

Appendix 'D'

The Town of Markham Affordable and Special Needs Housing Strategy

Background Report November 2010

Prepared by:



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1.0 Introduction

Housing is vital to the creation of healthy and sustainable communities. An appropriate and adequate range of housing choices, including diversity of housing type, tenure and affordability level, to accommodate the needs of all residents helps create positive and more complete neighbourhoods. Residents of all ages, income levels, abilities, cultures, and family types rely on housing to offer a meaningful place to grow and a safe place to live. It is therefore essential that the Town of Markham continue to explore initiatives and actions which contribute to meeting the diverse housing needs of current and future residents.

The rapid growth experienced in the Town of Markham has placed a great deal of upward pressure on land values, making it increasingly difficult to provide affordable and special needs housing. Rents and home ownership costs within Markham are now among the highest in York Region. Not only is rental housing beyond the reach of many households, but its availability is very limited, with few additions to the rental stock over recent years. In addition, the Region of York waiting list for social housing has continued to grow and wait times are increasing.

Given the fundamental need for affordable and special needs housing within the Town and the relatively limited supply, the Town of Markham is aspiring to create greater opportunities for the development of affordable and special needs housing within Markham.

1.1 Background and Policy Context

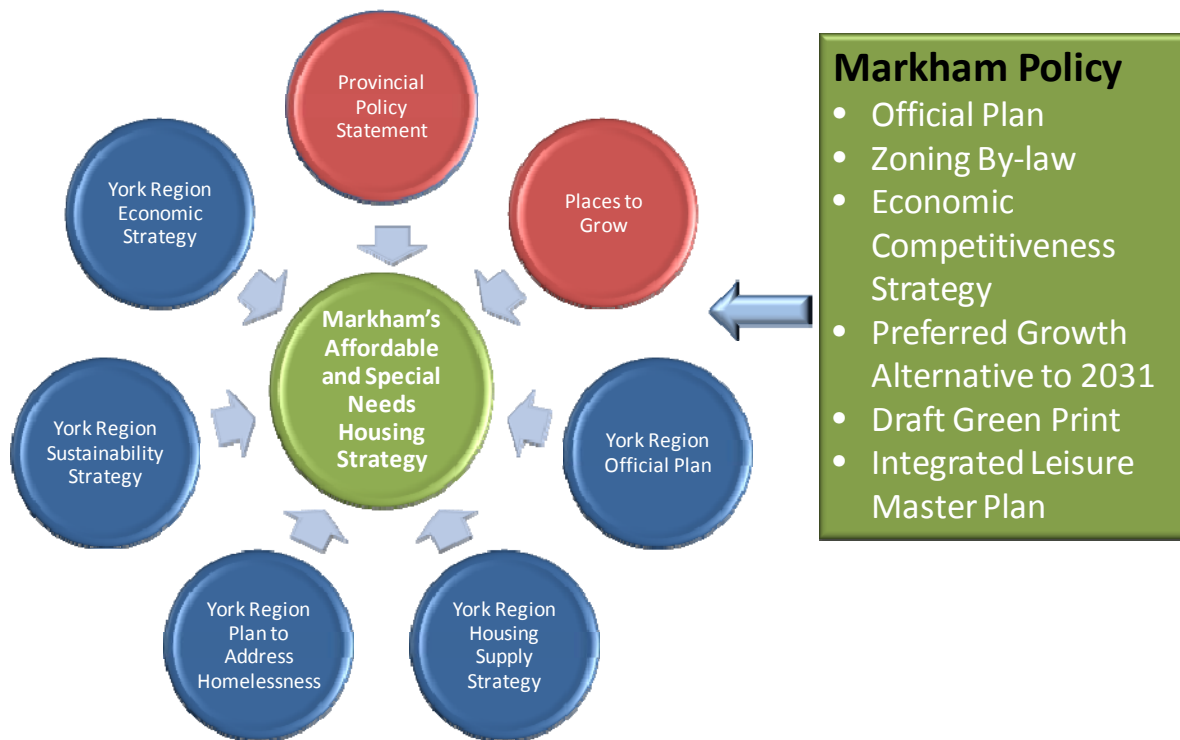
The development of the Town of Markham Affordable and Special Needs Housing Strategy cannot be completed in isolation from other local initiatives or from the direction of senior government policy. As such, this strategy has incorporated and is closely linked with several local, regional and provincial initiatives to address affordable and special need housing.

The Province recently identified its plan (the Growth Plan) for managing growth and development for the next 25 years in the Greater Golden Horseshoe. The Region followed by adopting major changes to its official plan to conform to the Province's policies on growth. The Town of Markham is currently undertaking a number of initiatives to meet both the Province's and Region's policy direction on managing growth and development to 2031. Included in these initiatives are the Town's Preferred Growth Alternative to 2031, the Green Print Community Sustainability Plan, the Integrated Leisure Master Plan, the Vision 20/20 Economic Competitiveness Strategy, and the Affordable and Special Needs Housing Strategy.

Provincial Policy

The Provincial Growth Plan (2006) for the Greater Golden Horseshoe (GGH) outlines the government's program for managing growth and development to 2031. Its policies are guided by the vision of creating more compact and complete

communities. A complete community is defined to include the provision of a full range of housing options including affordable housing (*defined in full in Section 2.0*). The Plan requires that a minimum of 40% of all new residential development occurring annually be within the built-up area by the year 2015 and for each year thereafter. The Provincial Policy Statement (2005), in addition to requiring municipalities to provide a range of housing types and densities, requires municipalities to establish minimum targets for the provision of affordable housing.



Regional Policy

In September of 2010, the Province approved a new Region of York Official Plan. This Plan is guided by the “York Region Triple Bottom Line Objectives” including sustainable natural environment, healthy communities, and economic viability. Housing objectives are focused on providing a full mix and range of housing to meet the needs of residents and workers. Policies include establishing housing targets with a minimum of 25% new housing units as affordable and 35% of new housing units as affordable in Markham Centre, the Langstaff Gateway, and Key Development Areas¹. Other policies include encouraging more flexible and accessible housing, protecting the current supply of rental housing, encouraging the permission of second suites, consideration of further financial incentives, and preparing educational programs to create greater awareness of benefits of affordable housing. The Plan outlines twenty-

¹Key development areas include Cornell Centre, Markville, Yonge-Steeles Corridor, Yonge Corridor North, Commerce Valley Galleria, Woodbine 404 Corridor.

four policies aimed at meeting this objective (*these are outlined in detail in Section 7.0*).

Local Policy

Town of Markham Council recently (May 2010) approved the Town's Preferred Growth Alternative to guide the growth and development of the municipality over the planning period to 2031.

The Preferred Growth Alternative was prepared within the context of current provincial and regional policy which encourages additional development within the existing built up area of Markham. This local initiative supports provincial and regional policy through more compact forms of development and includes planning for a diverse range of housing including affordable housing.

The Town is also in the process of developing its Green Print Community Sustainability Plan. The Green Print includes a component for shelter and emphasizes that there must be a range of housing choices which accommodate the needs of all income groups and ages in all parts of Markham. The Town has also recently completed an Integrated Leisure Master Plan outlining the Town's goals and priorities related to services and facilities including parks, recreation, cultural and library. In 2008, the Town approved Markham 20/20; a strategy to guide the economic development in the Town to 2020. This strategy includes the Town's goal to transition from being a suburban bedroom community to an urban centre for growth within York Region and to strive to accommodate the housing needs of current and future workers, of all income levels, in addition to residents.

While the Town must rely, to a significant extent, on senior levels of government for funding programs and related initiatives, and on community based sponsorship, it can play an effective role in a variety of related areas such as financial incentives, advocacy/partnerships and local policy initiatives to help address identified affordable and special housing needs.

A number of such recommendations were adopted by Council in February 2003 as the Town's Strategy for Affordable Housing. Since that time, the Town has been an active partner with the Federal, Provincial, and Regional governments in a number of initiatives such as East Markham Non-Profit Homes' 120 unit apartment building and the Old Kennedy Cooperative's 135 unit stacked townhouse complex funded under the Canada-Ontario Affordable Housing Program. The Town, in partnership with Mattamy Homes, also supported York Region Habitat for Humanity's first build in Markham in the Cornell community.

At this time, Council is re-examining its Affordable and Special Needs Housing Strategy in order to determine whether its policies remain appropriate in the context of current needs, recent senior government planning and housing policies and programs and the Town's emerging approach to managing growth. The Affordable and Special Needs Housing Strategy (2010) considers all of the above regulations and

policies and presents recommendations that work in conjunction with senior policy direction and that consistent with the goals and objectives of local initiatives.

In addition, the Town also wishes to determine how such community infrastructure is being planned and to identify the preferred approach through which it can work with the appropriate providers of affordable and special needs housing. As such, the Town is proceeding with parallel studies in support of both an Affordable and Special Needs Housing Strategy and a Community Infrastructure Strategy. The Community Infrastructure Strategy Study will commence in September 2010.

1.2 Purpose and Objectives of the Study

The overall purpose of the study is to complete a review of the Town's existing Affordable Housing Strategy in order to:

1. Assess the continued appropriateness of the Strategy
2. Respond to current senior government policy and initiatives and targets
3. Identify and recommend a new Affordable and Special Needs Housing Strategy

Based on the forecasted growth for Markham to 2031 and the intention to manage growth based on creating sustainable, healthy and complete communities, the main objectives of the Affordable and Special Needs Housing Strategy are to:

- Identify issues relating to the planning and provision of affordable and special needs housing that the Town might be expected to address and the recommended directions to be taken by the Town to ensure the provision of necessary affordable housing serving Markham through to 2031.
- Assess the current role defined for the Town regarding the provision of affordable and special needs housing, including the Town's role in advocacy and partnerships, policy initiatives, financial initiatives, and development and approval processes.
- Review the requirements of the Provincial Policy Statement and draft York Region Official Plan respecting the provision of affordable and special needs housing as they apply to the Town of Markham.
- Identify any additional planning activities, strategic actions or funding mechanisms the Town could employ to encourage and support the private sector and other stakeholders in the development and maintenance of affordable and special needs housing.
- Prepare and recommend to Council, a new Strategy for the provision of Affordable and Special Needs Housing, through to 2031.

1.3 Approach to the Markham Strategy

The overall approach in completing this Strategy and fulfilling the objectives identified above includes the following activities.



Task 1:

Update Housing Needs Analysis - this work includes statistical analysis, environmental scan of relevant literature, and community consultation activities. Part of the statistical review includes the analysis of Statistics Canada custom tabulations. These tabulations were obtained to help further identify the affordability challenges currently facing Markham residents. Specific data was obtained for various population groups such as recent immigrants, youth, seniors, lone-parent families, visible minorities, and persons with disabilities.

Task 2:

Comparison of Housing Needs Identified in Markham Housing Task Force Report (2002) - this work includes a comparison of needs identified under Task 1 with the results from the 2002 Task Force Report.

Task 3:

Review Changing Planning Policy Context - this work includes a detailed review of the requirements of the Provincial Growth Plan, the York Region Draft Official Plan, as well as other key planning documents such as the Green Print, to determine what policies the Town will need to include in the new Affordable and Special Needs Housing Strategy.

Task 4:

Review Existing Affordable Housing Strategy - this includes a complete review of the existing Strategy in order to determine its current relevance and what changes are required. This work will also include a review of the Town's

current role in advocacy and partnerships, policy initiatives, financial initiatives, and development and approval processes.

Task 5:

Conduct Consultation Session and Prepare Summary Report - this work includes holding a community consultation session to obtain feedback on preliminary findings and suggested actions. Following the consultation, a summary report highlighting the key findings and potential strategies for consideration was prepared for distribution to the community for its review and comment.

Task 6:

Prepare Strategy Report - this work includes the review of any planning tools, strategic actions, and funding mechanisms the Town could employ to encourage the development and maintenance of affordable and special needs housing and, overall, meet the housing needs of residents identified in Task 1.

The Markham Affordable and Special Needs Housing Strategy is comprised of two documents: the Strategy Document and the Background Document.

- *The Background Document* provides a complete analysis of the demand and supply of housing across the entire housing continuum in Markham. This includes a comprehensive demographic profile (population, households, labour force, and income), as well as analysis of the supply of various forms of housing (emergency, special needs, social, private rental, and home ownership). This document also includes an extensive affordability analysis by households and household types. Further, the Background Document provides a complete review and analysis of current policy (local and senior levels) guiding the development of housing in Markham, current funding programs and planning tools available to help promote and enhance the development of affordable and special needs housing in Markham, as well as any relevant success stories or best practices in the development of such housing.
- *The Technical Appendix* provides any additional data tables including custom tabulation data that are not provided within the Background or Strategy documents.
- *The Strategy* is a summary of the key findings of the Background Document as well as an outline of the proposed strategies and actions recommended to the Town of Markham and its housing partners to provide for an appropriate range and adequate supply of housing to effectively meet the needs of Markham residents.

1.3.1 Consultation Strategy

Consultation is an integral component of the Affordable and Special Needs Housing Strategy. A range of community stakeholders were identified and contacted to gain

valuable input into the identification of housing needs in Markham, as well as obtain feedback and ideas on strategies and actions to address the housing gaps/challenges.

Consultation activities undertaken as part of this study include compiling a comprehensive inventory of stakeholders, conducting surveys and interviews, and holding a community consultation workshop.

Stakeholders were identified from a broad range of community agencies and organizations, such as emergency/transitional and special needs housing providers, support service agencies, developers, non-profit housing providers, and representatives from both Town and Regional departments (i.e. planning, housing, economic development), representatives from local committees such as the York Region Alliance to End Homelessness.

Overall, a total of 57 surveys were distributed to community agencies and a total of 30 responses were received either by phone or by email.

The Stakeholder Workshop was held on May 19th and was attended by 54 community stakeholders. Workshop participants included representatives from community agencies such as Pathways for Children, Youth, and Families of York Region, Crosslinks Housing and Support Services, CMHA York Region, Participation House - Markham, Community Living York South, Habitat for Humanity, York Support Services Network, the Community Legal Clinic of York Region and Alliance to End Homelessness. Other participants included non-profit housing providers, and representatives from community rate payers associations, and representatives from municipal, regional and provincial levels of government.



1.4 Defining Affordable and Special Needs Housing

In defining affordable housing, this Strategy follows the Provincial Policy Statement (2005) definition of affordable housing. This definition is also used within the Provincial Growth Plan (2006) and the Region of York Official Plan (2009).

Affordable housing is defined 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 annual household income for low and moderate households²; 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 households; or*
- *A unit for which the rent is at or below the average market rent of a unit in the regional market area.*

As will be further identified in Section 3.0 Housing Affordability of this report, in the case of ownership housing, housing for which the purchase price does not exceed 30% of gross annual housing income is the least expensive option for households in Markham, in the case of rental housing, a unit for which the rent is at or below the average market rent of a unit is the least expensive option for households in Markham.

The Province further defines low and moderate income households:

In the case of ownership housing:

- Households with incomes in the lowest 60 percent of the income distribution for the regional market area;

In the case of rental housing:

- Households with incomes in the lowest 60 percent of the income distribution for renter households for the Regional market area.

² *Low and moderate income households* are households with incomes in the lowest 60% of the income distribution for the regional market area

For the purposes of this study and the development of housing actions, low and moderate income households means, in the case of ownership housing, *households who fall in the lowest 60% of the income distribution for the Town of Markham or in the case of rental housing, households with incomes in the lowest 60% of the renter households for the Town of Markham.*

Ownership costs include principle, interest, and taxes. Renter costs include rent. In both cases utilities are excluded. Of note, the Region includes utilities in their calculations of affordable housing.

The Province defines special needs housing as housing, including dedicated facilities, in whole or in part, that is used by people who have specific needs beyond economic needs, including but not limited to, needs such as mobility requirements or support functions required for daily living (Provincial Policy Statement, 2005).

1.5 Partners in Housing

Meeting the housing needs of residents at all stages of Markham's housing continuum cannot be the sole responsibility of one agency or body. While the Town of Markham has a vital role, responding to the housing needs of residents and creating more viable and complete communities relies on the collaboration of many stakeholders including, but not limited, to the following groups:

- **Town of Markham** - fulfils a role in coordinating and facilitating the provision of housing through mechanisms such as its official plan and approval of zoning bylaws and plans of subdivision. The Town can play an additional role in housing through the provision of financial incentives, through advocacy and the creation of partnerships, and through local policy initiatives.
- **Regional Government** - The Region of York is responsible for responding to a broad range of needs along the housing continuum. The Region fulfills a role in the provision of housing through planning tools such as its official plan. Under the Social Housing Reform Act (2000), the Region is also the designated service manager responsible for social housing for all local municipalities. The Region is also responsible for facilitating new affordable housing development and administering homelessness programs.
- **Provincial Government** - The Province has a broad role in housing through legislation, regulation, and funding programs. The Province helps set the housing agenda for Ontario and assists communities in meeting housing needs through the provision of transfer payments to the municipalities and the funding of specific programs such as the Canada-Ontario Affordable Housing Program. The provincial role in housing has evolved in recent years from direct delivery of housing programs and services to a more regulatory, financial and administrative role.

- *Federal Government* - plays a major role in the provision and rehabilitation of housing in communities across the country. Along with the province it is the primary jurisdiction for funding, financing, and other regulatory changes needed to help shape housing policy for all Canadians.
- *Not-for-Profit Sector* - assumes a number of roles in addressing housing needs in Markham, including as social and market affordable housing providers, emergency/transitional housing providers, supportive housing providers, and support service providers which help residents maintain their housing.
- *Private Sector* - provides the majority of market ownership housing within the Town of Markham and is comprised of a number of important partners including private land owners, builders, investors, and landlords.

1.6 Study Area and Comparator Municipalities

The Study Area for the Affordable and Special Needs Housing Strategy is the Town of Markham. It is located in the Southern portion of York Region.

To provide additional context to the analysis, data for comparable municipalities is also presented. The comparator municipalities include the municipalities in York Region (Town of Georgina, Town of East Gwillimbury, Town of Newmarket, Town of Aurora, Township of King, Town of Whitchurch-Stouffville, Town of Richmond Hill, and City of Vaughan), other regions in the Greater Toronto Area (Peel Region, Durham Region, and Halton Region), as well as the Province of Ontario.

Figure 1: Map of York Region



2.0 Housing Needs Analysis

2.1 Introduction

This section of the report focuses on identifying the key housing needs facing the Town of Markham. It is based on results from statistical analysis, literature reviews, and community consultation activities.

The analysis presented in this section provides the analytical foundation for the development of the current housing issues and builds on the housing issues that were identified in the report presented by the *Markham Task Force on Affordable Housing* (2002), the *York Region Housing Directions Study* (2000), and the *York Region Special Needs Housing Study* (2000).

The needs analysis is presented in three key parts:

1. Demographic Profile - provides an overview of population and household trends and projections, economic characteristics, and household income.
2. Housing Stock Analysis - provides a summary of the current housing stock and recent trends in the supply and demand of ownership, private rental, affordable, social, and emergency/transitional and special needs housing. Additional information is also provided on housing for seniors and student housing.
3. Household Affordability - provides a detailed analysis of household affordability in Markham. Analysis is provided for total households as well as by household type, including seniors, youth, lone-parent families, recent immigrants, single households, renter households, and owner households.

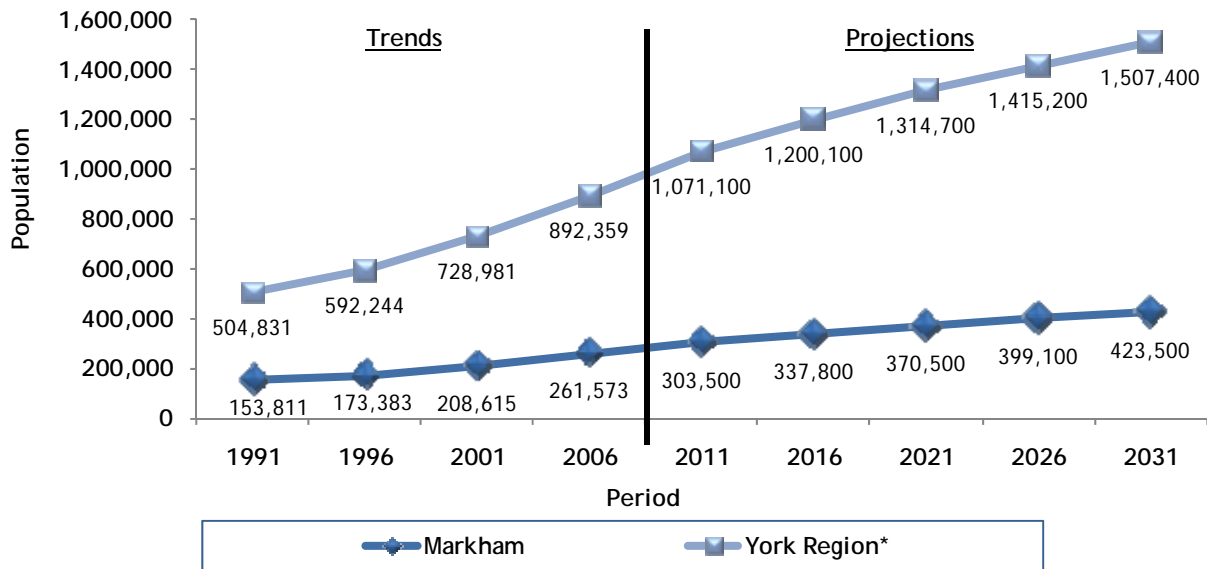
2.2 Demographic Profile

Housing demand is determined through the analysis of several community profile indicators. These include population trends, household characteristics, economic characteristics, and trends in income, particularly for households at the lower end of the income scale.

2.2.1 Population Trends and Projections

In 2006 Markham had a population of 261,573; an increase of 107,762 or 70.1% from 1991. This rate of growth is the third highest in the Region, following Vaughan (114.5%) and Richmond Hill (103.0%). It is slightly below the growth rate of 76.8% experienced by York Region as a whole.

Figure 2: Population Trends and Projections: Town of Markham and York Region; 1991-2031



Source: York Region Draft Official Plan 2009, The Town of Markham Planning and Urban Design Department, Statistics Canada Community Profiles 1996-2006

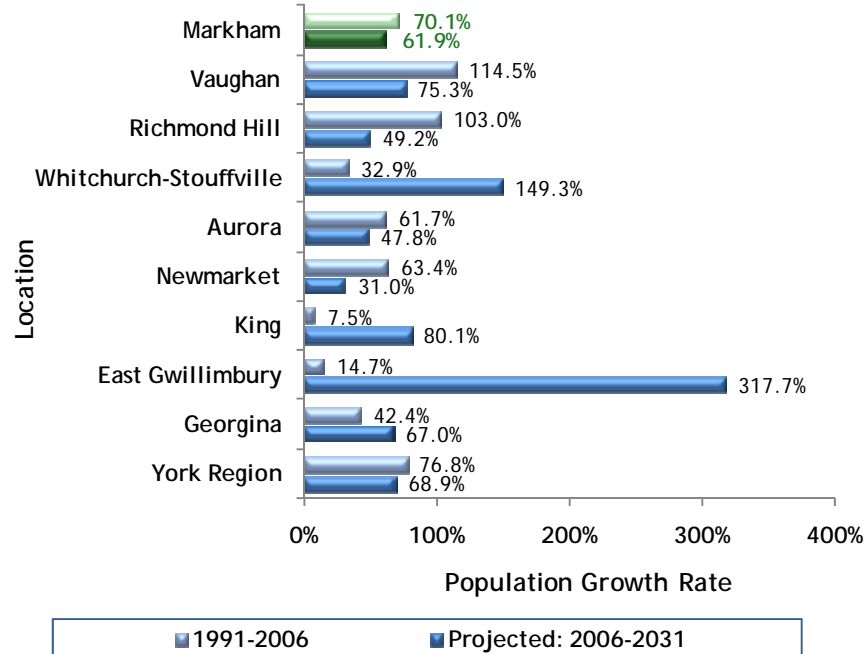
*Note: Figures for York Region Trends do not include Georgina Island

By 2031, the population of Markham is expected to grow by 161,927 people or 61.9%.

By comparison, over the fifteen year period from 1991 to 2006, Markham experienced a 70% increase in its population. The projected growth expected in Markham from 2006 to 2031 while slightly lower remains a significant increase in growth for the Town.

The anticipated growth in Markham is lower than the forecast growth rate for York Region as a whole, at 68.9%. Compared to the other municipalities in York Region, the projected population growth rate for Markham is lower than that for Vaughan (75.3%), Whitchurch-Stouffville (149.3%), King (80.1%), East Gwillimbury (317.7%), and Georgina (67.0%). In absolute numbers, Markham's population is expected to grow by 161,927 people by 2031. This is higher than every municipality in York Region except for Vaughan (179,934).

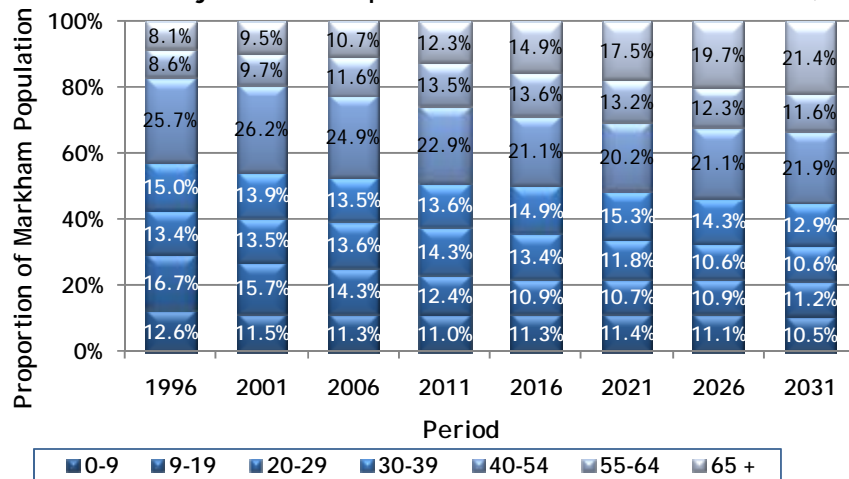
Figure 3: Trends and Projections in Population Growth Rate: Town of Markham, York Region and Local Municipalities; 1991-2031



Source: York Region Draft Official Plan 2009; The Town of Markham Planning and Urban Design Department; Statistics Canada Community Profiles 1996-2006

Similar to trends across the province, the data indicates that the population of Markham is aging. The proportion of the population aged 0-54 years decreased from 83.3% in 1996 to 77.7% in 2006; while the number of persons aged 55 years and older increased by 33.5% from 16.7% of the population in 1996 to 22.3% of the population in 2006. York Region as a whole experienced a similar increase in the proportion of the population aged 55 years and older. In 2006, this category represented 20.8% of the population compared to only 16.3% in 1996.

Figure 4: Trends and Projections in Population Growth: Town of Markham; 1996-2031



Source: The Town of Markham, Statistics Canada Community Profiles 1996-2006; Town of Markham Population Projections

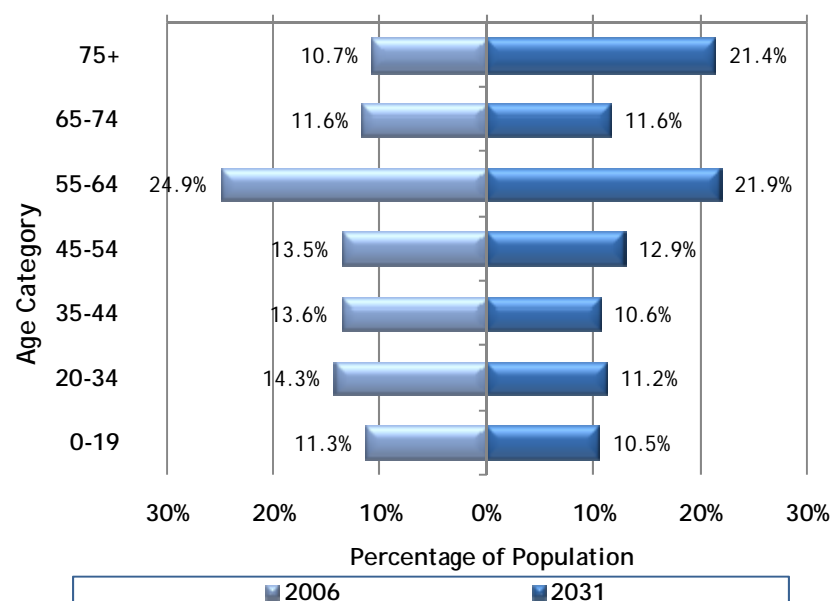
Population forecasts indicate that this trend will continue to 2031. Markham's population aged 55 years and older is expected to increase by 48.1% and will represent approximately one-third of the total population by 2031. York Region's population in the same age category is forecast to increase by 58.1% in 2031; representing 32.9% of the population.

The most significant increase is expected in the proportion of persons over the age of 65; increasing from 10.7% to 21.4% of the total population. It is therefore anticipated that one-fifth of the population of Markham will be over the age of 65 by 2031.

Community profile statistics put forth by the Region regarding seniors in York Region, finds that the majority (73.0%) of seniors in York Region live in Markham, Richmond Hill, and Vaughan.³ Similarly, the *Markham Task Force on Affordable Housing: Housing Needs - Housing Choices* (2002) forecast that most growth in the Region would occur in Vaughan, Richmond Hill, and Markham and this growth would be characterized by a "dramatic" increase in the number of seniors (+426%).

In spite of the aging of the population, one-quarter of the population in 2006 was comprised of persons between the ages of 40 and 54 years. By 2031, this age category will represent about 22% of the population. Persons between the ages of 30 and 54 years of age will comprise about 35% of the population. This trend points to a continued strong demand for family housing within the Town.

Figure 5: Projected Population Growth: Town of Markham; 2006 & 2031



Source: Statistics Canada Community Profile, Census 2006; Town of Markham Population Projections

³ York Region. Just the Facts About Your Community: Seniors Living in York Region.

2.2.2 Household Trends and Projections

While population is an important indicator of housing demand, the need for housing is more directly related to the characteristics of households. Examining household trends and characteristics can help more clearly define housing demand. This section looks at characteristics of households, including household growth, household tenure, household size, and household type. This section also examines the housing needs of diverse population groups, including senior-led households,⁴ lone-parent households, recent immigrant households,⁵ youth-led households,⁶ and households with persons with disabilities.⁷

From 1996 to 2006, the number of households in Markham experienced a 56.7% increase from 49,275 households in 1996 to 77,190 households in 2006. This growth rate is slightly higher than that experienced by York Region as a whole (55.2%) and is the third highest rate of growth in the Region, following Vaughan (88.6%) and Richmond Hill (62.3%). The rate of growth of households in Markham is also significantly higher than that experienced by Durham Region (26.3%), Peel Region (35.0%), and Halton Region (32.8%) during the same time period.

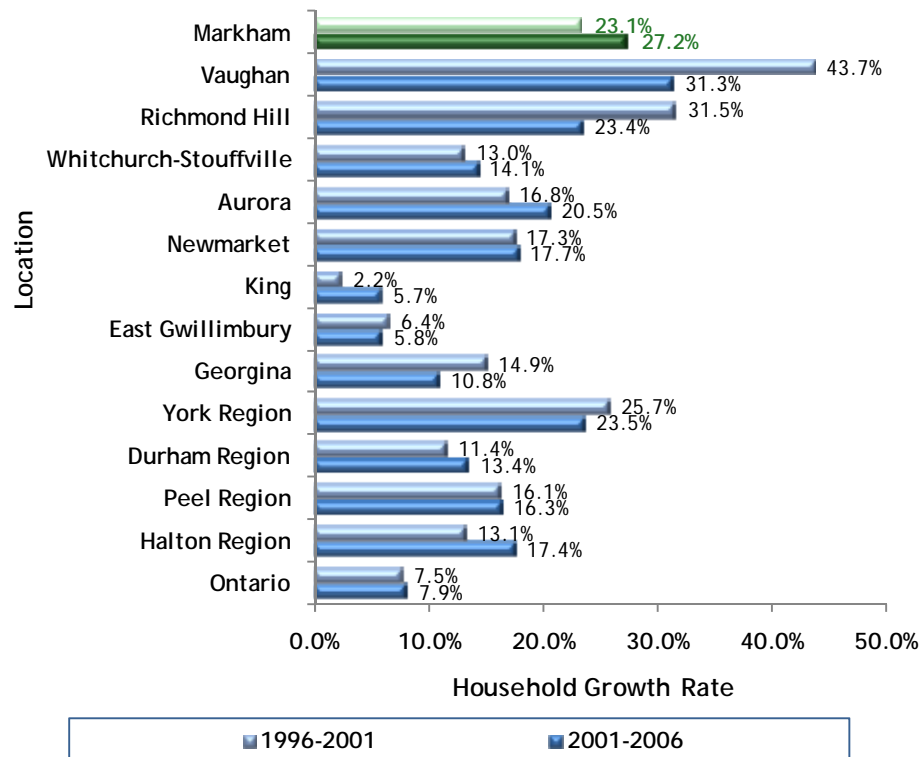
⁴ Households with a primary household maintainer 65 years and older

⁵ Households with a primary household maintainer who immigrated to Canada within the last five years of the Census year

⁶ Households with a primary household maintainer who is 15 to 24 years

⁷ Households with any member of the household with difficulty hearing, seeing, communicating, walking, climbing stairs, bending, learning or doing any similar activities

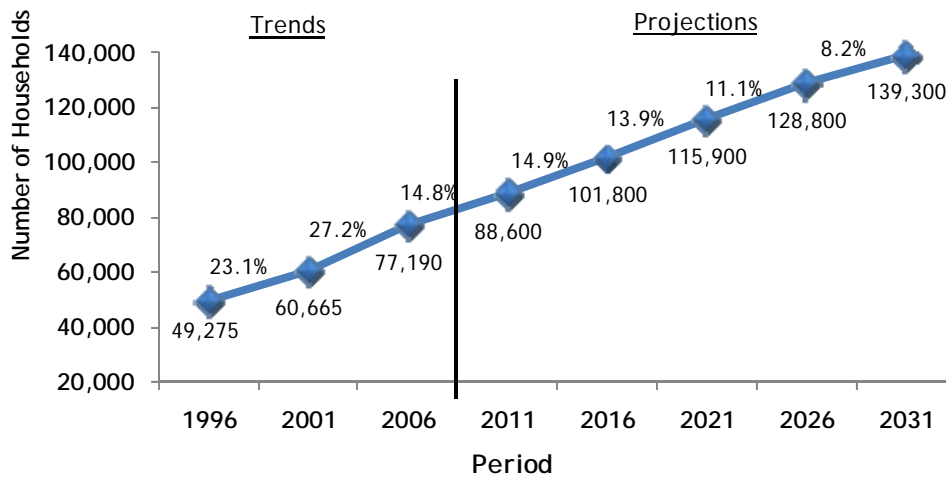
Figure 6: Household Growth Rates: Town of Markham, York Region and its Local Municipalities, Durham Region, Peel Region, Halton Region, and Ontario; 1996-2006



Source: Statistics Canada Community Profile 1996-2006

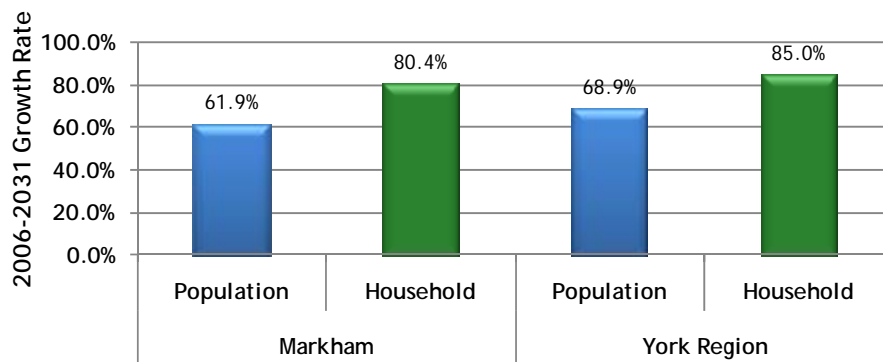
The number of households in Markham is expected to increase by 80.4% from 2006 to 2031. The expected growth in households, therefore, is expected to surpass the growth experienced from 1996 to 2006 (56.7%). The expected increase in households is also expected to surpass the expected increase in population (61.7%). This is likely due to the impact of an aging population and a trend toward smaller household size.

Figure 7: Household Trends and Projections: Town of Markham; 1996-2031



Source: Statistics Canada Community Profile, Census 2006; Town of Markham Household and Employment Forecast, 2006-2031

Figure 8: Trends in Household Growth: Town of Markham and York Region; 2006-2031



Source: Statistics Canada Community Profile, Census 2006; Town of Markham Household and Employment Forecasts 2006-2031; York Region 2031 Land Budget Report

2.2.2.1 Household Tenure

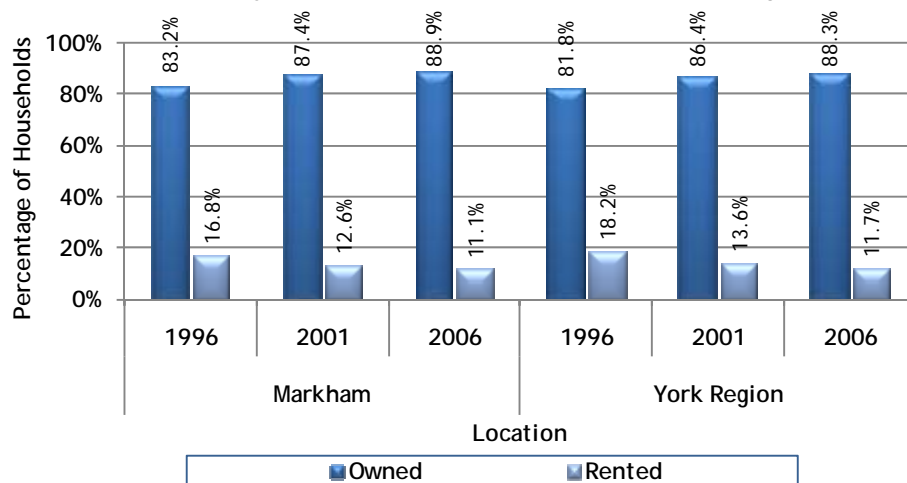
The proportion of owner households in Markham has increased from 83.2% of all households in 1996 to 88.9% of all households in 2006.

The number of owner households increased by 27,515 households or by 67.4% (40,810 in 1996 to 68,325 in 2006) compared to an increase of 56.8% (49,025 in 1996 to 76,880 in 2006) in the total number of households and an increase of only 340 households or 4.1% (8,215 in 1996 to 8,555 in 2006) in renter households.

The proportion of renter households, on the other hand, has decreased from 16.8% of all households in 1996 to only 11.1% in 2006.

Similar trends are shown for York Region with the number of owner households increasing by 68.1% from 1996 to 2006 (144,215 in 1996 to 242,435 in 2006) while the number of renter households remained the same, at 32,050, during the same time period.

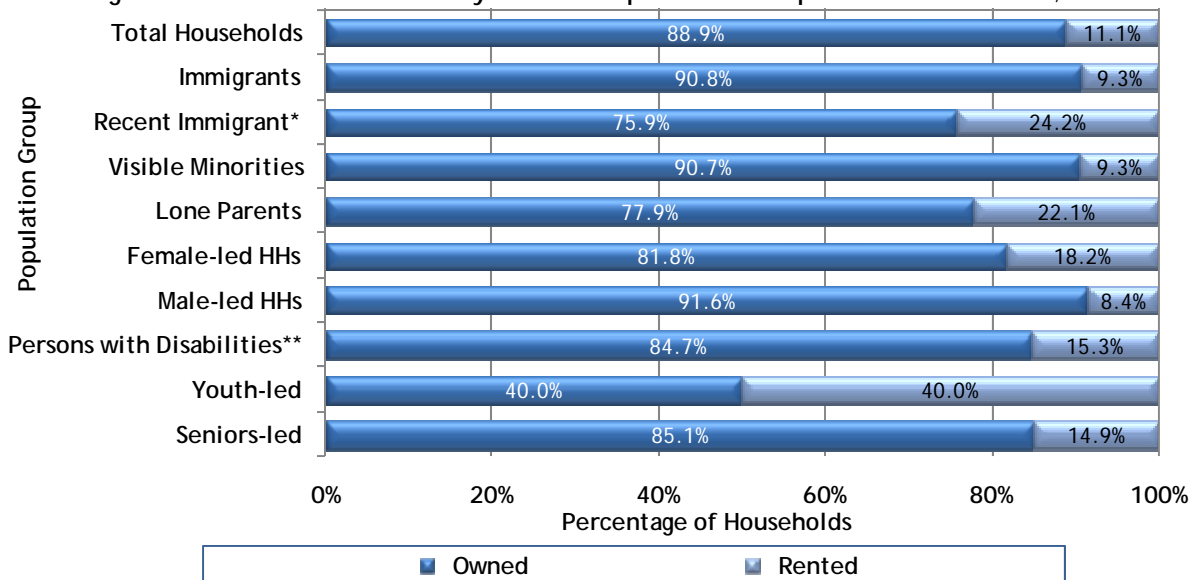
Figure 9: Households by Tenure: Town of Markham and York Region; 1996-2006



Source : Statistics Canada Custom Tabulations, Census 1996 - 2006

In 2006, immigrants, visible minorities, and male-led households had a higher rate of ownership compared to the overall average. By population group, youth led households (40.0%), recent immigrants (75.9%), and lone-parent families (77.9%) were less likely to be home owners.

Figure 10: Household Tenure by Diverse Population Group: Town of Markham; 2006



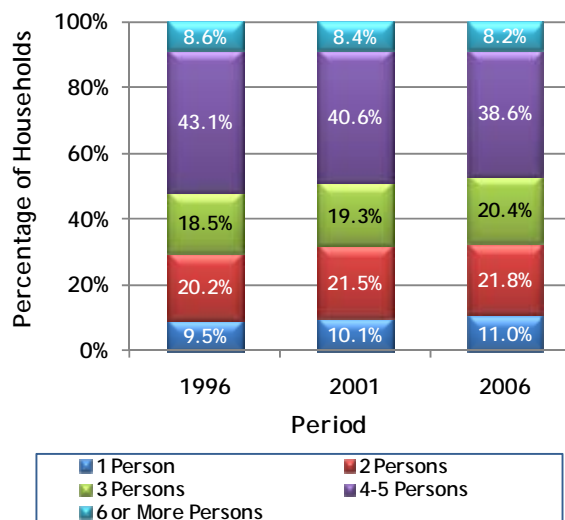
Source : Statistics Canada Custom Tabulations, Census 2006

2.2.2.2 Household Size

Average household size in Markham has declined slightly from 3.5 persons per household in 1996 to 3.4 persons in 2006. Trends across the province, in general, are showing declines in household size. Within York Region, Markham and Vaughan had the highest average household size, at 3.4 persons per household. This is higher than the average household size for York Region (3.2), Peel Region (3.2), Durham Region (2.9), Halton Region (2.8), and Ontario (2.6).

The proportion of smaller households (i.e. one and two-person households) has increased from 1996 to 2006 in Markham. In 2006, one and two-person households comprised almost one-third (31.8%) of all households. While the trends show an increase in the proportion of smaller households, households with four to five persons still make up the largest proportion of total households in the Town; 38.6% of all households in 2006. This trend is similar to that experienced in York Region and other comparable municipalities.

Figure 11: Trends in Number of Persons per Household: Town of Markham; 1996-2006



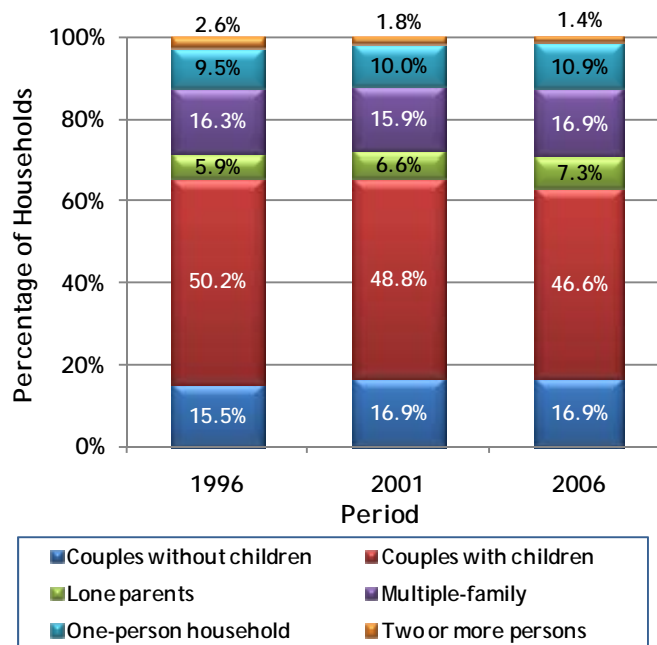
Source: Statistics Canada Community Profiles 1996-2006

2.2.2.3 Household Type

Although showing a slight decline, couples with children represent the largest proportion of all households, by type, in Markham, with 46.6% in 2006. Other household types (couples without children, lone parents, multiple-family households, and one-person households) increased during this period. This trend is similar to that witnessed in York Region, Durham Region, Peel Region, and Halton Region.

In spite of the slight decrease in the proportion of couples with children, Markham still has the largest proportion of this type of

Figure 12: Household Type: Town of Markham; 1996-2006



Source: Statistics Canada Community Profiles 1996-2006

household at 46.6% compared to Durham Region (39.1%), Peel Region (42.3%), Halton Region (39.6%) and Ontario (32.3%) and is only slightly lower than York Region (46.9%). This suggests that Markham continues to be family-oriented, as was also found in the *Town of Markham Task Force on Affordable Housing Background Data* (Revised 2000) report.

2.2.3 Economic Characteristics

Changing economic conditions, such as industry growth or downturns and unemployment, can impact the demand for housing within a community, both in terms of the number of housing units required as well as the ability of households to afford housing in the community.

The Town of Markham is the largest of the nine communities in York Region. More than 400 corporate offices and over 900 high technology and life science companies are located in the community and provide a total of 31,000 jobs, representing over 20.0% of the approximately 137,000 jobs in the Town. Some of Markham's top employers include IBM Canada Ltd., AMEX, CGI Information System and Management Consultants Inc., Markham Stouffville Hospital, and AMD⁸.

Markham has introduced a ten-year economic strategy - *Markham 2020*. This strategy targets four key sectors of opportunity:

- Convergence of information and communications technology and life sciences
- Information, entertainment, and cultural industries
- Professional, scientific, and technical services
- Finance and insurance

Markham 2020 outlines key activities that include: creative capacity; technological infrastructures and social networks; community sustainability; global linkages; efficient infrastructure; health and wellness; an identifiable brand; and a skilled, educated work force.⁹ Housing is emphasized as a key component in developing the Town's identity and transition from a suburban bedroom community to an urban growth centre. It also emphasizes that the housing market should appeal to young workers and workers of all income ranges to order to attract a wide-range of businesses to locate in Markham.

Background research to the Markham 2020 strategy found that a significant portion of the resident labour force (70% in 2001) continues to commute to employment outside of Markham. Markham residents account for only 26% of local employment. Of those employees commuting into Markham, 19% come from other municipalities in York Region while 38%, the largest proportion, are Toronto residents. The report further

⁸ Town of Markham Economic Development Department. Economic Profile Mid-Year 2009.

⁹ Town of Markham (2010). Economic Competitiveness Strategy: Markham 2020.

identifies that Markham's limited supply of housing options, beyond single-detached homes, are contributing to the Town's dependency on workers commuting from outside Markham. The report also reports that Markham, like many communities in Ontario, is finding it difficult to recruit skilled and semi-skilled workers.

The 2006 Transportation Tomorrow Survey (TTS) found that 26.4% of employed Markham residents in 2006 worked in Markham; up from 20.5% in 1996 but 73.6% of employed Markham residents lived outside the Town, with 35.9% living in Toronto in 2006. This suggests a need to further encourage live-work arrangements within the Town.

The 2006 TTS also found that 37.2% of those working in Markham lived in Toronto and 21.8% lived in the other municipalities of York Region. There may be a number of reasons for this, including a lack of affordable housing options for workers in the Town of Markham.

York Region's report *Housing and Our Economy: Remaining Competitive* (2004) found that a large number of employers in York Region have to rely on workers who live outside of the Region, partially due to the limited number of rental opportunities in the Region. The report also showed that 32% of people that lived outside and commuted to work in York Region were tenants. Similarly, approximately 31.5% of people who worked in Markham but lived outside the Region lived in rental housing.

A significant proportion of in-commuters live in multiple dwellings (apartments and row houses); with 26% of the 32% of in-commuters living in multiple dwellings. When compared to the resident employed labour force, over 80% of York Region's employed resident force in 2001 lived in single detached homes compared to only 50% of in-commuters. This suggests that some of York Region's employees may live outside of the Region due to the limited number of multiple dwellings available in the Region.

Compared to York Region's resident employed labour force, a significantly higher proportion of in-commuters were tenants. Approximately 30% of York Region's resident employed labour force compared to 67% of in-commuters with total household income below \$30,000 was tenants. Additionally, approximately 18% of York Region's resident employed labour force and 45% of in-commuters with total household income in the \$30,000 - \$70,000 range in 2001 were tenants.

In terms of housing affordability, a higher proportion of York Region's resident employed labour force earning between \$30,000 - \$70,000 in 2001 were spending a significant share of their income on housing compared to in-commuters. About 28% of York Region's employed labour force were tenants spending more than 30% of their household income on housing costs compared to only 20% of in-commuters. This suggests that even if in-commuters had found appropriate housing in the Region, they may have experienced greater affordability challenges by staying in the Region.

The 2004 Employer Opinion Survey found that employers in York Region were experiencing challenges in attracting and retaining employees, particularly in lower paying jobs. A possible explanation that was identified in the report *Housing and Our Economy* is that people who have to commute relatively long distances to work are more likely to look for employment opportunities closer to home.¹⁰ This suggests the need to provide housing options for employees with low and moderate incomes within the Region to assist employers in attracting and retaining employees.

2.2.3.1 *Employment and Unemployment Rates*

In 2006, Markham had an unemployment rate of 6.7%. This unemployment rate was higher than the Region's (5.4%) as well as Durham Region's (6.3%), Peel Region's (6.4%), and Halton Region's (4.7%). By June 2009, the unemployment rate for York Region rose to an estimated 8.8%, which is lower than the unemployment rate for the Province (9.4%) and the GTA (9.8%)¹¹.

2.2.4 **Household Income**

An important element in determining housing need is the economic capacity of a household. By examining income trends and characteristics, it is possible to better identify the affordability limitations of households and the impact these have on the housing options available to them.

This section includes a review of average and median household income, income for persons in receipt of social assistance, minimum wage and occupational wage rates, as well as an analysis of household income by income deciles and the incidence of low income in Markham.

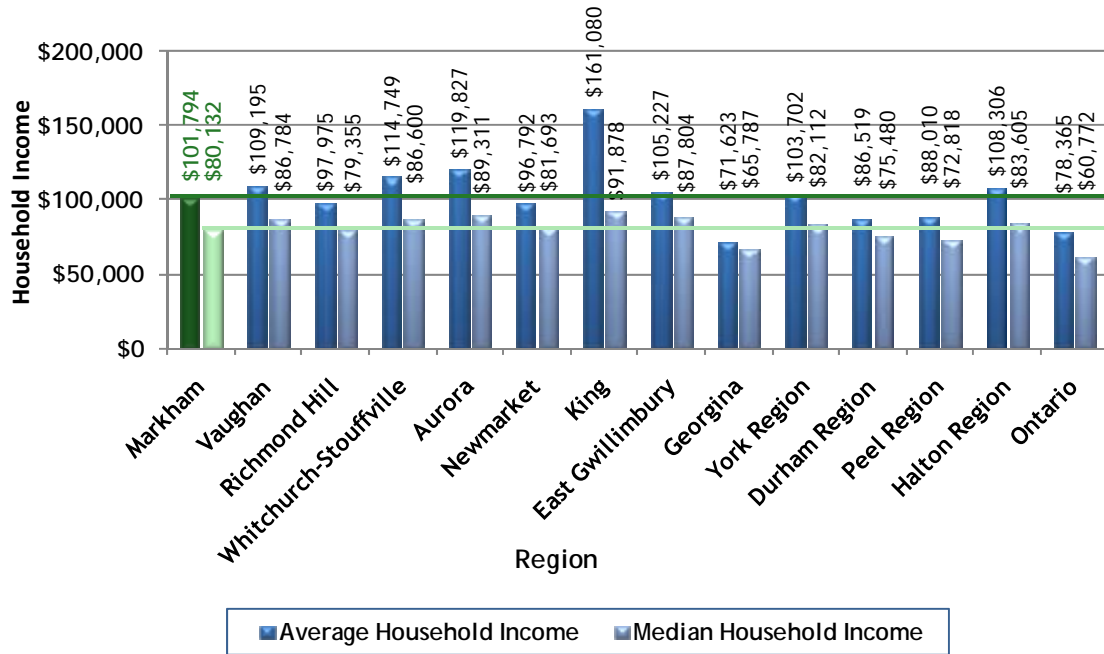
2.2.4.1 *Average and Median Household Income*

At \$101,794, the average household income in Markham was higher than the Provincial average of \$78,365 but slightly lower than York Region's (\$103,702). Within the Region, the average household income in Markham was higher than the averages in Richmond Hill, Newmarket, and Georgina.

¹⁰ York Region (2004). *Housing and Our Economy: Remaining Competitive*.

¹¹ York Region. *Economic and Development Review Mid-Year 2009*.

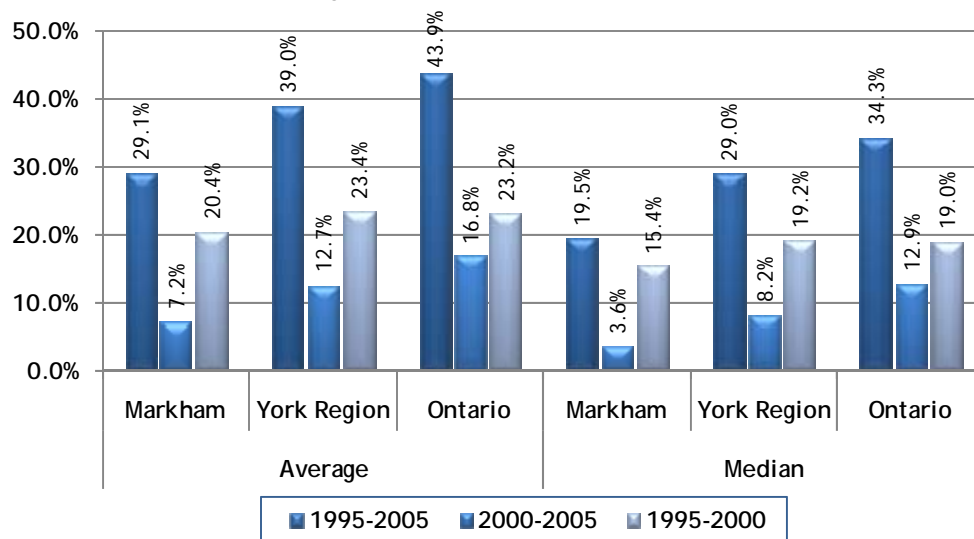
Figure 13: Average and Median Household Income: Town of Markham, York Region and Local Municipalities, Durham Region, Peel Region, Halton Region, and Ontario, 2005



Source : Statistics Canada Custom Tabulations, Census 2006

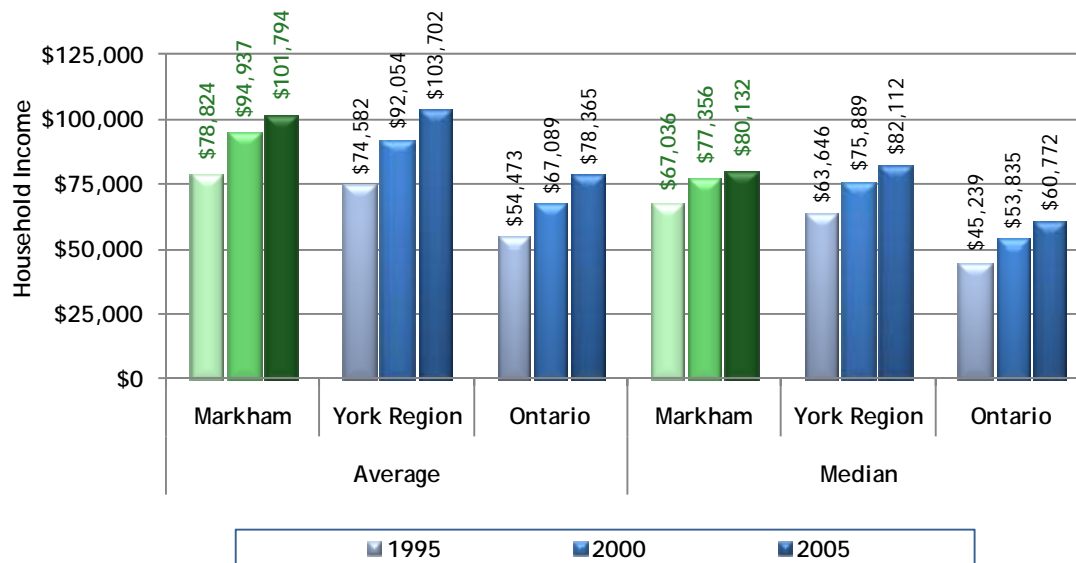
From 1995 to 2005, the median household income in Markham increased by 19.5%. This rate of increase is lower than the increase experienced in York Region as a whole (29.0%) and in the Province (34.3%). The rate of increase in median household incomes experienced in Markham is lower than all the municipalities in York Region as well as the comparable regions. This suggests that there is a growing disparity of income levels in the Town given that Markham's average income is higher than the Province and some of the local municipalities.

Figure 14: Percentage Change in Average and Median Household Income: Town of Markham, York Region, and Ontario; 1995-2005



Source: Statistics Canada, Census 1996-2006

Figure 15: Trends in Average and Median Household Income: Town of Markham, York Region, and Ontario, 1995-2005



Source: Statistics Canada, Census 1996-2006

2.2.4.2 *Ontario Works and Ontario Disability Support Program*

The two social assistance programs in Ontario which provide help to pay for food and housing are Ontario Works (OW) and Ontario Disability Support Program (ODSP). The shelter allowances for these programs were set in 1995 and have seen modest increases over the last couple years, most recently increased in November 2009

(ODSP) and December 2009 (OW). The current shelter allowance for a single person on OW is \$364 per month and \$464 for ODSP.

York Region is one of 47 Consolidated Municipal Service Managers mandated to administer the Ontario Works program and the Ontario Disability Support Program. The average monthly caseload for the Ontario Disability Support Program in York has steadily increased from 5,358 cases per month in 2003 to 8,494 cases per month in 2009, a 58.5% increase. The greatest proportion of cases is singles without children, representing an average of 78.8% of cases while the smallest proportion was couples with children, at 4.1% of the average number of cases. The number of couples with children saw the largest increase (101.4%) from 2003-2009 while couples without children experienced the smallest increase (45.8%) during the same time period. The average number of months spent on social assistance decreased by 2.9% for singles and 15.4% for singles with children while the average number of months couples spent on social assistance increased by 1.4% from 2001-2009.

Table 1: Ontario Works* (OW) and Ontario Disability Support Program (ODSP) Maximum Monthly Shelter Allowances; 2009**

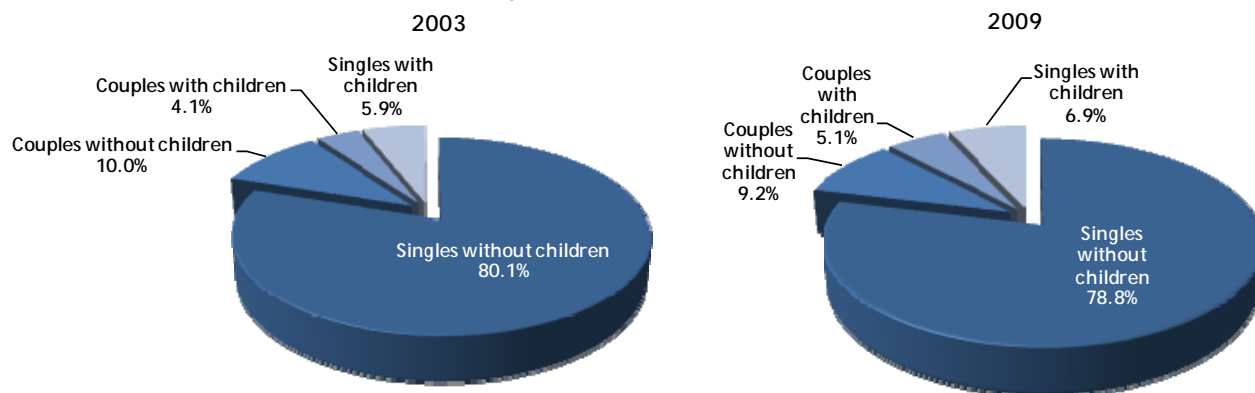
Benefit Unit Size	OW	ODSP
1	\$364	\$464
2	\$572	\$729
3	\$620	\$791
4	\$674	\$859
5	\$726	\$926
6 or more	\$753	\$960

Source: Ontario Works Program 1997, Ontario Regulation 134/98; Ontario Disability Support Program Act 1997, Ontario Regulation 222/98

*Allowance Rates Effective December 2009

**Allowance Rates Effective November 2009

Figure 16: Comparison of Ontario Disability Support Program Average Monthly Caseload: York Region, 2003 and 2009

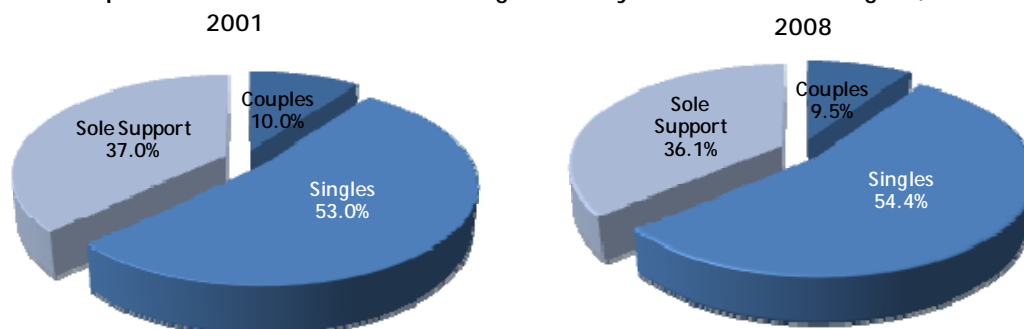


Source: York Region, CMSMs Social Assistance Quarterly

The monthly average Ontario Works caseload in York Region has remained relatively consistent with an average of 4,386 cases per month from 2001 to 2008. However, the caseload increased in 2009 with an average of 5,360 cases per month as of October 2009, an increase of 22.0% from the caseload in 2001. This increase may be partly due to the current economic climate which has resulted in job losses and increases in unemployment rates. Similar to the composition of the ODSP caseload,

singles made up the greatest proportion of cases on the OW caseload; representing more than half of the cases. This proportion increased slightly from 53.0% in 2001 to 54.4% in 2008.

Figure 17: Comparison of Ontario Works Average Monthly Caseload: York Region, 2001 and 2008



Source: York Region, Social Assistance Monthly Caseload

2.2.4.3 Minimum Wage and Occupational Wage Rates

From 1995 to 2004, the minimum wage rate remained at \$6.85 per hour. It reached \$9.50 per hour in March 2009 with a further increase to \$10.25 per hour in March 2010.

In 2005, Markham had an average employment income of \$42,222. This was higher than that in Durham Region (\$41,296), Peel Region (\$38,999), and Ontario as a whole (\$39,386) but lower than Halton Region (\$52,156) and York Region as a whole (\$45,174).

An adequate supply of affordable housing provides accommodation for persons working at modest wages. The report *Markham Task Force on Affordable Housing: Housing Needs - Housing Choices* (2002) found that 76.6% of jobs in Markham were filled by people who lived outside of the community due to the lack of affordable housing. It is noted in the same report that businesses in Markham have suggested that they are losing both potential and existing employees because of the high cost of housing.

Table 2: Wage Rates for Selected Occupations: Town of Markham, 2005

Selected Occupation	Annual Income
Childcare / home support workers	\$19,995
Retail salespersons / clerks	\$30,213
Social services workers / paralegals	\$32,983
Construction trades workers	\$33,342
Secretaries	\$34,726
Mechanics	\$48,943
Business & finance professionals	\$57,637
Teachers & professors	\$64,010
Specialist managers	\$75,158
Health professionals	\$88,527

Source: Town of Markham Economic Development Department, Economic Profile: Mid-Year 2009

2.2.4.4 *Household Income by Income Decile*

While the figures for the average and median household incomes provide a general sense of household income, looking at the distribution of income provides greater detail of a household's economic capability.

Income deciles divide the total universe (i.e. households) into ten equal portions of income groups and take into account context of location and local standards of living. For example, ten percent of households in Markham earned \$23,931 or less in 2005 and, therefore, fall within the first income decile. In 2005, the 10th decile represents households earning more than \$204,720.

Household incomes in Markham experienced an average change of 20.8% from 1995 to 2005. The first decile (22.2%) as well as the seventh (23.3%) to ninth (29.5%) deciles experienced a higher than average increase during this period while the third decile saw the lowest rate of increase (14.1%).

In general, therefore, with the exception of the first income decile, the higher income deciles are seeing the greatest increases in income. Increases to incomes in the first decile are likely, in part, due to increases in minimum wage and social assistance shelter allowances that began in 2004. Overall, higher income earners are experiencing greater proportional increases in income compared to lower income earners.

Table 3: Trends in Household Income Deciles: Town of Markham; 1995-2005

Decile	1995	2000	2005	2009*	Change 1995-2005	Change 2005-2009
1st	\$19,585	\$23,850	\$23,931	\$26,055	22.2%	8.9%
2nd	\$33,325	\$38,290	\$38,174	\$40,396	14.6%	5.8%
3rd	\$45,519	\$51,583	\$51,951	\$54,887	14.1%	5.7%
4th	\$56,277	\$64,402	\$65,962	\$70,503	17.2%	6.9%
5th	\$67,036	\$77,356	\$80,132	\$86,394	19.5%	7.8%
6th	\$79,331	\$91,950	\$95,896	\$103,906	20.9%	8.4%
7th	\$93,240	\$108,725	\$114,943	\$125,645	23.3%	9.3%
8th	\$111,461	\$130,617	\$140,605	\$155,311	26.1%	10.5%
9th	\$142,537	\$168,597	\$184,602	\$206,394	29.5%	11.8%
10th	\$142,538+	\$168,598+	\$184,603+	\$206,395+	29.5%	11.8%

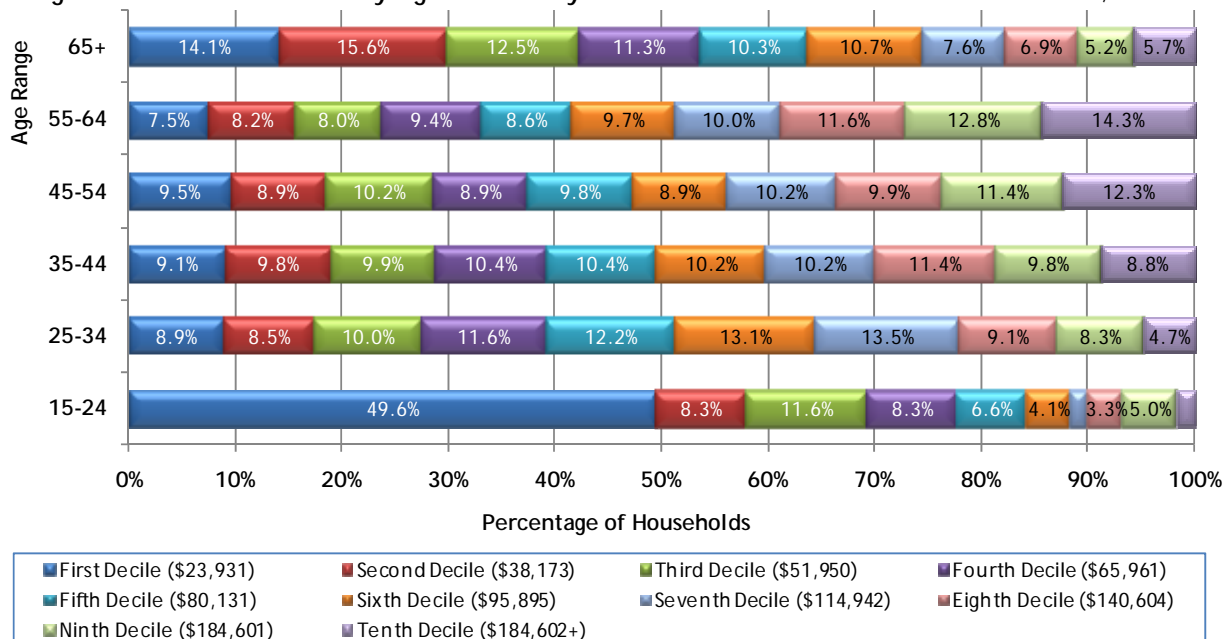
Source: Statistics Canada, Census Custom Tabulations 1996-2006

*Note: 2009 Household Income Deciles are estimated using the average compounding growth for each income decile from 1995 to 2005

In 2005, almost half of households with a primary household maintainer aged 15 to 24 years fall within the first income decile in Markham; representing approximately 300 households. Similarly, the greatest proportion of households led by persons 65 years and older fall within the first and second income deciles; with a total of 3,600 households. This is not surprising given that these age groups represent those entering the work force for the first time and those who have exited the work force.

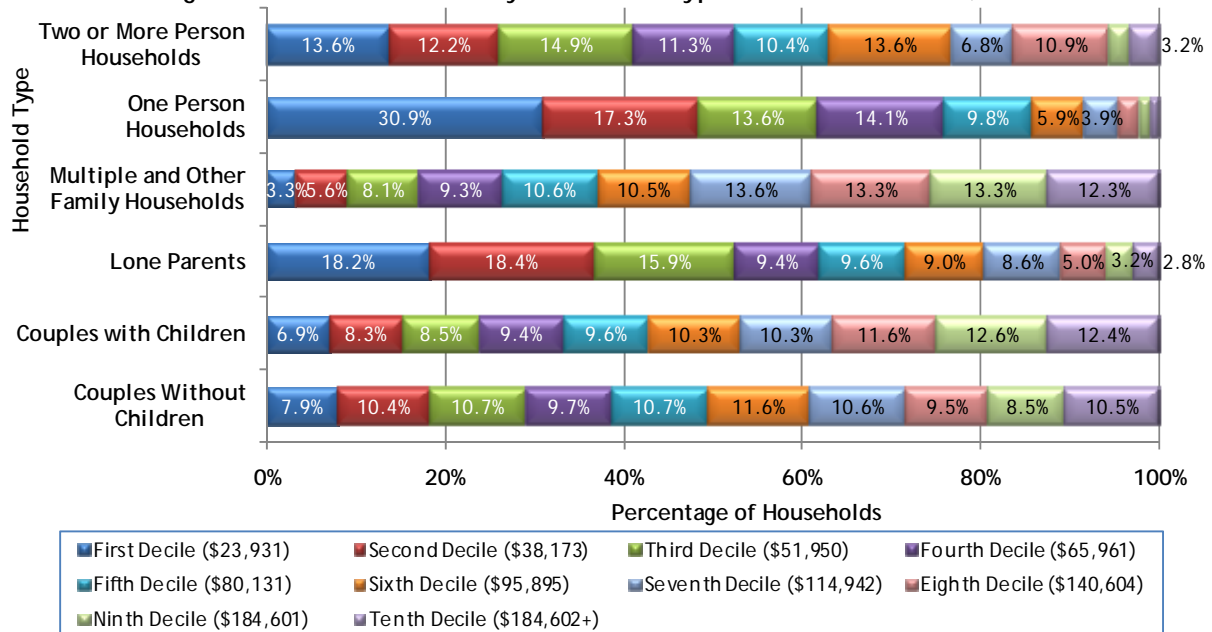
The data also indicates that the proportion of households in the higher income deciles increases as the age of the primary household maintainer increases. For example, the largest proportion of households in the tenth income decile is households with a primary household maintainer aged 55 to 64 years; with 14.3% of households in this age group earning more than \$184,601. This increase in household income, however, is followed by a decrease for households led by persons over the age of 65.

Figure 18: Income Deciles by Age of Primary Household Maintainer: Town of Markham; 2005



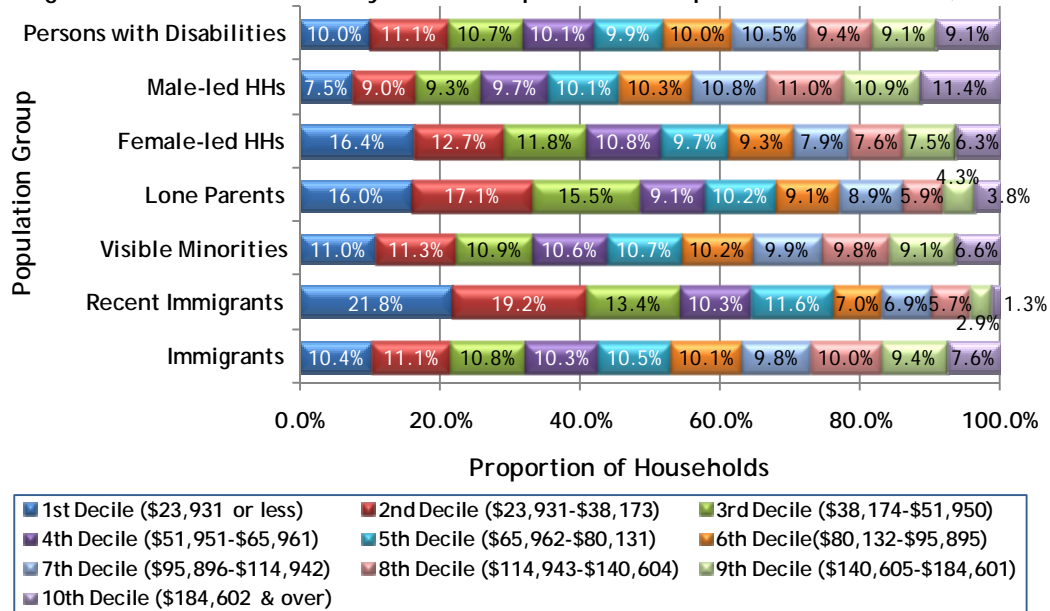
In 2005 in Markham, the largest number of households (2,585 households), by size, in the lowest income decile is one-person households. One-person households earning \$23,931 or less represented 30.9% of all one-person households. Lone-parent households were also overly represented in the lower income deciles. In 2005, 1,030 lone-parent households earned \$23,931 or less; representing 18.2% of all lone-parent households. Additionally, 1,040 lone-parent households, making up 18.4% of all lone parent households, were in the second income decile. Conversely, multiple family households and couples with children had a comparatively higher proportion in the higher income deciles (i.e. over the 6th decile).

Figure 19: Income Deciles by Household Type: Town of Markham; 2005



In 2005, recent immigrants, as a population group, had the largest proportion of households in the first and second income deciles. In this period, 21.8% (1,100 households) of all recent immigrant households were in the first household income decile, earning \$23,931 or less annually. Female-led households and lone parent households also had large proportions in the first income decile while male-led households had the smallest proportion of households in the first income decile (7.5%) and the largest proportion in the highest income decile (11.4%).

Figure 20: Income Deciles by Diverse Population Group: Town of Markham; 2005



Source: Statistics Canada, Custom Tabulations, 2006

*Recent immigrants are immigrants arriving in the last 5 years of the census year

**Persons with Disabilities are households where any member of the household has difficulty hearing, seeing, communicating, walking, climbing stairs, bending, learning, or doing similar activities

2.2.4.5 Incidence of Low Income

Another important measure of housing affordability is the incidence of low income. Statistics Canada uses 'low income cut-offs' or LICO to identify the incidence of low income families and singles within a community. Statistics Canada defines low income cut-off as:

"Income levels at which families or unattached individuals spend 20% more than average on food, shelter and clothing."

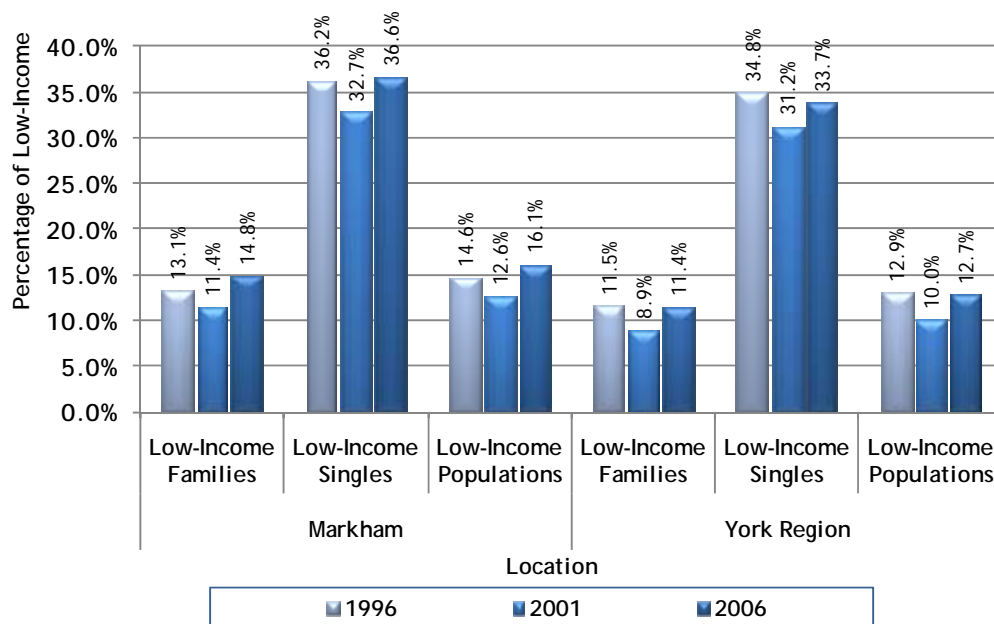
According to Statistics Canada, low-income cut-offs are based on the expenditure (food, clothing and shelter) as a percentage of family income. The Statistics Canada Family Expenditures Survey (FAMEX) estimated that an average family spends 50% of its income prior to taxes on these necessities. In order to calculate the low income cut-off level, Statistics Canada added twenty extra points to this percentage on the assumption families or individuals spending 70% of income on food, clothing and shelter would be in "strained circumstances." This 70% threshold is then converted into a set of low income cut-offs varying with family and community size. These data are highly informative in relation to the need for affordable housing.

Using this definition, Statistics Canada provides a low-income cut-off by community size and family size. For a community with a population of 100,000 to 499,999 (Markham's population in 2006 was 261,573), the 2005 low income cut-offs are defined as follows: one-person is \$17,895; two-person is \$22,276; three-person is

\$27,386; four-person is \$33,251; five-person is \$37,711; six-person is \$42,533; and, seven or more person family is \$47,354.¹²

In Markham in 2005, 14.8% of all families and 36.6% of all singles (persons not in economic families) were living in low income. These rates increased from 13.1% for families and 36.3% for singles in 1996. These rates are higher than the rates for York Region as a whole (11.4% of families and 33.7% of singles), Durham Region (7.7% of families and 26.3% of singles), Peel Region (13.0% of families and 31.1% of singles), Halton Region (6.7% of families and 25.0% of singles), and Ontario (11.7% of families and 34.1% of singles).

Figure 21: Incidence of Low-Income: Town of Markham and York Region; 1996-2006



Source: Statistics Canada Community Profile, Census 1996-2006

A recent report prepared by the Children's Aid Society of Toronto, *Greater Trouble in Greater Toronto: Child Poverty in the GTA* (2008), found that before-tax rates of child poverty in Markham increased substantially from 8.0% in 1990 to 20.0% in 2005. The report also found that children in low income households live marginalized lives within their communities because families must pay rent with money that is otherwise required for food, clothing, transportation, and other necessities for children.

¹² Statistics Canada (2007). Income Research Paper Series: Low Income Cut-offs for 2006 and Low Income Measures for 2005. Statistics Canada Catalogue no. 75F0002MIE, no. 004.

2.2.5 Summary of Demographic Profile

The following describe the key findings within the demographic profile of Markham.

- *High growth in Markham is expected to continue*
 - Over the fifteen year period from 1991 to 2006, Markham experienced a 70% increase in its population. By 2031, the population of Markham is expected to grow by 161,927 people or 61.9%; reaching an overall population of 423,500.
 - The number of households in Markham is expected to increase by 80.4% from 2006 to 2031; surpassing the growth experienced from 1996 to 2006 (56.7%).
- *Population of Markham is aging but 40 to 54 years old remain strong*
 - In 2006, 22.3% of the population in Markham was over the age of 55 years. This is expected to reach 33% by 2031.
 - Twenty-five percent of the population in 2006 was between the ages of 40 and 54 years, expecting to decline marginally to 22% by 2031.
 - Housing to meet the growing need of seniors, as well as the continued strong demand of families is required.
- *Household types are becoming more diverse in Markham, however families continue to be a significant segment*
 - In 2006, Markham had an average of 3.5 persons per household; higher than the provincial average (2.6 persons per household).
 - While showing signs of increasing diversity in household type, couples with children still comprised the greatest proportion of household type in Markham in 2006 at 46.6%; higher than the Regional average.
 - Four and five person households comprised 38.6% of households in 2006. One and two-person households comprised 31.8% of household type in 2006.
 - These trends demonstrate a need for a range of housing options to meet diversity in household type and size.
- *Incomes in Markham increasing at a slower rate than Regional average*
 - From 1995 to 2005, the median household income in Markham increased by 19.5%; lower than the increase experienced in York Region (29.0%) and in the Province (34.3%).
 - The lower rate of increase in median income suggests that there is a growing disparity of income levels in the Town given that Markham's average income is higher than the Province and some of the local municipalities.

- *Increases to incomes experienced by lower income households are not keeping pace with increases to higher earning households*
 - With the exception of the first income decile¹³, the higher income deciles (i.e. 7th decile and above) are seeing the greatest increases in income.
 - The seventh (23.3%) to ninth (29.5%) deciles experienced a higher than average (20.9%) increase in income from 1995 to 2005. The third decile saw the lowest rate of increase at 14.1%.
 - Overall, higher income earners are experiencing greater proportional increases in income compared to lower income earners.
 - As a result, there is an increasing demand for housing which is affordable to those in the lowest income deciles
- *Some population groups (such as youth-led households, seniors, lone-parent families, recent immigrants, and single person households) have a greater proportion of households in the lower income deciles*
 - About half of all youth-led households fell within the first income decile (i.e. earned less than \$23,931/year).
 - 14.1% of households where the household maintainer is over the age of 65 years fell within the first income decile and about 30% within the first and second deciles.
 - Over one-fifth (21.8%) of recent immigrant households in 2005 earned less than \$23,931.
 - Lone-parent families also had higher than average number of households in the lower two deciles with 36.6% in 2005.
 - Just over 30% of single-person households were in the first income decile in 2005.
 - As a result, there is an increasing need for housing which is affordable to youth-led, senior, lone-parent, recent immigrants and single person households.

¹³ Increases to incomes in the first decile are likely, in part, due to increases in minimum wage and social assistance shelter allowances that began in 2004.

2.3 Housing Stock Analysis

Housing supply is measured by the available housing options for households within a community. Demographic changes in Markham have given rise to a growing diversity of housing needs in the area. Thus, it is important that the housing being provided reflect these changes. An important aspect of assessing housing availability is to compare recent housing activity to housing demand characteristics and trends. This allows an examination of the extent to which housing supply matches demand and identifies any gaps in the housing market.

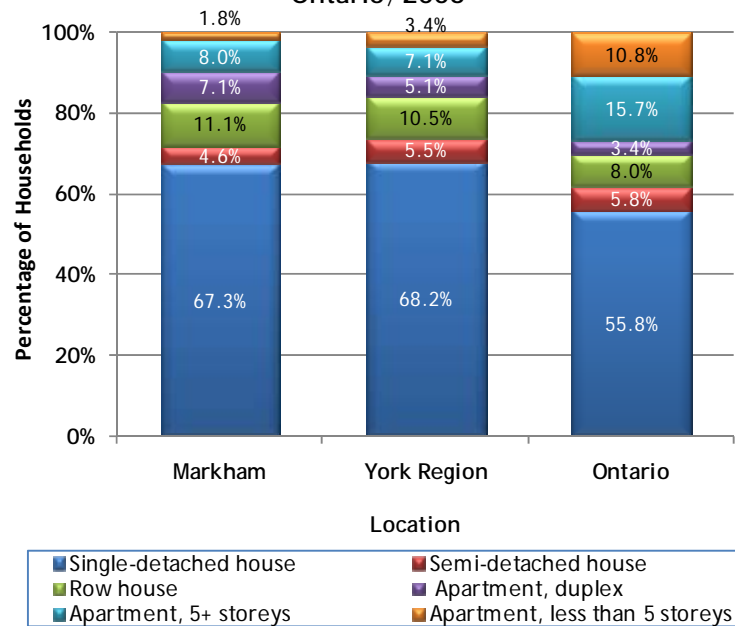
This section provides an overview of recent housing stock activity including total stock by dwelling type and recent trends in housing starts and completions. This section also outlines the demand and supply of the full range of housing including ownership, rental, affordable, social and emergency/transitional and special needs housing. Additional information is also provided on housing for seniors and student housing in Markham.

2.3.1 Recent Housing Activity

2.3.1.1 *Housing Stock by Dwelling Type*

The 2006 Census shows that there are 76,880 housing units in Markham. Of these, 67.3% are single detached homes. The proportion of single detached homes in Markham is higher than that of the Province (55.8%) but slightly lower than York Region as a whole (68.2%). Compared to York Region, Markham has a slightly larger proportion of row houses, duplex apartments, and apartments with more than five storeys.

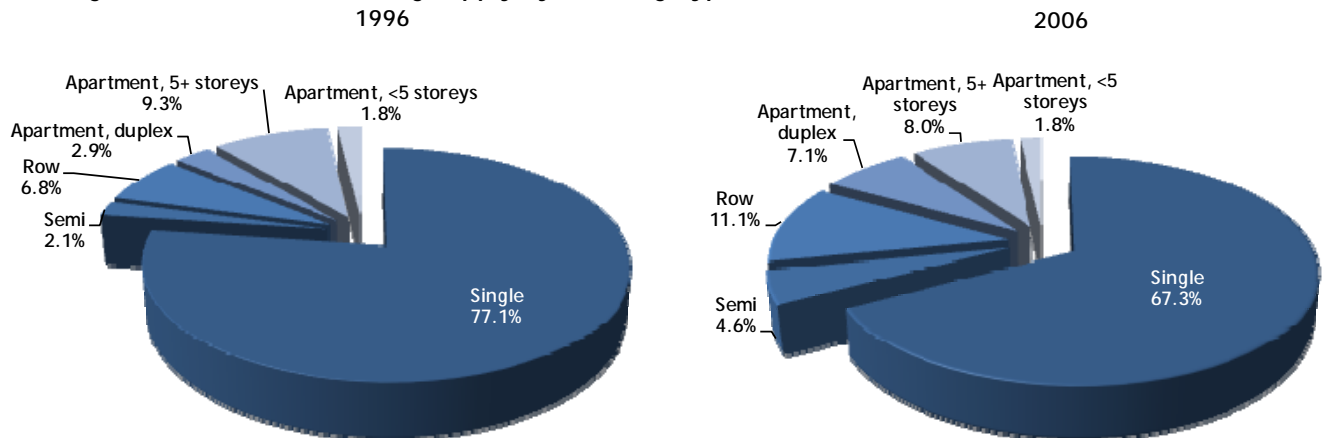
Figure 22: Total Housing Supply by Dwelling Type: Town of Markham, York Region and Ontario; 2006



Source: Statistics Canada Community Profile, Census 2006

There is some evidence of a diversification of housing stock as the proportion of single detached homes in Markham has decreased from 77.1% of all dwelling in 1996 to only 67.3% in 2006, while the proportion of semi detached, row houses, and duplex apartments increased over this time period. It should be noted that the number of duplexes may include second suites. Staff from the Town suggests that it is likely that half of these duplexes are single family homes with a second suite.

Figure 23: Trends in Housing Supply by Dwelling Type: Town of Markham, 1996 and 2006



Source: Statistics Canada Custom Tabulations, Census 1996 & 2006

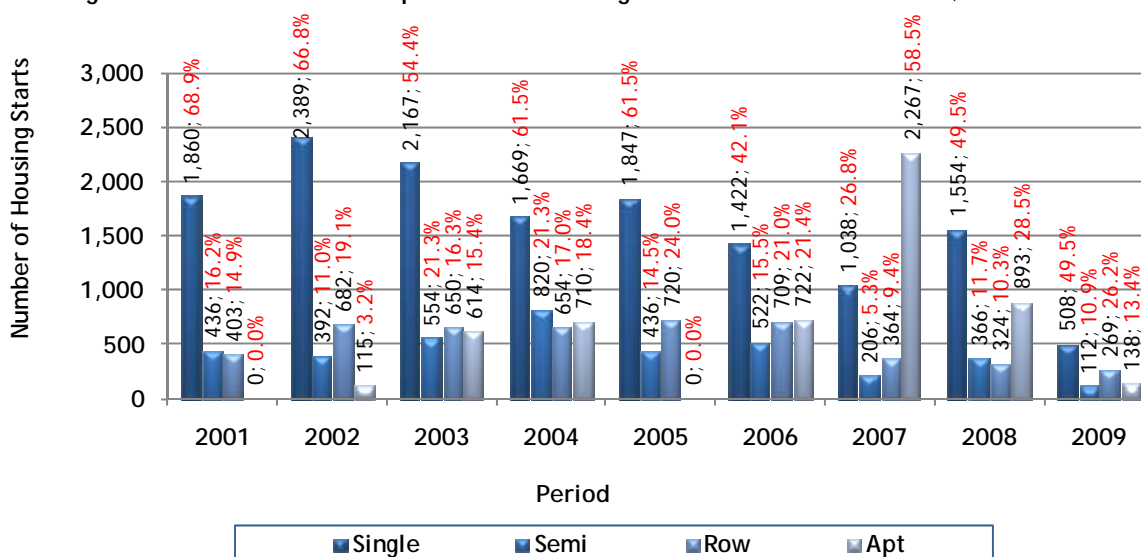
2.3.1.2 Housing Starts and Completions

This section includes a review of recent construction activity in the Town of Markham.

The recent economic downturn is reflected in the number of housing starts in Markham. Total housing starts in the period 2001 to 2008 increased by 16.2% with an average of 3,438 total starts per year while housing starts in 2009 decreased by 67.3% from the 2008 figures with a total of only 1,027 starts in 2009.

There is further evidence of a diversification of housing stock as single detached homes represented 49.5% of the total housing starts in 2009 compared to 68.9% in 2001. Starts for row houses increased from 14.9% in 2001 to 26.2% in 2009 while starts for apartments increased from 3.2% in 2002 to 13.4% in 2009. The proportion of apartment starts peaked in 2007 (58.5% or 2,267 units) but decreased to 13.4% of all housing starts in 2009. This suggests a move to a more diverse housing stock and consideration of one of the primary issues identified in *Markham Task Force on Affordable Housing: Housing Needs - Housing Choices* (2002), which stated "The historic pattern of building low density, single family detached units needs to be addressed if a balanced community is to be accommodated."

Figure 24: Number and Proportion of Housing Starts: Town of Markham; 2001-2009

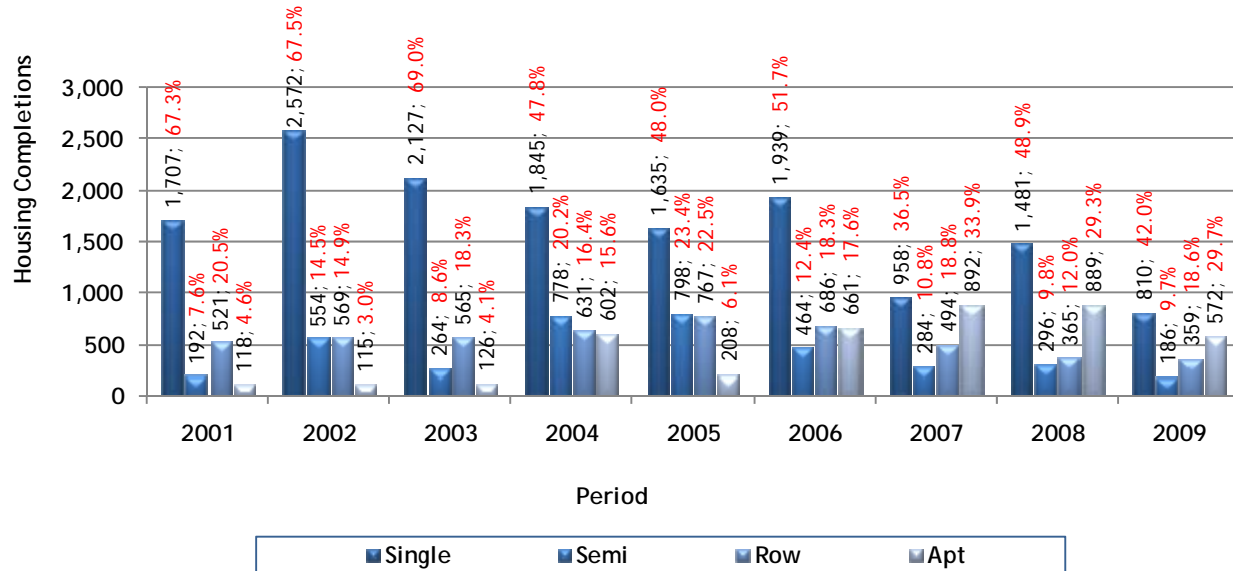


Source: CMHC

Housing completions in Markham peaked in 2004, with a total of 3,856 completions but, overall, completions decreased by 24.1% in the period from 2001 to 2009. This trend is similar to that experienced in the Region as a whole, with total completions decreasing by 41.2% in York Region from 2001-2009.

Singles, semis, and row houses all experienced decreases while completions of apartments increased by 384.7% in the same time period. In 2009, apartments represented 29.7% of the total number of completions compared to only 4.6% in 2001.

Figure 25: Number and Proportion of Housing Completions: Town of Markham; 2001-2009



Source: CMHC

2.3.1.3 Demolitions and Conversions

In 2009, there were 35 single detached units and one apartment unit demolished but only two units lost overall¹⁴. Discussions with Town staff indicate that while demolitions and conversions of rental housing are not common practice at this time, it is an area that they are seeking to develop policy as it could become an issue in the future.

2.3.1.4 Residential Development Potential

Town of Markham Council recently (May 2010) approved the Town's Preferred Growth Alternative to guide the growth and development of the municipality over the planning period to 2031. The Preferred Growth Alternative was prepared within the context of current provincial and regional policy which encourages additional development within the existing built up area of Markham. This local initiative supports provincial and regional policy through more compact forms of development and includes planning for a diverse range of housing including affordable housing.

One of the key components of the work undertaken as part of the development of the Preferred Growth Alternative include the completion of a Housing Stock Analysis identifying preferences for a future housing mix and requirements to manage housing growth.

¹⁴ Statistics Canada (2009). Building and Demolition Folders: Monthly Reports - Town of Markham. Accessed from: http://www.markham.ca/Markham/Departments/BldStd/Reports_2009.htm

The recommended growth alternative includes a 60% intensification target within the built boundary with an extension of the current settlement area to accommodate an additional 12,800 units. In addition, the Markham Preferred Growth Alternative recommends a dwelling target of 27% singles/semis, 19% townhouses, and 54% apartments from 2006 to 2031.

Table 4: Housing Stock by Unit Type for Preferred Growth Alternative

	Single	Semi	Townhouse	Apartment	Total
2006 Housing Stock	56%	15%	18%	11%	100%
	45,500	12,200	14,000	9,100	80,800
Additional Housing 2006 to 2031	21%	6%	19%	54%	100%
	15,000	4,300	13,800	39,200	72,300
2031 Housing Stock	39%	11%	18%	32%	100%
	60,500	16,500	27,800	48,300	153,100

Source: Preferred Markham Growth Alternative to 2031, Planning and Urban Design Department, 2009

The largest proportion of additional residential (intensification) units is expected within the Town's two Regional Centres: Markham Centre and Langstaff Gateway.

Table 5: Estimated Additional Dwelling Units in Intensification Areas 2006 to 2031

Intensification Category and Intensification Areas	Combined Additional Forecast Units 2006-2031	Share of Combined Additional Units 2006-2031
Regional Centres: <i>Markham Centre & Richmond Hill/Langstaff Gateway</i>	up to 18,800 units	51%
Key Development Areas: <i>Cornell Centre, Yonge-Steeles Corridor, Markville, Commerce Valley/Galleria, Avenue 7 Corridor/Woodbine, Yonge Corridor North</i>	up to 8,350 units	22%
Major Corridors: <i>Markham Road Corridor - Armadale, Markham Road Corridor - Mount Joy, Steeles Ave East Corridor, Avenue 7 Corridor - Village Parkway, Kennedy Corridor - South Unionville</i>	up to 5,250 units	14%
Local Centres/Local Corridors: <i>Milliken Centre, Fairtree East/Parkview Centre, Cathedraltown Centre, Kennedy Road Corridor North, Thornhill Centre, Cornell North Centre</i>	up to 4,750 units	13%
Total Additional Units in Intensification Areas	up to 37,150 units	100%

Source: Preferred Markham Growth Alternative to 2031, Planning and Urban Design Department, 2009

Additional detail on policy implications of the Growth Plan and the Town's Preferred Growth Alternative are described in Section 5.3.4

2.3.2 Home Ownership Housing

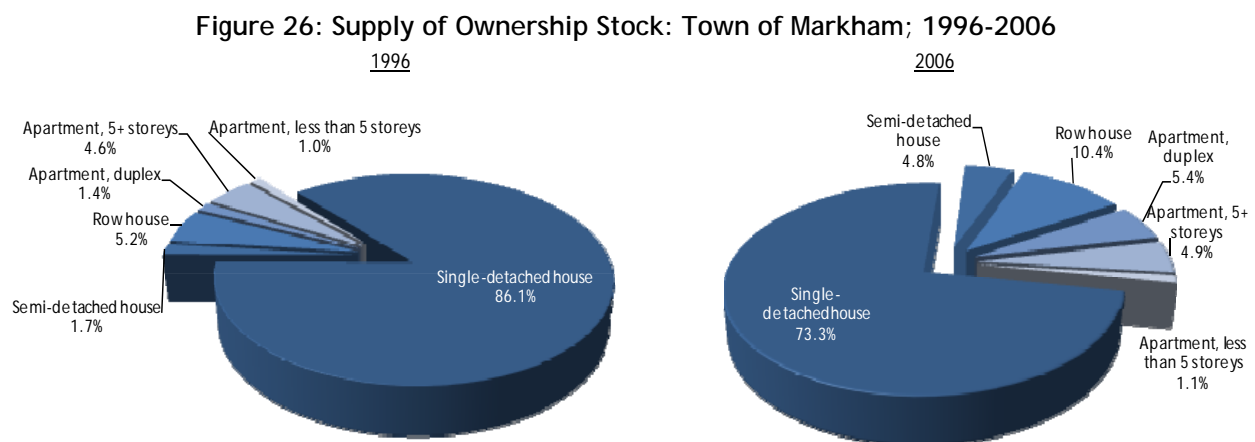
The home ownership market is an ideal form of investment and often viewed as the most important way to build personal assets. For many households it is the ideal form of housing and can offer a form of investment, security, and quality. For persons of lower income, frail health, or special needs that are unable to afford or otherwise cope with home ownership, the availability of other housing options is critical.

The section provides an overview of the supply of ownership housing, the condition of the stock, as well as trends in house sales and average home prices.

2.3.2.1 Supply of Ownership Stock

In 2006, 88.9% of all households in Markham owned their homes while 11.1% were renters. The proportion of owners in Markham was higher than the proportion in York Region (88.3%), Durham Region (82.1%), Peel Region (78.2%), Halton Region (83.0%), and Ontario (71.1%). The proportion of owner households in Markham increased from 83.2% in 1996 to 87.4% in 2001.

In 2006, the majority of owned dwellings in Markham remained single-detached homes although declining from 86.1% of all owned homes in 1996 to 73.3% in 2006. The ownership stock saw increases in the proportion of semis (3.1%), row houses (5.2%), and duplexes (4%) over this time period. This trend, again, illustrates the increasing diversification of housing by type, in particular within the home ownership market.



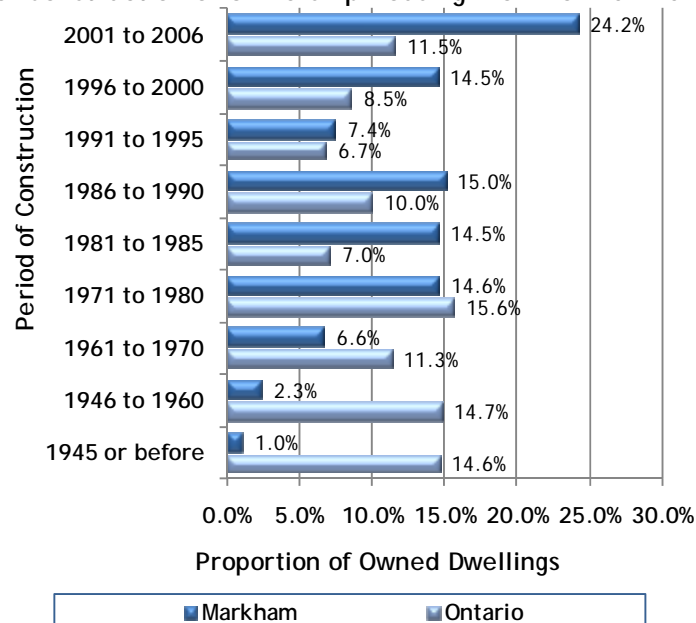
Source: Statistics Canada Custom Tabulations, Census 1996 & 2006

2.3.2.2 Condition of Owned Dwellings

The largest proportion of owned dwellings (24.2%) in Markham was built between 2001 and 2006. This is similar to the trend seen in Vaughan (25.0%), Richmond Hill (25.5%), Whitchurch-Stouffville (16.5%), Aurora (18.1%), and York Region as a whole (22.1%). In contrast, the largest proportion of owned dwellings in Ontario (15.6%) was

constructed between 1971 and 1980. Owned dwellings constructed prior to 1945 represent only 1.0% of all owned dwellings in Markham compared to 14.6% in Ontario. This illustrates that owned dwellings in Markham are relatively new compared to the provincial average.

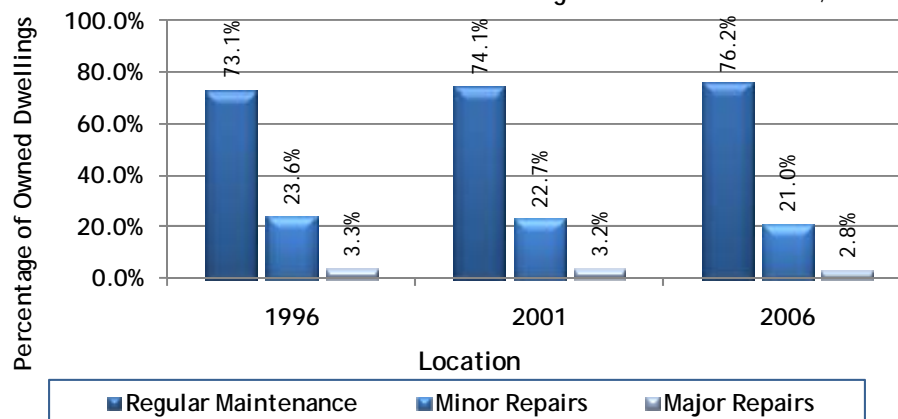
Figure 27: Period of Construction of Ownership Housing: Town of Markham and Ontario; 2006



Source: Statistics Canada, Custom Tabulations, 1996, 2001 & 2006

In 2006, only 2.8% of owned dwellings in Markham were self-reported as in need of major repairs compared to 3.1% in York Region and 5.0% in the Province as a whole. This may be partly explained by the fact that a large proportion of the stock was constructed in the last ten years. The data also shows that the proportion of owned dwellings requiring major repairs in Markham has decreased from 3.3% in 1996 to 2.8% in 2006 while dwellings that require only regular maintenance increased from 73.1% in 1996 to 76.2% in 2006.

Figure 28: Trends in Condition of Owned Dwellings: Town of Markham; 1991-2006

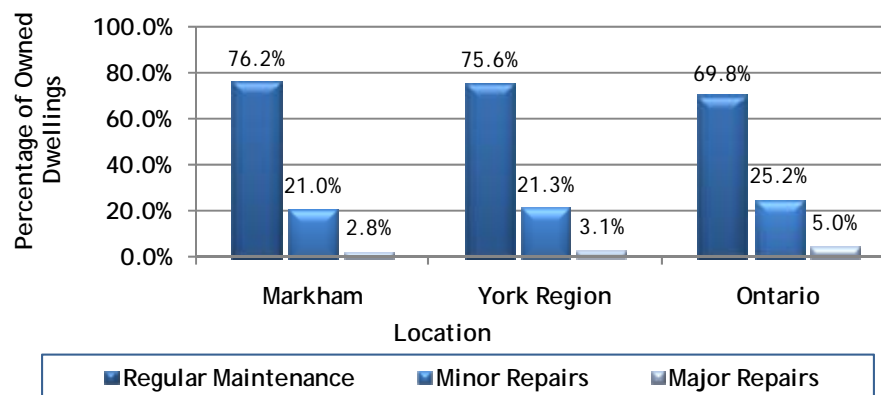


Source: Statistics Canada Custom Tabulations, Census 1996 - 2006

The data shows that the owned housing stock in Markham is relatively new and in good condition, suggesting a relatively stable housing stock for owned dwellings.

The proportion of owned dwellings requiring major repairs in Peel Region (3.2%), Halton Region (3.0%), and Durham Region (3.8%) in 2006 was greater than the proportion in Markham. Compared to the other municipalities in York Region, Markham had a lower proportion of owned dwellings requiring major repairs in 2006 compared to Whitchurch-Stouffville (4.1%), Newmarket (3.4%), King (5.6%), East Gwillimbury (4.8%), and Georgina (7.4%).

Figure 29: Condition of Owned Dwellings: Town of Markham, York Region, and Ontario; 2006



Source : Statistics Canada Custom Tabulations, Census 2006

2.3.2.3 Trends in House Prices

Based on CMHC's *Housing Now* report, the average price of absorbed¹⁵ single-detached units in Markham in 2009 was \$548,447; increasing by 18.5% from 2007 prices. Markham experienced the highest increase compared to the other regions in the Greater Toronto Area (GTA). Peel Region saw the second highest increase in average house prices in the same period; increasing by 17.0%.

Trends in median household income showed that from 1995 to 2005, the rate of increase in median household incomes experienced in Markham (19.5%) was lower than all the municipalities in York Region as well as the comparable regions. Increases in median household income from 2005 to 2009 were estimated to increase by about 7.8%. Therefore, house prices, in general are increasing faster than increases to household income; signalling the likelihood that more households are facing affordability challenges.

¹⁵ *Absorbed* is defined in CMHC's *Housing Now* Report as a housing unit that is no longer on the market (i.e. has been sold or rented).

Table 6: Average Prices of Absorbed Single-Detached Units: Town of Markham, Richmond Hill, Vaughan, York Region, Peel Region, Halton Region, and Durham Region; 2007-2009

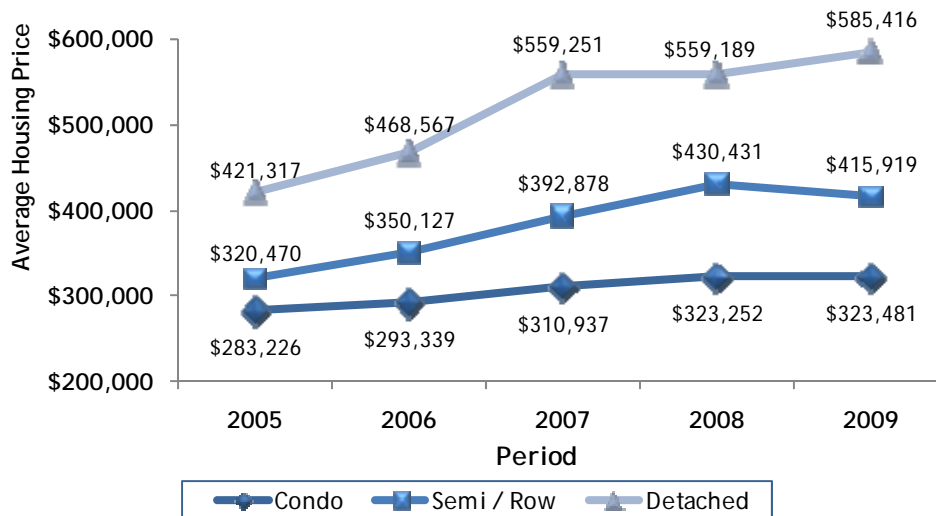
Location	2007	2008	2009	Change 2007-2009
Markham	\$462,911	\$482,853	\$548,447	18.5%
Richmond Hill	\$546,515	\$567,536	\$617,474	13.0%
Vaughan	\$546,768	\$582,118	\$593,775	8.6%
York Region	\$509,745	\$517,685	\$549,909	7.9%
Peel Region	\$438,004	\$481,063	\$512,627	17.0%
Halton Region	\$528,162	\$536,875	\$580,762	10.0%
Durham Region	\$370,001	\$399,258	\$396,274	7.1%

Source: CMHC Housing Now: GTA, 2007-2009

The data for the number of sales and average house prices in Markham is from RealNet, which is a real estate information services company that provides information for the commercial and residential markets. This data source provides the number of new home sales for a specified market and the average asking prices for new homes by housing type.

Similar to the data from CMHC, the RealNet data shows that average prices for new homes in Markham have increased over the years. RealNet data shows that average asking prices for new detached homes have increased by 38.9% from 2005 to 2009. Average asking prices for new single detached homes increased from \$421,317 in 2005 to \$585,416 in 2009. The lowest increase was seen for average asking prices for new condominiums; increasing by 14.2% from 2005 to 2009 while prices for semi detached and row houses increased by 29.8% during the same time period.

Figure 30: Trends in Average Asking Prices for New Homes by Type: Town of Markham; 2005-2009

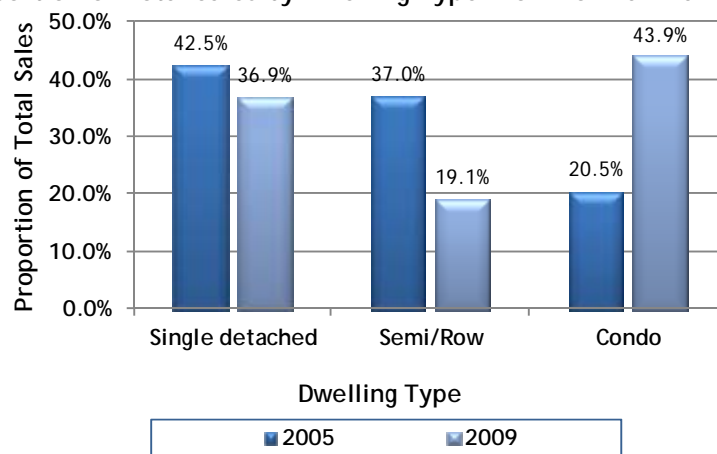


Source: RealNet Data for Average Housing Prices, 2005-2009

The state of the economy has influenced the number of sales in Markham as this decreased by 53.2% in 2009 from 2005 levels. Sales of single detached, semi-detached, and row homes decreased during this period from a total of 2,913 in 2005 to 1,363 in 2009. Sales of single detached homes decreased from 42.5% of the total sales in 2005 to 36.9% in 2009 while sales of semi/row homes decreased from 37.0% of total sales in 2005 to 19.1% in 2009.

Sales of condominiums, however, as a proportion of total sales increased from 20.5% in 2005 to 43.9% in 2009. This is consistent with condominium completions as a proportion of total completions which increased from 6.1% in 2005 to 29.7% in 2009.

Figure 31: Proportion of Total Sales by Dwelling Type: Town of Markham, 2005 and 2009



Source: RealNet Canada, 2010

The following table outlines, based on RealNet data, the number of home listings within ten house price ranges. These ranges correspond to what households within each income decile could afford (based on spending 30% of their income on house prices)¹⁶. What this data illustrates, is that homes in Markham have become less affordable in 2009 compared to 2005.

In 2005, single detached dwellings became affordable to households within the 6th income decile (earning a minimum of \$95,896), in 2009 this market was only affordable to household in the 7th income decile; households earning more than \$124,978.

Similarly, in 2005, semi-detached and row houses were available to households in the fourth income decile. In 2009, semi-detached and row homes were not available to households below the sixth decile.

¹⁶ The affordable house price calculations are based on the five-year average interest rates, 10% down payment, and 25-year amortization. This affordable house price excludes cost of utilities and maintenance.

Table 7: Number of Sales by Affordable House Price: Town of Markham, 2005 and 2009

2005					
HH Income Decile		House Price Range	Single detached	Semi/Row	Condo
1st	\$23,931	\$87,966 or less	0	0	0
2nd	\$38,174	\$87,967 - \$140,321	0	0	0
3rd	\$51,951	\$140,322 - \$190,963	0	0	182
4th	\$65,962	\$190,964 - \$242,465	0	41	58
5th	\$80,132	\$242,466 - \$294,551	0	495	244
6th	\$95,896	\$294,552 - \$352,497	245	402	84
7th	\$114,943	\$352,498 - \$422,510	486	80	3
8th	\$140,605	\$422,511 - \$516,839	425	56	11
9th	\$184,602	\$516,840 - \$678,564	75	4	0
		over \$678,564	8	0	14
Total			1,239	1,078	596
2009					
HH Income Decile		House Price Range	Single detached	Semi/Row	Condo
1st	\$25,928	\$96,275 or less	0	0	0
2nd	\$40,306	\$96,276 - \$149,663	0	0	0
3rd	\$54,771	\$149,664 - \$203,374	0	0	5
4th	\$70,288	\$203,375 - \$260,991	0	0	212
5th	\$86,061	\$260,992 - \$319,559	0	0	174
6th	\$103,453	\$319,560 - \$384,138	0	110	136
7th	\$124,978	\$384,139 - \$464,064	124	99	55
8th	\$154,295	\$464,065 - \$572,923	175	46	6
9th	\$204,720	\$572,924 - \$760,159	186	6	11
		over \$760,159	18	0	0
Total			503	261	599

Source: RealNet Canada, 2010

2.3.3 Private Rental Housing

Rental housing fulfills a number of roles in the housing market. It offers a flexible form of accommodation, provides relief from day-to-day maintenance of home ownership, and often provides more modest unit sizes. In addition, rental housing is generally more affordable than home ownership. In most cases, rental dwellings tend to require lower monthly payments than the principal, interest, taxes, utilities, and maintenance costs associated with home ownership. Additionally, a down payment, legal and closing fees, land transfer tax and other costs associated with a purchase of a home is not required for rental housing.

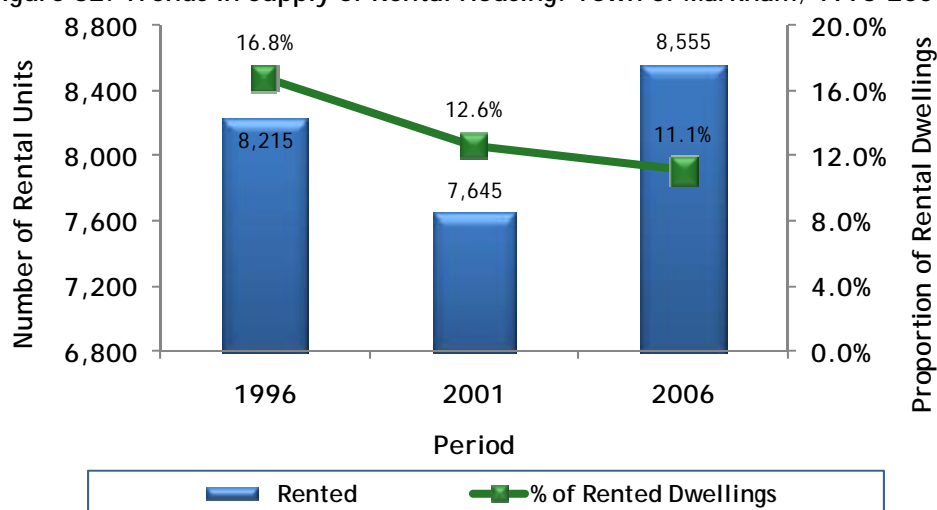
This section provides an overview of the supply of rental housing in Markham, the condition of the stock, as well as current vacancy rates and average market rents.

2.3.3.1 *Supply of Rental Housing*

In 2006 there were 8,555 rental housing units in Markham, representing 11.1% of the total housing stock in the Town. The number of rental housing units increased from 8,210 in 1996 but rental housing as a proportion of the overall housing stock decreased from 16.7% in 1996.

Markham had one of the lowest proportions of rental housing in York Region, with only Vaughan (7.2%) and East Gwillimbury (10.8%) having lower proportions of rental housing. Therefore while the supply of housing in Markham is showing signs of diversifying by household type, home ownership remains very predominant.

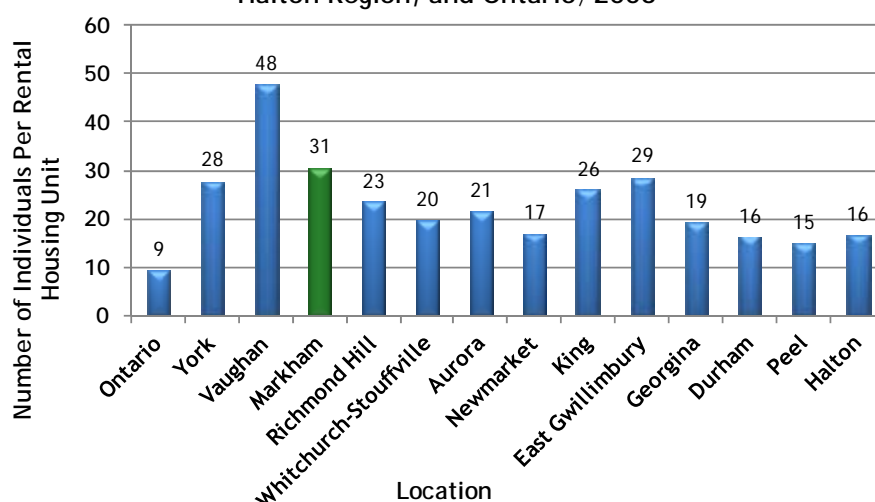
Figure 32: Trends in Supply of Rental Housing: Town of Markham; 1996-2006



Source: Statistics Canada Custom Tabulations, Census, 1996-2006

When the number of rental housing units is compared to the population, Markham has the second highest number of people per rental housing unit, with one rental housing unit for every 31 people; second only to Vaughan which has one rental housing unit for every 48 people. This is higher than the Region's one rental housing unit for every 28 people and twice as high as Peel Region's, Durham Region's, and Halton Region's. The number of people in Markham for each rental housing unit is more than three times that of the Province (9:1) and is more than five times that of Toronto (6:1). This suggests a need to increase the supply of rental housing in Markham.

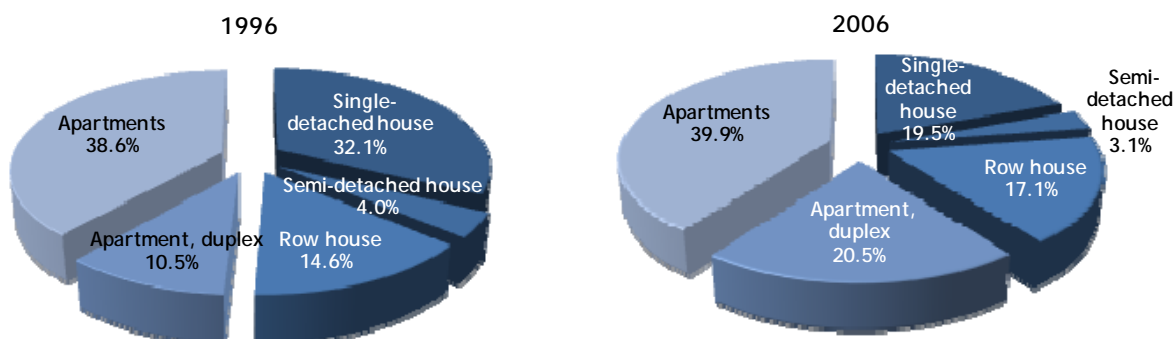
Figure 33: Rental Stock Per Capita: Town of Markham, York Region, Durham Region, Peel Region, Halton Region, and Ontario; 2006



Source: Statistics Canada, Custom Tabulations and Community Profiles, 2006

In 2006, the largest proportion of rental dwellings was apartments in buildings, at 39.9%, and the second largest proportion was duplex apartments (20.5%). The proportion of duplex apartments almost doubled from 10.5% (865 units) to 20.5% (1,750 units) of the total rental housing stock in 1996. This may be partly due to the number of accessory apartments / suites.

Figure 34: Trends in the Supply of Rental Housing: Town of Markham, 1996 and 2006



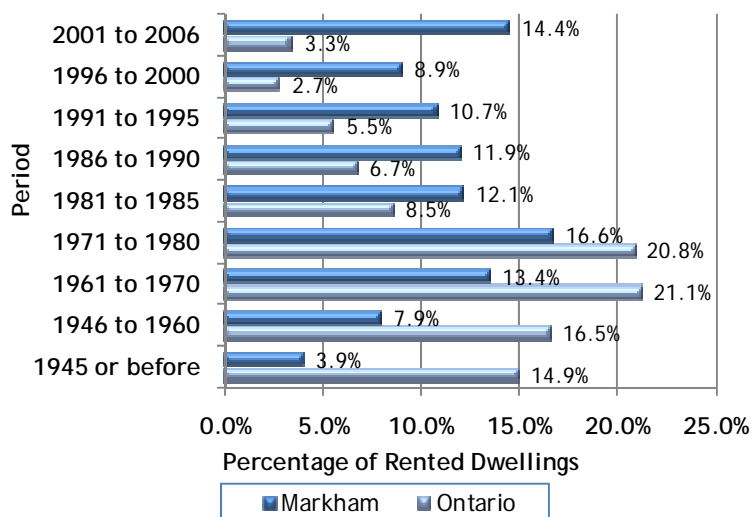
Source: Statistics Canada Custom Tabulations, Census 1996

2.3.3.2 Condition of Rental Housing

While the largest proportion of owned dwellings was built in the period 2001 to 2006, the largest proportion (16.6%) of rental housing units in Markham was built between 1971 and 1980 with the second large category (14.4%) of rental units being built between 2001 and 2006. Similarly the largest proportion of apartments in York Region (15.2%), Durham Region (21.2%) and Peel Region (25.3%) were built between 1971 and 1980 while the largest proportion of rental housing in Halton Region (25.0%) was built between 1961 and 1970.

Overall, over half the of the rental stock in Markham is over 25 years old (built prior to 1981) and about one quarter of the stock was build over 45 years ago (built prior to 1961). An older rental housing stock is likely in need of greater repair and likely not as energy efficient and can, therefore, be more expensive to maintain.

Figure 35: Period of Construction of Rental Units: Town of Markham; 2006

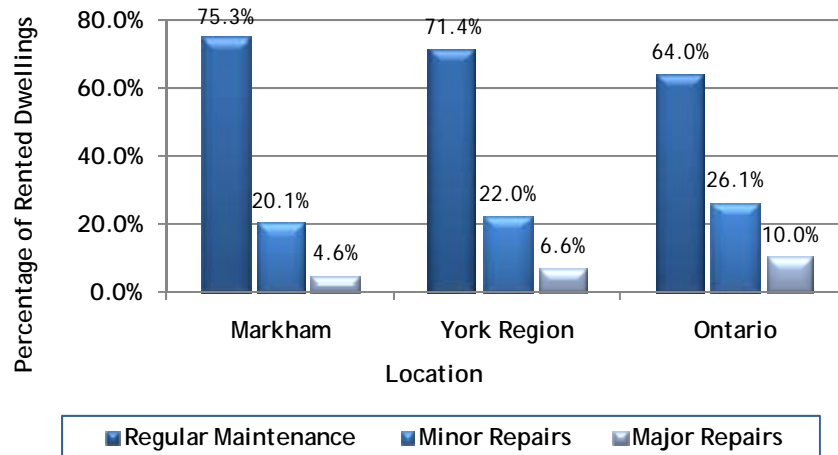


Source: Statistics Canada Custom Tabulations, Census 2006

Similar to the trend seen in owned dwellings, Markham has the lowest rate (4.6%) of rented dwellings requiring major repairs when compared to York Region (6.6%) and the Province as a whole (10.0%) in 2006. Except for Vaughan (3.1%), it also has the lowest rate compared to the individual municipalities in York Region as well as Durham Region (10.3%), Peel Region (7.2%) and Halton Region (8.9%) in 2006. This has decreased from 8.1% of all rented dwellings in 1996. This shows that, overall, the rental housing stock in Markham is in comparatively good condition (as reported by tenants).

Compared to the condition of ownership stock, there was a slightly larger proportion of rented dwellings requiring major repairs. In 2006, 4.6% of rented dwellings required major repairs compared to only 2.8% of owned dwellings.

Figure 36: Condition of Rented Dwellings: Town of Markham, York Region, Ontario; 2006



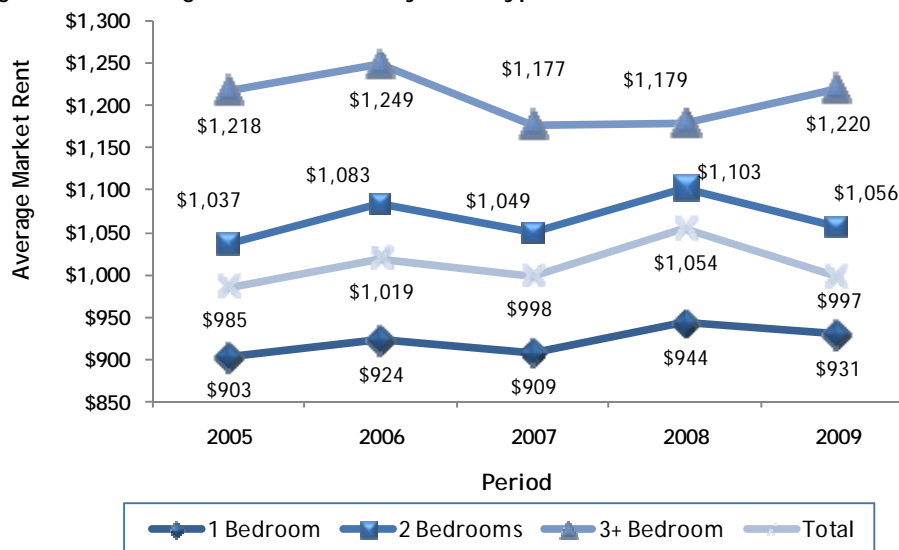
Source : Statistics Canada Custom Tabulations, Census 2006

2.3.3.3 Average Market Rents

Canada Mortgage and Housing Corporation (CMHC) conducts a Rental Market Survey every year to estimate the relative strengths in the rental market. The survey is conducted on a sample basis and targets only privately initiated structures with at least three rental units which have been on the market for at least three months. The data presented below is from this survey.

In general, average market rents in Markham have increased by 1.2% from \$985 in 2005 to \$997 in 2009, with the highest rent levels seen in 2008 (\$1,054). Rents for one bedroom units experienced the greatest increase (3.1%) from 2005 to 2009 while three bedroom units saw the smallest increase (0.2%) in the same time period.

Figure 37: Average Market Rents by Unit Type: Town of Markham; 2005-2009

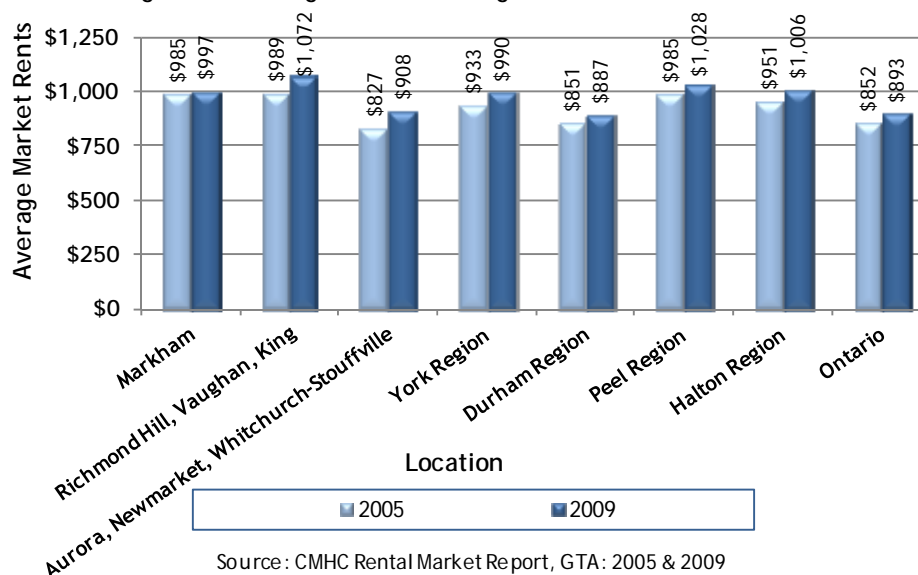


Source : CMHC Rental Market Report: GTA, 2005-2009

In 2009, average market rents in Markham (\$997) were higher than rents for Newmarket, Whitchurch-Stouffville (\$908), York Region as a whole (\$990), Durham Region (\$887), and the Province (\$893). On the other hand, average market rents in Richmond Hill, Vaughan, King (\$1,072), Peel Region (\$1,028), and Halton Region (\$1,006) were higher than Markham.

In the period from 2005 to 2009, Markham saw the smallest increase in rents when compared to Richmond Hill, Vaughan and King (8.4%); Aurora, Newmarket and Whitchurch-Stouffville (9.8%); York Region (6.1%); Durham Region (4.2%); Peel Region (4.4%); Halton Region (5.8%); and Ontario (4.8%). This trend differs from that identified in the home ownership market which showed Markham experiencing higher than average increases in house prices.

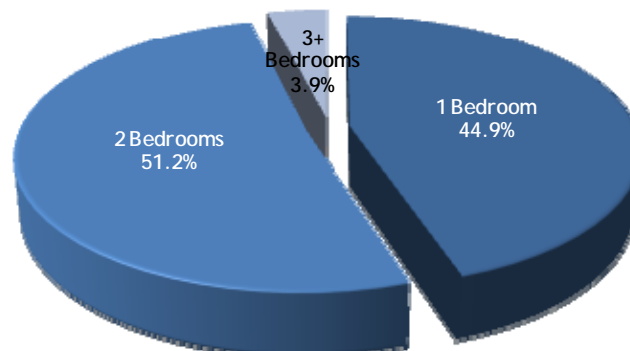
Figure 38: Trends in Average Market Rents for Private Apartments: Town of Markham, York Region, Durham Region, Peel Region, Halton Region, and Ontario; 2005 and 2009



The number of private apartments in Markham experienced a 30.9% increase from 1,216 units in 2005 to 1,592 units in 2009.

The total number of private apartments peaked in 2006, with 1,810 units and an overall vacancy rate of 1.1%. The decrease in the rental housing universe from 1,810 in 2006 to 1,592 in 2009 may be due to a number of reasons, including existing rental units being converted to other uses or

Figure 39: Private Apartments by Unit Type: Town of Markham, 2009



units being taken off the rental market for major repairs.

In 2009, more than half of private apartments in Markham were two-bedroom units (51.2%) while three-bedroom units made up the smallest proportion, at just 3.9%.

Table 8: Vacant Units, Universe, and Vacancy Rates for Private Rental Apartments:
Town of Markham, 2005-2009

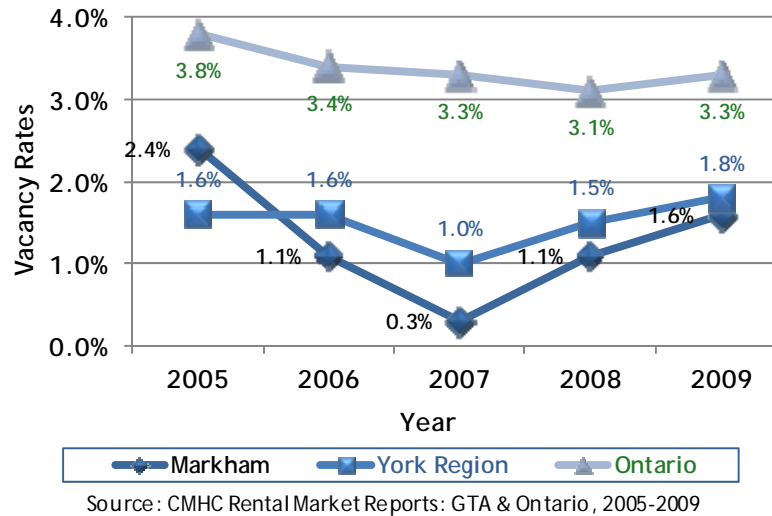
Unit Type		2005	2006	2007	2008	2009
Bachelor	Vacant Units	0	**	**	**	**
	Universe	12	18	**	**	**
	Vacancy Rate	0.0%	**	**	**	**
1 Bedroom	Vacant Units	13	11	3	8	21
	Universe	507	754	641	605	708
	Vacancy Rate	2.6%	1.5%	0.5%	1.3%	3.0%
2 Bedrooms	Vacant Units	15	7	1	9	4
	Universe	636	954	860	883	807
	Vacancy Rate	2.4%	0.8%	0.1%	1.0%	0.5%
3+ Bedrooms	Vacant Units	1	**	0	1	0
	Universe	61	84	87	96	62
	Vacancy Rate	1.6%	**	0.0%	1.3%	0.0%
Total	Vacant Units	29	20	4	18	26
	Universe	1,216	1,810	1,596	1,594	1,592
	Vacancy Rate	2.4%	1.1%	0.3%	1.1%	1.6%

Source: CMHC, Rental Market Report: GTA, 2005-2009

Typically, a 3.0% vacancy rate is seen as a balanced rental market. In Markham, the vacancy rate for private apartments has decreased from 2.4% in 2005 to 1.6% in 2009 with the lowest vacancy rate occurring in 2007 at 0.3%. Therefore, while the Town has seen an increase in the overall number of rental units, the supply not keeping up with increasing demand.

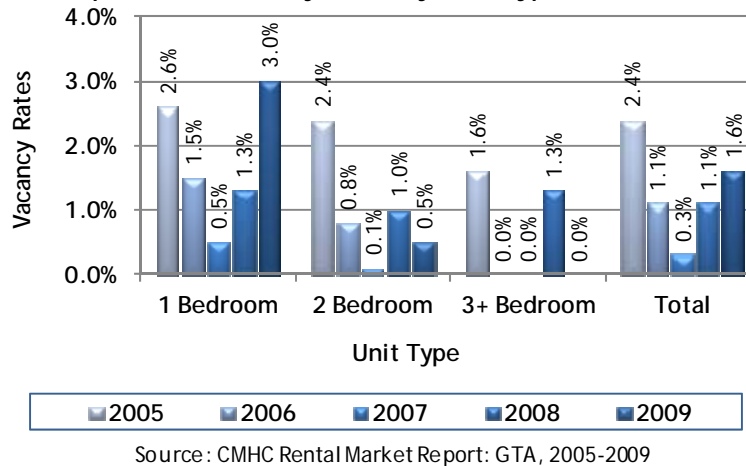
Vacancy rates have generally decreased from 2005 to 2009 for all unit types except for one-bedroom rental housing units. One-bedroom units had the highest vacancy rate (3.0%) in Markham while three bedroom units had the lowest (0.0%) in 2009.

Figure 40: Trends in Private Apartment Vacancy Rates: Town of Markham, York Region, and Ontario; 2005-2009



The trends in vacancy rates show not only a demand for more rental housing in general, but for larger rental units as well.

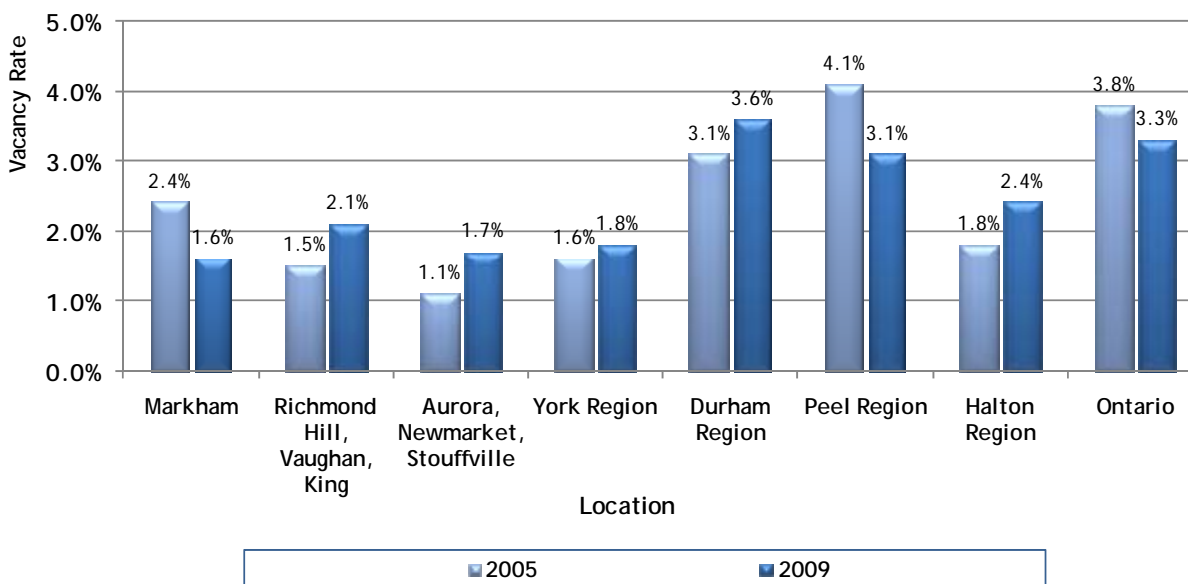
Figure 41: Trends in Apartment Vacancy Rates by Unit Type: Town of Markham, 2005-2009



Comparatively, vacancy rates decreased in Markham (-33.3%), Peel Region (-24.4%), and Ontario (-13.2%) from 2005-2009 with Markham experiencing the largest decrease in vacancy rates. The vacancy rate in 2009 in Markham was lower than that for Richmond Hill, Vaughan, and King (2.1%), Aurora, Newmarket, and Whitchurch-Stouffville (1.7%), York Region (1.8%), Durham Region (3.6%), Peel Region (3.1%), Halton Region (2.4%), and Ontario (1.6%). This suggests, again, a shortage of rental units in Markham, an issue that was also identified in the 2002 housing needs analysis.¹⁷

¹⁷ PriceWaterhouseCooper (2002). Markham Task Force on Affordable Housing: Housing Needs - Housing Choices.

Figure 42: Trends in Apartment Vacancy Rates: Town of Markham, York Region and Local Municipalities, Durham Region, Peel Region, Halton Region, and Ontario; 2005 & 2009



Source: CMHC Rental Market Reports, GTA and Ontario, 2005 & 2009

2.3.3.4 Secondary Rental Market

The secondary rental market includes condominiums and houses that are rented out, accessory apartments, rented apartments which are part of a commercial or other type of structure containing one or two dwelling units.

The rental condominium apartment market is gaining importance in the secondary rental market and providing firm competition for the primary rental market in some GTA communities. In general, rents for condominium units are higher than rents in the primary rental market, due in part to the better locations of these condominiums and higher quality of the units. In the GTA, buildings containing a hundred or more condominium units showed average vacancy rates of less than one percent in 2009. Average condominium apartment vacancy rates in York Region, Durham Region and Peel Region were all lower than the vacancy rate for Toronto CMA, with York Region having the lowest rate (0.1%). This may be partly explained by the growing business investment and job opportunities outside of the City of Toronto.¹⁸ The lower vacancy rates may also be partly explained by the lack of purpose-built apartment units in these communities. For example, 16.6% of all condominium units in York Region are rental units with a vacancy rate of 0.1% in spite of the fact that the average market rent for condominium units (\$1,365) is 46.6% higher than the average market rent for purpose built private apartment units in York Region.

¹⁸ CMHC, Rental Market Report: GTA - Fall 2009

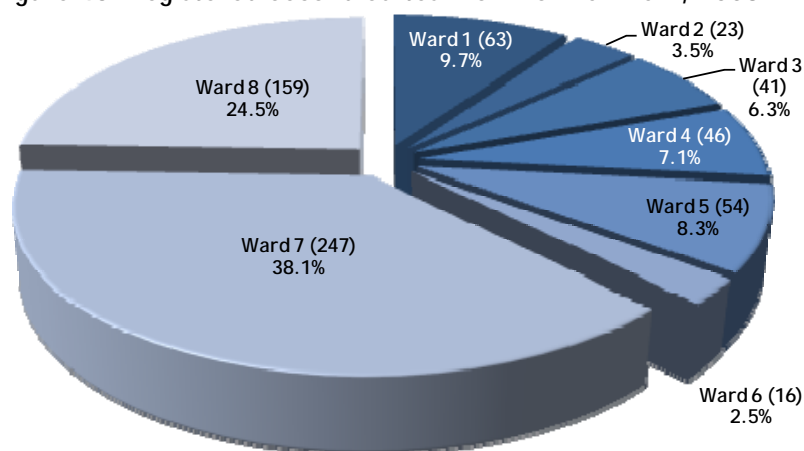
Table 9: Condominium Rental Units, Vacancy Rates, and Average Rents: Town of Markham, York Region, Durham Region, Peel Region, Halton Region and Toronto CMA, 2009

	Condominium Universe	Rental Units	% of Rental Units	Average Market Rent	Vacancy Rate
York Region	22,298	3,693	16.6%	\$1,365	0.1%
Durham Region	5,593	734	13.1%	\$1,207	0.0%
Peel Region	34,220	6,208	18.1%	\$1,343	0.3%
Halton Region	10,909	1,153	10.6%	\$1,294	0.9%
Toronto CMA	245,990	49,946	20.3%	\$1,399	0.9%

Source: CMHC, Rental Market Report: GTA, 2009

The secondary rental market also includes second suites or basement apartments. According to the Fire Department Registry, there are a total of 649 registered second suites/basement apartments in Markham. Many of these apartments (38.1%) are located in Ward 7 while almost a quarter (24.5%) is located in Ward 8.

Figure 43: Registered Second Suites: Town of Markham, 2008



Source: Town of Markham from the Fire Department Registry, 2008

2.3.4 Affordable Housing Supply

Affordable housing is housing which is, generally, modest in terms of floor area and amenities, based on community norms, and is priced at or below average market housing rents or selling prices for comparable housing in a community or area at levels affordable to agreed upon target groups who are on or are eligible to be on social housing waiting lists.¹⁹

In 2001, the federal government implemented the Affordable Housing Initiative (AHI) which provided funds for new affordable rental and ownership housing as well as

¹⁹ CMHC-Ontario Affordable Housing Program Agreement (New Agreement), 2003

housing allowances for low income households. The federal and Ontario governments signed an agreement in April 2005 committing funding for the Canada-Ontario Affordable Housing Program (AHP). This program was extended in 2009, providing funding for the development of affordable housing throughout the Province.

In Markham, the Canada-Ontario AHP has provided funding for the following affordable housing developments:

- Old Kennedy Village - 135 affordable ownership townhouse units (2005)
 - Other funding sources included:
 - Town of Markham
 - June Callwood Home Ownership Fund
 - Units range in size from 685 square feet to 1,110 square feet and were priced from \$127,000
- East Markham Non-Profit Homes - 120 affordable rental apartment units (2008)
 - Located in the area of Kennedy Road and 14th Avenue and provides housing for individuals, families, seniors, and persons with disabilities
 - Received \$8.4 million in funding through the Canada-Ontario Affordable Housing Program
 - This project has been renamed the Tony Wong Place and has a projected occupancy date of June 2010.

York Region has also recommended two Markham projects totalling approximately 156 units for the Canada-Ontario AHP 2009 Extension funding.

In addition, Habitat for Humanity York Region has undertaken the restoration of Hawkins House, a historic farmhouse, and will transfer it to the area near 16th Avenue and Old Markham Bypass in Cornell. Once the work is complete, the house will be sold to a selected Habitat family with an anticipated move-in date of spring 2010. This will be the first Habitat project in Markham.

2.3.5 Social Housing Supply

Social housing is most commonly associated with the provision of rental housing through government subsidies for people with low incomes who are otherwise unable to afford housing in the private rental market. This type of housing may also be referred to as rent-geared-to-income (RGI) housing.

Social housing plays an important role along the housing continuum and is often provided in partnership with non-profit housing providers, housing cooperatives, and other community groups. This section of the Background Report provides an overview of both the demand and supply of social housing in Markham.

There are a total of 1,089 social housing units in Markham as of April 2010.

Within the social housing stock, there are 104 modified units, which represent 9.5% of the total social housing stock. These units are modified for persons with physical disabilities to allow them to live independently. The modifications may include wheelchair / scooter accessibility, building architecture including the design and shape of rooms and size of doorways, and physical features such as doors, doorknobs and windows.²⁰

Table 10: Supply of Social Housing Units in Markham, 2009

Name	Mandate	Total Units	1 Bdrm Units	2 Bdrm Units	3+ Bdrm Units	Modified Units	Location
Private Not-for-Profit							
Annswell Court	Seniors	39	28	11	0	3	Thornhill
Calvary Manor	Family/ Mixed	100	48	46	6	5	Milliken
Cedar Crest Manor	Seniors	150	129	21	0	18	Markham Village
Hagerman Corners Community Homes	Family/ Mixed	81	24	28	29	8	Unionville
Heritage Village	Seniors	91	91	0	0	19	Unionville
Kinsmen Non-Profit Housing Corporation	Family/ Mixed	187	14	93	79	19	Unionville
Robinson Street Non-Profit Homes	Family/ Mixed	26	12	9	5	2	Markham Village
St. Lukes Lodge	Seniors	96	89	7	0	20	Thornhill
Thomson Court	Seniors	118	118	0	0	0	Markham Village
Co-operative							
Thornhill Green Co-operative Housing	Family/ Mixed	101	0	0	101	0	Thornhill
Housing York Inc.							
Trinity Square	Family/ Mixed	100	0	40	60	10	Unionville
Total Seniors		495				60	
Total Family/Mixed		595				44	
Total Units		1,089				104	

Source: York Region Community Services and Housing Department, April 2010

As of April 12th 2010, there were a total of 4,416 applicants on the wait list for social housing in Markham. These include 2,037 senior applicants and 2,329 non-senior applicants. There are also 47 applicants waiting for a modified social housing unit. Most (26 applicants) are waiting for a one-bedroom modified unit.

²⁰ York Region Community Services and Housing Department. Social Housing in York Region.

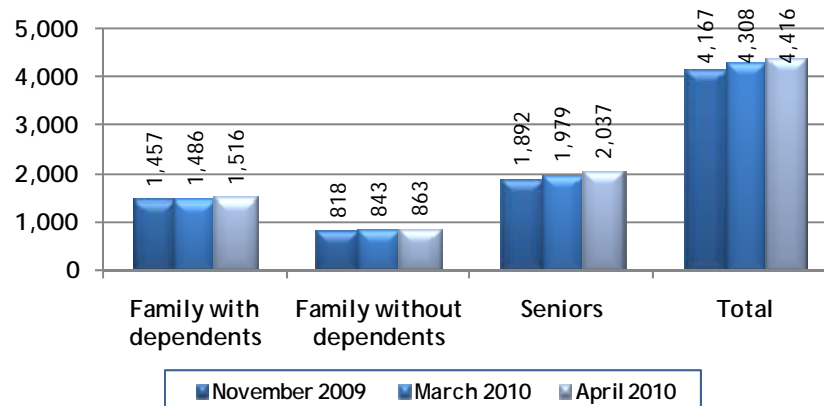
Table 11: Wait List for Social Housing by Mandate and Unit Type: Town of Markham, April 2010

Mandate	Bachelor	1 Bdrm	2 Bdrm	3 Bdrm	4 Bdrm	Total
Family / Mixed	0	822	626	534	397	2,379
With Dependents	0	0	590	529	397	1,516
No Dependents	0	822	36	5	0	863
Seniors	0	1,855	182	0	0	2,037
Total	0	2,677	808	534	397	4,416

Source: York Region Community and Health Services Department, 2010

The total number of applicants on the wait list saw a 6.0% increase in just five months, from November 2009 to April 2010. An additional 108 applicants were added to the wait list between March and April.

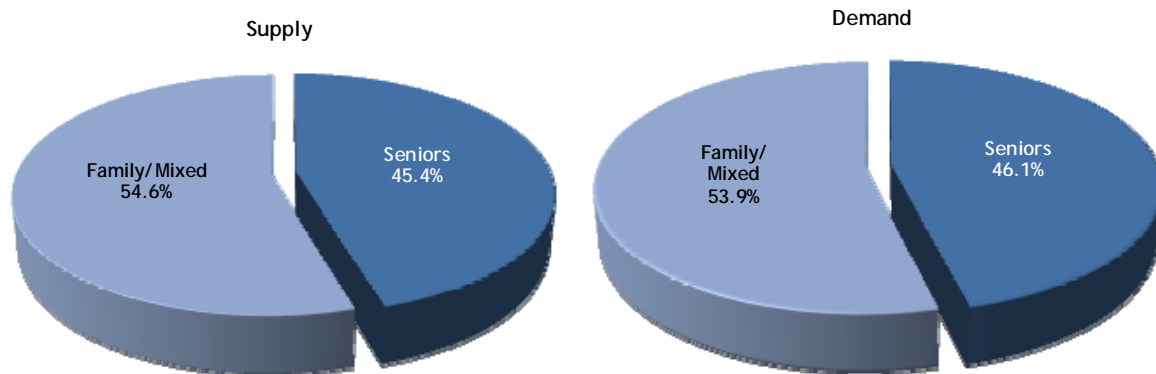
Figure 44: Trends in the Wait List for Social Housing by Mandate: Town of Markham, November 2009, March 2010, and April 2010



Source: York Region Community and Health Services Department

The proportion of the social housing stock dedicated to seniors and the proportion set aside for family/mixed residents are very similar to the proportions of applicants in the wait list.

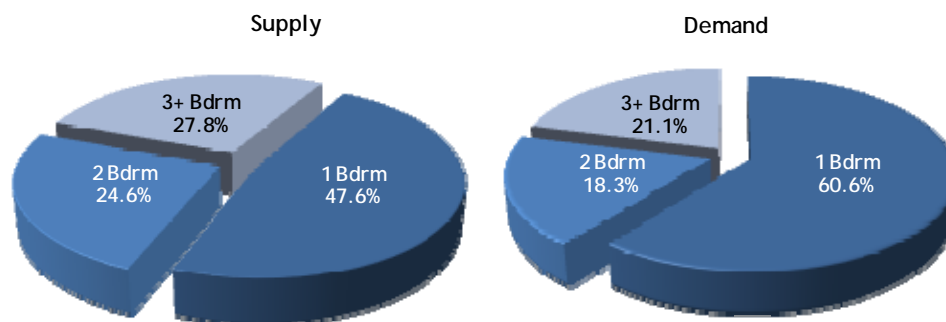
Figure 45: Comparison of Supply and Demand for Social Housing Units by Mandate: Town of Markham, March 2010



Source: York Region Community and Health Services Department, March 2010

The demand (60.6%) for one bedroom units represents a greater proportion than the supply (47.6%) but, generally, the social housing stock matches the demand for units by type. Future development of affordable housing and/or social housing should, however, consider the greater demand for one-bedroom units.

Figure 46: Comparison of Supply and Demand for Social Housing Units by Unit Type: Town of Markham, April 2010



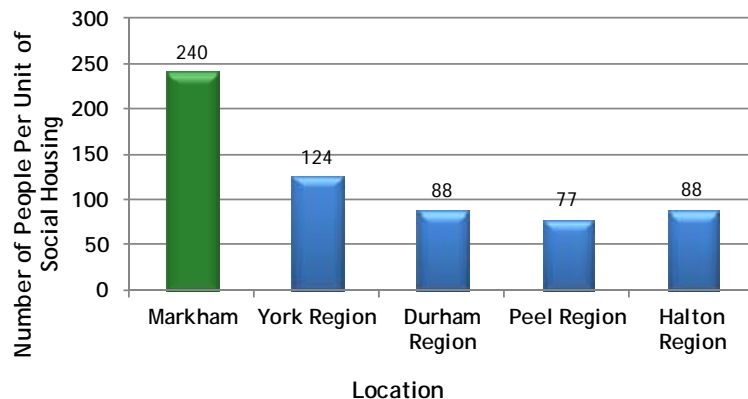
Source: York Region Community and Health Services Department, 2010

Overall, the Region had a wait list of 6,846 applicants as of April 15th 2010. Of these, 4,416 had applied for housing in Markham. It should be noted that an applicant may apply for more than one location and therefore applicants seeking social housing in Markham may have also applied to another municipality within the Region. An analysis of wait list statistics for 2009 by the York Region Community and Health Services Department also showed that 57% of applicants for social housing in York Region currently lived in York Region while 29% were from Toronto.

Based on the list of applicants housed between January 2007 and November 2009 in Markham, wait times for non-senior applicants ranged from 19 days to 4,621 days (12.66 years) for a three-bedroom unit. Wait times for senior applicants ranged from eleven days to 4,756 days (13 years) for a one-bedroom unit.

The amount of time an applicant waits for a unit may be influenced by several factors, including whether an applicant is in a priority category, such as victims of violence, or the number of buildings an applicant has selected in their application. Key stakeholders indicated that the average wait time for subsidized units in York Region was approximately 10 years. Based on the Social Housing Waiting List 2009 Annual Activity Update (April, 2010), when asked for a wait time by applicants, staff generally refer to the year of the application for the chronological applicants at the top of the list for the building in question. In Markham, for a one-bedroom unit this is 1992. These wait times indicate a critical need for additional social housing units in the community.

Figure 47: Social Housing Stock Per Capita: Town of Markham, York Region, Durham Region, Peel Region, and Halton Region, 2006



Source: Statistics Canada, Community Profiles, 2006; websites of Service Managers

When the number of social housing units is compared to the population, Markham has the highest number of people per unit of social housing. In Markham, there are 240 people for every social housing unit. This is almost three times the number in Durham Region, Peel Region, Halton Region, and twice the number for York Region as a whole. This supports the need for additional social housing units in the community.

The *York Region Housing Directions Study* (2000) identified a lack of social housing units as an issue in the Region. In the same study, it was noted that there were no additional social housing units built in the Region since 1995. The data above showing the current overall supply of social housing in Markham shows the same number of units as it was in 2003.

In 2009, the York Region Housing Access Unit conducted a survey of applicants on the social housing waiting list. The survey found that 87% of all applicants reported household incomes of less than \$30,000 or less; including 66% reporting incomes of less than \$20,000.

2.3.6 Emergency, Transitional and Special Needs Housing

2.3.6.1 Emergency and Transitional Housing

The need for emergency and transitional housing may be the result of a number of contributing factors. These may include family break-up, domestic violence, loss of employment, mental illness, eviction, the release of parolees from institutions, unexpected disasters such as fires and floods and other unforeseen situations that

may place individuals and families in need of emergency and transitional housing until more stable housing is secured.

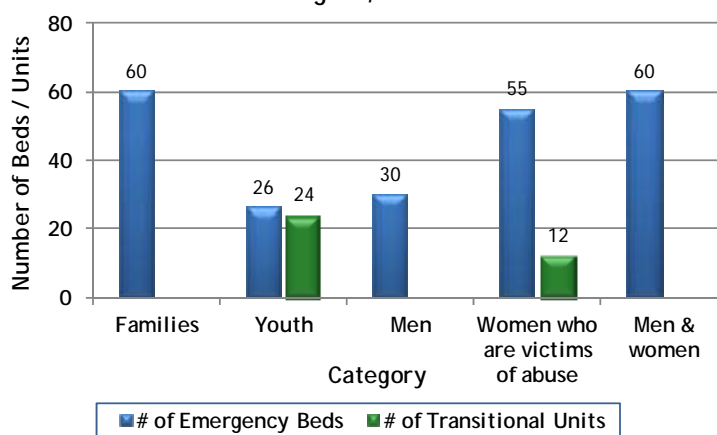
While these may contribute to the need for emergency and transitional housing, the lack of permanent affordable housing is also a contributing factor to this need. Not having an adequate supply of permanent affordable housing can leave individuals and families at serious risk of homelessness at times of crisis.

A recent study completed by the Salvation Army of Canada, *Poverty Shouldn't Be a Life Sentence* (2009), provides interesting information on the homeless men staying in their shelters across Canada. The study found that a quarter of the homeless men surveyed were employed. Another study found that in Ontario, 33.0% of low income children live in families where their parents are working full time, full year.²¹ This supports the idea that even persons who are employed face many affordability challenges and as a result are becoming homeless.

The Salvation Army study further states that a "lack of low-income housing causes shelters to become long-term housing replacements for some users." Additionally, the study states that shelter users believed that "attaining housing would be the first step toward resolving many of the issues commonly associated with homelessness."²²

Emergency shelters and transitional housing each play an important role in the housing continuum. Emergency shelters meet immediate, short-term housing needs when individuals and families have no other place to stay. Emergency shelters often provide housing and some support services for a specified length of time, usually up to six weeks.

Figure 48: Emergency and Transitional Spaces: York Region, 2009



There are six organizations that provide emergency shelter services to residents of Markham although none of these shelters are located in Markham. Two organizations - Inn from the Cold and Mosaic Interchurch Out of the Cold (MIOTC) - provide shelter beds only on a seasonal basis. There are a total of 231 emergency shelter beds, including 60 seasonal shelter beds in York Region.

In addition to regular and seasonal shelter spaces, York Region places families and individuals who are experiencing homelessness in motels when all emergency shelters

²¹ Campaign 2000 (2006). Working, Yet Poor in Ontario.

²² Salvation Army (2009). Poverty Shouldn't Be a Life Sentence.

are full. In 2007, 51 individuals and 18 families were placed in motels. The cost of the accommodation is covered by York Region but placing families and individuals in motels is not an ideal solution.

Transitional housing provides an opportunity for individuals living in emergency shelters or other homeless or at-risk situations to move to a supported environment where they can achieve greater stability in their lives and eventually move on to permanent housing that meets their needs.

There are currently four transitional housing providers, with a total of 36 units, in York Region that serve Markham residents although only one organization, Pathways for Children, Youth, and Families of York Region, has facilities in the Town. The following table summarizes the supply of transitional housing available to Markham residents.

The following table summarizes the supply of emergency housing available to Markham residents.

Table 12: Emergency and Transitional Facilities Serving Markham Residents

Housing Provider	Client Group	Supply	Demand	Location
Emergency Shelters				
Blue Door Shelters		100 beds	100% occupancy	East Gwillimbury and Newmarket
Leeder Place	Families	60 beds		East Gwillimbury
Newmarket Youth Shelter	Youth 16-25 years	10 beds		Newmarket
Porter Place	Men	30 beds		East Gwillimbury
Yellow Brick House	Women in crisis	25 beds	100% occupancy	Aurora
Sandgate Women's Shelter	Women who are victims of abuse and their children	30 beds	75-80% occupancy	Jackson's Point & Richmond Hill
Mosaic Interchurch Out of the Cold (MIOTC)	Homeless men & women	30 beds (seasonal)	70% occupancy	Operates out of 5 locations in Thornhill & Markham
Inn from the Cold	Homeless men & women	30 beds (seasonal)	1,042 housed in 2009	Newmarket
Salvation Army, Sutton Youth Multi-Service Centre	Youth 16-26 years	16 beds	85% occupancy	Sutton
Motels (shelter overflow)	Singles and families			
Transitional Housing				

Housing Provider	Client Group	Supply	Demand	Location
Emergency Shelters				
Yellow Brick House – Reta’s Place	Women who are former residents of the shelter	8 units	Approx. 24-28 women (based on 85% occupancy)	Richmond Hill
Sandgate Women’s Shelter	Women in crisis	4 units *an additional 12 units in the Tony Wong Place (June 2010 occupancy)	100% occupancy	Jackson’s Point & Richmond Hill
Salvation Army Sutton Youth Multi-Service Centre	Youth 16-26 years	10 units	6 spaces vacant ²³ (2 for men & 4 for women)	Sutton
Pathways for Children, Youth & Families of York Region	Youth 16-24 years	14 units *an additional 2 units / 7 beds in the Tony Wong Place (June 2010 occupancy)	100% occupancy	Markham

Issues Identified by Key Informants

Key informants from Blue Door Shelters (operates Leeder Place, Newmarket Youth Shelter, and Porter Place), and Yellow Brick House have stated that they operate at 100% occupancy throughout the year and have had to refer applicants to other shelters, often outside the Region.

The *York Region Special Needs Housing Study* (2000) found that 70% of the homeless in York Region were male, under the age of 25 and may have a mental health or substance abuse problem. The study also found that an increasing number of families and those aged 26 to 50 are living in emergency shelters across the Region.

Additionally, key informants noted the ‘hidden’ aspect of homelessness in Markham. They stated that many residents do not believe that there is poverty or homelessness in Markham, and suburbs in general, as there are no homeless individuals on the street as would normally be seen in more urban areas. This is one of the reasons why many residents oppose non-profit housing developments in their communities. Key informants stated that families in crisis are often forced to share a home with other families, sometimes having five families in one house. There are also more people and families couch-surfing, living in cars, living in public buildings, or remaining in unsafe and violent environments.

²³ The Salvation Army transitional housing facility had six vacant units as of March 2010 although the organization stated that this is a result of turnover and two of the units were expected to be filled immediately.

Key stakeholders have also noted that there is a lack of shelter facilities for families as there is currently only one family shelter serving the Region. Further, this shelter is in East Gwillimbury, making it difficult for residents in the southern portion of the Region, including residents of Markham, to access this facility. Homeless families who cannot be accommodated in this shelter are either housed in motels or given options outside of the community. The increasing number of families living in emergency shelters was noted as an issue in the *York Region Special Needs Housing Study (2000)* and continues to be an issue.

In addition, there is a lack of an emergency shelter for homeless women. A needs assessment report, *Hidden From Sight (2007)*, found an increasing number of homeless women and women who are at risk of becoming homeless in York Region who are not fleeing violence and not currently with children, thus, cannot access the emergency shelters for women in the Region. The report noted that the homelessness of many women is largely hidden. To remain housed, women have had to 'double up', couch-surf, or trade sex for shelter. In addition, homeless women in York Region are not counted among the homeless as they do not have access to services that track their homelessness. Also, the study found that many of the homeless women in York Region do not fit the stereotype of homeless women as bag ladies so they do not appear as homeless in their communities.

In 2006, 518 homeless women were turned away at emergency shelters across the Region as they were not victims of abuse nor did they have children. Key stakeholders believed that the development of an emergency shelter for homeless women is currently being considered. They noted that the Region may need more than one such shelter, particularly considering the difficulty in transportation in the northern part of the Region.

Table 13: Number of Homeless Women Turned Away at Emergency Shelters in York Region, 2006

Agency	Number of Women Turned Away in 2006	Reason for Being Turned Away
Leeder Place Family Shelter	109	No children
Sandgate Women's Shelter (Emergency Shelter)	Average of 48	Did not meet VAW criteria
Sandgate Women's Shelter (Transitional Housing)	Average of 72	Did not meet VAW criteria
Yellow Brick House	An estimated average of 280	Did not meet VAW criteria
Crosslinks Supportive Housing Program	9	No diagnosis of mental illness
Total	518	

Source: Cakebread Consulting for the York Region Alliance to End Homelessness Women's Shelter Sub-Committee, *Hidden From Sight: Homelessness, Hidden Homelessness and At Risk Women in York Region*, 2007

A recent report, *Immigrants and Homelessness – At Risk in Canada’s Outer Suburbs: A Pilot Study in York Region*, states that immigrants were more likely to be “hidden homeless” in suburbs. The study found that although a majority of immigrants were home owners in York Region, they were more likely than their Canadian-born counterparts to be vulnerable to homelessness as they were spending at least 30% of their income on housing while more than a quarter were spending at least half of their household income on shelter costs.

Key stakeholders noted that there was a lack of culturally-appropriate (i.e. larger units to accommodate families, information available in different languages), affordable housing in the community. It was also noted that some service providers are not equipped to serve the diverse population of York Region in terms of being more culturally-sensitive. Clients, whose first language is not English, faced additional challenges in filling out long application forms for housing and services, particularly if they did not have an interpreter assisting them.

Key stakeholders have also noted a lack of transitional housing facilities in the Region. Existing transitional housing facilities generally operate at full capacity so families and individuals from emergency shelters have no place to go. This results in clients having to stay in shelters longer or having to go back to their previous situation if they are not able to find affordable housing once they leave the shelter. Additionally, a big challenge for youth leaving transitional housing facilities was the lack of affordable housing and employment facilities in the Region.

2.3.6.2 Special Needs Housing

Special needs or supportive housing provides a combination of housing that has appropriate design features and support services that enable individuals with special needs to live independently. This type of housing is normally provided for individuals who have a serious mental illness, intellectual disabilities or challenges, physical disabilities, frail and/or cognitively impaired elderly persons, and persons with substance abuse issues. Supportive housing is usually permanent as individuals generally need both the housing and the support services throughout their life stages.

Supportive housing may be public, private, or operated by a community non-profit agency. Provincial funding for this type of housing and the accompanying support services is provided by the Ministry of Social and Community Services and by the Local Health Integration Network (LHIN).

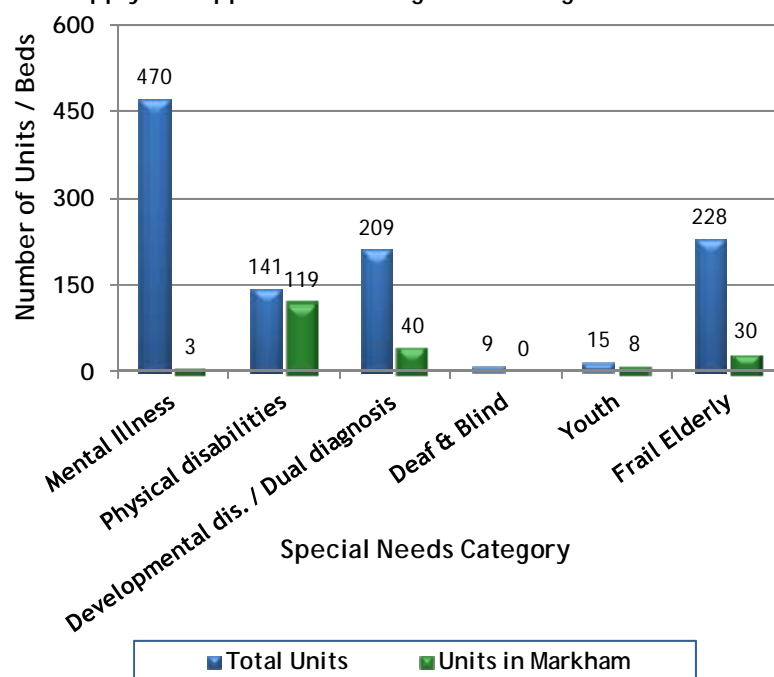
Research on supportive housing has shown that aside from the benefits to the tenants, there can be positive benefits to local neighbourhoods as well. In the report *We Are Neighbours: The Impact of Supportive Housing on Community, Social, Economic and Attitude Changes* (2008), researchers from the University of Toronto and the Wellesley Institute studied two supportive housing buildings located in Toronto neighbourhoods and found that there were numerous positive outcomes for the communities. In one case, local businesses found that many supportive housing

residents shopped locally, thus helping these local businesses. The study did not find any evidence that supported a decrease in land values to properties adjacent to the supportive housing buildings or any increase in criminal activity due to their presence.

The following sections present an overview of the supportive housing supply available to residents of Markham. This information was obtained from surveys of various key informants and service providers in York Region, a review of recent reports prepared by agencies involved in the provision of housing and support services, as well as an internet search for support service providers in York Region. It should be noted that consistent data for all of the identified providers was not available for a number of reasons and where more complete data was available, it is presented and discussed.

Overall, there are a total of 1,145 supportive housing units serving residents of the Town of Markham but only 200 of these units are located within the Town. These supportive housing units serve persons with mental illness, physical disabilities, developmental disabilities, dual diagnosis, deaf-blindness, youth, and the frail elderly. When compared to the 2006 population, there is one supportive housing unit for every 1,308 people in Markham.

Figure 49: Supply of Supportive Housing in York Region and Markham, 2009



2.3.6.3 *Persons with Mental Illness*

Mental illness is characterized by alterations in thinking, mood, or behaviour (or some combination thereof) associated with significant distress and impaired functioning over an extended period of time. The symptoms of mental illness vary from mild to severe and this affects the ability of an individual to live independently. The types of

mental illness include schizophrenia, mood disorders, paranoia, organic brain syndrome, personality disorders, and bipolar disorder. Each of these disorders requires varying forms and degrees of support to enable individuals to function on a daily basis. Appropriate housing has been identified as one of the key social determinants that help individuals cope with and recover from mental illness. Unfortunately, these conditions often leave such individuals facing poverty, discrimination, and complex social issues which give rise to serious difficulty securing appropriate housing.

Prior to the mid 1960s, most individuals with serious mental illness lived in institutional settings. From 1965, a trend toward de-institutionalization occurred and this resulted in a reduction of the population of institutions in Ontario by 70% between 1965 and 1981. Many of these individuals moved from institutions to boarding homes, poor quality housing, or homelessness. Most were isolated and received little community support. During the 1980's and 1990's, provincial spending on community mental health increased from \$8 million to \$113 million. The provincial government reallocated resources from hospitals to community based services.

There are currently three organizations serving Markham residents that provide supportive housing for persons with mental illness. These are Crosslinks / LOFT Community Services (134 units), Canadian Mental Health Association - York Region (CMHA) (8 beds), and Centre for Addiction and Mental Health - York Region (CAMH) (328 beds). In addition, there are community agencies that provide support services but not supportive housing. These include Krasman Centre and Bartimeaus.

Table 14: Supportive Housing and Support Service Providers for Persons with Mental Illness Serving Residents of Markham

Housing Provider	# of Units / Beds	# on Wait List	Location
Crosslinks Housing & Support Services - LOFT Community Services	134 units 114 through the homelessness initiative & 20 long term supportive units	No wait list available but very little turnover	Keswick, Richmond Hill, Aurora, Newmarket
Canadian Mental Health Association (CMHA) - York Region	8 beds *an additional 20 units in the Tony Wong Place (June 2010 occupancy)	No wait list available	Markham (1 unit), Richmond Hill (3), Newmarket (2), Thornhill (2)
Centre for Addiction & Mental Health (CAMH) York Region	Total beds = 328 Female beds = 59 (18%) Male beds = 149 (45.4%) Mixed beds = 120 (36.6%) *Beds are support agreements & are not	Only Brigitta (Newmarket) & Queensview (Queensville) have wait lists - female beds	Newmarket, Queensville, Holland Landing, Jackson's Point, & Keswick

	operated through CAMH		
Total Units in Markham	3 units		
Total Units	470 units		
Agency	Services Provided	Location	
Krasman Centre	Education and information services to families; peer support	Richmond Hill	
Bartimaeus Inc.	Support services to adults and seniors; education	Richmond Hill	

Domiciliary Hostels

Domiciliary hostels are privately owned residences that assist vulnerable people who need personal support and some support with activities of daily living. They are an important part of the continuum of housing and support services as they provide affordable, long-term housing for persons who are homeless or at risk of homelessness and who are experiencing mental health issues or are frail elderly. They provide people with an alternative to institutional care. Basic services may include 24-hour staff support, meals, medication management, assistance with daily living activities, housekeeping and laundry.

There are currently no domiciliary hostels in Markham but there are 25 in York Region with a total of 746 beds²⁴. These domiciliary hostels are open to all residents of York Region, including residents of Markham. York Region subsidizes the stay of approximately 300 eligible residents in these hostels. The number of Markham residents in these hostels cannot be determined as referrals come from hospitals.

Issues Identified by Key Informants

A key stakeholder noted that there was a lack of beds / units to serve women who were experiencing mental illness. Of the eighteen domiciliary hostels / special needs homes where CAMH provides services, only two have wait lists and these are both for female residents.

2.3.6.4 *Persons with Physical Disabilities*

The Participation and Activity Limitation Survey (2006) conducted by Statistics Canada found that in 2006, there were 4.4 million Canadians that reported having an activity limitation, resulting in a disability rate of 14.3%. This increased from the 2001 disability rate of 12.4% when 3.6 million Canadians reported limitations in their everyday activities due to a physical or psychological condition or to a health condition. This increase may be due to a number of factors, including the aging of the population and changing reporting behaviours.

²⁴ This includes 268 beds served by CAMH

In 2006, there were 6,510 households with a person experiencing activity reductions or physical difficulty in the Town of Markham. This represents 8.5% of all households in Markham. A number of agencies provide supportive housing for persons with physical disabilities who are residents of the Town of Markham. These include Ontario March of Dimes (42 units) and Participation House - Markham (105 clients). These are also community agencies that provide support services to people with disabilities, including Easter Seal Society.

Table 15: Supportive Housing and Support Service Providers for Persons with Physical Disabilities Serving Residents of Markham

Housing Provider	# of Units / Beds	# on Wait List	Location
Ontario March of Dimes	42 units	21 applicants for Markham	Markham (14), Richmond Hill (14), Vaughan (8), Newmarket (6)
Participation House - Markham	105 clients (total) <ul style="list-style-type: none"> • 9 Butternut Lane = 44 clients • 7811 Kennedy Road = 9 clients • 4460 14th Avenue = 8 clients • 20 Water Street = 8 clients • 113 Henderson Avenue = 6 clients • 49 Green Lane = 20 clients • 4000 Don Mills Road = 10 clients *an additional 4 units / 12 beds in the Tony Wong Place (June 2010 occupancy)	265 adults for South East Area (includes Markham and Richmond Hill)	Markham
Total Units in Markham	119 units		
Total Units	141 units		
Agency	Services Provided		Location
Easter Seal Society	Funds equipment, summer camps, the Recreational Choices funding program, research, advocacy,		Aurora

There are 104 modified / accessible units in the social housing stock in Markham. As of April 15th 2010, there were 47 applicants on the wait list for these units, suggesting a need for more affordable accessible / modified units within the Town.

Issues Identified by Key Informants

It was noted by key stakeholders that there is a lack of affordable, accessible housing units in the community. Due to the shortage of accessible units, persons with disabilities who did not need personal care services or whose care needs were not particularly high had to apply for supportive housing as these were the only accessible units available to them. Additionally, there is a lack of accessible housing units for families, units with three or more bedrooms. A key stakeholder also noted that some rent-geared-to-income units that were accessible were housing households who did not require these modifications. Thus, a better system is required to ensure that accessible/modified units housed individuals and households who actually required these modifications.

The need for additional supportive housing units for persons with physical disabilities is further demonstrated by the 21 applicants on the wait list for the 14 units in Markham operated by Ontario March of Dimes and the 265 applicants on Participation House - Markham's wait list.

2.3.6.5 Persons with Developmental Disabilities and/or Dual Diagnosis

In Canada, there are approximately 899,000 people who have a developmental disability. A developmental disability refers to the challenges that some people face in learning and/or communicating. These challenges are often present from birth or from an early age.

Individuals with developmental disabilities or intellectual challenges are often capable of independent living if they have access to housing and supports suitable to their needs. There are a number of organizations that provide these services to Town of Markham residents. These include Community Living York South (40 people), Meta Centre (3 units), Reena Foundation (24 beds), Kerry's Place (9 beds), New Leaf Living and Learning Together (88 beds), and Vita Charities (33 beds). There are also organizations in the community that provide support services or that coordinate services for persons with developmental disabilities and/or dual diagnosis. These agencies include York Support Services Network and Learning Disabilities Association of York Region.

Table 16: Supportive Housing and Support Service Providers for Persons with Developmental Disabilities / Intellectual Challenges and/or Dual Diagnosis Serving Residents of Markham

Housing Provider	# of Units / Beds	# on Wait List	Location
Community Living York South	40 people *an additional 4 units in the Tony Wong Place (June 2010 occupancy)	111 people	Markham
Meta Centre	3 units	Wait list is through YSSN	Richmond Hill
Community Living	12 beds	Wait list is through	Newmarket

Newmarket / Aurora		YSSN	
Reena Foundation	24 beds	Wait list is through YSSN	
Kerry's Place Residential Services	9 beds (3 additional beds through CAS)	Wait list is through YSSN	Newmarket (4), East Gwillimbury (5)
New Leaf Living & Learning Together	88 beds	Wait list is through YSSN	York Region (none in Markham)
Vita Charities - Vita Community Living Services	33 beds	Wait list is through YSSN	Maple, Woodbridge, Schomberg, Vaughan, Richmond Hill
Total Units in Markham	40 units / beds		
Total Units	209 units / beds		
Agency	Services Provided		Location
York Support Services Network	Case management program; service system response unit, which includes working with community agencies to coordinate access to a range of accommodation, day supports, and respite services, systems planning, and case resolution for complex situations; children case coordination; respite services; and inclusive recreation resource service; maintains wait list for 20 organizations serving persons with developmental disabilities and dual diagnosis		Newmarket
Learning Disabilities Association of York Region	Support, guidance, resource information, informal evaluation and referrals, advocacy, and connection with other agencies by an accredited intake worker		Richmond Hill

Issues Identified by Key Informants

Key informants noted that there was a lack of supportive housing units/ beds for persons with developmental disabilities or intellectual challenges. For example, Community Living York South has 111 people on the wait list for only 40 beds. A centralized wait list is maintained by York Support Services Network for several organizations including New Leaf Living and Learning Together, Kerry's Place, Reena Foundation, and Vita Community Living Services. As of April 2010, there were 653 people on this wait list and 116 were in Markham. Placements are made based on whether the individual is at-risk of homelessness or not or whether the individual is an adult in a youth bed. Average wait times are from seven to ten years but individuals who are living with families and who are not at-risk of homelessness may have to wait longer.

2.3.6.6 *Persons who are Deaf and Blind*

Deaf-blindness is a disability that combines varying degrees of both hearing and visual impairment. Although a person may not be completely deaf or completely blind, they do not have enough of either sense to navigate their environment independently. All individuals who are deaf-blind experience challenges in communicating and mobility and many have additional physical disabilities and medical issues. In Ontario, there are approximately 7,000 individuals who are deaf and blind.

There is one organization in York Region serving this population. DeafBlind Ontario Services has nine beds in three group homes in Newmarket. The organization has also been allocated four units under the Canada-Ontario Affordable Housing Program for Year 1 funding and another four units for Year 2 funding. There are approximately eight to ten people on the wait list for the nine beds that currently exist.

Table 17: Supportive Housing and Support Service Providers for Persons who are Deaf and Blind Serving Residents of Markham

Housing Provider	# of Units / Beds	# on Wait List	Location
DeafBlind Ontario Services	9 beds in 3 homes	Average of 8-10 people	Newmarket
Total Units	9 beds		

2.3.6.7 *Seniors and Frail Elderly*

Based on the 2006 Census, approximately 10.7% of the population of Markham are 65 years and older and 22.3% are 55 years and over. Population projections indicate that these proportions will continue to grow, with an estimated 21.4% of the total population for Markham in 2031 composed of persons aged 65 years and older and 33.0% aged 55 years and over. This demonstrates a need to ensure suitable housing options for seniors in Markham.

Supportive housing for seniors allows aging in place as it can provide 24-hour care while allowing the senior to remain in their community. Aging in place is an attractive option as it can potentially decrease health care costs, decrease the demand for long-term care home beds, and stabilize the physical and psychological well-being of seniors by avoiding disruption to their lives. Supportive housing is also a viable option for low-income seniors with health impairments who require assistance with daily activities but who do not necessarily want or are able to afford to live in long-term care facilities.

There are two organizations that provide supportive housing for frail elderly residents in Markham. These are Community Home Assistance to Seniors (84 units) and the Region's Alternative Community Living Program (ACLP) (144 units).

Table 18: Supportive Housing and Support Service Providers for Frail Elderly Serving Residents of Markham

Housing Provider	# of Units / Beds	# on Wait List	Location
Community Home Assistance To Seniors (CHATS)	84 units	Wait list is through York Region Social Housing	Stouffville & Richmond Hill
Alternative Community Living Program (ACLP)	144 units (total) <ul style="list-style-type: none"> • Cedar Crest Manor = 30 • Armitage Gardens (Housing York Inc.) = 24 • Hadley Grange (Housing York Inc.) = 19 • Heritage East (Housing York Inc.) = 20 • Keswick Gardens (Housing York Inc.) = 25 • Genesis Place = 15 • Kitchen Breedon Manor = 11 	12 applications for services at Cedar Crest Manor (Markham); approximately 350 applicants for York Region	Markham (Cedar Crest Manor), Newmarket, Aurora, Keswick, Richmond Hill, Shomberg
Total Units in Markham	30 units		
Total Units	228 units		

In addition to supportive housing, there are a number of other housing options for seniors. These include retirement homes, long-term care homes, life-lease housing, and accessory or secondary suites.

Issues Identified by Key Informants

Key informants providing housing and services to seniors stated that a key issue faced by their clients is the difficulty in accessing services and social networks that may help them remain independent. In addition to the fact that there is a shortage of community services, location and transportation challenges, particularly for those with mobility issues, make it more difficult for seniors to remain independent.

2.3.6.8 Youth

There are two organizations in the community that provide Markham youth with supportive housing. These are Kinark Child and Family Services (7 beds) and Cedar Heights Residential Living (8 beds). Additionally, community agencies including York Youth, provide youth with support services such as employment support and referral.

Table 19: Supportive Housing and Support Service Providers for Youth Serving Residents of Markham

Housing Provider	# of Units / Beds	# on Wait List	Location
Kinark Child & Family Services	7 beds	No current waiting list	Newmarket
Cedar Heights Residential Living	8 beds	100% occupancy	Markham
Total Units in Markham	8 beds		
Total Units	15 beds		
Agency	Services Provided	Location	
York Youth	Employment support and referral services to youth who are out of school and work; services include one-on-one support, referral follow-up, and job search assistance	Richmond Hill	

Issues Identified by Key Informants

Key stakeholders have suggested that there currently is a lack of affordable housing with supports, such as employment and life skills supports, for youth leaving transitional housing. This results in youth having to stay in transitional housing facilities longer or having no place to go when they have to leave these facilities.

2.3.6.9 Additional Community Support Services

In addition to the supply of emergency, transitional, and supportive housing, a number of agencies provide support services to residents of Markham. Appendix A provides an overview of these organizations, the client groups they serve and the services they provide.

Issues Identified by Key Informants

Key informants stated that there was a lack of community services to meet the needs in the area. For example, community organizations providing assistance with housing have very limited number of staff to serve the entire Region. In addition, there seemed to be challenges in partnering/ coordinating with other housing and support service providers to assist people in need.

The lack of culturally appropriate, affordable housing for the increasing number of immigrants and visible minorities in Markham was also noted. In addition, key

stakeholders stated that there was a need for culturally-sensitive support services, particularly for people whose first language was not English.

2.3.7 Additional Housing for Seniors

In addition to supportive housing for seniors, there are other forms of seniors housing options within Markham. These include private retirement homes, long term care homes, and life lease housing, these housing options are described in the following section.

2.3.7.1 Retirement Homes

Retirement homes are privately owned rental accommodation for seniors who need minimal to moderate assistance with daily living activities and who are able to pay for their own care. These homes allow seniors to live as independently as possible while providing them with certain support services and social activities. Based on Canada Mortgage and Housing Corporation's Seniors Housing Report, there are a total of 2,086 retirement home spaces in 24 residences in York Region in 2009. These spaces/units do not include homes where all residents are on a housing subsidy. Additionally, this number does not include homes for seniors which provide more than 1.5 hours of care per day, thus excluding long term care homes and nursing homes.

In 2009, there were 1,921 residents in these retirement homes with an average rent of \$3,500 for standard retirement home spaces.²⁵

The following provides an overview of the retirement home facilities in Markham.

- Bethany Manor – 40 beds
- Amica at Swan Lake
- Glynnwood – 160 units

2.3.7.2 Long Term Care Homes

Long term care homes are homes for people who require the availability of 24-hour nursing care and supervision within a secure setting. In general, long term care homes offer higher levels of personal care and support than those typically offered by either retirement homes or supportive housing.²⁶

The basic services offered by long-term care homes include meals, laundry, housekeeping, pastoral services, social and recreational programs, medication administration, and assistance with the essential activities of daily living. Nursing,

²⁵ CMHC (2009). Seniors' Housing Report: Ontario.

²⁶ Ministry of Health and Long Term Care (2009). Seniors' Care: Long Term Care Homes. Accessed from www.health.gov.on.ca

personal care on a 24-hour basis, and access to a physician and other health professionals are also included.

The Ministry of Health and Long Term Care provides funding for these homes and residents pay a certain portion of the cost, which is called a “co-payment.” As of July 2009, the monthly co-payment of basic or standard accommodation was \$1,614.21; \$1,857.55 for a semi-private room; and, \$2,161.71 for a private room. Subsidies for basic accommodation are available for those whose incomes are insufficient to afford the co-payments.

There are five long term care homes with a total of 776 beds located in Markham. These are:

- Bethany Lodge - 128 beds
- Markhaven - 96 beds
- Union Villa - 160 beds
- Woodhaven - 192 beds
- Yee Hong Centre - 200 beds

In addition, York Region operates the following long term care facilities:

- York Region Maple Health Centre - 100 beds, located in Maple
- York Region Newmarket Health Centre - 132 beds, located in Newmarket²⁷

2.3.7.3 *Life Lease Housing*

Life lease housing is usually owned and managed by a non-profit, community-based group. This type of housing differs from rental housing as residents acquire the right to occupy the housing unit by purchasing a lease for a period of time for an upfront payment, usually at market value or slightly below market value in addition to a monthly maintenance fee that usually covers operating and service costs. In most cases, when the resident moves out, the lease is sold back to the owner for fair market value minus a fee. The owner then has the right to resell the lease to another senior.

- Wyndham Gardens (part of Unionville Home Society) is an example of a life lease development in Markham. There are 122 apartments that range in size from approximately 700 square feet to 1,550 square feet. Residents live independently, assisted with an increasing number of supports provided by the Home and Community Services Division of Unionville Home Society.
- Bethany Courts in Unionville, part of the Bethany residences campus, is another life lease development in Markham. It consists of 72 one- and two-bedroom

²⁷ Ministry of Health and Long Term Care. Reports on Long Term Care Homes. Accessed from <http://publicreporting.ltchomes.net/en-ca/HomeProfile.aspx>

suites designed for independent living, ranging in size from 774 to 1,610 square feet. The senior buys the right to occupy a suite at 95% of the market value of the suite. When the lease is terminated and a new tenant is found, the lessee is paid 90% of the then market value, less a 4% fee.

2.3.8 Student Housing

With the Seneca College campus in Markham, student housing represents another important component of the housing market. In Fall 2009, there were 1,488 full time students enrolled in Seneca's Markham campus and 1,596 full time students enrolled for Winter 2010. Seneca has co-ed on-campus residences at Newnham with 1,110 beds and King with 230 beds. There is a free shuttle bus service available to students from these residences who attend classes at the Markham Campus. There is also a Seneca College Housing Registry to assist students in locating affordable housing. Seneca receives an average of 3-5 calls per week of students inquiring about housing.

Students pay \$706.25 per month for on-campus housing and this includes all utilities and bi-weekly housekeeping services. Students can pay from around \$800 to \$1,000 per month for off-campus housing.

2.3.9 Summary of Housing Stock Analysis

The following describe the key findings within the housing stock analysis of Markham.

- *Housing stock in Markham is predominantly singles but showing signs of diversification*
 - Single detached homes in Markham has decreased from 77.1% of all dwellings in 1996 to 67.3% in 2006, while the proportion of semi detached, row houses, and duplex apartments increased over this time period.
 - Single detached homes represented 49.5% of the total housing starts in 2009 compared to 68.9% in 2001.
 - Starts for row houses increased from 14.9% in 2001 to 26.2% in 2009 while starts for apartments increased from 3.2% in 2002 to 13.4% in 2009.
- *Housing stock, in general, is in good repair*
 - In 2006, only 2.8% of owned dwellings in Markham were self-reported as in need of major repairs compared to 3.1% in York Region and 5.0% in the Province as a whole.
 - Markham also had the lowest rate (4.6%) of rented dwellings requiring major repairs when compared to York Region (6.6%) and the Province as a whole (10.0%) in 2006.

- *Home ownership affordability gap is widening in Markham*
 - House prices, in general are increasing (18.5% from 2007 to 2009) faster than increases to household income (estimated at 7.8% from 2005 to 2009); signalling the likelihood that more households are facing affordability challenges.
 - Housing listings from 2005 and 2009 illustrate that there are fewer ownership options for households in the lower income deciles (i.e. less than the 6th income decile).
- *Low vacancy rates signal lack of rental housing in Markham*
 - Markham had one of the lowest proportions of rental housing in York Region at 11.1% in 2006.
 - Markham has the second highest number of people per rental housing unit within the Region, with one rental housing unit for every 31 people; higher than the Region's average of one rental housing unit for every 28 people and the provincial average of one rental housing units for every nine people.
 - Just 6% of the rental housing stock in Markham was built between 1996 and 2006.
 - The vacancy rate in Markham for private apartments was at 1.6% in 2009 and has been below 2.5% for the past five years.
- *Long wait times for social housing signal more is needed*
 - There is a wait time of approximately ten years for subsidized/social housing in York Region.
 - There are currently (as of April 15th 2010), 4,416 applicants waiting for housing in Markham.
- *Homelessness in Markham is generally hidden*
 - Key stakeholders have expressed that homelessness is very often hidden in Markham. Residents, including families, who are homeless often couch surf, double-up, or live in cars, public buildings and other unsafe environments.
 - There are no shelters in Markham.
 - With the exception of Pathways transitional housing for youth, there are no transitional housing units in Markham.
 - Homeless women who are not victims of domestic abuse and are not currently with children do not have housing options within the Region and are largely hidden.

- *Special needs housing is more typically located in the north of the Region*
 - Of the 1,145 special needs housing units serving Markham residents, only 200 are located in Markham
 - In general, much of the special needs housing (in particular housing for persons with mental illness and persons with a developmental disability) is located in the north of the Region. This makes it more difficult to access by Markham residents and also means that residents who need this form of support must leave their community and/or family.
 - Stakeholders commented that this is often a consequence of higher land (and therefore house) prices in Markham compared to other areas in the north.
 - Stakeholders noted that when support agreements have been attempted in Markham, landlords have not typically been supportive.
 - There is no supportive housing for persons who are deaf and blind in Markham.
 - There are only three supportive housing units for persons with mental illness in Markham
- *Waiting lists are long for special needs housing in York Region*
 - Waiting list statistics for housing for persons with developmental disabilities and/or dual diagnosed individuals as of April 2010 were at 653 individuals including 116 from Markham. Wait times are estimated at seven to ten years, however, individuals who are living with families and not at-risk of homelessness may have to wait longer.
 - Waiting lists for housing through Participation House and Ontario March of Dimes exceed the number of units. There are 21 applicants waiting for an accessible unit through Ontario March of Dimes Markham which has only a supply of 14 units. Participation House serves 105 clients in Markham and has a waiting list of 235 adults seeking housing in the South East Area of the Region (Markham and Richmond Hill).

3.0 Household Affordability

Housing is the single largest monthly expenditure for most households thus accessing affordable, adequate, and suitable housing is a pressing concern for many individuals and families. Research has shown that housing affordability is a problem disproportionately faced by lower income households although it is also an issue faced by some moderate income households who opt to spend a large proportion of their income on housing in order to move from the rental market to the home ownership market.

Housing affordability is a critical element in the social well being of all residents, and an adequate supply of affordable housing greatly contributes to the creation of complete and more economically viable communities.

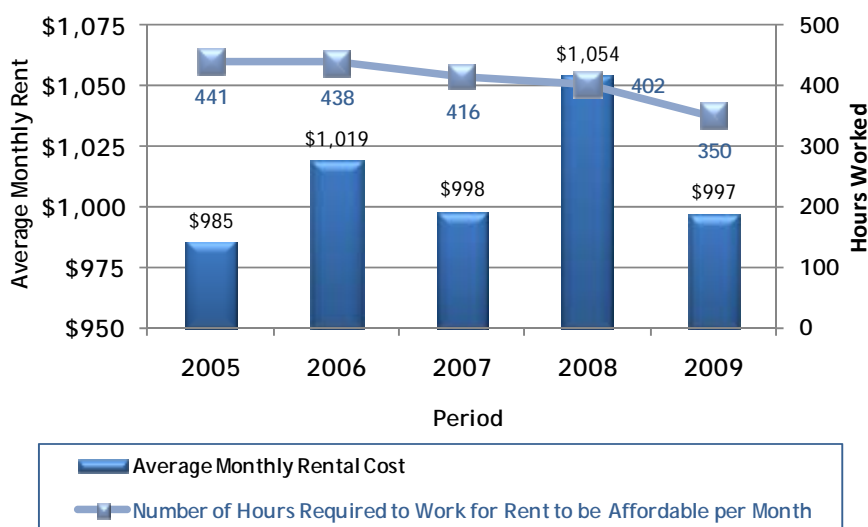
Measuring housing affordability involves comparing housing costs to a household's ability to meet those costs. Income and wages is used as a measure of housing affordability. Housing is, generally, considered affordable if shelter costs account for less than 30.0% of before-tax household income.

3.1.1 Affordability by Minimum Wage

For housing to be affordable, a household should not be spending more than 30% of its gross household income on housing costs. In 2009, a person earning the minimum wage would have to work 350 hours a month to be able to afford the average market rent in Markham. This means that this person would have to work approximately 11.7 hours every day, including weekends.

The number of hours that a person earning minimum wage would have to work has decreased from 441 hours in 2005 but it is still significantly more than the 176 hours that a person would normally be expected to work. This suggests a need to further increase the minimum wage. Additionally, it implies a need to provide more affordable housing options for persons earning the minimum wage.

Figure 50: Number of Work Hours Required to Maintain Affordable Rental Housing Costs at Minimum Wage: Town of Markham; 2005-2009



Source: Ontario Ministry of Labour, 2008, Minimum Wage; CMHC Rental Market Report, GTA 2005-2009

3.1.2 Affordability by Occupational Wage Rate

Based on the average house price for a detached home of \$585,416 home ownership in Markham is out of reach for many single household earners including trades workers, teachers and professors, and even business and finance professionals. For example, teachers and professors would have to spend 40.9% of their income to afford a condominium and 73.9% of their income to be able to afford a detached home in Markham.

Table 20: Comparison of Average House Prices to Affordable House Prices for Selected Occupations: Town of Markham

Selected Occupation	Annual Income	Affordable House Price	Average House Prices (2009)		
			Detached	Semi/Row	Condo
			\$585,416	\$415,919	\$323,481
Childcare / home support workers	\$19,995	\$74,245	Not Affordable	Not Affordable	Not Affordable
Retail salespersons / clerks	\$30,213	\$112,186	Not Affordable	Not Affordable	Not Affordable
Social services workers / paralegals	\$32,983	\$122,471	Not Affordable	Not Affordable	Not Affordable
Construction trades workers	\$33,342	\$123,804	Not Affordable	Not Affordable	Not Affordable
Secretaries	\$34,726	\$128,943	Not Affordable	Not Affordable	Not Affordable
Mechanics	\$48,943	\$181,733	Not Affordable	Not Affordable	Not Affordable
Business & finance professionals	\$57,637	\$214,016	Not Affordable	Not Affordable	Not Affordable
Teachers & professors	\$64,010	\$237,680	Not Affordable	Not Affordable	Not Affordable
Specialist managers	\$75,158	\$279,074	Not Affordable	Not Affordable	Not Affordable
Health professionals	\$88,527	\$328,715	Not Affordable	Affordable	Affordable

Source: Town of Markham Economic Development Department, Economic Profile: Mid-Year 2009; RealNet Data, 2009; SHS Calculations based on a 10% downpayment, 25-year amortization period, and 5.48 interest rate

In Markham, the private rental market is not affordable to people working as secretaries, construction trade workers, social service workers, and anyone who is earning less than \$37,300 in 2005.

Table 21: Comparison of Average Rents to Affordable Rental Prices for Selected Occupations:
Town of Markham

Selected Occupation	Annual Income	Affordable Rental Price	Average Rental Prices (2009)		
			1 Bdrm	2 Bdrm	3+ Bdrm
			\$931	\$1,056	\$1,220
Childcare / home support workers	\$19,995	\$500	Not Affordable	Not Affordable	Not Affordable
Retail salespersons / clerks	\$30,213	\$755	Not Affordable	Not Affordable	Not Affordable
Social services workers / paralegals	\$32,983	\$825	Not Affordable	Not Affordable	Not Affordable
Construction trades workers	\$33,342	\$834	Not Affordable	Not Affordable	Not Affordable
Secretaries	\$34,726	\$868	Not Affordable	Not Affordable	Not Affordable
Mechanics	\$48,943	\$1,224	Affordable	Affordable	Affordable
Business & finance professionals	\$57,637	\$1,441	Affordable	Affordable	Affordable
Teachers & professors	\$64,010	\$1,600	Affordable	Affordable	Affordable
Specialist managers	\$75,158	\$1,879	Affordable	Affordable	Affordable
Health professionals	\$88,527	\$2,213	Affordable	Affordable	Affordable

Source: Town of Markham Economic Development Department, Economic Profile: Mid-Year 2009; CMHC Market Rental Report 2009, GTA; SHS Calculations based on 30% of household income spent on shelter

3.1.3 Core Housing Need

Canada Mortgage and Housing Corporation (CMHC) provides information on households that are in core housing need. A household is said to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that meets all three housing standards.²⁸

The proportion of owner households in core housing need in York Region²⁹ has increased from 4.6% in 1991 to 10.1% in 2006 and the proportion of owner households living below at least one standard has increased from 27.7% in 1991 to 29.4% in 2006. Similarly, renter households in core housing need in York Region increased from 17.4%

²⁸ *Adequate* housing is housing that does not require any major repairs. *Affordable* housing is housing that costs less than 30% of total before-tax household income. *Suitable* housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard requirements.

A household is not in core housing need if its housing meets all the adequacy, suitability, and affordability standards OR if its housing does not meet one or more of these standards but it has sufficient income to obtain alternative local housing that is acceptable (meets all three standards).

²⁹ Data related to Core Housing Need was not available for the Town of Markham, as such data for the Region of York is provided.

of all renter households in 1991 to 35.3% in 2006 and renter households living below at least one standard increased from 40.9% in 1991 to 53.9% in 2006. It should be noted that while only 10.1% of owner households were in core housing need in 2006, 35.3% of renter households were in core need, suggesting a need for more affordable and acceptable rental housing in the community.

Table 22: Households Living Below the Affordability, Suitability, and Adequacy Standards: York Region CMA, 1991-2006

	1991		1996		2001		2006	
	#	%	#	%	#	%	#	%
Total Households	144,705	100.0%	168,815	100.0%	214,230	100.0%	261,530	100.0%
Owner Households								
Total Owner Households	120,025	82.9%	139,070	82.4%	186,130	86.9%	232,270	88.8%
Total Households living below at least one standard	33,265	27.7%	38,805	27.9%	48,085	25.8%	68,250	29.4%
Total Households living below adequacy standard	3,710	3.1%	5,070	3.6%	6,335	3.4%	7,005	3.0%
Total Households living below affordability standard	26,680	22.2%	30,280	21.8%	36,375	19.5%	54,480	23.5%
Total Households living below suitability standard	5,335	4.4%	7,395	5.3%	9,300	5.0%	13,145	5.7%
Total Households in Core Housing Need	5,470	4.6%	11,155	8.0%	16,790	9.0%	23,535	10.1%
Average Monthly Shelter Costs	1,140	N/A	1,165	N/A	1,264	N/A	1,469	N/A
Renter Households								
Total Renter Households	24,675	17.1%	29,745	17.6%	28,095	13.1%	29,255	11.2%
Total Households living below at least one standard	10,085	40.9%	14,610	49.1%	13,760	49.0%	15,755	53.9%
Total Households living below adequacy standard	2,150	8.7%	2,635	8.9%	2,585	9.2%	1,935	6.6%
Total Households living below affordability standard	7,060	28.6%	10,685	35.9%	9,850	35.1%	12,260	41.9%
Total Households living below suitability standard	2,320	9.4%	4,005	13.5%	3,365	12.0%	4,265	14.6%
Total Households in Core Housing Need	4,295	17.4%	8,385	28.2%	8,675	30.9%	10,330	35.3%
Average Monthly Shelter Costs	\$860	N/A	\$904	N/A	\$978	N/A	\$1,042	N/A

Source: CMHC Housing in Canada Online

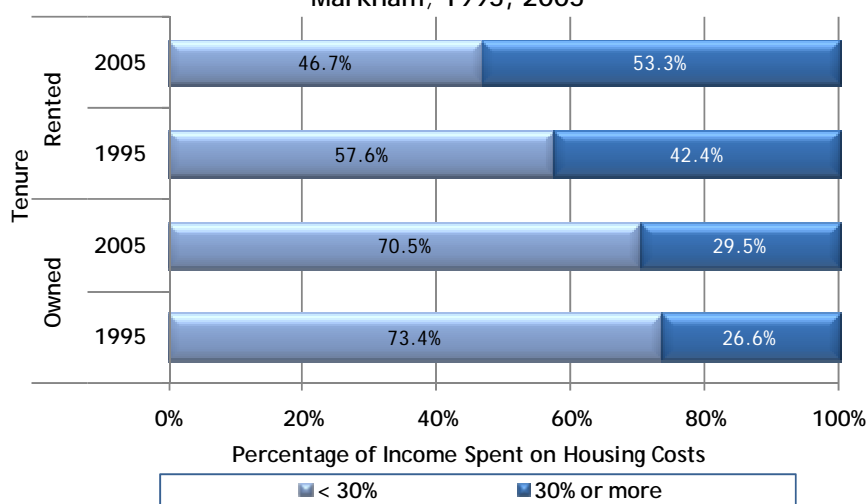
3.1.4 Income Spent on Shelter

Statistics Canada defines "*income spent on shelter*" as the proportion of a household's average monthly total household income which is spent on owner's major payments, in the case of owner-occupied dwellings, or on gross rent, in the case of tenant-occupied dwellings. This percentage is calculated by dividing the total shelter related expenses by the household's total monthly income and multiplying the result by 100. These expenses include the monthly rent or the mortgage payment and the costs of electricity, heat, municipal services, property taxes and other shelter-related expenses.³⁰

3.1.4.1 Income Spent on Shelter: Renters

Renters in general faced greater housing affordability challenges in 2005 when compared to owner households. In Markham, more than half (53.3%) of renter households spent 30% or more of their household income on housing compared to only 29.5% of owner households in 2005. The proportion of renters spending more than 30% of their household income on housing increased from 42.4% in 1995 to 53.3% in 2005. The *Markham Task Force on Affordable Housing: Housing Needs - Housing Choices* (2002) highlighted the fact that 23.9% of all tenant households in Markham were paying more than 50% of their income on rent. In 2005, this proportion had increased to 27.3% of all tenant households.

Figure 51: Trends in Percentage of Household Income Spent on Shelter by Tenure: Town of Markham; 1995, 2005



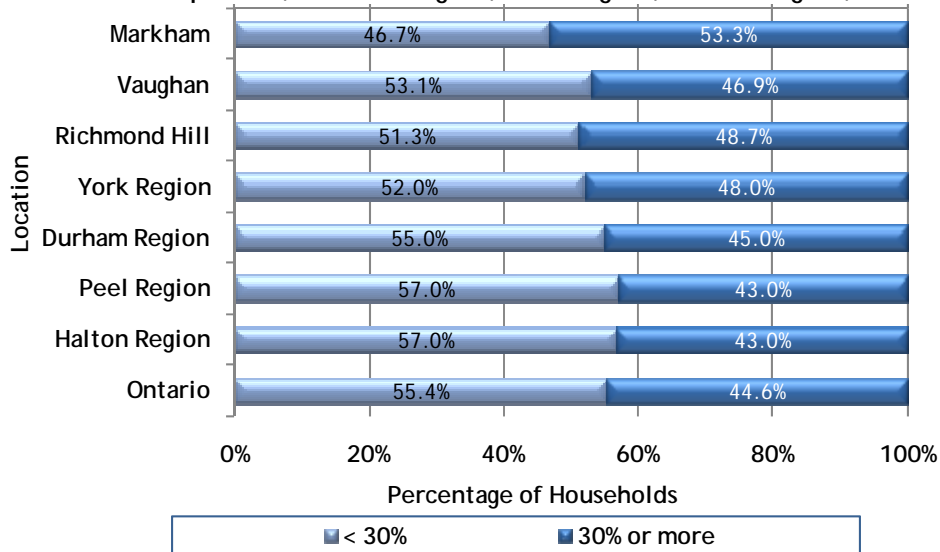
Source: Statistics Canada Custom Tabulations, Census 1996, 2006

Markham had the highest proportions of renter household spending 30% or more of their household income on housing, compared to the other municipalities in York Region and the GTA. Only 46.7% of renter households in Markham were in affordable

³⁰ Statistics Canada 2006 Census Dictionary

accommodation compared to 52.0% in York Region as a whole, 55.0% in Durham Region, 57.0% in Peel Region, 57.0% in Halton Region, and 55.4% in Ontario.

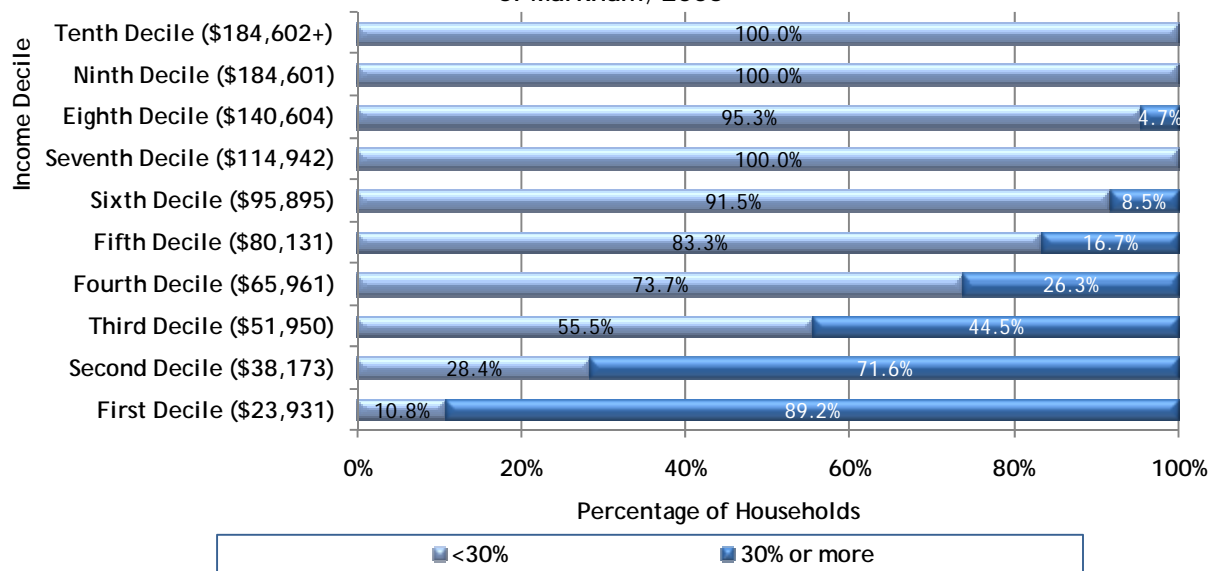
Figure 52: Percentage of Household Income Spent on Shelter by Renters: Town of Markham, York Region and Select Municipalities, Durham Region, Peel Region, Halton Region, and Ontario; 2005



Source: Statistics Canada, Custom Tabulations, 2006

In 2005, 2,315 renter households, representing 89.2% of renter households in the first income decile (those earning \$23,931 or less), were experiencing affordability challenges. Similar to the trend for owners, affordability challenges continued even as incomes increased. More than a quarter of renter households in the fourth income decile (earning between \$51,951 and \$65,961) still spent more than 30% of their household income on housing costs.

Figure 53: Percentage of Household Income Spent on Rental Housing Costs by Income Decile: Town of Markham; 2005



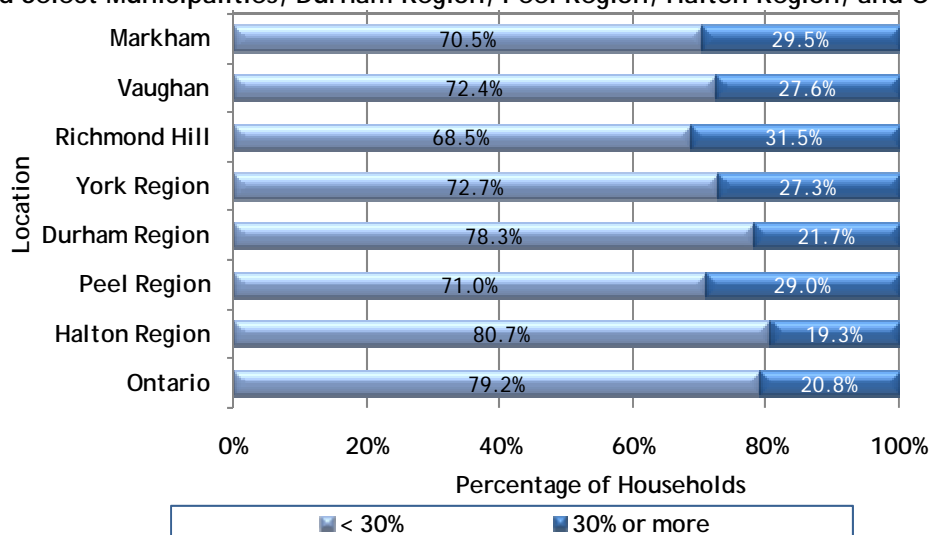
Source : Statistics Canada Custom Tabulations, Census 2006

3.1.4.2 *Income Spent on Shelter: Home Owners*

While renters faced greater housing affordability issues compared to owners, more than a quarter of owners still experienced affordability challenges in Markham. In 2005, 29.5% of owner households spent 30% or more of their income on housing. This proportion increased from 26.6% in 1995, illustrating that housing in Markham is becoming less affordable for both owners and renters.

Markham had one of the highest proportions of owner households spending more than 30% of their income on housing costs, second only to Richmond Hill where owner households spent 31.5% of their income on housing costs.

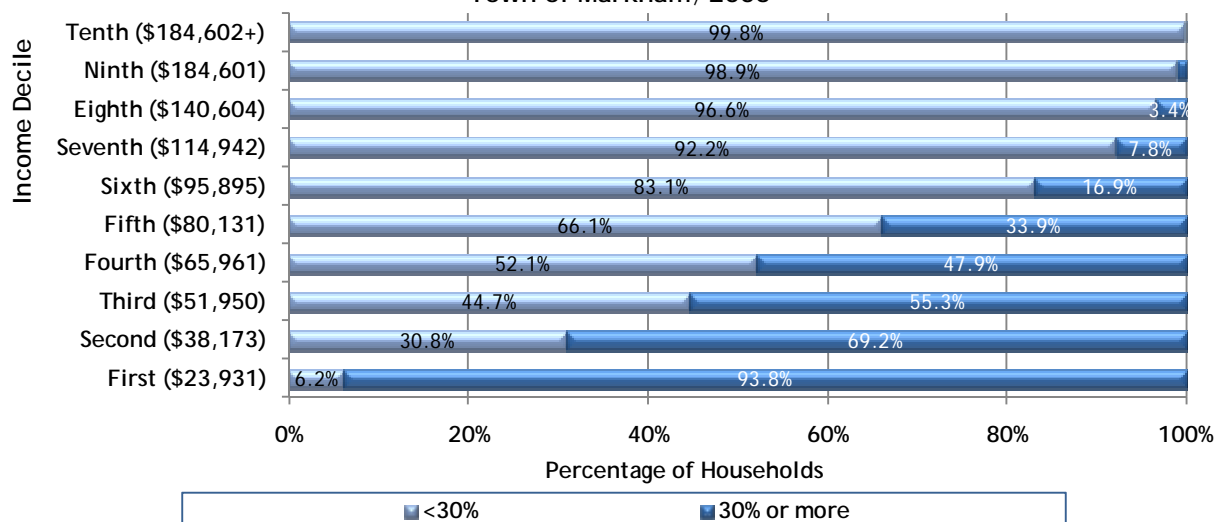
Figure 54: Percentage of Household Income Spent on Shelter by Owners: Town of Markham, York Region and Select Municipalities, Durham Region, Peel Region, Halton Region, and Ontario; 2005



Source: Statistics Canada, Custom Tabulations, 2006

In 2005, 93.8% of owner households in the first income decile (earning \$23,931 or less) experienced affordability challenges. Affordability challenges for owners continue even as incomes increase. For example, almost half of owner households in the fourth income decile (earning between \$51,951 and \$65,961) still spent more than 30% of their income on housing costs.

Figure 55: Percentage of Household Income Spent on Ownership Housing Costs by Income Decile: Town of Markham; 2005



Source: Statistics Canada Custom Tabulations, Census 2006

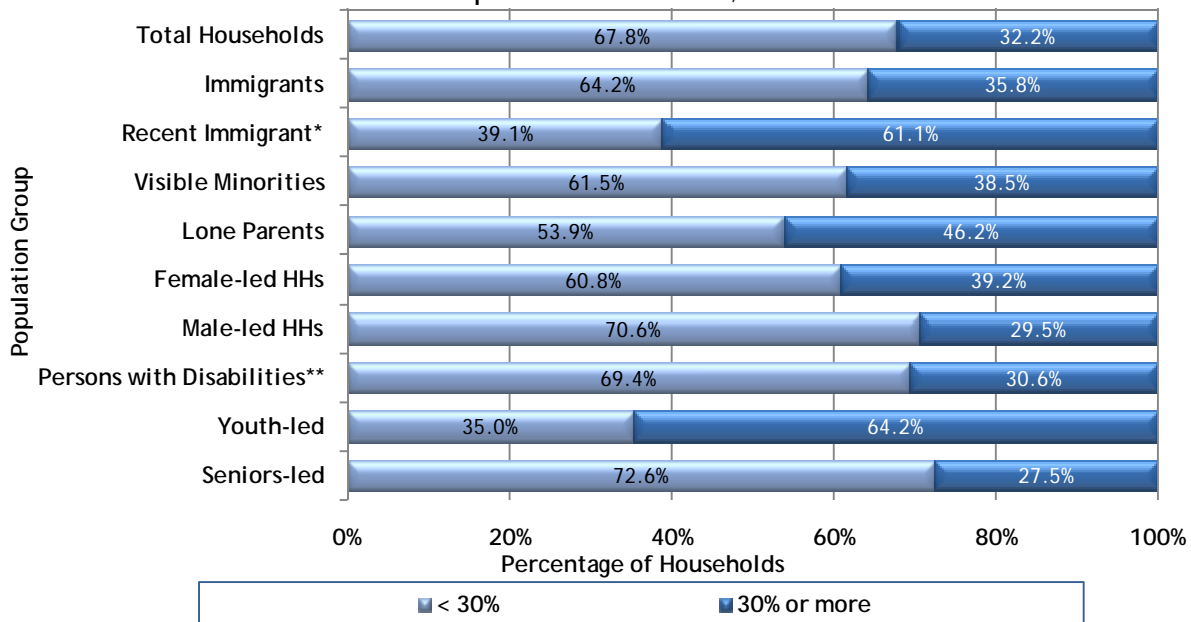
3.1.4.3 *Income Spent on Shelter: Diverse Population Groups*

Households led by immigrants, visible minorities, lone parents, females, persons with disabilities, youth, and seniors are diverse populations with housing needs that vary from the housing needs of the general population. A well functioning housing system provides adequate, safe, accessible, adaptable and affordable housing to meet the needs of these diverse groups and removes barriers to enhance access to housing for these groups. Markham had the largest population in York Region who had not been born in Canada in 2006, signalling another important reason to examine the needs of these diverse population groups.

Many households in each of these diverse population groups were experiencing housing affordability issues in 2005. Housing affordability issues (i.e. were spending more than 30% of their income on housing costs) were most common in youth-led households (64.2%), recent immigrant-led households (61.1%), lone-parent households (46.2%), female-led households (39.2%), and visible minority households (38.5%). Severe affordability³¹ issues were most common in youth-led households (49.2% spending more than 50% of their income), recent immigrant led households (36.2%), and lone parent households (25.2%). Senior households (27.5%), male-led households (29.5%), and households with a person with a disability (30.6%) had lower proportions of households experiencing affordability challenges compared to the total households in Markham (32.2% spending more than 30% of their income on housing).

³¹ According to CMHC, the term “*severe affordability problems*” refers to households spending 50% or more of their income on shelter and are in core housing need.

Figure 56: Trends In Percentage of Household Income Spent on Shelter by Diverse Population Group: Town of Markham; 2005



Source : Statistics Canada Custom Tabulations, Census 2006

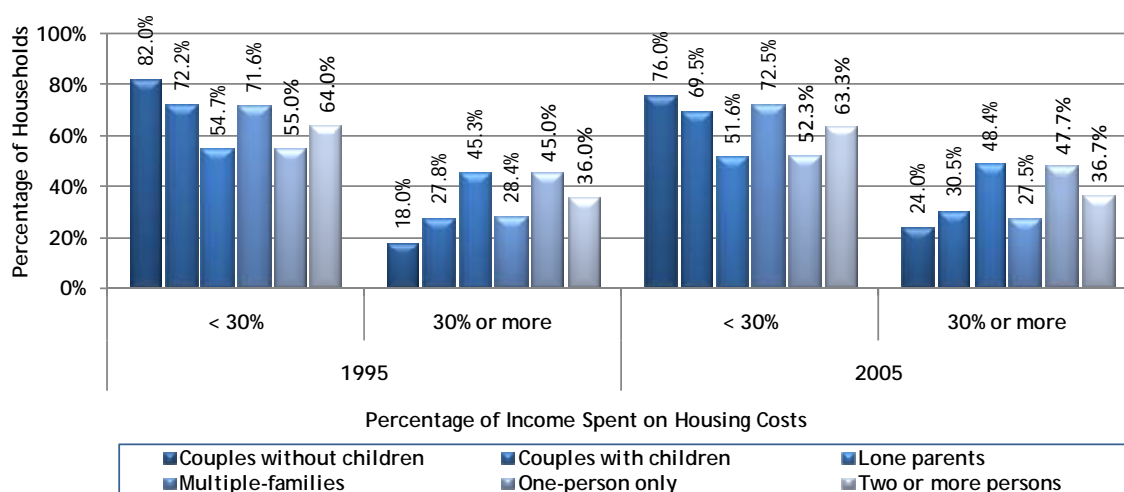
*Recent Immigrants are immigrants arriving within the past 5 years of the census year.

** Persons with Disabilities are households where any member of the household has difficulty hearing, seeing, communicating, walking, climbing stairs, bending, learning, or doing any similar activities.

In 2005, lone-parent households and single households had the lowest rates of housing affordability. In Markham, 48.4% of lone-parent households spent 30% or more of their household income on shelter costs. Of these, 16.8% spent 70% or more of their household income. A large proportion of single households (47.7%) also spent 30% or more of their household income on shelter costs with 16.2% spending 70% or more of their household income.

In Markham, couples without children are the least likely to experience housing affordability problems. Couples with children and multiple-family households were also less likely to experience affordability problems compared to other household types.

Figure 57: Trends in Percentage of Household Income Spent on Shelter by Household Type: Town of Markham; 1995, 2005



Source: Statistics Canada Custom Tabulations, Census, 1995-2006

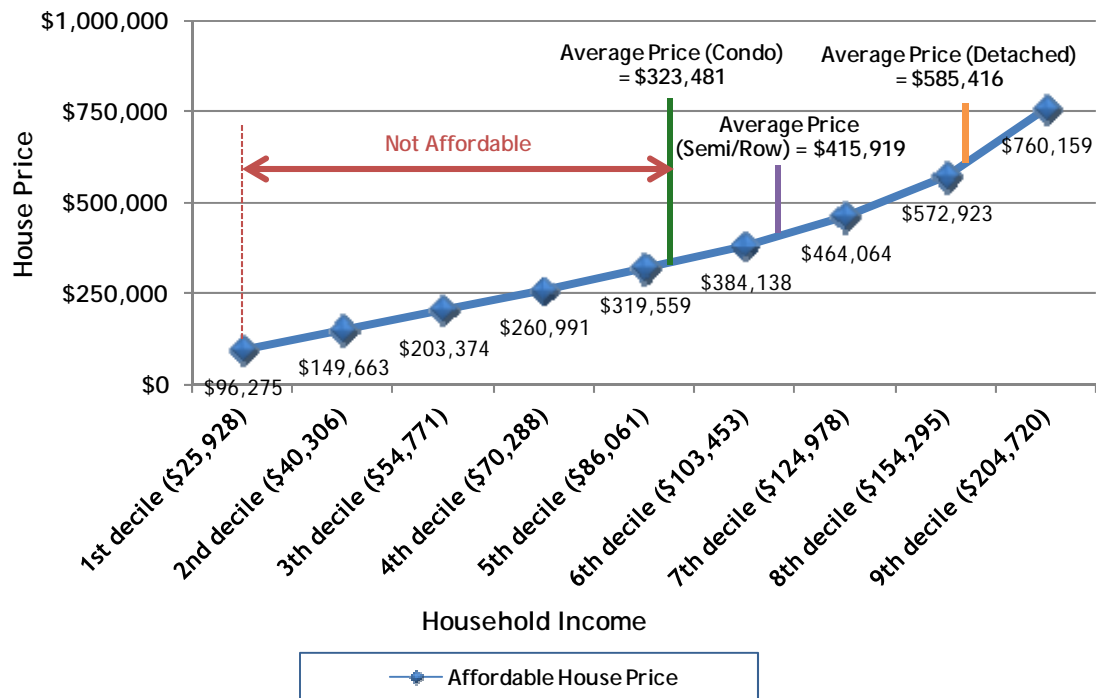
3.1.5 Housing Affordability by Income Decile

3.1.5.1 Housing Affordability: Home Owners

Based on average asking prices for new homes in 2009 in Markham, standard detached homes, townhouses, and condominiums are affordable to households in the ninth income decile (households earning \$154,296 or more in 2009). On the other hand, households in the first to the fifth income deciles would not be able to afford home ownership in Markham. Households in the sixth decile (those earning between \$86,062 and \$103,453 in 2009) would only be able to afford a standard condominium in Markham. Households in the seventh and eighth deciles would not be able to afford a detached two-storey home in Markham but would have some opportunities in the town/row house markets. Households earning the estimated average household income in Markham (\$112,758) would not be able to afford a detached home in Markham, based on average asking prices.

Overall, therefore, home ownership in Markham is generally affordable to households in the 6th decile and above; with a greater number of choices available to households in the 9th decile and above. Less than half of all households in Markham can afford home ownership yet 88.9% of all households in 2006 were home owners. This may partly explain why 29.5% of owner households in Markham were experiencing affordability challenges.

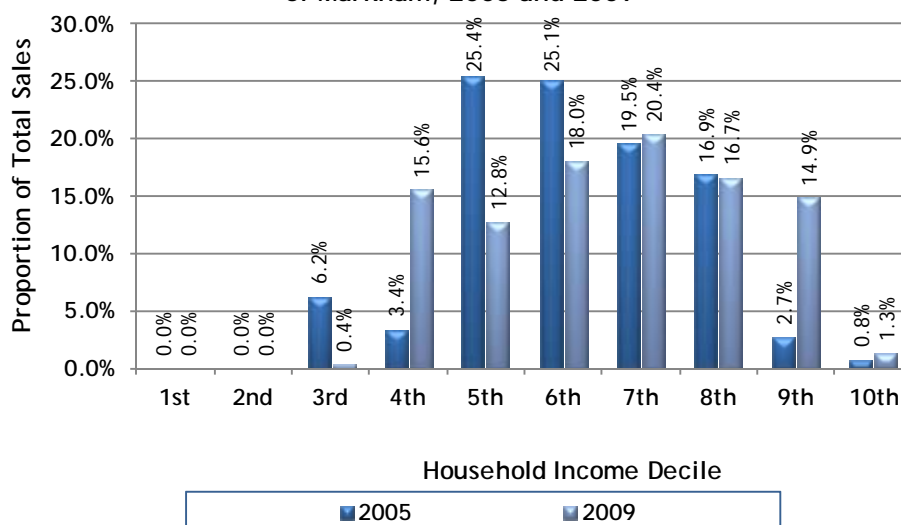
Figure 58: Comparison of Average Housing Costs to Affordable Housing Costs by Household Income Decile: Town of Markham, 2009



Source : Statistics Canada, Custom Tabulations, 2006; RealNet data for average house prices, 2009; SHS
Calculations based on a 10% downpayment, 25-year amortization period, and 5.48 interest rate

In 2009, there were more home sales that occurred in the price ranges affordable to higher income deciles compared to 2005. In 2005, 6.2% of all homes sold were within the price range affordable to households in the third decile. This proportion decreased to 0.4% in 2009. In contrast, the proportion of sales within the affordable price range for the ninth income decile increased from 2.7% of all sales in 2005 to 14.9% in 2009.

Figure 59: Proportion of Total Sales by Affordable House Price by Household Income Decile: Town of Markham, 2005 and 2009



Source: RealNet Canada, 2010

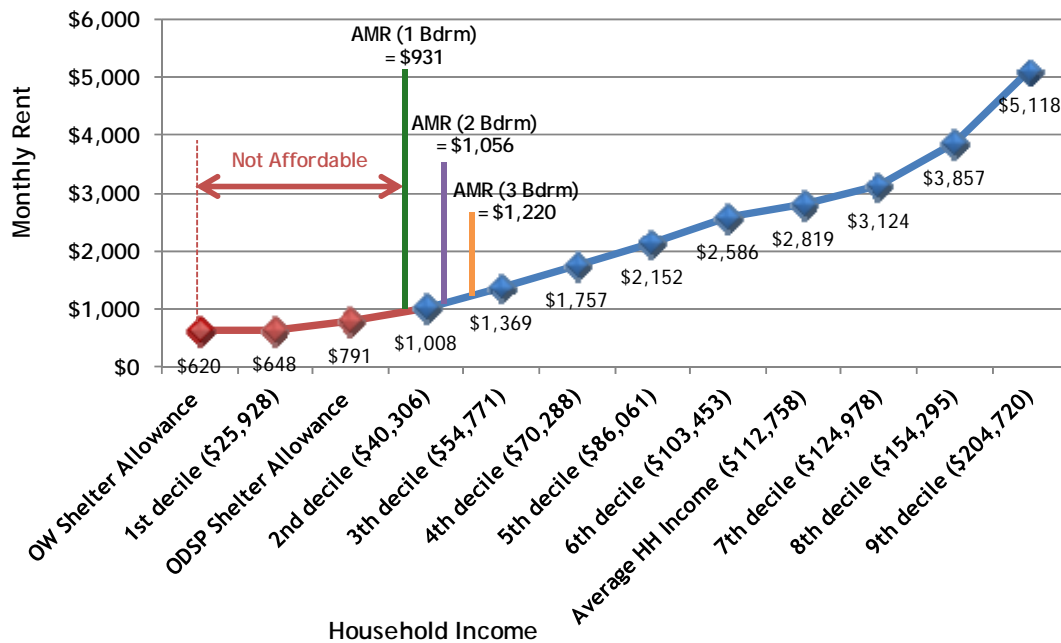
3.1.5.2 Housing Affordability: Renters

Based on average market rents in 2009, all types of rental units would be affordable to households in third income decile (earning \$40,307 - \$54,771 in 2009). Households in the second income decile would be able to afford one-bedroom apartments but not larger apartments. This means that ten percent of all households as well as households dependent on the ODSP or OW shelter allowances would not be able to afford the private market rent for any type of unit in Markham. These households would be dependent on other forms of housing, such as rent-geared-to-income or other forms of rental assistance. Other forms, such as accessory apartments may also provide a form of affordable housing for these lower income households. Additionally, households in the second income decile (earning \$25,929 to \$40,306 in 2009) that would require housing that is larger than a one-bedroom unit, would require assistance, such as rent subsidies, or would be forced to live in unsuitable housing³².

In general, the private rental housing market becomes affordable to households in the upper end of the second income decile; those earning approximately \$37,300. A one bedroom apartment is affordable to this group but larger units are still unaffordable. Households in the third income decile and higher have more options; representing 49.5% of all renter households. Households earning \$42,250 would be able to afford a two bedroom apartment while households earning \$48,800 would be able to afford all types of units. This means that 30.5% of all renter households cannot afford average market rents in Markham. Households in this category would need some form of subsidy or assistance to afford the rental housing market.

³² CMHC defines *suitable housing* as that which has enough bedrooms for the household size.

Figure 60: Comparison of Average Market Rents (AMR) to Affordable Rents by Household Income Decile: Town of Markham, 2009



Source: Statistics Canada Custom Tabulations, 2006; Ontario Works Program 1997, Ontario Regulation 134/98; Ontario Disability Support Program Act 1997, Ontario Regulation 222/98; CMHC Rental Market Report: GTA, 2009; SHS Calculations based on 30% of income for housing costs

Key informants serving different client groups have all noted that the lack of affordable housing is one of the primary challenges facing their clients. This is demonstrated by the number of people on wait lists as well as the length of time it takes an individual or family to get into subsidized housing. A lack of affordable rental housing for individuals and families has also been noted, leading some of these individuals and families to remain in their current situation, which is normally inappropriate and unsafe. Key informants have also stated that the lack of affordable and social housing in the community has led some households to leave the community to find more affordable accommodation.

The study found that the lack of rental housing in York Region often led immigrants to buy homes that they could hardly afford. To supplement their income, households doubled up in dwellings to the point of overcrowding. In addition, many immigrants were living in poorly maintained dwellings, living with family or friends, couch surfing, and even farming out their children to decrease the inconvenience to the family they were living with³³.

3.1.6 Food Bank Usage

Increases in food bank usage can be another indicator that households are experiencing affordability challenges. For families spending more than 30% of their

³³ Immigrants and Homelessness - At Risk in Canada's Outer Suburbs: A Pilot Study in York Region. Accessed from: <http://www.yraeh.ca/resources/publications>

income on housing, or in some cases more than 50% of their income on housing, there is less money for other daily necessities such as food.

In 2006, over 6,000 lone parent households used a food bank and approximately 5,000 singles accessed a food bank in York Region. Emergency visits to food banks increased by 85% between 2004 and 2006.³⁴ In 2009, food banks in York Region provided food to more than 54,000 people and food bank usage increased by 27% between 2008 and 2009. The most cited reason for needing to use a food bank was losing a job (33%) while other reasons included family break up, reduced hours at work, and being new to the area.³⁵

The Daily Bread Food Bank's annual report, *Who's Hungry 2009*, shows that almost half (49%) of food bank users in the GTA were born outside of Canada but that many of them (46%) have been in the country for ten years or more. The report also shows that 41% were single individuals and 21% were couples with children. It was also noted that 47% of food bank clients had a disability. Similarly, the York Region Food Network's *Hunger in the Midst of Prosperity*, found that 42% of food bank users surveyed indicated that they either had a disability or a serious illness expected to last one year or more.

It was noted that housing was the largest expense of most food bank clients. Food bank clients in the GTA spent an average of 76% of their income on rent and utilities, with 26% living in subsidized housing and 74% living in market housing.³⁶

3.1.7 Summary of Affordability Along the Housing Continuum

The housing market is often viewed as a continuum, where supply responds to the changing range of housing demands in a community. The housing needs in a community, however, are not always met in the private market especially for individuals of lower income or persons with special housing needs. As a result the public and non-profit sectors play a large role in responding to the housing requirements of persons whose needs are not being met in the private market.

Housing demand is shaped by a number of variables including population and household growth, population and household characteristics, economic conditions, and income distribution.

Housing supply across the continuum consists of emergency and transitional housing, special needs housing, social housing (housing with subsidies), private rental housing, and ownership housing.

³⁴ Cakebread Consulting (2007). Hidden From Sight.

³⁵ York Region Food Network (2009). *Hunger in the Midst of Prosperity: The Need for Food Banks in York Region*

³⁶ Daily Bread Food Bank. *Who's Hungry: 2009 Profile of Hunger in the GTA*.

Support services can be provided at various stages along the housing continuum. Examples of such supports include referral services, employment training, various forms of counselling, life skills programs, and in-home support services.

The following table was created using custom tabulations from Statistics Canada which divide the population of Markham into ten income groups (ten deciles). Income was projected to 2009 to compare with current housing costs. Affordable rents and house prices are based on 30% of income spent on shelter and are shown for each income decile (Housing Demand).

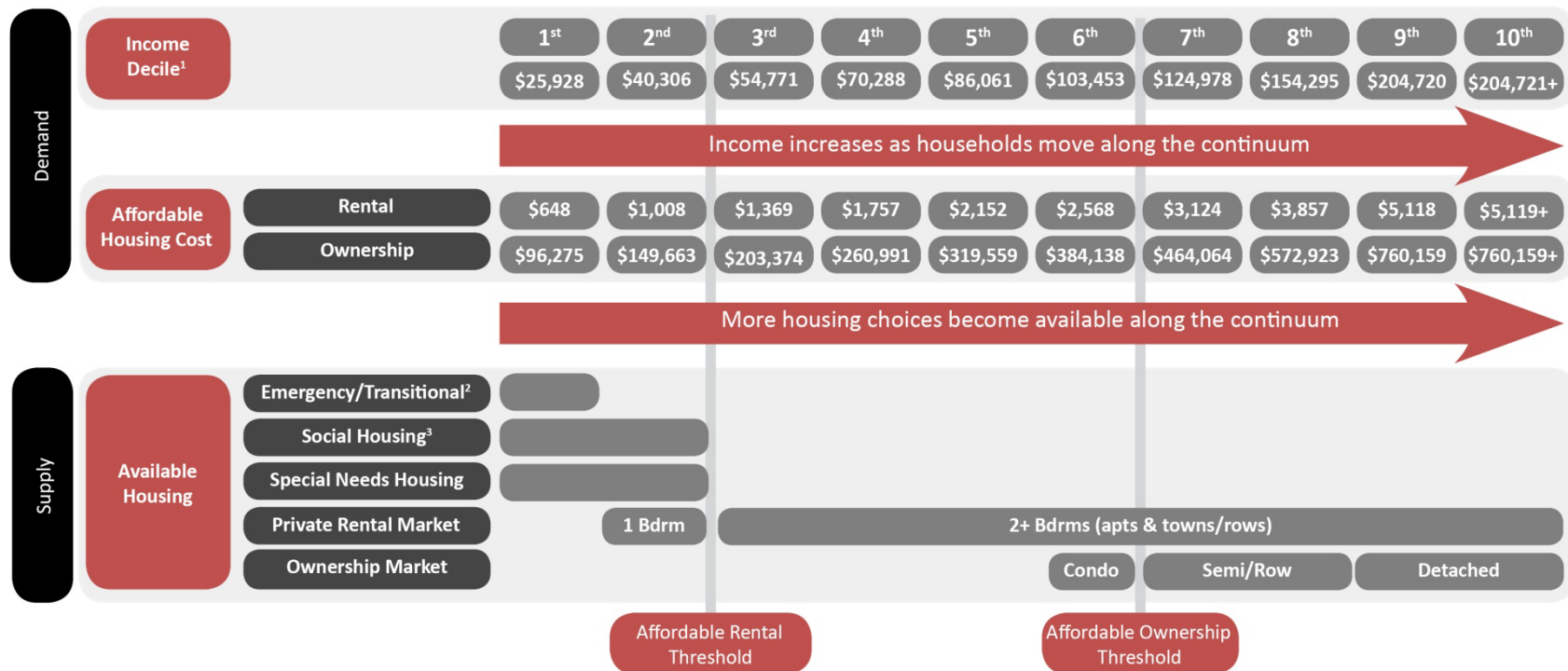
The affordable rental and ownership thresholds are calculated based on the definition of affordable housing in the *Provincial Policy Statement* (PPS) (2005).

Using this definition, the affordable rental threshold in Markham in 2009 was \$997, which is the overall average market rent for the area, with annual household incomes of less than \$39,880. The affordable purchase price of an ownership unit for this income would be \$148,081.

The affordable ownership threshold in 2009 in Markham is \$384,138 which is affordable to households in the sixth income decile with incomes of \$103,453 and affordable rents of up to \$2,586.

Options that are available within each income decile are shown in the Housing Supply. For example, if you are within the second income decile you could afford to live in subsidized housing, there would also be limited options within the rental housing stock for households at the upper end of the second income decile. Importantly, this diagram does not incorporate availability. Therefore, given the low vacancy rates in Markham and long wait times for social housing, options would be even further limited for these forms of housing.

Figure 61: Detailed Housing Continuum: Town of Markham



Source: Statistics Canada Custom Tabulations, 2006; RealNet data for average asking prices, 2009; SHS Calculations based on a 10% downpayment, 25-year amortization and 5.48 interest rate based on the 5-year average rates

¹2009 household income deciles are estimated using the average compounding growth for each income decile from 1995 to 2005

²based on Ontario Works shelter allowance for benefit size of 3 as of December 2009

³based on Household Income Limits for York Region for a 3-bedroom unit as defined by the Social Housing Reform Act; Social housing includes rent-supplement, non-profit, cooperative, and housing built under the Affordable Housing Program and through York Region Housing Inc.

3.1.7.1 Overview of Households Along the Income Spectrum

There are varying degrees of housing needs along the income spectrum. As such an overview of the different income deciles are provided in the following section to help further identify the gaps in housing demand. Households within the lowest 60 percent of the income spectrum are defined as low and moderate income households (Provincial Policy Statement (2005), Provincial Growth Plan for the Greater Golden Horseshoe (2006), York Region Official Plan (2009)).

1st Income Decile (earning \$25,928 or less in 2009)

Households in the first income decile in Markham include households on social assistance and single-earner working poor households. Other groups who are over represented in the first income decile include youth, recent immigrants, female-led households, lone-parent households, and one-person households. Also, almost a third (30.5%) of all renters in Markham fall within this income decile.

There are very few affordable housing options for households in the first income decile. The main housing option for households in the first income decile is social housing, although with an estimated ten year wait list and with 240 people for every social housing unit in Markham, this is not a viable option for many households in this decile. There are also few housing options within the conventional private market at this income level unless households double up to share accommodation.

An indicator of the critical gap in housing supply versus demand for the first income decile is the significant proportion of this population group spending more than 30% of their household income on housing costs. For renter households in the first income decile, 89.2% spend more than 30% of their income on shelter while 93.8% of owner households in the first income decile spend more than 30% of their income on housing costs.

2nd Income Decile (earning between \$25,929 and \$40,306 in 2009)

Households in the second income decile in Markham include an over representation of lone-parents, recent immigrants, households with persons with disabilities, and one- and two-person households. For households in the second income decile, one-bedroom apartment units are affordable at the upper end of this decile. However, this unit type would not be appropriate for families. Many households in this income decile would still need to rely on social housing to meet their housing needs. Seventy-one percent of renters and 69.2% of owners in this income decile spend more than 30% of their household income on shelter costs, illustrating the clear housing gap for households in this income decile.

3rd Income Decile (earning between \$40,307 and \$54,771)

Households in the third income decile include 15.5% of lone parent households, 13.4% of recent immigrant households, 15.3% of renter households, and 9.3% of owner households in Markham. More housing options are available to these households as all

types of units in the conventional private rental market affordable to this group although home ownership would still be out of reach. On the other hand, with a vacancy rate of only 1.6% in 2009 and the prevalence of owned dwellings in Markham, households in these income deciles may still experience challenges in finding appropriate and affordable housing options. Considering that 44.5% of renters and 55.3% of owners in this income decile are spending more than 30% of their household income on shelter costs suggests that a significant housing gap still exists for these households.

4th to 5th Income Decile (earning between \$54,772 and \$86,061 in 2009)

Households in the fourth and fifth income deciles include 21.9% of recent immigrant households, 21.3% of visible minority households, 20.5% of female-led households, 19.5% of renter households, and 20.1% of owner households. Although all types of units in the conventional private rental market are affordable to this group, home ownership would still not be affordable unless they are already existing home owners with equity.

6th and 7th Income Deciles (earning between \$86,062 and \$124,978 in 2009)

Households in these income deciles are primarily comprised of couples without children and two or more person households. All rental housing units in the private rental market are available to households in these income deciles. In addition, households at the sixth income decile would be able to afford condominiums and households in the seventh income decile would be able to afford semi detached / row houses in Markham. In 2009, condominium apartments represented 29.3% of all housing completions in Markham, up from only 4.6% in 2001 while semis and rows made up 28.3% of all housing completions. Continued production of this type of housing, as well as other affordable housing options, is vital to keeping the home ownership option available to households in these income groups. An increase in the development of these housing options should be considered as 16.9% of owner households in the sixth decile and 7.8% of owner households in the seventh decile are still spending more than 30% of their income on housing costs.

8th to 10th Income Decile (earning \$124,977 and over in 2009)

Households in these income deciles are primarily include couples with children, multiple family households, and other households. These households have a wider range of housing options in the Markham housing market. Virtually all forms of rental housing are affordable to them. Additionally, condominiums and semi detached / row homes are affordable to households in the eighth decile. Households in the ninth income decile would be able to afford most forms of ownership housing, including single detached homes. New housing created for this group should be primarily ownership housing aimed largely at families, but should include some options suitable for large and multiple family households. In addition, households led by older adults (55 - 64 years) are significantly represented in these income groups. As these households age, they will seek alternative forms of retirement housing suited to their financial capacity. Accordingly, there will be a need to expand the housing options

available to these income groups, such as higher end condominiums, retirement communities, and assisted living forms of housing.

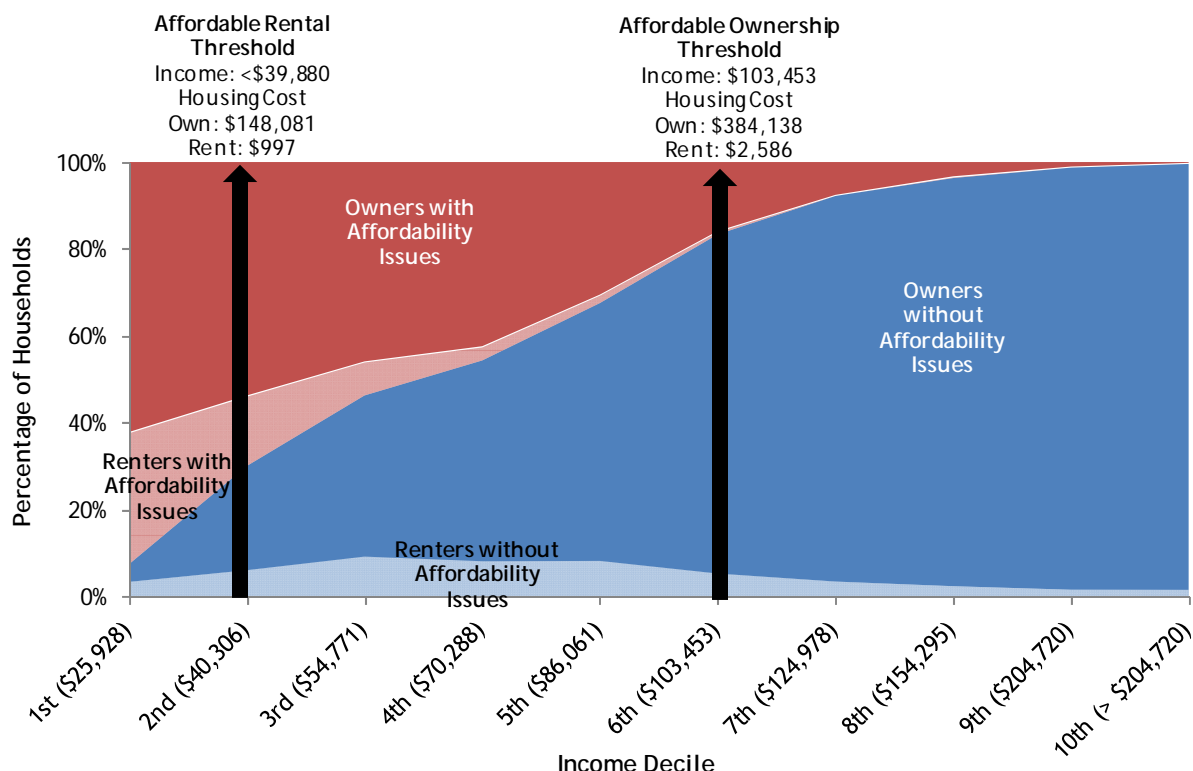
3.1.8 Gaps in Rental and Ownership Housing Supply

A summary of the gaps in rental and ownership housing supply is illustrated in the following figure. This summary is based on the affordable rental and ownership thresholds defined by the Provincial Policy Statement.

As stated in the previous section, using this definition, the affordable rental threshold in Markham in 2009 was \$997, which is the overall average market rent for the area, with annual household incomes of less than \$39,880. The affordable ownership threshold in 2009 in Markham is \$384,138 which is affordable to households in the sixth income decile with incomes of \$103,453.

The red sections of the graph show the households spending more than 30% of their income on shelter. Households to the left of the first arrow have very limited housing options in Markham. Approximately 55% of renter households and 16% of owner households fall within this category (or 20% of all households). Households between the two arrows would be able to afford some units in the private rental market but would have limited housing options in the ownership housing market. Households in this area would also not be able to afford a unit priced 10% below the average house price in Markham. About 41% of all renter households and 40% of all owner households fall within this income range.

Figure 62: Gaps in the Rental and Ownership Housing Segments of the Housing Continuum: Town of Markham, 2009



Source: Statistics Canada Custom Tabulations, Census 2006; SHS Affordability Calculations
Household Income Deciles have been estimated for 2009 using the compounded growth rate from 1995 - 2005

To meet the needs of current residents in Markham and not increase the gap in housing affordability, approximately 20% of all new units being developed will need to be affordable to households below the rental threshold where market rental housing becomes affordable. The rents for these units will need to be less than \$997 per month (2009 dollars) or purchase prices less than \$148,081.

Another 40% of new units will need to be created for households between the affordable rental and affordable ownership thresholds where market ownership becomes affordable. These units will have rents from \$998 to \$2,586 per month or purchase prices from \$148,082 to \$384,138 and should be a mix of market rental units and affordable ownership units.

Based on the affordability analysis and the housing continuum presented above, there are a number of key challenges facing the Town of Markham.

3.1.9 Summary of Housing Affordability

- *Home ownership market only affordable to households earning more than about \$87,000*
 - The home ownership market in Markham remains out of reach for many single earner households, including those in occupations such as social services, construction, business and finance professionals, teachers and professors, and specialist managers.
 - The condominium ownership market generally becomes affordable to households earning more than \$87,000. This means that the ownership market is unaffordable to households below the 6th income decile; representing about 50% of households in Markham.
 - Based on the average household price of \$585,416, this market only becomes affordable to households earning more than about \$157,000 or households within the 8th income decile.
 - Households in the 7th income decile, generally, have a greater proportion of couples with children and multiple family households. In addition about 44% of owner households are in the 7th income decile and higher and about one-quarter of senior-led households.
- *Rental housing is only affordable to households earning more than \$37,000*
 - Households earning less than \$37,300 represent households in the lowest two income deciles and represents almost 20% of renter households in Markham.
 - The second income decile includes 17% of lone-parent households, 19% of recent immigrants, 16% of senior households, and 17% of single person households.
 - Households requiring larger units such as two and three-bedroom units would need to be in the third income decile and earning an income of at least \$42,000.
- *Markham has a greater proportion of households spending more than 30% of their income on housing compared to the Region*
 - In 2005, over half (53.3%) the renter households in Markham were spending more than 30% of their income on rent; compared to 48% in the Region.
 - In 2005, 29.5% of owner households were spending more than 30% of their income on housing costs, compared to 27.3% in the Region.
 - Key informants have stated that the lack of affordable and social housing in the community has led some households to leave the community to find more affordable accommodation.

- *Youth-led households, recent immigrants, lone-parent households and single person households have a higher than average proportion of households facing affordability challenges*
 - Sixty-four percent of youth-led households, 61% of recent immigrant households, and 46% of lone-parent households were spending more than 30% of their income on rent.
 - The first income decile (households earning less than \$25,928 in 2009) is comprised of 16% of lone-parent households, 22% of recent immigrant households, and 50% of youth-led households, and 31% of single-person households.
 - Almost fifty percent of single-person households are in the lowest two income deciles and therefore earning less than \$40,306 in 2009.
 - Severe affordability³⁷ issues were most common in youth-led households (49.2% spending more than 50% of their income), recent immigrant led households (36.2%), and lone parent households (25.2%).
- *A higher proportion of households are experiencing affordability challenges than in 1995*
 - In 1995, 42.4% of renter households were spending more than 30% of their income on rent; this increased to 53.3% in 2005.
 - In 1995, 26.6% of owner households were spending more than 30% of their income in rent; this increased to 29.5% in 2005.
 - House prices, in general are increasing (18.5% from 2007 to 2009) faster than increases to household income (estimated at 7.8% from 2005 to 2009). Average market rents, however, have only increased by 1.2% from 2005 to 2009.
 - Key informants serving different client groups have all noted that the lack of affordable housing is one of the primary challenges facing their clients.

³⁷ According to CMHC, the term “severe affordability problems” refers to households spending 50% or more of their income on shelter and are in core housing need.

4.0 Current Housing Needs Facing Markham Community

Not all housing needs are currently being met in the Town of Markham, and the municipality faces several key challenges in addressing such housing gaps. Based on the Housing Needs Analysis presented in the previous sections, several current housing challenges have emerged.

The following section first compares the housing issues identified in the 2002 Markham Housing Task Force Report with the needs identified in the Housing Needs Analysis. Following this comparison, this section further highlights the current housing issues that have been presented throughout the Housing Needs Analysis.

4.1 Comparison of Housing Needs Identified in 2002 Markham Housing Task Force Report (2002)

Table 23: Summary Comparison of Issues Identified in 2002 and 2009

2002 Issues*	Current (2009) Issues
Housing Affordability	
<ul style="list-style-type: none"> One in ten existing homeowners in the Region has a severe housing affordability problem (i.e. paying 50% or more of their gross income on shelter) 	<ul style="list-style-type: none"> In 2005, 13.6% of home owners in Markham and 12.0% of home owners in York Region were spending 50% or more of their household income on housing costs
<ul style="list-style-type: none"> A fifth of all tenant households in the Region have a severe housing affordability problem <ul style="list-style-type: none"> 23.9% of all tenant households in Markham are paying more than 50% of their income on rent 	<ul style="list-style-type: none"> In 2005, 27.3% of tenant households in Markham and 22.5% in York Region were spending 50% or more of their household income on rent
<ul style="list-style-type: none"> 76.6% of Markham's jobs are filled by people from outside the local community and businesses have suggested that they are losing both potential and existing employees because of the high cost of housing <ul style="list-style-type: none"> 41.79% of all workers live in Metropolitan Toronto 	<ul style="list-style-type: none"> In 2001, 68% of Markham's jobs were filled by people from outside the local community <ul style="list-style-type: none"> 17% were filled by people who lived in other municipalities of York Region and 51% by people who lived outside of the Region
Housing Mix and Availability	
<ul style="list-style-type: none"> Housing stock in the Region is comprised primarily of single detached dwellings 	<ul style="list-style-type: none"> Housing stock in the Region and the Town is still comprised primarily of single detached dwellings but there are signs of diversification <ul style="list-style-type: none"> 1996 = 76.1% (York Region) 77.1% (Markham) 2001 = 74.8% (York Region) 75.8% (Markham) 2006 = 68.2% (York Region) 67.3% (Markham)

2002 Issues*	Current (2009) Issues
<ul style="list-style-type: none"> The proportion of multiples (defined as semis, rows and apartments) as a percentage of housing stock has been increasing in Markham since 1981 but remain largely ownership based 	<ul style="list-style-type: none"> The proportion of multiples (semis, rows and apartments) as a percentage of the total housing stock has been increasing in Markham but remains largely ownership based <ul style="list-style-type: none"> 1996 = 22.9% of total stock 2001 = 24.1% 2006 = 32.6% <ul style="list-style-type: none"> 23.6% of multiple dwellings are owned while 8.9% are rented
<ul style="list-style-type: none"> The supply of new rental housing in the Region is seen as inadequate based on increasing demand. In 1999 the production of rental housing accounted for less than 1% of all housing unit production in the Region 	<ul style="list-style-type: none"> Rental housing as a proportion of the total housing stock decreased from 18.2% in 1996 to 11.7% in 2006 in York Region. In Markham, the proportion of rental housing decreased from 16.8% of the total housing stock in 1996 to only 11.1% in 2006. In 2009, rental housing completions in Markham accounted for only 2.0% of all housing completions
<ul style="list-style-type: none"> The highest percentage of people using rental housing are those in the 20-29 and 65+ age categories 	<ul style="list-style-type: none"> The highest percentage of people using rental housing in Markham are those in the 35 - 54 and 65+ age categories
<ul style="list-style-type: none"> The historic pattern of building low density, single family detached units needs to be addressed if a balanced community is to be accommodated 	<ul style="list-style-type: none"> There is a need for a range of housing types to meet the needs of diverse population groups, including seniors, families, and new immigrants

*2002 issues are from the Markham Task Force on Affordable Housing: Housing Needs - Housing Choices report prepared by PricewaterhouseCoopers

4.2 Key Housing Issues

Based on the demographic analysis, housing stock analysis and affordability analysis, and including results from various consultation activities, several key housing issues facing the Town of Markham have been identified. The current key housing issues are summarized below.

They have been categorized by the two main areas of study: Affordable Housing and Special Needs Housing.

Housing Affordability

There is a need for a diverse housing supply to meet the full range of housing needs of current and future residents and workers.

Households in Markham have increased from 49,025 households in 1996 to 76,880 in 2006. This trend is expected to continue, with a projected growth rate of 61.9% from 2006 to 2031. While the number of households continues to increase, households are also becoming more diverse. For example, there is an increase in the proportion of one-person households from 9.5% of all households in 1996 to 11.0% in 2006. In addition, immigrant households have increased from 59.7% of all households in 1996 to 69.9% in 2006. These trends indicate a need for further diversification of the housing supply to meet the needs of current and future residents in Markham.

The *Markham Task Force on Affordable Housing: Housing Needs - Housing Choices* report (2002) found that housing stock in the Region was primarily comprised of single detached dwellings. The report also stated that although the proportion of multiples as a percentage of housing was increasing in Markham since 1981, it remained largely ownership based.

The current analysis shows that the proportion of single detached homes in Markham is higher than that of the Province but lower than the Region's proportion; with 67.3% of all homes in Markham being single detached. There is some evidence of a diversification of housing stock as the proportion of starts of single detached homes has decreased while starts for row houses and apartments have increased. In addition, the proportion of single detached homes in Markham has decreased from 77.1% of all homes in 1996 to 67.3% in 2006 while the proportion of multiples (semis, rows, and apartments) has increased from 22.9% of the total stock in 1996 to 32.6% in 2006.

There is a need to increase the supply of affordable ownership housing options, especially for households with incomes below the 60th income percentile (those earning about \$103,453 in 2009)

Overall, the home ownership market in Markham is not affordable to households below the sixth income decile. Households in the sixth decile (those earning \$86,062 - \$103,453 in 2009) would only be able to afford a standard condominium and

detached homes would only be affordable to households in the ninth income decile (those earning \$154,296+) and above.

One of the primary issues identified in the *Markham Task Force on Affordable Housing: Housing Needs - Housing Choices* report (2002) was that one in ten existing homeowners in the Region had a severe housing affordability problem (paying more than 50% of their income for shelter). The current analysis shows that this continues to be an issue, with 29.5% of home owners spending more than 30% of their income on shelter and 13.6% of home owners in Markham spending 50% or more of their household income on shelter.

The *Markham Task Force on Affordable Housing: Housing Needs - Housing Choices* report (2002) also found that more than three quarters of jobs in Markham were filled by people who lived outside of the community due to a lack of affordable housing. The current analysis of housing affordability for selected occupations shows housing in Markham continues to be unaffordable to many residents, including those in higher paying occupations.

The 2006 Transportation Tomorrow Survey found that only 26.4% of employed workers in Markham lived in Markham while 73.6% lived outside of the Town. The largest proportion of people working in Markham lived in the City of Toronto (35.9%). York Region's report *Housing and Our Economy: Remaining Competitive* (2004) further identified that a large number of employers in York Region have to rely on workers who live outside of the Region, partially due to the limited number of rental opportunities in the Region.

There is a need to increase affordable rental housing options, especially for households with incomes below the 30th percentile (earning about \$54,771 in 2009)

Based on average market rents, all types of rental units are affordable to households in the third income decile. Households in the second income decile would be able to afford one-bedroom apartments but not larger apartments. Therefore, ten percent of all households, including households dependent on the ODSP or OW shelter allowances would not be able to afford rental units in the private rental market in Markham. In addition, 30.5% of all renter households fall within the first income decile where private rental housing is unaffordable.

York Region's report *Housing and Our Economy: Remaining Competitive* (2004) found that that 32% of people that lived outside the Region and commuted to work in York Region were tenants. Similarly, approximately 31.5% of people who worked in Markham but lived outside the Region lived in rental housing.

The *Markham Task Force on Affordable Housing: Housing Needs - Housing Choices* report (2002) found that almost a quarter (23.9%) of all tenant households in Markham was paying more than 50% of their household income on rent. The current analysis shows that this percentage has increased to 27.3% of all tenant households in

Markham, with 53.3% of renter households spending 30% or more of their income on housing costs.

There is a need to work with the Region of York, and other community partners, to increase the supply of subsidized and rent-geared-to-income housing (i.e. social housing) in Markham

As of April 2010, there were 4,416 applicants on the social housing wait list for Markham, including 2,037 senior applicants and 2,379 non-senior applicants. Key stakeholders estimate at least a ten-year wait for applicants who do not fall within the high priority categories. In Markham, each social housing unit is equivalent to 240 residents, higher than York Region (124:1), Durham Region and Halton Region (88:1), and Peel Region (77:1).

The *York Region Housing Directions Study* (2000) identified the lack of social housing units as an issue in the Region. In the same study, it was noted that there were no additional social housing units built in the Region since 1995. The current analysis shows that the number of social housing units in Markham has not changed since 2003.

There is a need to ensure the availability of affordable housing options for households experiencing increased affordability challenges including singles, youth, seniors and new immigrant households

Affordability challenges are sensitive to the diversity of the housing consumers. This is particularly acute among youth-led households, recent immigrant households, and lone-parent households. More than half (64.2%) of youth-led households and 61.1% of recent immigrant households spend more than 30% of their household income on housing costs. Almost half (46.2%) of lone parent households and 39.2% of female-led households are also experiencing affordability challenges while 16.1% of singles spend more than 30% of their household income on housing costs.

Severe affordability³⁸ issues were most common in youth-led households (49.2% spending more than 50% of their income), recent immigrant led households (36.2%), and lone parent households (25.2%). These diverse groups will continue to generate demand for social and affordable rental housing in particular.

The population in Markham continues to increase and is projected to reach 423,500 people by 2031. The most significant increase is expected in the proportion of persons over the age of 75. In 2006, the population aged 55 years and older made up 22.3% of the entire population in Markham, increasing by 33.5% from 16.7% in 1996. An increasing number of seniors indicate a need for smaller housing options with less maintenance requirements, and also more accessible housing options to enable seniors to age in place. An adequate range of housing choices for seniors is needed in order to ensure seniors can remain in Markham and to live independently as long as possible.

³⁸ According to CMHC, the term “severe affordability problems” refers to households spending 50% or more of their income on shelter and are in core housing need.

In 2006, there were 5,060 recent immigrant households in Markham, representing 6.6% of all households in Markham. This proportion is higher than the proportion in York Region (4.9%) and the Province (4.1%). Additionally, 69.9% of all households in Markham in 2006 had a primary household maintainer of immigrant status; up from 59.7% in 1996. Housing options needed include housing for multiple families and rental housing that is affordable and appropriate for immigrant households.

There is a need to provide an adequate range of affordable housing options for families

The number of households with 4 and 5 persons still comprises the largest proportion of households in Markham in 2006 at 38.6%. Additionally, Markham has the largest proportion of couples with children compared to Durham Region, Peel Region, Halton Region, and the Province. This again signals a demand for a range of housing types and sizes to accommodate all residents including families.

With current Town growth strategies and intensification targets for the future development of Markham it will be challenging to ensure an affordable and suitable range of housing options for families.

Special Needs Housing

There is a need to work with the Region to further investigate emergency housing needs of families, men and women who are not victims of domestic violence

There is only one family shelter, Leeder Place, in the Region. Stakeholders noted that homeless families who could not be accommodated here had to be housed in motels or given options outside of the community. The increasing number of families living in emergency shelters was noted as an issue in the *York Region Special Needs Housing Study* (2000) and continues to be identified as an issue by community stakeholders.

There are currently no emergency shelters in Markham or the Region for women who do not have children nor were victims of violence. In 2006, a total of 518 homeless women were turned away from shelters in the Region because they did not fit the VAW criteria and they did not have children. Key stakeholders stated that there is a need for an emergency shelter for homeless women. They noted that although the development of such a shelter was being considered in the northern portion of the Region, another one may be necessary in the southern part of the Region due to transportation challenges and the fact that many homeless women are currently located in the southern portion of the Region.

The *York Region Special Needs Housing Study* (2000) found that 70% of the homeless in York Region were male, under the age of 25 and may have a mental health or substance abuse problem. Current analysis illustrates that this is still an issue as the number of men and youth going into emergency shelters continues to increase.

There is a lack of special needs housing for persons with mental illness, persons with developmental disabilities and/or dual diagnosis, persons with physical disabilities, and for the frail elderly in Markham

The need for supportive housing in Markham is illustrated by the long waiting lists for current units in the Town and Region.

The need for additional supportive housing units for persons with physical disabilities is demonstrated by the 21 applicants on the wait list for the 14 units in Markham operated by Ontario March of Dimes and the 265 applicants on Participation House - Markham's wait list.

York Support Services Network, which maintains the wait list for a number of organizations including Independent Residences for the Deafblind, Kerry's Place, Reena, and Community Living York South, has 653 applicants on the wait list for supportive housing units for persons with developmental disabilities and/or dual diagnosis. Of these applicants, 116 are in Markham.

Community Living York South has 111 people on the wait list for only 40 beds. Priority placement is given to individuals who are at-risk of homelessness or if an adult is still occupying a youth bed. Therefore, according to stakeholders, individuals who are not at risk of homelessness may be on the wait list for up to ten years.

There are currently 470 units / beds in York Region for persons with mental illness but only three of these units/beds are in Markham. In addition, there are no domiciliary hostels located in Markham. Stakeholders emphasize that there is a need for more beds/units for women who are experiencing mental illness.

There is a need to increase the supply of accessible housing in Markham

In 2006, there were 6,510 households in Markham with a member experiencing a disability; representing 8.5% of all households in the Town. There are currently 104 modified units in the social housing stock. As of April 2010, there were 47 households on the wait list for a modified unit. There is need for additional accessible units in Markham to meet the needs of persons with physical disabilities and the aging population.

It was noted by stakeholders that the shortage of affordable and accessible units has led persons with disabilities to apply for supportive housing even if they did not need personal care services as these were the only accessible units available to them. Additionally, there is a lack of accessible housing units for families; units with three or more bedrooms. A key stakeholder also noted that some rent-geared-to-income units that were accessible were housing households who did not require these modifications.

There is a need to facilitate partnerships between the provision of affordable housing and support services

Several survey respondents emphasized a need for additional community services in the Town. For example, the housing help centre serving York Region has five staff members to assist everyone in the Region who requires help finding or maintaining housing. In addition, key stakeholders have noted that many seniors found it difficult to access services, not only due to a lack of these support services but also owing to difficulties with transportation, particularly for those with mobility challenges. Service providers also found that their clients faced challenges navigating the system, including language barriers and a shortage of culturally-sensitive services.

5.0 Changing Policy Context

5.1 Introduction

The development of the Town of Markham Affordable and Special Needs Housing Strategy cannot be completed in isolation from other local initiatives or from the direction of senior government policy. As such, this strategy has incorporated and is closely linked with several local, regional and provincial initiatives to address affordable and special needs housing. This section also includes tools and best practices that have been successfully used in York Region or other jurisdictions to encourage the development of affordable housing. Recommended actions that are relevant to each legislation, policy, program, tool, or best practice have been included throughout this section and these actions are included in the housing strategy.

5.2 Senior Government Policy

5.2.1 Provincial Policy

There are a number of Provincial Acts that provide the framework for the provincial and municipal roles and related powers for the provision of the full range of housing and other related matters in Ontario. These are outlined below.

5.2.1.1 Provincial Policy Statement (PPS)

The Provincial Policy Statement (PPS) provides overall policy directions on matters of provincial interest related to land use and development. The current PPS was put in place on March 1, 2005 and requires municipal policies to “be consistent with” provincial requirements for minimum targets for moderate and low income households based on a definition of affordability.

The PPS further requires municipalities to maintain the ability to accommodate residential growth for a minimum of 10 years and where new development is to occur, a three-year supply of serviced, zoned, draft approved or registered plans sufficient to provide an appropriate range of housing types and densities to meet projected requirements of current and future residents. Residential intensification and redevelopment is to be the preferred means of meeting residential requirements, with designated growth areas to be used only when the former source is inadequate.

The PPS requires municipalities to provide for an appropriate range of housing types and densities by:

- Establishing and implementing minimum targets for the provision of housing which is affordable to low and moderate income households;
- Permitting and facilitating all forms of housing required to meet the social, health, and well-being requirements of current and future residents, including special needs requirements;

- Permitting and facilitating all forms of residential intensification and redevelopment;
- Directing the development of new housing towards locations where appropriate levels of infrastructure and public service facilities are or will be available to support current and projected needs;
- Promoting densities for new housing which efficiently use land, resources, infrastructure and public service facilities, and support the use of alternative transportation modes and public transit in areas where it exists or is to be developed; and,
- Establishing development standards for residential intensification, redevelopment and new residential development which minimize the cost of housing and facilitate compact form, while maintaining appropriate levels of public health and safety.

The 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 annual household income for low and moderate households³⁹; 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 households; or*
- *A unit for which the rent is at or below the average market rent of a unit in the regional market area.*

Given the requirements set out in the PPS, the following table shows the annual housing targets developed for the Town of Markham. These targets are based on the requirements established by the Region of York, which is 25% of all new housing be affordable for low and moderate income households. This is a more achievable housing target given the limited senior government funding available to develop affordable housing.

A further breakdown targeting 20% of affordable units be rental and 5% of affordable units be ownership is recommended to support the need to produce more rental housing and to reverse the trend towards an increasingly lower proportion of rental units.

³⁹ *Low and moderate income households* are households with incomes in the lowest 60% of the income distribution for the regional market area

The assumptions used to develop these estimates can be found in Appendix B of this report.

The following actions are recommended to address the opportunities and/or barriers identified in this section:

Recommended Action 1.1

Adopt annual affordable housing targets

Recommended Action 1.2

Adopt a Town-wide housing target that requires 25% of new housing be rental and 75% ownership.

Recommended Action 2.2

Adopt a Town-wide housing target that requires a minimum of 25% of new housing units be affordable to low and moderate income households. Further, adopt a housing target that requires a minimum of 35% of new housing units be affordable to low and moderate income households in Markham Centre, Langstaff Gateway and key development areas.

Recommended Action 2.3

Adopt the Provincial definition of affordable home ownership in the next Town of Markham Official Plan update

Recommended Action 2.5

In cooperation with the Region, develop an annual reporting system to monitor the achievement of the affordable housing targets.

Recommended Action 3.3

Adopt the Provincial definition of affordable rental housing in the next Town of Markham Official Plan update and further define low income households as households with incomes in the lowest 30% of the income distribution and moderate income households as households within the 30th to 60th percentile of the income distribution.

5.2.1.2 Growth Plan for the Greater Golden Horseshoe

The Growth Plan for the Greater Golden Horseshoe (GGH) was prepared under the Places to Grow Act, 2005. Places to Grow is the Ontario government's program to manage growth and development in a way that supports economic prosperity, protects the environment and helps communities achieve a high quality of life across the province.

The vision for the GGH as stated in the Growth Plan for the Greater Golden Horseshoe is grounded in the following principles for guiding decisions on how land is developed, resources are managed and public dollars invested:

- Build compact, vibrant and *complete communities*.⁴⁰
- Plan and manage growth to support a strong and competitive economy.
- Protect, conserve, enhance and wisely use the valuable natural resources of land, air and water for current and future generations.
- Optimize the use of existing and new infrastructure to support growth in a compact and efficient form.
- Provide for different approaches to managing growth that recognize the diversity of communities in the GGH.
- Promote collaboration among all sectors - government, private and non-profit - and residents to achieve the vision.

The Growth Plan for the Greater Golden Horseshoe identifies *urban growth centres* that are planned:

- As focal areas for investment in institutional and region-wide public services as well as commercial, recreational, cultural and entertainment uses;
- To accommodate and support major transit infrastructure;
- To serve as high density major employment centres that will attract provincially, nationally or internationally significant employment uses;
- To accommodate a significant share of population and employment growth.

Markham Centre, with an area of 240 hectares, has been identified as one of the urban growth centres in the GGH with a density target of 200 residents and jobs per hectare. It is one of four urban growth centres in York Region and is one of three urban growth centres aligned along the Highway 7 corridor through York Region. In planning the Markham Centre urban growth centre, the Growth Plan for the GGH encourages the Town to consider:

- Supporting existing and planned transit investments through intensification.
- Enhancing walkability within the urban growth centre and to surrounding areas through urban design and consideration of built form.
- Protecting natural heritage features associated with the Rouge River valley.

On February 2, 2010 the Ontario Growth Secretariat announced that it was undertaking the first review of the population and employment forecasts contained in the Growth Plan for the GGH. This review will begin with an examination of the methodology and assumptions used to develop the current forecasts, and may result

⁴⁰ *Complete communities* are defined in the Growth Plan for the Greater Golden Horseshoe as communities that meet people's needs for daily living throughout an entire lifetime by providing convenient access to an appropriate mix of jobs, local services, a full range of housing, and community infrastructure including affordable housing, schools, recreation and open space for their residents. Convenient access to public transportation and options for safe, non-motorized travel is also provided.

in updated forecasts and allocations. The review will incorporate a number of technical components, including demographic modeling and analysis.

5.2.1.3 Municipal Act

The Municipal Act sets out the responsibilities of municipalities in Ontario and the authorities through which these responsibilities can be carried out.

Amendments to Section 110 (9) of the Municipal Act allow designated municipalities (i.e. Service Managers) to add “housing” as a class of municipal facilities and complement the new municipal authority for housing under the Social Housing Reform Act. York Region is the designated Service Manager for its territory. The amendments give Service Managers the authority to stimulate the production of new affordable housing by providing:

- affordable housing producers grants
- affordable housing loans
- exemptions from or grants in lieu of development fees and charges
- reducing or waiving property taxes or a grant in lieu of the reduction
- providing land at less than market value

Note that the authorities set out under the Municipal Act to give Service Managers the authority to reduce or waive property taxes or provide a grant in lieu of the reduction is not a requirement of the Act. This is separate from the Affordable Housing Program requirement that property taxes for the program-funded units are set at an effective rate equivalent to or lower than the single-family residential property tax rate for the area.

As well, Section 110, of the Municipal Act, 2001 states that a municipality may enter into agreements for the provision of municipal capital facilities. Under Section 110 a municipality may provide financial or other assistance at less than fair market value or at no cost to any person who has entered into an agreement to provide facilities under this section and such assistance may include:

- giving or lending money and charging interest
- giving, lending, leasing or selling property
- guaranteeing borrowing
- providing the services of the employees of the municipality

The Municipal Statute Law Amendment Act (Bill 130) received Royal Assent on December 20, 2006. The intent of the legislation is to provide municipalities with more flexibility and increased powers. Changes to Section 99.1 of the Municipal Act give Local Municipalities the authority to prohibit and regulate the conversion of residential rental properties with six or more dwelling units. This includes the power

to pass a by-law to prohibit the demolition of residential rental properties without a permit; to prohibit the conversion of residential rental properties to a purpose other than the purpose of a residential rental property without a permit; and to impose conditions as a requirement of obtaining a permit.

5.2.1.4 Planning Act

The Planning Act sets out the formal planning process in Ontario and the roles and responsibilities of municipalities in Ontario with respect to this process.

The tools and provisions included in the Planning Act may have a significant impact on the supply and production of housing as it allows for various exemptions and by-laws. These are described below.

There are several important sections of the Act that provide municipalities with various tools. One such section is Section 37 of the Planning Act.

Section 37 of the Planning Act is a planning tool that allows a municipality to approve density bonusing (i.e. an increase in height and/or density) and receive community benefits in exchange. Any such increase is subject to the adherence of good planning principles. To be considered good planning, the development resulting from height and/or density increase must meet acceptable planning standards while addressing other relevant policies of the Official Plan. Benefits that are achieved through Section 37 could be used to fund facilities (i.e. affordable housing), services and other matters not typically funded through development charges. (Town of Markham, Report to Development Services Committee April 20 2010).

The Town of Markham has put forth a proposal to Development Services Committee recommending an Official Plan Amendment to expand the list of community benefits that could be achieved through the use of Section 37, as well as proposed Guidelines for Implementation of Section 37 Benefits. The proposed Guidelines would provide staff, the development community, and the public with a policy framework and establish a protocol for negotiating and securing Section 37 benefits.

The Town of Markham's current Official Plan does have provisions for the use of Section 37. The Town has been successful in negotiating a variety of additional community benefits as part of the development approval process. Benefits have included park development funds, ravine access, and servicing infrastructure. For example, the Council approved a Section 37 zoning by-law approach for the Liberty development in the Yonge Steels Corridor area to permit an increase in height and density with an agreement to contribute \$2 million towards community services within Ward 1 (Thornhill).

Current Official Plan provisions for the use of Section 37 that directly pertain to housing include the provision of housing for seniors (7.3(d)). The Town has proposed that this list be expanded to also include:

The provision of affordable and special needs housing including housing for seniors.

This would include new affordable rental and ownership housing with on site or, at the owner's discretion and where the Town is in agreement, a cash contribution to a benefit fund for affordable and special needs housing.

Section 37 can play an important role in achieving the Town's intensification targets and the in provision more affordable housing. The Town's current Official Plan does not include the provision of affordable and special needs housing in the list of community benefits, thus, the following action is recommended to take advantage of the opportunities granted to municipalities by Section 37.

Recommended Action 3.10

Work with the Region and private landowners on the application of the new updated Section 37 Official Plan policies, as appropriate, to provide additional community benefits in the form of affordable and special needs housing including housing for seniors.

5.2.1.5 Accessibility for Ontarians with Disabilities Act

The Accessibility for Ontarians with Disabilities Act (AODA), passed in 2005, builds on the Ontarians with Disabilities Act (ODA) 2001 with the creation of Standards Development Committees. The purpose of the AODA is to benefit all Ontarians by: "developing, implementing, and enforcing accessibility standards in order to achieve accessibility for Ontarians with disabilities with respect to goods, services, facilities, accommodation, employment, buildings, structures and premises on or before January 1, 2025."

The AODA requires the establishment of Standards Development Committees to develop accessibility standards. Five standards development committees were established to develop standards in the following areas: customer service, transportation, information and communications, built environment, and employment.

These standards define measures, policies, and steps needed to remove barriers for persons with disabilities. A barrier means anything that prevents a person with a disability from fully participating in all aspects of society because of his or her disability, including a physical barrier, an architectural barrier, information or communication barrier, an attitudinal barrier, a technological barrier, a policy or a practice. The Accessibility Standards for Customer Service came into effect as a law on January 1, 2008 and public sector organizations had to meet requirements under this standard by January 1, 2010 while the private sector and non-profit organizations

have to meet requirements by January 1, 2012. The remaining standards are currently being finalized.

The proposed accessible built environment standard was issued for public review in July 2009. The deadline for the submission of input was October 16, 2009. This standard has now been submitted to the Minister of Community and Social Services.

On May 31, 2010, the Minister of Community and Social Services announced that the government will prepare an Integrated Accessibility Regulation under the AODA. This will include portions of each of the proposed Employment, Communications and Information, and Transportation standards. The integrated approach is intended to address the concerns of many groups that the implementation of the individual standards will be too costly for many organizations.

Section 29 of the AODA stipulates that “every municipality having a population of not less than 10,000 shall establish an accessibility advisory committee” or that any such existing committees continue to exist. Section 29 of the Act stipulates that “every municipality having a population of not less than 10,000 shall establish an accessibility advisory committee” or that any such existing committees continue to exist. Small municipalities, of less than 10,000 “may” establish or continue with any such existing committees.

Markham has an Advisory Committee on Accessibility which has a mandate to assist Council in improving opportunities for persons with disabilities. The Committee advises Council on its annual Accessibility Plan, which will focus on reducing and/or eliminating barriers to access and enjoyment of all facilities and services by all residents of the Town.

The following actions are recommended to address the opportunities and/or barriers identified in this section:

Recommended Action 7.1

As part of the development of special needs housing targets, include an annual target for modified / accessible units.

Recommended Action 7.2

As part of the next Official Plan update, include a policy to encourage accessibility features in new housing development.

Recommended Action 7.4

Collaborate with the Region to develop and adopt accessibility guidelines for the development of affordable housing and special needs housing, in keeping with the Accessibility for Ontarians with Disabilities Act and the applicable standards as they are implemented.

Recommended Action 7.5

As part of a comprehensive public education campaign, collaborate with the Region to provide education to builders and developers on new and existing standards developed under the Accessibility for Ontarians with Disabilities Act (AODA) and share tips and ideas on how to achieve improved accessibility in Markham's housing.

5.2.1.6 Local Health System Integration Act

The Ministry of Health and Long-Term Care (MOH-LTC) has the provincial mandate to provide services to those aged 16 or older through such programs as support services for persons with mental illness, persons with physical disabilities, persons with acquired brain injuries, and persons with HIV/AIDS, long-term care homes, and home care services.

In 2006, as part of the Provincial Government's new approach to health care in Ontario, the government enacted the Local Health System Integration Act (2006) which re-centres some of the power of decision of each local health system at the community level that is intended to better focus on the needs of each community. The Act created 14 Local Health Integration Networks (LHINS), which each manage their respective local health services. While LHINS will not directly provide services, they will have the mandate for planning, integrating and funding health care services. The LHINS will oversee nearly two-thirds (\$21 billion) of the health care budget in Ontario.

LHINS operate as not-for-profit organizations governed by boards of directors who were appointed by the province after a rigorous skill and merit-based selection process. Each LHIN has nine board members, the board of directors being responsible for the management and control of the affairs of the LHIN and is the key point of interaction with the ministry.

The responsibilities of the LHINS include:

- Public and private hospitals
- Community Care Access Centres
- Community Support Service Organizations
- Mental Health and Addiction Agencies
- Community Health Centres
- Long-Term Services Homes

Markham is within the jurisdiction of the Central LHIN, which is the most populous LHIN in Ontario. Information on the LHIN funding programs can be found in Section 5.4.2.8 of this report.

The following actions are recommended to address the opportunities and/or barriers identified in this section:

Recommended Action 4.3

Collaborate with the Central Local Health Integrated Network (LHIN) to ensure funding for seniors housing and supports is allocated in Markham.

5.2.1.7 *Ontario Building Code, 2006*

The new Ontario Building Code (OBC) was introduced in June of 2006, and uses an objectives-based format that provides room for alternative innovations, and flexibility in designs and construction through the use of “acceptable solutions”, which are prescriptive requirements that serve as benchmarks for evaluation. Other changes that may be relevant to the Markham Affordable and Special Needs Housing Strategy include increased requirements for energy efficiency, increased accessibility requirements, increasing flexibility for the design and construction of small care homes, and simplifying the requirements for small buildings.

Accessibility is stated as an objective of the OBC, and it seeks to limit the probability of persons with disabilities being unacceptably impeded from accessing or using buildings. The OBC also includes objectives for barrier-free paths of travel design, and barrier-free facilities. Functionally, these objectives translate into updated requirements which include:

- building of public corridors to accommodate wheelchairs
- building main-floor bathrooms in new homes with reinforced stud walls to accommodate grab-bars bear toilets and bathtubs/showers in the future
- use of tactile signs for the visually impaired
- ten percent of units built in new apartment units to incorporate barrier-free features, including:

- providing a barrier-free path of travel from the suite entrance door to the doorway to at least one bedroom on the same level and the doorway to at least one bathroom having an area not less than 4.5 square metres at the same level
- the doorway to such bathroom and to each bedroom at the same level as such bathroom must have, when the door is in the open position, a clear width of not less than 760 mm where the door is served by a corridor or space not less than 1 060 mm wide, and 810 mm where the door is served by a corridor or space less than 1 060 mm wide.

Changes for small care homes include the waiving of certain fire dampers and certain fire-resistant ratings, using residential sprinkler systems, and using lower structural floor loading requirements to make it easier to build and renovate such units and buildings.

In addition, the changes to the OBC also increased the energy-efficiency requirements for new homes built as of 2007. For houses, these changes include the use of more energy-efficient windows, higher insulation levels, and the inclusion of more efficient gas or propane furnaces. Larger residential buildings will also be required to meet increased efficiency standards, and as of 2012 it will be required that larger buildings exceed by 25% the standards of the Model National Energy Code for Buildings.

The OBC was amended by Ontario Regulation 503/09 which was filed on December 21, 2009. The technical changes underwent public review in October 2009 and include the following:

- *Energy Efficiency in Houses*

Under the 2006 Building Code, homes are required to meet the performance level that is equal to a rating of 80 or more, when evaluated in accordance with Natural Resource Canada's EnerGuide for New Houses. This change was scheduled to come into force on January 1, 2012. The OBC has been amended through Ontario Regulation 503/09 to provide prescriptive alternatives to this standard that builders can choose to apply. This amendment addresses concerns that the EnerGuide system may be too difficult to implement in certain circumstances.

- *Fire Sprinklers in Multi-Residential Buildings*

The amended OBC requires that fire sprinklers be installed in multiple unit residential buildings over three storeys in height. This requirement applies to new construction, building additions, floors of existing buildings that undergo a change of major occupancy to residential, and floor areas that undergo substantial renovation. Construction under building permits applied for on or after April 1, 2010 will have to conform to these requirements.

These requirements do not apply to smaller residential buildings, including houses, or to the renovation of portions of floors. Additionally, certain forms of four-

storey stacked townhouses are also exempt where they include specific fire safety features such as independent exits and continuous fire separations between units.

A new edition of the Building Code is anticipated for late 2011.

5.2.1.8 *Long-Term Affordable Housing Strategy*

The Government of Ontario is developing a new, long-term affordable housing strategy to provide a framework vision, principles and goals for affordable housing in Ontario over the next 10 years. In June 2009, the Ministry of Municipal Affairs and Housing (MMAH) released a consultation paper on the strategy and encouraged feedback until December 31, 2009 on the proposed vision, principles and goals that will frame the strategy, and initiatives that can be undertaken to support these directions.

The Province is expected to release its Long-Term Affordable Housing Strategy in late summer/early fall 2010.

5.2.1.9 *Harmonized Sales Tax*

The harmonized sales tax (HST), which will come into effect on July 1, 2010, will replace GST and PST, and will be levied on almost all goods and services exchanged for payment, including many not previously subject to PST, such as professional fees, contract labour, hydro, gas, etc. HST will be calculated at a rate of 13%, 5% on the federal portion replacing GST and 8% on the provincial portion replacing PST. The new housing construction rebates on the federal portion of HST (5/13^{ths}) will continue to be as they are under GST. For the provincial portion (8/13^{ths}), a 75% rebate will be available on the first \$400,000 per unit of the home value for private sector new construction of rental housing. Charitable organizations are eligible for an 82% rebate, and Rent-Geared-to-Income units are eligible for a 78% rebate.

5.2.2 **Regional Policy**

5.2.2.1 *York Region Official Plan*

The York Region Official Plan was adopted by Council in December 2009. The document is one of the final steps in the Region's *Planning for Tomorrow* growth management initiative which began in 2005. The Official Plan conforms to the Provincial Places to Grow Growth Plan for the Greater Golden Horseshoe as well as the Provincial Greenbelt Plan. The policies outlined within the Plan will facilitate the coordination of more detailed planning by local municipalities.

The York Region Official Plan is guided by the principles of sustainability and the "York Region Triple Bottom Line Objectives" including sustainable natural environment, healthy communities, and economic viability. These principles were highlighted within the York Region Sustainability Strategy (2007).

Housing objectives and policies are described in Section 3.5 and are centred on providing a full mix and range of acceptable housing to meet the needs of residents and workers. Overall, Regional Official Plan emphasizes the need and adequate supply and range of housing types. The Plan presents twenty-four policies aimed at helping the Region meet this key objective. These include:

- 3.5.1: To update the York Region Housing Needs Study on a regular basis
- 3.5.2: To implement and monitor the York Region Housing Supply Strategy
- 3.5.3: To ensure an adequate region-wide supply of housing
- 3.5.4: To require that local municipal official plans and zoning bylaws permit a mix and range of housing types, lot sizes, functions, tenures, and levels of affordability within each community
- 3.5.5: To require that all new secondary plans include a strategy to implement the affordable housing policies within the Plan, including:
 - Specifications on how affordable housing targets will be met
 - Policies to achieve a mix and range of housing types within each level of affordability
 - Policies to ensure larger-sized, family units within each housing types and level of affordability
 - Consideration of locations for social housing developments
- 3.5.6: That a minimum of 25% of new housing units across the Region be affordable, and distributed within each local municipality. A portion of these units must be affordable to persons with disabilities. Affordable housing units should include a mix and range of types, lot sizes, unit sizes, functions, and tenures to provide opportunity for all household types including larger families and residents with special needs
- 3.5.7: That, in addition to policy 3.5.6, a minimum of 35% of new housing units in Regional Centres and key development areas⁴¹ be affordable, offering a range of affordability for moderate income households
- 3.5.8: To encourage the development of intrinsically affordable housing, which includes modest amenities, standard materials, minimal details and flexibility within units

⁴¹ Key development areas are areas located along the Highway 7 corridor and include communities such as Langstaff, Commerce Valley Galeria, Woodbine/404, Markham Centre, Markville, and Cornell Centre.

- 3.5.9: To work towards an affordable housing implementation framework in partnership with local municipalities and the development industry to achieve the targets in this Plan
- 3.5.10: To work with local municipalities, the private sector and other stakeholders to consider innovative financial arrangements to encourage and support in the development and maintenance of non-profit and affordable housing such as:
 - Height and density incentives
 - Community Improvement Plans
 - Grants in lieu of development charges; and,
 - Reduced municipal fees and charges
- 3.5.11: That affordable housing initiatives be given priority on suitable publicly owned lands.
- 3.5.12: That Housing York Inc. continue to pursue the objective of providing affordable housing units by:
 - Managing and expanding the portfolio over time
 - Making maximum use of provincial and federal funding opportunities, and
 - Fostering community linkages and partnerships
- 3.5.13: To encourage the construction of new non-profit housing
- 3.5.14: To encourage special needs housing, and emergency, affordable and senior's housing be located in proximity to rapid transit and other human services.
- 3.5.15: To encourage local municipalities to adopt policies for an equitable distribution of social housing types, including:
 - Municipal and private non-profit and co-operative developments
 - Special needs housing, and
 - Group, rooming, boarding and lodging homes
- 3.5.16: To prepare education and awareness programs with community stakeholders, other levels of government, the building industry and the business community to highlight the economic and social advantages of incorporating affordable housing into our communities
- 3.5.17: To identify optimal sites for affordable housing early in the development process, particularly in centres and corridors, to maximize affordable housing funding opportunities in consultation with the building industry, non-profit agencies and other stakeholders

- 3.5.18: To encourage building design that will facilitate subsequent conversion to provide additional housing units, such as secondary suites
- 3.5.19: To encourage accessibility features in all new housing
- 3.5.20: To encourage the construction of new rental units with a full mix and range of units, including family-sized and smaller units
- 3.5.21: To require local municipalities to adopt official plan policies that protect rental housing from both demolition and conversion to condominium or non-residential use, including provision that would prohibit demolition or conversion resulting in a rental vacancy rate of less than 3% in the local municipality
- 3.5.22: To encourage local municipalities to include “as-of-right” secondary suite policies, on a municipal-wide basis, in local official plans and zoning by-laws
- 3.5.23: To prohibit the approval of local municipal official plan and zoning by-law amendments that would have the effect of reducing the density of a site in areas that have been approved for medium-or high-density development, unless the need is determined through a municipal comprehensive review
- 3.5.24: To advocate the Province and Federal government to:
 - Commit to integrated and sustainable provincial and national housing strategies,
 - Provide long-term, stable and flexible funding for the provision and maintenance of affordable housing, and
 - Reinstate programs to support and promote the development of affordable housing options such as co-operative housing projects and rental housing developments.

This Official Plan supports the recent provincial planning documents including the Provincial Policy Statement, the Oak Ridges Moraine Conservation Plan, the Greenbelt Plan, and Places to Grow: Growth Plan for the Greater Golden Horseshoe, and the Metrolinx Regional Transportation Plan (aimed at achieving an integrated transportation system for the Greater Toronto and Hamilton Area.

As mentioned, the development of policies guiding the housing supply in Markham must support to the policies developed by senior levels of government. The Region of York Official Plan has a number of policies, outlined in detail above, which will impact the growth and development of housing in Markham. Some of these key considerations include:

Impact of York Official Plan Housing Policies on the Town of Markham Affordable and Special Needs Housing Strategy

- *Developing official plans and zoning by-laws that permit a range of housing types/sizes/tenures and levels of affordability*
- *Include strategies for implementing affordable housing policies and targets within secondary plans*
- *Establishing housing targets with a minimum of 25% new housing units as affordable to low and moderate households, and 35% of new housing units as affordable in Markham Centre and key development areas. A portion of units should be accessible.*
- *Consider financial incentives to encourage the development of non-profit and affordable housing*
- *Work with Region to develop an implementation framework in achieving housing targets*
- *Work with Region to identify public lands suitable for affordable housing*
- *Adopt policies for equal distribution of social housing types (non-profit, co-operatives, special needs, group homes etc.)*
- *Work with the Region and senior levels of government to prepare an education and awareness program to highlight the economic and social advantages of incorporating affordable housing into communities*
- *To encourage accessibility features in housing*
- *To encourage flexible building design*
- *To adopt official plan policies that protect rental housing from demolition and conversion*
- *To consider secondary suites “as of right” policies*
- *To work with the Region to advocate to senior levels of government to commit to sustainable provincial and national housing strategies*

The following actions are recommended to address the opportunities and/or barriers identified in this section:

Recommended Action 1.1

Adopt annual affordable housing targets.

Recommended Action 1.3

As part of a comprehensive educational campaign, promote the principles of Flex Housing and flexible design features with local builders and developers to encourage such design principles in new housing units.

Recommended Action 1.4

As part of a comprehensive educational campaign, work with the Region to hold an information session and strategy workshop to identify opportunities to incorporate a range of housing forms (i.e. small lot singles, stacked townhouses, linked homes, quad/six plexes, and low rise apartments) in Markham's Urban Growth Centres.

Recommended Action 3.1

Develop a demolition and conversion of rental housing policy and guidelines to discourage the conversion of rental housing units to condominium units and prevent the demolition of affordable rental housing unless an equal number of units are provided.

Recommended Action 3.2

Approve the new Strategy for Second Suites, as recommended by Markham Council's Subcommittee on Second Suites, to permit second suites in single and semi-detached dwellings throughout Markham, through the implementation of a strict regulatory regime, and including a comprehensive public education campaign, development of a registration policy, and establishment of a monitoring program.

Recommended Action 3.4

Monitor the development of inclusionary zoning legislation and develop inclusionary zoning regulations, as appropriate, to help meet affordable housing targets.

Recommended Action 3.5

Develop a policy to provide conditional grants for development charges and reduced parkland dedication fees in exchange for the development of affordable rental housing.

Recommended Action 3.7

Investigate adding social / affordable housing as a charge under the Town's development charges by-law.

Recommended Action 3.8

Work with the Region and other housing partners to advocate to senior levels of government to commit to sustainable provincial and national housing strategies.

Recommended Action 3.9

Work with the Region, private landowner, and local housing providers, including Housing York Inc., to identify lands suitable for intensification, by either infill or redevelopment, to create more affordable rental housing.

Recommended Action 3.10

Work with the Region and private landowners on the application of the new updated Section 37 Official Plan polices, as appropriate, to provide additional community benefits in the form of affordable and special needs housing including housing for seniors.

Recommended Action 3.11

Work with the private sector and the Region of York to find ways to locate affordable and special needs housing in close proximity to rapid transit routes / corridors and other amenities.

Recommended Action 3.13

As part of a comprehensive public education campaign, work with the Region, as well as non-profit and private sectors, to prepare an education and awareness program to highlight the economic and social advantages of incorporating affordable housing into communities.

Recommended Action 4.4

Work with local private and non-profit builders and developers to encourage a range of a housing options for seniors (i.e. Abbeyfield, shared living, care-a-miniums, second suites), youth (i.e. shared living, single room occupancy, second suites), and new immigrants (i.e. multiple-generational housing).

Recommended Action 4.5

As part of a comprehensive public education campaign, investigate options in "Combinable Suites" and work with the development community to evaluate their potential in Markham.

Recommended Action 5.1

Encourage a mix of housing within the Urban Growth Centres and key development areas that can meet the needs of families, including ground related housing (i.e. townhouses, stacked townhouses, small apartment buildings, low rise apartments).

Recommended Action 6.2

Evaluate options for developing special needs housing targets for persons with disabilities (mental illness, physical disability, developmental disability and/or dual diagnosis), and the frail elderly in consultation with the Region and community agencies.

Recommended Action 6.11

As part of a comprehensive public education campaign, work with the Region to provide information to private landlords on the potential benefits of working with community agencies in the provision of special needs housing.

5.2.2.2 York Region Housing Supply Strategy (2002)

The York Region Housing Supply Strategy was adopted by Regional Council in June 2002. The Strategy incorporates the findings from additional work including the Housing Directions Report (2002), Special Needs Housing Report (2000), and the Community Plan to address Homelessness (2001). The Strategy identified strategies

to promote an increase in affordable ownership, rental and non-profit housing options, as well as identified strategies for community education and awareness.

Actions related to home ownership include supporting the development of innovative affordable housing, promotion of secondary suites, discouraging of down zoning, and investigating a home ownership demonstration project.

Non-profit housing actions include the implementation of a housing first policy, providing 100 units/year of new non-profit housing, provision of conditional grants equal to development charges, and encourage local municipalities to waive development charges and fees for new non-profit housing development.

Strategies to respond to the shortage of rental housing include enacting a municipal housing facilities by-law to provide incentives to the private sector, provision of 200-500 new rental housing units through a private-public sector partnership pilot program, encouraging municipalities to reduce fees and charges to support the development of affordable housing, promotion of alternative development standards, allowance of group homes, rooming and boarding homes in municipalities, facilitate the expansion of emergency shelter beds, discouragement of the demolition and conversion of rental housing, and work with municipalities to encourage the creation of accessory apartments in all single and semi-detached dwellings.

Community education actions include the development of a campaign to promote community understanding of housing needs in the Region, the creation of a housing fact sheet, identify “Made-in-York” affordable housing success stories, and work with employers to identify housing needs.

Many of these actions were implemented within the recent Regional Official Plan update (2009).

5.2.2.3 York Region Plan to Address Homelessness

The first York Region Plan to Address Homelessness was completed in 2001 and was initiated in response to the launch of the federal government’s strategy to reduce and prevent homelessness in Canada. This strategy was originally the Supporting Communities Partnership Initiative (SCPI). More recently the federal government’s strategy to address homelessness falls under the Homelessness Partnering Strategy (HPS).

The Region of York has completed two updates to the homelessness plan (2003 & 2008). The 2008 Community Plan outlines the following priorities for the Region:

1. There is a serious shortage in the affordable housing supply in York Region, including supportive housing.
2. Poverty is one of the root causes of homelessness.

3. Supports and services for homeless individuals and families, and those who are at risk of becoming homeless, are limited, and don't meet the needs of York Region residents
4. Individuals who are homeless or at risk of becoming homeless have difficulty accessing health services.
5. The services available to some homeless and at risk populations, as may be defined by their age, ethnicity, ability, and/or gender, in particular youth and women, are not sufficient to meet their needs.
6. Homeless youth, families, women, and individuals with mental illness or substance abuse issues have limited access to emergency shelters and transitional housing because shelters are operating at capacity or no appropriate shelters or transitional housing exists for the population.
7. Risk of homelessness is increased with mental health or substance abuse problems and the availability of services is not sufficient to meet the needs of this population group.
8. There is a need for improved knowledge, and increased utilization of knowledge, as well as public education, and advocacy on homelessness in York Region.
9. There is a need for community development activities to further the community's ability to reduce homelessness

5.2.2.4 *York Region Sustainability Strategy*

The purpose of the strategy is to provide a long-term framework for making decisions about growth management and all municipal responsibilities that integrate the economy, environment and community. The framework for the Sustainability Strategy will be carried out in partnership with Regional departments, stakeholders and the public.

The policies and initiatives of the Sustainability Strategy are categorized under the following action areas:

- Corporate culture of sustainability
- Healthy communities
- Economic vitality
- Sustainable natural environment
- Education, engagement and partnerships
- Sustainability implementation and monitoring

The actions for Healthy Communities include requiring that all new residential development be compact in nature and incorporate a mix and range of housing

options; working with the private sector and public agencies to provide a broad array of housing choices for all income groups; and, working with the Province and Area Municipalities to promote secondary suites across York Region to contribute to housing choice and affordability.

5.2.2.5 York Region Economic Strategy (2005)

The York Region Economic Strategy is aimed at guiding the Region's economic development to help achieve the Vision 2026 Vibrant Economy goal of being "renowned for its advanced technology, innovative businesses, supportive business infrastructure and highly skilled labour force". It also aims to complement the Provincial Growth Plan.

The Economic Strategy identifies five major strategic directions in guiding the Region's economic growth and development:

1. Create an Environment to Share Information and Ideas
2. Sustain a High Quality Workforce
3. Strengthen Entrepreneurship and Industry Clusters
4. Enhance the Quality of Place
5. Encourage the Efficient Movement of Goods and People

These directions encompass 90 Actions. Under Strategic Direction 2 the need for the integration of labour force development policies with long range transportation, transit, land use, and housing initiatives to decrease community time. The need for economic policies that encourage the development of a range of housing options and encourage live-work relationships was also identified. Actions under this objective include undertaking a marketing and communication program to promote the economic and environmental benefits of intensification within existing areas, facilitating meetings with the realtor/developer community to identify how future employment areas can encourage closer live-work opportunities, and facilitating meetings between developers/homebuilders and Region employers to discuss ways to promote and create closer live-work opportunities.

5.3 Municipal Government Policy

5.3.1 Town of Markham Official Plan (Office Consolidation July 2005)

The Official Plan of the Town of Markham was revised in 1987 and the July 2005 office consolidation incorporates individual amendments to the Plan, including fifteen amendments introducing general Town-wide policies, nineteen amendments incorporating new Secondary Plans, and 103 amendments introducing site specific refinements to the designations or policies of the Plan. It establishes a framework for growth for growth management within the context of senior government policies and initiatives and the Town's objectives.

Housing goals, objectives, and policies are described in Section 2.13 and these are focused on the provision of a sufficient supply and range of housing. The housing goals in the Official Plan are:

- i. To encourage the provision of a sufficient supply and range of housing, adequate and appropriate to the existing and anticipated housing needs in Markham including housing which is accessible and affordable to low and moderate income households, seniors, and the physically and mentally challenged.
- ii. To encourage new housing development which assists in achieving the goals and objectives of this Plan, including those related to heritage preservation and protecting, and encouraging the enhancement of natural features, as well as meeting municipal standards for urban design, environmental protection, transportation services, and municipal services.
- iii. To encourage land use planning practices which are responsive to the existing and anticipated housing needs in Markham

The objectives of the Official Plan in terms of housing are:

- i. To ensure that the Town's policies and regulations will permit the development of a full range of housing in accordance with municipal goals, objectives and standards.
- ii. To ensure that there is a sufficient supply of land designated for residential development on an ongoing basis, as well as opportunities for redevelopment in existing serviced areas, to satisfy demands for a full range of housing.
- iii. To encourage the location of new housing projects in existing serviced areas subject to meeting locational and other criteria in this Plan, in order to diversify the existing housing stock and to maximize the use of existing community services and facilities, buildings and serviced sites.
- iv. To streamline the planning approval process in the interests of reducing the cost of housing.
- v. To take an active role in identifying housing needs in the Town and informing the public, proponents of development and agencies about housing needs and supply, as well as other housing issues.
- vi. To monitor housing demand and supply conditions and to update the Town's approach to housing issues based on information derived from the monitoring process, taking into account the goals, objectives and policies of this Section.
- vii. To use federal and provincial government programs where available and appropriate to assist in meeting the Town's housing goals and objectives.

The Official Plan contains policies to meet these stated goals and these include:

Adequate Land Supply

- 2.13.1(b) To establish, as a target, the maintenance of a continuous three year supply of a combination of draft approved and/or registered residential lots and blocks on plans of subdivision, where development has not previously taken place
- 2.13.2(c) To establish a monitoring program to monitor the adequacy of the lands designated for residential use at least every five years and the amount and range of housing resulting from municipal approvals of new residential development and residential intensification annually

Diversified Housing Stock

- 2.13.1(e) To establish, as a target, the development of a mix of housing expressed in terms of density categories, for the Town as a whole without restricting new or innovative forms of housing or restricting a particular dwelling type to one density category. The range requirements for average net site density for the categories are:
 - Low density: 17.0 – 37.0 units per hectare
 - Medium density: 37.1 – 79.9 units per hectare
 - High density: 80.0 – 148.0 units per hectare
- 2.13.1(j) To encourage the incorporation of a range of housing types and units designed to meet the needs of special groups such as seniors and the physically and mentally challenged and smaller households in new larger scale residential developments in developed areas.
- 2.13.1(k) To work with housing proponents and senior governments to facilitate the development of housing for those with special needs
- 2.13.1(l) To encourage non-profit and cooperative housing developments to provide a minimum of 5% of their units for those with special needs; to provide a variety of housing options for seniors, including developments that provide for “aging in place”; to consider permitting garden suites; and to permit group homes.
- 3.3.2(a)(i) To permit accessory apartments in areas designated for low density housing
- 3.3.3(h) To provide a range of housing which is adequate and appropriate to the existing and anticipated housing needs in Markham on lands designated Urban Residential
- 3.3.3(i) To avoid major concentrations of medium and high density housing projects and, where feasible, to encourage mixed density developments
- 3.3.3(j) To support private and non-profit housing developments designed to provide a variety of housing options for seniors

- 3.3.5(b) To amend the Property Standards By-law to incorporate minimum standards for rooming, lodging, and boarding houses and to permit these forms of development, subject to certain criteria

Residential Intensification

- 2.13.1(m) To support the residential intensification in developed areas through several options, including accessory apartments, the conversion of existing dwellings to rooming or boarding houses or the construction of new rooming or boarding houses, infill development, and redevelopment.

Efficient and Effective Use of Land and Resources

- 3.3.2(b) To permit medium and high density housing in proximity to amenities, community facilities, including open space areas, or adjacent to arterial roads, highways, or public transit routes to which access is readily available

Retention of Existing Housing Stock

- 2.13.1(o) To support the maintenance, rehabilitation and renewal of housing in existing developed areas through the maintenance and/or improvement of community facilities and infrastructure and the enforcement of the Property Standards By-Law
- 3.3.3(a) To maintain and improve the quality of existing residential development in areas designated for continued residential use

Affordable Housing

- 2.13.2(a) To streamline the planning process and encourage other levels of government to streamline their review process.
- 7.3(d) Town Council is permitted to use Section 37 - Density Bonusing - to allow increased height or density in exchange for the provision of facilities and services, including the provision of housing for seniors.

There are opportunities for changes in the current Official Plan that may be considered by the Town to help address a number of housing issues and priorities. These include:

- Adding policies on rental housing demolition and conversion control
- Add policies to encourage energy efficient housing development, including specific measures and incentives
- Add policies that encourage the development of affordable and special needs housing by providing grants and incentives
- Add a policy that provides alternative development standards for affordable housing

- Expand the density bonusing provision to identify affordable housing as a community benefit
- Add policies that explicitly permit the development of special needs housing, including emergency shelters, transitional housing, and supportive housing

The following actions are recommended to address the opportunities and/or barriers identified in this section:

Recommended Action 1.1

In keeping with the Markham Preferred Growth Alternative, adopt annual housing targets for new development as follows: 27% singles/semis, 19% townhouse and 54% apartments. Further, that an annual target of 25% rental and 75% ownership also be adopted for new housing development.

Recommended Action 1.2

Adopt a Town-wide housing target that requires 25% of new housing be rental and 75% ownership.

Recommended Action 2.3

Adopt the Provincial definition of affordable home ownership in the next Town of Markham Official Plan update.

Recommended Action 3.3

Adopt the Provincial definition of affordable rental housing in the next Town of Markham Official Plan update and further define low income households as households with incomes in the lowest 30% of the income distribution and moderate income households as households within the 30th to 60th percentile of the income distribution.

Recommended Action 6.1

Adopt the Provincial definition of special needs housing in the next Town of Markham Official Plan update.

Recommended Action 6.2

Evaluate options for developing special needs housing targets for persons with disabilities (mental illness, physical disability, developmental disability and/or dual diagnosis), and the frail elderly in consultation with the Region and community agencies.

Recommended Action 7.2

As part of the next Official Plan update, include a policy to encourage accessibility features in new housing development.

5.3.2 Town of Markham Zoning by-law

Various aspects of zoning by-laws can have significant impact on the provision of affordable housing and other forms of accommodation required to meet the needs of current and future residents of the Town of Markham. Further, the implementation of many of the policies outlined in the Official Plan is through the use of municipal by-laws.

Types of residential uses permitted

Zoning by-laws specify the types of residential uses permitted in specific areas. Zoning by-laws may act as a barrier to the creation of diverse and vibrant neighbourhoods by allowing only a small number of uses in each zone. This may also act as a barrier to the creation of affordable housing as it limits where housing can be built in a municipality.

The Town's zoning by-law permits single detached homes in residential zones R1, R2, and R2-S. Semi-detached, duplex, triplex, fourplex, and townhouse dwellings are permitted in zones R2, R2-S, and R3. Townhouse dwellings are also allowed in the CA1 zone (Community Amenity 1). Apartment dwellings are allowed in zones R3, NC2 (Neighbourhood Commercial 2), CA1, and CA2. Multiple dwellings are allowed in zones R3, CA1, and CA2.

Minimum unit size and floor areas

Zoning by-laws that require minimum unit sizes and floor areas may act as a barrier to the creation of affordable housing as they may increase development and constructions costs. They may also restrict innovative ideas for the provision of affordable housing.

The Town's zoning by-laws do not prescribe minimum unit sizes or floor areas for housing units.

Group home and rooming house policies

Zoning by-laws that limit the number of group homes and rooming houses or that prescribe a minimum distance between two group homes or rooming houses act as a barrier to the creation of affordable and special needs housing.

The Town's zoning by-law allows group homes having between three and six residents to be located in any zone in the town with a single detached, semi detached, duplex, street townhouse, apartment, and multiple dwelling. Group homes with seven to ten residents are permitted in single detached dwellings in zones where these dwellings are allowed. Correctional group homes and crisis care facilities are permitted only on lots having both frontage and access to a provincial highway or arterial road.

The zoning by-law also requires minimum distance separation between group homes. A minimum of 500 metres is required between a group home and an auxiliary group home or between two auxiliary group homes. A minimum of 800 metres is required between two group homes, a group home and correctional group home, and a group home and crisis care facility. A minimum of 1,600 metres is required between two correctional group homes, a correctional group home and a crisis care facility, and two crisis care facilities. Additionally, two auxiliary group homes can be located within the same building. The zoning by-law also states that the total number of group homes cannot exceed a ratio of one per 3000 resident population. An action dealing with group home and rooming house policies has been recommended and is found at the end of this section.

Second suites

Second suites contribute to the supply of affordable housing in a community and zoning by-laws may encourage these housing types by permitting them in all neighbourhoods. On the other hand, imposing stringent standards and requirements may create a barrier to the production of these units.

The Town's zoning by-law permits an accessory dwelling unit on a lot provided that it is accessory to a single detached, semi detached, or townhouse dwelling on the same lot and that the accessory dwelling unit is not located in the main building on the lot.

Parking requirements

Zoning by-laws that deal with parking requirements may pose a barrier to the creation of affordable housing as these may require an increase in development and construction costs. These may also prevent the creation of affordable housing in certain areas where parking is not available.

The Town's zoning by-law requires that single detached, semi-detached, and townhouses have two parking spaces per dwelling unit. Duplex, triplex, fourplex, and multiple dwellings require 1.5 parking spaces per dwelling unit. Apartment dwellings are required to have 1.25 parking spaces per dwelling unit plus 0.25 spaces for visitors. Retirement homes are required to have 0.5 parking spaces per unit plus one parking space for every four units for visitors. Nursing homes are required to have 0.5 parking spaces per bedroom or one parking space per 37 square metres of net floor area, whichever is greater. Accessory apartments in a detached building are required to have one parking space.

There are opportunities for changes in the current zoning by-law that may help address the Town's housing needs. These include:

- Expand the policy on accessory apartments to allow this type of affordable housing as-of-right in all residential zones and to allow the accessory apartment to be located within the same building as the main dwelling.
- Minimum distances for group homes may act as a barrier to the creation of group homes in the Town.
- Rooming houses are not mentioned in the Town's zoning by-law and, as a result, the creation of this type of affordable housing may prove to be difficult.
- Alternative parking requirements for affordable housing units may reduce development costs and encourage the creation of these units.

The following action is recommended to address the barriers and opportunities in the current zoning by-law.

Recommended Action 6.3

Amend the current zoning by-law to reduce or eliminate distancing requirements for group homes.

5.3.3 Municipal Housing Policy Statement

In 1991 the Town of Markham prepared a Municipal Housing Policy Statement. This statement was comprised of a housing needs analysis as well as recommended strategies to address the current housing needs. This document was created following the provincial Policy Statement on Land Use Planning for Housing (1989). At that time the key housing issues facing Markham residents included the need for housing for first-time homebuyers, the need for more affordable rental housing, the need for a greater range of housing types, a need for housing for youth, opportunities for intensification, the need for housing for seniors, the need for housing guidelines for higher density housing, and the need for additional land.

5.3.4 Preferred Growth Alternative

Markham Council recently endorsed (May 2010) a staff recommended growth alternative to 2031. This Growth Management Strategy (GMS) is the Town's response to provincial and regional growth requirements. The recommendation includes a 60% intensification target within the built boundary with an extension of the current settlement area to accommodate an additional 12,800 units.

One of the key components of the work undertaken as part of the GMS include the completion of a Housing Stock Analysis identifying preferences for a future housing mix and requirements to manage housing growth.

The purpose of the housing stock analysis was to evaluate residential intensification⁴² options and housing stock alternatives within the context of Provincial and Regional policy and given Markham's residential market.

The Provincial Growth Plan density targets require a minimum 40% residential intensification target (i.e. 40% of all residential development occurring annually will be within the built-up area). While the Region has adopted this target it has identified an intensification target of 52% for Markham. As part of the Housing Stock Analysis, the Town also evaluated a 55% and 60% residential intensification alternatives. Council further directed staff to evaluate a fixed urban boundary scenario which would require an 84% residential intensification target. A 40% alternative was also examined for comparison purposes (base scenario).

⁴² Intensification refers to the development of a property/area at a higher density than currently exists. This could include the reuse of a brownfield site, the development of vacancy and/or underutilized lots, infill development, or expansion or conversion of existing buildings.

Table 24: Town of Markham Housing Historical and Forecasting Housing Mix Range of Intensification Strategies

Period	Base Scenario	52% Intensity (Region)	55% Intensity (Town Staff)	60 % Intensification (Town Staff)	Fixed Urban Boundary, 84% intensification (Council)
Single and Semi-Detached Units					
1986-1996	74%	74%	74%	74%	74%
1996-2006	59%	59%	59%	59%	59%
2006-2031	51%	35%	32%	30%	17%
Row House Units					
1986-1996	3%	3%	3%	3%	3%
1996-2006	19%	19%	19%	19%	19%
2006-2031	19%	19%	21%	19%	14%
Apartment Units					
1986-1996	23%	23%	23%	23%	23%
1996-2006	22%	22%	22%	22%	22%
2006-2031	30%	46%	47%	51%	69%
Source: Housing Stock Analysis Report, 2009					

The proposal for a 55% intensification target achieves the same density (residents per hectare) as the Region's proposed 52% target, however incorporates an adjusted mix of ground-related units resulting in a larger proportion of medium density housing (semi-detached and townhouse) while increasing the share of apartments by just 1%.

The Housing Stock Analysis concluded that intensification of the Town housing stock beyond the 55% target involves some risks including:

- Potential for large mis-match between family-based demand and supply of units serving non-family needs;
- Potential that Provincial, Regional, and Town growth management policies and targets may not be achieved; and
- Potential for fiscal and service delivery impacts such as reliance on unrealized revenues, inefficient infrastructure investments and difficulty in establishing front-end agreements.

The study further notes that the method used by the Region to calculate the intensification percentage does not account for some new ground-oriented Greenfield units within the built up area. The Hemson study states that if these units were also to be included it is estimated that the intensification percentage could be in the order of 60%.

The approved residential intensification target of 60% within the built boundary further includes an extension of the current settlement area to accommodate 12,800 units, 14,000 jobs and having a gross land area of approximately 900 hectares.

This preferred growth alternative requires that the Town move from past preferences for ground-related housing towards an increase in the number of medium and high density units.

Table 25: Housing Stock by Unit Type for Preferred Growth Alternative

	Single	Semi	Townhouse	Apartment	Total
2006 Housing Stock	56%	15%	18%	11%	100%
	45,500	12,200	14,000	9,100	80,800
Additional Housing 2006 to 2031	21%	6%	19%	54%	100%
	15,000	4,300	13,800	39,200	72,300
2031 Housing Stock	39%	11%	18%	32%	100%
	60,500	16,500	27,800	48,300	153,100

Source: Preferred Markham Growth Alternative to 2031, Planning and Urban Design Department, 2009

Additional goals identified in the preferred growth alternative include:

- Continue to accommodate family households
- Accommodate an increasing number of non-family households
- Become more diverse by including large numbers of medium and high density dwelling types
- Conform to, and implement, Provincial and Regional Plans
- Contribute to meeting residential intensification objectives
- Contribute to an improved live-work relationship, and
- Require regular monitoring of market performances, and if needed, adjustment to the housing supply.

Under the Provincial Growth Plan, the Town of Markham must complete policies to phase-in intensification. In April 2009, Council endorsed the following intensification principles:

- 1) Refine the Town's urban structure to manage growth and intensification within the current settlement area without significantly impacting the Town's existing structure of residential neighbourhoods, heritage districts and business parks, while limiting the extension of urban land uses outside the Current Settlement Area.
- 2) Intensify and improve the mix of development and direct it to designated centres and corridors, which are well served and connected by rapid transit, to

create mixed use, pedestrian friendly, liveable communities that are transit supportive.

- 3) Focus intensification in areas that have a reduced impact on Town infrastructure, or which justify investment in new and sustainable infrastructure.
- 4) Retain employment uses and employment districts serving Town residents and business, and create new job opportunities through intensification of employment districts and mixed use development in transit nodes and corridors.
- 5) Intensification areas and sites are to be prioritized, phased and linked to service and infrastructure delivery.
- 6) Improve connectivity by providing a street network/public realm that is more conducive to transit, cycling, and pedestrian use, and implement travel demand management and parking strategies to reduce reliance on the automobile as a preferred mode of transportation.
- 7) Intensification needs to be appropriate to the area context in which it occurs. The built form of development, its height and density, the appropriate mix of uses involved, and the relationship to the surrounding community form and function will be subject to area studies.
- 8) Infill and redevelopment in Heritage Conservation Districts will only be considered in accordance with existing Official Plan policies and Heritage District Conservation Plans.
- 9) Incorporate sustainable development practices, and promote innovative solutions and pilot projects in such areas as green energy, green buildings, and green infrastructure technologies and practices.
- 10) Respect the quality of life of Markham residents, and address public input and participation in municipal land use policy and development approvals.

These principles as well as the identification of an intensification hierarchy establish the overall context for residential and employment intensification opportunities within the Town's current settlement area. The Town's intensification hierarchy is consistent with the Region's intensification framework which includes Regional Centres having the highest intensity of development, followed by Key Development Areas along Regional Corridors, other Major Corridors and Local Centres and Corridors.

It is estimated that 37,150 additional units can be distributed across the four groups of intensification areas. These account for about 86% of the overall number of units that contribute to the 60% intensification target (43,200 units). The difference is accounted for by units located outside the intensification areas but within the build boundary.

The largest proportion of additional residential (intensification) units is expected within the Town's two Regional Centres: Markham Centre and Langstaff Gateway.

Table 26: Estimated Additional Dwelling Units in Intensification Areas 2006 to 2031

Intensification Category and Intensification Areas	Combined Additional Forecast Units 2006-2031	Share of Combined Additional Units 2006-2031
Regional Centres: <i>Markham Centre & Richmond Hill/Langstaff Gateway</i>	up to 18,800 units	51%
Key Development Areas: <i>Cornell Centre, Yonge-Steeles Corridor, Markville, Commerce Valley/Galleria, Avenue 7 Corridor/Woodbine, Yonge Corridor North</i>	up to 8,350 units	22%
Major Corridors: <i>Markham Road Corridor - Armadale, Markham Road Corridor - Mount Joy, Steeles Ave East Corridor, Avenue 7 Corridor - Village Parkway, Kennedy Corridor - South Unionville</i>	up to 5,250 units	14%
Local Centres/Local Corridors: <i>Milliken Centre, Fairtree East/Parkview Centre, Cathedraltown Centre, Kennedy Road Corridor North, Thornhill Centre, Cornell North Centre</i>	up to 4,750 units	13%
Total Additional Units in Intensification Areas	up to 37,150 units	100%

Source: Preferred Markham Growth Alternative to 2031, Planning and Urban Design Department, 2009

The preferred growth alternative is summarized in the following Table.

Table 27: Preferred Markham Growth Alternative - Dwelling Unit, Population and Employment Estimates

Dwelling Unit Estimates	# of Dwelling Units	Share of Additional Units	Share of 2031 Units
Total Town Units 2006	80,800	-	53%
Within Current Settlement Area	59,400	82%	39%
- Within Built Boundary	43,200	60%	28%
- Outside Built Boundary	16,200	22%	11%
Within Extension of Settlement Area	12,800	18%	8%
Additional Units (2006 to 2031)	72,200	100%	47%
Town Total Units 2031	153,000	-	100%
Population Estimates	Population	Share of Additional Population	Share of 2031 Population
Town Total Population 2006	264,300	-	62%

Within Current Settlement Area	121,000		76%	29%	
- Within built boundary	86,400	54%		21%	
- Outside Built Boundary	34,600	22%		8%	
Within Extension of Settlement Area	38,200		24%	9%	
Additional Population (2006 to 2031)	159,200		100%		38%
Town Total Population 2031	423,500		-		100%
Employment Estimates	Employees		Share of Additional Employees	Share of 2031 Employees	
Town Total Employment 2006	144,800		-		60%
Within Current Settlement Area	81,800		85%	34%	
- Within Built Boundary	64,400	67%		27%	
- Outside Built Boundary	17,400	18%		7%	
Within Extension of Settlement Area	14,000		15%	6%	
Additional Employment (2006 to 2031)	95,800		100%		40%
Total Town Employment 2031	240,600		-		100%

Source: Preferred Markham Growth Alternative to 2031, Planning and Urban Design Department, 2009

Downtown Markham

Downtown Markham is a design concept for Markham Centre that will attempt to incorporate residential and commercial space with green space and green practices. New, high-density housing will be constructed with approximately 365 townhouses and 1,425 apartment units. New, pedestrian-friendly road networks will be constructed with on street parking in lieu of large area, commercial parking lots. Existing commercial parking lots will be encouraged to be shared use, allowing parking during evenings and weekends to the general public. An improved transit system will allow better access to the Toronto downtown core, as well as within downtown Markham by utilizing carpool and transit lanes.

Langstaff

The Langstaff Gateway project is a revolutionary development project occurring between Yonge Street and Bayview Avenue, and the 407 and Langstaff Road. This development would be across 47 hectares of land and aim to house 32,000 individuals by 2031, and employ a further 15,000. This would create an urban density unrivalled anywhere else in the GTA and similar to that of downtown Toronto. This urban density is to be achieved through a strategic allotment of 50-storey skyscrapers, 8-9 storey apartment buildings, and 3 storey townhouses.

The new development is intended to be a pedestrian friendly community and promote active transportation. The compact and dense nature of the development will allow individuals to be within a 10 minute walk of public transportation methods. Public transportation methods include regional and rapid transit, GO service, as well as a

long proposed extension of the Yonge subway line to Hwy 7. The goal is to reduce the car traffic to 34% (10% car traffic, 24% care share or carpool traffic).

There are challenges faced by the development, such as the current lack of funding provided by the province for the TTC subway line extension. Public transit services are also concerned over the road congestion that could be produced by such a dense population. Also, there is some scepticism that the necessary public transit infrastructure will be implemented in time to handle the necessary workload.

The following actions are recommended to address the opportunities and/or barriers presented by the municipal growth management strategy, including adopting affordable housing targets which are currently not included in the Town's Official Plan.

Recommended Action 1.1

In keeping with the Markham Preferred Growth Alternative, adopt annual housing targets for new development as follows: 27% singles/semis, 19% townhouse and 54% apartments. Further, that an annual target of 25% rental and 75% ownership also be adopted for new housing development.

Recommended Action 2.1

Adopt a Town-wide housing target that requires a minimum of 25% of new housing units be affordable to low and moderate income households. Further, adopt a housing target that requires a minimum of 35% of new housing units be affordable to low and moderate income households in Markham Centre, Langstaff Gateway and key development areas.

Recommended Action 2.3

Adopt the Provincial definition of affordable home ownership in the next Town of Markham Official Plan update.

5.3.5 Green Print

The Green Print is Markham's long-term Community Sustainability Plan. This plan will establish the Town's vision and goals for a sustainable future and set targets for 2050 and beyond. It will contain long term performance targets and a framework that will co-ordinate, prioritize and implement the Town's sustainability goals and objectives. It will also be the overarching plan for all plans, by-laws, programs, services, and partnerships. It will act as Markham's Climate Action Plan and Integrated Community Sustainability Plan, which meets the requirements of the Federal Gas Tax Agreement.

The Plan is made up of five parts; a vision of sustainable Markham, goals for achieving success, integration themes, strategies for development of the themes, and indicators for measuring success. The four themes include:

1. Complete Neighbourhoods as the Foundation for Communities

2. Robust and Resilient Infrastructure
3. Continuing Health and Prosperity

The Plan is still being developed but will include objectives to promote greater diversity of land use in all parts of the community, and addressing the housing needs of all residents by ensuring the efficient delivery of a variety of housing options including ownership, rental and non-market housing.

Green Print is being developed in four phases with input from residents, community groups, businesses, other levels of government and municipal staff and was finalized and the draft was presented to Council on June 10th 2010 with a Draft Launch on June 5th at the Varley Art Gallery to coincide with World Environment Day.

5.3.6 Integrated Leisure Master Plan

The Integrated Leisure Master Plan was developed as a tool to assist decision-makers, stakeholders, and the general public in identifying the needs and priorities related to services and facilities encompassing the parks, recreation, cultural, and library needs of the Town. It is part of the 'Building Markham's Future Together' initiative and other parallel and ongoing planning initiatives, including:

- Markham Public Library Strategic Plan
- Community Sustainability Plan - Green Print
- Development Charges Study
- Official Plan update
- Growth Management Strategy
- Markham 2020 - Economic Strategy
- Pathways and Trails Master Plan
- Cycling Master Plan
- Rouge Park Implementation Task Force

The plan was developed with extensive consultation with local residents, community groups, service agencies, and Town staff, particularly at the stage when issues and potential strategies were being identified. The Town's mission, stated in the plan, is that "...*parks, recreation, culture, and library services provide inclusive, accessible, safe, enjoyable and sustainable leisure opportunities essential to vibrant places.*" Nine primary goals have been established that align with Town-wide priorities. These goals work together to enhance the quality of life of Markham residents and will assist the Town in allocating resources and identifying strategies that would be most effective. These goals are:

1. Strategic and sustainable investment in infrastructure

2. Align leisure services with the Growth Management Strategy
3. New strategies for Markham 2020 - the Creative Knowledge-Based Economy
4. Community engagement and outreach: building social capital and strengthening neighbourhoods
5. Placemaking
6. Inclusion, access and equity
7. Maintain an environmental and sustainable focus
8. Collective focus on community issues - integrated service delivery
9. Service excellence and leadership

The Affordable and Special Needs Housing Strategy supports the goals of the Master Leisure Plan, including putting forth actions which call for investing in sustainable housing and the development of housing policies that are inclusive and aim to create a more equitable range of housing options.

5.3.7 Secondary Suites Policy

Secondary suites, also referred to as accessory suites or dwellings, can provide an effective form of affordable housing and increase the availability of affordable housing choices for residents. They can also offer a home owner the opportunity to earn additional income to help meet the costs associated with owning a home. For a period in the early 1990s municipalities were prohibited from preventing two unit houses (secondary suites) in their zoning bylaws. As a result Markham does have a process for registering two-unit houses that were in existence on November 16th 1995. Bill 51 (2006) later provided municipalities with the ability to adopt second suite official plan policies without being subject to appeal at the Ontario Municipal Board. The Provincial Growth Plan (2006) specifically requires municipalities to “encourage the creation of secondary suites throughout the built-up area”. The new (2009) Regional Official Plan also encourages local municipalities to include “as-of-right” secondary suite policies, on a municipal-wide basis, in local official plans and zoning by-laws

The Markham Official Plan provides that accessory apartments or secondary suites may be permitted in association with single detached or semi-detached dwellings, provided all the provisions of the zoning by-law are met. The majority of Markham’s zoning by-laws currently do not permit second suites

In 2007, Markham Council recommended that a Subcommittee on Second Suites be established to investigate whether options for a strategy that would apply wider zoning permissions for second suites be considered for public review and input. The Subcommittee conducted a thorough review of second suites and strategy options. In February 2008, the Subcommittee presented its report outlining its recommendations on a proposed new strategy for second suites to the Development Services

Committee. In March 2008 the report was received and Council authorized Staff to schedule a public open house (April 16th 2008) and statutory public meeting (May 20th 2008).

In a report dated March 3rd 2009, the Subcommittee on Second Suites recommend that a new Strategy for Second Suites be approved to permit second suites in single and semi-detached dwellings throughout Markham, but only through implementation of a strict regulatory regime to ensure all buildings and fire codes, driveway and parking standards and property standards are upheld.

Staff recommended that the following strategy be considered:

1. The introduction of Town-wide zoning permissions for second suites in single detached and semi-detached dwellings, subject to certain development and property standards;
2. The requirement for registration and registration renewal (every 3 years or upon change in property ownership) of any house with a second suite to ensure compliance with all applicable codes;
3. Development of a comprehensive public education program (following enactment of Town-wide zoning permission) to communicate changes to Markham's policy on second suites and support implementation of the strategy including an incentive program to encourage voluntary registration of a second suite; and
4. The establishment of an 18 month monitoring program to monitor the implementation of the strategy and report on any further changes required to the strategy components, including among other things, whether interior property standards should be introduced, and whether the need and clear authority for licensing second suites has been established.

York Region's Official Plan, which was adopted by Council in December 16, 2009, encourages local municipalities to include "as-of-right" secondary suite policies, on a municipal-wide basis in local official plans and zoning by-laws. In York Region, two municipalities currently allow accessory apartments or secondary suites. The Town of East Gwillimbury permits this type of affordable housing in a single or semi-detached dwelling while the Town of Newmarket allows accessory dwelling units as-of-right in single and semi detached dwellings. The Draft Official Plan of the Town of Richmond Hill, dated May 2010, permits secondary suites within the Town to provide a form of affordable housing subject to Council approval of a Zoning By-Law.

The current Official Plan and zoning by-law do not permit second suites within the Town's boundaries, thus, the following action is recommended to address this opportunity.

Recommended Action 3.2

Approve the new Strategy for Second Suites, as recommended by Markham Council's Subcommittee on Second Suites, to permit second suites in single and semi-detached dwellings throughout Markham, through the implementation of a strict regulatory regime, and including a comprehensive public education campaign, development of a registration policy, and establishment of a monitoring program.

5.3.8 Markham 2020 Economic Competitiveness Strategy

In 2008, Town Council approved Markham 2020, the strategy that will guide economic development in the Town of Markham over the next 10 years through four "key sectors of opportunity".

- Convergence of Information and Communications Technology and Life Sciences

The Town of Markham defines the convergence sector as "those companies that utilize high technology applications or software to support medical or life sciences, whereby the technology is used as an enabler to improve products and services in the life sciences sector or healthcare industry" (Town of Markham, ICT 2008). They currently have 813 companies in the high technology and life sciences clusters (Town of Markham, Economic Profile, 2009 p. 4). Since their objective is to be regarded as one of the top three locations in Canada for such businesses, they intend to address this sector by building a strong case for investment in bioinformatics, creating a youth-driven entrepreneurship facility within this area, support venture capital development, and establish a national centre for medical device development (Town of Markham, ICT 2008). They intend to provide high levels of specialized support to small and medium-size enterprises; while developing linkages between York University and Seneca College to keep updated on research and identify opportunities for commercialization (Town of Markham, ICT 2008).

- Information, Entertainment and Cultural Industries

The Town hopes to empower Markham businesses engaged in the cultural industries to be on the Top 20 Employers' Lists by launching an "Interactive Markham" organization to create local networking linkages and opportunities. Here, they intend to attract investment by identifying potential pilot projects with Ontario Media Development Corporation and creating local consortia to attract these funds (Town of Markham, ICE 2008).

- Professional, Scientific and Technical Services

The Town hopes to rank their design sector within the top three exporters within the Town by attracting more events, conferences and conventions in

these sectors while encouraging post-secondary institutions to establish design programs in Markham, amongst other initiatives. In order to establish and expand the design cluster, they will work with the Toronto Region Research Alliance (TRRA) and multinational tax advisory firms to attract US-based research companies that can benefit from Canadian Research Development tax credits, and create a local environmental technology association (Town of Markham, Professional 2008).

- Finance and Insurance

The Plan aims to entice five "Fortune 500" banks, investment companies or insurers to choose Markham as their Canadian headquarters location, by creating a local identity for Finance and Insurance companies and targeting socially responsible investment funds and companies when attracting business (Town of Markham, Finance 2008). They will need to develop some understanding of existing regional business linkages and the impact of Markham's rising commercial real estate costs on the sector, while articulating the sector-specific advantages of locating in Markham and addressing the labour shortage in the insurance sector through a human resources roundtable.

The Strategy was developed in three phases:

1. Economic Sector Analysis
2. Community Consultation Process
3. Final Report and Strategy Preparation

In the first report, housing is seen as a key component in developing the Town of Markham's identity as a community and in its business patterns. As a community, it is aiming to transition from being a suburban bedroom community to an urban growth centre. This has implications for housing as the housing market in Markham needs to also appeal to young workers and to workers of all income ranges; in order to allow for a variety of businesses to locate in the area, particularly the information and communications technology sectors and the information, entertainment and cultural sectors.

The second report then discusses economic competitiveness, and recommends that as Markham transitions from suburban to urban, the Town should look to "strengthen[ing] the relationship between industry mix (job opportunities), housing stock (residents), and resident labour force (workers)". The third report, or the Final Report from the Consultant, advises that one of the actions to be taken should be to "develop a strategy for improving the range of housing stock to address the needs of a more diverse cross-section of Markham's population". This housing strategy then feeds into the recommendations outlined in the Markham 2020 Economic Competitiveness Strategy.

5.3.9 Markham Transportation Planning Study

In 2002, the Markham Engineering Department and Development Services Commission constructed a report on the current state and future demands of transportation in Markham. The report outlined the rate of population growth within Markham, and the projected growth and the subsequent need for efficient transit systems and infrastructure to support the growth. A transit modal split target of 19% was set for 2021 (percentage of individuals using some form of public/mass transit), raised from 10% in 2002. This target is to be achieved by examining and improving key areas:

1. Rapid Transit - Three transit corridors are planned for the Markham area: Yonge Street to provide access to the Finch subway station, Hwy 7 to provide east/west transportation, and Warden Avenue to provide transportation to the Don Mills subway station. Individual Environmental Assessment Studies are being conducted to obtain environmental approval for the implementation of these corridors, as well as more aggressive tactics for the requisition of funding.
2. Roads Network - This includes improving high traffic routes with lane additions or route additions when necessary and increasing the connectivity of routes to surrounding municipalities. Another goal is to improve the efficiency of existing routes through traffic light modifications and additional turn lanes. Furthermore, modifying the 10 year capital plan is required to meet interim needs.
3. Policy Initiatives - This section focuses on developing the appropriate urban design to allow for both residential and employment opportunities within Markham, many of which will focus around Markham Centre. In order for this to happen, the official plan requires review and revision and the land for the aforementioned transit corridors. This section also speaks to the need for a parking authority used for optimizing land development potential (such as preventing massive parking lots for corporate structures).
4. Education and Support Programs - This section discusses the need for public information sessions to raise awareness on non-motorized modes of transportation and the associated benefits. Furthermore, the town needs to work with local business in order to help implement the appropriate infrastructure to allow for alternative transportation methods. Finally, a Transportation Management Association comprised of community, business, and town members is required to see that the appropriate issues are addressed.

The Town's Transportation Planning Study currently does not address the provision of affordable and special needs housing along transit routes. The following action is recommended to address this opportunity / barrier.

Recommended Action 3.11

Work with the private sector and the Region of York to find ways to locate affordable and special needs housing in close proximity to rapid transit routes / corridors and other amenities.

5.3.10 2003 Affordable Housing Strategy

This section provides an overview of the 2003 recommendations addressing the need for affordable housing within Markham and the current status of these recommendations.

2003 Recommendations	Current Status
1. Request the Federal Government to give effect to the recommendations of the Task Force on Urban Issues and give immediate attention to financial incentives focused on changes in taxation policy in support of such housing, including further consideration of a full rebate of the Goods and Services Tax (GST) on new rental housing;	<ul style="list-style-type: none"> • A letter was sent to the Provincial government but no response yet • Changes in senior government created a challenge • The Town tried to provide input to senior levels of governments at conferences / meetings • The Town will continue to play advocacy role
2. Request the Provincial Government to pursue additional initiatives, complementary to those recommended by the Federal Task Force on Urban Issues, in support of the creation of rental and affordable housing;	<ul style="list-style-type: none"> • Same as above
3. Endorse the Housing Supply Strategy for York Region, and continue to work in partnership with the Region on the application of policy and financial incentives to encourage rental and affordable housing development;	<ul style="list-style-type: none"> • Requested that Region amend its Development Charges by-law to change definition of apartments to include a development unit. • East Markham Non-Profit Housing is an example of an affordable housing project that received financial incentives.
4. Request the Region and the Province to ensure that the shelter allowance portion of social assistance funding is geared to local housing costs; and,	
5. Establish the Development Services Committee and staff to further review and make recommendations to Council on: <ul style="list-style-type: none"> • A public / private partnership with the Region of York and the development industry on a demonstration housing project proposal to secure a Markham allocation of Community Rental Housing Program funding; and • A strategy for public involvement in the supply of rental and affordable housing in 	<ul style="list-style-type: none"> • Made a request to Development Services Committee • Town would like to continue with educational activities • Have seen projects developed: MICAH, Options for Homes, and Habitat for Humanity • Sub-committee on Second Suites was put in place • Participated in auditing proceedings of RFPs for the Town of Markham

2003 Recommendations	Current Status
<p>Markham, including working collaboratively with the Region of York on a public education and awareness campaign offering information about housing policies / activities in Markham.</p>	
<p>1. Request the Development Services Committee to further review and make recommendations to Council on:</p> <ul style="list-style-type: none"> • The identification of possible government lands for further consideration for demonstration housing projects and the appropriate next steps; • The preparation of an inventory of parcels suitable for intensification by either infill or redevelopment for higher density and rental and affordable housing; • How the program for a new Official Plan might consider land use policies in support of new rental and affordable housing opportunities including, but not limited to, increased densities, innovative forms of mixing ownership and rental units and incorporating housing for seniors; 	<ul style="list-style-type: none"> • Did an internal staff review for suitable sites; very few sites available • Need to look for opportunities with Regional land • Ongoing review of sites outside of current developed area (i.e. white area) • 2004 budget approved the Highway 7 study and Centres and Corridors Study; in 2009, a set of principles for intensification were developed • Growth management strategy will help frame new OP policies • Intensification of existing sites might be more applicable • Consider variety of mixed use opportunities for affordable housing i.e. integration of affordable housing with new community projects, in Regional Centres
<p>2. Authorize Staff to initiate a study to determine the housing stock projected from current planning approvals, and the projected housing stock and land requirements for the Town and to provide recommendations regarding further approvals and policy requirements to meet Markham's housing stock requirements to 2021;</p>	<ul style="list-style-type: none"> • 2004 Hemson Report - Residential Housing Stock Report - undertook this work and in June 2008 Council received the report. Recommendation of report is for 60% or less intensification • Part of senior government policy on growth strategy • Cornell, Markham Centre, Langstaff Master Plan all illustrate diversification of housing stock
<p>3. Authorize Staff to establish a monitoring program for housing stock, and in particular rental and affordable housing;</p>	<ul style="list-style-type: none"> • This is underway, staff investigating this (using RealNet Data) • Part of the Growth Management Strategy will be phasing and monitoring
<p>4. Authorize Staff to work with the Markham Centre</p>	<ul style="list-style-type: none"> • Not much has been completed yet on this

2003 Recommendations	Current Status
Steering Committee and area landowners to explore potential opportunities for constructing rental and affordable housing within Markham Centre, and to report to Council	initiative
1. Grants to non-profit entities	<ul style="list-style-type: none"> Town will consider deferrals or conditional grants Made a presentation to Council, but the recommendations were not approved This item was presented to Council/CAO again in 2005 and 2007, but it has not yet been approved as a policy
2. Grants or loans to owners and tenants within community improvement plans	<ul style="list-style-type: none"> Town is will consider conditional grants
3. Waive or reduce parkland contributions (CIL)	<ul style="list-style-type: none"> Town will consider reducing parkland contributions and providing a grant for the remaining contribution
4. Waive or reduce building permit fees	<ul style="list-style-type: none"> Town will not waive or reduce building permit fees but will consider deferring processing fees on a case-by-case basis
5. Develop rules for full or partial exemptions from Development Charges (DCs)	<ul style="list-style-type: none"> Town requires a consistent policy (base condition)
6. If the Region of York enters into a Municipal Housing Facility Agreement for a Markham site, the Town can provide an exemption from the Town's share of property tax or development charges or financial assistance.	<ul style="list-style-type: none">

5.4 Federal and Provincial Programs and Initiatives

There are a range of policies and funding programs in place that address the creation of affordable housing, repair and modernization of existing housing, adaptation of housing for seniors and persons with disabilities, homelessness, and energy efficient housing.

5.4.1 Federal Programs

5.4.1.1 *Affordable Housing Initiative*

The Affordable Housing Initiative (AHI) is the federal government's affordable housing funding initiative implemented in 2001 and originally provided \$1 billion in contributions. Agreements were signed with each province and territory that established the terms of the program, under which the provincial/ territorial governments matched the federal investment.

In Ontario, it is administered by the Ministry of Municipal Affairs and Housing. The Ministry directs the allocation of units to the various Service Managers who are responsible for establishing the local council-approved program requirements for their areas. It has the following objectives:

- Provide economic stimulus in Ontario;
- Provide Service Managers and housing proponents with the flexibility to meet local housing needs;
- Provide dedicated units for seniors and persons with disabilities;
- Incorporate energy efficiency requirements and accessibility into the new units;
- Improve the health and safety of residents living in social housing communities;
- Support the development of a green economy;
- Contribute to the reduction of social housing project operating costs; and,
- Assist in the reduction of social housing wait lists.

On March 20, 2009, the provincial government announced an investment of \$622 million to match funding announced in the federal government's 2009 budget. This brings the overall investment for affordable housing in Ontario to \$1.2 billion.

The current AHP has several components:

- *Rental Housing Component* - this provides funding for the creation of new affordable rental housing units, with a specific focus on housing for low-income seniors and persons with disabilities. Funding of \$120,000 to a maximum of \$150,000 per unit is available for eligible projects.

- *Homeownership Component* - this component was developed to assist low- to moderate-income rental households to purchase affordable homes by providing down payment assistance in the form of a forgivable loan. A maximum of \$50,000 per unit, or 10% of the purchase price, is available to eligible households.
- *Northern Component* - the provides assistance in the form of a forgivable loan in order to provide low- and moderate-income individuals and families with an opportunity to repair their homes, bring them up to health and safety standards, and improve accessibility for persons with disabilities. It also aims to encourage the repair of modest and affordable rental housing and prevent the loss of affordable housing stock in Northern communities. Funding of \$25,000 to \$50,000 is available to eligible households.

Two affordable housing projects in Markham have been recommended for funding by York Region but these have not yet received approval from the Province.

Tony Wong Place

The Tony Wong Place is a 120-unit affordable housing development for individuals, families, and seniors in Markham. It was developed by East Markham Non-Profit Homes with funding from the previous Canada-Ontario Affordable Housing Program (AHP) which provided a maximum of \$70,000 per unit. There are 56 one-bedroom units, 26 two-bedroom units, 26 three-bedroom units, and 12 four-bedroom units. In addition, there are twelve units specifically designed to meet the needs of persons with physical disabilities.

5.4.1.2 *Seed Funding Program*

CMHC's Seed funding offers financial assistance to housing proponents that are in the early stages of developing a housing project proposal that will either be affordable, innovative, community-based, or any combination of these characteristics. The funding is offered in conjunction with CMHC's capacity development initiative, with a maximum amount of \$20,000 per housing project proposal. Of this amount, the first \$10,000 is a grant and the second \$10,000 is an interest-free loan. This second \$10,000 is to be repaid when the affordable housing project commences construction.

CMHC Seed funding may be used to pay for a variety of activities in the early stages of developing a housing project proposal, including preparation of housing market studies to evaluate need and demand for the proposed project, development of a business plan, evaluation of procurement options, inspection of existing properties, preliminary architectural drawings, and so on. In situations where the housing project proponent may not yet be an established organization, the CMHC Seed funding may also be used for group development activities.

5.4.1.3

CMHC Mortgage Insurance Practices

Since the early 2000's, Canada Mortgage and Housing Corporation (CMHC) has made some significant changes to its mortgage insurance practices to help stimulate affordable housing development. In 2002, it adopted a more flexible and market-oriented underwriting criteria which resulted in greater access to lower cost financing for rental development. This improved the business climate for rental investors at no cost to Canadian taxpayers. The changes meant that the level of insured financing available to borrowers would be based on current market trends rather than pre-determined minimums. The underwriting improvements permit higher advances during construction and, in some markets, higher loan amounts; a revised insurance premium that creates a system of surcharges based on risk factors; and, a new system of application fees that is more balanced and reflective of the costs of underwriting.

In May 2005, CMHC made enhancements to its Mortgage Loan Insurance for owner occupied properties that would enable seniors to remain in their homes longer. The change includes the ability to purchase and occupy a two unit, new or existing residence with as little as five percent down. Up to 80% of the gross rental income for the second unit can be used for income qualification purposes, thereby making it easier for a homebuyer to qualify for mortgage loan insurance.

In 2006, CMHC helped to make homeownership more affordable and accessible for Canadians by eliminating homeowner high ratio mortgage insurance application fees, extending amortizations and offering more flexible repayment options.

In 2008, CMHC implemented guidelines to help self-employed individuals access mortgage insurance. It was also announced that as of October 15, 2008, the government would no longer back 40 year mortgage and would only insure mortgages up to a 35 year amortization period. As part of these changes, the loan-to-value ratio is reduced to 95%, buyers can still borrow the remaining 5%, but it will not be government-insured. These changes do affect affordable housing projects seeking mortgage insurance.

Affordable Housing Initiatives

Mortgage loan insurance makes it easier for non-profit groups to obtain financial backing from lenders of affordable housing projects. In an effort to improve rental housing affordability, CMHC made key changes in 2003 to mortgage insurance for rental projects that achieve rents below new affordable target thresholds.

The thresholds are set at 80% of the existing market rent distribution (Level 1), 65% of the existing market rent distribution (Level 2), or below 50% of the existing market rent distribution for projects with rents that meet the federal-provincial affordable housing project agreements (Level 3). The main features for projects qualifying as affordable housing are:

- Amortization periods of 25 years plus the ability to extend to 40 years

- Maximum loan amounts up to 95% of lending value
- Rental achievement holdbacks are reduced or may be waived
- Flexibility on Debt Coverage Ratios (DCRs) when rents are below the specified market benchmarks. At market rents and the base premiums, a minimum of 1.2 DCR is required. CMHC will reduce this to as low as 1.0 for affordable housing projects with rents below the qualifying rent benchmarks
- For projects meeting the Level 3 criteria, once funds under the federal-provincial affordable housing initiative agreements are unconditionally committed to a project, lenders may commence insured loan advances. These funds no longer need to be injected up front. All other equity from the sponsor continues to be required prior to any advancing.
- Waived premiums for federal affordable housing initiatives

CMHC has also introduced a mechanism to encourage public-private partnerships. If a developer makes a contribution to an affordable housing project, the developer can qualify for a credit on mortgage insurance premiums on a future project equal to 60% of the value of the contribution. This is also applicable to non-profit groups if they are not already registered charities.

5.4.1.4 Residential Rehabilitation Assistance Program

CMHC oversees the Residential Rehabilitation Assistance Program (RRAP). RRAP is designed to help low-income Canadians, people with disabilities and Aboriginals live in decent, affordable homes by providing funding for improvements, repairs, or renovations to the units to allow for this. The general goals of the programs are as follows, providing funding to:

- fix up owner-occupied or private rental properties
- modify homes for occupancy by people with disabilities
- repair and rehabilitate community shelters
- convert buildings from other uses to low-cost housing
- facilitate neighbourhood revitalization projects
- maximize the impact of funds from other sources.

The RRAP program consists of eight distinct specialized “chapters”, each with specific target groups or goals:

Rental RRAP: Designed to provide assistance to landlords of affordable housing in order to pay for mandatory repairs to self-contained rental units to be occupied by tenants with low incomes. Funding of up to \$24,000 per unit is available.

Rooming Housing RRAP: Designed to provide assistance to owners of rooming houses to pay for mandatory repairs to housing intended for permanent accommodation at rents which are affordable to low-income individuals. Funding of up to \$16,000 per bed is available.

RRAP for Non-Residential Conversion: Designed to provide assistance to owners of non-residential buildings to convert their structure for use as permanent rental accommodation at rents that will continue to be affordable. Funding of up to \$16,000 per bed or \$24,000 per unit is available.

Homeowner RRAP: Designed to provide assistance to low-income homeowners to bring their properties up to minimum health and safety standards. Properties must be lacking basic facilities or require major repairs in one of five key areas: structural; electrical; plumbing; heating; or fire safety. Funding up to \$16,000 per home is available.

RRAP for Persons with Disabilities: Designed to provide assistance to households occupied by low-income persons with disabilities who require special modifications to their residence to improve access. Funding is in the form of a forgivable loan up to a maximum of \$24,000.

On-Reserve Non-Profit Housing Program: Designed to provide assistance to low-income homeowners on reserves in the construction, purchase and rehabilitation, and administration of suitable, adequate and affordable rental housing on-reserve. The loans can be up to 100% of the total eligible capital of a project. CMHC delivers the program in partnership with Indian and Northern Affairs Canada (INAC) and First Nations to determine allocations of funding for eligible reserves.

Home Adaptations for Seniors' Independence (HASI): Designed to provide assistance to homeowners and landlords to pay for home adaptations which can extend the time low-income seniors can live in their own homes independently. To be eligible occupants must be over the age of 65, have difficulty with daily activities brought on by ageing, have a total household income at or below a specified limit for the area, and have the dwelling unit in question as a permanent residence. Assistance is a forgivable loan of up to \$3,500, applicable to installing elements that include handrails, easy-to-reach work and storage areas in kitchens, lever handles on doors, walk-in showers with grab bars, and bathtub grab bars and seats.

RRAP for Secondary/Garden Suites: This component is designed to provide assistance to homeowners to assist in the creation of secondary rental and garden suites. A secondary suite involves the creation of a unit within an existing dwelling or an addition to the home. A Garden Suite is a separate self-contained living area created on the owner's property. Homeowners, private landlords, and First Nations owning a single-family residential property that can accommodate the creation of an affordable self-contained secondary suite or garden suite will now be eligible to apply for RRAP funds. Assistance is in the form of a forgivable loan up to \$24,000.

The January 2009 federal budget announced new funding for social/affordable housing including \$1 billion over two years for energy retrofits and renovations for up to 200,000 social housing units, \$400 million over two years for new low-income seniors units, and \$75 million over two years for new supportive housing units for people with disabilities. Additionally, \$150 million of this funding will be allocated to renovations and retrofits of the CMHC administered portion of the social housing stock.

Funding for RRAP will expire in March 2011.

5.4.1.5 Energy Efficiency and Sustainability

There are two federal funding initiatives to encourage energy efficient and sustainable housing design and rehabilitation: the ecoENERGY Programs and CMHC EQuilibrium Housing.

The January 2009 federal budget allocated \$1 billion in funding for clean energy research and development over five years, although no specific programs were named or created at that time. The budget also provided a one-time allocation of \$1 billion towards renovations and energy retrofits for up to 200,000 social housing units, to be cost-shared with the provinces on a 50-50 basis.

CMHC EQuilibrium Housing

The CMHC EQuilibrium housing initiative is designed to promote tools and methods that address the practical challenges of sustainable housing design, with the goal of fostering acceptance, capacity-building and use of energy-efficient technologies in home construction, reducing the environmental impacts of future homes. It is based on a collaborative effort of the public and private sectors, including all levels of government and the housing industry.

Recently, a national demonstration initiative has led to the construction of twelve pilot-project homes across Canada which showcase the ideas and technologies of the EQuilibrium initiative. The projects are to be built in both rural and urban/suburban settings and as of Summer 2008 four of these have been completed and open for public tours.

The projects developed under the initiative will provide concrete experiences of sustainable technologies, and its implementation. One of the completed projects, the Now House, is located in a 1960s post-war suburban Toronto neighbourhood. Using a community based approach, the home was retrofitted with various energy-efficiency upgrades, significantly improving efficiency and reducing its impact. It is estimated that the retrofits will reduce the home's greenhouse gas emissions by 5.4 tonnes, allow it to achieve a near zero energy cost and use minimal new resources and produce little waste throughout the renovations. The chosen retrofits included

the installation of solar panels, high efficiency low-e windows, new exterior insulation, a grey water heat recovery system and high efficiency furnace.

Although not complete, the Urban Ecology project in one of Winnipeg's downtown neighbourhoods will develop affordable, energy-efficient infill housing aimed at first-time buyers. It is being developed as part of the Winnipeg Housing Rehabilitation Corporation's neighbourhood rehabilitation and renewal efforts. The houses will be adapted to Winnipeg's difficult climate conditions, and feature solar panels, geothermal strategies, high efficiency appliances and fixtures, and sustainable building materials.

The technologies used by the demonstration projects include climate specific design, energy and resource-efficient construction, passive solar heating and cooling systems, natural day lighting, energy-efficient appliances and lighting, renewable energy systems, water conservation and re-use systems and methods, land and natural habitat conservation, and sustainable community design and green infrastructure practices.

CMHC Energy Efficient Housing Mortgage Rebate

As mentioned above, under CMHC's Energy Efficient Housing initiative, eligible purchasers can receive a 10% refund on their mortgage insurance premiums, and an extension to the amortization period with no surcharge if they are buying an energy-efficient home, or renovating a new or existing home to improve its energy efficiency. Similarly, Genworth Financial Canada, the only private sector mortgage insurer in Canada, has an Energy Efficient Housing Program that offers a 10% rebate on its premiums to buyers using Genworth insured mortgages to purchase an energy-efficient home, or are refinancing an existing home to make energy-efficient upgrades and renovations. Eligible loans are offered with an amortization period of up to 35 years at standard mortgage insurance rates.

The following actions are recommended to address the opportunities and/or barriers identified in this section:

Recommended Action 3.12

As part of a comprehensive education campaign, work with the Region and possibly Canada Mortgage and Housing Corporation (CMHC) to develop educational material on the various energy efficiency and rehabilitation programs to help educate residents, housing providers, and private landlords of funding programs currently available to help enhance and maintain the current supply of rental housing.

5.4.1.6 Homelessness Partnering Strategy

The Federal government announced a new homelessness program in 2006, the Homelessness Partnering Strategy (HPS), which replaced the previous National Homelessness Initiative (NHI). HPS provided \$269.6 million over two years (April 2007

to March 2009) to help prevent and reduce homelessness. In January 2009 funding was extended for the HPS at current levels (\$269 million) for two years, from April 2009 to March 2011, and further funding was committed for April 2011 to March 2014, though no details are currently (as of December 2009) available about how the funds for 2011 to 2014 will be allocated.

The HPS is based on a housing-first approach, which emphasizes transitional and supportive housing followed by supports for the individuals. The Strategy is composed of three main components:

- The *Homelessness Partnership Initiative (HPI)* is a community-based program in which Designated Communities are eligible for funding based on identified needs. The approach encourages community involvement through the use of a community planning process and Community Advisory Boards to include local stakeholders. Funding must be matched from other sources, but can be used to support community planning efforts as well as chosen projects. Halton Region is a designated community.

Two other funding streams, for Outreach Communities and Aboriginal Communities are also available to respectively service the needs of smaller outlying communities and homeless Aboriginal people in cities and rural areas.

- The *Homelessness Accountability Network* builds on research and data initiatives such as HIFIS (Homeless Individuals and Families Information System) with the goal of developing knowledge of homelessness and improving networking and sharing opportunities.
- The *Surplus Federal Real Property for Homelessness Initiative (SFRPHI)* compensates federal departments and agencies for the transfer of surplus properties to be made available for a variety of housing uses.

In 2006, the government renewed HPS funding for \$526 million over two years, starting as of April 2007. The January 2009 federal budget announced new funding for social/affordable housing including \$1 billion over two years for energy retrofits and renovations for up to 200,000 social housing units, \$400 million over two years for new low-income seniors units, and \$75 million over two years for new supportive housing units for people with disabilities. Additionally, \$150 million of this funding will be allocated to renovations and retrofits of the CMHC administered portion of the social housing stock.

Recommended Action 6.5

Support the Region in their advocacy to the federal and provincial governments for increased, and more coordinated and sustainable, funding for homelessness and special needs programs that help residents in Markham maintain their housing.

5.4.2 Provincial Programs

There are a range of provincial policies and funding programs in place that address the creation of new affordable housing, capital repairs to existing housing, provision of support services and/or supportive housing for persons with special needs, and homelessness. These policies and programs are described in the following sections.

5.4.2.1 *Canada-Ontario Affordable Housing Program*

As mentioned in above the Canada-Ontario Affordable Housing Program is administered by the Ontario Ministry of Municipal Affairs and Housing (MMAH) with Service Managers responsible for establishing the local council-approved program requirements for their areas. The Town of Markham can take advantage of the opportunities presented by the Canada-Ontario Affordable Housing Program by undertaking the recommended action below.

Recommended Action 3.7

Continue to financially support projects that receive funding under senior government funding programs (such as the Canada-Ontario Affordable Housing Program).

5.4.2.2 *Provincial Infrastructure Funding*

In August 2008, the provincial government announce that it was investing an additional \$1.1 billion in municipal infrastructure to improve roads and bridges, expand public transit, and build other municipal projects. This increase in infrastructure funding is a result of the passing of the Investing in Ontario Act, 2008, which allows the Provincial government to use a portion of any unanticipated year-end budget surplus to address priority public needs as well as reduce the province's accumulated deficit. The funding is shared among all Ontario municipalities on a per capita basis based on their 2006 census population.

There are seven new community projects in Markham that are funded through a municipal, provincial and federal funding partnership. These are:

- Thornhill Community Centre and Library Renovation and Expansion
- Outdoor Ice Rink - Markham Civic Centre
- Indoor Tennis Centre - Angus Glen Community Centre and Library
- State of the art Emergency Operations Centre
- Energy Retrofits

- Accessibility Retrofits⁴³

Projects in Markham that were undertaken in partnership with Investing in Ontario are:

- Main Street Unionville South - Unionville and Markham
- Energy Retrofits to Markham Facilities
 - Thornhill Community Centre Rink Beam Repair - Low E Ceiling Replacement
- Erosion and Stormwater Improvements
 - Pomona Mills Restoration - Phase 2
 - Glynnwood Surcharge Sewer Construction
- Public Washrooms
 - Unionville Main Street
- Improving Streetscapes
 - Cornell Parkette Construction
 - Angus Glen Community Park Construction
 - Warden Woods Woodlot Trail (Danbur Court) Construction
 - Crescent Park Construction
 - Leitchcroft (Times Galleria) Community Park Construction
 - Box Grove South Village Neighbourhood Park Construction
 - Berczy Park - Lighting for Baseball Diamond
 - Berczy South Park Construction
- Accessibility Retrofits to Markham Facilities
- Sport Facilities/Picnic Areas
 - Southeast Community Centre Park Soccer Fields
 - Road to Southeast Community Centre (Karachi Drive)
- Varley Art Gallery Expansion
- Bullock Drive Road Widening
- Hagerman Diamond - Municipal Services Relocation

⁴³ Public Notice (April 2010) *Building Markham's Future Together - New Projects in Your Community*. Accessed from www.markham.ca

5.4.2.3 *Assistance Programs*

5.4.2.4 *Homelessness Prevention Program*

The Province of Ontario's Homelessness Prevention Program funds support services and programs for municipalities in order to help individuals who are homeless, or at risk of becoming homeless. Municipalities administer and, in some cases, develop the programs with the help and partnership of associated community services agencies and other groups. The following are programs covered under the Homelessness Prevention Program. In York Region, the Homelessness Prevention Program, the Rent Bank Program, and the Emergency Energy Fund are administered by the Region and delivered by the Jewish Family and Child for the areas of Markham, Richmond Hill, and Vaughan and the Salvation Army - Northridge Community Church for the areas of Aurora, East Gwillimbruy, King, Newmarket, Whitchurch-Stouffville, and Georgina.

5.4.2.4.1 *Consolidated Homelessness Prevention Program (CHPP)*

This program is designed to help individuals who are homeless and those at risk of becoming homeless. This includes supportive services for "hard to house" populations, such as ex-offenders or individuals with mental illnesses, which can help establish and maintain living independence in their communities. The programs are developed by each Service Manager and community partners.

The following action is recommended to address the opportunities and/or barriers identified in this section:

Recommended Action 6.5

Support the Region in their advocacy to the federal and provincial governments for increased, and more coordinated and sustainable, funding for homelessness and special needs programs that help residents in Markham maintain their housing.

5.4.2.4.2 *Emergency Energy Fund (EEF)*

The Emergency Energy Fund (EEF) program provides funding for municipalities to enable them to help low-income residents pay utility arrears, security deposits and reconnection costs. It is intended to promote housing stability by assisting low-income people whose shelter is threatened due to hydro/heat shut off notices. It is also intended to divert people from emergency shelter, thus creating cost savings for the province and municipalities who share responsibilities for shelter costs. Maximum amounts allowable per household equal the amount that is needed to cover not more than two months arrears plus the cost of a security deposit and a reconnection fee if required and households are only eligible to receive funding once.

5.4.2.4.3 *Domiciliary and Emergency Hostels*

The program also provides funding for the 280 domiciliary hostels and numerous emergency hostels throughout Ontario. Domiciliary facilities are permanent residences for people with special needs including individuals that are homeless or at risk of being homeless, people with mental health and addiction issues, developmental disabilities, cognitive impairments, as well as frail elderly individuals, which provide some supports with activities of daily living. Referrals are made from many sources such as hospitals, families, and self. Individuals are subsidized above their own personal income. This funding is provided in an 80/20 provincial/municipal split. Emergency hostels emphasize short-term accommodations, board, and personal needs items as well as various supports needed by individuals and families who are homeless and help provide transitional services by moving people off the street and connecting them with resources and community services that can help them. The per diem costs are shared between the province and municipalities.

There are currently no domiciliary hostels in Markham but there are 25 in York Region with a total of 746 beds.

5.4.2.5 Provincial Rent Bank

The province's Rent Bank program is administered and funded through the Ministry of Municipal Affairs and Housing, and was first launched in 2004 to provide funding to existing municipally-run rent banks, or help service managers set-up rent banks. The program is intended to promote housing stability by assisting low-income people who have short-term rental arrears in avoiding eviction. It is also intended to divert people from emergency shelters, thus creating cost savings for the Province and municipalities who share responsibilities for shelter costs.

The program provides assistance to residents only once and will cover not more than two months of rent arrears or, in the case of subsidized housing, no more than a total of two months average market rent. The rent arrears are paid directly to the landlord.

5.4.2.6 Shelter Allowances

There are two shelter allowance programs in Ontario which provide income and employment support for eligible households: Ontario Works and Ontario Disability Support Program.

Ontario Works (OW) provides financial and employment assistance to individuals who are in temporary financial need. Financial assistance helps cover the costs of basic needs such as food, housing, and clothing and some health benefits are also covered such as dental and drug coverage. Employment assistance provides job-skills training, and education programs.

The Ontario Disability Support Program (ODSP) provides income and employment supports to individuals with disabilities and their families who are in financial need.

The income supports helps pay for food, housing, as well as some health benefits such as dental and drug coverage. The employment supports provides a variety of help to individuals to train for a job, find employment, or keep a job. It also includes software or mobility devices that can help individuals with their job.

The 2006 Provincial Budget announced in March 2006 provides for a 2% increase to both Ontario Works (OW) and ODSP payments. This announcement resulted in an increase to the shelter allowance of an individual on OW by approximately \$7 per month, and \$9 per month for an individual on ODSP. This change was implemented as of November (ODSP) and December (OW) 2006. A further 2% increase to OW and ODSP rates was made as of November 2007. The 2008 Provincial Budget included a further increase of 2% to the OW and ODSP basic adult allowance and maximum shelter allowance rates, with a \$123 million funding commitment for 2008 to 2010. The 2009 Ontario budget included an increase of 2% for the basic and shelter allowance components of Ontario Works and ODSP.

An important component, and barrier to affordability, is how much people earn as it directly affects their capacity to access housing. This is especially true for lower income households. The table below shows that the current maximum shelter allowances available are not sufficient for households receiving financial assistance to afford the average market rents in Markham. This severely limits the housing choices of low-income families and households.

Table 28: Comparison of Shelter Allowances and Average Market Rents: Town of Markham; 2009

Benefit Unit Size	OW	ODSP	Average Market Rent
1	\$364	\$464	\$931
2	\$572	\$729	\$1,056
3	\$620	\$791	\$1,220

5.4.2.7 *Energy Efficiency and Sustainability*

Although the Province does not directly fund initiatives aimed at encouraging energy efficient and sustainable housing construction and renovation, two provincial agencies administer relevant programs.

5.4.2.7.1 *Green Light for a Better Environment*

The Social Housing Services Corporation (SHSC) administers the Green Light for a Better Environment (GLOBE) initiative, which has replaced its predecessor pilot program, the Green Light Initiative. GLOBE is designed to help social and affordable housing providers meet the costs of undertaking energy-saving measures in their units. The initiative have several incentives including:

- The Union Gas Energy Efficiency Program provides funding support for feasibility studies and energy audits of up to \$4,000 per project, as well as

rebates on gas rates for gas saving measures. It also offers rebates for programmable thermostats, and offers low flow shower heads and faucet aerators at no charge.

5.4.2.7.2 Enbridge Gas multiCHOICE Program

The Enbridge Gas multiCHOICE Program provides cost reductions on the gas rates on a sliding scale, depending on the number of saving measures implemented up to a maximum of \$30,000 per building. There are also incentives available for front-loaded washing machines, clothes dryers that are converted from electric to natural gas, and the provision of low-flow shower heads. Energy conservation measures that are eligible under this program must have energy savings that are quantifiable and related to the use of natural gas. Examples of common retrofits that can be completed under the program include: high-efficiency hydronic boilers, steam boilers and systems, controls such as building-wide energy management systems, building envelope upgrades, water conservation, make-up air units, heat recovery, infrared tube heaters, rooftop units and fuel conversions.

5.4.2.7.3 Union Gas Energy Efficiency Program

This program provides financial assistance for energy- and water-saving measures that directly reduce the total annual consumption of natural gas. Examples include building and equipment controls, space heating and water heating equipment, and water reduction devices, such as low-flow shower heads. Incentives are based on the estimated annual natural gas savings. The assistance available include support for feasibility studies and energy audits up to a maximum of \$4,000 per project; incentives for customized and site-specific energy-efficient measures based on natural gas savings of \$0.05/m³; low-flow shower heads and faucet aerators provided free of charge; and, \$15 for programmable thermostats installed on natural gas furnaces.

5.4.2.7.4 Multifamily Energy Efficiency Rebates (MEER)

The Multifamily Energy Efficiency Rebates (MEER) are financial incentives offered to building owners and managers for undertaking energy efficiency upgrades to their buildings. This program is funded by the Ontario Power Authority and managed by GreenSaver for communities outside the 416 area and the City of Toronto's Office of Energy Efficiency in the 416 area. Energy efficiency upgrades that were started after January 1, 2008 are eligible under the program retroactively. Space cooling projects that are completed and operational by April 30, 2011 are also eligible.

Privately owned buildings and assisted and social housing buildings are eligible under the program as long as the building has a common entrance, shared space and services, and at least six self-contained units that account for at least 50% of the total building floor space. Buildings zoned as mixed-use (multi-residential and commercial space) are also eligible. Projects that reduce peak electricity demand and/or

electricity consumption are eligible. Examples of retrofits that are eligible include heating and ventilation upgrades, interior and exterior lighting upgrades, building envelope upgrades, installation of select Energy Star products, ground source heat pumps, and solar hot water collectors. There is also an incentive for conducting an energy audit on your building.

There are two categories for eligible projects:

- Prescriptive projects include the most common upgrades that buildings will undertake and a set dollar figure will be paid for each measure installed.
- Custom projects are those that do not fall under the Prescriptive list and generally require more specific electrical upgrades. The incentives are calculated based on the actual energy savings, in kilowatt-hours that will result from installing a particular measure.⁴⁴

The following actions are recommended to address the opportunities and/or barriers identified in this section:

Recommended Action 3.12

As part of a comprehensive education campaign, work with the Region and possibly Canada Mortgage and Housing Corporation (CMHC) to develop educational material on the various energy efficiency and rehabilitation programs to help educate residents, housing providers, and private landlords of funding programs currently available to help enhance and maintain the current supply of rental housing.

5.4.2.8 Local Health Integration Networks

As described in Section 5.2.1.6 of this report, the Local Health Integration Networks (LHINs) are responsible for the planning, integrating and funding of the health services of their territories.

The Town of Markham falls under the jurisdiction of the Central LHIN, which released its Integrated Health Service Plan 2010-2013 called *Creating Caring Communities, Healthier People... Together!* This strategic plan outlines four key planning priorities that will be the focus of the LHIN's activities and investments. These include:

- Emergency department wait times and the time people spend in hospital beds waiting for alternate levels of care
- Chronic disease management and prevention
- Mental health and addictions
- Health equity

⁴⁴ GreenSaver. Multifamily Energy Efficiency Rebates. Accessed from: <http://www.meerontario.ca/index.cfm>

5.4.2.8.1 *Community Care Access Centres*

The LHINs work closely with the Community Care Access Centres (CCAC), established in 1996 by the MOHLTC, on the delivery of support services in the community. In 2006, the boundaries of the CCACs were realigned to match those of the LHINs. The CCACs help people access publicly funded home care and long-term care homes in their territories and help to connect people with other community service and health agencies that offer supports and services. A variety of in-home and community based supportive services are offered through the LHINs and CCACs to help residents live independently in their homes. These services include physiotherapy, nursing services, speech language pathology, personal home support services, occupational therapy, nutrition and dietetic services, social work, and medical equipment and supplies.

The Town of Markham is served by the Central CCAC, which also services North York, South Simcoe, and the rest of York Region.

5.4.2.8.2 *Aging at Home Strategy*

The Aging at Home Strategy is aimed at providing seniors, their families and caregivers with a spectrum of care to help them stay healthy, and live independently in their homes. The Strategy is being implemented by the LHINs in their respective territories. Initiatives covered by the strategy are designed to support seniors that live at home and include funding for services such as community support services, home care, assistive devices, supportive living, long-term care beds, and end-of-life care. It is also aimed at promoting innovation in preventative and wellness services, as well as encouraging partnerships with non-traditional providers. Funding for each LHIN is allocated by MOHLTC according to estimated demand for services based on age, gender, socio-economic status, and health status of the population residing in each LHIN's territory as well as rural geography.

The Central LHIN has allocated approximately \$106 million for the Aging at Home Strategy beginning in 2008 with \$33.6 million for 2009/2010 and a further \$52.9 million for 2010/2011. As of June 30, 2009, the Central LHIN approved 47 projects for 2009/2010 (Year 2) Aging at Home funding. This represents an investment of \$30,766,725 of the total \$33,617,802 allocation. Organizations that are part of the 47 approved projects include Unionville Home Society for 30 convalescent care beds, LOFT for new supportive housing units, and Markham Stouffville Hospital for Care for a Lifetime program.

5.4.2.8.3 *Assisted Living Services for High Risk Seniors Policy*

The Assisted Living Services for High Risk Seniors Policy, 2010 came into effect on April 1st 2010 and was developed to address the needs of high risk seniors who can live at home and who require the availability of personal support and homemaking services on a 24-hour basis. It replaces the provisions of the *Assisted Living Services*

in Supportive Housing Policy, 1994 that relate to seniors who are frail or cognitively impaired seniors and will apply only to new applicants.

The Assisted Living Services for High Risk Seniors Policy targets seniors whose needs cannot be met in a cost-effective way through home and community care services provided exclusively on a scheduled visitation basis but who do not require admission to a long-term care home. The policy intends to:

- Enable local communities to address more fully the needs of high risk seniors to allow them to remain at home
- Expand cost-effective options for community care
- Reduce unnecessary and/or avoidable hospital use and wait times of acute care services, emergency room (ER) use, and admission to long term care homes
- Provide LHINs with the flexibility to adapt to the change care requirements of clients
- Strengthen assisted living services to achieve a more functional continuum of care for Ontario's high risk seniors within each LHIN

The services provided under this program are personal support, homemaking, care co-ordination, and security checks or reassurance services. People receiving these services cannot exceed a maximum of 180 hours of combined services. Additionally, people whose care needs exceed this maximum may require placement in a long term care home or a more complex care environment.⁴⁵

The following actions are recommended to address the opportunities and/or barriers identified in this section:

Recommended Action 4.1

Develop a 'Seniors Plan', with the Region and other stakeholders such as the Local Health Integrated Network (LHIN), to identify the needs of an aging population and identify goals and objectives for meeting these needs, including housing needs.

Recommended Action 4.3

Collaborate with the Central Local Health Integrated Network (LHIN) to ensure funding for seniors housing and supports is allocated in Markham.

5.5 Tools and Best Practices

Below are described a range of tools and practices from other jurisdictions, that can be considered by the Town of Markham to help encourage the production of affordable housing. These are organized by the two main directions of the study: Housing Affordability and Special Needs Housing.

⁴⁵ Ontario Ministry of Health and Long Term Care (2010). Assisted Living Services for High Risk Seniors Policy, 2010.

5.5.1 Housing Affordability

Research in affordable housing has identified a number of benefits to an adequate supply in all communities. Housing in general offers a meaningful place in the community, a safe place for families to grow, and security of place. When housing is affordable, it can provide this stability to a greater proportion of residents. An adequate supply of affordable housing helps to reduce disparity among various segments of the population and brings stability of families and individuals. This, ultimately, will enhance the social environment of the community.

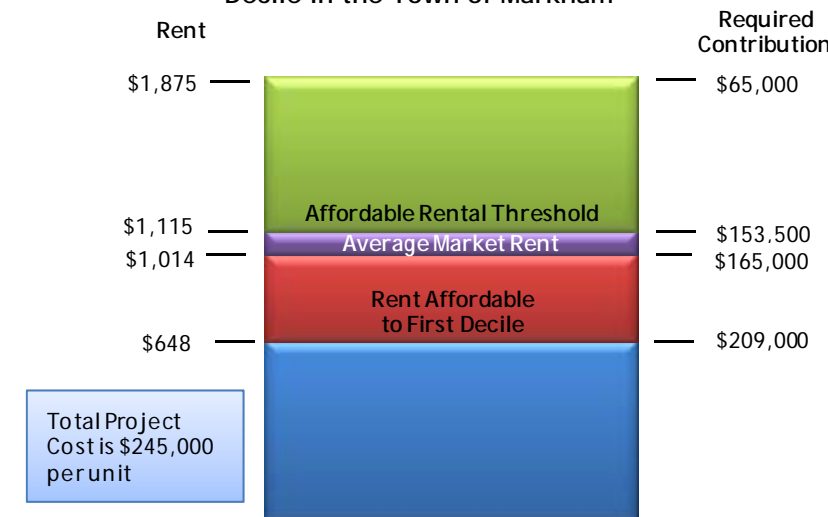
Affordable housing can also assist in lowering the costs of the local support system, such as the need for emergency shelters and social assistance programs as a much smaller number of people will require this form of assistance. Additionally, affordable housing can help provide economic stimulus in a community as new housing development generates jobs and contributes to the economy.

Further, given the Places to Grow Act (2005), there is now legislation requiring communities to provide an adequate amount of affordable housing.

The cost is often the greatest barrier to developing affordable housing and the following illustrates the contributions required to make housing affordable while still maintaining project feasibility.

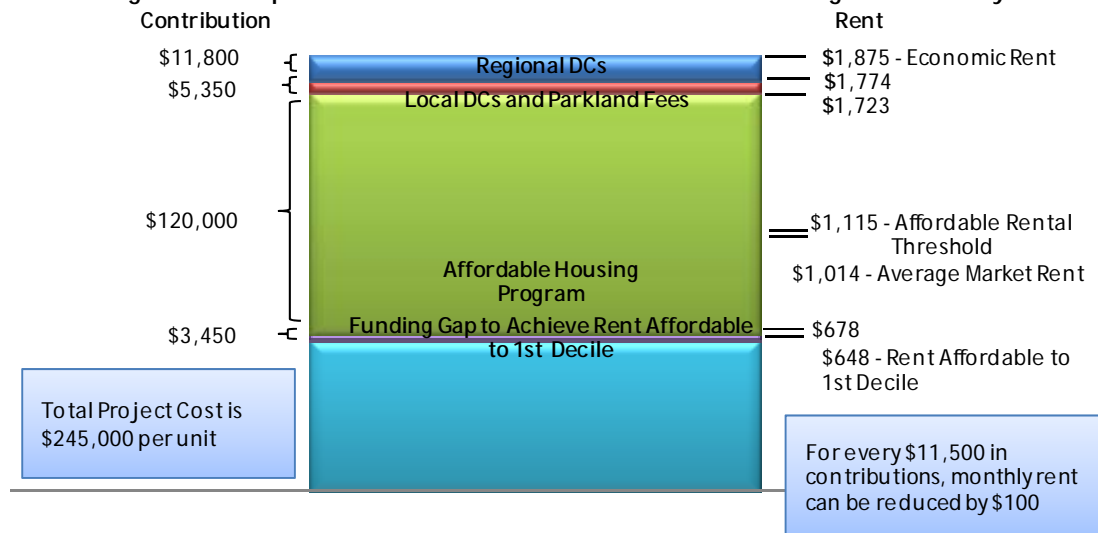
The figure below shows the contributions required to make rents affordable to households in the first income decile. Assuming that the total project cost is \$245,000 per unit for a 120-unit high rise building in Markham with a debt coverage ratio (DCR) of 1.20 with CMHC mortgage insurance, 25% equity contribution / investment, 25-year mortgage at 6% interest, \$165 per square foot construction costs, and land costs of \$15,000 per unit, the economic rent that would need to be charged is approximately \$1,875 per month. To bring rents down to an affordable level to households in the first income decile, a contribution of \$209,000 is required to keep the project feasible. This shows that grants provided by the various Affordable Housing Programs are critical to bringing the cost of development rental housing to an affordable rent.

Figure 63: Contributions Required to Make Rents Affordable to Households in the First Income Decile in the Town of Markham



The following figure demonstrates the impact of government contributions on housing affordability. Using the same assumptions as above, the figure shows the impact of waiving Regional and Local development charges, parkland fees, and funding from the Canada-Ontario Affordable Housing Program. The figure also shows that every \$11,500 in contributions results in monthly rents being reduced by \$100.

Figure 64: Impact of Government Contributions on Housing Affordability



The following sections describe tools and initiatives which can assist in providing a greater range of affordable housing.

5.5.1.1 Alternative Development Standards

Development standards describe the set of elements that guide the design and construction of communities by municipalities. These standards include such elements as lot sizes and frontages, the orientation of houses on lots, street pavement and right-of-way widths, the provisions of on-street and off-street parking and location of sewer, water and utility lines. This section provides suggestions for the creation of cost-effective development standards for new residential development or redevelopment.

Alternate development standards are flexible planning and engineering standards that provide a range of alternatives to the current standards used for the design and construction of communities. It should be noted that alternative development standards do not necessarily imply reductions in standards of construction, or levels of service but rather different or more efficient methods of offering the same level of service with significant benefits such as better affordability, and reduced environmental impacts.

Alternative development standards encourage affordable housing by allowing the developer to build various components of a housing project to a lower standard than conventional. Some standards which may be altered to encourage affordable housing development include: reduced setbacks, narrower lot sizes, reduced road allowance, reduced parking standards, and on-street parking. An example of the use of alternative development standards in Ontario is the Cornell development in Markham Ontario, which used garages placed in the rear of units, and reduced setbacks.

CMHC Modifying Development Standards Research

CMHC has published findings from an Ottawa development, completed in 1996 as part of its *Modifying Development Standards* research. They found that the use of alternate development standards, especially relating to reduced lot sizes, setbacks, right-of-way widths, and density led to savings of about \$8,500 per unit. These alternative standards, in some cases minor, were able to help the development be accessible to first time homebuyers (CMHC, 2008). However, CMHC cautioned that alternative development standards will not necessarily contribute to affordability without a proper supportive planning framework, and any cost-savings that arise will not necessarily be passed on to the consumer.

City of Ottawa

As part of the Affordability and Choice Today (ACT) demonstration project initiative, the City of Ottawa developed the 165 unit townhouse and carriage house Pineglade development with Minto Developments in the community of Gloucester in 1993 that used alternative development standards. Monitoring of indicators showed a savings of about \$8,500 per unit when land and development costs were considered, with about \$4,400 of these savings being attributed to placement of infrastructure and services. The alternative development standards were done through changes to the planning and engineering standards, as well as the community's comprehensive zoning by-law. The alternative standards used included reduced lot sizes which were decreased by

about 50%, reduced right-of-way widths and a reduction of the paved width of the roadway from 8.5 m to 8.0m, frontage was reduced accordingly, and the allowed density was increase, and street setbacks were reduced. Costs were also lowered through the use of common service trenches, driveways were twinned to increase on-street parking spaces.

Monitoring was done in conjunction with the study of a nearby development using the conventional development standards which was also developed by Minto. A CMHC evaluation study highlighted that the overall impact on affordability was significant, with the Pineglade homes selling for about \$13,000 less than those in the conventional development, and the alternative standards were also used in other developments in the Ottawa area subsequently.

In addition, the City of Ottawa includes Alternate Development Standards in its Official Plan. One innovative policy which reduces the cost of developing housing is a policy on utility trenching which allows for the joint construction of four utilities (hydro, cable, telephone and natural gas) into one single trench.

Banff, Alberta

Another example of alternative development standards, also a demonstration project in the ACT program, was applied in the community of Banff in Alberta, which has been dealing with housing shortages and affordability problems due to growth and other restrictions that arise from its location with the National Park. The Banff Housing Corporation applied for relaxed standards to better develop a 2.1 acre site in its possession as a subdivision. New regulations were not required, and existing ones were allowed flexibility, the changes that were made included the creation of smaller lots, the use of at-grade open parking spaces, narrower street widths for the development, and providing sidewalks only on one side of the streets. The completed project incorporated 21 two-storey row-house units in a variety of configurations that would accommodate households in different stages of life. The units, which were certified at the R-2000 building and energy efficiency standards, sold between \$176,000 and \$230,000 as compared to similar market units that would have cost between \$240,000 and \$280,000.

The Provincial Policy Statement calls on municipalities to consider flexibility and innovation in development standards, providing they meet basic health and safety requirements. Considering the intensification requirements of Places to Grow, the use of such standards will help in achieving these targets, and further encourage infill and redevelopment in the Region and its area municipalities. Thus, a Regional Official Plan policy should be added to use, and encourage Local Municipalities to use, municipal planning tools and incentives such as alternative development standards and alternative design standards to encourage the creation of assisted, affordable, and special needs housing.

The following action is recommended to address the opportunities and/or barriers identified in this section:

Recommended Action 2.2

Develop Alternative Development Standards to support the development of affordable housing.

5.5.1.2 Inclusionary Zoning

Inclusionary zoning is the most prevalent of the regulatory initiatives used by US municipalities to stimulate the creation of affordable housing. Also referred to as inclusionary planning, inclusionary zoning typically requires or encourages private developers to construct some proportion of new residential development for affordable housing.

Fees-in-lieu, land and other contributions of an equivalent value are also sometimes accepted by area municipalities. The initial price or rent of the affordable units is typically set by terms of the regulation and first occupancy is limited to income-eligible households. Restrictions are also placed on subsequent occupants, and on rent increases and resale prices, but these vary widely by municipality.

Inclusionary zoning can be either mandatory or incentive-based. In mandatory programs, developers are required to contribute a certain proportion of affordable housing as a condition of development approval. In exchange, the municipality usually gives cost offsets, such as density bonusing, fee waivers, fast-tracked approvals and/or reduced development standards. In incentive-based programs, the developers are offered density bonuses and other incentives as inducements to contribute affordable housing on a voluntary basis. Research shows, however, that incentive-based programs produce significantly less affordable housing than mandatory ones. Inclusionary zoning initiatives depend on a buoyant housing market to create new affordable housing units.

Inclusionary zoning receives both criticism and praise as an effective tool for affordable housing development. The key goal is to balance public objectives of inclusion and affordability with the rights and incentives for land owners and developers to realize a fair profit, and not impose a “tax” on development or cause development to be unattractive or financially unviable.

Recent experiences from the United States has shown that inclusionary zoning can be an effective tool to help increase the amount of affordable ownership and rental housing if properly designed and implemented. However, experts warn against seeing it as a “quick-fix” method of creating housing for lower income individuals and families. Rather, inclusionary zoning is an option that must be carefully used, and it is typically not able to reach the affordability needs of the lowest income groups, but provides needed housing to households in the lower middle portion of the housing

continuum. It is also often noted as being most effective in high-growth areas and markets of high density districts.

US Experience

Experience with inclusionary zoning is more extensive in the United States. Montgomery County in Maryland and Fairfax County in Virginia have had success with such practices, with developers usually including smaller affordable units into the designs. In some cases, the architectural styles are maintained to make it appear as though the units in question are a single detached, or a large townhouse when they are actually subdivided into smaller units, or two smaller more modest units combined to resemble a larger single family home. Most of these are “workforce” housing, meaning they are directed at middle income groups in high demand markets.

British Columbia Experience

The City of Vancouver has had inclusionary requirements in place since 1988, and more recently other cities in British-Columbia have been implementing forms of inclusionary zoning.

District of Ucluelet

The District of Ucluelet on Vancouver Island has recently implemented its Perpetual Affordable Housing program, created through a policy added to its Official Plan that zones land as inclusionary and requires between 15% and 20% of units in new multi-unit residential developments to be deemed affordable. These units are sold to low-income, long-term residents of the District, and remain “permanently affordable” through restrictive re-sale conditions placed on the titles, including a capped price increase of 2.4% per year. Eligible owner households cannot earn more than \$52,000 a year, and must use the unit as their primary residence, as well as having had to live in the District for a minimum of 12 months. The District has completed two such units which sold between \$150,000 and \$160,000, and it is anticipated that a total of 120 to be built through the program in the next 5 to 10 years.

City of Langford

Another Vancouver Island community, the City of Langford, has also implemented a similar program, active since 2003. The City’s Affordable Housing Policy requires that 10% (1 unit for every 10 units built) of homes built in new residential subdivision developments be designated as “affordable” and sold for \$160,000. Developers are granted density bonusing as a cost-offset to their building of the units. Provision within the Policy allows for certain corrections to be made in the case of sharply increasing costs and house prices, allowing the developers to ask for additional concessions from the City.

The Policy also sets out minimum constructions standards, stating a minimum lot size of 270 m², a minimum unit size of 83 m². Long-term resale restrictions include the inability to sell the home within 5 years of its purchase, and a maximum resale profit

of \$2,000 per year after this initial 5 year period. The City will find a buyer for any home sold within 25 years of its original purchase. Eligible households must have either lived in the City or been employed within its limits for at least 2 years, must not have any affiliations with current City of Langford staff, or members of the Housing Committee or Council, be at least a two-person household (or which one person can be a dependent under 18 years of age, or a person with a disability), not currently own real estate, have assets of less than \$50,000, not have a household income of more than \$60,000. As of January 2008, a total of 51 homes were completed or under development. A case study report of the Langford experience noted that the policy would have been more effective had it indexed the prices of the homes to inflation, rather than use a fixed price (Mitchell, 2008).

Ontario Experience

In the late 1980's, many municipalities across Ontario required that 25% of all housing in a new subdivision be affordable to households in the 60th income percentile. These inclusionary zoning requirements were removed in Ontario when the Provincial Land Use Policy Statement was repealed in the mid-1990s.

In January 2007, the Province amended Section 34 of the Planning Act to permit municipalities to zone with "Conditions" (Section 34(16)). However, it is unclear whether a condition of zoning can include the condition of provision of affordable housing. The relevant section is as follows:

S.34, ss.16:

(16) If the official plan in effect in a municipality contains policies relating to zoning with conditions, the council of the municipality may, in a by-law passed under this section, permit a use of land or the erection, location or use of buildings or structures and impose one or more prescribed conditions on the use, erection or location. 2006, c. 23, s. 15 (7).

Same

(16.1) The prescribed conditions referred to in subsection (16) may be made subject to such limitations as may be prescribed. 2006, c. 23, s. 15 (7).

Same

(16.2) When a prescribed condition is imposed under subsection (16),

(a) the municipality may require an owner of land to which the by-law applies to enter into an agreement with the municipality relating to the condition;

(b) the agreement may be registered against the land to which it applies; and

(c) the municipality may enforce the agreement against the owner and, subject to the Registry Act and the Land Titles Act, any and all subsequent owners of the land. 2006, c. 23, s. 15 (7).

City of Toronto

(16.3) Subsections (16), (16.1) and (16.2) do not apply with respect to the City of Toronto. 2006, c. 23, s. 15 (8).

Potential Barrier to Implementing Inclusionary Zoning Bylaw

One of the potential legal barriers to introducing inclusionary zoning in Ontario is that there is legal precedence (from the Bell vs. the Queen case) that the then current Planning Act (1979) are not intended to grant authority to municipalities to impose restrictions on the users of buildings (as compared to the use of the building), and a number of legal experts are of the opinion that these restrictions would extend to zoning that requires affordable housing to be provided, as affordability relates to the user (i.e. affordable housing is intended for households in a certain income group). Though, this opinion has not been tested in the courts.

As a counter argument to this opinion, the Ontario Human Rights Code provisions related to discrimination state that “a right under Section 1 is not infringed by the implementation of a special program designed to relieve hardship and economic disadvantage or to assist disadvantaged persons or groups to achieve equal opportunity...” It is unclear whether a municipality could successfully argue that this provision could extend to an inclusionary zoning bylaw addressing affordable housing.

Even if it is accepted that the current Planning Act does permit inclusionary zoning for affordable housing, the Province could amend the Act to explicitly spell out this authority. One of the actions in the City of Ottawa’s Housing Strategy is to pursue authority from the provincial government to allow municipalities to use inclusionary zoning. The City of Ottawa, and the City of Toronto, are both currently advocating for changes to the Planning Act to allow for inclusionary zoning. The City of Ottawa is also in the process of exploring how inclusionary zoning could be used in the Ottawa context, including conducting an analysis of how aspects of its use in other jurisdictions can be applied to Ottawa, and consultations with the development industry on the impact of inclusionary zoning.

A private member’s bill was recently introduced which, if passed, would amend the *Planning Act* to enable municipalities to require inclusionary housing. If passed, municipalities would be allowed to pass a by-law that requires a specified percentage of all new housing developments in the municipality be affordable to low and moderate income households. In addition, the municipality would not be required to provide any financial assistance or other incentives to developers. Bill 58 passed second reading on June 3, 2010 and has been referred to the Standing Committee on Regulations and Private Bills.⁴⁶

City of Toronto Large Sites Policy

The City of Toronto’s Official Plan under Section 3.2.1 – Housing, includes a policy with elements of inclusionary zoning that also encourages a mix of housing types and affordability. The policy states that for sites larger than 5 hectares a minimum of 30%

⁴⁶ Legislative Assembly of Ontario. Current Parliament: Bill 58, Planning Amendment Act. Accessed from: www.ontla.on.ca

of the new units will be of built form other than single and semi-detached units, and includes row houses, triplexes, and multi-unit residential buildings. Another provision of the policy states that if a density increase is sought, the community benefit that will be prioritized will be affordable housing, in which case at least 20% of the additional units granted must be affordable. These affordable units can be built, either near the development or elsewhere in the City, provided through the conveyance of land, or through a cash in-lieu payment for the construction of affordable housing. The policy has not yet been used.

The following actions are recommended to address the opportunities and/or barriers identified in this section:

Recommended Action 3.4

Monitor the development of inclusionary zoning legislation and develop inclusionary zoning regulations, as appropriate to help meet affordable housing targets.

5.5.1.3 *Second Suites*

Secondary suites or accessory apartments have been found to offer some of the most affordable forms of accommodation within a community, as well as providing improved housing choices for its residents. They also offer homeowners the opportunity to earn additional income to help meet the costs of home ownership. Places to Grow specifically requires that municipalities “*encourage the creation of secondary suite throughout the built-up area*” (Policy 2.2.3.6 j). Recent changes to the Planning Act have enabled municipalities to establish second unit policies as of right. Further, second unit policies put in place by municipalities cannot be appealed to the OMB.

Numerous municipalities throughout Ontario, notably the Cities of Toronto, Ottawa and Guelph, have passed bylaws to permit accessory dwellings as-of-right in designated areas. In most cases, the bylaws tend to restrict the location of accessory dwellings to specific areas and ensure that such units meet local planning, building, health and safety standards. However, the City of Ottawa allows such units as-of-right in all areas of the City, save for one planning district.

Secondary Suite Facilitation: Municipalities in British-Columbia

The practice of facilitating secondary suites is also being implemented elsewhere in Canada. In Coquitlam, B.C., the local municipality offers utility rebates to secondary suite owners that register their units with the City. Coquitlam also developed a set of alternative life safety standards to address the issue of units in existing homes. The City of New Westminster has established a set of municipal design guidelines for secondary suites in order to help address concerns about their effect on the built form. New Westminster also developed a guideline through which it will only close older “grandfathered” units if there are serious safety issues.

Promoting Secondary Suites

As a part of secondary suite by-laws and policies, many municipalities have jointly implemented education and awareness campaigns in order better inform the public and potential landlords, as well as facilitating the transition towards the use of the legislations and policies. As a part of its implementation, and ongoing information, the City of Toronto published an information guide for secondary suites which details the process involved in setting one up. These guides are available for free at any of the City's Civic Centres or City Hall. Toronto also published two information brochures aimed at secondary suite landlords and tenants respectively, which quickly outlines the issues of becomes a landlord, and what rights tenants have in second suites. The City of Toronto also directs prospective landlords to the Landlord's Self Help Centre, a community clinic that provides services to small-scale landlords in Ontario.

Similarly, the City of Ottawa published an educational brochure titled *A Home Within a Home* on secondary suites as a part of its zoning by-law revision. The publication outlines the regulation, building and approval process, discusses certain positive aspects of secondary suites, answers questions regarding them, and highlights funding and grant opportunities. As well, the City has several resources available on its website to help prospective landlords with their decision.

The City of Hamilton has also recently started examining the potential for expanding the areas of the City in which secondary suites and garden suites would be permitted. This review will be a part of their new official plan drafting process.

York Region's Official Plan, which was adopted by Council in December 16, 2009, encourages local municipalities to include "as-of-right" secondary suite policies, on a municipal-wide basis in local official plans and zoning by-laws. In York Region, two municipalities currently allow accessory apartments or secondary suites. The Town of East Gwillimbury permits this type of affordable housing in a single or semi-detached dwelling while the Town of Newmarket allows accessory dwelling units as-of-right in single and semi detached dwellings. The Draft Official Plan of the Town of Richmond Hill, dated May 2010, permits secondary suites within the Town to provide a form of affordable housing subject to Council approval of a Zoning By-Law.

The current Official Plan for the Town of Markham does include a policy to permit accessory apartments in areas designated for low density housing. The current zoning by-law only permits accessory dwelling units provided they are accessory to a single/semi/town and not located in the main building.

A Council Subcommittee on Second suites was established in Markham in 2007. The Subcommittee in a report dated March 3rd 2007 recommended that the new Strategy for Second Suites be approved to permit second suites in single and semi-detached dwellings throughout Markham, but only through the implementation of a strict regulatory regime to ensure all buildings and fire codes, driveway and parking

standards and property standards were upheld. Under the direction of Council, staff was instructed not to proceed on the Subcommittee's recommendation to approve a strategy for second suites.

The following action is recommended to address the opportunities and/or barriers identified in this section:

Recommended Action 3.2

Approve the new Strategy for Second Suites, as recommended by Markham Council's Subcommittee on Second Suites, to permit second suites in single and semi-detached dwellings throughout Markham, through the implementation of a strict regulatory regime, and including a comprehensive public education campaign, development of a registration policy, and establishment of a monitoring program.

5.5.1.4 Rental Demolition and Conversion Policies

Due to the importance of the rental housing stock in providing housing for low and moderate income households, some municipalities have passed demolition and conversion policies.

City of Burlington

The City of Burlington passed an Official Plan amendment⁴⁷ which sets out a series of policies restricting the demolition and conversion of residential rental properties. This amendment states that demolition or conversion of rental units, properties containing six or more units, is not permitted unless a series of conditions are satisfied. These conditions are: that the rental vacancy rate set out in CMHC's residential rental market survey must have been at 3% or more for the preceding two years, that the building in question meet the property standards by-law, that negative economic and other impacts on tenants be minimized, that requirements of any applicable provincial legislation be met, and that in the case of demolition, replacement units are provided for.

City of Ottawa

The City of Ottawa has policies preserving the existing older rental stock from conversion as part of its Official Plan. Policy 4.5.1 limits the number of rental units that can be converted to ownership formats when vacancy rates are low. The policy also protects housing that is rented at below market rents:

4.5.1 The conversion of rental housing with five or more rental units to condominium ownership or to free hold ownership as a result of applications such as, but not

⁴⁷ The amendment modified Part III, Section 2.0, Residential Subsection 2.3, subsections 2.3.2 clauses f) and g).

limited to, applications for severance of properties, is premature and not in the public interest unless the following two criteria are satisfied:

a)The rental vacancy rate by dwelling/structure type for the City of Ottawa as defined and reported yearly through the Canada Mortgage and Housing Corporation (CMHC) Rental Housing Market Survey has been at or above 3 per cent for the preceding two-year reporting period;

b)The existing market rents of the units proposed for conversion are at or above the average market rent levels for the corresponding CMHC survey zone in the City of Ottawa, as reported yearly by the CMHC Survey for rental units of a similar dwelling/structure and bedroom type.

4.5.4 *The maintenance and rehabilitation of the existing housing stock will be ensured through enforcement of the property standards by-law and support for residential rehabilitation assistance programs.*

4.5.5 *The City will study the use of demolition control throughout the urban area as a means of maintaining the supply of affordable rental housing.*

City of Toronto

The City of Toronto, through By-law 885-2007 has increased power to protect rental housing from conversion and demolition as well. Policies to this effect are also present in the City's Official Plan which states that "the maintenance and rehabilitation of the existing housing stock will be ensured through enforcement of the property standards by-law and support for residential rehabilitation assistance programs."

City of Guelph

The City of Guelph has also enacted a by-law which designates the City as an area subject to demolition controls, in order to retain existing residential stock and former residential buildings.

The following action is recommended to address the opportunities and/or barriers identified in this section:

Recommended Action 3.1

Develop a demolition and conversion of rental housing policy and guidelines to discourage the conversion of rental housing units to condominium units and prevent the demolition of affordable rental housing unless an equal number of units are provided.

5.5.1.5 *Development Charges for Affordable / Social Housing*

Traditionally, municipalities have imposed development charges on new housing developments to pay for increased infrastructure and related costs resulting from residential growth. While these charges generate important revenues to assist the

municipality in providing important community infrastructure and facilities, they also contribute to increasing the cost to construct new housing, which has an impact on the rental or purchase price of housing.

The Provincial Housing Supply Working Group, a working group that includes senior representatives from the development industry, commissioned a study titled, *Affordable Rental Housing Supply: The Dynamics of the Market and Recommendations for Encouraging New Supply* (2001). This study made recommendations relating to municipal, provincial and federal jurisdictions, many of which have now been implemented.

With respect to development charges, the report concludes that development charges have a significant negative influence on the economics of new rental housing. Further, the report states “the cost structure of such costs (development charges), often provides a significant disincentive to multi-residential development as compared to the development of single family ownership, with charges levied on multi-residential proportionately higher than on single family ownership.” As a result, the Housing Supply Working Group recommended that the Province review the Development Charges Act, the Education Act, and the Planning Act to ensure that development charges, planning fees and municipal approvals do not discourage the development of affordable housing.

The Development Charges Act gives municipalities the authority to waive development charges for charitable and non-profit organizations. Recent revisions to the Municipal Act have extended this authority to the private sector. Section 110 subsection 7 states that:

(7) Despite the Development Charges Act, 1997, a by-law passed under subsection (6) {tax exemption} may provide for a full or partial exemption for the facilities from the payment of development charges imposed by the municipality under that Act. 2001, c. 25, s. 110 (7).

Using the provisions of the Municipal Housing Facilities legislation, many municipalities have found that reducing, exempting or providing grants-in-lieu of development charges for specified forms of affordable housing can be a powerful incentive to attract affordable housing investment. In two tier municipalities, both the Regional and Local Municipal development charges could be waived for a greater impact on affordability. It is important to note that not all school boards across Ontario have agreed to waive their portion of the development charges.

Halton Region

Halton’s new development charge by-law was passed on passed on Mary 28, 2008 and came into effect on August 18, 2008. The Region of Halton, based on previous reviews, conducted a review and consultation process between April 2007 and 2008 which included background studies and reports that indicated an expected increase in

demand related to growth. Social housing development charges were calculated based on existing and future demand from the existing population and that of new development. As such, Social Housing is listed under Section 8 of the municipal by-law (8.g):

“That development charges under this By-law shall be imposed for the following categories of services to pay for the increased capital costs required because of increased needs for services arising from development.”

Peel Region

The Region of Peel currently lists affordable housing as a municipal service under its development charges by-law.

The Town currently waives or defers development charges on a project by project basis. The following recommended action would provide a more standardized method of encouraging the development of affordable and special needs housing through the waiving or deferment of development fees.

Recommended Action 2.4

Defer development charges and parkland dedication fees in exchange for the development of affordable ownership housing. Deferment of fees would remain in effect as long as property remains affordable.

Recommended Action 3.5

Develop a policy to provide conditional grants for development charges and reduced parkland dedication fees in exchange for the development of affordable rental housing.

Recommended Action 3.5

Investigate adding social/affordable housing as a charge under the Town’s development charges by-law.

Recommended Action 5.2

Examine the feasibility of lowering development charges for multi-residential housing developments suitable for families within the Urban Growth Centres.

Recommended Action 6.4

Evaluate the feasibility of providing conditional grants for development charges and parkland dedication fees and other financial mechanisms for new housing developments that provide a minimum of 5% of their units for those with special needs.

5.5.1.6 “Housing First” or Surplus Land Policy

One possible source of affordable housing sites comes from surplus lands owned by all levels of government as noted above. Some municipalities have adopted “housing first” policies calling for surplus lands to be used for housing purposes first. These

municipalities have made such sites available on a lease basis for \$1 in return for the provision of various forms of affordable housing.⁴⁸

Surplus school properties have also been converted into affordable housing projects in a number of municipalities across Ontario. For example, a surplus school in Niagara Falls was converted into a seniors project. Surplus homes for the aged in Brantford and Newmarket have also been considered for affordable seniors housing. The federal and provincial governments have declared a “Housing First” policy for surplus federal and provincial lands. Elsewhere, the City of Montreal implemented a surplus land policy which prioritized affordable housing for its surplus lands. Such programs or policies may be tied into other initiatives such as greyfields and brownfield redevelopment.

The Town has performed an inventory of possible surplus sites and the following recommended action would address the opportunities presented by a “housing first” policy.

5.5.1.7 Intensification of Existing Housing Sites

Typically, intensification of existing housing sites occurs by developing a new building or adding a horizontal addition on a vacant portion of a property with an existing housing project. An innovative solution that has been utilized by St. Clare’s Multifaith Housing in Toronto was to add a roof-top addition in a case where land was not available.

Recommended Action 3.9

Work with the Region, private landowner, and local housing providers, including Housing York Inc., to identify lands suitable for intensification, by either infill or redevelopment, to create more affordable rental housing.

5.5.1.8 Master Aging Plan/Seniors’ Plan

A master aging plan is a guide for the delivery of a comprehensive and coordinated set of community services to older adults. The focus includes health services, transportation, housing, recreation, safety, and other community services. It allows for proactive planning rather than reacting to crises. In addition, a master aging plan provides information to use in planning for future needs, allocating resources, and preparing grant applications.

City of Brantford and County of Brant Master Aging Plan

⁴⁸ It is important here to note that there may be some confusion, as the term “housing first” carries a different definition in the homelessness housing field, where it generally means a policy which prioritizes adequately housing homeless individuals or families first, and then providing them with adequate supportive services to help them.

The Master Aging Plan for Brantford and Brant County was completed in 2008 through a grant from the Ontario Trillium and led by the Alzheimer Society of Brant. It is meant to be a roadmap for the delivery of a comprehensive and coordinated set of community services for older adults who have a wide range of needs. The development of the plan involved an extensive consultation process, including consultations with more than 100 seniors, and a demographic analysis of Brantford and Brant County. Five goals were proposed and these are:

- Establish and maintain a supportive infrastructure
- Optimize community programs and services
- Foster health and wellness for seniors
- Continuously improve support systems
- Raise the profile of seniors in the community

As the needs assessment illustrates, the population of the Town is aging, suggesting a need to implement policies and programs that address these changing needs.

Recommended Action 4.1

Develop a 'Seniors Plan', with the Region and other stakeholders such as the Local Health Integrated Network (LHIN), to identify the needs of an aging population and identify goals and objectives for meeting these needs, including housing needs.

5.5.1.9 Affordable Housing Models and Options

5.5.1.9.1 Flex Housing

CMHC Flex Housing

Flex Housing is a concept that incorporates, at the design and construction stage, the ability to make future changes to a home easily and with minimum expense to meet the evolving needs of its occupants. Flex Housing allows homeowners to occupy a dwelling for longer periods of time while adapting to changing circumstances and meeting a wide range of needs. Similar concepts are referred to as *Universal Housing* in the United States and *Lifetime Homes* in the United Kingdom.

This type of housing allows homeowners to adapt their dwellings to their current circumstances without having to move. The changes that can be made include:

- A large bedroom can be renovated into two smaller ones;
- An existing bedroom can be converted into a home office
- An attic can be converted to a large family room or master bedroom

- The basement can be adapted to become a rental suite.

The advantages of Flex Housing are not limited to individual homeowners. By making it possible for people to remain in their homes despite changes in their lives and personal needs, the concept can contribute to neighbourhood stability, helping to foster a sense of community among residents.

The four principles of Flex Housing are:

- Accessibility - Homes are user friendly and a fundamental consideration is the reduction of potential hazards
- Adaptability - Homes are designed for a variety of possible arrangements
- Affordability - although the initial cost of a Flex House is slightly more than a conventional home, this investment is recovered over the long-term as pre-engineered features allow for easy and inexpensive change and renovation.
- Healthy housing - the design of Flex Housing integrates healthy building materials with innovative housing design

The flexibility of Flex Housing lends itself to potentially interesting uses in a changing housing environment, society, and a culturally diverse population. For example, Flex Housing can reduce child-care costs as it creates a liveable space for an aging parent to join the family and take care of a pre-school child. It also reduces the costs associated with moving. It provides the opportunity of having a live-work space.⁴⁹

St. Nicholas House - Quebec (Designed by the McGill School of Architecture)

This house design is intended to grow according to the owner's needs and financial capability. It can be purchased by the storey, both at and after initial construction. Each unit is wheelchair accessible and equipped with safety features. The designers also employed contrasting colours and textures that assist persons with vision difficulties.

Richmond Flex House - Richmond, British Columbia

Based on the CMHC FlexHousing concept, this home is designed to accommodate the growing needs of families and the changing requirements of owners throughout their lifecycle. It is a two-storey, 2,178 square foot, wood frame home that offers a flexible design, where bedrooms may be enlarged and bathrooms may be added or removed. It is designed to be energy efficient with PowerSmart appliances and is fully accessible to meet the changing needs of its occupants. It can also accommodate an elevator and wheelchair ramps, has light and electrical switches in easy to reach places, and can provide separate accommodation for adult children or elderly parents.

⁴⁹ CMHC (2009). FlexHousing. Accessed from: <http://www.cmhc-schl.gc.ca>

Recommended Action 4.5

A part of a comprehensive educational campaign, investigate options in “Combinable Suites” and work with the development community to evaluate their potential in Markham.

5.5.1.9.2 Midrise Residential Buildings

Mid-rise buildings can be defined as those taller than four storeys but not more than fourteen storeys in height. In addition, there are other ways of defining a mid-rise building. In the City of Toronto, the height of a mid-rise building is determined by the width of the street on which it is located. The height of a mid-rise development is also typically related to the height of adjacent buildings.

Mid-rise buildings are seen as a flexible built form as they more easily blend into their surrounds and they are a low-impact form that accommodates higher densities. The uses of this type of building can also be easily tailored to the development context. For example, in residential settings, uses at grade may include live/work units, retail, and office uses. They can provide a range of living and working choices in both new communities and mature neighbourhoods.

The current market for mid-rise development can be segmented into three groups of buyers: move-down buyers, move-across buyers, and first-time buyers. Move-down buyers are often well-off empty nesters who are looking to downsize from a single-family home. Move-across buyers are both empty nesters and middle-aged professionals without children who would like to downsize or change locations. Mid-rise units also offer first-time home buyers affordable options, often in desirable locations.⁵⁰

92 Carlton Street, Toronto

92 Carlton Street in Toronto is one example of a mid-rise affordable residential development. It is a Toronto Community Housing project developed as part of phase one of the revitalization of Regent Part. It is a twelve-storey building with 110 units and incorporates walk-up style townhomes at-grade and family-sized units. It is close to schools, amenities, and public transit. The design of the building incorporates the existing brick facades along Carlton Street in order to preserve the character of the neighbourhood.

5.5.1.9.3 Quattroplex

A quattroplex is a housing built form that contains four units. It typically has two units located in the front of the structure and two units in the rear. The exterior of a corner lot quattroplex would look like a large single-detached house while

⁵⁰ Canadian Urban Institute (2008). The Building Blocks for Mid-Rise: Workshop Summary Report.

quattroplexes on mid-block lots would look like a semi-detached house. This characteristic makes quattroplexes ideal for neighbourhoods where residents have concerns about higher density house forms.

Each unit in a quattroplex is generally 1,100 to 1,400 square feet and has two or three bedrooms. All the units have combined living/dining rooms, a kitchen/dinette, a full bathroom and a half bathroom. Usually, the basement comes unfinished and this reduces the purchase price of each unit. Quattroplexes normally have on-site parking so this built form does not result in the streetscape being dominated with garages (CMHC, 2008).

City of Brampton

One example of a residential development with quattroplexes is the KingKnoll subdivision in Brampton, Ontario. This contains 12 quattroplexes representing 48 three-bedroom units. Each unit has a floor area of 1,350 square feet and contains a master bedroom, two other bedrooms, a kitchen/dinette area, living/dining area, and an unfinished basement. There are also two parking spaces per unit (CMHC, 2008).

A number of elements make the quattroplex more affordable. First, the shared walls, roof, and lot are more cost effective when compared to conventional single detached homes that each need walls, roof, and lots. In addition, the quattroplex design results in a 50% saving in lot area, curb length, and roof and foundation areas. There is also a 35% saving in exterior wall perimeter.

The quattroplex is an affordable built form that achieves densities comparable to townhouses but still retains the character of conventional neighbourhoods with single detached homes.

5.5.1.9.4 Stacked Row/Town House

Another form of housing that fits in well into low density neighbourhood is the stacked row house. This form of house is usually designed with three full storeys and a basement. Individual living units are layered vertically over each other while maintaining a street-related entrance for each unit (Design Centre for Sustainability at UBC, 2008).

This built form results in a 50% savings in foundation and roof areas, a 33% saving in lot area and curb length, and a 70% saving in exterior wall perimeter. It also offers a range of unit types and sizes. For example, bachelor units in the basement may be 500 square feet while units in the upper floors may have two storeys with two or three bedrooms and 1,200 square feet. This allows for flexibility in household types and incomes within one structure.

Stacked condominium townhouses, or “garden homes,” are an alternative to condominium suites for households who are looking for a more affordable alternative to conventional single-detached homes but who do not want to live in a high rise

structure. This built form provides an alternative for infill projects where mid or high-rises are inappropriate.

The following actions are recommended to address the opportunities and/or barriers identified in this section:

Recommended Action 5.1

Encourage a mix of housing within the Urban Growth Centres and key development areas that can meet the needs of families, including ground related housing (i.e. townhouses, stacked townhouses, small apartment buildings, low rise apartments).

Recommended Action 5.4

As part of a comprehensive public education campaign, work with Region to hold a workshop with builders and developers to explore best practices in family housing in high density areas and share techniques on creating ground level family housing options within intensification areas (including Markham's Urban Growth Centres).

5.5.1.9.5 Single Room Occupancy

Single Room Occupancy Units (SROs) are located in buildings that often combine private and shared public space. These units are generally geared to low income single persons. Some SROs incorporate support services such as health facilities or assistance in finding employment. The purpose of sharing facilities is to reduce development and /or operation costs. Additional benefits of sharing facilities include the creation of a supportive living environment and improved amenities. With the exception of social housing, rooming houses and SROs are the least expensive form of permanent housing and are essential for low-income single people.

City of Vancouver

In an attempt to retain affordable housing units, the City of Vancouver has implemented a replacement housing program in the Downtown Core. Developers who convert, demolish or close single room occupancy hotels (SROs) are responsible for the one-to-one replacement of those units. The replacement ensures that, in addition to other strategies the City employs to create more SRO units, the number of existing units is not reduced. For each unit a developer demolishes in an existing multi-unit building, they must pay \$1,000 to the City. This money goes into the City's general revenues, and has been used mainly to buy land for future social housing projects. General revenues from the City have also been used to renovate and re-open several SRO hotels without senior government funding.

This example may be replicated in an urban area where development is decreasing the amount of SRO's, non-market, or special needs housing. It has been stated that for the replacement program to be effective, all elements should be enforced: a one-to-one replacement, a \$1,000 fee for each low-income unit demolished, and, a percentage of development cost levies for the purpose of replacement housing.

The following action is recommended to address the opportunities and/or barriers identified in this section:

Recommended Action 4.4

Work with local private and non-profit builders and developers to encourage a range of a housing options for seniors (i.e. Abbeyfield, shared living, care-a-miniums, second suites), youth (i.e. shared living, single room occupancy, second suites), and new immigrants (i.e. multiple-generational housing).

5.5.1.9.6 Multi-Family Homes

A number of developers in Peel Region are starting to meet the demands for multi-family homes with innovative designs. In addition to the examples described below, the section on stacked row/townhouses also describes housing types and forms that may be suitable to multi-families.

The Springdale development in Brampton, includes 20 FlexHomes by Townwood Homes, which are designed to look like single family homes from exterior, but have two separate entrances for the two units, one on each floor. Each unit functions separately, and offers the ability to be reconverted back into a single family home. In a 2005 article for the Toronto Star, the developers explained that they no longer offer the design, partly due to zoning challenges, as the homes are a form of duplex, but can also be single-family dwellings. The actual design of the homes is also more challenging due to separate furnace and air conditioning capabilities, as well as the ability to reconvert must be taken into consideration. However, the article did highlight that there was a demand for such units.

Similarly, Moldenhauer Developments has included a stacked townhouse design which accommodates two separate units in some of its new subdivisions. Other unit plans in its developments feature ground floor master bedrooms which can help with better accessibility for older adults, or allow a household member with mobility issues live comfortably in a two floor home.

The following action is recommended to address the opportunities and/or barriers identified in this section:

Recommended Action 4.4

Work with local private and non-profit builders and developers to encourage a range of a housing options for seniors (i.e. Abbeyfield, shared living, care-a-miniums, second suites), youth (i.e. shared living, single room occupancy, second suites), and new immigrants (i.e. multiple-generational housing).

5.5.1.9.7 Convertible House

The Convertible House is an innovative alternative to installing a secondary suite as a permanent feature. It is designed to look like a single-family dwelling on the outside

and can be built with or without a secondary suite in place. It can later be converted to the alternate form as the homeowners' income and space requirements change. This built form helps maintain the character of single-family neighbourhoods⁵¹.

The Convertible House has a total area of 197 square metres (2,118 square feet). Inside the foyer, there are separate entrances to the main dwelling and the secondary suite. The main dwelling is on the ground floor and is a one-bedroom unit with a floor area of 86 square metres (925 square feet). It has a den, bathroom, kitchen eating area, laundry facilities, and living room. The secondary suite has a floor area of 71 square metres (763 square feet) and has its own kitchen/eating area, bathroom, laundry facilities, and can contain one or two bedrooms depending on the occupant's needs.

The Convertible House adds to the rental housing stock by having a secondary suite without having any impact on the character of a neighbourhood. In addition, it allows for flexibility in a homeowner's income or lifestyle and makes homeownership possible for first time homebuyers or empty nesters. For the Convertible House to be replicated there is a need for flexible municipal regulations that would allow for a house to be converted from one unit to two units and vice versa⁵².

5.5.1.9.8 Grow Home

The concept of the Grow Home was developed by Avi Freedman in 1990 with the purpose of creating a home that would be affordable to low-income households. The typical grow home is a narrow three-storey townhouse with approximately 1,000 square feet. When purchased, the home has a finished first floor that contains a kitchen, bathroom, and living space. The other floors are open concept and are unfinished when purchased, allowing the homeowners to finish them based on their space requirements and financial circumstances. There are 33 different options available to homeowners to customize the Grow Home to allow them to make trade-offs between amenities and their budget (CMHC, 2008).

Grow Homes are built on small lots resulting in higher densities and reduced land costs and per unit hard infrastructure costs. It has one-third the area of exterior walls and one-half the roof area of a conventional detached house so energy costs are reduced by an average of 40% annually. Excluding land costs, a Grow Home can be constructed for about \$40,000 making it very affordable to low-income households (CMHC, 2008).

⁵¹ Affordability and Choice Today (2008). ACT Solutions. Accessed from www.actprogram.com

⁵² CMHC (2008). Designing Flexible Housing. Accessed from www.cmhc-schl.gc.ca

The following action is recommended to address the opportunities and/or barriers identified in this section:

Recommended Action 4.5

As part of a comprehensive public education campaign, investigate options in “Combinable Suites” and work with the development community to evaluate their potential in Markham.

5.5.1.9.9 Additional Housing Options for Families

The provision of a diverse housing supply includes affordable housing that meets the needs of families. Currently, family housing in the Town of Markham is almost solely limited to single detached homes. Case studies in providing higher density family housing are presented below.

Urban Housing for Families, Montreal, Quebec

Urban Housing for Families is a residential option designed for urban families to provide them with the amenities and services of an urban community with the housing options appropriate for families. The Urban Housing for Families financial assistance program, created in 2008 and funded through the Renovation Quebec program, took the form of a call for proposals. Projects had to meet specific quality criteria regarding their design and layout, and offer innovative architectural concepts suited for families. The projects also had to be located in sites that had services for families within walking distance. The City of Montreal would grant selected projects \$15,000 for each housing unit intended for families.⁵³

Habitats des Equinoxes and Habitats des Migrations

This development is one of the Urban Housing for Families projects and is currently being developed in Bois-Franc in the Saint-Laurent borough. There are 76, two-level stacked townhouse units built on two streets. There is a living space of 123 to 145 square metres (1,333 to 1,561 sq.ft.) and the community offers green spaces, commercial services, a regular bus service, a train station, four day-care centres, and six schools.

Parc Saint-Victor

This project is located in the Mercier-Hochelaga-Maisonneuve borough in Montreal. There are a total of 103 housing units that include 67 affordable condominium units, 38 of which meet the “Urban Housing for Families” criteria, and 36 cooperative units. The condominium units for families are prefabricated using a modular building approach with several unit types from lofts to 3-bedroom units. Living space is from 50 to 145 square metres (560 to 1,550 sq.ft.) with a large terrace (if the unit is at

⁵³ Ville de Montreal. A life Near Everything. Accessed from:
http://ville.montreal.qc.ca/portal/page?_pageid=5097,44967578&_dad=portal&_schema=PORTAL

ground level or on the roof) or a very large balcony. The community has an elementary school, a park, and other recreational amenities.

Flexible Housing for Families

Le Faubourg du Cerf, Longueuil, Quebec

Le Faubourg du Cerf is a development of 130 units that includes a mix of 80 “Grow Homes” and 50 “Next Homes”. There are two and three storey row homes with an average living area of 1,000 sq.ft. and a density of 22 units per acre. The row houses are modular in size and can be built as rowhouses, duplexes, triplexes or detached homes and interior floor layouts are flexible.⁵⁴

City of Vancouver

The City of Vancouver mandates that 25% of units built in “new communities”, typically areas being redeveloped, be suitable for families with children. These policies usually appear in the secondary plans for the various communities. Vancouver defines these family units as having two or more bedrooms, and be located within the first eight floors of the building, thus ensuring they overlook play areas and are within easy access to other amenities such as community services or recreation. There are no direct requirements, instead the City determines the number of units to be created through negotiations with the developers. Within its social housing units, the City has closely monitored the demands and needs of the various areas to better assess the sizes of the units to be built.

City of Toronto

There is currently a proposed amendment to the City of Toronto’s Official Plan regarding the provision of family-sized units. The amendment would require new developments, including infill developments, that have 100 or more dwelling units to ensure that five percent of the units will contain three or more bedrooms or ten percent of the units be built as convertible units. These convertible units may initially have less than three bedrooms as long as these units can be converted to have three or more bedrooms through relatively minor changes to internal wall configurations. Another option is to build twenty percent of units as combinable units that may contain fewer than three bedrooms, provided these units may be combined with adjacent units through the removal of knock-out panels in common walls to create larger units that have three or more bedrooms. The proposed amendment also gives the option of providing the required number of units through a combination of methods at the rate of one three-bedroom unit being equal to two convertible units or four combinable units.

The proposed official plan amendment exempts transitional, supportive or seniors non-profit or cooperative housing that is subject to government funding programs and municipal housing agreements.

⁵⁴ Ramsay Worden Architects and Domain Consulting Ltd. (2003). Freehold Tenure Row Housing.

The analysis of housing needs in the Town shows that family households represent a large proportion of the total households in the Town. The following recommended actions would encourage units that would meet the needs of families.

Recommended Action 5.1

Encourage a mix of housing within the Urban Growth Centres and key development areas that can meet the needs of families, including ground related housing (i.e. townhouses, stacked townhouses, small apartment buildings, low rise apartments).

Recommended Action 5.2

Examine the feasibility of lowering development charges for multi-residential dwellings suitable for families within the Urban Growth Centres.

Recommended Action 5.3

Work with Habitat for Humanity to continue to identify opportunities to partner with and support their initiatives for affordable family housing in Markham.

Recommended Action 5.4

As part of a comprehensive public education campaign, work with Region to hold a workshop with builders and developers to explore best practices in family housing in high density areas and share techniques on creating ground level family housing options within intensification areas (including Markham's Urban Growth Centres).

5.5.1.9.10 Housing Options for Seniors

There are a range of types and forms of seniors housing that should be considered and encouraged within the Town of Markham. These are described below.

Life Lease Housing

Life lease housing has gained greater acceptance in some communities (especially in South western Ontario) as a desirable form of housing primarily suited for senior citizens. This type of housing is owned and managed by a community-based, not-for-profit group. Life lease housing provides residents with the right to occupy the unit for the rest of their life in exchange for a lump sum upfront payment and small monthly maintenance fees which can also cover on-site facilities and activities. In some developments, additional services such as meals and housekeeping can be obtained for a fee. There are currently about 125 life lease communities across Ontario.

As previously discussed in Section 2.3.7.3, there are some life lease developments in the Town of Markham including Wyndham gardens, which has 122 apartments, and Bethany Courts, with 72 apartments.

Research to date has found that life lease housing has the potential for helping to meet a range of seniors housing needs, often in combination with other forms of seniors housing that can help create an "aging in place" opportunity within one site.

At the same time, concerns have been expressed that life lease housing is not necessarily affordable for seniors of low and moderate income, especially those on low fixed incomes.

Community agencies have experienced some difficulty developing life lease housing, in particular, related to the start-up costs associated with new construction. A range of municipal supports that would be beneficial to assisting community agencies in developing life lease housing has been suggested. Examples of municipal supports include providing sites at no cost or at a reduced rate, providing loans to cover start-up costs, and providing incentives (such as grants-in-lieu of development charges) to reduce the cost of the units.

There is considerable variation in the legal agreements and how people are compensated if they decide to move out; a reflection of this is the Ministry of Municipal Affairs and Housing's publication of the *Best Practices and Consumer Protection for Life Lease Housing in Ontario* (2007). The guide outlines elements and issues to be aware of and consider for those interested in this form of housing.

A 2007 report from CMHC, *An Examination of Life Lease Housing Issues*, also highlighted that another weakness is the current lack of education about this form of housing, for future residents, managers and the lawyers who are key to ensuring proper legal agreements.

Recent consultations on life lease in Ontario have led to the Ministry of Municipal Affairs and Housing reviewing recommendations on this type of housing in the province.

Abbeyfield

There is a growing interest in the Abbeyfield housing concept in Canada. In Abbeyfield housing, a number of people share a large house and live like a family with a housekeeper. Residents have private rooms but share a dining room and living room. Usually about seven to ten people are accommodated in a house with residents sharing two meals a day in the communal dining room and a live-in housekeeper attends to the daily running of the house, the shopping and the preparing and serving of meals.

Abbeyfield is an international society dedicated to providing older people with affordable, companionable and secure housing in a family type household within their local community. Community sponsored and supported, Abbeyfield Houses are set up and run on a not-for-profit basis under the management of a volunteer board of directors. Costs, which include all meals, are shared by residents. There are 29 Abbeyfield houses currently operating in Canada and another 12 in the planning stages.

The Durham Abbeyfield house is a 12 room building that is wheelchair accessible, and has an elevator. The rooms are configured such that two can be connected and used as a large one-bedroom suite for a couple. The monthly costs for residents are of \$1,281, and include two cooked meals daily and a self-serve breakfast bar.

Home Sharing

This is a living arrangement where unrelated people live in a single dwelling, sharing common areas such as kitchen, bathroom and living room. This is an ideal arrangement for homeowners or tenants who would like the companionship and security of living with another person. Home sharing may give homeowners some help with household chores and, if necessary, help pay for their mortgage or property taxes. Home sharing provides tenants with decent, affordable housing. Home sharing is considered a viable option for some older adults to help them maintain their home.

Care-Condominium

The *Care-A-Minium* model, which originated in British Columbia, is another housing option for seniors, primarily those of medium to high income. In this model, residents own their units, much like condominiums, but these usually come with a guaranteed support services “package”. This model has been implemented in the U.S., but appears to be restricted mostly to British Columbia. These typically include common facilities and areas, and the residents pay monthly fees. This model closely resembles life lease housing with the exception that the residents own their units outright.

The following action is recommended to address the opportunities and/or barriers identified in this section:

Recommended Action 4.4

Work with local private and non-profit builders and developers to encourage a range of a housing options for seniors (i.e. Abbeyfield, shared living, care-a-miniums, second suites), youth (i.e. shared living, single room occupancy, second suites), and new immigrants (i.e. multiple-generational housing).

5.5.1.9.11 Housing Options for Youth

Youth are another group with specific needs that can vary greatly depending on their particular situation. The following are some examples of effective practices from other jurisdictions.

Peel Youth Village

Peel Youth Village is a combined community centre and housing complex that offers services to homeless youth between 16 and 30 years of age as well as the wider community. It has 48 housing units, 32 are designed for medium and long term accommodation, and 16 are designed for short term stays. Support services are provided for the youth which include counselling services, recreational activities, employment counselling, and life skills programs.

Youth Services Bureau of Ottawa

An example of a continuum of housing and care for youth is operated by the Youth Services Bureau of Ottawa. The Bureau provides a wide range of mental health, youth justice, community, youth engagement, and employment services and counselling. Housing supports are available and include emergency and transitional housing units for 24 young men and 18 young women, long term apartments in 65 units of various sizes, a downtown drop-in centre, as well as one-on-one housing search services.

The following action is recommended to address the opportunities and/or barriers identified in this section:

Recommended Action 4.4

Work with local private and non-profit builders and developers to encourage a range of housing options for seniors (i.e. Abbeyfield, shared living, care-a-miniums, second suites), youth (i.e. shared living, single room occupancy, second suites), and new immigrants (i.e. multiple-generational housing).

5.5.1.9.12 Rooming, Boarding and Lodging Houses

Rooming, boarding and lodging houses (rooming houses) represent one of the most affordable forms of transitional and permanent housing available to low income single persons. Most rooming houses provide shelter at monthly rents of lower than market rates. Some provide not only inexpensive accommodation but also meals, housekeeping, and other services. Rooming houses provide an opportunity for social interaction and a shared-living environment which many individuals find an important element of day-to-day living. Many operate with no government funding or subsidies, adding further to their value as a sustainable solution for those of lower income (SHS, 2004).

Zoning regulations represent one of the primary barriers to rooming houses. Typically, rooming houses are only allowed in areas zoned for apartments and not in single-family and newer residential areas. However, studies have found that the characteristics of the neighbourhood where they are living, such as access to grocery stores, services, transit and food banks, are important to rooming house tenants. Tenants also value living in a residential area as opposed to large housing projects as they associate this with feelings of safety. This suggests the benefit of permitting

rooming houses in residential areas within close proximity to community services and amenities (Oriole Research, 2008).

Foyer des Cent Abris, Montreal

One example of a rooming house project is the one built in the Centre-Sud neighbourhood in Montreal by Foyer des Cent Abris, a non-profit organization with the mandate to assist single persons looking for housing in the neighbourhood. Two rooming houses were built with a total of 24 units.

One building contains 13 studio apartments in a two-storey U-shaped structure surrounding a courtyard. The U-shaped design was important as it removes the necessity and cost of an interior hallway, it provides increased exterior exposure resulting in an increase of natural light for each unit, it allows for a staircase configuration that permits exterior access to each unit, and the building does not give the impression of being of high density, making it easier for it to blend in the existing neighbourhood.

The second building has three storeys, is rectangular in shape, and has 11 studio apartments. This rectangular design increased density as it allowed for a central circulation block in the building into which all the units can open. The shape also allowed the building to blend with the existing neighbourhood. The units in both buildings are smaller than conventional apartments but larger than units found in most rooming houses, with a floor area of 35 square metres (377 square feet). Each unit has its own kitchen and bathroom.

The construction of these buildings was possible due to flexibility in zoning regulations in the City of Montreal so replicating this project in other communities would require the same flexibility. For example, the smaller unit sizes and increased density on each site, which makes the units more affordable, were possible due to special permission received from the City. In addition, parking requirements were waived, which reduced the overall construction costs and land requirements.

The following action is recommended to address the opportunities and/or barriers identified in this section:

Recommended Action 3.14

As part of a comprehensive public education campaign, work with the non-profit and private sector to explore feasible options in the development of affordable housing.

Recommended Action 4.4

Work with local private and non-profit builders and developers to encourage a range of housing options for seniors (i.e. Abbeyfield, shared living, care-a-miniums, second suites), youth (i.e. shared living, single room occupancy, second suites), and new immigrants (i.e. multiple-generational housing).

5.5.1.10 Affordable Home Ownership Models

Affordable home ownership is an important component of the housing continuum. It can create a number of benefits for low-income households, including increasing their net assets, providing a better quality of housing, improving price and family functioning, and increasing the overall supply of affordable housing. There are several initiatives that can help low and moderate income families access the ownership market and these are described below.

The following actions are recommended to address the opportunities and/or barriers identified in this section:

Recommended Action 2.6

Support the Region in any new home ownership incentive programs aimed at meeting the needs of households in the lower income deciles.

Recommended Action 2.7

As part of a comprehensive education campaign, promote, within the development community, the development of alternative forms of affordable home ownership models such as rent-to-own, life lease, and home ownership cooperatives.

Brantford Homeownership Made Easier (BHOME)

The City of Brantford's Brantford Home Ownership Made Easier (B HOME) initiative provides interest-free loans for 5% of the down payment of a home, up to \$9,250, for low and moderate income families. Eligible household cannot earn more than \$56,000 per year and not have assets exceeding \$30,000, and must also be eligible to obtain a mortgage. Purchase price of the homes cannot exceed \$185,000, and must be of modest size but includes the purchase of semis, townhouses or condos. The loan is forgiven if the house is sold after 20 years, but must be repaid if it is sold before this 20 year period expires. To be eligible, the household must also attend a series of training sessions called the *Home Ownership Training Sessions* that cover budgeting, the mortgage financing process, working with real estate agents, and pros and cons of home ownership.

City of Hamilton's Home Ownership Affordability Partnership

The City of Hamilton has partnered with the REALTORS Association of Hamilton-Burlington, Scotiabank, and the Threshold School of Building to create the Home Ownership Affordability Partnership initiative which helps tenants in social housing access the ownership market. Through the program, neglected homes are purchased, thus being more affordable, and revitalized by students of Threshold, providing on the job training. The initiative works on the basis of helping one family at a time, and three families have been housed in the Hamilton-Burlington.

Also in Hamilton is the Hamilton HomeStart program in which the City of Hamilton provides a matched down payment assistance amount of \$4,500. It is also in conjunction with Scotiabank. In this case, Scotiabank provides financing, \$1,000 grant per family and financial counselling to ensure that the recipient households are

given sufficient financial knowledge as new homeowners. Threshold School of Building assists by providing maintenance workshops for the new home owners.

Quint Development Corporation

In Saskatoon, the Province of Saskatchewan and the City of Saskatoon are important funders of the Quint Development Corporation's Neighbourhood Home Ownership Program. The initiative enables low income families to access homeownership through helping to finance the construction of home ownership cooperatives. Since 1997, eight co-ops have been built that house over 100 families. Eligible households cannot earn more than \$30,000 per year and must have at least one child of 18 years of age or under.

5.5.1.10.1 Options for Homes

Options for Homes is a private non-profit organization that has created a unique concept to approach the development of affordable ownership housing without the need for government assistance. The concept provides an innovative example of a homeownership program initiated by a not-for-profit organization with limited direct municipal involvement.

The Options for Homes concept develops its affordable housing through several elements. First, it passes on the cost savings gained through its "no frills" approach to construction and marketing to the buyers. Second, future purchasers become responsible for raising the construction financing and managing the project's construction. Third, the "profit" or difference between the appraised market value and the production cost of each unit, is deferred until the unit is resold. This deferral has a significant impact on the affordability of the unit, and since it is not recovered until resale, the owner can carry the unit at a lower monthly cost than a conventional market unit. Other cost savings that are secured are passed on where possible, such as through reduced development charges and fee waivers.

A second mortgage is retained on each unit for the difference between the production cost and the appraised market value for each unit. Typically, the initial appraised value is about 10-15% above the at-cost selling price. The second mortgage is repayable when the unit is resold. The owners can also buy-out the mortgage earlier if they wish. No interest is paid on the mortgage, but its value on resale (or when bought out) will be increased in relation to the market appreciation of the unit at that time. When the unit is sold and the second mortgage is paid, Options for Homes has no further legal interest in the unit. However, the cost savings achieved in the first sale are not passed on to subsequent owners. The second mortgage serves to discourage speculative buying of the units and is a way of recovering the cost savings plus their enhanced value, so that they can be re-invested in subsequent affordable housing projects.

The group has completed eight projects in the Greater Toronto Area since 1993 representing over 1,200 units. There are currently two projects selling units which are located in Markham and in Toronto.

Although Options for Homes is active in the Greater Toronto Area, it also provides training and monitoring for non-profit groups that want to implement the concept in other areas. The concept is being implemented in several municipalities by groups in Waterloo, Sudbury, and Vancouver. The concept is also being used by the City of Montréal's housing management and development corporation, the Société d'habitation et de développement de Montréal's (SHDM) *Accès Condo* initiative.

5.5.1.10.2 Home Ownership Alternatives

Home Ownership Alternatives (HOA) is a non-profit corporation that aims to help low and moderate income families access home ownership through financing support for developers and home buyers. Affordable home developers can receive funding to help them with early stage studies as well as financial guarantees for construction financing.

The organization provides shared appreciation second mortgages that help buyers by reducing the amount required for down payments and the level of income needed to purchase a first home. The mortgage is the difference between the cost of the unit and its market value, and can be bolstered by additional government or HOA funds depending on the need of the family. HOA also offers extra help to get the total down payment to 20%, which saves the household from the high premiums associated with high-ratio mortgage insurance.

While there is no principal or interest payment required on the second mortgage until the home is sold, buyers can pay it out anytime they so choose or are able to. At the point of repayment, a share of the increase in value is also paid. The funds are reinvested by HOA towards new buyers and developments.

Although similar to the Options for Homes concept, HOA's help is focused on the buyers and not associated with development or purchase of a specific housing or unit type. Since its creation in 1998 the group has funded over 2,500 homes for low-income families in Toronto, Guelph, Waterloo, Pickering, Markham and Kitchener.

5.5.1.10.3 Self-Help Housing

Growing interest has been expressed in the "Self-Help Housing" model. This model involves the extensive use of volunteer labour (including the future occupant) and donated supplies and materials to produce affordable housing. A growing number of non-profit agencies, such as Habitat for Humanity and the Frontiers Foundation, are active across Canada in co-ordinating the production of both ownership and rental housing using the Self-Help model.

Habitat for Humanity York Region has undertaken the restoration of Hawkins House, a historic farmhouse, and will transfer it to the area near 16th Avenue and Old Markham Bypass in Cornell. Once the work is complete, the house will be sold to a selected Habitat family with an anticipated move-in date of spring 2010. This will be the first Habitat project in Markham.

5.5.1.10.4 Rent-To-Own Housing

Rent-to-own housing means housing where families pay monthly rental payments to a not-for-profit organization which owns their home, with the intent that the families would eventually purchase the home from the organization. Each month, the not-for-profit organization keeps a portion of the rental payments to cover its costs and the balance goes towards a down payment for the future purchase of the home. Much like the Self-Help model there is growing interest in this approach to affordable home ownership, however, it remains rare in Ontario and Canada presumably due to the current mortgage market. It is not clear whether or not rent-to-own housing is more affordable than other options.

5.5.1.10.5 Home Ownership Co-operatives

This is housing where a homeowner must make a five year minimum commitment to be part of a co-operative in exchange for an equity loan from a community based co-operative. During the five year period, the co-op is the “owner” of the homes which make up the co-operative, but individual families pay mortgages on their homes, and they are the *owners*. The co-op provides group resources and security to help families make the transition to home ownership. At the end of the five year period, the equity loan is forgiven, and families have the option of assuming their mortgage and taking title of their home.

In the equity co-op model, the residents buy shares in the co-operative which entitle them to a unit in the development. However, one challenge with this model is that financing can be difficult to obtain for the shares as they are not recognized as collateral for a mortgage. According to the Ontario Co-operative Association, there have been changes to the legislation in other provinces that better define the units with an individual title, helping in financing the mortgages but this is not yet the case in Ontario.

5.5.1.10.6 Cohousing

Cohousing is also referred to as collaborative housing and is an opportunity for residents to participate in the planning and design of their housing. Through the design of their community, participants identify communal needs and interests and therefore tailor their housing to meet these needs. Contrary to housing sharing, residents determine community requirements ahead of time in the development phase. Groups will then enter into cost-saving agreements with architects,

developers and City officials at early stages and can therefore reduce the cost of the housing.

This form of housing while meeting specific needs of residents and providing an affordable housing option does have challenges. The key challenge is that it is unfamiliar to many planning departments as well as builders and can be an overwhelming process for a cohousing group. Cohousing communities typically range from 8 to 30 households, all are self-sufficient with self contained kitchens, and dining facilities. All households are clustered around community open space, share amenities such as workshops, office spaces, childcare facilities and gardens.

Quayside Village is a cohousing community in North Vancouver, comprised of 19 residential units: one bachelor, six one-bedroom apartments, two one-bedroom apartments with dens, five two-bedroom units, one two-bedroom plus a den, and four three-bedroom units. The project also contains retail space on the ground floor (currently contains a convenient store). Every unit contains a kitchen, bathroom, living room and a yard, deck or balcony. The project contains 2,500 square feet of common area. The common areas include outdoor pathways, a common deck, reading room, common playroom, washroom, laundry room, craft area and guest suite. Overall the project incorporates several significant energy efficiency designs, recycled material and accessibility guidelines.

All residents (including children) are eligible to participate in the consensus decision making regarding all aspects of community living. Residents manage the building and grounds.

Cost to develop this project was reduced in a number of ways including smaller unit sizes (ranging from 730 to 780 square feet for the two-bedroom units), residents acted as the project's developer by incorporating their own development company, and the group received an in-kind donation of \$50,000, and CMHC funded the development's multi-family grey water recycling system. In addition, the group received a density bonus of 10% by the municipality (as a result of meeting several of the City of North Vancouver's social policy objectives such as affordable housing, mixed use development, adaptable design and community development) to enable the development to construct two additional units which reduced residents' construction cost per square foot. The City also reduced the tax rate charged on common floor space. Four of the units were sold at prices 20% below market rates. The remaining 14 units were sold at market value ranging from \$164,000 to \$260,000.

5.5.2 Special Needs Housing

There are many residents within the Town of Markham who require additional supports and / or home design features that enable them to live independently. In addition, there are individuals and families who, for a variety of reasons, find themselves in crisis and either homeless or at-risk of homelessness. The provision of

emergency and special needs housing, therefore, is critical to meeting the needs of residents of Markham.

5.5.2.1 Emergency Housing for Families

Angela's Place

Angela's Place provides housing and support services for Peel families that have experienced homelessness. It is a 20-unit supportive housing facility provided by the Region of Peel and overseen by the Salvation Army. The objectives of the program are:

- to provide transitional accommodation to families for up to one year;
- provide effective connections with community agencies;
- enhance learning of appropriate social and life skills;
- provide support to seek and secure employment;
- provide decreasing counseling support and interventions as residents make the transition to independent living; and
- to withdraw counseling services before discharge from the program⁵⁵.

The staff helps clients work on their employment and interpersonal skills and provides them with support as they look for housing and jobs in the community. They also help individuals connect with community resources such as medical practitioners, addictions and mental health counseling services.

Angela's Place is a good example of a government and community agency partnership aimed at keeping families together and providing them with the housing and support services that they need. It is an outcome of the Family Housing Work Group, which is composed of staff from Peel Region's departments of Housing and Property and Social Services, the Peel faith community, and community-based organizations. Ontario Works in Peel coordinates all program operations through the Salvation Army which is the onsite operator.⁵⁶

Hannah's Place (Siloam Mission), Manitoba

Hannah's Place Emergency Shelter has 110 single beds for homeless individuals and a five-bed family room. The facility has a dry shelter policy and this has encouraged some residents to stay clean and sober in order to have a safe place to sleep.

The shelter is the result of partnerships among the Thomas Sill Foundation, The Winnipeg Foundation, the Ladybug Foundation, and the federal government who contributed funding for construction. Other partners include Capstone Construction,

⁵⁵ Salvation Army (2009). Angela's Place. Accessed from www.salvationarmy.ca

⁵⁶ Peel Region (n.d.). Angela's Place: New Transitional Housing for Families. Accessed from www.peelregion.ca

Loewen Mechanical, CEL Electric, and Northwind Innovations. The provincial government contributes to the daily operation costs of the shelter.⁵⁷

Siloam Mission also provides two employment training programs, Mission: Off the Street Team (MOST) and Building Futures, to assist clients in the transition from homelessness to a more self-sufficient lifestyle. This program is the result of a partnership between Siloam Mission and Downtown Winnipeg Biz. It is a for-pay employment program that offers participants a chance to earn as they work on downtown beautification projects. MOST participants also participate in life skills and financial management courses, to help them acquire employable skills.⁵⁸

Building Futures is an employment-training program which offers useful job skills to those who are interested in learning about carpentry and woodworking. Participants take part in the program for twelve months and work full time in paid positions. They start by learning basic skills and as they progress, they are moved on to increasingly complex projects. These finished projects are sold and all proceeds go back to Siloam to fund operational costs of the program. Participants also receive additional training in financial management, first aid/CPR, and other applicable courses. Upon completion of the program, a participant may move on to new employment within the industry through businesses that Siloam Mission has developed relationships with.⁵⁹

The following action is recommended to address the opportunities and/or barriers identified in this section:

Recommended Action 6.6

Support the Region of York and community agencies to develop a feasibility study and action plan for the creation of family crisis beds in Markham.

5.5.2.2 Emergency Housing for Women

Sandy Merriman House (SMH), Victoria, British Columbia

The Sandy Merriman House (SMH) was created in 1995 as a result of an initiative called the Downtown Women's Project. It is an emergency shelter providing 25 shelter beds for women. In addition, it provides meals, basic needs, crisis intervention, counselling, referrals, medication, and general support. The goals of the project are to provide a training program to homeless women and to provide support and counselling services to women in order to increase self-sufficiency and wellness. The intended clients were trained in construction skills to renovate the house and, in the process, gained marketable skills.

Aside from the shelter, SMH provides a daily drop-in service with programs offered by a range of partner organizations, such as the Schizophrenia Society, Aids Vancouver

⁵⁷ Siloam Mission (2007). Hannah's Place Emergency Shelter. Accessed from: www.siloam.ca

⁵⁸ Siloam Mission (2007). Employment Training. Accessed from: www.siloam.ca

⁵⁹ Siloam Mission (2007). Employment Training. Accessed from: www.siloam.ca

Island, and PEERS, an organization formed by former prostitutes to teach safety on the street.

Through a community development process in 1997, it was decided that SMH should be managed by Cool Aid, which now contracts with the Ministry of Human Resources to operate the shelter and drop-in centre. The site is owned by the Provincial Rental Housing Corporation and was built, and is maintained, by BC Housing. Its mortgage is paid by the Ministry of Human Resources⁶⁰.

St. Leonard's Society of Nova Scotia - Barry House

St. Leonard's Society of Nova Scotia is a not-for-profit charitable organization responsible for the operation of Homeless Shelters and Community Residential Facilities in Halifax, Nova Scotia. Barry House is one of the shelters it operates which provides services to women 16 years or older and their children, if they have children, who are experiencing homelessness and who have difficulty finding shelter due to mental health issues or substance abuse. It is a 20-bed shelter that operates with a harm reduction philosophy, welcoming women who may be under the influence of intoxicants as well as those who may have domestic pets.⁶¹

YWCA WISH Program (Women in Supported Housing) - Halifax

The YWCA WISH Program provides safe affordable housing for a maximum of 24 single women, 19 years or older, who have experienced homelessness or who are at imminent risk of homelessness. There are a number of requirements for participation in this program. These include: the applicants must be on Social Assistance or willing to make an application for assistance; be willing to enter into a Trustee Program; and be committed to the program for up to one year as needed to achieve goals.

The services provided by the YWCA WISH program include: providing women with furnished apartments throughout Halifax Regional Municipality; Trusteeship services; budgeting support; advocacy and support; case management; referrals to essential services; liaising with landlords; and additional services within a continuum of care.

5.5.2.3 *Emergency Housing for Men*

Men's Mission (Mission Services), London, Ontario

The Men's Mission is a 146-bed facility serving homeless and at-risk men in the community. It functions as an emergency shelter for men aged 16 years and older and as a longer term residence for men who require longer term care and support. In addition to providing accommodation, Men's Mission offers rehabilitation counselling, a clothing room, a Hostels to Home Pilot project, which assists hard to serve clients to

⁶⁰ Raising the Roof (n.d.). Case Studies: Sandy Merriman House. Accessed from www.raisingtheroof.org

⁶¹ St. Leonard's Society of Nova Scotia (2009). Homeless Shelters. Accessed from: www.saintleonards.com

succeed in their own homes. In addition, residents of the Men's Mission can access support services from the Community Mental Health Program.

The Community Mental Health Program's Life Skills Program helps clients increase their self esteem and improve life skills which will eventually allow them to return to the community. The program teaches budget management, medication management, personal care, goal setting and social skills. It also provides case management, follow-up assistance and supports, including home visits, and emergency services and crisis intervention.⁶²

Seaton House, Toronto, Ontario

Seaton house is an emergency shelter for men with very poor health, drug and alcohol problems, and mental illness. It is funded by the City of Toronto and the Ontario government and can help up to 434 homeless men.

Seaton House also has The Annex Harm Reduction Program, which is a 124-bed facility for men with addictions or a "wet" shelter within the main shelter. This program is the result of a partnership with St. Michael's Hospital and focuses more on reducing the harm associated with substance abuse and less on a policy of abstinence. Residents are allowed supervised access to alcohol and the program provides a tolerant and low-demand environment. Counselling is provided and staff members make use of all necessary community care, health, housing and employment and social services to help the men in the program.

The rationale for this technique is to avoid street deaths of men who refuse to give up alcohol for shelter and to avoid having a client finish all his alcohol before arriving at the shelter. By providing these men with shelter, three meals a day, clean clothes and bed sheets, help from doctors and nurses, counselling, and a safe place to deal with their addiction, the shelter staff found that even chronic alcoholics eventually gave up or reduced their alcohol consumption.⁶³

⁶² Mission Services London (2008). Shelters: Men's Mission. Accessed from www.missionservices.ca

⁶³ City of Toronto (2009). See our shelters. Accessed from: www.toronto.ca/housing

5.5.2.4 *Emergency Housing for Men, Women, and Families*

Hope Centre, Welland, Ontario

Hope Centre is a non-profit organization that provides a full continuum of services and supports to individuals and families who are struggling with poverty related issues. It operates Hope House, a 24-hour emergency hostel for men, women, and families. The facility has eight single units for men, seven single units for women, two self-contained apartments for families, and a seven-bed dormitory. Food and housekeeping services are provided in collaboration with the residents. In addition, a full range of support services, including life skills training and assistance with housing searches is provided.

One of the programs that Hope Centre operates is the Housing Stabilization Program which helps tenants find and keep affordable housing. The program also provides mediation and liaison assistance with landlords and community service providers, maintains an affordable housing registry, and provides assistance to pay overdue hydro and gas bills.

The following actions are recommended to address the opportunities and/or barriers identified in this section:

Recommended Action 6.7

Work with the Region to examine the potential for a housing help centre in Markham.

Recommended Action 6.9

Support community agencies in the provision of emergency housing and special needs housing.

Recommended Action 6.10

As part of a comprehensive public education campaign, work with housing partners and stakeholders to provide greater overall awareness of issues related to homelessness.

Unique housing options are needed for persons with special needs, including persons with physical disabilities, persons with mental illness and/or addictions, persons with developmental disabilities, and the frail elderly.

5.5.2.5 *Housing for Persons with Mental Illness*

Adams House, Toronto

Adams House is a supportive housing complex for people living with mental health problems. It is a joint venture between VHA Home Healthcare and COTA Health. The home houses 27 tenants and provides a safe alternative to life on the streets, shelters and rooming houses. This facility is open to men and women aged 16 years or older

who are living with serious mental illness and who are homeless or at risk of becoming homeless⁶⁴.

COTA Health provides onsite support during the day. The staff works collaboratively with tenants, their families, and other clinicians to develop an individual safety and housing support plan and to help clients maintain their housing stability. They also assist clients in acquiring or maintaining the skills necessary for daily living. COTA Health staff also helps tenants achieve and maintain optimum health and wellness and to pursue personal recovery⁶⁵.

Peterborough Homelessness Outreach and Support Project

The Peterborough Homelessness Outreach and Support Project is the result of partnerships between the Canadian Mental Health Association - Peterborough Branch (CMHA) who is the lead agency for the initiative, Victorian Order of Nurses (VON), Peterborough County-City Health Unit, Peterborough Social Planning Council, and community agencies. The objectives of the program are: to provide accessible, client-centred outreach and integrated case management support to high needs individuals who are homeless or at risk of becoming homeless; to help people to obtain and maintain housing; to assist with money management through a trustee; to provide primary health care; and, to link clients to community resources, such as income, mental health, addictions, employment, and education support. The project is funded through the Peterborough and District United Way and Service Canada.⁶⁶

One of the programs of the Peterborough Homelessness Outreach and Support Project is the Trustee Program. Clients choose the level of involvement they wish to have with the Trustee Program although a minimum involvement is required for those in the Homelessness Initiative as they receive funding from either Ontario Works or the Ontario Disability Support Program. This minimum involvement is that a portion of the client's cheque, including the subsidy provided by CMHA be reserved strictly for their rent. Clients may choose a greater level of involvement in the Trustee Program, where they receive help with their budget, which may include a spending allowance, groceries, cable, phone, and other bills and expenses.⁶⁷

In addition to the Trustee Program, every client in the Homelessness Initiative has a Community Support Worker employed with CMHA. The support workers assist their clients in a number of areas including advocacy within the community, life skills, budgeting, issues involving medication, obtaining a doctor and other appointments, developing linkages within the community, and issues with friends or family.⁶⁸

⁶⁴ VHA Home Healthcare (2008). Special Projects: Adams House. Accessed from: www.vha.ca

⁶⁵ COTA Health (2009). Adams House. Accessed from: www.cotahealth.ca

⁶⁶ Human Resources and Skills Development Canada (2009). Mental Health and Homelessness Teleforum: Peterborough Homelessness Outreach and Support Project.

⁶⁷ CMHA Peterborough Branch (2001). Homelessness Initiative. Accessed from: www.peterborough.cmha.on.ca/hi.htm

⁶⁸ Ibid.

5.5.2.6 Housing for Persons with Addictions

Seaton House, Toronto, Ontario

Seaton house is an emergency shelter for men with very poor health, drug and alcohol problems, and mental illness. It is funded by the City of Toronto and the Ontario government and can help up to 434 homeless men.

Seaton House also has The Annex Harm Reduction Program, which is a 124-bed facility for men with addictions or a “wet” shelter within the main shelter. This program is the result of a partnership with St. Michael’s Hospital and focuses more on reducing the harm associated with substance abuse and less on a policy of abstinence.

Residents are allowed supervised access to alcohol and the program provides a tolerant and low-demand environment. Counselling is provided and staff members make use of all necessary community care, health, housing and employment and social services to help the men in the program.

The rationale for this technique is to avoid street deaths of men who refuse to give up alcohol for shelter and to avoid having a client finish all his alcohol before arriving at the shelter. By providing these men with shelter, three meals a day, clean clothes and bed sheets, help from doctors and nurses, counselling, and a safe place to deal with their addiction, the shelter staff found that even chronic alcoholics eventually gave up or reduced their alcohol consumption.⁶⁹

5.5.2.7 Housing for Persons with a Developmental Disability

Community Living York South

Community Living York South provides services to persons with developmental disabilities and/or dual diagnosis in the communities of Markham, Stouffville, Richmond Hill, and Vaughan. The organization has forty beds in Markham and provides outreach services, day supports, and has a parent self-financed cooperative.

5.5.2.8 Housing for Persons with a Physical Disability

Independence Place, Summerside, Prince Edward Island

Independence Place is an affordable housing project that meets the needs of persons with physical disabilities. It was developed by Scotcor Construction Ltd., which received a \$10,000 Seed Funding grant and \$431,500 from CMHC and the government of P.E.I. through the Affordable Housing Initiative (AHI). It has 11 units and was specifically designed to meet the needs of the tenants. The developer worked with the PEI Council of the Disabled as well as a physiotherapist and residents to determine which accessibility features to incorporate in the design and how these should be placed.

⁶⁹ City of Toronto (2009). See our shelters. Accessed from: www.toronto.ca/housing

5.5.2.9 *Housing for the Frail Elderly*

Section 5.5.1.9.10 of this report discusses the housing options for seniors and the frail elderly.

Armitage Gardens, Newmarket, Ontario

Armitage Gardens is a 58-unit affordable housing project for seniors and persons with disabilities. It is an unused wing of the Newmarket Health Centre which was renovated to suit the needs of its residents. The building's common areas and apartments all feature barrier-free design while 26 units have enhanced accessibility, including automatic door openers, roll-in showers, and lowered kitchen counters and appliances. Rents for 52 of the 58 units are rent-geared-to-income, ranging from \$350 to \$400 per month while the remaining six units are rented at the average market rent. Internal hallways connect Armitage Gardens to the Health Centre, which is a long-term care facility, allowing residents to take advantage of support services, such as meal preparation, assistance with medications, personal care, and housekeeping, at no cost. The project was developed through a capital grant of \$1.8 million through the Affordable Housing Initiative and \$1.8 million through the Residential Rehabilitation Assistance Program. MOHLTC provided support toward the project's accessibility features, York Region provided the property, and the Town of Newmarket reduced development charges and fees.

The following actions are recommended to address the opportunities and/or barriers identified in this section:

Recommended Action 6.4

Evaluate the feasibility of providing conditional grants for development charges and parkland dedication fees and other financial mechanisms for new housing developments that provide a minimum of 5% of their units for those with special needs.

Recommended Action 6.5

Support the Region in their advocacy to the federal and provincial governments for increased, and more coordinated and sustainable, funding for homelessness and special needs programs that help residents in Markham maintain their housing.

Recommended Action 6.8

Support community agencies and the Region to secure funding from the Local Health Integrated Network (LHIN) to increase the number of supportive housing units for persons with special needs.

Recommended Action 6.11

As part of a comprehensive public education campaign, work with the Region to provide information to private landlords on the potential benefits of working with community agencies in the provision of special needs housing.

Recommended Action 6.12

As part of a comprehensive public education campaign, promote the use and awareness of '211' information line for York Region as a resource for community support services.

5.5.2.10 Accessible Design

Accessible design and Universal Design concepts generally refer the ability of something to be used by anyone. Accessible design is usually associated with improving accessibility for those with disabilities, while universal design takes a broader, more inclusionary scope that is aimed at simply ensuring that there are no barriers to anyone --- that the products and environments be usable by all people, without a need for adaptation or specialized design.⁷⁰ Both are aimed at removing barriers to daily life to ensure that all individuals, with or without disabilities, can live better.

City of London's Facility Accessibility Design Standards

The City of London developed its own Facility Accessibility Design Standards in 2001, and has since updated it. The aim is to help City staff enhance accessibility beyond the minimal requirements of the Building Code when planning and designing municipal facilities. The document was created with the help of consultations with groups such as the March of Dimes, the Canadian Hearing Society, CNIB and others.

⁷⁰ Centre for Universal Design (2008). About Universal Design. North Carolina State University. Accessed from: www.design.ncsu.edu

The City of London freely allows the use and/or reproduction of its standards by other municipalities upon the submission of an authorization request. A complete list of the more than 50 municipalities that have used the standards is available on the City of London's website.

Ottawa Municipal Accessibility Plan

The City of Ottawa promotes increased accessibility in housing under the City of Ottawa Municipal Accessibility Plan (COMAP). This plan responds to the Accessibility for Ontarians Act, 2005. Under its Action Ottawa affordable housing program, the City provides funding to ensure that five percent of units developed under the program are fully wheelchair accessible to enable the occupant to live independently. In addition, 100 percent of the units must meet visitable standards for accessibility to the maximum extent possible. The City's Accessibility Advisory Committee has identified several requirements for visitable housing standards:

- Level or gently sloping approaches to dwellings
- Level no-step access at entry door
- Sufficiently wide doors (32-36 inches or 80-90 cm) and corridors (36 inches or 90 cm) to accommodate a wheelchair
- For multi-level units, a ground floor toilet facility for wheelchair users and the elderly and a ground floor family room and/or kitchen facility.

Manitoba Housing and Renewal Corporation Visitable Housing Policy

The Manitoba Housing and Renewal Corporation (MHRC) encourages visitable design through its Visitable Housing Policy:

- Where major renovations are being undertaken to address building issues in MHRC-owned public housing, these renovations will include basic visitable design features (where financially feasible and practical)
- MHRC will encourage non-profit groups and co-ops to implement basic visitable features when renovating (where financially feasible and practical)
- Where MHRC provides funding for new construction under AHJ programs, projects that include visitable features will receive additional weighting
- Project proposals for development of new residential properties on MHRC-owned lands, or proposals for the purchase of MHRC-owned lands for residential development will receive additional weighting if they include visitable features (Manitoba Housing & Renewal Corporation, 2006).

In addition to the minimum visitable design features, the Manitoba Housing and Renewal Corporation suggests other design features that would improve the convenience and suitability of a home. These include:

- Reinforced bathroom walls (for the installation of grab bars, if desired);
- Levered door handles and single-lever kitchen and bathroom faucets;
- Raised electrical outlets - 18 inches (45.7 cm) from the door;
- Lowered climate controls;
- Lowered light switches - 48 inches (121.9 cm) from the door (Manitoba, 2008).

The inclusion of such design elements are important in improving the ability for older adults and those with disabilities to age in place, and live independently. For some older adults, the financial affordability of such units is possible, but not so for many persons with disabilities. Financial supports should be made more available for those in need. This includes ensuring that programs such as the RRAP and HASI are continued, and that individuals in the community are made aware of them.

Other tools that should be considered when designing accessible housing can be found in Section 5.5.1.9.10 of this report which discusses the housing options for seniors and in Section 5.5.2.8 which discusses housing options for persons with physical disabilities.

The following actions are recommended to address the opportunities and/or barriers identified in this section:

Recommended Action 7.1

As part of the development of special needs housing targets, include an annual target for modified/accessible units.

Recommended Action 7.2

As part of the next Official Plan update, include a policy to encourage accessibility features in new housing development.

Recommended Action 7.3

Advocate, in association with the Region, to senior levels of government to provide capital funding for landlords and developers to make existing rental units more accessible to residents.

Recommended Action 7.4

Collaborate with the Region to develop and adopt accessibility guidelines for the development of affordable housing and special needs housing, in keeping with the Accessibility for Ontarians with Disabilities Act and the applicable standards as they are implemented.

Recommended Action 7.4

As part of a comprehensive public education campaign, collaborate with the Region to further inform builders and developers on new and existing standards developed under the Accessibility for Ontarians with Disabilities Act (AODA) and share tips and ideas on how to achieve improved accessibility in Markham's housing.

5.5.2.11 Partnerships in the Development of Affordable Housing

Partnerships for affordable housing can take many forms, such as joint ventures involving non-profit and private sector housing providers participating in a new affordable housing development. They can also be accomplished through agreements between different levels of government to make available suitable publicly owned lands at low cost, such as the various surplus land policies or the selling of municipal land for residential or affordable housing development.

Other forms of partnerships have been between housing providers, support agencies and Provincial Ministries, and can be used to provide supportive housing or services within new affordable housing developments.

5.5.2.11.1 Public - Private Partnerships

Calgary - Home Builder's Foundation, City of Calgary, Horizon Housing Society, Canadian Mental Health Association and Universal Rehabilitation Services

An example of a public private partnership can be found in Calgary, where the Calgary Home Builder's Foundation spearheaded the development of the Bob Ward Residence, a 61 unit apartment building for persons with mental illness, brain injury, or other

special needs. The land was donated by the City of Calgary, with funding coming from a variety of donors which included the Calgary Home Builder's Foundation, the Calgary Homeless Foundation, the federal government through its homelessness funding, the Horizon Housing Society, as well as private donors. The Horizon Housing Society owns the building, and has partnered with the Canadian Mental Health Association and the Universal Rehabilitation Service Agency which provide the supportive services to the residents.

Daniels Corporation, Federal and Provincial Governments

Initiatives can also leverage multitude of funding programs and fundraising initiatives to raise the funds required to develop and operate an affordable housing project. In the WAVE condominium project in Toronto, the developer, Daniels Corporation, provided below-market units to first-time homeowner low and moderate income renter households through its FirstHome program. Along with federal and provincial AHI homeownership funding, the developer matched the buyer's 5% down payment with an additional 5% loan which is payment free for five years. It was further supported by CMHC which extended the buyers' mortgage amortization period from 25 to 35 years.

WinnipegREALTORS, City of Winnipeg, Manitoba Securities Commission

Another example of a funding partnership is found in Winnipeg, with the Housing Opportunity Partnership (HOP), a non-profit organisation that was created by the WinnipegREALTORS Association in 1997. This partnership was aimed at encouraging homeownership and the renewal of some of the City's declining neighbourhoods, many of which characterized by low ownership rates, homes in need of repair and declining property values. The Partnership was established through funding provided by the Manitoba Securities Commission, using money from the interest of real estate broker trust accounts, and through capital contributions from the federal AHI. The HOP purchases and renovates the properties, which are then resold to eligible low and moderate income households.

Martinway Contracting, Peel Region, Federal Government

Peel Youth Village is the result of innovative partnerships. The builder, Martinway Contracting, collected donations from its suppliers that allowed the structure to be built with improved quality and resulted in a longer life span for the building and reduced operating costs for Peel on an ongoing basis. The project is funded through the Region of Peel's social housing reserve fund, the National Homelessness Initiatives' Supporting Communities Partnership Initiative, the Federal Community Affordable Rental Housing Program, and a dedication of surplus land by Peel Living on the Weaver's Hill property.

Bed Sponsorship Program

A bed sponsorship program is where donors sponsor a homeless shelter bed by funding the expenses related to operating that bed. The Kingston Youth Shelter has a bed

sponsorship program where weekly and monthly sponsorships are available. A sponsorship provides a youth with a bed for a week or a month, food, counselling, and support. Toronto's Youth Without Shelter has a similar program called Adopt-A-Bed.

The following actions are recommended to address the opportunities and/or barriers identified in this section:

Recommended Action 6.11

As part of a comprehensive public education campaign, work with the Region to provide information to private landlords on the potential benefits of working with community agencies in the provision of special needs housing.

5.5.2.12 Partnerships for the Provision of Support Services

The University of Windsor Community Revitalisation Partnership

This partnership was established in 2004 by the former Windsor Essex County Housing Corporation (CHC) and the Field Education Program in the School of Social Work at the University of Windsor. It has developed community-based centres for neighbourhood renewal and development which foster a multi-disciplinary university-community collaboration that involves the engagement of university students who are given an opportunity to facilitate leadership development and volunteerism among neighbourhood residents, individuals outside the neighbourhood, community groups and agencies.

In addition to the collaboration with the students, the University of Windsor provides computers, technical support, furniture, and other infrastructure support to the Centre as well as grant and staff/faculty support. Windsor Essex CHC provides in-kind office space, staff support, and assistance as required or needed for the various committees undertaken by the Partnership.

Bridges out of Poverty and the Circles Initiative, County of Lambton

Bridges out of Poverty provides a new framework for working with individuals in poverty. The program aims to provide tools for professionals to enhance the worker-client relationship fostering an environment where individuals are supported to improve their life situation ultimately leading to improved employability and the ability to move to sustainable employment.

In Lambton County, Ontario Works has taken the lead with the delivery of Bridges out of Poverty presentations within the community. Bridges sessions are attended by a wide range of community partners, including social service agencies, faith groups, community health services, school administration, hospital staff, corrections staff, and local police personnel.

Bridges out of Poverty is closely linked with Lambton's Circles Initiative, which is an innovative model based on a body of research which suggests that in order for families

with low income to improve their situations, they must have social capital within the community, and use this social capital to access the resources contained by higher income networks.

Each Circle initiative consists of a family working to get out of poverty and several middle and upper income allies who befriend them and lend support. The family is the Circle Leader, setting direction for activities. With the help and friendship of their allies, each family sets and achieves goals unique to their own needs. Each Circle initiative is developed and designed by a guiding coalition, composed of community leaders, families with low income, elected and appointed officials, and volunteers. The coalition works to change the mindset and policies of their community with respect to poverty.⁷¹

Ontario 211

Ontario 211 is a bilingual directory of more than 56,000 agencies and services. The web site and telephone service provides access to a broad range of community resources, social, health, and related government services and programs. Most of the services are provided by non-profit, community based organizations or government organizations that provide a direct service to the public. The telephone service is currently available in Halton Region, Niagara Region, Simcoe County, Windsor-Essex, Thunder Bay District, Peel Region, and Toronto. The Ontario 211 project is supported by the Ministry of Finance through the Strengthening Our Partnerships program.

The following action is recommended to address the opportunities and/or barriers identified in this section:

Recommended Action 4.2

Through a partnership with the Region, work with the new Welcome Centres and other immigrant support service providers to ensure housing and related information to new immigrants is available and accessible.

Recommended Action 6.12

As part of a comprehensive public education campaign, promote the use and awareness of '211' information line for York Region as a resource for community support services.

⁷¹ Lambton County (2008). Circles Implementation Plan. Accessed from:
<http://lambton.civicweb.net/FileStorage/B5C787A898D64793B6C3FB5D148486D0-Circles%20Implementation%20Plan.pdf>

6.0 Affordable and Special Needs Housing Strategy

The housing needs analysis, including results from various consultation activities, has identified a number of key housing challenges facing the Town of Markham. Based on the identified housing challenges a housing vision statement, two strategic directions, ten housing goals and over 60 actions are being recommended to the Town to assist in promoting and supporting the development of affordable and special needs housing.

The housing vision statement was developed in consultation with stakeholders at the May 19th workshop. The vision is aimed at guiding the Town's role in the provision of housing in the future.

Housing Vision

To support the social and economic vitality of the Town of Markham through the facilitation and provision of a range of housing options (by type, tenure, and affordability) for Markham residents and workers throughout their lifetime, in order to sustain a more complete community.

Based on the defined scope of this housing study, two key strategic directions have been identified: Housing Affordability and Special Needs Housing. Within each of these directions a series of housing goals have been identified. These goals are based largely on the findings from the housing needs analysis and were finalized through the community consultation process.

Goal 1: Ensure diverse range of housing

Goal 2: Increase supply of affordable home ownership

Goal 3: Increase supply of affordable rental housing

Goal 4: Increase affordable housing for singles, youth, seniors, new immigrants

Goal 5: Provide range of housing for families

Goal 6: Examine further emergency and special needs housing gaps

Goal 7: Increase supply of accessible housing

Consistent with the development of the housing vision and housing goals, the following housing actions were developed in consultation with key stakeholders, including representatives from community agencies such as Pathways for Children, Youth, and Families of York Region, Crosslinks Housing and Support Services, CMHA York Region, Participation House - Markham, Community Living York South, Habitat for Humanity, York Support Services Network and Alliance to End Homelessness. Other participants included non-profit housing providers, and representatives from community rate payers associations, and representatives from municipal, regional and

provincial levels of government. Appendix C includes a list of all stakeholder groups that were consulted.

The actions put forth as part of the Town of Markham Affordable and Special Needs Housing Strategy are and organized by Strategic Direction and Housing Goal. The proposed Actions are further outlined under the Town's role in five broad categories; Policy Development, Financial Incentives, Advocacy, Partnerships, and Education. It is further recommended that an ongoing comprehensive long-term educational campaign on affordable and special needs housing be developed.

Strategic Direction 1: Housing Affordability

Housing affordability is a critical element in the social well being of all residents and a cornerstone of any community. A housing supply that meets the needs of all residents, including low and moderate income households, greatly contributes to the creation of more complete communities. The Town of Markham has an important role in ensuring an adequate supply of affordable housing.

Goal 1. To ensure the housing supply in Markham is diverse (by type and tenure) and can respond to changes in demands of residents and workers

Policy

- 1.1 In keeping with the Markham Preferred Growth Alternative, adopt annual housing targets for new development as follows: 27% singles/semis, 19% townhouse and 54% apartments. Further, that an annual target of 25% rental and 75% ownership also be adopted for new housing development.⁷²
- 1.2 Adopt a Town-wide housing target that requires 25% of new housing be rental and 75% ownership.

Education

- 1.3 As part of a comprehensive educational campaign, promote the principles of Flex Housing and flexible design features with local builders and developers to encourage such design principles in new housing units.
- 1.4 As part of a comprehensive educational campaign, work with the Region to hold an information session and strategy workshop to identify opportunities to incorporate a range of housing forms (i.e. small lot singles, stacked townhouses, linked homes, quad/six plexes, and low rise apartments) in Markham's Urban Growth Centres.

⁷² It is strongly recommended that the majority of new rental units be affordable to households earning up to a maximum of \$39,880 (the affordable rental housing threshold).

Goal 2. To increase the supply of affordable ownership housing options, in all areas of Markham, for households with incomes below the 60th income percentile

Policy

- 2.1 Adopt a Town-wide housing target that requires a minimum of 25% of new housing units be affordable to low and moderate income households. Further, adopt a housing target that requires a minimum of 35% of new housing units be affordable to low and moderate income households in Markham Centre, Langstaff Gateway and key development areas.
- 2.2 Develop Alternative Design Standards to support the development of affordable housing.
- 2.3 Adopt the Provincial definition of affordable home ownership in the next Town of Markham Official Plan update.

Financial

- 2.4 Defer development charges and parkland dedication fees in exchange for the development of affordable ownership housing. Deferment of fees would remain in effect as long as property remains affordable.

Partnerships

- 2.5 In cooperation with the Region, develop an annual reporting system to monitor the achievement of the affordable housing targets.
- 2.6 Support the Region in any new home ownership incentive programs aimed at meeting the needs of households in the lower income deciles.

Education

- 2.7 As part of a comprehensive education campaign, promote, within the development community, the development of alternative forms of affordable home ownership models such as rent-to-own, life lease, and home ownership cooperatives.

Goal 3. To increase the supply of affordable rental housing options, in all areas of Markham, especially for households below the 30th income percentile.

Policy

- 3.1 Develop a demolition and conversion of rental housing policy and guidelines to discourage the conversion of rental housing units to condominium units and prevent the demolition of affordable rental housing unless an equal number of units are provided.

- 3.2 Approve the new Strategy for Second Suites, as recommended by Markham Council's Subcommittee on Second Suites, to permit second suites in single and semi-detached dwellings throughout Markham, through the implementation of a strict regulatory regime, and including a comprehensive public education campaign, development of a registration policy, and establishment of a monitoring program.
- 3.3 Adopt the Provincial definition of affordable rental housing in the next Town of Markham Official Plan update and further define low income households as households with incomes in the lowest 30% of the income distribution and moderate income households as households within the 30th to 60th percentile of the income distribution.
- 3.4 Monitor the development of inclusionary zoning legislation and develop inclusionary zoning regulations, as appropriate, to help meet affordable housing targets.

Financial

- 3.5 Develop a policy to provide conditional grants for development charges and reduced parkland dedication fees in exchange for the development of affordable rental housing.
- 3.6 Investigate adding social/affordable housing as a charge under the Town's development charges by-law.
- 3.7 Continue to financially support projects that receive funding under senior government funding programs (such as the Canada-Ontario Affordable Housing Program).

Advocacy

- 3.8 Work with the Region and other housing partners to advocate to senior levels of government to commit to sustainable provincial and national housing strategies.

Partnerships

- 3.9 Work with the Region, private landowner, and local housing providers, including Housing York Inc., to identify lands suitable for intensification, by either infill or redevelopment, to create more affordable rental housing.
- 3.10 Work with the Region and private landowners on the application of the new updated Section 37 Official Plan policies, as appropriate, to provide additional community benefits in the form of affordable and special needs housing including housing for seniors.
- 3.11 Work with the private sector and the Region of York to find ways to locate affordable and special needs housing in close proximity to rapid transit routes / corridors and other amenities.

Education

- 3.12 As part of a comprehensive education campaign, work with the Region and possibly Canada Mortgage and Housing Corporation (CMHC) to develop educational material on the various energy efficiency and rehabilitation programs to help educate residents, housing providers, and private landlords of funding programs currently available to help enhance and maintain the current supply of rental housing.
- 3.13 As part of a comprehensive public education campaign, work with the Region, as well as non-profit and private sectors, to prepare an education and awareness program to highlight the economic and social advantages of incorporating affordable housing into communities.
- 3.14 As part of a comprehensive public education campaign, work with the non-profit and private sector to explore feasible options in the development of affordable housing.

Goal 4. To provide a range of affordable housing options for households experiencing increased affordability challenges including singles, youth, seniors and new immigrant households

Advocacy

- 4.1 Develop a 'Seniors Plan', with the Region and other stakeholders such as the Local Health Integrated Network (LHIN), to identify the needs of an aging population and identify goals and objectives for meeting these needs, including housing needs.

Partnerships

- 4.2 Through a partnership with the Region, work with the new Welcome Centres and other immigrant support service providers to ensure housing and related information to new immigrants is available and accessible.
- 4.3 Collaborate with the Central Local Health Integrated Network (LHIN) to ensure funding for seniors housing and supports is allocated in Markham.
- 4.4 Work with local private and non-profit builders and developers to encourage a range of a housing options for seniors (i.e. Abbeyfield, shared living, care-a-miniums, second suites), youth (i.e. shared living, single room occupancy, second suites), and new immigrants (i.e. multiple-generational housing).

Education

- 4.5 As part of a comprehensive public education campaign, investigate options in “Combinable Suites” and work with the development community to evaluate their potential in Markham.

Goal 5. To provide an adequate range of affordable housing options for families⁷³

Policy

- 5.1 Encourage a mix of housing within the Urban Growth Centres and key development areas that can meet the needs of families, including ground related housing (i.e. townhouses, stacked townhouses, small apartment buildings, low rise apartments).

Financial

- 5.2 Examine the feasibility of lowering development charges for multi-residential dwellings suitable for families within the Urban Growth Centres.

Partnerships

- 5.3 Work with Habitat for Humanity to continue to identify opportunities to partner with and support their initiatives for affordable family housing in Markham.

Education

- 5.4 As part of a comprehensive public education campaign, work with Region to hold a workshop with builders and developers to explore best practices in family housing in high density areas and share techniques on creating ground level family housing options within intensification areas (including Markham’s Urban Growth Centres).

Strategic Direction 2: Special Needs Housing

There are many residents within Markham that require additional supports and / or home design features that enable them to live independently. In addition, there are individuals and families that for a variety of reasons (i.e. family break-up, loss of employment, illness, eviction, etc.) find themselves in crisis and either homeless or at-risk of homelessness. The provision of emergency and special needs housing, therefore, is critical to meeting the needs of residents in Markham.

⁷³ Families, for the purposes of this strategy, refers to households with children

Goal 6. To support work which further examines the emergency / transitional and special needs housing gaps in the Town of Markham.

Policy

- 6.1 Adopt the Provincial definition of special needs housing in the next Town of Markham Official Plan update.
- 6.2 Evaluate options for developing special needs housing targets for persons with disabilities (mental illness, physical disability, developmental disability and/or dual diagnosis), and the frail elderly in consultation with the Region and community agencies.
- 6.3 Amend the current zoning by-law to reduce or eliminate distancing requirements for group homes

Financial

- 6.4 Evaluate the feasibility of providing conditional grants for development charges and parkland dedication fees and other financial mechanisms for new housing developments that provide a minimum of 5% of their units for those with special needs.

Advocacy

- 6.5 Support the Region in their advocacy to the federal and provincial governments for increased, and more coordinated and sustainable, funding for homelessness and special needs programs that help residents in Markham maintain their housing.

Partnerships

- 6.6 Support the Region of York and community agencies to develop a feasibility study and action plan for the creation of family crisis beds in Markham.
- 6.7 Work with the Region to examine the potential for a housing help centre in Markham.
- 6.8 Support community agencies and the Region to secure funding from the Local Health Integrated Network (LHIN) to increase the number of supportive housing units for persons with special needs
- 6.9 Support community agencies in the provision of emergency housing and special needs housing.

Education

- 6.10 As part of a comprehensive public education campaign, work with housing partners and stakeholders to provide greater overall awareness of issues related to homelessness.
- 6.11 As part of a comprehensive public education campaign, work with the Region to provide information to private landlords on the potential

benefits of working with community agencies in the provision of special needs housing.

- 6.12 As part of a comprehensive public education campaign, promote the use and awareness of '211' information line for York Region as a resource for community support services.

Goal 7. To increase the supply of accessible housing in Markham

Policy

- 7.1 As part of the development of special needs housing targets, include an annual target for modified/accessible units.
- 7.2 As part of the next Official Plan update, include a policy to encourage accessibility features in new housing development.

Advocacy

- 7.3 Advocate, in association with the Region, to senior levels of government to provide capital funding for landlords and developers to make existing rental units more accessible to residents.

Partnerships

- 7.4 Collaborate with the Region to develop and adopt accessibility guidelines for the development of affordable housing and special needs housing, in keeping with the Accessibility for Ontarians with Disabilities Act and the applicable standards as they are implemented.

Education

- 7.5 As part of a comprehensive public education campaign, collaborate with the Region to further inform builders and developers on new and existing standards developed under the Accessibility for Ontarians with Disabilities Act (AODA) and share tips and ideas on how to achieve improved accessibility in Markham's housing.

7.0 Summary

The Affordable and Special Needs Housing Strategy outlined herein is a culmination of extensive data analysis, comprehensive review of relevant legislation and background research, and broad stakeholder consultation. The Strategy aims to provide the Town with a comprehensive set of actions to facilitate and support the development of affordable and special needs housing in all communities across Markham. The proposed Actions outline opportunities for the Town, through its role in policy development, provision of incentives, advocacy, partnerships, and education, to meet the diverse housing needs of community members over time. Overall the Strategy supports the development of a more sustainable, viable, and complete community for the residents and workers of Markham.

Appendix A - Additional Community Groups

Agency	Client Group	Services Provided	Location
Immigrants			
COSTI Immigrant Services	Immigrants	Offers housing search support, document & application assistance, individual life skills coaching, direct access to employment, education & training programs, a rent bank, seasonal energy grants (hydro and gas), specialized services for women, a drop-in program, workshops on tenant rights & responsibilities, and counselling for victims of domestic violence.	Markham, Richmond Hill, Vaughan, Concord
Welcome Centre Immigrant Services	Immigrants	Offers settlement & integration services, English language classes, accreditation & qualifications assistance, employment support services, referrals	Vaughan
Centre for Information and Community Services of Ontario	Immigrant families, women, and seniors	Provides information and referral, orientation, language training, life skills, employment services	Markham
Human Endeavour	South Asian immigrants	Provides information, referral and settlement services	Woodbridge
Jewish Immigrant Aid Services (JIAS) Toronto	Jewish immigrants	Offers settlement and integration services	Toronto
AIDS			
AIDS Committee of York Region		Provides transportation, annual client retreat, emergency financial assistance, individual support, monthly support groups, peer support, information resourcing, referrals to	Newmarket

Agency	Client Group	Services Provided	Location
		other services, holiday gift program	
Women			
Women's Centre of York Region	Women	Provides counselling, entrepreneurial & employment skills development, food support program, and life skills program	Newmarket
Rose of Sharon	Young mothers and their babies	Offers a nutrition program for pregnant women, child care for children 3-18 months, community education program, Section 23 Classroom, counselling, and access to food, diapers, formula, & used clothing	Newmarket
York Region Violence Against Women Coordinating Committee		Advocates and collaborates to develop a coordinated, proactive, and effective approach to assist and empower women who have experienced violence	Unionville
Substance Abuse			
Addiction Services of York Region	Residents of York Region over 12 years of age who are experiencing substance abuse and gambling issues	Provides community withdrawal management (Level 2 withdrawal management), assessment, community treatment, aftercare, and therapy for problem gambling	Aurora
STEPS Society for Permanent Recovery		Provides assessment and a 90-day recovery program that includes mandatory meetings, peer counselling, and paid work	Richmond Hill
Other Agencies			
United Way of York Region		Supports 100 programs delivered by 39 member agencies in York Region focusing on five priority	Markham

Agency	Client Group	Services Provided	Location
		areas: <ul style="list-style-type: none"> • Supporting persons with mental health challenges • Providing services for newcomers and immigrants • Preventing domestic violence and abuse • Addressing issues of affordable housing and homelessness • Promoting literacy 	
Canadian Red Cross Society - York Region Branch		Assists through disaster management, restoring family links, first aid, water safety services, violence and abuse prevention, health equipment loan programs, and homecare services, such as meals & general assistance for seniors.	Richmond Hill
Housing Help Centre	Residents of York Region who are low income	<ul style="list-style-type: none"> • Housing help centre • Identification clinic • Community support program 	
Food Banks			
Markham Food Bank		Provides emergency food to low income residents	Markham
Salvation Army Community Ministries		Provides emergency food to low income residents	Markham
York Region Food Network		Functions in a networking role with York Region food banks, coordinates semi-annual food drives and the annual Daily Bread food bank user survey in York Region; also distributes energy efficient light bulbs to clients and needed supplies to children of food bank clients	Newmarket

Appendix B - Rationale for Developing Housing Targets

Rationale for Developing Housing Targets for the Town of Markham

Places to Grow and the *Provincial Policy Statement (PPS)* require municipalities to establish minimum targets for housing which is affordable to low and moderate income households. In addition, Section 3.5.6 of the York Region Official Plan requires that a minimum 25% of new housing units be affordable and that these be distributed within each municipality. Section 3.5.7 of the Official Plan states that a minimum 35% of new housing units in Regional Centres and key development areas be affordable. It also requires that affordable housing units should include a mix and range of types, lot sizes, unit sizes, functions and tenures.

In addition to the policy requirements outlined above, there is a *need* for affordable housing within the Town of Markham. Overall, sixty-percent of households in Markham fall within the Provincial definition of low and moderate income households (i.e. households earning less than \$103,453/year). Based on this income profile of current Markham residents⁷⁴, 60% of all new housing units built would need to be affordable to low and moderate income households. Twenty percent of which would need to be affordable to households below the affordable rental threshold (i.e. households earning less than \$39,880) and 40% affordable to between the affordable rental threshold and the affordable ownership threshold (i.e. households earning between \$39,881 and \$103,453).

For the purposes of developing the housing targets, three categories of housing need have been developed:

Social Housing - households in this category earn up to \$39,880/year (the affordable rental housing threshold as defined in the Provincial Policy Statement (2005)). Housing options within this category are mainly restricted to social housing (i.e. rent-geared-to-income, cooperative, non-profit, and housing built under the Affordable Housing Program and through Housing York Inc.), emergency, transitional housing, and supportive housing. There may also be some options in the private rental market for household at the upper end of this category, likely one-bedroom units. Twenty-percent of households fall within this category.

Market Affordable Housing - households in this category earn between \$39,881 and \$103,453/year (between the affordable rental threshold and the affordable ownership threshold as defined in the PPS). Housing options within this category include mainly the private rental market and some options emerging in the home ownership market (mainly in the condo market). Forty percent of households in Markham fall within this category.

⁷⁴ Household income is based on 2006 Statistics Canada custom tabulation projected to 2009 by using the compounded growth rate from 1995 to 2005.

Market Ownership Housing - households in this category earn over \$103,454/year (above the affordable ownership threshold as defined in the PPS). Housing options within this category are comprised of a wide range of options include all forms of private rental housing and the ownership market. For households in the lower range of this category ownership options would likely be limited to condos and smaller dwelling types (i.e. townhouses).

Recommended Housing Targets for the Town of Markham

Incorporating the identified need in Markham for affordable housing based on current income distribution, integrating the current legislative context for developing affordable housing policy, and in considering the ability of the development community and housing partners to produce housing at an affordable price, the following three Actions are being put forth for consideration by the Town of Markham:

Action 1.1: In keeping with the Markham Preferred Growth Alternative, adopt annual housing targets for new development as follows: 27% singles/semis, 19% townhouse, and 54% apartments. Further, that an annual target of 25% rental and 75% ownership also be adopted for new housing development⁷⁵.

This Action is based on the recommendations within the Markham Preferred Growth Alternative for dwelling type. This breakdown of dwelling types also supports the need, by type, within the Town. The housing tenure targets are based on need and are further supported to promote increases to the rental housing stock (as a proportion of total supply, the rental housing stock has been losing ground).

Action 2.2: Adopt, as part of the Official Plan update, a Town-wide affordable housing target of 25% of new housing units, including a minimum of 35% of new housing units in Markham Centre, Langstaff Gateway and key development areas be affordable. Further, that a target of 20% of new affordable housing units be ownership.

Action 3.3: Adopt, as part of the Official Plan update, a Town-wide annual affordable housing target of 25% of new housing units, including a minimum of 35% of new housing units in Markham Centre, Langstaff Gateway and key development areas be affordable Further, that a minimum of 80% of new affordable housing units be rental.

While the needs analysis demonstrates that the need for new affordable housing for low and moderate income households (i.e. households earning less than \$103,453) is approximately 60%, the recommendation of 25% incorporates the requirements

⁷⁵ It is strongly recommended that the majority of new rental units be affordable to households earning up to a maximum of \$39,880 (the affordable rental housing threshold).

established by the Region of York and is a more achievable housing target for the Town of Markham given the limited senior government funding available to develop affordable housing.

A further breakdown targeting 20% of affordable units be rental and 5% of affordable units be ownership is recommended to support the need to produce more rental housing and to reverse the trend towards a increasingly lower proportion of rental units.

Annual Housing Targets Sample

Based on the need for affordable housing, the policy context for developing affordable housing, and what is reasonably achievable within the Town of Markham, housing targets based on housing type, tenure and affordability have been put forth. Recommendations described in Actions 1.1, 2.2 and 3.3 provide some flexibility for the Town to meet these objectives and specific goals will need to be monitored on an annual basis (Action 1.2). The following Table presents a more detailed option for the Town to pursue in its implementation of the Town of Markham housing targets.

Table 29: Recommended Housing Target Guidelines by Tenure for Each Dwelling Type in Each Affordability Range: Town of Markham (Proportion of Total Units)

	Social Housing ($< \$39,880$)		Market Affordable Housing (\$39,881 - \$103,453)		Market Ownership Housing ($> \$103,454$)		Total	
	Rental	Ownership	Rental	Ownership	Rental*	Ownership*	Rental	Ownership
Single/Semi	0%	0%	0%	0%	0%	27%	0%	27%
Townhouse	3%	0%	1%	2%	1%	12%	5%	14%
Apartment	12%	0%	4%	3%	4%	31%	20%	34%
Total	15%	0%	5%	5%	5%	70%	25%	75%

*Rounded

**The split between rental and ownership is assumed to be the same for all dwelling types

Additional Assumptions and Data Sources

In addition, to the rational provided above, the following data sources and assumptions were used to determine the draft affordable housing targets:

- The overarching assumption is that the income distribution will remain the same over time but that actual numbers as well as the rental and ownership thresholds will change.
- The unit distribution for each affordability (price/rent) range is based on Markham's income distribution.

- It is assumed all three-person households can be in apartments while 50% of four person households can be in apartments and 50% could be in townhouses.
- Data sources for the targets include:
 - Household income deciles for Markham from Statistics Canada Custom Tabulations projected to 2009 by using the compounded growth rate from 1995-2005
 - Average asking prices by dwelling type for 2009 from RealNet data
 - CMHC Rental Market Report: GTA for the average market rent for Markham

Markham Preferred Growth Alternative from the staff report from the Development

Appendix C – Key Stakeholders

Telephone Survey

- Patti Bell – Blue Door Shelters
- Loris Herenda – Yellow Brick House
- Jehan Chaudhry – Sandgate Women’s Shelter
- David Rawcliffe – Mosaic Interchurch Out of the Cold (MIOTC)
- Rochelle Saunders – Salvation Army/Sutton Youth Multi-Service Centre
- Alex Dean – Inn from the Cold
- Kelly Butcher – Pathways for Children, Youth & Families of York Region
- Carolyn Donaldson – Crosslinks Housing & Support Services , Loft Community Services
- Karen Setter – Canadian Mental health Association – York Region
- Bruce Leonard – Centre for Addictions and Mental Health
- Betty Haberer – Ontario March of Dimes: York Region Chapter
- Lorella Paterson – Easter Seal Society of Ontario
- Frances DiCarlo – Participation House: Markham
- Silvia De Abreu – Community Living York South
- Nancy Lewis – York Support Services Network
- Frank Grosso – Meta Centre
- Ron McCauley – New Leaf Living and Learning Together
- Franca Molinaro – Vita Charities
- Brenda Scott – Kerry’s Place
- Olga Sen – Sunrise Seniors Living of Unionville
- Kwong Liu – Yee Hong Centre for Geriatric Care
- Crystal Galea – Community Home Assistance to Seniors (CHATS)
- Joanne Vanderveer – Region of York Alternative Community Living Program: Cedar Crest Manor
- Joanne Scoffield – Unionville Home Society
- Derian Peterson – Cedar Heights Residential Living
- Joanne Newberry – Independent Living Residences for the Deaf and Blind

Email Survey

- Nancy Lewis - York Support Services
- John O'Mara - Addiction Services for York Region
- Mary-Ann Proulx - Housing Help Centre
- Janice Chu - United Way of York Region

Community Consultation Attendees

- David Rawcliffe - Mosaic Interchurch out of the Cold (MIOTC)
- Kelly Butcher - Pathways for Children, Youth & and Families of York Region
- Carolyn Donaldson - Crosslinks Housing & Support Services, Loft Community Services
- Mary Lou Holm - Canadian Mental Health Association: York Region
- Frances DiCarlo - Participation House: Markham
- Silvia De Abreu, Larry Palmer, Lloyd Chafe - Community Living York South
- Judy Arulajah, Jasmine Alibhai - York Support Services Network
- Julie Darboh - COSTI Immigrant Services
- Joanne Scofield - Unionville Home Society
- Joyce Derry-Fong - The Rose of Sharon
- Mary-Ann Proulx - Housing Help Centre
- Nancy Van Kessel - Habitat for Humanity - York Region
- Jane Wedlock - Alliance to End Homelessness Staff
- Pamela Roth - Markham Interchurch Committee on Affordable Housing
- Enzo Mizzi, John Romanov, James Li - Edgecon Contracting Corp.
- Charles Sutherland - Main Street Milliken Advisory Committee
- Reid McAlpine - Unionville Ratepayers Association; Markham Centre Advisory Committee
- Ralph Klingmann - Cornell Rate Payers Association
- Meg Stokes - Angus Glenn Rate Payers Association
- Shirin Shariff, Mary Anne McLeod, Barbara Brown - Rougebank Foundation (Thompson Court)
- Linda Gulston, David Wallace - Water Street Non-Profit Homes Inc

Town of Markham Staff

Murray Boyce, Tim Lambe, John Livey, Raj Mohabeer, Suzanne McCrimmon, Susan Watts, Sara Tam, Linda Irvine, Meg West, Raj Raman, Anna Henriques, Shirley Marsh, Teema Kanji - Town of Markham

York Region Staff

John Waller, Gabe Tropea, John Kazilis, Annika Hui, Kerry Hobbs - York Region

Others

Ian Russell - Ministry of Municipal Affairs and Housing

Alex Chiu - Ward 8 Councillor

Tonille Cocco, Jade Jang - Seneca College Students

Shilagh Ostrosser, Karmel Taylor - New Path: COMPASS- Community Partners with Schools

Matt Ziriada - 7s Group

Naila Butt - Social Services Network

Appendix D - Special Needs Housing Survey

Town of Markham Affordable and Special Needs Housing Strategy

Interview Guide

1. Does your organization provide services to residents of the Town of Markham?
 - a) *Does your mandate exclude residents from outside your municipality*
 - b) *Do you think Markham residents have difficulty accessing your services (i.e. because of transportation)*
 - c) *Do you not see this as a need for Markham residents?*
2. We have noted that you provide services to _____ (*persons with mental illness, persons with physical disabilities, etc.*). Is this still accurate?
 - If you provide services to youth, what is the age range of your clients?
3. How many beds / housing units do you have (*for Markham residents*)?
4. How many beds / housing units are modified for persons with physical disabilities?
5. Do you maintain wait lists for your housing units?
 - Could you provide us with average occupancy statistics for the time period?
6. How many clients do you house on an annual basis? (*ask for stats fro 2005-2009; an estimate is fine*)
7. How long are clients allowed to stay in your housing units?
8. We have noted that you provide support services, such as ____ to your clients. Is this accurate?
9. In your opinion, what are some of the key housing issues / needs facing your clients?
 - a) *What is the main challenge facing your clients?*
 - b) *What difficulties do your clients have in maintaining/securing housing?*
10. What are your main sources of funding?
11. Do you have any studies or reports that would be helpful to our study that you could share with us?
12. Do you have any suggested actions or strategies that the Town of Markham could put in place to help address the issues of the client group your organization serves?

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