

Norfolk County Housing Study

Official Plan Review 2016

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TABLE OF CONTENTS

1.0	Introduction.....	9
1.1	Study Background	9
1.2	Purpose and Objectives.....	9
1.3	Study Approach.....	9
1.3.1	Sources of Information and Data Limitations	10
1.3.2	Study Area and Comparator Municipalities.....	10
1.4	Housing Continuum.....	10
2.0	Housing Demand Analysis	12
2.1	Population Trends.....	12
2.1.1	Population Growth	12
2.1.2	Age of Population	13
2.2	Household Trends and Characteristics.....	13
2.2.1	Household Growth	13
2.2.2	Age of Primary Household Maintainer	14
2.2.3	Household Size	15
2.2.4	Household Type.....	15
2.2.5	Household Tenure	17
2.3	Economic Context	17
2.3.1	Labour Force Participation and Unemployment.....	17
2.3.2	Household Income.....	18
2.4	Summary of the Housing Demand Analysis.....	22
3.0	Housing Supply Analysis	23
3.1	Overall Housing Supply.....	23
3.1.1	Trends in the Number and Types of Dwellings	23
3.1.2	Housing Completions.....	23
3.1.3	Condition of Dwellings.....	24
3.2	Market Housing Supply	25
3.2.1	Market Ownership Housing	25
3.2.2	Market Rental Housing	26
3.2.3	Residential Development Potential.....	29
3.3	Non-Market Housing Supply.....	31

3.3.1	Emergency and Transitional Housing	31
3.3.2	Affordable Housing.....	33
3.3.3	Supportive Housing	36
3.4	Summary of Housing Supply Analysis	37
4.0	Housing Affordability Analysis.....	38
4.1	Proportion of Income Spent on Shelter	38
4.1.1	Spending on Shelter by Household Income Deciles	39
4.1.2	Spending on Shelter by Household Tenure	40
4.1.3	Spending on Shelter by Household Type	41
4.2	Ownership and Rental Housing Affordability	42
4.2.1	Rental Housing Affordability	42
4.2.2	Ownership Housing Affordability	43
5.0	Housing Gaps in Norfolk County	45
5.1	Addressing the Housing Gap.....	46
5.1.1	Housing Targets.....	46
5.1.2	Role of Partners.....	47
6.0	Housing Strategy	49
6.1	Policy Framework.....	49
6.1.1	Provincial Policy.....	49
6.1.2	Municipal Policy	52
6.2	Housing Strategy Framework	55
6.2.1	Housing Gaps	55
6.2.2	Housing Goals.....	55
6.2.3	Housing Actions.....	56
7.0	Implementation Plan.....	62

TABLES AND FIGURES

LIST OF TABLES

Table 1: Trends in the Proportion of Unique Household Groups; Norfolk County, 2001 and 2011	16
Table 2: Trends in Unemployment and Labour Participation Rates; Norfolk County; 2001 and 2011.....	18
Table 3: Trends in Household Income Deciles in Norfolk County; 2000, 2005, 2010, and 2015.....	19
Table 4: Proportion of Households by Household Type and Household Income Deciles; Norfolk County, 2010.....	20
Table 5: Proportion of Households by Household Type and Household Income Deciles for Special Household Types; Norfolk County, 2010	21
Table 6: Trends in the Proportion of Dwellings by Type in Norfolk County; 2001 and 2011.....	23
Table 7: Trends in Housing Completions by Tenure in Norfolk County, 2001, 2011 and 2015.....	24
Table 8: Trends in the Condition of Dwellings in Norfolk County, 2001 and 2011	25
Table 9: Median Sale Prices of Dwellings; Norfolk County; 2011 to 2015.....	26
Table 10: Trends in Vacancy Rates for Primary Rental Units in Norfolk County, 2001, 2011 and 2015	28
Table 11: Emergency and Transitional Housing Options in Norfolk County	32
Table 12: Affordable Housing Supply in Norfolk County; 2013	33
Table 13: Housing Units Owned and/or Managed by Haldimand Norfolk Housing Corporation in Norfolk County; 2015.....	34
Table 14: Number of Eligible Applicants on the Centralized Waiting List; Norfolk County	34
Table 15: Funding Allocation for Norfolk and Haldimand Counties; 2016	36
Table 16: Supportive Housing Providers in Norfolk County; 2015.....	36
Table 17: Trends in the Proportion of Income Spent on Shelter for Norfolk County; 2001 and 2011	39
Table 18: Proportion of Income Spent on Shelter by Income Decile for Norfolk County; 2011	39
Table 19: Proportion of Income Spent on Shelter by Tenure for Norfolk County; 2011.....	41
Table 20: Proportion of Income Spent on Shelter by Household Type for Norfolk County; 2011	41
Table 21: Historical Trends and Recommended Targets by Housing Type for Norfolk County	47
Table 22: Historical Trends and Recommended Targets by Housing Tenure for Norfolk County.....	47

LIST OF FIGURES

Figure 1: Population Trends and Projections; Norfolk County, 2001-2041	12
Figure 2: Trends in the Age of the Population; Norfolk County, 2001 and 2011	13
Figure 3: Household Trends and Projections; Norfolk County, 2001-2041	14
Figure 4: Trends in the Proportion of Households by the Age of the Primary Household Maintainer; Norfolk County, 2001 and 2011.....	14
Figure 5: Trends in the Proportion of Households by Household Type, Norfolk County, 2001 and 2011	16
Figure 6: Trends in the Proportion of Households by Household Tenure; Norfolk County; 2001 and 2011	17
Figure 7: Trends in Median and Average Household Incomes; Norfolk County, 2000-2015	19
Figure 8: Proportion of Households by Household Tenure and Household Income Deciles; Norfolk County, 2010.....	21
Figure 9: Trends in Housing Completions by Dwelling Type in Norfolk County, 2001, 2011 and 2015	24
Figure 10: Trends in the Unit Size of Primary Rental Units in Norfolk County, 2001, 2011 and 2015.....	27
Figure 11: Trends in Average Market Rents for Primary Rental Units in Norfolk County, 2001, 2011 and 2015.....	29
Figure 12: Vacant Residential Land Supply, 2014.....	30
Figure 13: Residential Building Permits by Location; Norfolk County, 2015	30
Figure 14: Residential Building Permits by Dwelling Type; Norfolk County, 2015.....	31
Figure 15: Rental Housing Affordability by Renter Household Income Deciles; Norfolk County, 2015.....	43
Figure 16: Ownership Housing Affordability by Total Household Income Deciles; Norfolk County, 2015	44

Executive Summary

INTRODUCTION

The Norfolk County Housing Study was undertaken as part of the County's five-year Official Plan Review process. The Housing Study builds on the existing Ten-Year Housing and Homelessness Plan for Haldimand and Norfolk Counties and the Housing and Homelessness Needs Analysis from 2013.

The study was undertaken in three phases. The first phase involved a housing demand, supply and gap analysis as well as consultations with key stakeholders. The second phase of work involved a review of the existing policy framework, the identification of opportunities and challenges to the provision of a diverse range of housing choices in the County, including affordable housing, and the development of recommended housing actions to address the identified need. The second phase also includes the development of draft housing targets by dwelling type and tenure. The third phase of work involved the development of a high level implementation plan of the recommended actions and draft Official Plan policies.

Housing Continuum

The housing market can be viewed as a continuum where the supply of housing responds to the range of housing demand in a community. Due to a range of social, economic and geographic factors, the full range of housing needs in a community is not always met in the private housing market. This is particularly true for individuals and families with low incomes or for persons with special housing needs. The housing needs of these groups are often met by non-market housing provided by the public and non-profit sectors. The different elements of the housing continuum are:



HOUSING DEMAND ANALYSIS

Population and household characteristics are important factors that influence housing demand in a community.

POPULATION TRENDS

Norfolk County is growing but at a slower rate compared to the Province as a whole. The population of Norfolk County grew by 3.8% from 60,847 in 2001 to 63,175 in 2011. In comparison, the population of Ontario grew by 12.6% from 2001 to 2011. Population projections for Norfolk County estimate a further growth of 12.9% from 2011 to 2041.

The increase in the population is being seen in the older age groups, particularly those 45 years and older. The population 45-64 increased by 28.3% from 2001 to 2011 while the senior population (65 years and older) increased by 23.3% during the same time period. These trends suggest that the population is aging and indicate an increasing need for housing options appropriate for older adults and seniors in the near future.

HOUSEHOLD TRENDS

The number of households in Norfolk County increased by 9.3% from 22,925 in 2001 to 25,050 in 2011. In comparison, the number of households in Ontario as a whole increased by 15.8% during this same time period. Projections show that the number of households in the County will increase by another 21.6% from 2011 to 2041. This shows that while the County is not growing as fast as the Province as a whole, it is growing and will continue to do so in the next 25 years.

The number of one- and two-person households in the County both increased from 2001 to 2011; increasing by 17.0% and 20.0% respectively. In contrast, the number of households with four or more people decreased during the same time period. This finding suggests a need for smaller housing options in Norfolk County.

Couples without children made up the largest proportion of households in Norfolk County in 2011 at 33.5% of all households; increasing from 30.2% in 2001. Couples with children made up the second largest proportion of all households at 27.6% in 2011 but this proportion decreased from 34.3% in 2001 and this was the only household type to see a decrease in both the number and the share of households from 2001 to 2011.

In 2011, 80.2% of all households in Norfolk County were owners; increasing from 78.6% in 2001. In contrast, the share of renter households decreased from 21.4% in 2001 to 19.8% in 2011. While homeownership is the ideal for most households, the decrease in the share of renter households may also point to an issue of a lack of rental housing options in the area.

Household Income

The average household income in Norfolk County in 2010 was \$70,313; increasing by 26.0% from 2000. In comparison, the average household income in Ontario in 2010 was \$85,772; increasing by 28.3% from 2000. While household incomes in Norfolk County is significantly less than household incomes for the Province as a whole, the rate of increase in the median and average household incomes in Norfolk County has been in line with what was seen for the average and median household incomes for the Province as a whole.

Household income deciles divide the total universe (i.e. households) into ten equal portions of income groups and take into account the context of location and local standards of living.

Some household types are overly represented in the lower income deciles, particularly one-person households, lone parent households, youth-led households, senior-led households, households with a person with a disability, Aboriginal-led households, and immigrant households. This suggests a need for affordable housing options for these household types. Renters are also overly represented in the lower income deciles when compared to owners, indicating a need for affordable rental options for households with lower incomes.

HOUSING SUPPLY ANALYSIS

Housing supply is measured by the available housing options for households within a community and this is compared to housing demand to identify any gaps in the current supply.

The majority of dwellings in Norfolk County are single detached dwellings, making up 84.0% of all dwellings in 2011. Building permit data and housing completions data show this trend will continue in the near future.

The condition of dwellings in Norfolk County has improved from 2001 to 2011. The number of dwellings requiring major repairs decreased by 7.1% and the share of these dwellings decreased from 7.4% of all dwellings in 2001 to 6.3% in 2011. There were more rental dwellings requiring major repairs in Norfolk County in 2011 compared to owned dwellings (10.5% vs. 5.3%). The issue of rental dwellings in bad condition and inappropriate structures used as rental dwellings was highlighted by key stakeholders.

OWNERSHIP HOUSING

House prices in Norfolk County have increased in the last five years. Median house prices for row/ townhouses saw the largest increase; increasing by 54.9% from \$153,000 in 2011 to \$237,000 in 2015. The median house price of single detached homes also saw a significant increase; increasing by 18.0% from \$200,000 in 2011 to \$236,050 in 2015. The rates of change in the median house prices for single detached, semi-detached and condominium dwellings are less than that seen for the median household income (23.1% from 2001 to 2011) which suggests that they are remaining affordable to households with moderate and high incomes.

RENTAL HOUSING

According to CMHC, there were a total of 888 units in the primary/ purpose-built rental market in Norfolk County in 2015; down from 925 in 2011 and up from 697 in 2001. The low number of primary rental units in Norfolk County is partly explained by the very low rates of rental housing completions in the past fifteen years. In addition, stakeholders noted that there were two significant conversions of rental housing recently, further decreasing the supply of rental housing in the County.

A significant proportion of the rental market is made up of secondary rental units, including rented singles, semis and row/ townhouses. The primary rental market makes up less than a fifth of the overall rental market in Norfolk County. While the secondary rental market provides a good supply of rental housing in a community, this is an unstable supply as owners/ landlords can more easily remove these units from the market. In addition, it may be more challenging for the County to monitor the condition of these rental dwellings, particularly in the more rural areas.

A healthy vacancy rate is generally accepted to be 3.0% where there is a balance between the supply of rental units and the demand for these units. In 2015, the vacancy rate for primary rental units in Norfolk County was 2.0%. Two-bedroom units had the lowest vacancy rate at 1.3% while bachelor units had the highest at 8.7%. This indicates that the overall supply is not meeting the demand for these units.

The total average market rents in Norfolk County increased by 18.0% from \$562 in 2001 to \$663 in 2015. When compared to the rate of increase in the average household income, rents have remained relatively affordable to moderate and higher income households. Stakeholders did note that for many rental units, the cost of utilities is not included in the monthly rent rate. As such, the high cost of utilities, particularly for older units or units in poor condition, make rental housing even less affordable for households with low incomes.

NON-MARKET HOUSING

The non-market housing supply in Norfolk County includes emergency shelters, transitional housing, special needs housing, and rent-gear-to-income rental housing. Emergency housing is provided by four agencies in Norfolk County. In addition, the Emergency Shelter Service uses local motels to provide short term, emergency housing for men, women and families who are homeless. While resources should be focused on adding to the permanent Affordable housing supply, there is a need to ensure that a sufficient number of emergency shelter options is available in a community.

Affordable housing includes social housing units, rent supplement units and housing allowance units. As of 2013, there were a total of 541 Affordable housing units in Norfolk County. Of these,

the majority are in Simcoe (66.0%). While there seems to be a large number of Affordable¹ housing units in Norfolk County, data from the centralized waiting list shows that there is still a gap in supply. As of December 2015, there were a total of 255 households waiting for Affordable housing in Haldimand and Norfolk Counties. Of these, 198 were waiting for a unit in Norfolk County. Of the households waiting for a unit in Norfolk County, 40.9% were without dependents; senior applicants made up 27.3%; and special priority households made up 16.7%. The proportion of seniors and special priority households on the waiting list has increased from previous years, suggesting an increasing need for some supports within Affordable housing projects.

HOUSING AFFORDABILITY ANALYSIS

In Norfolk County, the proportion of households spending 30% or more of their income on shelter costs increased only slightly from 20.6% in 2001 to 20.8% in 2011 yet the number of households increased by 12.8% (570 households). Similarly, the proportion of households spending 50% or more of their household income on shelter costs actually decreased from 8.3% in 2001 to 8.0% in 2011 yet the number of households increased by 8.4% (150 households). This shows that the actual number of households experiencing housing affordability issues is increasing, indicating a need to provide affordable housing options for lower income households.

As can be expected, the largest proportion of households spending 30% or more of their income on shelter costs fall within the first income decile at 79.8% of all households at this income decile. Further, 57.1% of households in the first income decile are facing deep housing affordability issues where they are spending 50% or more of their income on housing costs. Of the households with incomes falling within the second income decile, 43.6% are facing housing affordability issues (spending 30% or more) and 13.7% are facing deep housing affordability issues (spending 50% or more). This shows that the need for affordable housing is focused primarily on the first and second income deciles.

In Norfolk County, 16.9% of all owners and 36.2% of all renters are facing housing affordability issues (i.e. spending 30% or more on housing costs). In addition, there are some household types who are more likely to be facing housing affordability challenges, including youth-led households, lone parent households, one-person households, and households with a member with a disability.

Affordable Housing Thresholds

Using the Provincial definition, the affordable ownership threshold for Norfolk County is \$209,733 which is 10% below the median house price in 2015. The affordable rental housing threshold is \$663 which is the average market rent for Norfolk County. These thresholds were

¹ For the purposes of this study, “Affordable housing” refers to housing that is publicly funded and managed by a Service Manager, non-profit housing provider or private market housing organization where units have rent supplement agreements or some other type of government funding.

chosen rather than the affordable house prices for the sixth income decile (60th percentile) as these were lower.

RENTAL AND OWNERSHIP HOUSING AFFORDABILITY

When the affordable rental prices for renter household incomes are compared to average market rents in Norfolk County, the analysis shows that rental housing is affordable to households in the third income decile or higher. However, renter households in the first and second income deciles would not be able to afford average market rents unless they spend more than 30% of their household income on housing costs. This shows that these households require some form of assistance to be able to afford rental housing in Norfolk County.

When affordable house prices for all households in Norfolk County are compared to median house prices, households falling within the fourth income decile and higher would be able to afford condominiums and semi-detached homes in Norfolk County while households with incomes in the fifth income decile and higher would be able to afford single detached homes and row/ townhouses. However, households in the first three income deciles would not be able to afford the median house prices of homes in Norfolk County unless they spend more than 30% of their income on housing costs or unless they have a down payment of more than 10% of the purchase price, such as equity from a previous home. This suggests a need for affordable home ownership options for households with low incomes, those with incomes falling within the first three income deciles.

HOUSING GAPS IN NORFOLK COUNTY

The housing demand, supply and affordability analysis identified a number of housing gaps in Norfolk County. These are:

- The need for housing options for smaller households, including aging households, is increasing and will continue to increase.
- There is a need to increase the rental housing supply while protecting the existing supply.
- There is a need to increase the supply of affordable housing for households with low incomes.

The analysis shows that the County should focus its efforts on assisting households with incomes falling within the first two income deciles (earning \$32,611 or less in 2015). Households with incomes in the first two income deciles would include the working poor, such as those earning minimum wage, seniors relying on a small pension, as well as individuals receiving Ontario Works or Ontario Disability Support Program benefits. Average market rents and average house prices are not affordable to these households unless they spend more than 30% of their income on housing costs or unless they have a down payment greater than 10% of the purchase price.

HOUSING TARGETS

Section 7.3(c) of the County's current Official Plan states that 25% of all new housing be affordable to low and moderate income households. To better address the housing gap in Norfolk County, the majority of these new affordable units should be focused on households with incomes in the first two income deciles (earning \$32,611 or less in 2015).

To create a more diversified housing stock to help meet the identified needs, it is recommended that the County set a target that 15% of all new residential units built should be apartments and 15% should be semis and rows/townhouses.

To better meet the identified needs, it is recommended that the County set a target that 23% of all new dwelling units built should be rental dwellings and that a majority of these rental dwellings be in the primary rental market (i.e. purpose-built rental units).

ROLE OF PARTNERS

Meeting the housing needs of all residents throughout the housing continuum cannot be the sole responsibility of Norfolk County. While the County has an important role in responding to the housing needs of its current and future residents, creating more viable, complete and healthy communities relies on the collaboration of many stakeholders, including the non-profit and private sectors and the Provincial and Federal governments. The successful implementation of the Norfolk County Housing Study will depend on cultivating strong and lasting partnerships, collaborations and the sharing of resources.

HOUSING STRATEGY

Housing is an important building block in the development of a healthy, complete and age-friendly community. Having a full range of housing options to meet the needs of all residents is a key contributor to maintaining a high quality of life, a vibrant economy and a healthy community.

HOUSING GOALS

Based on the housing demand, supply and gap analysis as well as feedback from community stakeholders and direction from the Haldimand and Norfolk Housing and Homelessness Plan, the following Housing Goals have been identified. These Goals are aimed at providing the overarching direction needed to better meet the housing needs of current and future residents of Norfolk County. Housing Actions have also been developed under each Goal. These are intended to meet the broad and unique housing needs of Norfolk County residents. Some of these recommendations are intended as Official Plan policy recommendations while other Actions are intended as policy, program and process recommendations to guide decisions related to the development of market and non-market housing in Norfolk County.

It is not intended that each of the Actions be initiated immediately nor is it intended that the County should take sole responsibility for these Actions. These recommendations require a strong commitment from all levels of government, from the private sector and from the non-profit sector to work together toward achieving the Goals of the Norfolk County Housing Study.

Goal 1: Ensuring an Adequate and Appropriate Supply of Housing

Norfolk County will support and encourage a broad range of housing options, including rental housing options for smaller households, an aging population, and housing with supports to better meet the unique and changing needs of all residents within Norfolk County.

A total of 21 Actions have been developed related to housing for smaller households, rental housing and special needs housing.

Goal 2: Increasing the Supply of Affordable Housing

Norfolk County will aim to increase the supply of Affordable housing units in the County, particularly units for households with incomes falling within the first and second income deciles.

Eight Actions have been developed related to increasing the supply of affordable housing.

Goal 3: Improving Coordination and Capacity within the System

Norfolk County and its partners will work toward improving the overall effectiveness within the current housing system.

Six Actions have been developed related to improving coordination and capacity within the housing system.

1.0 Introduction

1.1 Study Background

As part of the legislative requirements under the Planning Act, Norfolk County has initiated the five-year review of its existing Official Plan. The review examined all policies to ensure the policy direction remains relevant and reflective of the land use trends within the County and remains consistent with Provincial policy and the vision, goals and objectives of the community.

Based on some initial consultations as well as the work done for the Haldimand Norfolk Housing and Homelessness Plan, a number of issues related to housing were identified. This study builds on previous work to focus on identifying housing needs in Norfolk County.

1.2 Purpose and Objectives

The purpose of this project is to complete a Housing Study specific to Norfolk County as part of the County's five-year Official Plan Review process as well as to inform decisions related to Affordable Housing. The study builds upon the existing Ten-Year Housing and Homelessness Plan for Haldimand and Norfolk Counties and the Housing and Homelessness Needs Analysis from 2013.

The key objectives for the project are:

- Create a comprehensive profile of local housing needs focused on current and emerging gaps;
- Review existing emergency housing data and trends in relation to housing needs;
- Review and ensure alignment with various studies, regulatory and legislative frameworks such as the Housing Services Act, Provincial Policy Statement, Norfolk Population Study, and the Ten-Year Housing and Homelessness Plan;
- Make policy recommendations and develop housing targets (by type and tenure) to be incorporated into the Official Plan as well as other relevant policy and strategic documents;
- Facilitate consultations and engage stakeholders in identifying and validating trends and key housing issues, explore strategies and solutions for meeting identified housing needs;

1.3 Study Approach

This study was undertaken in three phases. The first phase of the work involved undertaking the housing demand, supply and gap analysis. The second phase of the work involved a review of the existing policy framework, the identification of opportunities and challenges to the provision

of a diverse range of housing choices in the County, including affordable housing, and the development of recommended housing actions to address the identified need. The second phase of work also included developing draft housing targets by dwelling type and tenure. The third phase of work involved developing a high level implementation plan of the recommended actions as well as development of Official Plan policies related to housing.

1.3.1 Sources of Information and Data Limitations

Sources of data and information for this study include custom data tabulations from Statistics Canada and other readily available Statistics Canada data. Other sources include the Canada Mortgage and Housing Corporation's Housing Information Portal; Housing in Canada Online (HICO) data, Norfolk County data and information on building permits, house prices, second units; County legislation and reports; and data and information from key stakeholders from an email survey and focus group session.

Whenever possible, the most current and reliable data and information sources were used in this study. However, there may be slight discrepancies due to the use of different sources, including data from the mandatory portion of the Census compared to data from the 20% sample and the voluntary National Household Survey (2011).

1.3.2 Study Area and Comparator Municipalities

This study includes data and information for Norfolk County and, where appropriate, County data will be compared to the data for the Province as a whole.

1.4 Housing Continuum

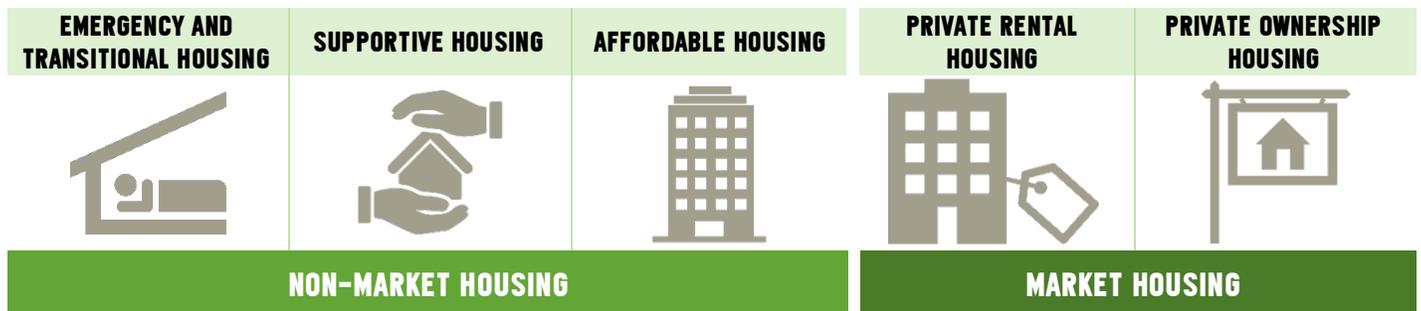
The housing market can be viewed as a continuum where the supply of housing responds to the range of housing demand in a community. Due to a range of social, economic and geographic factors, the full range of housing needs in a community is not always met in the private housing market. This is particularly true for individuals and families with low incomes or for persons with special housing needs. The housing needs of these groups are often met by non-market housing provided by the public and non-profit sectors. Households can move back and forth along the continuum through different stages of the life cycle. For example, senior homeowners may choose to sell their homes and move to private market rental. There may also be households who move from market rental or ownership to subsidized rental due to an illness or loss of employment. Alternatively, households who were in subsidized rental housing may find better-paying jobs that will allow them to move to affordable ownership units. As such, it is vital to have an adequate supply of units throughout the continuum. The different elements of the housing continuum are:

NON-MARKET HOUSING

- **Emergency Shelters:** Temporary housing that is required in some type of crisis, including domestic violence, eviction, family break-up or mental illness.
- **Transitional Housing:** Transitional housing provides opportunities for those living in emergency housing to move to a more supported environment where some type of stability can be achieved. The goal is to eventually move the individual or household from transitional housing to permanent housing.
- **Supportive Housing:** Housing that has appropriate design features and essential supports that make it possible for persons with special needs to live independently. Housing costs for supportive housing are often geared to income.
- **Affordable Housing:** In the case of rental housing, an affordable unit would be considered affordable if the rent did not exceed 30 percent of gross annual household income for low and moderate income households. There are various types of housing that would be considered “affordable” including but not limited to, publicly funded housing managed by a Service Manager, non-profit housing provider or private market housing organizations where units have rent supplement agreements or other types of funding.

MARKET HOUSING

- **Market Rental Housing:** This consists of rental units in the primary and secondary rental markets where rents are at average market values.
- **Market Ownership Housing:** This refers to housing priced at average market values and purchased with or without a mortgage.



2.0 Housing Demand Analysis

Population and household characteristics are important factors that influence housing demand in a community. This section provides an examination of the relevant demographic trends in Norfolk County.

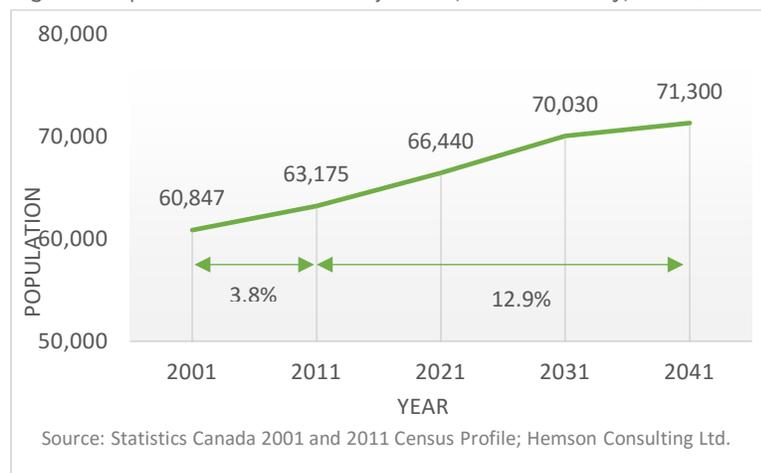
2.1 Population Trends

Population characteristics and trends are important factors that influence the demand for housing in a community. These are reviewed below.

2.1.1 Population Growth

The population of Norfolk County grew by 3.8% from 60,847 in 2001 to 63,175 in 2011. In comparison, the population of Ontario grew by 12.6% from 2001 to 2011. Population projections for Norfolk County estimate a further growth of 12.9% from 2011 to 2041. In comparison, the population of Ontario is expected to increase by 31.3% from 2013 to 2041 (based on the reference scenario of the Ministry of Finance projections). While the population of Norfolk County is increasing, it is increasing at a much lower rate when compared to the Province as a whole.

Figure 1: Population Trends and Projections; Norfolk County, 2001-2041



2.1.2 Age of Population

The increase in the population is being seen in the older age groups in particular, those 45 years and older. The population 45-64 increased by 28.3% from 2001 to 2011 while the senior population (65 years and older) increased by 23.3% during the same time period. The share of these age groups as a proportion of the total population has also increased. The share of those aged 45-64 years increased from 26.1% in 2001 to 32.2% in 2011. Similarly, the share of seniors increased from 16.3% in 2001 to 19.3% of the total population in 2011. In contrast, the number and proportion of youth 0-24 years and young adults 25-44 years decreased from 2001 to 2011. Stakeholders also noted that older adults and retirees are being attracted to the area, thus contributing to the aging of the population. These trends show an increasing need for housing options for older adults and seniors in the near future.

Figure 2: Trends in the Age of the Population; Norfolk County, 2001 and 2011



Source: Statistics Canada Community Profile 2001 and Census Profile 2011

2.2 Household Trends and Characteristics

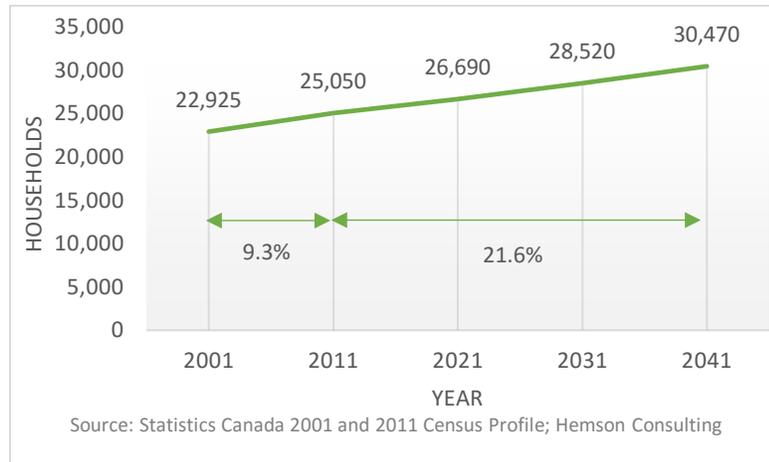
While population is an important indicator of housing need, the need and demand for housing is more directly related to household characteristics. This section looks at the household trends in Norfolk County.

2.2.1 Household Growth

The number of households in Norfolk County increased by 9.3% from 22,925 in 2001 to 25,050 in 2011. In comparison, the number of households in Ontario as a whole increased by 15.8% during this same time period. Projections show that the number of households in the County will increase by another 21.6% from 2011 to 2041. This shows that while the County is not growing as fast as the Province as a whole, it is growing and will continue to do so in the next 25 years.

When compared to the rate of growth of the population, the number of households in the County grew at a much higher rate, showing that households have decreased in size from 2001 to 2011. This may be partly due to the aging of the population.

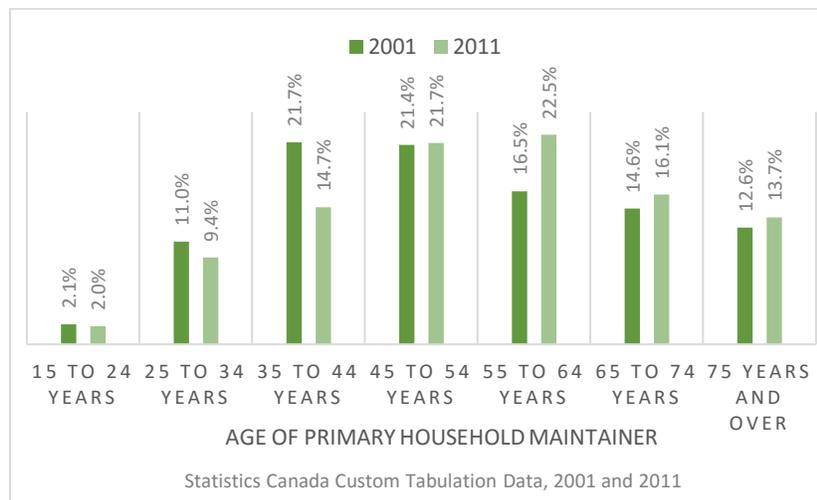
Figure 3: Household Trends and Projections; Norfolk County, 2001-2041



2.2.2 Age of Primary Household Maintainer

The share of households led by people 55 years and older increased from 2001 to 2011 while households led by those 44 years and younger decreased during the same time period. This further supports the findings from the population trends that indicate an aging of the population in Norfolk County and the need for housing options suitable for an aging population.

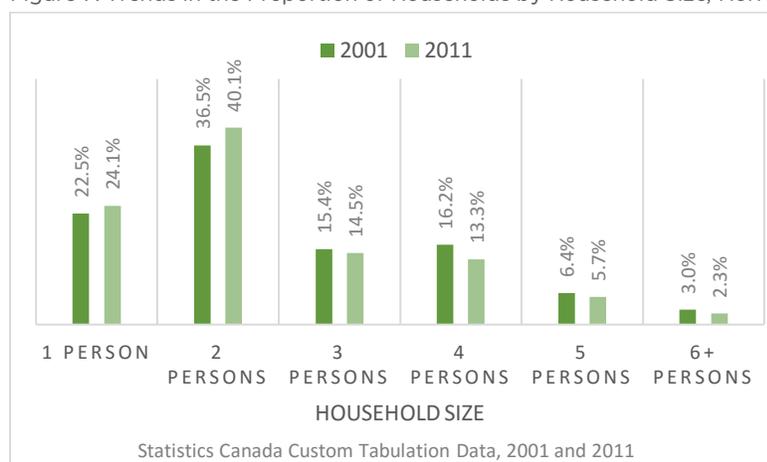
Figure 4: Trends in the Proportion of Households by the Age of the Primary Household Maintainer; Norfolk County, 2001 and 2011



2.2.3 Household Size

The largest proportion of households in Norfolk County in 2001 and 2011 were two-person households and the proportion increased from 36.5% of all households in 2001 to 40.1% in 2011. One-person households make up the second largest proportion of households at 24.1% of all households in 2011, increasing from 22.5% in 2001. The number of one- and two-person households both increased from 2001 to 2011. The number of one-person households increased by 17.0% while two-person households increased by 20.0% from 2001 to 2011. In contrast, the number of households with four or more people decreased during the same time period with six or more person households seeing the greatest decrease (16.8%) from 2001 to 2011. The large proportion of one- and two-person households may be partly explained by the older population and the decrease of youth and young adults. This finding suggests a need for smaller housing options in Norfolk County.

Figure 7: Trends in the Proportion of Households by Household Size; Norfolk County, 2001 and 2011



2.2.4 Household Type

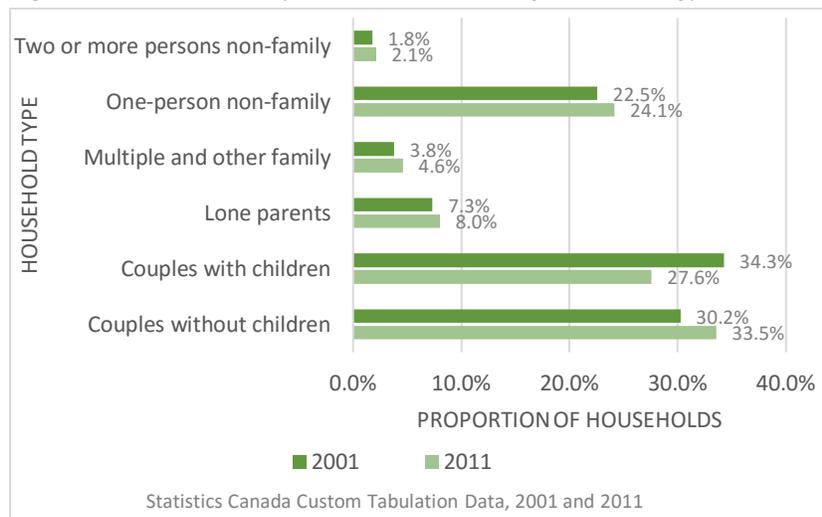
Couples without children made up the largest proportion of households in Norfolk County in 2011 at 33.5% of all households; increasing from 30.2% in 2001. Couples with children made up the second largest proportion of all households at 27.6% in 2011 but this proportion decreased from 34.3% in 2001. In addition, couples with children were the only household type to see a decrease in both the number of households and the share of households from 2001 to 2011; with the number of households decreasing by 12.1%.

The share of one-person households increased from 22.5% in 2001 to 24.1% in 2011 and the number of these households increased by 16.9% during this time period. While multiple and other family households make up only a small proportion of all households (4.6% in 2011) in Norfolk County, these households saw the highest rate of increase in terms of actual number of households, increasing by 32.0% from 2001 to 2011. The increase in the number of multiple and

other family households may be showing an increase in extended families possibly due to a lack of smaller housing options for one- and two-person households.

These findings further support the need for housing options for smaller households.

Figure 5: Trends in the Proportion of Households by Household Type, Norfolk County, 2001 and 2011



While Aboriginal-led households make up only a small proportion of all households in Norfolk County (2.5% in 2011), the number of households increased by 89.2% from 2001 to 2011. While this may not have direct implications for housing options, this finding may indicate a need to consider the need for culturally-relevant services in Norfolk County.

The number of households with a member with an activity limitation/ disability also increased by 14.0% during the same time period while their share of the total population increased from 14.7% to 15.3%. This increase may be partly due to the aging of the population and suggests a need to ensure that accessible housing options are available for this population group and to facilitate aging in place.

The share of households led by an immigrant decreased from 16.9% in 2001 to 15.8% in 2011 although the number of households increased by 1.7% during this time period.

Table 1: Trends in the Proportion of Unique Household Groups; Norfolk County, 2001 and 2011

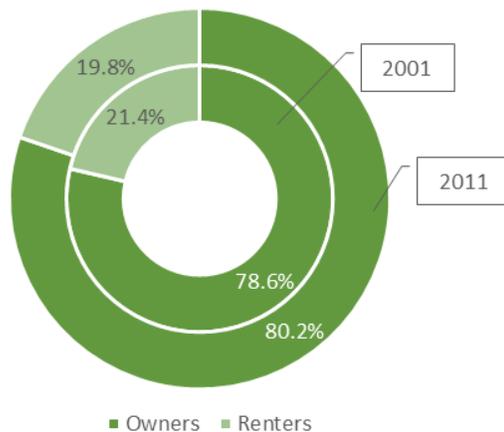
Unique Households	2001	2011
Aboriginal	325 1.4%	615 2.5%
Immigrant	3,880 16.9%	3,945 15.8%
Household with a Member with an Activity Limitation	3,360 14.7%	3,830 15.3%

Source: Statistics Canada Custom Tabulations Data 2001 and 2011

2.2.5 Household Tenure

In 2011, 80.2% of all households in Norfolk County were owners; increasing from 78.6% in 2001. The actual number of owner households also increased by 11.5%. In contrast, the share of renter households decreased from 21.4% in 2001 to 19.8% in 2011. While homeownership is the ideal for most households, the decrease in the share of renter households may also point to an issue of a lack of rental housing options in the area.

Figure 6: Trends in the Proportion of Households by Household Tenure; Norfolk County; 2001 and 2011



Statistics Canada Custom Tabulation Data, 2001 and 2011

2.3 Economic Context

Changing economic conditions influence 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.

2.3.1 Labour Force Participation and Unemployment

The labour participation rate in Norfolk County decreased from 66.1% in 2001 to 61.4% in 2011. Similarly, Ontario's labour participation rate decreased from 67.3% in 2001 to 65.5% in 2011 but the labour participation rate for the Province as a whole is still greater when compared to the County. As of April 2016, the labour force participation rate in Ontario was 65.4%. The decrease in the labour participation rate in Norfolk County may be partly due to higher unemployment rates and people giving up the job search but may also be due to the aging population with more people retiring from the workforce.

The unemployment rate in Norfolk County increased from 6.6% in 2001 to 8.7% in 2011. Similarly, Ontario's unemployment rate increased from 6.1% in 2001 to 8.3% in 2011. As of April 2016, the unemployment rate in Ontario was 7.0%.

Table 2: Trends in Unemployment and Labour Participation Rates; Norfolk County; 2001 and 2011

	2001	2011	% Change
Unemployment Rate	6.6%	8.7%	2.1%
Labour Participation Rate	66.1%	61.4%	-4.7%

Source: Statistics Canada 2001 and 2011 Census Profile

In 2011, the largest proportion of the labour force in Norfolk County were in manufacturing (16.3%) followed by 10.9% in health care and social assistance and 10.6% in retail trade.

The top employers in Norfolk County are Scotlynn Commodities with 500 employees, Good Humor – Breyers with 400 employees, and Toyotetsu Canada and Lower Lakes Towing, each with 300 employees².

2.3.2 Household Income

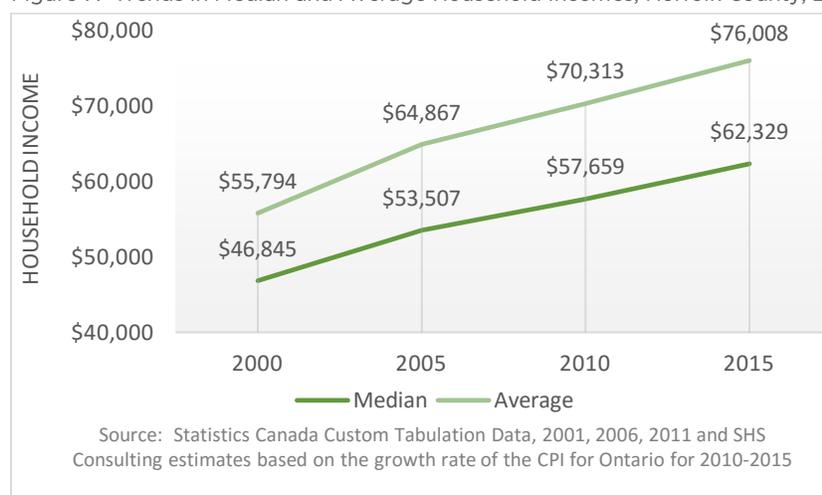
The financial capacity of a household is an important factor in determining housing need. By examining income trends and characteristics, it is possible to better identify what is affordable for households and what housing options are available to them within a community.

Average and Median Household Income

According to Statistics Canada, the average household income in Norfolk County in 2010 was \$70,313; increasing by 26.0% from 2000. In comparison, the average household income in Ontario in 2010 was \$85,772; increasing by 28.3% from 2000. Similarly, the median household income in Norfolk County in 2010 was \$57,659 compared to \$66,358 in Ontario. The median household income in Norfolk County increased by 23.1% from 2000 to 2010 compared to an increase of 23.7% in Ontario. This data shows that the increase in household incomes in Norfolk County is in line with the increases seen for the Province as a whole although incomes are lower in Norfolk County.

² Norfolk County Economic Development. Top Employers. Accessed from: <http://www.norfolkbusiness.ca/invest-in-norfolk/top-employers/>.

Figure 7: Trends in Median and Average Household Incomes; Norfolk County, 2000-2015



Household Income Deciles

While figures for average household income provide a general sense of the financial capacity of households in a community, looking at the distribution of income within the local context provides greater detail of the economic capacity of households in Norfolk County. Household income deciles divide the total universe (i.e. households) into ten equal portions of income groups and take into account the context of location and local standards of living.

The following table shows the upper limit of each household income decile from 2000 to 2010 as well as estimated incomes for 2015 based on the growth rate of the consumer price index in Ontario. Looking at the incomes reported in the 2001 and 2011 Censuses, incomes in the first two income deciles and the ninth income deciles saw the highest rates of increase from 2000 to 2010. Incomes from the fourth to the seventh income deciles saw lower rates of increase. The higher rates of increase in the lower income deciles suggest improving economic capacity for these households.

Table 3: Trends in Household Income Deciles in Norfolk County; 2000, 2005, 2010, and 2015

Household Income	2000	2005	2010	2015	% Change 2000-2010
1st decile	\$14,402	\$17,462	\$19,437	\$21,011	35.0%
2nd decile	\$21,149	\$26,060	\$30,167	\$32,611	42.6%
3rd decile	\$29,826	\$34,660	\$38,381	\$41,490	28.7%
4th decile	\$38,540	\$43,630	\$47,765	\$51,634	23.9%
5th decile	\$46,845	\$53,507	\$57,659	\$62,329	23.1%
6th decile	\$57,640	\$64,595	\$69,295	\$74,908	20.2%
7th decile	\$68,685	\$77,608	\$84,494	\$91,338	23.0%
8th decile	\$81,302	\$94,038	\$103,618	\$112,011	27.4%
9th decile	\$102,994	\$120,835	\$137,311	\$148,433	33.3%

Source: Statistics Canada Custom Tabulation Data, 2001, 2006 and 2011 and SHS Consulting estimates based on the growth rate of the CPI for Ontario for 2010-2015

*Note that the amounts presented are the upper limits of the income ranges for each household income decile.

Household Income Deciles by Type

One-person households had the largest proportion of households in the first two household income deciles (earning \$32,611 or less in 2015) in Norfolk County with 50.9% of all one-person households having incomes falling within these two deciles. Lone parent households also made up a significant proportion of households in the first two income deciles at 28.0% of all lone parent households.

Couples with children comprised only 7.0% of those households with incomes falling within the first two income deciles. In contrast, this household type had the largest proportion of households falling within the highest two income deciles (9th and 10th decile) with 40.2% of all households having incomes within these deciles.

This suggests a need for more affordable housing options for one-person households and lone parent households in Norfolk County.

Table 4: Proportion of Households by Household Type and Household Income Deciles; Norfolk County, 2010

	Couples without children	Couples with children	Lone parents	Multiple and Other family households	Non-family One-Person	Non-family Two+ persons
1st decile	3.1%	4.4%	13.4%	1.7%	26.2%	11.3%
2nd decile	5.4%	2.6%	14.6%	3.5%	24.7%	8.5%
3rd decile	12.4%	2.9%	13.6%	4.8%	15.0%	9.4%
4th decile	12.7%	6.6%	11.7%	4.8%	10.6%	10.4%
5th decile	11.8%	7.7%	16.1%	6.9%	8.8%	8.5%
6th decile	12.8%	8.5%	10.7%	11.3%	6.8%	17.9%
7th decile	12.3%	12.5%	5.7%	15.2%	3.7%	12.3%
8th decile	11.5%	14.6%	9.2%	12.1%	2.2%	11.3%
9th decile	10.6%	19.0%	3.2%	13.4%	1.2%	4.7%
10th decile	7.4%	21.1%	1.7%	26.4%	0.8%	5.7%

Source: Statistics Canada Custom Tabulation Data 2011

All the special household types were overly represented in the first two income deciles (earning \$32,611 or less in 2015). Youth-led households had the highest proportion of households with incomes falling in the first two income deciles with 40.4% of all youth households. Aboriginal-led households had 28.0% of all its households in these two income deciles followed by senior-led households (27.3%), households with a person with a disability (27.2%), and immigrant-led households (26.9%). This suggests that these households require affordable housing options in

Norfolk County. In addition, these housing options should take into account the special needs of these groups, such as accessibility elements for seniors and households with a disability/ activity limitation.

Table 5: Proportion of Households by Household Type and Household Income Deciles for Special Household Types; Norfolk County, 2010

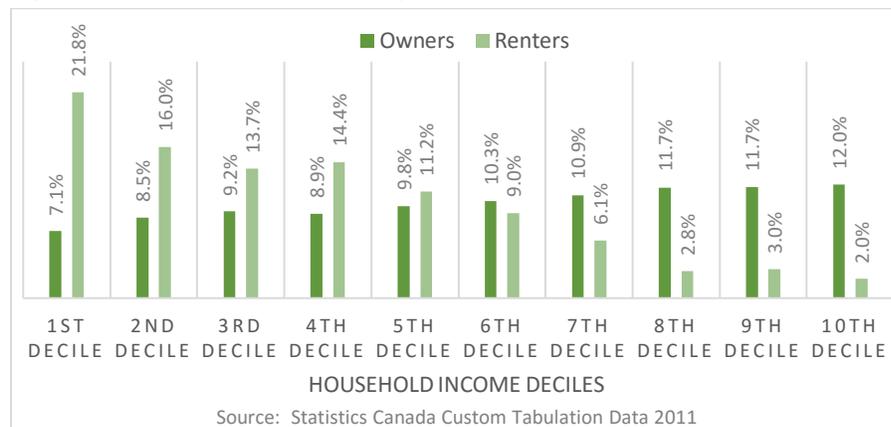
	Aboriginal households	Immigrant households	Households with a person with a disability	Seniors (65+)	Youth (0-24)
1st decile	16.0%	10.3%	14.7%	8.3%	35.1%
2nd decile	12.0%	16.6%	12.5%	19.1%	5.3%
3rd decile	9.6%	8.9%	13.7%	16.3%	16.0%
4th decile	7.2%	11.3%	11.1%	12.8%	18.1%
5th decile	4.8%	9.7%	9.4%	11.9%	11.7%
6th decile	12.8%	8.1%	11.0%	11.1%	0.0%
7th decile	11.2%	9.4%	8.6%	7.4%	11.7%
8th decile	9.6%	9.9%	8.7%	5.5%	2.1%
9th decile	4.8%	10.2%	5.6%	4.4%	0.0%
10th decile	12.0%	5.6%	4.7%	3.4%	0.0%

Source: Statistics Canada Custom Tabulation Data 2011

Household Income Deciles by Tenure

Renters in general have lower incomes compared to owners. This is evident in Norfolk County where renter households are overly represented in the lower income deciles compared to owner households in Norfolk County. Of all renter households, 37.8% had incomes falling within the first two income deciles compared to 15.6% of all owner households. In contrast, only 5.0% of all renter households had incomes in the 9th and 10th household income deciles compared to 23.7% of all owner households. This suggests a need for affordable rental options in Norfolk County for households with lower incomes.

Figure 8: Proportion of Households by Household Tenure and Household Income Deciles; Norfolk County, 2010



2.4 Summary of the Housing Demand Analysis

The key findings from the housing demand analysis are:

- Norfolk County is growing but at a slower rate compared to the Province as a whole and it is expected to continue to grow slowly in the next 25 years.
- The County's growth is being experienced primarily in the older age groups, suggesting that the population of the County is aging and that housing options should be provided to facilitate this aging of the population.
- The largest proportion of households are one- and two-person households and these groups are increasing. This suggests a need for housing options suitable for smaller households.
- Most households in Norfolk County are homeowners and the number of these households is increasing.
- While household income in Norfolk County is significantly less than household income for the Province as a whole, the rate of increase in the median and average household incomes in Norfolk County has been in line with what was seen for the average and median household incomes for the Province as a whole.
- Some household types are overly represented in the lower income deciles, particularly one-person households, lone parent households, youth-led households, senior-led households, households with a person with a disability, Aboriginal-led households and immigrant households. This suggests a need for affordable housing options for these household types.
- Renters are also overly represented in the lower income deciles when compared to owners, indicating a need for affordable rental options for households with lower incomes.

3.0 Housing Supply Analysis

Housing supply is measured by the available housing options for households within a community. 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 housing demand and identifies any gaps in the current housing supply.

This section provides an overview of the current housing supply along the continuum in Norfolk County as well as recent building activity and the development potential in the County.

3.1 Overall Housing Supply

3.1.1 Trends in the Number and Types of Dwellings

The majority of dwellings in Norfolk County are single detached dwellings, making up 84.0% of all dwellings in 2011 and the number of singles increased by 8.4% from 2001. The highest rate of increase was seen for movable dwellings (although their actual number is quite small), increasing by 150.0% from 2001 to 2011 while row/ townhouses increased by 70.5%.

Table 6: Trends in the Proportion of Dwellings by Type in Norfolk County; 2001 and 2011

Dwelling Type	2001	2011	% Change
Single detached	84.7%	84.0%	8.4%
Apartment with 5+ storeys	1.9%	1.6%	-3.5%
Movable dwelling	0.1%	0.2%	150.0%
Semi detached	2.7%	2.2%	-9.8%
Row	1.9%	3.0%	70.5%
Apartment, detached duplex	2.1%	2.2%	16.0%
Apartment with <5 storeys	6.3%	6.5%	12.1%
Other single-attached	0.4%	0.3%	-10.5%

Source: Statistics Canada Custom Tabulation Data 2001 and 2011

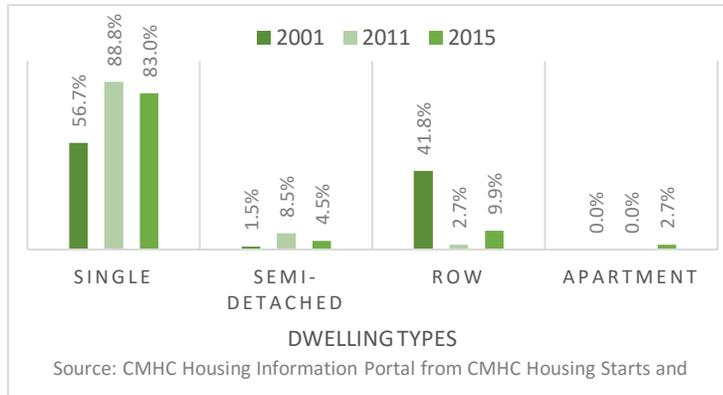
3.1.2 Housing Completions

According to CMHC, there were 223 housing completions in Norfolk County in 2015, up by 66.4% from 134 completions in 2001. The majority of housing completions in 2015 were singles, making up 83.0% of all housing completions. Row/ townhouses made up 9.9% of all completions while semi-detached dwellings made up 4.5% and apartments made up 2.7% of all completions. While the share of completions of single detached homes decreased from 88.8% in 2011, completions of this dwelling type still made up a significantly large proportion of all completions in 2015.

While completions of apartments increased (from 0.0% in 2001 and 2011 to 2.7% in 2015), this dwelling type still made up only a very small proportion of all completions in Norfolk County.

This suggests that the trend toward single detached homes will continue in the near future. While this has traditionally been a suitable dwelling type for many households and was suitable for a more rural area such as Norfolk County, this is not the most appropriate dwelling type for an aging population and for smaller households.

Figure 9: Trends in Housing Completions by Dwelling Type in Norfolk County, 2001, 2011 and 2015



In 2015, rental housing completions made up only 2.7% (7 units) of all housing completions in Norfolk County while ownership and condominium dwellings made up 97.3%. Rental housing completions made up a slightly larger proportion of completions in previous years, making up 6.5% of all completions in 2013 (15 units) and 11.3% in 2014 (35 units).

Table 7: Trends in Housing Completions by Tenure in Norfolk County, 2001, 2011 and 2015

	Owned	Rented
2001	100.0%	0.0%
2011	100.0%	0.0%
2015	97.3%	2.7%

Source: CMHC Housing Information Portal from CMHC Housing Starts and Completions Survey

3.1.3 Condition of Dwellings

The condition of dwellings in Norfolk County has improved from 2001 to 2011. The number of dwellings requiring major repairs decreased by 7.1% and the share of these dwellings decreased

from 7.4% of all dwellings in 2001 to 6.3% in 2011³. There were more rental dwellings requiring major repairs in Norfolk County in 2011 compared to owned dwellings (10.5% vs. 5.3%).

In addition, stakeholders noted the issue related to non-residential structures, such as barns, being used as housing for migrant farm workers or non-insulated seasonal dwellings, such as trailers or bunk houses, being used as year-round dwellings. This issue was particularly apparent in the more rural areas of the County. Stakeholders have also noted that in some cases, families live in just one room of a house to save on utility costs due to the lack of insulation or the overall disrepair of the dwelling, particularly rental dwellings.

Table 8: Trends in the Condition of Dwellings in Norfolk County, 2001 and 2011

	2001	2011	% Change
Regular maintenance or minor repairs	92.6%	93.7%	2.3%
Major repairs	7.4%	6.3%	-7.1%

Source: Statistics Canada Custom Tabulation Data 2001 and 2011

3.2 Market Housing Supply

Market housing includes rental and ownership options in the private housing market. This section looks at the trends in the supply of ownership and rental housing as well as median and average housing costs.

3.2.1 Market Ownership Housing

Homeownership is a valuable form of personal investment and is 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 accommodation. However, for households with lower incomes, frail health or activity limitations and who are unable to afford or cope with home ownership, the availability of other housing options is critical.

There were 20,100 owned dwellings in Norfolk County in 2011, increasing from 18,025 in 2001. Owned dwellings made up 80.2% of all dwellings in Norfolk County in 2011.

³ According to Statistics Canada, dwellings requiring regular maintenance include dwellings needing only regular maintenance such as painting or furnace cleaning. Dwellings requiring minor repairs include dwellings with missing or loose floor ties, bricks or shingles or defective steps, railing or siding. Dwellings requiring major repairs refers to dwellings with defective plumbing or electrical wiring and dwellings needing structural repairs to walls, floors or ceilings (Source: National Household Survey Dictionary, 2011, Catalogue no.99-000-X).

Median House Price

House prices in Norfolk County have increased in the last five years. Median house prices for row/ townhouses saw the largest increase; increasing by 54.9% from \$153,000 in 2011 to \$237,000 in 2015. The median house price of single detached homes also saw a significant increase; increasing by 18.0% from \$200,000 in 2011 to \$236,050 in 2015. While the rates of change in the median house prices for single detached, semi-detached and condominium dwellings are less than that seen for the median household income (23.1% from 2001 to 2011) the rate of change for the median house price of a row/ townhouse exceeded the increase in median household incomes. However, the sharp increase in the median house price of a row/ townhouse may be due to the fact that recent townhouse developments, particularly those in Port Dover, are higher end units.

While the data in the following table is based on the assessed value of dwellings in Norfolk County, CMHC reports that the median house price for sold single detached dwellings in the County in December 2015 was \$375,000 while the average house price was \$372,993. This indicates that actual sale prices may be significantly more than the assessed value of dwellings and as such, may be less affordable to low and moderate income households. It should be noted, however, that the average and median house price for single detached homes reported by CMHC may include homes located on the water, which would explain the higher house prices when compared to the assessed value.

Table 9: Median Sale Prices of Dwellings; Norfolk County; 2011 to 2015

	2011	2012	2013	2014	2015	% Change 2011-2015
Single Detached	\$200,000	\$210,000	\$224,000	\$230,500	\$236,050	18.0%
Semi Detached	\$179,000	\$211,750	\$167,900	\$212,000	\$182,000	1.7%
Row/ Townhouse	\$153,000	\$187,500	\$168,900	\$155,500	\$237,000	54.9%
Condo	\$167,750	\$185,950	\$171,750	\$176,750	\$181,000	7.9%

Source: Norfolk County MPAC Municipal Status Report for the Third Quarter 2015

3.2.2 Market Rental Housing

While many households seek homeownership, rental housing fulfills a number of important roles in the housing market. It offers a flexible form of accommodation, provides relief from day-to-day maintenance, and often provides more modest-sized units. In addition, rental housing is generally more affordable compared to ownership housing. In most cases, rental dwellings tend to have lower monthly costs and only require the first and last months' rent as a deposit.

Rental Market Universe

The rental market in a community is generally made up of the primary rental market and the secondary rental market. The **primary rental market** includes all self-contained rental units where the primary purpose of the structure is to house rental tenants. The primary rental market

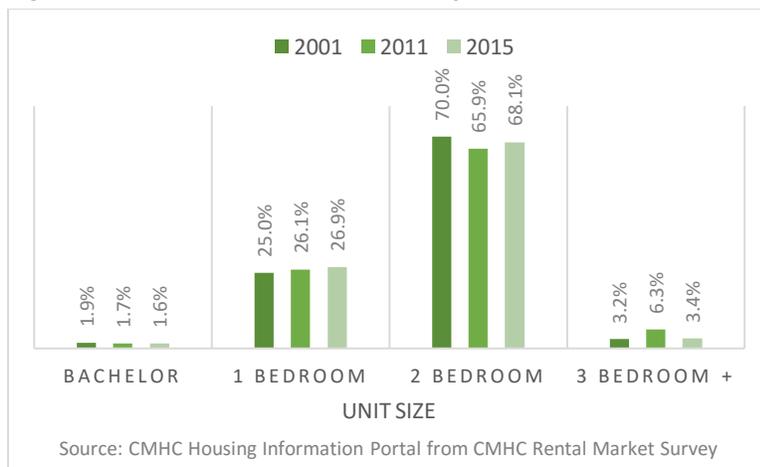
includes purpose-built rental apartments and townhouses. CMHC's Rental Market Survey (which is the source of data for this section) includes all structures with three or more units.

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

According to CMHC, there were a total of 888 units in the primary/ purpose-built rental market in Norfolk County in 2015; down from 925 in 2011 and up from 697 in 2001. The low number of primary rental units in Norfolk County is partly explained by the very low rates of rental housing completions in the past fifteen years. In addition, stakeholders noted that there were two significant conversions of rental housing recently, further decreasing the supply of rental housing in the County.

In 2015, two-bedroom units made up the largest proportion of primary rental units in Norfolk County; making up 68.1% of all units, up from 65.9% in 2011. One-bedroom units made up 26.9% of all primary rental market units in 2015, up slightly from 26.1% in 2011. Considering that one- and two-person households made up 64.2% of all households in 2011, the make-up of the primary rental market supply matches the demographic profile of the County relatively well.

Figure 10: Trends in the Unit Size of Primary Rental Units in Norfolk County, 2001, 2011 and 2015



When compared with the number of renter households in Norfolk County, primary rental units make up less than a fifth of all rental units in the County. Approximately 4,025 rental units (81.3%) belong to the secondary rental market. While the secondary rental market provides a good supply of rental housing in a community, particularly a more rural community, this is an unstable supply as owners/ landlords can more easily remove these units from the market. In

addition, it may be more challenging for the County to monitor the condition of these rental dwellings, particularly in the more rural areas of the County. As previously mentioned, stakeholders noted that some of these rental dwellings are in a bad state of disrepair yet they are still being rented as they are more affordable.

Norfolk County updated its policy on accessory residential dwelling units/ second units in 2014 to conform to Provincial policies. Accessory residential dwelling units/ second units are now permitted within a single detached, semi-detached or street townhouse located within designated Urban Areas in Norfolk County (Simcoe, Port Dover, Waterford, Delhi, Port Rowan, and Courtland). A maximum of one accessory residential dwelling unit is permitted per lot and will not be permitted when a garden suite or mobile home already exists on that lot⁴. Accessory dwelling units/ second units are generally a more affordable form of rental housing and provide opportunities for aging seniors to live close to family or to rent out their larger homes while still staying in their own community.

Vacancy Rates

A healthy vacancy rate is generally accepted to be 3.0% where there is a balance between the supply of rental units and the demand for these units. When the vacancy rate moves above 3.0%, there tends to be greater choice and pressure for landlords to reduce rents. However, when vacancy rates become too high, there is less incentive for a developer/ landlord to build rental housing. A vacancy rate below 3.0% indicates that there is less choice for renters in terms of unit types and affordability. There is also generally an upward pressure on rent levels, making rental housing less affordable.

In 2015, the vacancy rate for primary rental units in Norfolk County was 2.0%. Two-bedroom units had the lowest vacancy rate at 1.3% while bachelor units had the highest at 8.7%. This indicates that the overall supply is not meeting the demand for these units. In particular, the demand for two-bedroom units is far exceeding the supply. Considering that two-bedroom units already make up the largest proportion of primary rental units in Norfolk County, the very low vacancy rate for this unit type suggests a much greater demand for this unit size. In contrast, stakeholders noted that for Affordable housing units, the greatest demand was for one-bedroom units. This shows the difference in demand for non-market and market units.

Table 10: Trends in Vacancy Rates for Primary Rental Units in Norfolk County, 2001, 2011 and 2015

	Bachelor	1-Bed	2-Bed	3+-Bed	Total
2001	15.6%	0.0%	3.8%	4.3%	3.2%
2011	0.0%	6.9%	5.1%	0.0%	5.3%
2015	8.7%	3.7%	1.3%	**	2.0%

Source: CMHC Housing Information Portal from CMHC Rental Market Survey

**denotes that the available data is unreliable

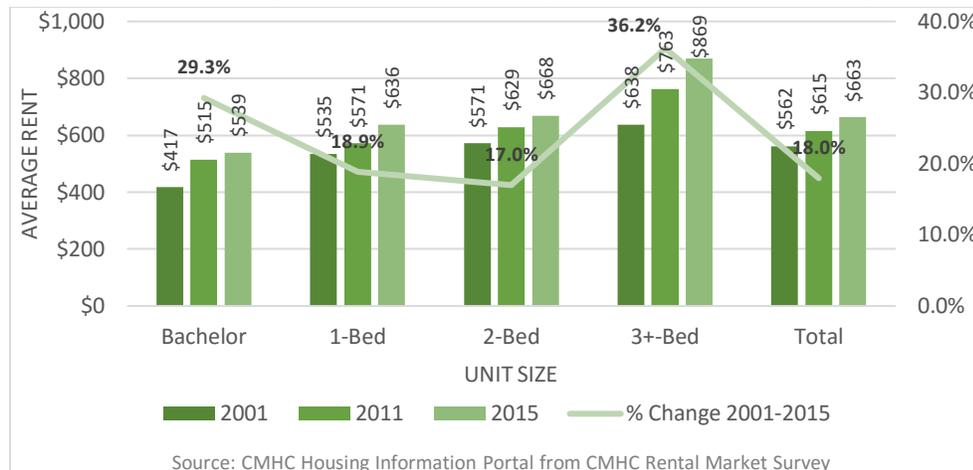
⁴ Norfolk County By-Law 2-OP-2014.

Average Market Rents

The total average market rents in Norfolk County increased by 18.0% from 2001 to 2015 (increasing by 9.4% from 2001 to 2011 and 7.8% from 2011 to 2015). When compared to the rate of increase in the average household income (26.0% from 2001 to 2011), average market rents in Norfolk County have remained relatively affordable to households. The increase in the total average market rent from 2001 to 2015 did exceed the increase in the consumer price index (CPI) for Ontario in the same time period (6.0%).

Average rents for units with three or more bedrooms saw the highest rate of increase from 2001 to 2015; increasing by 36.2%. Average rents for two-bedroom units saw the lowest rate of increase at 17.0% during this time period.

Figure 11: Trends in Average Market Rents for Primary Rental Units in Norfolk County, 2001, 2011 and 2015



Stakeholders noted that many rental units in Norfolk County do not include utilities in the monthly rent. As such, the high cost of utilities makes these units, particularly those with poor insulation, even less affordable for households with low incomes.

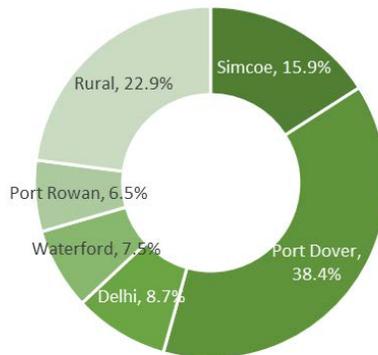
3.2.3 Residential Development Potential

The analysis conducted by Hemson Consulting shows that there is sufficient land supply in Norfolk County to accommodate the anticipated increase in the number of households in the next twenty five years to 2041. There are a total of 414 vacant residential lots in Norfolk County with 77.1% of these located in the urban areas. The largest proportion of vacant lands is in Port Dover (38.4%) while the Rural⁵ areas have 22.9% of all vacant residential land. It should be noted

⁵ For the purposes of this study, Rural areas refers to all areas outside of the identified urban areas of Simcoe, Port Dover, Port Rowan, Waterford, and Delhi.

that the ability of the County to accommodate residential growth may be partially limited by servicing constraints in the urban serviced areas.

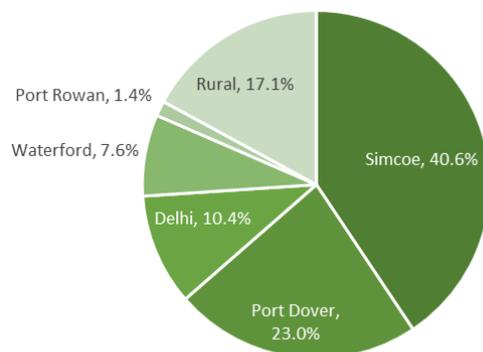
Figure 12: Vacant Residential Land Supply, 2014



Source: Hemson Consulting Ltd. (2014). Norfolk County: Population Projection Study

According to the County's building permit data, most residential development is occurring in Simcoe, which accounts for 40.6% of all building permits issued in 2015 and 40.7% of these are for single detached homes. Port Dover has 23.0% of all approved building permits and 78.0% of these are for single detached homes. The Rural areas of the County accounted for 17.1% of all approved residential building permits in 2015 and 83.6% of these permits were for single detached homes.

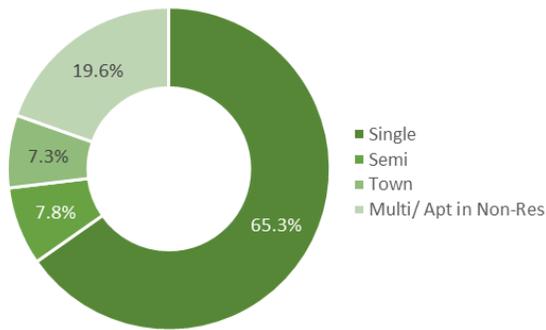
Figure 13: Residential Building Permits by Location; Norfolk County, 2015



Source: Norfolk County Building Permit Data, 2015

Overall, building permits for single detached homes made up 65.3% of all building permits issued in 2015 while multi-residential building permits or apartments in non-residential structures accounted for 19.6%.

Figure 14: Residential Building Permits by Dwelling Type; Norfolk County, 2015



Source: Norfolk County Building Permit Data, 2015

These findings show that, while some diversification in terms of dwelling type is occurring, particularly in the urban areas of Norfolk County, the vast majority of new dwellings are still single detached homes. As previously mentioned, while this is an ideal housing form for many households, there are many households, particularly older households and those with an activity limitation/ disability who would require a different dwelling type.

One other issue highlighted by stakeholders was the very limited transportation options available in the County, particularly in more rural areas. While there may be more affordable housing options in the Rural areas of the County, these were not accessible unless a household had a personal vehicle. The issue related to transportation will only become more significant as the population ages and more people are unable to drive. The cost of maintaining a vehicle would also contribute to affordability issues.

3.3 Non-Market Housing Supply

This section provides an overview of the inventory of non-market housing in Norfolk County. Non-market housing is made up of temporary accommodation as well as permanent housing where monthly rent rates are geared-to-income or below-market rates. The temporary non-market stock includes emergency shelters and transitional housing units while the permanent non-market housing stock includes subsidized or social housing, affordable housing units, and supportive or special needs housing units.

3.3.1 Emergency and Transitional Housing

The need for emergency shelters and transitional housing is driven by many factors such as family break-up, loss of employment, illness, domestic violence, or recent release from the correctional system. While these factors contribute to the need for emergency shelters and transitional housing, in general, the main factor which influences the need for these housing types is the lack of permanent affordable housing in a community. As such, while there will always be a role for emergency shelters and transitional housing units within the housing continuum, resources

should be focused on increasing the supply of affordable housing in the community to limit the need for temporary housing.

Emergency housing is provided by four agencies in Norfolk County. In addition, the Emergency Shelter Service, which is administered through the Service Manager and delivered by the Salvation Army, uses local motels to provide short term, emergency housing for men, women and families who are homeless. While resources should be focused on adding to the permanent Affordable housing supply, there is a need to ensure that a sufficient number of emergency shelter options is available in a community. For example, a recent plant shut-down at a local factory included a high number of contract workers to be at the site to work through the shut-down on a temporary basis, using up all local hotel and motel spaces. The consequence of this was there were no emergency motel beds available until at least mid-June in the Norfolk County area.

There are also transitional housing options in Norfolk County provided through three agencies (CMHA, REACH and Quetzal Family Homes). These agencies provide longer term housing with support services such as counselling and help finding permanent housing.

Table 11: Emergency and Transitional Housing Options in Norfolk County

Agency/ Provider	Target Group	Beds/ Units	Location
Emergency Housing Options			
CMHA	men and women 16 years or older who have been assessed as medically stable	6 beds	Simcoe
REACH (Union House)	youth 16-18 years who are at risk	20 beds	Simcoe
Salvation Army - Simcoe	men, women & families at risk	motels	
Salvation Army - Dunnville	men, women & families at risk	motels	
Haldimand-Norfolk Detoxification and Drug Treatment Centre (Holmes House)	for substance abuse treatment	6 beds	Simcoe
Haldimand-Norfolk Women's Services	women leaving an abusive relationship	19 beds	Simcoe
Transitional Housing Options			
CMHA	people living with a serious and chronic mental illness	4	Simcoe
Quetzal Family Homes	women and children who are victims of domestic violence	16 units of 1,2, & 3 bedrooms	Simcoe
REACH (Union House)	youth 16-18 years who are at risk	8 beds	Simcoe
Addictions Supportive Housing (ASH) Program - CMHA and Holmes House	people who have completed treatment for an addiction	8 beds	Simcoe

Source: Tim Welch Consulting (2013). Norfolk and Haldimand Housing and Homelessness Needs Analysis

3.3.2 Affordable⁶ Housing

Affordable housing is an important component in the housing continuum to meet the needs of several population groups, including seniors on a fixed income, low income singles, the working poor, many new immigrants and families with low incomes. Affordable housing includes social housing units, rent supplement units and housing allowance units. The difference between these types of units is that social housing incorporates rent-geared-to-income housing units that are tied specifically to the rental unit and are located in projects operated by non-profit housing providers or the local housing corporation. Rent supplements are market rental units whereby there is an agreement between the landlord and the service manager or agency that provides a supplement to the market rent cost, so the tenant pays a portion of the full rental cost (usually 30% of household income), and the agency pays the remaining portion. Rent supplement units are tied to the specific rental unit. Housing allowance is a fixed amount of money that is tied to the household to help pay for housing costs. The household pays a portion of the housing cost and the housing allowance is used to pay for the balance. Housing allowances are portable and tied to the household rather than the housing unit. As such, the household takes their housing allowance with them when they move to another unit.

As of 2013, there were a total of 541 Affordable housing units in Norfolk County. Of these, the majority are in Simcoe (66.0%) and more than half of all units (52.7%) are one-bedroom units while almost a quarter (24.0%) are three-bedroom units.

Table 12: Affordable Housing Supply in Norfolk County; 2013

Location	Bach	1-bed	2-bed	3-bed	4-bed	5-bed	Total	
Delhi		60	6	18	4		88	16.3%
Port Dover		54	8	2	6		70	12.9%
Simcoe	16	145	74	110	8	4	357	66.0%
Waterford		26					26	4.8%
Total	16	285	88	130	18	4	541	
	3.0%	52.7%	16.3%	24.0%	3.3%	0.7%		

Source: Tim Welch Consulting (2013). Norfolk and Haldimand Housing and Homelessness Needs Analysis

There are eight housing providers offering Affordable housing within Norfolk County. Of these, the Haldimand Norfolk Housing Corporation (HNHC) is the local housing corporation. The Housing Corporation owns and/or operates a total of 318 units as of April 2016; of which 237 are owned and 77 are property managed by the Housing Corporation on behalf of other non-profit housing providers. The largest proportion (40.4%) of these units are in seniors-only buildings and 33.4% are for adults and seniors units. Units for families make up 22.3% and units for all ages make up

⁶ For the purposes of this study, “Affordable housing” refers to housing that is publicly funded and managed by a Service Manager, non-profit housing provider or private market housing organization where units have rent supplement agreements or some other type of government funding.

3.8%. Units for families are singles, semis and towns, and most units for seniors and adults are in apartment buildings.

Table 13: Housing Units Owned and/or Managed by Haldimand Norfolk Housing Corporation in Norfolk County; 2015

Housing Provider	Location	Housing Type	1-Bed	2-Bed	3-Bed	4-Bed	5-Bed	Total	Mandate
Haldimand Norfolk Housing Corporation	Delhi	Apartment Building	41					41	Adult/ Senior
	Delhi	Single, Semi, Town			18	4		22	Family
	Port Dover	Apartment Building	30					30	Adult/ Senior
	Simcoe	Apartment Building	82					82	Senior
	Simcoe	Single, Semi		8	18	6	4	36	Family
	Waterford	Apartment Building	26					26	Adult/ Senior
Quetzal Family Homes	Simcoe	Apartment Building	1	3	8			12	All Ages
Del-Gold Villa Non Profit Housing Corporation	Delhi	Apartment Building	19	6				25	Senior
Long Point Area Non-Profit Housing Corporation	Port Rowan	Apartment Building	16	4				20	Senior
	Port Rowan	Apartment Building	8					8	Adult/ Senior
	Port Rowan	Semi, Town		4	2	6		12	Family
Total			223	25	46	16	4	314	

Source: Email Survey undertaken in April 2016

In addition to the HNHC units, Stoney Creek Community Services Corporation is the property manager for 3 non-profit housing providers managing a total of 188 units for a combination of seniors, adult, and families units.

While there seems to be a large number of Affordable housing units in Norfolk County, data from the centralized waiting list shows that there is still a gap in supply. As of December 2015, there were a total of 255 households waiting for Affordable housing in Haldimand and Norfolk Counties. Of these, 198 were waiting for a unit in Norfolk County. Of the households waiting for a unit in Norfolk County, 40.9% were without dependents, down from 49.4% in 2014. Senior applicants made up 27.3% of those waiting for a unit in 2015, up from 21.8% in 2014. Special Priority households made up 16.7% of those waiting for a unit in 2015, up from 9.9%. It should be noted that the increase in the proportion of seniors and special priority applicants on the waiting list suggests an increasing need for some supports within Affordable housing projects.

Table 14: Number of Eligible Applicants on the Centralized Waiting List; Norfolk County

Applicant Category	2014	2015	% Change
with Dependents	58	28	-51.7%
without Dependents	154	81	-47.4%
Seniors (65+)	68	54	-20.6%
Special Priority*	31	33	6.5%
Supportive Housing Applicants	1	2	100.0%
Total	312	198	-36.5%

Source: Norfolk Health and Social Services Department Reports

*Special Priority applicants are those who are victims of domestic violence

Wait times for a unit are dependent on the location and housing project but on average, wait times range from less than a year for special priority applicants to more than seven years, with adults 16 – 64 years having the longest wait times.

When the centralized waiting list is compared to the composition of the Affordable housing portfolio (based on the HNHC units), there is a slight mismatch between demand and supply. Seniors made up 27.3% of the households on the waiting list while seniors-only units made up 39.9% of the supply. Units for adults/ seniors made up 33.0% of the existing supply while applicants without dependents made up 40.9% of the households on the waiting list. Applicants with dependents made up 14.1% while units for families made up 22.0% of the supply. This data suggests that there is a need for more units for adults without dependents, specifically one bedroom units. This is further supported by stakeholders who noted the large number of adults without dependents on the waiting list and that most of these applicants would like a one-bedroom unit. In addition, households who have already been placed in bachelor units are on an internal transfer waiting list for one-bedroom units, further showing the need for one-bedroom units within the Affordable housing supply.

Investment in Affordable Housing (IAH) Units

As the Service Manager for the area, Norfolk County administers the Investment in Affordable Housing Program for both Norfolk and Haldimand Counties. IAH programs include: Rent supplements, housing allowance, capital investment rental housing, the Home Ownership program, and the Ontario Renovates program.

As of March 2016, the following are results in Norfolk County of funding through this program. Funding through the IAH Program is awarded through a Request for Proposals (RFP) process in compliance with the County's Purchasing Policy.

- 86 rental and supportive units (75 in Simcoe including 5 emergency beds; 6 in Waterford; and 5 in Port Dover)
- 47 low income homeowners received repair/ renovation assistance
- 40 eligible first time homeowners received down payment assistance
- 27 individuals who are recipients of Ontario Works or Ontario Disability Support Program benefits received monthly rental assistance
- 17 individuals receiving supports from CMHA or Community Living received rent supplements

A recent announcement from the Ministry of Housing states that the federal and provincial governments have committed to doubling the funding levels for the IAH program to more than \$336.7 million over two years. The federal government has also committed to providing Ontario with funding over two years to support the construction, repair and adaptation of affordable housing for seniors (\$67.2 million), funding for the construction and renovation of shelters and

transition houses for victims of family violence (\$27.9 million), and funding to address the increasing demand for repairs for aging social housing units (\$209.4 million).

At the time of completion of this report, it was announced that the notional funding allocation for Norfolk County as the Service Manager for Haldimand and Norfolk for additional IAH, seniors and Social Housing Improvement Program (SHIP) funds were as follows:

Table 15: Funding Allocation for Norfolk and Haldimand Counties; 2016

Program	2016 - 2017	2017 - 2018
Increase to IAH/Seniors	\$1,121,700	\$810,800
SHIP	\$720,400	\$0

Source: Norfolk County

3.3.3 Supportive Housing

Supportive housing is permanent housing for individuals who require some support services to live independently and remain in their community. There are a number of agencies that provide supportive housing to Norfolk County residents, including CMHA, and Community Living. While there are supportive housing units available, the existing units are not able to meet the current demand. For example, according to the respondent from CMHA, there were 77 people waiting for supportive housing as of December 2015 and the average wait time for this organization is seven years.

Table 16: Supportive Housing Providers in Norfolk County; 2015

Agency / Provider	Target Group	Beds/ Units	Support Services Provided
CMHA Brant Haldimand Norfolk Branch	Persons with a mental health diagnosis	84 units	residents have access to case management program, court support program, art therapy, and/or crisis bed program
	Persons with addictions	8 units	
Community Living Access	Persons with a developmental disability	6 units	group living, intensive residential, supported independent living, community participation, self-directed funded supports
Norfolk County - Norview Lodge		179 beds	long term care home

Source: Email Survey undertaken in April 2015

There are also agencies that provide support services to Norfolk County residents within social housing units or other types of housing arrangements, including in individual homes. These support service agencies include, but are not limited to:

- Alzheimer Society of Brant, Haldimand Norfolk, Hamilton, Halton
- Canadian Mental Health Association (CMHA) of Haldimand-Norfolk
- Community Addictions and Mental Health Services of Haldimand Norfolk

- Community Care Access Centre
- Community Legal Clinic of Brant, Haldimand and Norfolk
- Community Living Access Support Services
- Haldimand Norfolk Community Senior Support Services
- Haldimand and Norfolk Women's Services
- REACH
- Salvation Army
- St. Leonard's Community Services
- St. Vincent de Paul Society
- United Way of Haldimand and Norfolk
- Victim Services of Haldimand and Norfolk
- Wrap Around Simcoe

3.4 Summary of Housing Supply Analysis

The key findings from the housing supply analysis are:

- The majority of dwellings in Norfolk County are single detached homes and building permit data and housing completions data show this trend will continue in the near future.
- Most dwellings in Norfolk County are owned and the proportion of owned dwellings is increasing. Housing completions data show this trend will continue in the near future.
- Median house prices are increasing but, except for median house prices for row/ townhouses, they have been increasing at a lower rate compared to median household incomes, indicating that they are remaining affordable to moderate and high income households.
- A significant proportion of the rental market is made up of secondary rental units, including rented singles, semis and row/ townhouses. The primary rental market makes up less than a fifth of the overall rental market in Norfolk County. This creates instability in the supply of rental housing in the County.
- Vacancy rates suggest that there is a need for more rental housing options in the County, particularly one and two-bedroom units.
- The non-market housing supply in Norfolk County includes emergency shelters, transitional housing, special needs housing, and rent-geared-to-income rental housing. Despite this, waiting lists show that there is still a great need for Affordable rental housing, particularly units for adults without dependents and units with associated supports for the aging population and persons with disabilities.

4.0 Housing Affordability Analysis

Housing is the largest monthly expenditure for most households in Canada. According to the 2013 Statistics Canada Survey of Household Spending, Canadians spend on average 28% of their income on shelter, which includes rent, mortgage payments, repairs and maintenance costs, property taxes, and utilities. In Ontario, the average spending on shelter accounted for 29.8% of a household's overall spending⁷.

Accessing affordable, adequate and suitable housing is a pressing concern for individuals and families. Research has shown that housing affordability is a problem that is disproportionately faced by lower income households. Affordability is also a concern for some moderate income households who choose to spend a large proportion of their income on housing to be able to move from the rental market to homeownership. Seniors on fixed incomes also often face significant affordability challenges.

Housing affordability is an important factor in the social wellbeing of all residents and an adequate supply of affordable housing greatly contributes to the creation of healthy and economically prosperous communities.

This section examines housing affordability in Norfolk County by looking at the proportion of income a household spends on housing costs. According to CMHC, a dwelling is affordable if it costs the household no more than 30% of their gross monthly income.

4.1 Proportion of Income Spent on Shelter

Statistics Canada defines 'income spent on shelter' as the proportion of a household's average monthly income which is spent on housing costs. This percentage is calculated by dividing the total shelter-related expenses by the household's total monthly income. These expenses include the monthly rent or the mortgage payments and the costs of electricity, heat, municipal services, property taxes and other shelter-related expenses⁸.

In Norfolk County, the proportion of households spending 30% or more of their income on shelter costs increased only slightly from 20.6% in 2001 to 20.8% in 2011 yet the number of households increased by 12.8% (570 households). Similarly, the proportion of households spending 50% or

⁷ Statistics Canada (2015). Survey of Household Spending, 2013. Accessed from: <http://www.statcan.gc.ca/daily-quotidien/150122/dq150122b-eng.htm>.

⁸ Statistics Canada 2006 Census Dictionary.

more of their household income on shelter costs actually decreased from 8.3% in 2001 to 8.0% in 2011 yet the number of households increased by 8.4% (150 households). This shows that the actual number of households experiencing housing affordability issues is increasing, indicating a need to provide affordable housing options for lower income households.

Table 17: Trends in the Proportion of Income Spent on Shelter for Norfolk County; 2001 and 2011

	2001	2011	% Change
Spending 30%+	20.6%	20.8%	12.8%
Spending 50%+	8.3%	8.0%	8.4%

Source: Statistics Canada Custom Tabulation Data 2001 and 2011

4.1.1 Spending on Shelter by Household Income Deciles

As previously mentioned in Section 2.3.2, household income deciles divide the total number of households in Norfolk County into ten equal portions of income groups and take into account the context of location and local standards of living. Please refer to the table on Trends in Household Income Deciles in Norfolk County (Table 3) which shows the upper limits of each income decile, including estimates for 2015.

As can be expected, the largest proportion of households spending 30% or more of their income on shelter costs fall within the first income decile at 79.8% of all households at this income decile. Further, 57.1% of households in the first income decile are facing deep housing affordability issues where they are spending 50% or more of their income on housing costs. Of the households with incomes falling within the second income decile, 43.6% are facing housing affordability issues (spending 30% or more) and 13.7% are facing deep housing affordability issues (spending 50% or more). From the fifth decile and higher, there are no households spending 50% or more of their income on housing costs although there are still some households spending 30% or more. This shows that the need for affordable housing is focused primarily on the first and second income deciles.

Table 18: Proportion of Income Spent on Shelter by Income Decile for Norfolk County; 2011

	Spending 30%+	Spending 50%+
1st decile	79.8%	57.1%
2nd decile	43.6%	13.7%
3rd decile	33.7%	7.8%
4th decile	22.5%	1.2%
5th decile	13.8%	0.0%
6th decile	6.7%	0.0%
7th decile	3.4%	0.0%
8th decile	1.4%	0.0%
9th decile	0.8%	0.0%

10th decile	0.0%	0.0%
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Source: Statistics Canada Custom Tabulation Data 2001 and 2011

4.1.2 Spending on Shelter by Household Tenure

In Norfolk County, 16.9% of all owners and 36.2% of all renters are facing housing affordability issues (i.e. spending 30% or more on housing costs).

Within the first income decile, a greater proportion of owner households (81.3%) are spending 30% or more of their household income on shelter costs compared to renter households (78.0%). Similarly, 59.5% of owners in the first income decile are spending 50% or more compared to 53.7% of renters. This may be due to the fact that homeownership has more costs associated with it compared to renting, such as maintenance costs and property taxes, which are generally included in monthly rent. Many of these owners in the first income decile may be seniors who are relying on fixed incomes and, although they own their homes, are spending a large proportion of their income on maintenance costs, property taxes and utilities.

As incomes increase, a larger proportion of renters are facing housing affordability challenges when compared to owners. Within the second income decile, 65.4% of renter households are spending 30% or more of their income on housing costs compared to 32.9% of homeowners.

It is interesting to note that from the third decile onward, there are no renter households spending 50% or more on housing costs and from the sixth decile onward, there are no renters facing housing affordability issues. This suggests that, in general, households earning \$62,330 or more in 2015 (sixth income decile or higher) can afford average market rents in Norfolk County.

From the fifth income decile, there are no homeowners spending 50% or more of their income on housing costs and from the sixth income decile, less than 10% are spending 30% or more. While there are still households in the upper income deciles who are spending 30% or more on homeownership costs, these households may be choosing to do so to be able to afford a better quality or bigger home. However, there are still significant proportions of homeowners in the fourth income decile and lower who are spending 30% or more on housing costs. A proportion of these homeowners may be seniors with low incomes who already own their homes but are spending a large proportion of their income on maintenance and utility costs. Other households within this category may also include individuals and families with low incomes who cannot find affordable ownership or rental housing options in the County. This suggests a need for both rental and ownership options that are affordable to households with incomes in the lower income deciles, particularly the first three income deciles.

Table 19: Proportion of Income Spent on Shelter by Tenure for Norfolk County; 2011

	Owners		Renters	
	Spending 30%+	Spending 50%+	Spending 30%+	Spending 50%+
1st decile	81.3%	59.5%	78.0%	53.7%
2nd decile	32.9%	15.1%	65.4%	9.6%
3rd decile	30.9%	10.2%	39.6%	0.0%
4th decile	25.6%	1.4%	14.4%	0.0%
5th decile	15.9%	0.0%	5.4%	0.0%
6th decile	8.0%	0.0%	0.0%	0.0%
7th decile	3.9%	0.0%	0.0%	0.0%
8th decile	1.5%	0.0%	0.0%	0.0%
9th decile	0.9%	0.0%	0.0%	0.0%
10th decile	0.0%	0.0%	0.0%	0.0%

Source: Statistics Canada Custom Tabulation Data 2001 and 2011

4.1.3 Spending on Shelter by Household Type

There are some household types who are more likely to be facing housing affordability challenges in Norfolk County. Youth households (led by a maintainer 15-24 years) have the highest proportion of households facing housing affordability issues with 41.5% spending 30% or more and 21.3% spending 50% or more. A large proportion of lone parent households are also facing housing affordability challenges, with 38.6% spending 30% or more and 12.9% spending 50% or more. One-person households are also more likely to be facing housing affordability issues with 35.6% of these households spending 30% or more and 15.2% spending 50% or more. There are also 28.2% of households with a member with a disability who are spending 30% or more on housing costs and 11.6% are spending 50% or more. This data suggests that some household types are in greater need of affordable housing options, including youth, lone parent families, one-person households and households with a member with a disability.

Table 20: Proportion of Income Spent on Shelter by Household Type for Norfolk County; 2011

	Spending 30%+	Spending 50%+
Couples without children	12.0%	4.0%
Couples with children	13.6%	4.4%
Lone parents	38.6%	12.9%
Multiple and Other family households	14.7%	8.2%
Non-family One person	35.6%	15.2%
Non-family Two+ persons	24.0%	12.5%
Aboriginal households	24.6%	7.4%
Immigrant households	19.1%	6.5%
Households with a member with a disability	28.2%	11.6%

Youth households	41.5%	21.3%
Senior households	17.5%	4.3%

Source: Statistics Canada Custom Tabulation Data 2001 and 2011

4.2 Ownership and Rental Housing Affordability

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

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

The PPS defines low and moderate income households as those with incomes falling at or below the 60th income percentile.

Affordable Housing Thresholds

Using the Provincial definition, the **affordable ownership threshold** for Norfolk County is **\$209,733** which is 10% below the median house price in 2015. The **affordable rental housing threshold** is **\$663** which is the average market rent for Norfolk County. These thresholds were chosen rather than the affordable house prices for the sixth income decile (60th percentile) as these were lower.

4.2.1 Rental Housing Affordability

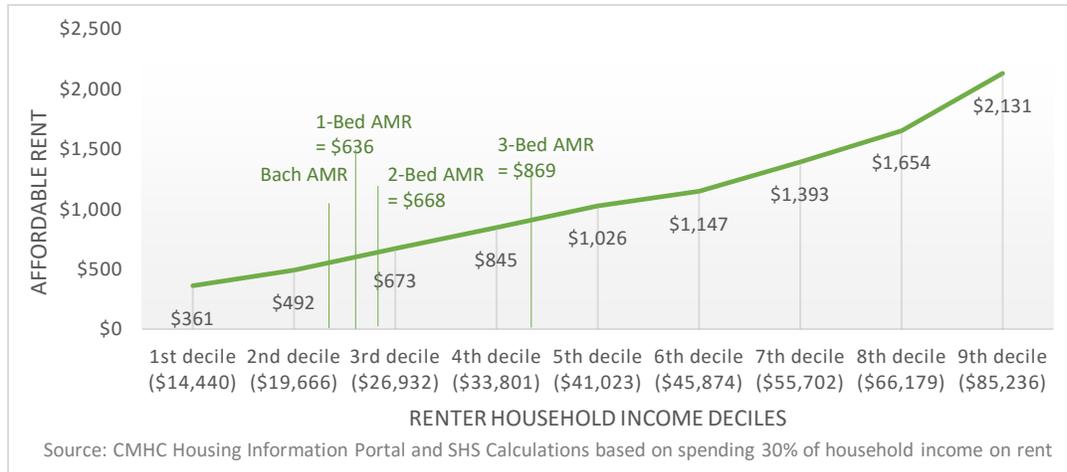
When the affordable rental prices for renter household incomes are compared to average market rents in Norfolk County, the analysis shows that rental housing is affordable to households in the third income decile or higher. Households with incomes in the third income decile would be able to afford the average market rent of two-bedroom units or smaller although only households in the fifth income decile or higher would be able to afford three-bedroom units or larger unless they spend more than 30% on housing costs.

However, renter households in the first and second income deciles would not be able to afford average market rents unless they spend more than 30% of their household income on housing

costs. This shows that these households require some form of assistance to be able to afford rental housing in Norfolk County.

In addition, stakeholders noted that the condition of some rental units which are affordable to lower income households is quite bad which results in increased utility costs and/or having households live in unsuitable housing. These households would also require some form of assistance to be able to live in more suitable accommodation.

Figure 15: Rental Housing Affordability by Renter Household Income Deciles; Norfolk County, 2015

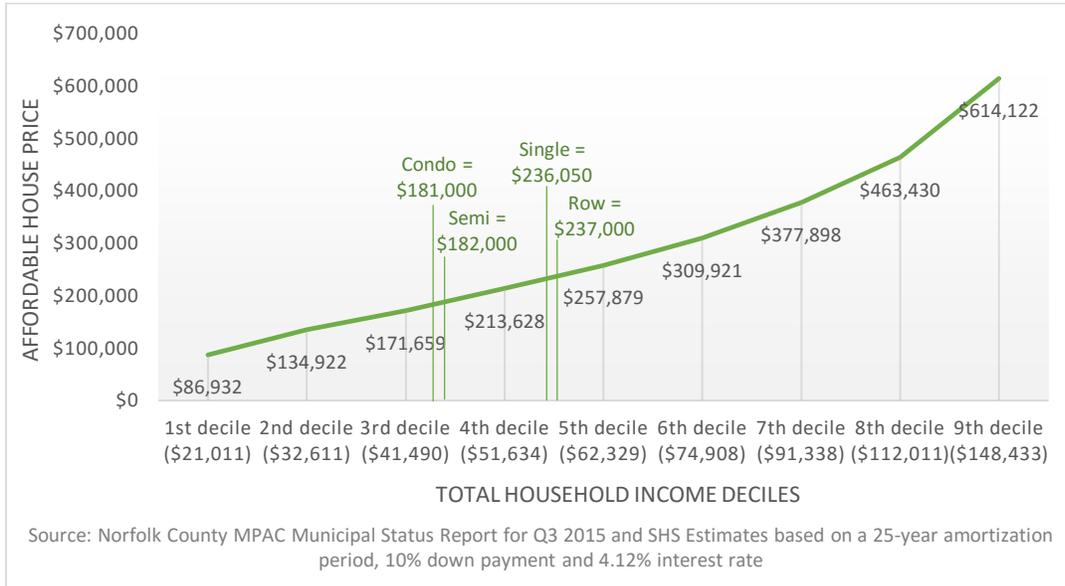


4.2.2 Ownership Housing Affordability

When affordable house prices for all households in Norfolk County are compared to median house prices, households falling within the fourth income decile and higher would be able to afford condominiums and semi-detached homes in Norfolk County while households with incomes in the fifth income decile and higher would be able to afford single detached homes and row/ townhouses.

Using the Provincial definition, the affordable ownership housing threshold for Norfolk County is \$209,733. This indicates that condominiums and semi-detached homes are affordable to low and moderate income households. However, households in the first three income deciles would not be able to afford the median house prices of homes in Norfolk County unless they spend more than 30% of their income on housing costs or unless they have a down payment of more than 10% of the purchase price, such as equity from a previous home. This suggests a need for affordable home ownership options for households with low incomes, those with incomes falling within the first three income deciles.

Figure 16: Ownership Housing Affordability by Total Household Income Deciles; Norfolk County, 2015



5.0 Housing Gaps in Norfolk County

The housing demand, supply and affordability analysis identified a number of housing gaps in Norfolk County. These are:

THE NEED FOR HOUSING OPTIONS FOR SMALLER HOUSEHOLDS, INCLUDING AGING HOUSEHOLDS, IS INCREASING AND WILL CONTINUE TO INCREASE

Norfolk County is growing but most of this growth is seen in the older population groups, those aged 45 years and older and this trend is expected to continue in the next 25 years. Households are also decreasing in size, with the proportion of one- and two-person households making up 64.2% of all households in Norfolk County in 2011. This shows a need for housing options suitable for smaller households, including options to facilitate aging in place. In 2011, 84.0% of all dwellings in Norfolk County were single detached dwellings and building permit and housing completions data show a continued focus on single detached dwellings. While this dwelling type may be ideal for many households, it may not be quite as appropriate for smaller households, particularly for older households who may find stairs and maintenance a challenge.

THERE IS A NEED TO INCREASE THE RENTAL HOUSING SUPPLY WHILE PROTECTING THE EXISTING SUPPLY

The rental vacancy rate for Norfolk County stood at 2.0% in 2015 which indicates a need for more rental housing units. The highest demand among market-rate units is for two-bedroom units where the vacancy rate was at 1.3% in 2015 while the highest demand is for one-bedroom units among non-market/ Affordable units. While ownership housing may be the ideal for many households, rental housing serves an important purpose for some household types, including seniors on fixed pensions, young adults, one-person households and households with lower incomes. The primary rental universe in Norfolk County has decreased by 4.0% (37 units) from 2011 to 2015 and housing completions data shows very little primary rental housing being built. This shows that not only should the development of new rental units be encouraged but existing units should be protected to ensure they are not demolished or converted to other forms of tenure.

THERE IS A NEED TO INCREASE THE SUPPLY OF AFFORDABLE HOUSING FOR HOUSEHOLDS WITH LOW INCOMES

While there is a large number of social housing units in Norfolk County, there is still a gap as demonstrated by the 255 households on the centralized waiting list for social housing. In addition, 36.2% of all renter households and 16.9% (1,820 households) of all owner households (1,045 households) are facing housing affordability challenges (i.e. spending 30% or more on

housing costs). As house prices and rents increase, it is likely that the number of households facing housing affordability challenges will increase.

The analysis shows that the County should focus its efforts on assisting households with incomes falling within the first two income deciles (earning \$32,611 or less in 2015). Households with incomes in the first two income deciles would include the working poor, such as those earning minimum wage, seniors relying on a small pension, as well as individuals receiving Ontario Works or Ontario Disability Support Program benefits. Average market rents and average house prices are not affordable to these households unless they spend more than 30% of their income on housing costs or unless they have a down payment greater than 10% of the purchase price. This is further demonstrated by the fact that 54.1% of all owner households and 65.4% of all renter households with incomes in the first and second deciles are spending 30% or more on housing costs. Further, 34.5% of all owners and 9.6% of renters in the first and second income deciles are spending 50% or more on housing costs. While average house prices and rents are affordable to about 80% of all households in Norfolk County, these lower income households with incomes in the first and second income deciles would require additional assistance in the form of below-market rents and/ or rent supplements or a housing allowance.

5.1 Addressing the Housing Gap

Addressing the identified housing gaps in Norfolk County involves undertaking a number of initiatives including setting housing targets to meet the need.

5.1.1 Housing Targets

Housing Targets by Affordability

Section 7.3(c) of the County's current Official Plan states that 25% of all new housing be affordable to low and moderate income households. From 2001 to 2015, the average number of housing completions in Norfolk County was 275 so at least 69 units should be affordable to low and moderate income households. To better address the housing gap in Norfolk County, the majority of these new affordable units should be focused on households with incomes in the first two income deciles (earning \$32,611 or less in 2015).

Housing Targets by Type

Based on historical trends, housing completions data and building permit data, it is recommended that the County set the following targets for new residential development. Meeting these targets will assist with creating a more diversified housing stock in the County which will in turn better meet the needs of current and future residents.

Table 21: Historical Trends and Recommended Targets by Housing Type for Norfolk County

Dwelling Type	2001	2006	2011	Historical Average	Average Completions (2001, 2011, 2015)	Average Building Permits (2011 & 2015)	Targets
Singles	84.7%	83.0%	84.0%	83.9%	76.2%	75.4%	70.0%
Semis and Rows	7.0%	7.8%	7.7%	7.5%	22.9%	6.8%	15.0%
Apartments	8.2%	8.6%	8.1%	8.3%	0.9%	11.0%	15.0%

Housing Targets by Tenure

Based on historical trends and the results of the demand and supply analysis, it is recommended that the County aim to have 23.0% of its total housing stock as rental housing moving forward. The majority of these new rental housing units should be within the primary rental market (i.e. purpose-built rental units).

Table 22: Historical Trends and Recommended Targets by Housing Tenure for Norfolk County

Tenure	2001	2006	2011	Target
Owned	78.6%	80.0%	80.2%	77.0%
Rented	21.4%	20.0%	19.8%	23.0%

5.1.2 Role of Partners

Meeting the housing needs of all residents throughout the housing continuum cannot be the sole responsibility of Norfolk County. While the County has an important role in responding to the housing needs of its current and future residents, creating more viable, complete and healthy communities relies on the collaboration of many stakeholders, including the non-profit and private sectors and the Provincial and Federal governments. The successful implementation of the Norfolk County Housing Study will depend on cultivating strong and lasting partnerships, collaborations and the sharing of resources.

Norfolk County serves as the Service Manager for both Norfolk County and Haldimand County. As such, it is responsible for the provision and administration of social housing in its entire service area. It is also responsible for providing and administering funding for other housing programs, including those that address and prevent homelessness. It provides health and social services, including social housing through the Health and Social Services Department. As a single-tier municipality, it also serves an important role in land use planning through such tools as its Official Plan and Zoning Bylaw.

The **Provincial government** has a broad role in housing through legislation, regulation and funding programs. It sets the housing agenda for Ontario and assists communities in meeting their housing needs through the provision of transfer payments and funding of specific programs, such as the Investment in Affordable Housing Program. The Province is a key partner in meeting

the housing needs of households in the lower income ranges and those requiring support service funding.

The **Federal government** plays a major role in the provision and rehabilitation of housing in communities across the country. Along with the Province, it is primarily responsible for funding and regulating the development of housing in communities.

The **Non-Profit sector** assumes a number of roles in addressing housing needs, including as housing providers and support service providers.

The **Private sector** provides the majority of housing within Norfolk County and is comprised of a number of important partners including private land owners, builders/ developers, and landlords.

6.0 Housing Strategy

6.1 Policy Framework

Housing in Canada operates within a framework of legislation, policies and programs. This section provides an outline of provincial and municipal policies related to the provision of housing in Norfolk County.

6.1.1 Provincial Policy

There are a number of Provincial policies which influence the provision of housing in Norfolk County.

Planning Act

The Planning Act sets out the formal planning process in Ontario and the roles and responsibilities of municipalities. The tools and provisions included in the Planning Act have a significant impact on the supply and production of housing in a municipality. There are several sections which are directly related to the provision of housing, particularly affordable housing, in a municipality. Section 28 and 30 allows a municipality to designate community improvement areas in their Official Plans, which the municipality can then use to provide grants or loans for eligible lands and buildings in this area. Section 37 allows municipalities to approve density bonusing and receive community benefits in exchange for increased densities.

In January 2012, amendments to the Planning Act were enacted to further expand affordable housing opportunities. These amendments require municipalities to establish policies allowing second units in new and existing developments and to pass zoning bylaws that allow the temporary use of garden suites or granny flats for up to twenty years with the potential for three-year extensions. In Norfolk County, the current practice in relation to this provision of the Planning Act is for the initial temporary by-law to be approved for five years, with the ability to apply to extend by three years provided the use continues to meet zoning requirements. In addition, affordable housing is now a “matter of provincial interest” and required local decision makers to have regard to affordable housing when making land use planning decisions.

Municipal Act

The Municipal Act sets out the responsibilities of municipalities in Ontario and the authorities through which these responsibilities can be carried out. Certain sections of the Municipal Act are directly related to encouraging the development of affordable housing in a community. These sections include Section 107 which provides municipalities with the power to make grants for any purpose that the Council considers to be in the interests of the municipality. Section 110 allows a municipality to enter into agreements for the provision of municipal capital facilities by any

person if the agreement provides for assistance, tax exemptions and/or development charges exemptions. Section 110 also allows a municipality to provide financial and other assistance at less than fair market value or at no cost to any person who has entered into an agreement to provide facilities. The municipality would have to pass a bylaw permitting the municipality to enter into a capital facilities agreement. The Act also allows for exemptions from all or part of the taxes levied for municipal and school purposes the land on which the municipal capital facilities will be located. In addition, the Act allows for exemptions from development charges for these facilities.

Long Term Affordable Housing Strategy (LTAHS)

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

The Province introduced updates to the LTAHS in early 2016 including:

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

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

- Survivors of Domestic Violence Pilot Project which invests more than \$17 million over three years to pilot a portable housing benefit targeted towards survivors of domestic violence.
- Investing up to \$100 million in operating funding for housing allowances and support services for individuals and families in new supportive housing over the next three years and supporting the construction of up to 1,500 new supportive housing units over the long term with operating assistance.

- Building on the current annual investment of almost \$294 million in funding for the Community Homelessness Prevention Initiative with \$15 million in additional funding for 2017/18 and up to \$30 million in 2018/19 for a total of \$324 million in annual investments.
- Innovation, Evidence and Capacity Building Fund of up to \$2.5 million over three years to support research, evaluation and capacity building initiatives.

Ontario Housing Policy Statement

The Ontario Housing Policy Statement establishes the housing policy directions of the Province and outlines items that are to be addressed in local housing and homelessness plans. The Housing Policy statement is intended to provide additional policy context and direction to Service Managers to support the development of local housing and homelessness plans. It identifies seven policy directions that correspond to Provincial interests:

- Accountability and outcomes
- Goal of ending homelessness
- Non-profit housing corporations and non-profit housing cooperatives
- Private market
- Coordination with other community services
- Broad range of community needs
- Environmental sustainability and energy conservation.

Provincial Policy Statement (PPS)

The PPS is the statement of the Province’s policies on land use planning and is issued under Section 3 of the Planning Act. It provides policy direction on land use planning to promote strong, healthy communities and all local decisions affecting land use planning matters “shall be consistent with” the PPS.

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

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

6.1.2 Municipal Policy

There are also a number of Municipal policies which affect the provision of housing in Norfolk County.

Norfolk County Official Plan and the Five-Year Official Plan Review

The Norfolk County Official Plan is the primary land use planning tool used to manage growth and development within the County to 2026. The purpose of the Plan is to provide a policy framework to guide economic, environmental and social decisions that have implications for the use of land in the County. As previously mentioned, Norfolk County is currently undergoing its five-year Official Plan Review Process which is a provincial requirement. The overall project objectives of this five-year review are:

- To provide opportunity and avenues for community participation and engagement;
- To review all policy within the County Official Plan to ensure that the planning vision and strategic goals and objectives remain a reflection of those of the community;
- To review all policy within the Official Plan to ensure consistency with provincial policy;
- To review key policy areas to ensure the direction remains relevant and reflective of the land use trends within the County; and,
- To develop key policy recommendations to revise, add or remove policy within the existing Official Plan document where it has been identified that revisions and updates are necessary.

As part of the 5-Year Review Process, the County undertook workshops to obtain feedback from the community and stakeholders. Feedback from the community which was related to housing include:

- On the future vision for Norfolk:
 - Inclusive, healthy and diverse community
 - Better housing quality with affordable, accessible housing for all ages
- On important issues related to housing and services for residents:
 - Need more retirement home facilities to address long wait lists, continuum of care, assisted living and more extensive home care services
 - Affordable and accessible housing

Key messages from the social services, housing and community services stakeholder workshop include:

- Take an inclusive, integrated and accessible lens to the Official Plan.
- Incorporate accessibility in all aspects of the Official Plan and County operations;
- Update housing policy to better reflect mix and diversity of needs.
- Provide sufficient affordable housing in good locations within neighbourhoods.
- Reduce food insecurity and hunger in Norfolk with local healthy food for all.
- Improve neighbourhood planning to create inclusive complete communities.

- Create more multi-use spaces/ community hubs where people gather for recreational and social activities.
- Create more connected trails to promote healthy active lifestyles and mobility for all ages throughout the County.
- Create more viable good paying full time jobs within the County and improve access to the labour market.
- Improve and expand public transportation with better connections between rural and urban areas and to urban centres outside of the County.
- Increase the capacity for community health and wellness close to people's homes.
- Plan for the needs of the aging population.
- Plan for youth to create more opportunities for engaging youth in the community including expanded programming, mentorship, job opportunities and post-secondary learning.
- Facilitate partnerships between the County, the private sector, volunteer sector and other levels of government to address the diverse needs in our community.

As part of the Five-Year Official Plan Review process, a County Plan Review and Conformity Exercise was undertaken. The current Official Plan was examined to determine compliance to new and existing provincial policies related to housing. It was found that, in general, the current Official Plan meets the requirements of the Planning Act and is supportive of the actions outlined in the Housing and Homelessness Plan, including:

- The provision of a variety of housing forms, tenures and levels of affordability through development, redevelopment, intensification and infilling projects (Sec. 2.3.4.2(a))
- Incorporating a full range of housing types, including affordable and special needs housing in Urban Areas (Sec. 3.4(b)(i))
- Setting a target that 25% of all new housing units be affordable to low and medium income households (Sec. 7.3(c))
- Policies related to accessory dwelling units (which was updated in 2014 to be in compliance with provincial legislation) and garden suites (Sec 7.3.3.1 and 7.3.3.2) and special needs housing (Sec. 7.3.2)

A review of the current Official Plan (2011 Consolidation) shows that policies related to housing are very supportive of the development of a range of housing options for all current and future residents of Norfolk County, including the development of affordable housing and special needs housing. Section 7.3.2(d), which related to separation distances between group homes, goes against the Ontario Human Rights Code, as noted in the County Plans Review and Conformity Exercise: Draft Report, and as such, this policy should be revised to remove this reference. The County Plans Review and Conformity Exercise: Draft Report noted that the County's Zoning Bylaw has recognized this and permits group homes in any zone that permits a dwelling, provided the regulations for development are met, but the County may still want to revise the policy in its Official Plan.

Haldimand and Norfolk Ten-Year Housing and Homelessness Plan (HHP)

The Haldimand and Norfolk Ten-Year Housing and Homelessness Plan was prepared by the Health and Social Services Department to comply with Provincial requirements. The Plan sets out a vision and five directions for housing and homelessness in the two Counties. The Vision in the Plan is that:

Residents of Haldimand and Norfolk will be able to live in safe, appropriate, accessible and affordable housing with support opportunities.

The five Directions set out in the Plan are:

1. Ensure all residents of Haldimand and Norfolk Counties have access to suitable, safe and affordable housing opportunities.
2. Keep people housed.
3. Expand support opportunities to meet increasingly complex needs.
4. Collaborate and coordinate responses to homelessness.
5. Advocate to senior levels of government for adequate and sustained funding for services, supports and programming.

There are a total of 32 actions which are aimed at achieving the vision and directions set out in the Plan. The County Plans Review and Conformity Exercise: Draft Report identified a number of actions that have implications for the Norfolk County Official Plan. These are:

- Action 1.1 – Encourage the creation of new, affordable housing units by private and non-profit builder/ developers, particularly one bedroom units and housing for single individuals.
- Action 1.4 – Assist housing providers to identify and use surplus land opportunities on non-profit and social housing sites for infill.
- Action 1.6 – Develop and implement policies that assist in the protection of existing rental stock.
- Action 1.7 – Develop municipal planning and financial policies which support the creation of environmentally sustainable, mixed density housing with a range of affordability (e.g. new subdivisions should have an affordable component).
- Action 1.9 – Increase the supply and access to affordable supportive housing options for seniors and other vulnerable residents across Haldimand and Norfolk Counties.
- Action 1.11 – Review second unit policies in Haldimand and Norfolk Counties to ensure compliance with Provincial direction.
- Action 5.3 – Explore a variety and range of public and private transportation options within and across Haldimand and Norfolk Counties.

The Year 1 Report on the Housing and Homelessness Plan notes progress as of June 2015 on all the actions noted above.

6.2 Housing Strategy Framework

Housing is an important building block in the development of a healthy, complete and age-friendly community. Having a full range of housing options to meet the needs of all residents is a key contributor to maintaining a high quality of life, a vibrant economy and a healthy community.

The Haldimand and Norfolk Housing and Homelessness Plan has a vision of:

Residents of Haldimand and Norfolk will be able to live in safe, appropriate, accessible and affordable housing with support opportunities.

6.2.1 Housing Gaps

The following summary of housing gaps in Norfolk County were identified through the housing demand, supply and affordability analysis:

- The need for housing options for smaller households, including aging households, is increasing and will continue to increase
- There is a need to increase the rental housing supply while protecting the existing supply
- There is a need to increase the supply of affordable housing for households with low incomes, particularly those in the first two income deciles (earning \$32,611 or less in 2015)

6.2.2 Housing Goals

From the previous analysis as well as feedback from community stakeholders and direction from the Haldimand and Norfolk Housing and Homelessness Plan, the following Housing Goals have been identified. These Goals are aimed at providing the overarching direction needed to better meet the housing needs of current and future residents of Norfolk County.

Goal 4: Ensuring an Adequate and Appropriate Supply of Housing

Norfolk County will support and encourage a broad range of housing options, including rental housing options for smaller households, an aging population, and housing with supports to better meet the unique and changing needs of all residents within Norfolk County.

Goal 5: Increasing the Supply of Affordable Housing

Norfolk County will aim to increase the supply of Affordable housing units in the County, particularly units for households with incomes falling within the first and second income deciles.

Goal 6: Improving Coordination and Capacity within the System

Norfolk County and its partners will work toward improving the overall effectiveness within the current housing system.

6.2.3 Housing Actions

With the vision and goals as the foundation as well as feedback from stakeholders, the following Housing Actions have been developed. These Actions are intended to meet the broad and unique housing needs of Norfolk County residents. Some of these recommendations are intended as Official Plan policy recommendations while other Actions are intended as policy, program and process recommendations to guide decisions related to the development of market and non-market housing in Norfolk County.

It is not intended that each of the Actions be initiated immediately nor is it intended that the County should take sole responsibility for these Actions. These recommendations require a strong commitment from all levels of government, from the private sector and from the non-profit sector to work together toward achieving the Goals of the Norfolk County Housing Study.

Goal 1: Ensuring an Adequate and Appropriate Supply of Housing

Housing for Smaller Households

- 1.1 Support Official Plan policies to provide a diverse range of housing options by adopting a target that 15% of all new housing built in Norfolk County be multi-residential dwellings and 15% be semi-detached and townhouse dwellings.
- 1.2 Share the results of the housing demand and supply analysis with developers to highlight the need for smaller housing options, including one- and two-bedroom rental options.
- 1.3 Consider reducing the tax rate for multi-residential properties to equal the tax rate for the **single** residential property class.
- 1.4 Support Official Plan policies 7.3(i), 7.3.1(a) and 7.3.1(b) by reviewing and updating zoning by-laws to permit intensification and more diverse and/or innovative housing forms in the Urban Areas.
- 1.5 Consider implementing a **Community Planning Permit System** in Urban areas to facilitate residential intensification, the development of more diverse and/or innovative housing forms, and mixed-use development in the Urban areas.
- 1.6 Support Official Plan policies 7.3(j) and 7.3.1(a) and (b) by creating an inventory of all land available and suitable for residential development, including County-owned land and infill sites, and sharing this with the residential development sector.

CASE STUDY: INNOVATIVE HOUSING FORMS

QUADRUPLEX HOUSING

A quadruplex is a housing form with four dwelling units. It typically has two units in the front of the structure and two units in the rear. The exterior of a quadruplex looks like a large single-detached (for corner lots) or semi-detached (for mid-block lots) house, thus keeping the neighbourhood character while increasing the density. This housing form also typically has front and back yards for each unit.

The quadruplex is also generally more affordable due to savings in construction and land costs. This design results in a 50% savings in lot area and curb length and a 35% savings in the exterior wall perimeter.

Rental Housing

- 1.7 Support Official Plan policy 7.3(g) by developing a rental conversion and demolition policy to protect existing rental housing, particularly affordable rental units, in Norfolk County.
- 1.8 Consider providing incentives, such as waiving development **charges and building** permit fees in full or in part, for new purpose-built rental units, particularly projects where the majority of units are one- and two-bedroom units.
- 1.9 **Undertake further research on the uptake of the County's existing second unit by-law and consider expanding the policy to** permit second units in all areas of Norfolk County, subject to the availability of necessary infrastructure and to health and safety standards.
- 1.10 Monitor the implementation of the Norfolk County Property Standards by-law to ensure all rental housing units meet the minimum health and safety standards.
- 1.11 Consider implementing a licensing by-law for rental housing.

CASE STUDY: PROTECTING EXISTING RENTAL HOUSING

CITY OF OTTAWA

The City of Ottawa has Official plan policies related to the conversion of six or more rental units to condominium or freehold ownership. A conversion will only be allowed if the vacancy rate is at or above 3% and the existing rents are at or above the average market rent for the area.

CASE STUDY: ENSURING THE QUALITY OF RENTAL HOUSING

CITY OF WATERLOO RESIDENTIAL RENTAL HOUSING LICENSING BY-LAW

The City of Waterloo's Residential Rental Housing Licensing By-law gives the City the ability to manage low-rise residential rental housing. It balances the needs of property owners with those of residents looking for safe, adequate and properly maintained rental accommodation. Under this program, landlords must apply for a license and renew it on an annual basis. Fees range from \$375 for a new license for a one-bedroom rental unit to \$600 for a four-bedroom unit plus a preliminary consultation fee of \$68. Renewals cost from \$200 to \$500.

Special Needs Housing

- 1.12 Remove Official Plan policy 7.3.2(d) which requires separation distances between group homes to be in compliance with the Ontario Human Rights Code.
- 1.13 Review and update zoning by-laws to ensure they match Official Plan policies that permit more diverse and/or innovative housing forms for seniors and persons with disabilities, including assisted living/ supportive housing and shared housing forms.

CASE STUDY: ASSISTED LIVING

VICTORIA VILLA, NEW BRUNSWICK

Victoria Villa consists of nine affordable assisted living units for seniors with four one-bedroom and five studio apartments. There is a common kitchen from which the main meal is served and a large common living room. Each unit has a keyed entry, garden door and patio, a kitchenette, and private bath. The rent rate includes accommodation, utilities, a 24-hour emergency response system, a security system, scheduled transportation within the community, laundry, daily monitoring of all residents, morning and night checks as requested, assistance with prescribed medications, nurse consultations, and emergency assistance. Additional services that the residents can purchase include housekeeping services, pedicure services and transportation to areas outside of the community.

- 1.14 Add a policy statement in the Official Plan that specifically supports accessible housing forms to facilitate aging in place and for persons with disabilities.
- 1.15 As part of an education campaign, promote awareness of federal and provincial funding programs for home renovations to increase accessibility, including Ontario Renovates.
- 1.16 Develop a Universal Design/ Home Accessibility checklist to be used when reviewing all new residential development applications.
- 1.17 Consider providing incentives on a sliding scale for new residential developments that include a minimum of 20% of the total number of units incorporating accessible/ Universal Design features. Incentives may include:

- a) A streamlined/ fast-tracked development approval process
 - b) Waiver of development and/or building fees and charges in part of in full
- 1.18 Consider developing a Seniors Strategy for Norfolk County to encourage and support the development of housing and support service options for current and future senior residents.
 - 1.19 Consider opportunities to create a hub for seniors housing and support services, particularly in the more rural areas of the County where services are limited.
 - 1.20 Explore opportunities to partner with community agencies to expand free or low-cost accessible transportation options in Norfolk County.
 - 1.21 Advocate to senior levels of government for sustainable funding for home care and supportive housing.

CASE STUDY: CONVERTING UNDERUTILIZED BUILDINGS TO SENIORS HOUSING

MACKENZIE HEIGHTS, PEMBROKE

Mackenzie Heights was an old school that was redeveloped as an 18-unit home for seniors with low incomes. There are one- and two-bedroom units, most of which have exits directly to the parkland outside. Many of the units have gardens that the residents work on themselves. There is also a central 200-foot hallway where residents can walk and socialize in the winter or through which they can enter their units. Each unit is fully accessible and some units are customized to the needs of their residents. Rents are below market rate. The March of Dimes rents the former principal's office and provides support services to six of their clients in the building as well as to clients in the surrounding area. Residents have easy access to a grocery store and bus service and the hospital is only two blocks away.

Goal 2: Increasing the Supply of Affordable Housing

- 2.1 Revise Official Plan policy 7.3(c) to state that the County shall target 25% of all new housing be affordable to low and moderate income households and that at least 10% of all new units be affordable to low income households (with incomes falling within the first and second income deciles).
- 2.2 Develop and incorporate a definition of "affordable housing" in the Official Plan based on the Provincial definition. The definition should include a definition of "low income households" and "moderate income households".
- 2.3 Examine the feasibility of providing financial and in-kind incentives on a sliding scale for new Affordable rental housing developments (i.e. with rents that are affordable to households with incomes within the first and second income deciles), particularly in Urban areas. Incentives may include:
 - a) Providing County-owned surplus land or buildings at below-market value
 - b) Reducing or waiving property taxes for a set period
 - c) Fast-tracking the development approval process

- d) Continue to waive development charges and consider waiving building permit fees in full or in part

CASE STUDY: CONVERTING UNDERUTILIZED BUILDINGS TO AFFORDABLE HOUSING

HAMBLETON HALL, NORFOLK COUNTY

Hambleton Hall is an affordable housing project which will convert St. James United Church's former Sunday School building in Simcoe to a total of 40 one-bedroom and bachelor apartments with associated supports for people with mental health issues and/or physical disabilities. The project received a \$2 million grant from Norfolk County through the IAH Program which will go towards the estimated \$4.6 million capital cost for converting the building. This ensures that 35 units will have rents at or below 80% of market rents for the next 25 years although Indwell, the organization who now owns Hambleton Hall, is committed to keeping rents for these units permanently affordable.

- 2.4 Consider allocating a portion of Norfolk County's IAH funding specifically to the development of affordable one-bedroom rental units.
- 2.5 Continue to support opportunities to increase affordable ownership options in Norfolk County through partnerships with the private sector or community agencies such as Habitat for Humanity
- 2.6 Explore opportunities to develop a community hub in partnership with local stakeholders on lands or underutilized buildings owned by Norfolk County.
- 2.7 Seek opportunities to partner with private landlords to house applicants without dependents in vacant bachelor units in the private rental market at below-market rents.
- 2.8 Advocate to senior levels of government for sustainable funding for Affordable housing.

CASE STUDY: COMMUNITY HUB

STREETOHOME, VANCOUVER

Streetohome is a transitional home for low-income single mothers which is a joint venture of the City of Vancouver, Vancouver Fire and Rescue Services and YWCA Metro Vancouver. The proposal involves replacing a 63-year old fire hall with a six-storey building that would have a fire hall on the first two levels, 21 housing units on the top four levels, a rooftop patio and 14 parking spaces. The new development will also include YWCA programs and services, a public library and 21 units (a mix of two-, three-, and four-bedroom units) of supportive housing for single mothers and their children who are at risk of homelessness.

Goal 3: Improving Coordination and Capacity within the System

- 3.1 In partnership with community agencies, promote the awareness and use of the “211” information line/ Community Information Brant, Haldimand and Norfolk
- 3.2 In partnership with community agencies, **continue education and communication initiatives** to raise awareness of housing gaps in Norfolk County through initiatives including:
 - a) Hosting a **bi-annual** housing event, in partnership with CMHC, to raise awareness and facilitate partnerships
 - b) Sharing the results of the housing demand, supply and gap analysis with all housing stakeholders, including elected County officials
 - c) Promoting and sharing accessibility and/or Universal Design information, tools and resources with local residential developers and builders
 - d) Reporting **progress** on housing targets and other recommendations of the Housing Study by developing and distributing an annual Housing Report Card.
- 3.3 Explore opportunities to share data and information among service providers to avoid overlaps and for better use of limited resources.
- 3.4 Seek additional opportunities to partner with organizations that are supporting individuals and families who are homeless or at-risk of homelessness, using the finalized CHPI Program Review as a basis for any new approaches in relation to addressing homelessness within the community.
- 3.5 As part of an education campaign, work with community agencies to disseminate educational material on landlord and tenant rights and responsibilities.
- 3.6 Encourage and facilitate community agencies in the development of social enterprises that provide employment for youth, persons with special needs and/or provide services and supports for seniors.

CASE STUDY: YOUTH EMPLOYMENT

TRAIN FOR TRADES, ST. JOHN'S

Train for Trades is run by Choices for Youth, an organization that works with young people who have experienced substantial barriers and trauma in their lives. The goal of the program is to provide at-risk youth with basic safety and construction training and employment that helps them navigate and transition from dependency on income support and other systems to long-term sustainable and viable employment. The Train for Trades team has tackled projects such as renovation of an institutional building and energy-efficiency retrofitting of Newfoundland and Labrador Housing units for low-income households.

7.0 Implementation Plan

The following table outlines recommended housing actions related to Official Plan policies.

Recommended Housing Action	Proposed Official Plan Policy Amendment
Goal 1: Ensuring an Adequate and Appropriate Supply of Housing	
<p>1.1 Support Official Plan policies to provide a diverse range of housing options by adopting a target that 15% of all new housing built in Norfolk County be multi-residential dwellings and 15% be semi-detached and townhouse dwellings.</p>	<p>Revise 7.3 (b) to: The County shall ensure that a full range of housing types and densities are provided to meet the anticipated demand and demographic change. All forms of housing required to meet the social, health and well-being of current and future residents, including those with special needs shall be encouraged. <u>The County shall target that 15% of all new housing built in Norfolk County be multi-residential dwellings and 15% be semi-detached and townhouse dwellings.</u></p>
<p>1.7 Support Official Plan policy 7.3(g) by developing a rental conversion and demolition policy to protect existing rental housing, particularly affordable rental units, in Norfolk County.</p>	<p>Revise 7.3 (g) to: The County shall not permit the demolition or conversion to freehold or condominium ownership of residential rental properties unless the following conditions are met:</p> <ul style="list-style-type: none"> i. The rental vacancy rate for the community has been at or above 3% for two successive surveys as reported by the Canada Mortgage and Housing Corporation (CMHC) Rental Housing Market Survey; ii. The approval of such conversion does not result in the reduction of the vacancy rate below 3%; iii. The existing market rents of the units proposed for conversion or demolition are above the average market rent levels for the community or the County as reported by CMHC Rental Market Housing Survey for rental units of a similar dwelling/ structure and bedroom type; iv. Where demolition occurs, replacement rental housing units are provided at the same rent levels to those in effect at the time of the application for demolition and that these rents will only be increased annually by not more than the Provincial Rent Increase Guideline; v. The requirements of any applicable Provincial legislation or regulations are met.

Recommended Housing Action	Proposed Official Plan Policy Amendment
1.12 Remove Official Plan policy 7.3.2(d) which requires separation distances between group homes to be in compliance with the Ontario Human Rights Code.	
1.14 Add a policy statement in the Official Plan that specifically supports accessible housing forms to facilitate aging in place and for persons with disabilities.	The County shall ensure that a full range of housing types are provided to meet the anticipated demand and demographic change, including accessible housing forms to facilitate aging in place and for persons with disabilities.
Goal 2: Increasing the Supply of Affordable Housing	
2.1 Revise Official Plan policy 7.3(c) to state that the County shall target 25% of all new housing be affordable to low and moderate income households and that at least 10% of all new units be affordable to low income households (with incomes falling within the first and second income deciles).	Revise Official Plan policy 7.3 (c) to: The provision of housing that is affordable and accessible to low and moderate income households shall be a priority. The County shall target that 25% of all new housing provided throughout the County be affordable to low and moderate income households <u>and that at least 10% of all new units be affordable to low income households, those with incomes falling within the lowest 20% of the income distribution for the County.</u>
2.2 Develop and incorporate a definition of “affordable housing” in the Official Plan based on the Provincial definition. The definition should include a definition of “low income households” and “moderate income households”.	Affordable housing is defined as: <ul style="list-style-type: none"> a) 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 income households; or housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the regional market area; b) 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. <u>For the purposes of this definition: low income households means households with incomes in the lowest 20% of the income distribution for the County and moderate income households</u>

Recommended Housing Action	Proposed Official Plan Policy Amendment
	<u>means households with incomes in the lowest 30% to 60% of the income distribution for the County.</u>

The following table identifies other recommended housing actions as well as the recommended stakeholders, time frames and resources involved in implementing these actions. The time frames for implementation are: foundational (immediate), short term (1-3 years), and longer term (3+ years).

Recommended Housing Actions	Stakeholders Involved	Time Frame	Resources Required
Goal 1: Ensuring an Adequate and Appropriate Supply of Housing			
1.2 Share the results of the housing demand and supply analysis with developers to highlight the need for smaller housing options, including one- and two-bedroom rental options.	Norfolk County Private and Not-for-Profit Housing Developers	Foundational	Staff time
1.3 Consider reducing the tax rate for multi-residential properties to equal the tax rate for the single residential property class.	Norfolk County	Short term	Staff time
1.4 Support Official Plan policies 7.3(i), 7.3.1(a) and 7.3.1(b) by reviewing and updating zoning by-laws to permit intensification and more diverse and/or innovative housing forms in the Urban Areas.	Norfolk County	Short term	Staff time
1.5 Consider implementing a Community Planning Permit System in Urban areas to facilitate residential intensification, the development of more diverse and/or innovative housing forms, and mixed-use development in the Urban areas.	Norfolk County	Short term	Staff time
1.6 Support Official Plan policies 7.3(j) and 7.3.1(a) and (b) by creating an inventory of all land available and suitable for residential development, including County-owned land	Norfolk County	Short term	Staff time

Recommended Housing Actions	Stakeholders Involved	Time Frame	Resources Required
and infill sites, and sharing this with the residential development sector.			
1.8 Consider providing incentives, such as waiving development charges and building permit fees in full or in part, for new purpose-built rental units, particularly projects where the majority of units are one- and two-bedroom units.	Norfolk County	Longer term	Staff time Possible loss of revenue
1.9 Undertake further research on the uptake of the County's existing second unit by-law and consider expanding the policy to permit second units in all areas of Norfolk County, subject to the availability of necessary infrastructure and to health and safety standards.	Norfolk County	Longer term	Staff time
1.10 Monitor the implementation of the Norfolk County Property Standards by-law to ensure all rental housing units meet the minimum health and safety standards.	Norfolk County	Short term	Staff time
1.11 Consider implementing a licensing by-law for rental housing.	Norfolk County	Longer term	Staff time
1.13 Review and update zoning by-laws to ensure they match Official Plan policies that permit more diverse and/or innovative housing forms for seniors and persons with disabilities, including assisted living/ supportive housing and shared housing forms.	Norfolk County	Short term	Staff time
1.15 As part of an education campaign, promote awareness of federal and provincial funding programs for home renovations to increase accessibility, including Ontario Renovates.	Norfolk County Community Agencies	Short term	Staff time
1.16 Develop a Universal Design/ Home Accessibility checklist to be used when reviewing all new residential development applications.	Norfolk County	Short term	Staff time

Recommended Housing Actions	Stakeholders Involved	Time Frame	Resources Required
<p>1.17 Consider providing incentives on a sliding scale for new residential developments that include a minimum of 20% of the total number of units incorporating accessible/ Universal Design features. Incentives may include:</p> <ul style="list-style-type: none"> a) A streamlined/ fast-tracked development approval process b) Waiver of development and/or building fees and charges in part of in full 	Norfolk County	Longer term	Staff time Possible loss of revenue
<p>1.18 Consider developing a Seniors Strategy for Norfolk County to encourage and support the development of housing and support service options for current and future senior residents.</p>	Norfolk County Community Agencies	Longer term	Staff time Project funding
<p>1.19 Consider opportunities to create a hub for seniors housing and support services, particularly in the more rural areas of the County where services are limited.</p>	Norfolk County Community Agencies Private and Not-for-Profit developers	Longer term	Staff time In-kind and/or financial investment
<p>1.20 Explore opportunities to partner with community agencies to expand free or low-cost accessible transportation options in Norfolk County.</p>	Norfolk County Community Agencies	Short term	Staff time In-kind and/or financial investment
<p>1.21 Advocate to senior levels of government for sustainable funding for home care and supportive housing.</p>	Norfolk County Community Agencies Supportive Housing Providers	Short term	Staff time
Goal 2: Increasing the Supply of Affordable Housing			
<p>2.3 Examine the feasibility of providing financial and in-kind incentives on a sliding scale for new Affordable rental housing developments (i.e. with rents that are affordable to</p>	Norfolk County	Longer term	Staff time Possible loss of revenue In-kind investment

Recommended Housing Actions	Stakeholders Involved	Time Frame	Resources Required
<p>households with incomes within the first and second income deciles), particularly in Urban areas. Incentives may include:</p> <ul style="list-style-type: none"> a) Providing County-owned surplus land or buildings at below-market value b) Reducing or waiving property taxes for a set period c) Fast-tracking the development approval process d) Continue to waive development charges and consider waiving building permit fees in full or in part 			
<p>2.4 Consider allocating a portion of Norfolk County's IAH funding specifically to the development of affordable one-bedroom rental units.</p>	Norfolk County	Short term	Staff time IAH funding
<p>2.5 Continue to support opportunities to increase affordable ownership options in Norfolk County through partnerships with the private sector or community agencies such as Habitat for Humanity.</p>	Norfolk County Community Agencies Private and Not-for-Profit developers	Short term	Staff time In-kind and/or financial investment
<p>2.6 Explore opportunities to develop a community hub in partnership with local stakeholders on lands or underutilized buildings owned by Norfolk County.</p>	Norfolk County Community Agencies Private and Not-for-Profit developers	Longer term	Staff time In-kind and/or financial investment
<p>2.7 Seek opportunities to partner with private landlords to house applicants without dependents in vacant bachelor units in the private rental market at below-market rents.</p>	Norfolk County Private Landlords	Short term	Staff time Possible financial investment
<p>2.8 Advocate to senior levels of government for sustainable funding for Affordable housing.</p>	Norfolk County Community Agencies	Short term	Staff time
Goal 3: Improving Coordination and Capacity within the System			

Recommended Housing Actions	Stakeholders Involved	Time Frame	Resources Required
3.1 In partnership with community agencies, promote the awareness and use of the “211” information line/ Community Information Brant, Haldimand and Norfolk	Norfolk County Community Agencies	Short term	Staff time
3.2 In partnership with community agencies, continue education and communication initiatives to raise awareness of housing gaps in Norfolk County through initiatives including: a) Hosting a bi-annual housing event, in partnership with CMHC, to raise awareness and facilitate partnerships b) Sharing the results of the housing demand, supply and gap analysis with all housing stakeholders, including elected County officials c) Promoting and sharing accessibility and/or Universal Design information, tools and resources with local residential developers and builders d) Reporting progress on housing targets and other recommendations of the Housing Study by developing and distributing an annual Housing Report Card.	Norfolk County Community Agencies	Foundational	Staff time
3.3 Explore opportunities to share data and information among service providers to avoid overlaps and for better use of limited resources.	Norfolk County Community Agencies Housing Providers	Short term	Staff time
3.4 Seek additional opportunities to partner with organizations that are supporting individuals and families who are homeless or at-risk of homelessness, using the finalized CHPI Program Review as a basis for any new approaches in relation to addressing homelessness within the community.	Norfolk County Community Agencies Housing Providers	Short term	Staff time CHPI funding

Recommended Housing Actions	Stakeholders Involved	Time Frame	Resources Required
3.5 As part of an education campaign, work with community agencies to disseminate educational material on landlord and tenant rights and responsibilities.	Norfolk County Community Agencies	Short term	Staff time
3.6 Encourage and facilitate community agencies in the development of social enterprises that provide employment for youth, persons with special needs and/or provide services and supports for seniors.	Norfolk County Community Agencies	Longer term	Staff time In-kind investment