579	1,433	1,494	1,773	2,196	2,347	2,455	2,889	3,758
what households can afford	rent									
	\$656	\$1,076	\$1,443	\$1,792	\$2,180	\$2,603	\$3,105	\$3,774	\$4,877	\$4,878+
	ownership									
	\$105,986	\$173,705	\$233,019	\$289,425	\$352,111	\$420,362	\$501,455	\$614,508	\$800,860	\$800,861+
what housing is available										
	473			1,249				19,533		
	supportive, subsidized & affordable			market rental				market ownership		
who is in need	spending 30%+									
	89.4%	46.8%	42.1%	40.8%	35.0%	16.5%	8.7%	5.7%	1.0%	0.0%
	1,185	739	603	609	621	361	203	141	28	0
	spending 50%+									
	67.7%	33.2%	17.3%	7.5%	5.1%	0.0%	0.0%	0.0%	0.0%	0.0%
	897	525	248	113	90	0	0	0	0	0

## Current and Emerging Housing Gaps

The analysis of housing demand, supply and affordability in Caledon as well as the feedback from key stakeholders and Caledon residents highlighted the following housing gaps in the Town.

### **Seniors, persons with disabilities, and smaller households have very limited options in Caledon.**

While couples and families with children make up the largest proportion of households in the Town, there is also a need for housing options that are suitable for persons living alone, seniors, and persons with disabilities and this need will continue to increase in the next five and ten years. The existing housing supply does not fully meet the current and emerging housing need as it is still very focused on single detached homes. There is a need for more diverse housing options, including options for persons living alone, accessible housing options, more modest options for households with low and moderate incomes and seniors wanting to downsize, and supportive housing options for persons with special needs. Caledon residents stated that they want Caledon to be an inclusive community and this means having a range of housing options suitable for different household types.

In addition, there is a need to raise awareness of what housing options are already available and what other options would be suitable for the different communities in Caledon to meet the unique needs of different household types. Data on the take-up of some Peel Region housing programs suggest there is also a need to raise awareness of these programs among Caledon residents to maximize the resources that are currently available.

### **There are very limited options affordable to households with low and moderate incomes in Caledon.**

There are currently very limited non-market housing options for households with low and moderate incomes in Caledon. The number of people on the waiting list for social housing and the long wait times shows the significant need for subsidized housing options. In addition, the large number of Caledon households with low incomes who are spending too much on housing costs demonstrates the need for subsidized housing options for these households. Additionally, the fact that there are many households with moderate incomes who are also spending too much on housing demonstrates the need for housing options which are affordable to households with moderate incomes. The need for affordable options will continue to increase in the next five and ten years.

as average rents and house prices become even less affordable to Caledon households with low and moderate incomes.

The need is for both affordable rental and affordable ownership options and includes options for families with children, couples, people living alone, and persons with disabilities.

**The market rental housing supply in Caledon is not enough to meet the need.**

There are very limited rental housing options in the Town and this is affecting current residents and limiting the ability of the Town to attract more residents. There is a need for rental options for seniors who want to downsize, young adults just starting their careers, persons living alone, employees working in local businesses in Caledon, and young families who cannot afford home ownership. The need for rental options will only continue to increase as house prices increase and ownership becomes less affordable for households with low and moderate incomes.

**The planning application process in Caledon, as in other municipalities, is long and complicated and there are opportunities to improve the process in collaboration with residential developers.**

Key stakeholders from the private sector noted some of the challenges they faced with regard to a long and complicated planning application process. However, the Town has recently implemented a number of initiatives to simplify this process. This presents an opportunity to raise awareness on the current planning application process. It also presents an opportunity to continue to work collaboratively with private residential developers to improve the planning application process. There is also an opportunity to facilitate partnerships between these developers and the non-profit sector to better meet the housing need in Caledon.

**Housing stakeholders are not fully aware of how they can contribute to the housing system in Caledon.**

There is a wide range of housing stakeholders in Caledon. While some of these stakeholder groups are working together to address housing need in the Town, there are opportunities for greater collaborations and partnerships. In addition, there is a need to raise awareness among all stakeholders, including non-traditional housing stakeholders such as local employers, about their role in addressing housing need in the Town.

Feedback from key stakeholders and Caledon residents also suggest a need to raise awareness of the current housing need to ensure that housing developers are building dwellings that respond to the current need rather than the perceived need.

## 6. Policy Framework

Housing in Canada operates within a framework of legislation, policies and programs. This section provides an assessment of the planning and housing policy frameworks influencing the housing market in the Town of Caledon.

### Planning Policy Framework

The following is a brief review of planning legislation which influence the land use planning decisions related to the development of housing in Caledon. It should be noted that the Town of Caledon is the only municipality in Peel Region where the Oak Ridges Moraine Conservation Plan, the Niagara Escarpment Plan, and the Greenbelt Plan apply.

#### Provincial Policies

##### Planning Act

The Planning Act sets out the formal planning process in Ontario and the roles and responsibilities of municipalities. The tools and provisions included in the Planning Act have a significant impact on the supply and production of housing in a municipality. There are several sections which are directly related to the provision of housing, particularly affordable housing, in a municipality.

Sections 28 and 30 allow a municipality to designate community improvement areas in their Official Plans, which the municipality can then use to provide grants or loans for eligible lands and buildings in this area. The Act includes the provision of affordable housing in the definition of ‘community improvement’. As such, municipalities can choose to provide incentives or grants to build affordable housing in designated community improvement areas.

In January 2012, amendments to the Planning Act were enacted to further expand affordable housing opportunities. These amendments require municipalities to establish policies allowing second units in new and existing developments and to pass zoning bylaws that allow the temporary use of garden suites or granny flats for up to twenty years with the potential for three-year extensions. In addition, affordable housing is now a “matter of provincial interest” which requires local decision makers to have regard to affordable housing when making land use planning decisions.

The Promoting Affordable Housing Act, which was adopted in 2016, amends the Planning Act. Changes in the Planning Act include adding Inclusionary Zoning policies,

appeals of Inclusionary Zoning policies, appeals related to second unit policies, and affordable housing.

For further information: <https://www.ontario.ca/laws/statute/90p13>.

## **Municipal Act**

The Municipal Act sets out the responsibilities of municipalities in Ontario and the authorities through which these responsibilities can be carried out. Certain sections of the Municipal Act are directly related to encouraging the development of affordable housing in a community. These sections include Section 107 which provides municipalities with the power to make grants for any purpose that Council considers to be in the interests of the municipality. This allows the municipality to provide grants to encourage the development of affordable housing or rental housing.

Section 110 allows a municipality to enter into agreements for the provision of municipal capital facilities by any person if the agreement provides for assistance, tax exemptions and/or exemptions from development charges. Section 110 also allows a municipality to provide financial and other assistance at less than fair market value or at no cost to any person who has entered into an agreement to provide facilities. The municipality would have to pass a by-law permitting the municipality to enter into a capital facilities agreement. For example, the Region of Peel passed a by-law governing the provision of municipal housing project facilities called the Municipal Housing Facility By-law (41-2003).

The Act also allows for exemptions from all or part of the taxes levied for municipal and school purposes on the land on which the municipal capital facilities will be located. In addition, the Act allows for exemptions from development charges for these facilities. This authority allows for the provision of incentives to encourage the development of affordable housing.

For further information: <https://www.ontario.ca/laws/statute/01m25>.

## **Oak Ridges Moraine Conservation Plan**

The Oak Ridges Moraine Conservation Plan was adopted in April 2002. It was established by the Province to provide land use and resource management direction for the 190,000 hectares of land and water within the Moraine. This Plan builds on the policy framework established in the Provincial Policy Statement. Planning decisions are required to conform to this Plan and implementation of its policies is through municipal official plans and zoning bylaws.

Residential development is permitted in certain areas of the Moraine, including the Countryside Area and Settlement Area. Rural Settlements and Palgrave Estates Residential Community in Caledon are identified as components of the Countryside Area.

For further information: <http://www.mah.gov.on.ca/Page1707.aspx>.

## Niagara Escarpment Plan

The Niagara Escarpment Plan designates land and controls land use planning within the Niagara Escarpment Area. The Plan was originally approved in June 1985 and was revised in 1990, 1999 and 2015.

The Niagara Escarpment Commission has development approval authority within the Plan Area except for certain settlements known as Minor Urban Centres. In Caledon, the Minor Urban Centres are: Inglewood, Cataract, Belfountain, Cheltenham, Terra Cotta, and Mono Mills.

For further information: <https://www.escarpment.org/LandPlanning/NEP>.

## Greenbelt Plan

The Greenbelt Plan includes lands within, and builds upon the ecological protections provided by, the Niagara Escarpment Plan and the Oak Ridges Moraine Conservation Plan, as well as the Provincial Policy Statement. This Plan establishes a land use planning framework for the Greater Golden Horseshoe (GGH) that supports a thriving economy, a clean and healthy environment and social equity.

The Greenbelt Plan covers about 80% of Caledon and indicates where urbanization should not occur. The Plan also protects the agricultural and rural land base and the ecological features and functions within the Plan area.

With regard to residential development, including new multiple lots or units such as estate residential subdivisions and adult lifestyle or retirement communities, these are not permitted on rural lands. The Plan states that official plans shall provide guidance for the creation of lots on rural lands and these official plan policies may be more restrictive with regard to residential severances (Section 3.1.4.5).

For further information: <http://www.mah.gov.on.ca/Page13783.aspx>.



As previously mentioned, Caledon is the only municipality in Peel Region where the Greenbelt Plan, the Niagara Escarpment Plan, and the Oak Ridges Moraine Conservation Plan apply. This means that the type and location of residential growth in Caledon must comply with the requirements of these three Plans in addition to the other requirements of provincial planning legislation. While some members of the development industry have cited this as one of the reasons for rising house prices, studies have shown that there is sufficient land to meet the estimated need, even at lower densities.

## **Growth Plan for the Greater Golden Horseshoe**

The Growth Plan for the Greater Golden Horseshoe, 2017 came into effect on July 1, 2017 and replaces the Growth Plan for the Golden Horseshoe, 2006. The policies of this Plan are based on the following principles.

- Support the achievement of complete communities that are designed to support healthy and active living and meet people's needs for daily living throughout an entire lifetime
- Prioritize intensification and higher densities to make efficient use of land and infrastructure and support transit viability
- Provide flexibility to capitalize on new economic and employment opportunities as they emerge, while providing certainty for traditional industries, including resource-based sectors
- Support a range and mix of housing options, including second units and affordable housing, to serve all sizes, incomes, and ages of households
- Improve the integration of land use planning with planning and investment in infrastructure and public service facilities, including integrated service delivery through community hubs, by all levels of government
- Provide for different approaches to manage growth that recognize the diversity of communities in the GGH
- Protect and enhance natural heritage, hydrologic, and landform systems, features, and functions
- Protect and enhance the long-term viability and productivity of agriculture by protecting prime agricultural areas and the agri-food network
- Conserve and promote cultural heritage resources to support the social, economic, and cultural well-being of all communities, including First Nations and Metis communities
- Integrate climate change considerations into planning and managing growth, such as planning for more resilient communities and infrastructure

The policies of the Plan related to housing include the following:

- Supporting the achievement of complete communities that provide a diverse range and mix of housing options, including second units and affordable housing, to accommodate people at all stages of life, and to accommodate the needs of all household sizes and incomes (Section 2.2.1, 4.c)
- The ability of upper- and single-tier municipalities to request alternative targets through the next municipal comprehensive review if they can demonstrate that the alternative target will support diversification of the total range and mix of housing options in delineated built-up areas to the horizon of this Plan, while considering anticipated demand (Section 2.2.2, 5.f)
- Planning for a diverse mix of uses, including second units and affordable housing to support existing and planned transit service levels (Section 2.2.4, 9.a)
- Providing alternative development standards, such as reduced parking standards, along major transit station areas (Section 2.2.4, 9.c)
- Prohibiting land uses and built form that would adversely affect the achievement of transit-supportive densities within all major transit station areas (Section 2.2.4, 9.d)

In addition, Section 2.2.6 of the Plan contains housing-specific policies, many of which are new or updated from the 2006 Plan. These policies include the following.

1. The development of a housing strategy by upper and single-tier municipalities in consultation with lower-tier municipalities that
  - a. supports the achievement of the minimum intensification and density targets as well as other policies of the Plan by:
    - i. Identifying a diverse range and mix of housing options and densities, including second units and affordable housing to meet projected needs of current and future residents; and
    - ii. establishing targets for affordable ownership housing and rental housing;
  - b. identifies mechanisms, including the use of land use planning and financial tools, to support the implementation of the previous policy;
  - c. aligns with the housing and homelessness plans;
  - d. will be implemented through official plan policies and designations and zoning bylaws
2. When developing housing strategies, municipalities will support the achievement of complete communities by
  - a. Planning to accommodate forecasted growth to the horizon of the Plan;
  - b. Planning to achieve the minimum intensification and density targets of the Plan;
  - c. Considering the range and mix of housing options and densities of the existing housing stock; and

- d. Planning to diversify the overall housing stock across the municipality.
- 3. Municipalities will consider the use of available tools to require that multi-unit residential developments incorporate a mix of unit sizes to accommodate a diverse range of household sizes and incomes to support the achievement of complete communities.
- 4. Maintaining a three-year supply of residential land with servicing capacity and this supply will include lands suitably zoned for intensification and redevelopment.
- 5. Planning new designated greenfield areas based on the housing strategy.

For further information:

[http://placestogrow.ca/index.php?option=com\\_content&task=view&id=430&Itemid=14](http://placestogrow.ca/index.php?option=com_content&task=view&id=430&Itemid=14)

## Smart Growth for Our Communities Act

The Smart Growth for Our Communities Act, 2015 received Royal Assent on December 3, 2015. The Act makes changes to both the Development Charges Act and Planning Act. These changes include the following:

- Increasing the amount municipalities can receive from development charges for transit services and to pay for waste diversion
- Giving residents a greater, more meaningful say in how their communities grow;
- Encouraging more municipalities to put parks plans in place with input from school boards and community members
- Making the development charges and land use planning systems more predictable, transparent and accountable by requiring municipalities to follow reporting requirements that reflect best practices and to better integrate how development charges fit with long term planning
- Making the planning and appeals process more predictable by requiring new, comprehensive official plans every ten years instead of 5 years and disallowing private applications for a period of two years for official plans and five years for a Community Planning Permit System
- Giving municipalities more independence and making it easier to resolve disputes

For further information: <http://www.mah.gov.on.ca/Page11014.aspx>.

## Municipal Policies

### Region of Peel Official Plan

The Peel Region Official Plan is Regional Council's long term policy framework for decision making. It sets the Regional context for detailed planning, growth, future planning activities and for public and private initiatives aimed at improving the existing physical environment.

The Planning Act requires municipalities to update their Official Plan every five years to ensure that policies stay current and that they meet Provincial plans and policy statements. As such, the Region of Peel is currently undertaking Peel 2041: Regional Official Plan Review. This review will be planning for growth to 2041. The focus areas of this review are the following:

- **Age-friendly Planning**  
Regional Council adopted the following policy directions with regard to supporting seniors to age in place.
  - Encourage local municipalities to develop policies that support seniors to age in place;
  - Promote the use of universal design principles to create safer, barrier-free and inclusive environments in Peel;
  - Work with local municipal staff to assess the built environment, including public facilities in existing neighbourhoods where there is a significant senior population.
- **Agriculture**
- **Climate Change**
- **Greenlands Systems Planning**
- **Growth Management**
- **Health and the Built Environment**  
Regional Council adopted the following policy directions as part of the Regional Official Plan Amendment (ROPA) 27 with regard to health-based criteria in the land-use planning process across the Region.
  - Require regional and municipal planners to integrate the elements of the Healthy Development Framework (HDF) into relevant planning policies and guidance documents;
  - Require new development applicants to complete a health assessment as part of the development application process and that the results be reported to local council; and,
  - Require health assessments for all Regionally- or municipally-owned and operated public facility project applications.
- **Housing**

As a result of the Housing Strategy developed by the Region of Peel, the Peel Region Official Plan includes a wide range of housing policies related to the supply of affordable housing, affordable housing targets, retention of existing rental housing stock, energy efficient housing, housing options for persons with special needs and diverse populations, and barriers to access housing. The work plan for this current official plan review will be more focused on addressing conformity to Planning Act requirements related to second units and building on the affordable housing policies of the current Peel Region Official Plan.

- Transportation
- Water Resources

On February 23, 2017, Regional Council adopted ROPA 27, which includes policies related to health and the built environment, age-friendly planning, and technical and administrative updates.

Section 5.8 of the Regional Official Plan contains housing-related policies. The general objectives (5.8.1) are the following:

1. To provide for an appropriate range and mix of housing types, densities, sizes and tenure to meet the projected requirements and housing needs of current and future residents of Peel.
2. To foster the availability of housing for all income groups, including those with special needs.
3. To foster efficient and environmentally sensitive use of land and buildings in the provision of housing.
4. To achieve annual minimum new housing unit targets for the Region by tenure, including affordable housing.

Table 4 (in Section 5.8.2.14) and Figure 17 of the Appendix shows the annual minimum new housing unit targets for the Region and local municipalities. This section also notes that these targets will be reviewed and updated jointly with the area municipalities based on the most recent Census of Canada results and other relevant sources. The targets are as follows:

	<b>Social Housing</b>	<b>Affordable Rental</b>	<b>Market Rental and Affordable Ownership</b>	<b>Market Ownership</b>
Peel Region	17%	3%	35%	45%
Brampton	16%	3%	37%	44%
Mississauga	18%	3%	34%	45%
Caledon	11%	2%	28%	59%

For further information:

<https://www.peelregion.ca/planning/officialplan/pdfs/ROPConsolidationDec2016.pdf>.

## Region of Peel Growth Management Strategy

Regional Council directed staff to undertake a new, collaborative approach to plan and manage growth in Peel Region. A set of principles were identified to guide the allocation of growth in the three local municipalities. These principles are:

- Efficient utilization of existing and planned Regional infrastructure
- Support “growth pays for growth” to minimize financial impacts to existing residents and businesses
- Protection of environmental and agricultural resources
- Densities that support transit, affordable housing, and complete communities
- Planning for a range of employment over the long-term to adjust to market cycles.

A report, “The New Approach to Planning, Servicing, and Financing Growth in the Region of Peel” was received by the Region of Peel Growth Management Committee (Committee) on March, 3, 2016. The report outlines a collaborative approach where sound planning principles are considered with servicing and financing implications early in the planning process. The elements of this new approach are:

- Measures to reduce growth cost-revenue gap
- Integration of finance and servicing considerations earlier in planning decisions
- Greater agility in responding to changes, uncertainty related to growth and development
- Adoption of a growth-focused, risk-based financing strategy<sup>25</sup>.

In October 2017, the Peel Growth Management Strategy Report – An Integrated Approach to Managing Growth to 2041 was submitted to Regional Council for information. This report included draft allocations for the area municipalities. The following table shows the 2017 draft allocation for 2031 and 2041 as well as the 2016 estimated population counts in Peel Region. These draft population allocations are based on the feedback from local municipal staff and building industry representatives as well as the changes from the new Provincial Growth Plan and are supported by land budget calculations based on detailed forecasts distributed in small geographies across the Region. The 2041 forecasts are to be used as a guide to planning for Regional services and establishing land and housing requirements as directed in the 2014 Provincial Policy Statement and the 2017 Provincial Growth Plan.

<sup>25</sup> Region of Peel (2016). New Approach to Planning, Servicing and Financing Growth. Accessed from: <http://www.peelregion.ca/council/agendas/2016/2016-03-03-gmc-agenda.pdf>

**Table 15: Draft Population Allocations: Peel Region; 2017**

<b>Municipality</b>	<b>2016 Estimates</b>	<b>2031</b>	<b>2041</b>
Mississauga	746,000	842,000	920,000
Brampton	614,000	812,000	890,000
<b>Caledon</b>	<b>69,000</b>	<b>116,000</b>	<b>160,000</b>
Peel Region	1,429,000	1,770,000	1,970,000

Source: Peel Region (2017). Peel Growth Management Strategy Overview Report – An Integrated Approach to Managing Growth to 2041. Accessed from: <http://www.peelregion.ca/council/agendas/2017/2017-10-26-rc-agenda.pdf#page=112>

A Regional Official Plan Amendment (ROPA 29) expanded the settlement boundary of Mayfield West (Mayfield West Phase 2) in Caledon and added about 207.5 hectares of developable lands. This expansion will assist in accommodating the 2041 population and employment allocations. A further expansion of the settlement boundary is recommended which will add approximately 105 hectares and 8,500 people and jobs<sup>26</sup>.

## Town of Caledon Official Plan

The Town's Official Plan is a statement of principles, goals, objectives and policies intended to guide future land use, physical development and change, and the effects of the social, economic, and natural environment within the Town. This review is based on the November 2016 Consolidated version of the Official Plan.

The Official Plan identifies goals in Section 2.2.3 which provide context for the interpretation of the Plan's policies. The goals related to housing are the following:

- To achieve a mix and range of housing that responds to the needs of the community;
- To allow development in a manner that provides the best opportunity to optimize municipal service provision; and,
- To provide the opportunity for a pattern of public and private service support that efficiently and conveniently meets the needs of the Town.

Housing policies are outlined in Section 3.5 of the Official Plan. The housing-related objectives identified in Section 3.5.2 include the following:

1. To promote and foster the development of a diverse mix of housing types and tenure in order to meet the needs of current and future residents of the Town of

<sup>26</sup> Peel Region (2017). Peel Growth Management Strategy Overview Report – An Integrated Approach to Managing Growth to 2041. Accessed from: <http://www.peelregion.ca/council/agendas/2017/2017-10-26-rc-agenda.pdf#page=112>

Caledon, including the needs of different income groups, people with special needs and accessibility challenges, and the needs of people through all stages of their lives.

2. To encourage all forms of residential intensification in parts of built up areas that have sufficient existing or planned infrastructure and community services.
3. To maintain and increase existing and future supply of rental housing stock.
4. To increase the number of existing and new residential dwelling units that incorporate universal design features.
5. To promote and foster energy efficiency measures in existing and new residential development.

### **Adequate Land Supply**

Section 3.5.3.2 of the Plan identifies policies related to ensuring an adequate supply of housing is available at all times as per provincial requirements.

### **Diversified Housing Stock**

In addition to the objective related to promoting and fostering a diverse mix of housing types and tenures, Section 3.5.3.2 of the Plan states that the Town shall work with the Region and area municipalities to implement annual minimum new housing targets with respect to social housing, affordable rental, affordable ownership, and market housing as established in Figure 17 in the Region of Peel Official Plan.

Section 3.5.3.5 of the Plan contains policies specifically related to diverse housing types and tenure. These policies state that the Town will support alternative kinds of private market, rental, and special needs housing and that it will consider innovative housing types.

Section 3.5.3.7 of the Plan has policies related to encouraging special needs housing in locations with convenient access to existing or planned infrastructure, amenities, and support services. In addition, section 3.5.3.8 of the Plan has policies related to encouraging the use of universal design features for new residential development, redevelopment and intensification.

Section 5.2.3.4 (OPA 179 and 237) permits group homes in Rural Lands and the Plan defines a group home as a supervised single-housekeeping unit funded wholly or in part by any government and licensed, approved or operated under an agreement with the Province and provides accommodation for not less than three and no more than ten residents, exclusive of staff, who require a 24-hour supervised group living arrangement.



Section 6.2.13.3 of the Plan contains policies related to garden suites. These policies state that only one garden suite or apartment-in-house is permitted per lot. The garden suite should have a minimum size of 32.5 m<sup>2</sup> and a maximum size of 93 m<sup>2</sup>. Section 6.2.13.3.1(o) requires one parking space on the property designated for the garden suite.

Section 6.5 of the Plan refers to monitoring to ensure that the Principles, Strategic Direction, Goals, Objectives and policies are being achieved. Section 6.5.1(d) refers to monitoring residential and non-residential densities and (e) housing production, including mix, range, and tenure, and (i) the percentage of the work force living and working within the Town.

### **Residential Intensification**

Section 4.2 of the Plan contains growth management policies. Section 4.2.1.1 states a minimum of 40% of all residential development occurring annually will be within the built-up area. The policies in Section 4.2 also refer to developing an intensification strategy, intensification targets developed by the Region, and where intensification will occur within the Town.

Section 4.2.1.3.4 states that to 2031, the minimum amount of residential development allocated within the built up area is 1,500 units. Designated Greenfield Areas will have to meet or exceed a minimum overall density of 42 residents and jobs per hectare (section 4.2.2.3.1) and this minimum density will increase to 100 residents and jobs per hectare around major transit stations built in Caledon.

Table 4.2 in section 4.2.5.2 identifies population allocations by settlement category for 2021 and 2031.

In addition, the Plan has several policies related to residential intensification, including policies in section 3.5.3.10 which are related to apartments-in-houses. The Plan states that these apartments-in-houses are permitted within a detached, semi-detached, duplex, or link house located in designated lands within the Rural Service Centres of Bolton, Mayfield West and Caledon East and on lands within Villages and Hamlets. The Plan identifies a minimum size of 32.5 m<sup>2</sup> and a maximum size of 30% of the primary dwelling.

Section 5.10 of the Plan has policies related to Settlements. Section 5.10.3.27.8 identifies the type of residential density permitted in Residential Policy Areas. Within the Rural Service Centres of Mayfield West and Bolton, the Plan states that there should be a mix of housing types and densities while in Caledon East, development will consist

of detached and multi-residential housing with a net density of 16.6 units/net hectare (low density) and 19-30 units/net hectare (medium density). The policy also provides the following table.

Density Category	Net Density Range	Housing Types
Low	up to 30 units/net hectare	detached, multiples
Medium	30-44 units/net hectare	detached, multiples
High	45-87 units/net hectare	Multiples, apartments

### Efficient and Effective Use of Land and Resources

Section 3.5.3.1 states the majority of new housing shall be located in settlements where full water, sewer, and community support services can be provided in an effective and efficient manner.

### Complete Communities

Section 4.1.8 of the Plan has policies related to community form and complete communities. One of the objectives (4.1.8.2.1) states that Caledon will be planned as a complete community that is well-designed, offers transportation choices, accommodates people at all stages of life and has an appropriate mix of housing, a good range of jobs, and easy access to retail and services to meet daily needs.

Section 5.17 of the Plan has policies related to Community Improvement Areas although there are no policies related to affordable housing in these areas.

### Retention of Existing Stock

Section 3.5.3.4 of the Plan has rental housing supply policies which state that the Town will encourage the preservation and/or replacement of purpose-built rental properties of six or more units if these properties are considered for demolition or conversion subject to the development of an inventory and implementation process.

### Energy Efficient Housing

Section 3.5.3.9 of the Plan has policies related to energy efficient housing, including policies that state that the Town will promote energy efficient housing in new development, redevelopment and intensification and promote the adoption of additional green standards beyond the minimum required by the Ontario Building Code.

### Affordable Housing

Section 3.5.3.3.1 refers to the Regional Housing Strategy and that the Town will work with the Region of Peel to implement, monitor, evaluate and update this Strategy. In addition, Section 3.5.3.3.2 refers to implementing the annual minimum new housing

targets for social housing, affordable rental, affordable ownership, and market housing established in the Regional Official Plan.

Additionally, section 3.5.3.6 of the Plan contains policies related to affordable housing. These policies refer to the Town considering allowing single-room occupancy accommodation. They also refer to streamlining the planning and building permit approval processes to facilitate affordable housing and reviewing the Town's development standards with the objective of identifying and implementing appropriate opportunities to support and facilitate affordable housing. There are also policies that refer to advocating to the Province for the authority to implement inclusionary zoning and considering passing zoning bylaws to authorize increases in height and/or density. Also, section 3.5.3.6.7 states that the Town will consider giving priority to the development of affordable housing when considering the sale or lease of surplus municipal properties.

For further information:

<https://www.caledon.ca/en/townhall/officialplansecondaryplansamendments.asp>.

The Town's Official Plan policies are, in general, very supportive of the development of a diverse range of housing, including affordable housing. However, consultations with stakeholders, including Town staff, have indicated that the Town is finding it challenging to monitor the implementation of some of these policies. For example, the Town is finding it a challenge to monitor whether it is maintaining an adequate supply of residential land. In addition, since 2013, the Town is no longer monitoring the number of second suites. There are also opportunities to strengthen the language in the Official Plan to one that is more prescriptive to help ensure that the housing currently being built meets the needs of the Town's current and future residents. Recommendations to meet these gaps are identified in the Housing Actions section of this report.

## Town of Caledon Zoning Bylaw

In 2016, the Town of Caledon initiated a review and update of the Zoning By-law 2006-50. The objective of this is to create a forward-thinking zoning document that aligns with current planning policies and to improve its structure for ease of implementation. The overall goals of this process is to eliminate redundancy and duplication, recognize updated policies and legislation, avoid site specific considerations, implement design files, and to maintain existing permissions or standards.

In general, the 2016 draft amendment to the Zoning By-law 2006-50 only outlines changes to permitted non-residential dwelling types in Industrial and Commercial zones. Thus, there are no changes to dwelling types or Residential zones in the new

amendment. However, certain elements found within Zoning By-laws can have tremendous importance and impact the provision of affordable housing, as well as other forms of accommodations that are required to meet the need and demand of Caledon residents. Zoning By-laws have the power to support or hinder the development of special needs housing, as well as the development of affordable and rental housing. Furthermore, a municipality's Official Plan works hand-in-hand with Zoning By-laws, such as through the implementation of policies.

Zoning By-laws contain a range of regulations and standards governing the development and use of land within a municipality. The regulations and standards that generally have the greatest impact on the provision of housing to meet the needs of a diverse population are:

1. Types of residential uses permitted
2. Minimum and maximum lot areas, unit size, floor areas , and height restrictions
3. Rooming, boarding and lodging house (RBLs) and group home policies
4. Accessory units and garden suite policies
5. Parking requirements
6. Mixed-use developments

A review of the Town of Caledon's Zoning By-law 2006-50, as amended is presented below.

## **Types of Residential Uses Permitted**

### **Residential Zones**

Section 6.2 of the Zoning By-law identifies the different forms of accommodation permitted in residential areas. For instance, Private Home Day Cares, Detached Dwellings, and Home Occupation Dwellings are all permitted in Estate Residential (RE), Rural Residential (RR), Residential One (R1), and Mixed Density Residential (RMD) zones.

Duplex and Linked Dwellings are permitted in zoned areas like Residential Two (R2), while Semi-Detached Dwellings can also be permitted in RMD zones. Townhouses are permitted in Townhouse Residential (RT) and RMD zones. Not surprisingly, Apartment Buildings are only permitted for Multiple Residential (RM) zones and nowhere else.

### **Commercial Zones**

Section 7.2 of the Zoning By-law states that dwellings may be located on commercially zoned areas in Caledon. For instance, Building Apartments, Common Element Townhouse Dwellings, Freehold Townhouse Dwellings, Townhouse Dwellings, and Dwelling Units are permitted in Village Core Commercial (CCV) zones.

### **Institutional Zones**

A **Long Term Care Facility** is defined as a nursing home under the Nursing Homes Act, the Charitable Institutions Act, or the Homes for the Aged and Rest Homes Act. The By-law permits long term care facilities in institutional zones (I) (Section 9.2).

**Seniors Retirement Facilities** are defined as facilities providing accommodation primarily for persons or couples where each private unit has a separate entrance from a common hall. Food and lodgings are provided, common lounges, recreation rooms, and light care facilities may also be provided (Section 3). These facilities are not a permitted use in any zone in the Town unless a Zoning By-law amendment is undertaken.

### **Agricultural and Rural Zones**

Detached Dwellings are permitted in all agricultural zones in Caledon (section 10.2).

### **Environmental Policy Area Zones**

Detached Dwellings are permitted for Environmental Policy Area 2 (EPA2) and Environmental Policy Area 2 – Oak Ridges Moraine (EPA2-ORM) zones (Section 11.2).

### **Requirements for Lot Areas, Floor Areas, Unit Sizes, and Height Restrictions**

For dwellings located in Residential zones, Section 6.3 states that the permitted minimum lot area shall be 0.8 hectares for RE, 650m<sup>2</sup> for R1, and 925m<sup>2</sup> for RM zones. In R2 zones, Duplex Dwellings and Linked or Semi-Detached Dwellings are permitted lot areas of 600m<sup>2</sup> and 650m<sup>2</sup>, while in RT zones each Dwelling Unit must be at least 220m<sup>2</sup>. However, the maximum building areas for these zones range from 8% to 35%.

In Section 7.3, the permitted minimum lot areas or maximum building areas for dwellings in the Village Core Commercial (CCV) zone are not specified. Accessory Dwellings and Accessory Dwelling Units have minimum lot areas that range from 275m<sup>2</sup> to 8,000m<sup>2</sup>. In addition, the maximum building areas for these zones also range from 25% to 75%.

In Section 9.3, the permitted minimum lot areas for Long Term Care Facilities are 460m<sup>2</sup> (full serviced lots), 1,390m<sup>2</sup> (partially serviced lots), and 2,040m<sup>2</sup> (unserved lots). In addition, the maximum building area permitted is 25%.

In Section 10.3, the permitted minimum lot areas for dwellings in agricultural zones range from 4 hectares (A3 and A3-ORM zones) to 8 hectares (A1 and A1-ORM zones). All zones, except for A3 and A3-ORM zones, are permitted to have building areas that are less than 5% (0.8 hectares) of a site.

Environmental Policy Area zones (EPA 2 and EPA 2-ORM) under Section 11.3 state that the permitted minimum lot areas are 2,000m<sup>2</sup> for serviced lots and 1,390m<sup>2</sup> for partly serviced lots. In addition, the maximum building area for non-agricultural uses shall be less than 25% (500m<sup>2</sup>).

As stated in Sections 6.3, 7.3, 9.3, 10.3, and 11.3, all dwelling types in Residential, Commercial, Institutional, Agricultural and Rural, and Environmental Policy Area zones are permitted to have a maximum building height of 10.5m (about 3 storeys). However, Apartment buildings with seven or more dwelling units in Residential zones are permitted to have a maximum height of 12.2m.

### Rooming, Boarding, and Lodging House (RBLs) and Group Home Policies

Rooming Houses, Group Homes, and Lodging Facilities are all defined in Section 3 of the Zoning By-law.

- **Rooming Houses** are defined as a room or rooms rented as sleeping and living quarters, without cooking facilities and may include an individual bathroom.
- **Group Homes** are residences licensed by a government body that are designed for the accommodation of three to ten people, who live under the supervision of staff in a dwelling. Based on their circumstances they require a group living arrangement for their well-being.
- **Lodging Facilities** can either be a building or structure operated by a non-profit that includes accommodation facilities or offices.

Although these uses are properly defined in the By-law they are not permitted in any of the zoning categories in Zoning By-law 2006-50, as amended. In fact, the Zoning By-law states that if a use does not appear as a permitted use in any zone, then it is not permitted by the By-law. However, certain related developments do exist in the Town of Caledon. In Section 13.1 of the current By-law, Abbeyfield Caledon is zoned as RM-441 (under By-law 2006-109), which means that the property is considered a seniors retirement facility housed within an apartment building. The minimum lot area is 925m<sup>2</sup> plus 120m<sup>2</sup> for each additional dwelling or rooming unit that is greater than six. Additionally, the permitted number of rooming units is 12, the maximum building area is 30.5%, the maximum building height is 12.2m, and the minimum dwelling unit areas are 56m<sup>2</sup> (one-bedroom dwellings units) and 74m<sup>2</sup> (two-bedroom dwellings units).

In Section 13.1 of the current By-law, Peace Ranch is zoned as A2-439 (under By-law 89-24), which means that the property is considered a group home located in a detached dwelling on agricultural land. The minimum lot area is 10 hectares and the maximum building area is 5%. Additionally, the minimum floor area of a group home for this site

must be 23m<sup>2</sup> and the average bedroom floor area must be 7m<sup>2</sup> for each resident and overnight staff member.

On the other hand, Boarding Houses are both defined and permitted as a use in the By-law. In Section 3, a **Boarding House** is defined as a dwelling containing four or less guest rooms, which may contain lodgings and meals for the public in exchange for remuneration. Section 7.2 states that this use is permitted only in Core Commercial (CC) zones. In Section 7.3, the minimum lot area is 275m<sup>2</sup> and the maximum building area is 75%.

### Accessory Units and Garden Suites

The Zoning By-law permits accessory units and buildings in several zoned areas. In Section 3, an **Accessory Apartment** is defined as a separate dwelling unit that is located within a detached, semi-detached, link, duplex or freehold townhouse dwelling unit excluding any unfinished basement and private garage. In Section 6.2, Accessory Apartments are permitted in Estate Residential (RE), Rural Residential (RR), Residential One (R1), and Residential Two (R2) zones. They are also permitted in Agricultural Zones (A1, A2, and A3 zones) (Section 10.2) and Environmental Protection Areas (EPA2) (Section 11.2).

An **Accessory Dwelling** is defined as a detached dwelling which is accessory to a permitted non-residential use. These dwellings are permitted in commercial zones (CV, CH, CHV, and CT) under Section 7.2, the institutional zone (I) under Section 9.2, and agricultural zones (A1, A2, A1-ORM, and A2-ORM) under Section 10.2.

An **Accessory Dwelling Unit** is a dwelling unit contained within and accessory to a permitted non-residential use other than a motor vehicle repair facility or service centre. These units are permitted in Commercial zones (CC, CV, CH, CHV, and CT), the Institutional zone (I), and the Open Space (OS) zone in Section 12.2.

A **Garden Suite** is a temporary detached residential structure that is an accessory use to an existing dwelling unit, which houses a bathroom and kitchen facilities. Under Section 4.12, Garden Suites may be considered in Residential zones (RE, RR and R1), Agricultural zones (A1, A2, and A3), and an Environmental Policy Area zone (EPA 2 zone only). They are also subject to a Temporary Use By-law and are not permitted on lands within the Oak Ridges Moraine Conservation Plan Area (i.e. Natural Core Area, Natural Linkage Area, and Countryside Area).

## Parking requirements

The Zoning By-law sets out specific parking requirements for dwellings. The following table below highlights the Town of Caledon's parking requirement policies.

	Dwelling Type	Parking Requirement Policy
Section 5.2.2	Detached, Semi-Detached, Duplex, and Linked Dwelling Units	2 parking spaces are required
	Back-to-Back Townhouses	2 parking spaces and 0.25 visitor parking spaces for each dwelling unit
	Townhouses	2 parking spaces, 0.25 visitor parking spaces for a lot that has 4 or more dwelling units
	Apartment Buildings and Seniors Retirement Facilities	1.5 parking spaces per dwelling unit and 0.25 visitor parking spaces per unit in a designated parking area
	Accessory Apartments and Accessory Dwelling Units	1 parking space for each 70m <sup>2</sup> or portion thereof to a maximum of 2 parking spaces
Section 5.2.3	Adult Day Centre's	1 parking space per staff member and 1 space per 30m <sup>2</sup> of net floor area
	Long Term Care Facilities	0.5 parking spaces per bed

The only form of cash-in lieu outlined in the By-law is targeted towards parking. Sections 5.2.2 and 5.2.3 state that parking spaces are not required within the Bolton Core Area, if the owner of the property obtains a minor variance approval and receives an agreement with the Town.

## Mixed-Use Developments

Although the Town's By-law does not specifically mention mixed-use developments, certain sections of the By-law do permit a mix of commercial and residential uses in certain zones, such as in the Village Core Commercial (CCV) zones.

For further information:

[https://www.caledon.ca/en/townhall/bylaw200650.asp?\\_mid\\_=27959](https://www.caledon.ca/en/townhall/bylaw200650.asp?_mid_=27959).

The Town's current Zoning By-law has regulations that are supportive of residential development, however, there are certain gaps in the regulations. For example, there are no specific regulations on group homes and rooming houses although these are defined in the By-law. In addition, there are no specific regulations related to mixed-use developments, such as live/work arrangements. Also, there are some regulations that may discourage the development of more diverse housing options, such as requirements related to height restrictions, lot areas, and parking. Recommended changes can be found in the Housing Actions section of this report.



# Housing Policy Framework

The following is a brief review of housing legislation which influence the development of housing in Caledon. Recent changes to provincial legislation provide the Town with opportunities to further encourage the development of a more diverse range of housing options, including affordable housing options, in the Town.

## National and Provincial Policies

### National Housing Strategy

The federal government is currently in the process of developing a comprehensive National Housing Strategy (NHS) with an anticipated launch in Fall 2017. The NHS will help set a common vision and shared goals for better housing options and outcomes for all Canadians. It will also help guide and promote greater alignment between policy areas and among various levels of government and other participants in the housing sector. The vision of the NHS is:

*Canadians have housing that meets their needs and they can afford. Affordable housing is a cornerstone of sustainable, inclusive communities and a Canadian economy where we can prosper and thrive<sup>27</sup>.*

The 2017 federal budget noted an investment of \$11.2 billion over eleven years for the initiatives related to the NHS. This federal investment includes the following.

- \$3.2 billion invested as part of the renewed federal, provincial and territorial partnership;
- \$5 billion for the National Housing Fund;
- \$300 million targeted support for northern housing;
- \$225 million for the Indigenous Social Housing Fund;
- \$2.1 billion for the Homelessness Partnering Strategy;
- \$202 million in the form of federal lands for affordable housing; and,
- \$241 million for housing research.

The priority areas for action include the following:

- Housing for those in greatest need
- Social housing sustainability
- Indigenous housing

<sup>27</sup> Conference Board of Canada (n.d.). What We Heard: Shaping Canada's National Housing Strategy. Accessed from: <https://www.letstalkhousing.ca/pdfs/what-we-heard.pdf>

- Northern housing
- Sustainable housing and communities
- Balances supply of housing, which is related to the supply of rental and ownership housing.

The guiding principles of the NHS are the following:

- **People-centered:** People are at the heart of housing solutions, particularly individuals most vulnerable to homelessness and those in greatest housing need.
- **Place-based:** Housing is near public transit, work, amenities and services.
- **Innovation:** New models and approaches are tested and replicated to demonstrate what works.
- **Partnerships:** Success is built on collaboration between all levels of government, Indigenous organizations, private-sector, not-for-profits, cooperatives, and community-based sectors.
- **Flexibility:** Housing solutions are tailored to fit local conditions, and to adapt to changing needs.
- **Financially sustainable:** Approaches are fiscally responsible and support greater self-reliance for individuals, families, and housing providers.
- **Accountability:** Performance towards outcomes is measured and reported on publicly.

## Promoting Affordable Housing Act

The Promoting Affordable Housing Act, 2016 is part of the Province's Long Term Affordable Housing Strategy. It amends the Planning Act, the Development Charges Act, the Housing Services Act, and the Residential Tenancies Act.

The changes to the Planning Act will give municipalities the option of requiring affordable housing units as part of residential developments, which is also known as Inclusionary Zoning. In addition, appeals of inclusionary zoning policies in Official Plans and zoning bylaws to the Ontario Municipal Board will not be permitted. However, appeals would still be permitted for typical zoning matters, such as building height and density, even when these are used as incentives for Inclusionary Zoning. Municipalities would not be able to accept cash in lieu of affordable units but could allow for affordable units to be located on another site. Provincial regulations on Inclusionary Zoning are also expected to address items such as: a threshold size for residential development projects that would trigger the application of inclusionary zoning, the number of years units are required to be maintained as affordable, and the proportion of total units in a residential development that are required to be affordable.

Changes related to the Development Charges Act, 1997, will exempt secondary suites in new homes from development charges.

Changes related to the Housing Services Act, 2011, would provide local Service Managers with more flexibility in administering and delivering social housing, and would require Service Managers to conduct local enumeration to count people who are homeless in their communities.

Changes to the Residential Tenancies Act, 2006, will help to prevent unnecessary evictions from social housing. Changes will also provide for local enforcement of rental property maintenance standards for tenants and landlords in all municipalities.

For further information, please refer to:

[http://www.ontla.on.ca/web/bills/bills\\_detail.do?locale=en&BillID=4025](http://www.ontla.on.ca/web/bills/bills_detail.do?locale=en&BillID=4025) and <http://www.mah.gov.on.ca/Page13790.aspx>.

## Long Term Affordable Housing Strategy

The Province introduced the Long Term Affordable Housing Strategy (LTAHS) in 2010 which sets out a roadmap to address the Province's housing needs by creating a flexible, community-centred approach, which puts people first and offers the best path toward building healthy, strong communities; and, transforming the existing system to allow for better use of current resources and better outcomes for those in housing need.

Updates to the LTAHS in early 2016 included the following:

- Proposed legislation for Inclusionary Zoning that would allow municipalities to mandate the provision of affordable housing units within developments
- A framework for a portable housing benefit that would give people more flexibility to choose where they want to live
- A modernized framework for social housing which will be developed with partners to align with the Province's focus on poverty reduction and better manage legacy social housing programs
- An Indigenous Housing Strategy that will be developed in partnership with Indigenous communities
- Initiatives to end homelessness which reflect recommendations from the Expert Advisory Panel on Homelessness (released in late 2015)
- Proposed changes to the Residential Tenancies Act (2006) to encourage small landlords to provide rental housing and to facilitate transitional and supportive housing

The updated LTAHS also builds on the \$178 million investment (over three years) in the 2016 Ontario Budget to make a long term commitment to stable funding. This includes the following initiatives:

- Survivors of Domestic Violence Pilot Project which invests more than \$17 million over three years to pilot a portable housing benefit targeted towards survivors of domestic violence
- Investing up to \$100 million in operating funding for housing allowances and support services for individuals and families in new supportive housing over the next three years and supporting the construction of up to 1,500 new supportive housing units over the long term with operating assistance
- Building on the current annual investment of almost \$294 million in funding for the Community Homelessness Prevention Initiatives with \$15 million in additional funding for 2017/18 and up to \$30 million in 2018/19 for a total of \$324 million in annual investments
- Innovation, Evidence and Capacity Building Fund of up to \$2.5 million over three years to support research, evaluation and capacity building initiatives

For further information on the LTAHS: <http://www.mah.gov.on.ca/Page9181.aspx>

## Provincial Policy Statement

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

The PPS was updated in 2014 and policies related to housing focus on healthy, liveable and safe communities, including:

- Recognizing affordable housing, second units, housing for older persons, and long term care homes
- Improving accessibility for older persons by identifying, preventing and removing land use barriers
- The ability of local municipalities to determine appropriate locations for intensifications
- Intensification targets based on local conditions
- Density and mix of uses based on policy criteria/elements such as supporting active transportation and transit-supportive land use patterns.

For further information on the PPS: <http://www.mah.gov.on.ca/Page215.aspx>.

## Policy Statement: Service Manager Housing and Homelessness Plans

The Ontario Policy Statement establishes the housing policy directions of the Province and outlines items that are to be addressed in local housing and homelessness plans. The Housing Policy Statement is intended to provide additional policy context and direction to Service Managers to support the development of local housing and homelessness plans. The policy statement took effect on July 1, 2016 and Service Managers' housing and homelessness plans are required to be consistent with the new policy statement by January 1, 2019.

The policy directions identified in the statement are:

- Accountability and Outcomes
- Goal of Ending Homelessness
- Coordination with Other Community Services
- Indigenous Peoples
- A Broad Range of Community Needs
- Non-Profit Housing Corporations and Non-Profit Housing Cooperatives
- The Private Housing Market
- Climate Change and Environmental Sustainability

For further information on the Housing Policy Statement:

<http://www.mah.gov.on.ca/Page14964.aspx>

## Fair Housing Plan

Ontario's Fair Housing Plan was introduced on April 20, 2017 to help more people find affordable housing, bring stability to the real estate market, and protect homeowners and tenants. The Plan includes a comprehensive package of measures, including the following:

### Actions to Address the Demand for Housing

The implementation of a 15% Non-Resident Speculation Tax (NRST) on the price of homes in the Greater Golden Horseshoe (GGH), including Peel Region, purchased by individuals who are not citizens or permanent residents of Canada. The NRST applies to transfers of land that contain at least one and not more than six single family residences. It does not apply to transfers of other types of land, including multi-residential rental apartments, agricultural land, or commercial/ industrial land. The NRST went into effect on April 21, 2017.

### Actions to Protect Renters

The **Rental Fairness Act, 2017** expands rent control to all private rental units, including those occupied on or after November 1, 1991. The Province passed the Act on May 18, 2017. As of April 20, 2017, landlords cannot raise rents above the rent increase guideline, which is 1.5% in 2017. The Act also includes additional protections for tenants, including the following.

- Enabling a standard lease to help both tenants and landlords know their rights and responsibilities, while reducing the number of disputes
- Protecting tenants from eviction due to abuse of the “landlord’s own use” provision
- Ensuring landlords cannot pursue former tenants for unauthorized charges.
- Prohibiting above-guideline rent increases in buildings where elevator maintenance orders have not been addressed
- Removing above-guideline rent increases for utilities

### Actions to Increase the Housing Supply

The establishment of a Provincial Affordable Housing Lands Program under which the Province is committing up to \$100 million in land value to develop up to 2,000 new housing units, including a mix of market and permanent affordable housing.

The introduction of legislation that would empower the City of Toronto, and other interested municipalities, to introduce a vacant homes property tax to encourage property owners to sell unoccupied units or rent them out. The goal of this action is to address concerns about housing units that are being left vacant by speculators.

Ensuring that property tax for new multi-residential apartment buildings is charged at a similar rate as other residential properties to encourage developers to build more purpose-built rental housing.

Introduction of a targeted \$125 million, five-year program to further encourage the construction of new rental apartment buildings by rebating a portion of development charges.

Enabling municipalities the use of property tax tools to help unlock development opportunities.

The creation of a new Housing Supply Team with dedicated provincial employees to identify barriers to specific housing development projects and work with developers and municipalities to find solutions. In addition, a multi-ministry working group will be

established to work with the development industry and municipalities to identify opportunities to streamline the development approvals process.

### Other Actions

Other actions included in the Fair Housing Plan include the following.

- Addressing practices that may be contributing to tax avoidance and excessive speculation in the housing market, such as “paper flipping”
- Reviewing the rules real estate agents are required to follow to ensure that consumers are fairly represented
- Establishing a housing advisory group to provide ongoing advice about the state of the housing market
- Educating consumers on their rights
- Working with the Canada Revenue Agency to explore more comprehensive reporting requirements related to purchases and sales of real estate in Ontario
- Establishing timelines for elevator repair
- Updating the Growth Plan for the Greater Golden Horseshoe
- Doubling the maximum Land Transfer Tax refund to \$4,000 for qualifying first-time homebuyers. This means that homebuyers in Ontario will not have to pay Land Transfer Tax on the first \$368,000 of the cost of their first home effective January 1, 2017

For further information: <https://news.ontario.ca/mof/en/2017/04/ontarios-fair-housing-plan.html>.

## Supportive Housing Policy Framework

The Province is undertaking initiatives related to its supportive housing system to support the Long Term Affordable Housing Strategy. Changes include increasing its operating funding for housing assistance and support services to \$100 million annually beginning in 2019-2020. This investment is targeted to help youth, Indigenous peoples, the chronic homeless, and people who are homeless after transitions from provincially-funded institutions and systems, such as hospitals and prisons.

In addition, the Province introduced the Supportive Housing Framework which will guide both provincial and local program improvements and support coordination across sectors to enable clients to better access the housing assistance and services they need. The Framework will help address the following:

- Unmet need
- Fragmented client access
- Programs inconsistent with best practices

- Lack of coordination across systems
- Limited data to support evidence-based policy

The Framework applies to 14 supportive housing-related programs administered by the Ministries of Housing (MHO), Long Term Care (MOHLTC), Community and Social Services (MCSS), and Children and Youth Services (MCYS).

The Framework is based on the following principles:

- Programs, services and supports are person-driven and foster independence, respect and inclusion
- Housing and supports foster choice, portability as appropriate (follow people if they move) and the flexibility to accommodate changing needs
- System encourages local innovation to explore new approaches to better meet people's needs
- Services are well coordinated across systems (housing, health, community services, and children and youth) with a common commitment to help people thrive
- Programs and services are evidence-based, committed to continuous improvement, and support the long-term sustainability of the system.

For further information: <http://www.mah.gov.on.ca/Page13793.aspx>.

## Municipal Policies

### Region of Peel Housing and Homelessness Plan

The Region of Peel developed a Housing and Homelessness Plan which took effect on January 1, 2014. The development of this Plan involved extensive public consultations and input and advice from the Community Reference Group. The goal of the Plan is: "Everyone has a home and homelessness is eliminated".

The Region's Housing and Homelessness Plan is founded on the following principles:

- People-centred
- Partnership-based
- Sustainable
- Transparent
- Innovative
- Accountable

The Plan identifies three objectives related to housing stock, individual and family capacity, and an integrated system. Each objective has strategic actions with a total of



13 strategic actions. Outcomes have also been identified for each objective. These are following:

- Objective 1 – Housing Stock: Available and accessible quality housing that meets people’s needs and preferences throughout their lives:
  - Increase the supply of affordable housing
  - Maintain and retain existing housing stock
  - Increase funding allocated towards affordable housing
- Objective 2 – Individual and Family Capacity – An environment that helps people secure and maintain housing at every stage of life:
  - Improve employment opportunities in Peel
  - Increase supports to address personal barriers
  - Enable households to make housing choices using available subsidies
- Objective 3 – Integrated System – An integrated system that supports people’s housing needs efficiently and effectively:
  - Increase the number of public-private-partnerships
  - Improve data-sharing networks between community, partners, and the Region of Peel
  - Improve coordination of services

For further information:

<http://www.peelregion.ca/housing/housinghomelessness/pdfs/Peel-Housing-and-Homelessness-Plan-110.pdf>.

The Region is currently working on updating the Peel Housing and Homelessness Plan to ensure compliance with recent provincial legislative changes as well as to ensure continued relevance.

## **Region of Peel Supportive Housing Demand and Supply Analysis and Action Plan**

The Region of Peel Supportive Housing Demand and Supply Analysis and Action Plan was undertaken in 2016 to identify and address the supportive housing needs and gaps in the Region. This study was undertaken to support the objectives of the Peel Housing and Homelessness Plan, specifically, the actions related to the following objectives:

- Objective #1: Housing Stock – Available and accessible quality housing that meets people’s needs and preferences throughout their lives.
- Objective #2: Individual and Family Capacity – An environment that helps people secure and maintain housing at every stage of life.
- Objective #3: Integrated System – An integrated system that supports people’s housing needs efficiently and effectively.

This study reflects the six principles of the Peel Housing and Homelessness Plan:

- People-centered
- Sustainable
- Innovative
- Partnership-based
- Transparent
- Accountable

The Supportive Housing Action Plan includes three objectives, six outcomes, and 30 actions. The objectives are based on those identified in the Peel Housing and Homelessness Plan.

- Objective #1: Available and accessible quality housing that meets people's needs and preferences throughout their lives.

The Outcomes associated with this Objective are:

- There is no waiting period for someone requiring supportive housing.
  - There are nine actions associated with this outcome.
- Persons requiring supportive housing and their caregivers are supported throughout their journey.
  - There are three actions associated with this outcome.

- Objective #2: An environment that helps people secure and maintain housing at every stage of life.

The Outcomes associated with this Objective are:

- Supportive housing options are individualized and adaptable to meet people's changing needs while maintaining housing.
  - There are four actions related to this outcome.
- Communities are inclusive: people requiring supportive housing are part of the community, where natural support systems thrive.
  - There are five actions related to this outcome.

- Objective #3: An integrated system that supports people's housing needs efficiently and effectively.

The Outcomes associated with this Objective are:

- The system of housing and supports is seamless and is easy to navigate for persons requiring supportive housing.
  - There are three actions associated with this outcome.
- There is a shared voice that enhances supportive housing in Peel Region.
  - There are six actions associated with this outcome.

For further information: <https://www.peelregion.ca/housing/pdf/housing-full-report.pdf>.

## Town of Caledon Age-Friendly Planning Study

The Town of Caledon is currently undertaking an Age-Friendly Planning Study to help make the Town more age-friendly by developing age-friendly Official Plan policies. The focus of this study includes the following.

- Aging in Place/ Housing  
Policies may include the available range and mix of housing types, sized and tenures; the location of housing; and, guidelines for specific housing types, such as second units or retirement homes.
- Transportation/ Transit
- Outdoor Spaces and Buildings

For further information: <https://www.caledon.ca/en/townhall/age-friendly-planning.asp>.

## 7. Housing Strategy

Housing is a vital component of a healthy, complete and inclusive community. Having a full range of housing options to meet the needs of all current and future residents is a key contributor to maintaining a high quality of life, a vibrant economy, and a healthy community. The Town's Official plan recognizes the need to create opportunities for a diverse range and mix of housing types, densities, and tenure to provide for the current and future needs of a diverse population.

### Caledon Today: Current Housing Gaps

The following describes the current housing system in the Town of Caledon:

1. Seniors, persons with disabilities, and smaller households have very limited options in Caledon.
2. There are very limited options affordable to households with low and moderate incomes in Caledon.
3. The market rental housing supply in Caledon is not enough to meet the need.
4. The planning application process in Caledon, as in other municipalities, is long and complicated and there are opportunities to improve the process in collaboration with residential developers.
5. Housing stakeholders are not fully aware of how they can contribute to the housing system in Caledon.

### Future Caledon: Desired Future Outcomes

Key stakeholders and Caledon residents, through participatory tools called backcasting and appreciative inquiry, identified what the ideal housing system in Caledon would look like. These desired outcomes address the current and emerging housing gaps that were identified through the demographic, housing supply and housing affordability analysis, as well as through consultations with key stakeholders and Caledon residents. The identified housing gaps and desired future outcomes fall into five categories. These are:

1. Livability in Caledon
2. Non-Market Housing
3. Market Housing
4. Internal Process
5. Roles in the System

	Caledon Today	Future Caledon
Livability in Caledon	Seniors, persons with disabilities, and smaller households have very limited options in Caledon.	<ul style="list-style-type: none"> <li>• Caledon is an inclusive community and residents can live in the Town throughout their lifetime.</li> <li>• Caledon is an attractive place for young families, seniors, and single individuals as there are jobs, services, and amenities integrated in their neighbourhoods.</li> <li>• Residents know about all the housing options available throughout the continuum.</li> </ul>
Non-Market Housing	There are very limited options affordable to households with low and moderate incomes in Caledon.	<ul style="list-style-type: none"> <li>• More modest homes are built for families, couples, and single individuals.</li> <li>• Non-profit housing providers are seen as positive contributors to Caledon communities.</li> <li>• Strong support from upper levels of government.</li> </ul>
Market Housing	The market rental housing supply in Caledon is not enough to meet the need.	<ul style="list-style-type: none"> <li>• There are rental housing options for moderate income households who cannot afford home ownership or for those households who choose not to own.</li> <li>• Private developers, non-profit agencies, local employers, and governments work together to address the needs of moderate income families and individuals.</li> </ul>
Internal Process	The planning application process in Caledon, as in other municipalities, is long and complicated and there are opportunities to improve the process in collaboration with residential developers.	<ul style="list-style-type: none"> <li>• The development process is more transparent and streamlined from the Town's and developers' perspectives.</li> <li>• Town Staff work collaboratively with developers and there is shared ownership of the success of projects.</li> </ul>

	Caledon Today	Future Caledon
<b>Roles in the System</b>	Housing stakeholders are not fully aware of how they can contribute to the housing system in Caledon.	<ul style="list-style-type: none"> <li>A wide group of players and stakeholders understand and take on a role in the housing system.</li> </ul>

## How Do We Get to the Ideal

### Housing Partners

Addressing the housing need in a community is a shared responsibility and there are many stakeholders involved in providing housing and related support services. These housing partners include the following:

#### Federal Government

Canada Mortgage and Housing Corporation (CMHC) provides mortgage insurance to homeowners and initiates, funds, and implements various funding programs. These funding programs assist in building many of the social housing and affordable housing units in the country. The federal government has recently initiated the development of a National Housing Strategy. The most recent federal budget has also included funding for programs to address homelessness and to encourage the development of affordable housing.

#### Provincial Government

The Province has a broad role in housing through legislation, regulation, and funding programs. The provincial government helps set the housing agenda for the province and assists communities in meeting housing needs through the provision of transfer payments to the municipalities and the funding of programs for housing and homelessness. In addition, the Province provides municipalities with legislative tools to meet housing need in communities.

#### Region of Peel

The Region is the Service Manager for the area and is primarily responsible for the provision of subsidized housing and housing programs funded by senior levels of government. The Region is also responsible for administering homelessness programs. In this role, the Region sets affordable housing priorities.

### Town of Caledon

The Town establishes the policy framework which permits various types of housing through its Official Plan and Zoning By-law. The Town also processes applications for residential development through the development approval process. The Town has the opportunity to have a more effective role in housing through the provision of financial and in-kind incentives, advocacy, facilitation of partnerships, and the use of regulatory tools to encourage and support the development of a range of affordable housing.

### Non-Profit Sector

This sector provides subsidized housing as well as emergency shelters, transitional housing and supportive housing. The non-profit sector also provides housing-related supports to help individuals and families to live independently.

### Private Sector

The private sector provides the majority of housing in Caledon and this sector is made up of landowners, developers, builders, investors, and landlords. Major employers are also part of the private sector and can play an important role in addressing housing need in a community.

## Housing Actions

Getting to the desired future outcomes for the housing system in Caledon involves implementing changes in the way we address housing issues, in what is built, and in who is involved in implementing the housing actions. The following are recommended housing actions to help address the identified housing gaps in the Town and to achieve the desired future outcomes.

## Livability in Caledon

These housing actions will help ensure that:

- Caledon is an inclusive community and residents can live in the Town throughout their lifetime.
  - Caledon is an attractive place for young families, seniors, and single individuals as there are jobs, services, and amenities integrated in their neighbourhoods.
  - Residents know about all the housing options available throughout the continuum.
1. Consider adding a definition in the Official Plan and Zoning By-law for shared housing. This housing form would include group homes, rooming and boarding houses, supportive housing, special needs housing, and other forms of housing

where unrelated individuals choose to live together to share the cost and/or maintenance of housing.

**Rationale:** Having a broader definition of shared housing in both the Official Plan and Zoning By-law allows for the development of different models and innovative housing forms throughout the different communities in the Town and does not limit development to traditional models such as group homes or rooming houses.

### Promising Practice: Town of Markham Official Plan

The Town of Markham's Official Plan has policies related to affordable and shared housing. Shared Housing is defined as "a form of housing where individuals share accommodation either for economic, support, long term care, security, or lifestyle reasons. In some cases, shared housing has no support services attached, such as students, seniors, or other unrelated individuals choosing to live together to share the cost and/or maintenance of housing. In other cases, shared housing may have various levels of support and services for persons with special needs which may include assistance with daily living, housekeeping, counselling, medication, etc."

Markham Official Plan Section 4.1.3.

[https://www.markham.ca/wps/wcm/connect/markhampublic/00ad1cf0-2da1-4d64-be50-12d406a51df5/20170421-OP\\_2014-Chapter-4-Final-Strickout-Region.pdf?MOD=AJPERES&CACHEID=00ad1cf0-2da1-4d64-be50-12d406a51df5](https://www.markham.ca/wps/wcm/connect/markhampublic/00ad1cf0-2da1-4d64-be50-12d406a51df5/20170421-OP_2014-Chapter-4-Final-Strickout-Region.pdf?MOD=AJPERES&CACHEID=00ad1cf0-2da1-4d64-be50-12d406a51df5)

2. Consider revising the policies in the Official Plan related to special needs housing to 'shared housing' and permitting this housing form as-of-right in all residential areas and areas where dwellings are permitted.
3. Review and update the Zoning By-law to ensure it matches Official Plan policies with regard to allowing shared housing as-of-right in all areas where dwellings are permitted or currently exist.

**Rationale:** In some cases, locating supportive housing in a rural, agricultural, or farm setting can be therapeutic for residents and would be preferred by some people with special needs who prefer a quiet and more rural lifestyle. In other cases, special needs housing would be ideally located near transit and other community services. As such, it is important to ensure that both the Official Plan and Zoning By-law allow for flexibility in where supportive housing is built as long as it meets health and safety standards.



### Case Study: Peace Ranch, Caledon

Peace Ranch is a community mental health agency offering supportive housing and social recreational rehabilitation programs to individuals with seniors mental illness as well as those who are dealing with co-occurring addiction challenges. The 25-acre farm includes supportive housing (congregate living) for up to ten individuals living with schizophrenia. The agency also provides day programming on the farm as well as supports for individuals with mental health challenges in their own homes in Caledon and Dufferin.

Source: <https://peaceranch.org/>

4. Consider adopting Official Plan policies which require that all new multi-residential developments include a mix of unit sizes (i.e. one-, two-, and three- or more bedrooms).
5. Building on the Region of Peel's Healthy Development Assessment Guide, consider adopting Official Plan policies stating that in large-scale<sup>28</sup> residential developments, single detached, semi-detached, and duplex housing types cannot make-up more than 50% of the total units in the development and that townhouses and multi-residential buildings make up at least 50% of the total units.

**Rationale:** This housing action will support the objectives in the Town's Official Plan related to promoting and fostering a diverse mix of housing types and tenures as well as the principles and policies of the Growth Plan for the Greater Golden Horseshoe.

6. Building on the current Official Plan policies, consider using stronger language in the Official Plan to require that all new residential developments include Universal Design<sup>29</sup> elements.
7. Consider providing incentives on a sliding scale for new residential developments that include Universal Design elements. More incentives will be provided to developers who include more units with Universal Design elements as well as more and/or better Universal Design elements. Incentives may include the following:
  - a. Increased density

<sup>28</sup> The Region of Peel's Healthy Development Assessment Guide states that 'large-scale' refers to large scale planning such as secondary plans, block plans, and subdivision plans.

<sup>29</sup> The Town's Official Plan states that Universal design refers to housing that incorporates, at the design and construction stage, the ability to make future changes easily and with minimum expense, to meet the evolving needs of its occupants.

- b. Waiving development and/or building fees and charges in part or in full
- c. Streamlined development/planning application process

**Rationale:** The demographic data shows that the number of seniors and persons with disabilities who are living in Caledon has been increasing and trends suggest this will continue in the future. As such, building homes that have Universal Design elements will help to facilitate aging in place. This will also help ensure that communities are barrier-free.

8. Consider revising Official Plan policies and Zoning By-law regulations related to an apartment-in-house and/or garden suite to permit permanent coach houses, apartments-over-garages, and other innovative housing forms in appropriate areas throughout the Town.

**Rationale:** The Town currently allows garden suites and second units however, garden suites are required to be temporary and second units are dwellings within a principal dwelling. Permitting other forms of secondary suites, such as coach houses, on a permanent basis provides for housing options for an aging family member or an adult child while also increasing the supply of rental housing as this secondary suite can later be rented out to a non-family member.

#### **Promising Practice: Coach Homes Ottawa ON**

Coach Homes, also called carriage houses, are smaller dwellings built on the property of a larger home. Unlike garden suites or granny flats, they are permanent and include a foundation system. They also have water, electrical service, gas, and are connected to a sewage or septic system. They also conform to the Ontario Building Code.

Coach Homes Ottawa sells and leases four designs which range in size from 468 to 634 square feet. These models come with Universal Design features to allow for aging in place. The company also formed a partnership with Nurse on Board to provide residents with a package of services to help them live independently in the coach houses.

Source: <http://www.coachhomesofottawa.ca/> and <http://www.cbc.ca/news/canada/ottawa/ottawa-company-big-dreams-seniors-small-houses->

9. Review the Zoning By-law and consider increasing the permitted height and density along major roads and in built-up areas to support the feasibility of public transit and other community services.
10. Advocate to the Region of Peel and to the Province to provide public transit in Caledon.

**Rationale:** The availability of transit was raised as one of the issues faced by residents in Caledon. The lack of a public transit system in the Town severely limits the ability of seniors, persons with disabilities, persons with lower incomes, and other groups to access housing and services. In addition, allowing increased height and density in certain areas will help ensure the feasibility of providing other infrastructure and services.

11. Facilitate ongoing Roundtables with different population groups, such as seniors and residential developers, to raise awareness of the current and emerging housing gaps in Caledon.
12. Work with the Town's Economic Development Corporation to share the results of the Town's Housing Study with different groups, including private residential developers, through brochures, online, and through social media to raise awareness of the current and emerging housing need in Caledon.
13. Work with the Region of Peel and community organizations to increase awareness and the take-up among Caledon residents of Region of Peel and Provincial programs related to housing and support services, such as Peel Renovates and Home in Peel Affordable Ownership Program.
14. Work with the Region of Peel and community organizations to increase awareness of the different housing options throughout the continuum.

**Rationale:** The need to raise awareness among private residential developers of what is currently needed in Caledon in terms of housing was highlighted in the consultations undertaken for the Housing Study. Working with different stakeholders, such as seniors, will help ensure that developers are building housing that meets the needs of current and future Caledon residents. In addition, the consultations also highlighted the need to educate Caledon residents on the housing options throughout the continuum and support services that are currently available.

15. Building on the work undertaken for the Housing Study, update and monitor the data and information on housing need in the Town.

**Rationale:** Updating and monitoring the Housing Study database will allow for evidence-based policy responses to current housing need in the Town.

## Non-Market Housing

These housing actions will help ensure that:

- More modest homes are built for families, couples, and single individuals.
- Non-profit housing providers are seen as positive contributors to Caledon communities.
- Strong support from upper levels of government.

16. Building on the current initiatives of the Region of Peel to monitor residential development in the Region as well as the work undertaken for the Town of Caledon Housing Study, work with the Region of Peel to monitor new housing stock on an annual basis and to measure these against the identified housing targets. Monitor new dwellings by type, tenure, and affordability through development applications, building permits, and registration of second units.

**Rationale:** While the Region of Peel is responsible for setting and updating affordable housing targets, monitoring residential development on an annual basis will help ensure that these housing targets are being met. This will help the Town and the Region to revise current policies or develop new policies that respond to housing needs.

### Promising Practice: York Region Affordable Housing Measuring and Monitoring Guidelines

These guidelines provide a standard approach to implement York Region's affordable housing targets. The guidelines cover three main topics.

- Affordable Thresholds – How maximum affordable housing price thresholds are calculated.
- Affordable Housing Commitments – How local municipal staff can track affordable housing commitments made by development proponents.
- Affordable Housing Monitoring – How regional staff will monitor and report on new affordable housing completions.

These topic areas are interdependent and will result in consistent measurement of the supply of new affordable units, which will in turn allow for evidence-based policy responses to housing needs.

17. Consider the feasibility of offering a property tax reduction for property owners who donate or lease their property at below-market rates to community agencies to increase the supply of affordable housing.
18. Consider facilitating partnerships among owners of vacant homes and community agencies who may be able to buy or lease these homes on a long-term basis to increase the supply of affordable housing.

**Rationale:** Ontario's Fair Housing Plan introduced legislation that would empower municipalities to introduce a vacant homes property tax to encourage property owners to sell unoccupied units or rent them out.

#### **Promising Practice: Raising the Roof's Reside Program**

Raising the Roof is currently looking for existing vacant homes that the property owner is willing to donate or lease for \$1 for ten to twenty years. These homes would then be renovated and managed by non-profit organizations as affordable housing.

19. Work with the Region of Peel to provide property tax incentives, such as waiving Regional and local municipal portions of the property taxes for a set period, for new rental and ownership housing developments that fall at or below the affordable housing thresholds.

**Rationale:** Waiving property taxes helps increase the financial feasibility and stability of new housing developments, particularly affordable housing developments. Implementing this action may also support the Region of Peel's current initiatives related to exploring financial and non-financial incentives as part of the update of the Peel Housing and Homelessness Plan.

#### **Promising Practice: City of Regina, SK**

The City of Regina offers tax exemptions for residential developments. These exemptions are provided for up to five years and only apply to the residential assessments, thus excluding any portions used for commercial or other purposes.

20. Develop an inventory of surplus municipal properties, both vacant land and buildings, and share this with the private and non-profit development community.

21. Consider revising the current policies in the Official Plan related to giving priority to the development of affordable housing when considering the sale or lease of surplus municipal properties to also state that these properties will be provided at below-market value to support the development of affordable housing.

**Rationale:** The cost of land, particularly in the Greater Golden Horseshoe, is often prohibitive and influences the level of affordability that can be achieved in a housing development. Land cost generally makes up about 10% of the total capital cost of a multi-residential development. As such, providing land at below-market value increases the affordability of housing.

22. Consider the feasibility of providing incentives on a sliding scale for the development of affordable housing. The incentives provided will increase with an increased number of affordable units or with lower affordability levels, e.g. if the average rents are affordable to households in the third household income decile or lower (earning \$57,720 or less). Incentives may include the following:

- a. Increased height and/or density
- b. Waiving development and/or building fees and charges in part or in full
- c. Streamlined development/planning application process
- d. Relaxed parking requirements

**Rationale:** While it may be necessary to provide incentives to increase the feasibility of affordable housing developments and to encourage the private sector to provide affordable housing, the number of units provided, the level of affordability, and the length of time that the units remain affordable should be taken into consideration in the decision to provide incentives and what incentives are provided.

23. Explore opportunities to facilitate the development of a community hub in partnership with community agencies, non-profit housing providers, the private sector, and other levels of government.

**Rationale:** A community hub increases economies of scale in terms of the provision of services and it makes it easier for residents to access the community services they need. In addition, when affordable housing is included in a community hub, it often makes it more feasible as it reduces land and capital costs and ensures affordability for the long term.

### Promising Practice: Carlington Community Health Centre

The Ottawa Community Housing Corporation (OCHC) and the Carlington Community Health Centre (CCHC) are collaborating on the development of a new four-storey building. This will be used to co-locate CCHC's primary care clinic and OCHC's senior housing units. The project includes an expansion of the existing CCHC facility as well as the development of a 42-unit community housing apartment complex on the upper floors. The housing units include 12 barrier-free units and 30 visitable units. The project is estimated to cost \$18 million, with funding from the federal-provincial Investment in Affordable Housing Program and City of Ottawa's 2015 Action Ottawa (\$4.6 million), OCH (\$5.1 million), and CCHC (\$8 million). This project is expected to be completed in 2020.

Source: <http://www.och-lco.ca/new-build-carlington-community-health-hub-2/>

24. Consider revising the Official Plan to include policies that require all new residential developments to include affordable housing, either on the same site or in a different site.

**Considerations:** Upon the release of the final regulations for inclusionary zoning, the Town may want to consider developing an Official Plan policy which aligns with the Region of Peel's policy on inclusionary zoning. Additional considerations which have been found to be essential in making inclusionary zoning effective include:

- a. Making the provision of affordable housing mandatory
- b. Applying the obligation as universally as possible
- c. Using fixed and non-negotiable rules
- d. Targeting below-market housing
- e. Maintaining affordability permanently
- f. Providing limited flexibility<sup>30</sup>

**Rationale:** Providing housing for all Caledon residents, including residents with low and moderate incomes, is the responsibility of all housing partners including the private sector. In addition, complete, healthy communities include a diverse mix of housing options, including a mix of tenures, housing types, and affordability. An inclusionary zoning policy would help ensure that communities are developed as complete, healthy communities and that all housing partners play a role in the provision of housing for Caledon residents.

<sup>30</sup> CMHC (2017). Research Insight: Inclusionary Zoning: Domestic and International Practices.

### **Promising Practice: Vancouver BC Cambie Corridor Pilot Project**

The city is currently implementing a pilot project that will test the feasibility of requiring all new rental buildings in the Oakridge area of the Cambie corridor to include at least 20% below-market rental units. The overall goal is to create between 4,000 and 5,000 below-market rental units. The program includes incentives to encourage developers to build rental units such as increased allowable density, relaxed parking requirements compared to condos, and fee waivers for affordable rental units.

Source: <http://www.cbc.ca/news/canada/british-columbia/vancouver-affordable-rental-pilot-1.4218511>

### **Promising Practice: Montreal, QC Inclusionary Housing Strategy**

This strategy was adopted by the city in 2005 with the goal of providing at least 30% of new units as affordable units in large residential developments. Half of these units were for social housing and half for low-end-of-market affordable rental or ownership housing. In many cases, this goal was exceeded. It is applied to developments of 200 or more units because these were considered capable of accommodating a mix of housing, and including a viable social housing project. In addition, it is applied mainly to developments needing a major change to the planning and zoning provisions, such as a change to the permitted land-use, density or height. It is used on privately-owned lands as well as lands owned by governments and public agencies when released for residential purposes.

Source: CMHC (2017). Inclusionary Zoning: Domestic and International Practices.

25. Consider the feasibility of establishing a Housing Reserve Fund financed through Section 37 and other municipal revenues to finance affordable housing and purpose-built rental housing.



### Promising Practice: Coquitlam BC Affordable Housing Reserve Fund

The Affordable Housing Reserve Fund is targeted to projects that include the supply of affordable housing for family and single households with low and moderate incomes. The Fund can be used to acquire land and make it available for lease at a low cost and/or reduce or waive development fees and charges to support affordable housing. The Fund can also provide contributions to the Land Sale Reserve Fund to help offset City costs associated with providing lease sites and facilitating the construction of affordable housing projects. Priority for Fund contributions include projects that have associated support services, accessible and/or adaptable features, and projects targeted to seniors.

Source: <https://www.citygreen.ca/coquitlam-s-affordable-housing-reserve-fund>

26. Work with the Region of Peel to explore the feasibility of a Regional tax levy for the development of housing that is affordable to households with low incomes (i.e. incomes within the 1st to 3rd income deciles).

**Rationale:** Revenue sources, particularly for a lower-tier municipality such as Caledon, are fairly limited. As such, the Town's ability to assist its residents with low incomes is very challenging without support from senior levels of government. Imposing a Regional tax levy specifically for affordable housing not only increases the ability of the Region of Peel (as Service Manager) to address the needs of households with low incomes in all its area municipalities, it also frees up some of the Town's resources to help address housing need for Caledon households with moderate incomes.

### Promising Practice: Toronto ON City Building Fund

The City of Toronto has implemented a City building Fund (CBF) levy as part of its 2017 property taxes. This replaced the transit expansion levy. It is a dedicated property tax levy for priority transit and housing capital projects equal to a 0.5% residential property tax increase in 2017, with additional 0.5% increases each year from 2018 to 2021. This new levy is expected to add about \$13 to the average property tax bill. By 2021, it is expected to raise up to \$70 million a year.

Source:

<https://www1.toronto.ca/wps/portal/contentonly?vgnextoid=e368d279ce21c510VgnVCM10000071d60f89RCRD&vgnextchannel=63b0ff0e43db1410VgnVCM10000071d60f89RCRD>

## Market Housing

These housing actions will help ensure that:

- There are rental housing options for moderate income households who cannot afford home ownership or for those households who choose not to own.
- Private developers, non-profit agencies, local employers, and governments work together to address the needs of moderate income families and individuals.

27. Consider the feasibility of providing incentives to developers of new purpose-built rental housing with six or more units. Incentives may include the following:

- a. Waiving or reducing property taxes for a set period for all new multi-residential rental housing
- b. Permitting increased height and/or density
- c. Streamlining the planning application process
- d. Relaxed parking requirements compared to condominium apartment developments.

28. Building on the policies in the Official Plan, develop an inventory of purpose-built rental housing with four or more units and monitor this on an annual basis.

29. Advocate to the Region of Peel to waive or defer the Regional portion of property taxes on new purpose-built rental housing with six or more units for a set period.

**Rationale:** There are currently very limited rental housing options in the Town and there is a significant need to increase rental options, particularly purpose-built rental options as these are a more stable supply of rental housing. In addition, as house prices increase, many households may no longer be able to afford ownership housing or may choose to rent. As such, a stable and adequate supply of rental housing in different forms and unit sizes is necessary to ensure these households will be able to find housing in Caledon.

30. Re-examine the Town's current development charges to ensure that second units (apartment-in-house) in new homes are exempt from development charges based on recent changes in provincial legislation.

31. Work with the Region of Peel to provide incentives, including financial incentives, to encourage the development of new second units which are rented below the average market rent.

32. Building on the Region of Peel's Second Unit Renovation Assistance grant, consider waiving building fees/charges in part or in full for renovations of second units that will result in meeting current Building Code and Fire Code requirements and/or add Universal Design elements to the unit.
33. Building on the policy in the Official Plan requiring that an apartment-in-house be registered, consider implementing a streamlined registration process for second units in the Town where property owners can register online without having to pay a fee or undergo an inspection unless complaints related to health and safety are received by the Town.
34. Re-examine the parking requirements for second units in the Zoning By-law and consider reducing the requirement to one parking spot for second units.

**Rationale:** Second units are a good approach to increasing the supply of rental housing in a community, particularly in more rural areas or in areas where the housing form is primarily single detached. The Town's Official Plan already contains policies that are supportive of second units but it is necessary to continue to encourage and monitor the development of these units.

#### **Promising Practice: Edmonton AB Cornerstones Program**

The City of Edmonton encourages the creation of secondary suites by relaxing by-law restrictions and providing grants to homeowners who add rental suites to their homes. The city's main reason for introducing a secondary suites program was the lack of affordable rental housing. As such, the city introduced its Cornerstones plan which includes funding for the Secondary Suite Program. This program was designed to increase safe, affordable housing for lower income households and resulted in the creation or upgrading of 553 secondary suites. Renewed funding of \$3 million in 2013 was aimed at upgrading and creating an additional 450 secondary suites. As of 2014, secondary suites grants operating agreements changed from a ten-year term to a five-year term.

Source: CMHC (2015). Affordable Housing Ideas: Policy and Regulation.

35. Work with the Region of Peel to provide incentives to encourage the development of ownership housing which is affordable to moderate income households (i.e. households with incomes in the 4<sup>th</sup> to 6<sup>th</sup> income deciles). Incentives may be provided on a sliding scale based on the level of affordability achieved, the period of

time that the units remain affordable, and the mix of unit sizes (i.e. including units for singles, couples, and families). Incentives may include the following:

- a. Deferral of property taxes for a set period
- b. Permitting increased height and/or density
- c. Streamlining the planning application process
- d. Relaxing parking requirements

**Rationale:** Average house prices in the Town continue to increase and the data is showing that the average house price is only affordable to households in the highest income decile. In addition, there are very limited housing options with assessed values affordable to moderate income households. As such, many Caledon households with moderate incomes are facing housing affordability issues. Increasing the supply of affordable ownership housing not only helps households facing affordability issues, it also helps free up some affordable options for lower income households.

#### **Promising Practice: Habitat for Humanity GTA**

Habitat for Humanity GTA is currently building ten townhouses in Mayfield West, Caledon for families who meet the eligibility criteria. Habitat for Humanity requested that the Town provide a grant-in-lieu of development charges as well as a waiver of all application fees and permit costs related to this project.

Source: <https://www.caledon.ca/en/townhall/resources/HabitatforHumanity2Feb16.pdf>

## **Internal Process**

These actions will help ensure that:

- The development process is more transparent and streamlined from the Town's and developers' perspectives.
- Town staff work collaboratively with developers and there is shared ownership of the success of projects.

36. Facilitate ongoing Roundtables with residential developers to identify issues with the current planning application process, brainstorm on possible solutions, and to raise awareness of the Town's current initiatives with regard to improving the process.

37. Building on the Town's current initiatives, consider implementing additional initiatives which would further simplify and streamline the planning application process. These initiatives may include the following:

- a. Checklist of requirements for a complete application and how these can be met on the Town’s website and as part of an information package
  - b. Accepting online applications
  - c. Providing additional training for Town staff to undertake the review of planning studies in-house
38. Consider developing an inventory of designated residential lands that are ideal, from the Town’s perspective, for the development of affordable housing, rental housing, and/or higher density housing and work with Economic Development to share this information with residential developers.
39. Work with Economic Development to explore the feasibility of implementing an Investment Ready Program for designated residential lands that would be ideal for the development of affordable housing, multi-residential housing, and/or rental housing.

**Rationale:** One of the issues highlighted by private residential developers is the length of time, complexity and risk associated with the planning application process in municipalities, including Caledon. Stakeholders from the private sector noted this as one of the contributors to increasing house prices. As such, making these lands “investment ready” will help reduce the time, cost, and uncertainties associated with developing housing.

#### **Promising Practice: Ontario Investment Ready Certified Site Program**

The Government of Ontario implemented its Investment Ready: Certified Site Program for industrial lands to attract investment by reducing the number of unknowns associated with development. The program helps speed up development by compiling information on a site’s availability, utilities servicing, access, and environmental concerns for prospective buyers and lessors. The government also provides financial and marketing support for those properties that are accepted to the program. Property owners may receive up to 50% of their eligible expenses, up to a maximum of \$25,000, back per site. In addition, the province helps promote these sites as part of their comprehensive international marketing strategy.

Source: <https://www.oreablog.com/index.php/investment-ready-ontarios-certified-site-program/>

## Roles in the System

These housing actions will help ensure that:

- A wide group of players and stakeholders understand and take on a role in the housing system.
40. Take the lead in facilitating partnerships among housing stakeholders, including non-traditional stakeholders such as major employers, to address the identified housing gaps in the Town.
  41. Consider hosting an annual Caledon Housing Day, in partnership with the Region of Peel, CMHC and community agencies, to raise awareness of the current housing gap in the Town, to share innovative housing models, to raise awareness of the opportunities to contribute to solutions, particularly for non-traditional housing stakeholders, and to facilitate partnerships.
  42. Establish a YIMBY (Yes In My Back Yard) Team or Committee to take the lead on education and advocacy activities, including raising awareness of current and emerging housing gaps in the Town.
  43. Work with the Region of Peel to identify roles and responsibilities related to the provision of non-market housing and encouraging the development of a full range of housing as part of the update of the Peel Housing and Homelessness Plan.

## 8. Conclusion

At a public open house, Caledon residents stated that they want a community that is inclusive, one where residents can live for their entire life. To achieve this goal, it is important to ensure that there is an adequate supply of housing options for current and future residents. This means having housing for a mix of household types, incomes, sizes, and tenure, including households with special needs.

The housing needs assessment found that there are currently very limited housing options for seniors, persons with disabilities, smaller households, renters, and households with low and moderate incomes. The housing needs assessment also found that many housing stakeholders and residents were not fully aware of what is currently available and how they can contribute to addressing the housing need. In addition, despite improvements by the Town, there is still some work to do to make building housing easier for private and non-profit housing developers.

The review of the policy framework identified a number of opportunities to support initiatives aimed at addressing the housing need in Caledon. These opportunities include recent changes in provincial legislation, current initiatives being undertaken by the Region of Peel, as well as supportive policies in the Town's Official Plan and Zoning By-law. The recommended Housing Actions build on these opportunities, as well as those identified through the consultation activities, to identify policies, processes, partnerships, and other initiatives that will help address the housing gaps in Caledon and to get to the ideal future that Town residents have identified.