



Development Services Staff Report

Report Title: Housing for All
Report Number: DS35-2021
Author: Jeremy Vink
Meeting Type: Committee of the Whole Meeting
Meeting Date: August 10, 2021
File: D04 AH
Consent Item: No
Final Version: Yes
Reviewed By:
Final Review: Senior Management Team

Recommendation:

That the Council of the Township of Woolwich, considering Report DS35-2021, respecting Housing for All:

1. Deem affordable, accessible and attainable housing a community priority;
2. Consistent with the Strategic Plan and Official Plan policies, direct Staff to continue to strive to provide attainable housing for all, being a full range and mix of housing options for all income levels to meet the needs of the community;
3. Direct staff to prepare an implementation plan to include the following actions to assist in addressing the housing issues to create a “Community for All” and “Housing for All”:
 - i. Continue to promote accessory dwelling units as per the comprehensive Zoning By-law.
 - ii. Promote options for Rooming/Lodging and Boarding homes.
 - iii. Work in partnership with the Region of Waterloo in regard to affordable housing and housing issues in the Township to identify gaps and implement affordable housing solutions and options.
 - iv. Require a mix and range of unit types in subdivisions, by placing an emphasis on unit sizes, and tenure, as well as types to match the attainable housing needs of the community.
 - v. In new subdivisions – require that multi-unit blocks (being apartments, and stacked townhouses) be developed within a defined timeline of the phase within which that block is registered.
 - vi. Continue to collaborate with developers to provide affordable dwelling units within the development (blocks dedicated to the Township for the same or units provided by the developer).

- vii. Continue to actively seek ways to reduce timing for processing applications and work to process applications in a timely manner to support development.
- viii. Present at budget time a discussion paper to initiate a comprehensive Official Plan review commencing in 2022.
- ix. Consult with, and obtain feedback from various community support agencies, groups and churches concerning issues and solutions to social items related to community development.
- x. Consult with local builders on ideas and solutions to provide more affordable and attainable housing;
- xi. Collaborate with the Region of Waterloo and other Area Municipalities to outline solutions and advocate to the Province for more tools and opportunities to address local housing needs.
- xii. Work with the Region of Waterloo to review and assess what mix of housing is needed over the next 10 to 20 years to support the community with attainable housing.
- xiii. Advocate for transit in Breslau.
- xiv. Promote and provide active transportation facilities in new developments (bike lanes, sidewalks, trails, multi-purpose paths, etc.);
- xv. Consult with seniors in the Township to understand housing needs and to report back to Council on the same.

4. Direct staff to:

- i. initiate the surplus land process for the Township-owned lands in Elmira at 28 South Street West (Snyder Avenue South and South Street West, also known as the Kiwanis House) for the purposes of considering the lands for the development of affordable housing, including moving forward with appropriate planning approvals, consulting with the Region of Waterloo in the preparation, review and implementation of any Request For Proposal; and,
- ii. prepare a report after having completed the Kiwanis House Project and after discussions with the developer, to consider the development the lands at 25 Kissing Bridge Drive (at the corner of Kissing Bridge Drive/Church Street - i.e., former fire hall site within the Lunor subdivision) for affordable housing.

Background:

This report is provided for direction and discussion purposes.

The issue of affordable housing is a significant topic across North America. As housing prices rise the cost to afford a home or to rent is becoming unattainable for so many. Woolwich is not alone in dealing with this issue, but as the housing prices increase it is an issue that warrants a fulsome discussion to understand the severity locally and the best path moving forward to address the problem.

The *Provincial Policy Statement* notes that communities are sustained by accommodating an appropriate affordable and market-based range and mix of residential

types (including single-detached, additional residential units, multi-unit housing, affordable housing and housing for older persons) in addition to employment, institutional, recreation, park and open space, etc. to meet long-term needs. *A Place to Grow* goes further to note that many communities are facing issues of housing affordability, which are being driven primarily by sustained population growth and factors such as a lack of housing supply with record low vacancy rates. *A Place to Grow* helps to address this challenge by providing direction to plan for a range and mix of housing options, including additional residential units and affordable housing and, in particular, higher density housing options that can accommodate a range of household sizes in locations that can provide access to transit and other amenities. What is also noted is that there is a need for stakeholders to work collaboratively to find opportunities to redevelop sites using more age-friendly community design.

Providing a full range and mix of housing options for all income levels to meet the needs of the community is an objective in the Woolwich Strategic Plan and Official Plan. However, what has been provided in the Township through development applications is almost entirely market-based housing (i.e., housing priced based on the market), and much of that is in the form of single, semi-detached and row townhouses.

The Region was able to provide some basic and preliminary information on the supply and demand of affordable housing in Woolwich (Appendix A). Separately, the Region has started working on two (2) action specific plans related to housing, being:

- Assessing the housing needs and gaps in service within the four townships; and
- Developing and implementing plans to address identified needs and gaps.

However, the Region is only in the early stages of these initiatives and does not anticipate completion for another year. The Region's 10-Year Plan does contain some general region wide affordable housing information. In Section 4.9 of that Plan (Appendix B) some general comments are provided in regard to the Townships, ending with the statement that *"Overall, while a predominant issue in the urban areas is housing affordability, the townships face a lack of various housing programs, limited transportation options, and a small range of housing options, specifically as it relates to rental options."*

Generally, affordable housing issues are administered at a Provincial or Regional level. Within the last year, the Federal Government has provided funding for rapid affordable housing initiatives. The Region is the Province's Service Manager responsible for providing affordable housing units. Local level involvement has generally been limited to planning policies and approving development applications for market-based housing. However, the issues around housing are much larger than the Township and the Region. The impacts are tied to various policies at Provincial and Federal levels.

Affordable housing is generally subsidized, which although similar, is different from attainable housing needs. Attainable Housing has no formal definition but could be defined as to capture the type of rental or ownership units which people are trying to obtain or housing that is attainable by the general workforce. This means market housing of various built forms and densities, which is attainable for the purchaser and satisfies their needs. Another way to consider this is for-sale housing which is unsubsidized that

meets the needs of those with incomes between 80% and 120% of the Area Median Income. The price points for attainable housing vary by area depending on the Area Median Income. The root issues are very similar for affordable and attainable housing in that there is an insufficient quantity of market housing being constructed that is financially feasible.

As part of overall community conversations on housing, the Township also has had concerns raised by seniors in the community over housing issues. Over the last few years seniors have been voicing concerns about the lack of housing options to suite their needs. In fact, the Township has been engaged with Woolwich Community Service on this topic.

Comments/Discussion:

The main discussion on housing is the affordable housing issue. To move into a discussion, the first element that needs to be understood is what defines an affordable dwelling.

1. What is Affordable Housing?

Canada Mortgage and Housing Corporation (CMHC) is the lead from a federal level to set housing policy for the country. CMHC has created very useful diagrams outlining the housing continuum. If we understand the housing continuum and where we feel they are addressing “affordability” we better understand what we all mean by affordable housing and where it fits in the housing market.

This is CMHC’s diagram to explain the housing continuum.



In addition, CMHC also uses “The Wheelhouse model” which *“allows the City to understand and address the needs of those residents who are housing-vulnerable as they move around or across the circle between all the different types of housing, rather than in a single straight line “forward” from homelessness to homeownership.”*



In the Safety Net (blue) section of this wheel, we find homeless and emergency shelters, which differ from the Housing with Supports (green) section of the wheel where we would see supportive housing and community housing. It is between the Housing with Supports and Market Housing section where affordable and attainable housing is slotted for either rental or ownership.

There are different opinions on what is “affordable”, however, a standard definition used across the province is from the Provincial Policies Statement which is then reflected in the Regional Official Plan.

The Regional Official Plan evaluates affordability of an ownership unit being the least expensive of the following:

- Housing for which the purchase price results in annual accommodation costs which do not exceed 30% of gross annual income for low and moderate income households – being a purchase price of \$357,200 (based on 2019 Provincial Policy Statement Housing tables);
- Housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the regional market – being a purchase price of \$456,000

In order for an owned unit to be deemed affordable, the current maximum affordable housing price is \$357,200.00.

Affordable, in terms of rental units, is based on the definition in the Regional Official Plan (ROP) where the average rent is compared to the least expensive of:

- A unit for which the rent does not exceed 30% of the gross annual income household income for low and moderate income households - \$1,430 a month; or
- A unit for which the rent is at or below the average market rent (AMR) in the regional market area –

Bachelor	\$810
1 Bedroom	\$1,045
2 Bedroom	\$1,231

3 Bedroom \$1,300

4+ Bedroom \$1,300

(based on 2019 Provincial Policy Statement Housing tables. Note, these numbers are expected to change in the new Regional Official Plan.)

The above approach is reasonable and the most consistent for use, addressing affordable ownership and affordable rental prices. It is here where we find the gap between market priced units and affordability. However, the broader goal is to see a housing supply that is geared to all income brackets, so that there is a mix of housing for all, whether someone earns \$20,000 or \$200,000.

There is also where there is a “gap” or “missing middle” of people who are not eligible for subsidized housing due to their income levels but struggle to afford market rental housing or a home which is referred to as attainable housing. Attainable housing, which would not be subsidized, would be Market Housing (gold on the wheel), but it is housing that is priced outside of the individuals price point to purchase. This challenges the individuals from either entering the market or moving up in the market to support the housing they need.

2. Who is in need?

Section 4.9 of the Region's 10-Year Plan (Appendix A) breaks down some of the groups in need for affordable housing to be seniors, indigenous people, lone parent households, and survivors of domestic abuse. This is further, and more clearly broken down in *The Housing Affordability Paper* (Appendix B) provided by the Region. The information gives a break down on that need in the Township. Unfortunately, the numbers are based on 2016 data, but it is a good starting point from which we can understand the need in terms the type of household and then the type of housing they might require.

What we can also see is that in 2016 about 6% or about 500 households are in need of affordable housing within the Township.

What is also clear with the 2016 data is that there are a variety of ages and housing needs to be considered. The information from 2016 confirms this need, as well as a need for other households seeking bachelor, one and two bedroom units. There may be other housing needs/issues for seniors, such that staff would recommend that a separate dialogue be held to truly understand their issues and needs.

3. What type of housing is in need?

Specifically, the Region's 10-year Housing report notes *“The vacancy rate in 2018 for rural townships (1.8 per cent) is lower than that of Waterloo region as a whole (2.9 per cent). A three percent vacancy rate is considered a healthy benchmark for a rental market, which indicates that the rural townships are seeing more demand of rental units than the supply.”*

The report goes further to state *“Adding to this pressure is the lack in the range of housing types available in these communities, with the majority being single-detached*

dwellings. Of the 37,664 rental units across the region, only approximately 826 (2 per cent) are dispersed throughout the townships in predominately low-rise building typologies. Similarly, of the total number of units under the various affordable housing programs across the region, only approximately 4 per cent are located within the townships. In contrast, only 6 per cent of households within rural areas spend more than 30 per cent of their income on housing costs.”

So generally, it appears that rentals are in demand in terms of affordable units in the Townships, with the biggest need for 1 bedroom units, as well as a need for 3 and 4 bedroom options.

4. The Township's role

Typically, dealing with “affordable housing” and the areas of Safety Net and Housing as supports in the CMHC wheel is under the purview of the Province and Region. There are also community organizations who assist those in need.

It is the Region and the Township who are the approval authority for new housing development. This type of development is generally market housing.

Historically, there has not been a connection between the development of new subdivisions and addressing affordable housing. Further, at the Township level, data and even necessary tools are lacking to address the need even if there was a link.

The Township is also responsible for implementing the Official Plan and zoning which permits or restricts land uses.

Although not the lead, the Township can play a role in dealing with affordable housing. Any efforts made however are best done in conjunction with the Region, where we can work together using tools and policies in the planning process to address these needs. With strong policies in our Official Plan, development could be required to provide not only the mix and range of housing, but affordable housing and use staging to help implement some of these elements.

In terms of Attainable housing, the Township can work to keep costs of development as low as possible and that the supply to meet or slightly exceed demand. For attainable housing we need to ensure that the mix of unit types and sizes is then provided to meet the market demands. Attainable housing is addressed in greater detail later in this report.

5. Where to provide affordable housing?

If the Township were to proactively provide affordable housing it should be in a location that has access to various services and basic amenities (i.e., transit, groceries, schools etc.). This would then suggest directing affordable units to Elmira and St Jacobs. Breslau at this time does not have transit or many stores or services, but these are anticipated. As such Breslau should not be totally discounted.

It would also be best to spread out such units so that all communities benefit and as many people as possible benefit. Also, spreading out such uses around the community provides choice to the users, but also opportunity to integrate the use into the community. Mixing of housing in our communities is also consistent with the policies in our Official Plan.

6. Potential Township Lands

One way for the Township to have direct and tangible application to aid in providing affordable housing is to offer up surplus Township owned developable lands.

Staff have reviewed the inventory of Township owned lands and have determined at this time that only the following sites appear to have potential for affordable housing (see Appendix C). Both parcels are in Elmira and have access to municipal services and are close to transit.

Kiwanis Site - Snyder Ave 0.16ha, approx. 47 by 32m

Pros	Items to be addressed	Development Options
<ul style="list-style-type: none"> On transit route Close to schools Close to retail areas Accessible to employment areas Some services in the community 	<ul style="list-style-type: none"> Needs Zone Change* Building needs to be removed (demolition costs) Needs to be declared surplus to be sold. Small site with limited housing options 	<ul style="list-style-type: none"> Street front Townhouses (5 to 6 units) Small apartment building (approx. 10 units)

Lunor – potential fire hall site 0.6ha approx. 57 m by 106m

Pros	Items to be addressed	Development Options
<ul style="list-style-type: none"> Close, but not on transit route Close to schools Limited access to retail areas Accessible to employment areas Some services in the community. Large site, flexible to provide various forms of housing. 	<ul style="list-style-type: none"> Needs Zone Change Needs to be declared surplus to be sold. 	<ul style="list-style-type: none"> Mix of units types – apartment/small singles/townhouse/tiny homes Apartments (between 30 to 72)

As the Township is not a developer or landlord, and we do not have the staffing nor the resources for the same, it would be recommended that the lands should be offered to private developers for affordable housing through a Request for Proposal (RFP). This would see the affordable housing being built within a specified timeline and with proper agreements and ensure that the lands are maintained for affordable housing.

It is proposed that Township Staff collaborate with the Region of Waterloo Housing staff to create, review, and implement the RFP for the provision of an affordable housing development. It is also recommended that prior to releasing the RFP that the Township have the lands 'shovel ready' where the planning in terms of the Official Plan and/or

Zoning approvals have been initiated and in place. Staff propose the planning applications be processed in house thereby minimizing the costs.

The RFP would seek a developer to take the site and develop it with affordable housing and include units that are accessible. The RFP would be awarded based on the proposal in terms of number of units, ability to provide the housing in a timely manner, developments ability to fit within the neighbourhood, and proposed agreements to ensure the site remains affordable for the long term.

Given resources and being a new type of project for the Township, it is recommended to proceed with the Kiwanis site first and at a later date present another report to Council to review if and how to proceed with the Lunor site. This would also allow time for staff to dialog with Lunor in regard to the proposed change of use from what a site that was contemplated to be a fire hall to some form of affordable housing.

A Community for All – the Housing attainability thread

Addressing the housing needs in the community can be tackled in different ways. Affordable housing with all of its challenges is only one element of the housing issues. Going beyond affordability and looking at housing more broadly to achieve more attainable housing (market housing that is attainable for all income levels) is also needed. These additional elements warrant consideration to help in achieving more attainable market housing.

a) Accessory Dwellings

In 2020 the Township made amendments to support apartments in houses. This provides an option to narrow the gap in the rental market need in the Township as noted.

Anecdotally, staff have seen that this has helped a number of people to be able to add a source of income to support buying a home or allowed the creation of a unit to support a family member such as a parent or young people starting out in their careers but unable to immediately afford a home. From 2020 to March 31, 2021 about 20 permits have been issued for accessory dwellings.

Promoting this opportunity would continue to add rental units into the market and help in affordability.

b) Rooming/Lodging/ Board House

Another form of housing that is somewhat forgotten is the Rooming/Lodging and Boarding House. The use is permitted in some Zones in Elmira and offers a different form of affordable housing. Often great for singles etc, this form of housing allows for people to rent a room but share other facilities (i.e., washrooms/ kitchen). This model allows the owner to have extra income and better use what may typical be empty space. This form of housing should be encouraged.

In a similar sense, mobile home parks historically provided a different housing form and price point. Such projects have not been as prominent in recent years and without such housing developments it reduces opportunities for attainable housing for some. The more recent tiny homes movement is similar to the mobile home parks of the past.

c) New Subdivisions

In new subdivisions, developers are required to provide a mix and range of housing types. Staff in the past have provided for apartment blocks through exclusive zoning (i.e., allowing only apartments to be developed on a certain block) and Council has granted exemptions in staging to see these blocks develop over and above what is allocated to a specific development. However, these efforts have not been as successful as staff would like, especially in Elmira. The blocks have been available for a considerable time for affordable housing, but the developer has yet to initiate construction.

Recently in Breslau, proposals in new developments are comprised with more of a mix of unit types, seeing more apartments and stacked townhouses than just the singles, semis and row townhouses. This is encouraging.

A component of any new subdivision planning report is to address how the housing mix is being provided in terms of unit types, but also sizes to provide a mix in price point as well. This addresses market affordability/attainability.

Exemption to the staging as an incentive has not been enough to provide the desired housing mix as many of the blocks created remain undeveloped. A more aggressive direction is requiring the developer to physically construct the multi-unit (apartment/stacked town) block before allowing registration of the next phase.

Even more aggressively, Staff will also push to see more affordable housing in developments, similar to what has been recently proposed with the Empire development. Where the Township can seek to have the developer provide around 5% to 10% of a development as affordable and enter into agreements for the same. Staff and Council may wish to review this number further to ensure it is sufficient, but also to review the mix of rental versus ownership solutions. For example, Guelph and Kitchener are in the need of 30% and 20% respectively. Meeting with local builders to review housing issues and ways to address housing attainability and affordability is therefore recommended.

Township staff need to work closely with the Region to review the housing stock that exists and to review current and future needs to ensure the housing options match the needs of the community for attainable housing.

To provide for such affordable housing the Township will need to amend our Official Plan and implement Inclusionary Zoning provisions based on a housing study and report as per the Planning Act.

d) Transit/Active Transportation

Personal housing budgets are tied to other household costs. If people have options rather than relying on one or two private vehicles, we can reduce parking space requirements but also could reduce costs related to vehicle ownership (i.e., purchase, insurance, maintenance etc.).

Those struggling financially would benefit from not needing to pay for the personal vehicle and also benefit from a strong transit system, or opportunities to walk or bike to work/school/stores. The communities we design can help break down those barriers.

To make things more affordable and to build better communities, greater emphasis on other modes of transportation are necessary. Also, a move needs to be made to create active transportation community(s). Council may consider looking to providing more choice in terms of active transportation options, allowing the community freedom to choose options and reduce reliance on personal vehicles. Council should also continue to push for transit or public transportation in Breslau.

e) Parking

Connected with transit the requirement for parking increases the development costs of a site. Parking is both costly to build and to maintain. The less parking needed, there is then more opportunity for open space or more units.

If active transportation and public transit increases and demands for person vehicle trips decline, the Township could consider reducing parking requirements. However, until the demand changes parking still needs to be provided.

f) Development Charges

The Township could review and consider appropriate relief in Development Charges for affordable housing units. The current Development Charges does exempt a very defined term of affordable housing development. If Council wished to expand this exemption it would need to be explored in greater detail.

g) Community Improvement Plan

A Community Improvement Plan could be created with funding mechanisms (i.e., rebates, tax increment equivalent rebate, cancellation, reduction, deferral) to assist in increasing affordable housing rental units, increase rentals, revitalize housing stock in core areas. This would require creating and implementing a plan. CIP's are not always easy and simple to create and oversee but may provide some financial incentives.

This would need further review and study if determined it was necessary yet remains a tool for potential use.

h) Planning Approvals

Regardless of the process, continuing to keep the planning process as streamlined as possible, to reduce barriers, can help reduce costs to the developer which can hopefully be passed on to purchasers, or allow for flexibility to work with the Township to provide options for more affordable pricing. Planning approvals should also address that supply meet or slightly exceed demand.

Housing and housing affordability are just two of various intertwined elements that make up the community and its development. These items need to be balanced and prioritized with the various other issues to be connected in the Official Plan for implementation in the planning process.

As the Regional Official Plan review is proposed to be completed in early 2022, the Township will need to subsequently initiate an Official Plan review to conform to the new ROP. This review will likely be more comprehensive and may take some time to implement. In this review the picture of housing can be reviewed in a more comprehensive way.

To leave the issue for a few years is not a realistic or practical solution. In the interim the following actions should be undertaken:

- i. Continue to promote Accessory dwelling units.
- ii. Promote options for Rooming/Lodging and Boarding homes.
- iii. Require a mix and range of various unit types in subdivisions, but placing an emphasis on unit sizes, and tenure, as well as types.
- iv. In new subdivisions – phasing will be tied to developing the multi-unit blocks within a specific timeline in the development (being apartments, and stacked townhouses)
- v. Working with developers to provide affordable dwelling units in a development (blocks dedicated to the Township for the same or units provided by the developer)
- vi. Staff continue to actively seek ways to reduce timing for processing applications and work to process applications in a timely manner to support development.
- vii. Council directed staff to consider and budget for a comprehensive Official Plan review commencing in 2022 for deliberation in budget discussions.
- viii. Advocate for transit in Breslau.
- ix. Promoting and providing active transportation facilities in new developments (bike lanes, sidewalk, trails, multi-purpose paths, etc.)

Building/Supporting Community

Moving past the public provision of these services, the Township could work with religious institutions and community groups to partner in the provision of things like food banks, or community hubs.

These community groups often have understandings about needs that are not known by the Township. Working with the groups we can achieve some grass routes

understanding of issues and work together, as a community, to tackle the needs to make this a better community for all.

Such partnerships could have valuable impact, as the Cardus Group from Hamilton estimates that *“for every dollar a religious congregation spends on its programs a city gets and estimated 4.77 worth of common good and services.*

As churches are scattered throughout the community and look to support their community and as such make a great connection point. Connecting the churches with grocery stores, farmers, etc. could connect people to local produce, maybe at discount rates to support those less fortunate. Operating such hubs with community kitchens etc. (i.e., like The STOP in Toronto) go beyond the Food Bank in supporting community and tackle income issues from a different perspective. In many ways such programs align with good economic sense but also sustainability, supporting agriculture and building community.

On the affordability side, there are operations/groups around southwestern Ontario that create affordable housing communities that support people seeking health, wellness and belonging.

To move on this, staff would need to consult with community groups and churches to better understand needs in the area and discuss solutions to tackle the issues as a community.

If Council chooses to move forward with any initiatives, Council is reminded that it would result in re-allocating existing staffing resources and shifting priorities.

Interdepartmental Impacts:

- Financial Services assistance with financial analysis and a potential formal RFP process
- Community Services – to remove the Kiwanis House

Financial Impacts:

- Potential Township incentives: waiver of costs of land, fees and charges and related expenses to ensure that the municipal land is shovel ready

Strategic Plan Impacts:

- *Ensure Managed and Sustainable Community Growth and Development*
- *Facilitate the provision of affordable housing, and more specifically seniors housing*

Conclusion:

To address housing and housing needs would need a strategy from all levels of government. The directions proposed in this report is minimal and is only a step in the direction to addressing the issues but are solutions that Council can take. None of the options will be fast, nor put an end to the issues.

It is recommended that the Council of the Township of Woolwich deem housing a key issue for the Township. It is recommended that Council take the following actions to assist in addressing the housing needs for the community:

- i. Continue to promote accessory dwelling units as per the comprehensive Zoning By-law.
- ii. Promote options for Rooming/Lodging and Boarding homes.
- iii. Work in partnership with the Region of Waterloo in regard to affordable housing and housing issues in the Township to identify gaps and implement affordable housing solutions and options.
- iv. Require a mix and range of unit types in subdivisions, by placing an emphasis on unit sizes, and tenure, as well as types to match the attainable housing needs of the community.
- v. In new subdivisions – require that multi-unit blocks (being apartments, and stacked townhouses) be developed within a defined timeline of the phase within which that block is registered.
- vi. Continue to collaborate with developers to provide affordable dwelling units within the development (blocks dedicated to the Township for the same or units provided by the developer).
- vii. Continue to actively seek ways to reduce timing for processing applications and work to process applications in a timely manner to support development.
- viii. Present at budget time a discussion paper to initiate a comprehensive Official Plan review commencing in 2022.
- ix. Consult with, and obtain feedback from various community support agencies, groups and churches concerning issues and solutions to social items related to community development.
- x. Consult with local builders on ideas and solutions to provide more affordable and attainable housing;
- xi. Collaborate with the Region of Waterloo and other Area Municipalities to outline solutions and advocate to the Province for more tools and opportunities to address local housing needs.
- xii. Work with the Region of Waterloo to review and assess what mix of housing is needed over the next 10 to 20 years to support the community with attainable housing.
- xiii. Advocate for transit in Breslau.
- xiv. Promote and provide active transportation facilities in new developments (bike lanes, sidewalks, trails, multi-purpose paths, etc.)

It is further recommended that Council help in addressing the need for affordable housing by moving forward to consider declaring the lands at 28 South Street West (Kiwanis

House) and 25 Kissing Bridge Drive as surplus, to be appropriate designated and zoned to allow for affordable housing.

Lastly, that Council direct staff to continue discussions with Woolwich Community Services and consult with seniors in the Township to understand housing needs and to report back to Council on the same. All of the above will utilize the existing resource of staff as available.

Attachments:

Appendix A – Region of Waterloo – Housing Summary.

Appendix B – Region of Waterloo “*10-year housing and Homelessness Plan – Five-Year Review*”

Appendix C – Maps of Potential Sites

Appendix A

Housing Affordability Data for the Township of Woolwich**Woolwich Community Housing Summary**

There are 149 Community Housing units in Woolwich – all of which are located in Elmira. Community Housing refers to housing that is in some way subsidized or administered by the Region – either through capital building grants, rent top-ups to private property owners, agreements to provide rent geared to income, or direct ownership (Waterloo Region Housing). The following table gives a break down of the sector providing the housing and the number and type of units.

Sector	Number of units	Bedroom types
Non-profit provider	93 units	69-1br, 15-2br, 7-3br, 2-4br
Private provider	10 units	4-1br, 3-2br, 3-3br
Waterloo Region Housing	46 units	46-1br

Note: there are other non-profit housing providers of affordable housing that are not administered by the Region of Waterloo and are not part of the Community Housing Waiting List. This includes:

- Sprucelawn Non-Profit, 33 Front St., St. Jacobs - 30 units, 1 & 2 bedroom
- St. James Manor Non-Profit, 8 Dunke St. N., Elmira) - 28 units

Woolwich Community Housing Waitlist Summary

As of March 16, 2021 there were 362 households on the Waitlist requesting Community Housing properties located in the Township of Woolwich. The tables below show the breakdown of these households by number of bedrooms required and household type.

Woolwich Township waitlist by number of bedrooms required by household

Number of bedrooms required	Number of households on waitlist
not reported	1
bachelor or 1	252
1 or 2	1
2	18
2 or 3	9
3	38
3 or 4	25
4	4
4 or 5	7
3, 4 or 5	7
Total	362

Note: households on the waitlist can request multiple properties

Source: Community Housing Waitlist, March 16, 2021

Woolwich Township waitlist by household type

Household Type	Number of Households
Seniors	71
With Dependents	97
Households with no dependents	194
Total	362

Note: households on the waitlist can request multiple properties

Source: Community Housing Waitlist, March 16, 2021

Housing Data from the 2016 Census

The 2016 Census is the most recent data available on average shelter cost, median household income and core housing need.

Income, Shelter Cost and Shelter to Income Ratio (STIR), 2016

	Number of Private households	Median household income	Average household income before taxes	Average shelter cost	Average STIR (Shelter to income ratio) before taxes
Owner	6,945	\$109,301	\$130,056	\$1,409	17%
Renter	1,175	\$45,649	\$56,507	\$1,015	28%
Total	8,120	\$100,812	\$119,421	\$1,352	18%

Core Housing Need

A household is said to be in 'core housing need' if its housing falls below at least one of these standards: adequacy, affordability or suitability and the household would have to spend 30% or more of its total before-tax income to find alternative housing that is adequate and suitable.

The tables below show the core housing need for the Township of Woolwich by different demographic characteristics.

Core Housing Need by Tenure, 2016

	Private households	% Households
Households in core housing need	495	6.1%
Households not in core housing need	7,625	93.9%
Total	8,120	100%

Households in Core Housing Need by Household Type

Household Type	Number of Households in Core Housing Need
Family household	220
Couple family household	95
Couple family household with children	55
Lone-parent family household	120
Lone-parent family household with at least one child less than 18 years old	85
Multiple-family household	0
Multiple-family household with at least one child less than 18 years old	0
Non-family household	275

Households in Core Housing Need by Age Group, 2016

Age of primary maintainer	Number of households in core housing need
15 to 29 years	60
30 to 44 years	100
45 to 64 years	160
65 years and over	175
Total	495

Source: All census data is taken from Census 2016, CDP Census Custom Table EO2767