

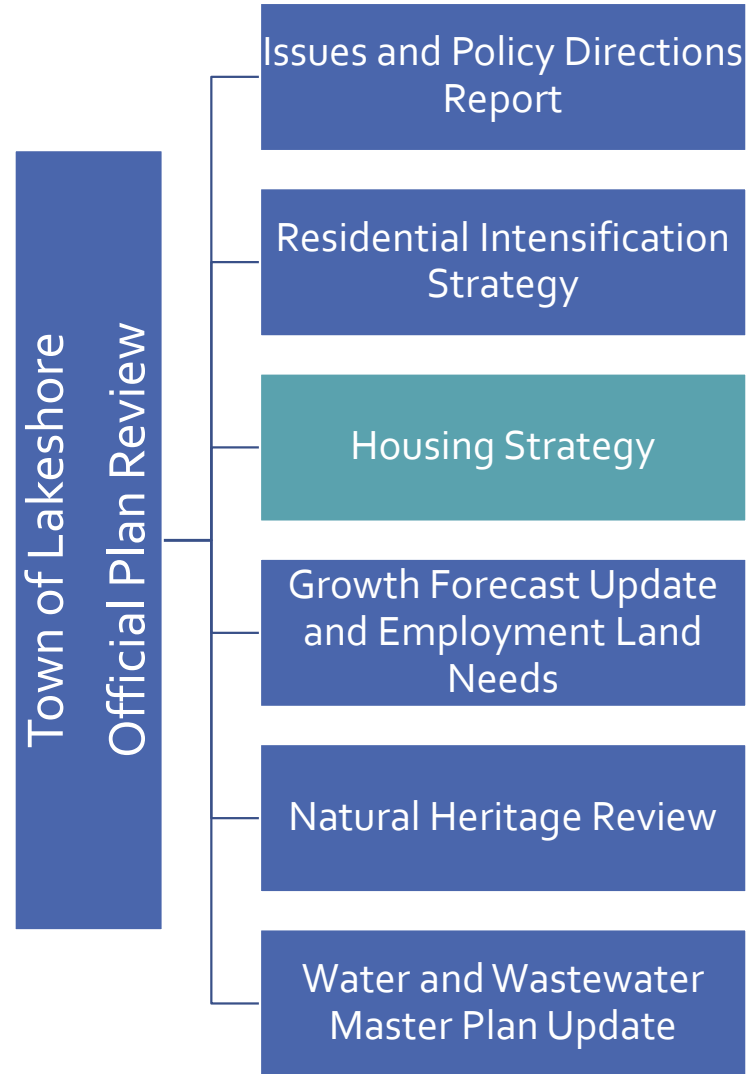
Town of Lakeshore Housing Strategy

Public Open House

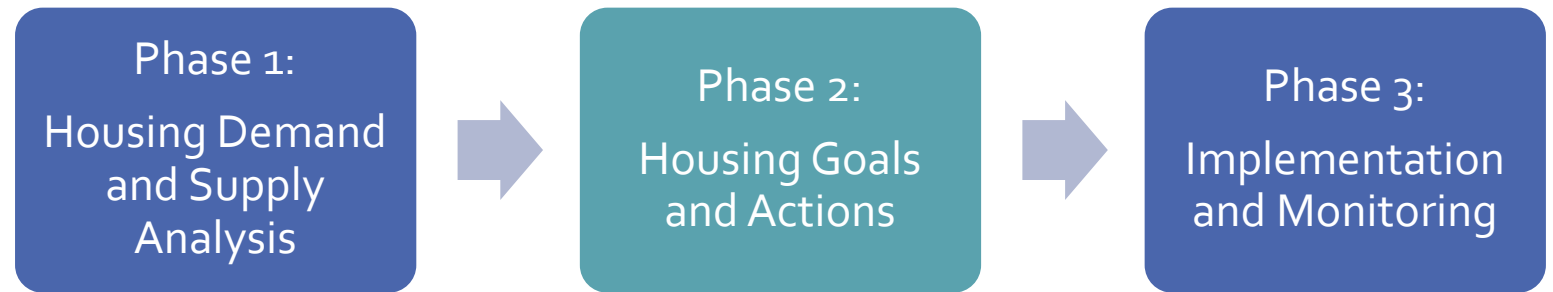
February 29, 2016



Purpose of the Study



Approach to the Study





Summary of Housing Demand and Supply Analysis



Key Findings: Housing Demand Analysis

LAKESHORE POPULATION

increased by

20.2%

between 2001 and
2011

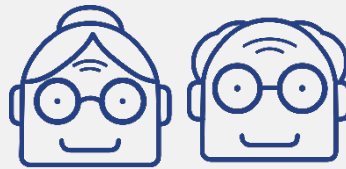


the number of children
and youth (19 years and
younger) in the Town is
increasing, with an overall
increase of

950 people

between 2001 and 2011

the population
AGED 65+



grew by

48.5%

between 2001 and 2011

Key Findings: Housing Demand Analysis



The number of households in the Town of Lakeshore increased by **24.6%** from 2001 to 2011

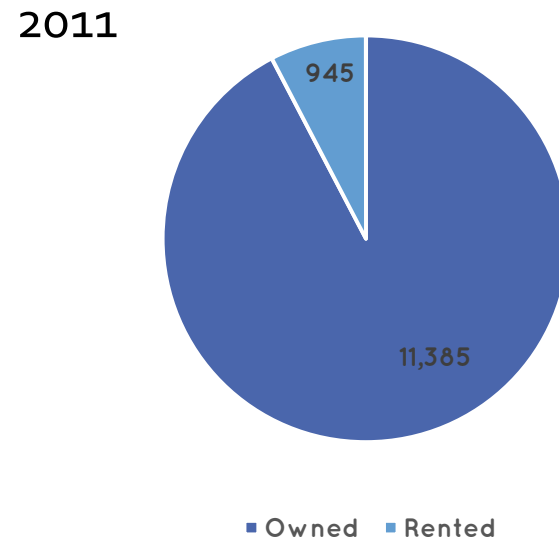
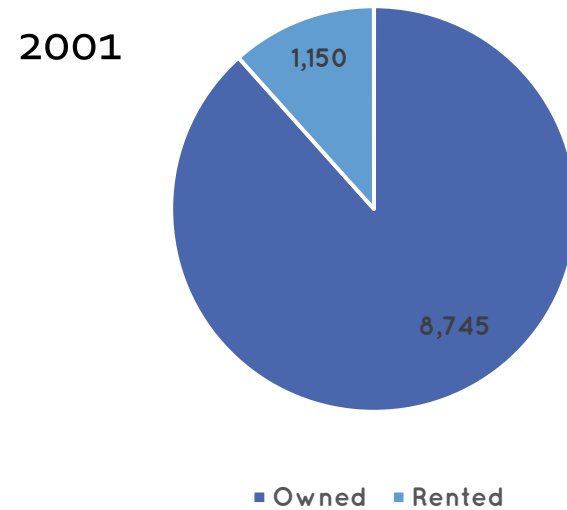


TWO-PERSON HOUSEHOLDS made up the largest proportion of households in 2011
34.5%



ONE-PERSON HOUSEHOLDS saw the highest rate of growth between 2001 and 2011
40.7%

Key Findings: Housing Demand Analysis



In 2011, **OWNER HOUSEHOLDS** made up **92.3%** of all households in the Town of Lakeshore; increasing from **88.4%** in 2001 and **91.9%** in 2006.

Key Findings: Housing Demand Analysis

The average household income in the Town of Lakeshore in 2010 was **higher than the average** household income City of Windsor (\$62,175) and Essex County as a whole (\$72,692).

The median household income in the Town of Lakeshore in 2010 was \$85,017; **increasing by 13.6% from 2000 to 2010.**

AVERAGE HOUSEHOLD INCOME

\$95,625

(2010)

MEDIAN HOUSEHOLD INCOME

\$85,017

(2010)

Key Findings: Housing Demand Analysis



ONE-PERSON HOUSEHOLDS
had the highest
proportion of
households had low
incomes at **66.4%**



**COUPLES WITHOUT
CHILDREN**
32.2% of
households had low
incomes



LONE PARENTS
46.1% of
households had
low incomes



**PERSONS WITH
DISABILITIES**
45.5% of
households had low
incomes

HOUSEHOLDS WITH LOW INCOMES

8.5% of owners

26.7% of renters

Key Findings: Housing Demand Analysis

- The Town of Lakeshore is **growing** at a higher rate than the other municipalities in Essex County as well as the County as a whole (including Windsor).
- The population in the Town of Lakeshore is **aging** and this trend will continue in the next ten years.
- There is an increasing need for housing options for **smaller households** while continuing to provide options for **families with children**.
- One-person households, lone-parent households and households with a person with a disability, and renters were overly represented in the lower income ranges, indicating a need for **affordable housing options** appropriate for these household types.

Key Findings: Housing Supply Analysis



SINGLE DETACHED
92.0% of all
dwellings in 2011

MEDIAN HOUSE PRICE OF SINGLE DETACHED

2011 = **\$215,000**

2015 = **\$247,000**



HOUSING COMPLETIONS
93.0% of all
completions in 2014
were **SINGLE FAMILY
DWELLINGS**

Key Findings: Housing Supply Analysis

There were **945 rented dwellings** in the Town of Lakeshore in 2011, representing **7.7% of private dwellings** in the town.

Only **115** of the rental units are the primary rental market.



RENTAL DWELLINGS

0 completed

in 2001, 2006, 2011, or 2014

EMERGENCY AND TRANSITIONAL HOUSING

0 emergency shelters in the Town of Lakeshore

0 transitional housing units or beds in the Town of Lakeshore

SUBSIDIZED HOUSING

122 individuals on the Central Housing Registry waiting list, as of July 2015

77 social housing units in the Town of Lakeshore

units by mandate

20 for singles

37 for families

20 for seniors

SUPPORTIVE HOUSING

3 Housing with Support Program homes in the Town of Lakeshore

55 individuals housed in subsidized and supportive accommodations

Key Findings: Income Spent on Shelter

RENTERS

29.8%

of households spend
30% of income or more
on housing

OWNERS

13.8%

of households spend
30% of income or more
on housing



LONE PARENT HOUSEHOLDS

37.1%

of households spend
30% of income or
more on housing



PERSONS WITH DISABILITIES

26.7%

of households spend
30% of income or more
on housing

Key Findings: Housing Supply Analysis

- Most dwellings in the Town of Lakeshore are **single detached homes** and development and building permit applications show this trend will continue.
- Average and median **house prices are increasing** which may present challenges to households with lower incomes.
- The majority of rental units in the Town are part of the secondary rental market which is not as stable as purpose built rental housing.
- There have been very **limited additions to the primary rental market** in the last ten years.
- Available rental units are not affordable to households with low incomes.
- There are currently no emergency and transitional housing units in the Town and the **supply of special needs housing units is limited**.
- **The lack of transportation options**, which limits the ability to access housing and services, was noted as an issue by all key informants.

Summary of Housing Gaps

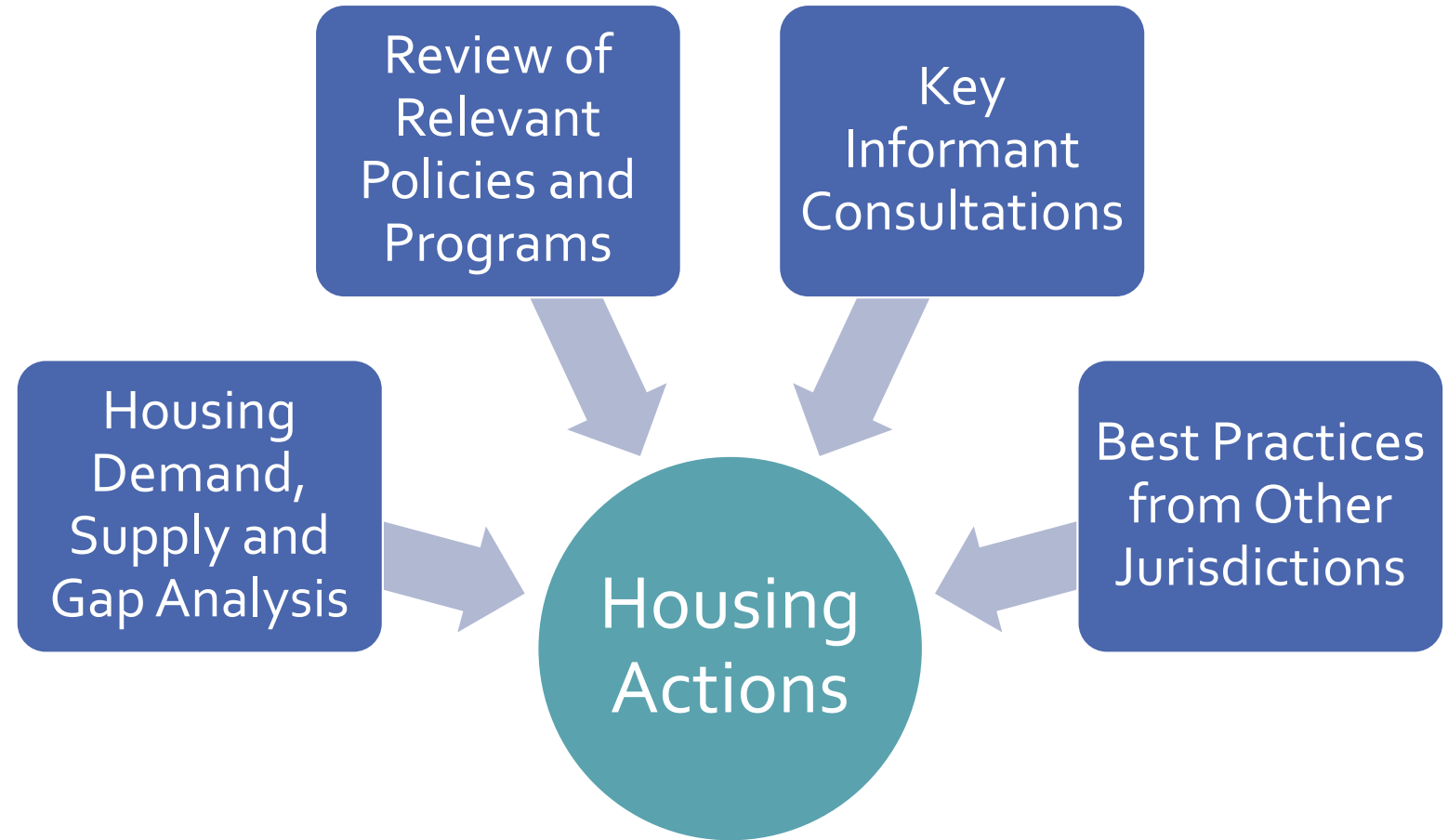
- Affordable units, including subsidized units
- Purpose-built rental units, including affordable and market-rate units
- Affordable and market rate units with accessibility features for persons with disabilities, frail seniors and to facilitate aging in place
- Affordable and market rate housing units suitable for smaller households

Overall, there is a need for a more diverse housing stock in terms of tenure, type and affordability



Proposed Housing Actions

Context for the Proposed Housing Actions



Housing Strategy Framework

Housing Principles

Person Centred

Inclusive

Partnership Based

Housing Goals

Goal 1:
Ensuring an adequate supply and choice of housing

Goal 2:
Increasing the supply of affordable housing

Goal 3:
Improving coordination and capacity within the housing system

Housing Actions

Goal 1: Ensuring an adequate supply and choice of housing

1. Maintain and support the Official Plan goals to provide a **diverse range of housing options and to make affordable housing a priority**
2. Review and update Zoning By-law to permit **increased densities and diverse and/or innovative dwelling types** in identified Settlement Areas
3. Consider creating an **inventory of all land available and suitable for residential development**, including municipally-owned land, particularly serviced land and land available for multi-residential developments and share this with the residential development sector
4. Adopt Official Plan policies and supporting Zoning By-law regulations which **permit secondary suites** in all single detached, semi-detached, townhouse and ancillary structures as-of-right subject to the availability of municipal servicing and health and safety standards

Goal 1: Ensuring an adequate supply and choice of housing

5. When developing Official Plan policies and Zoning By-law regulations for secondary suites, consider options to **encourage the development of new secondary suites and the legalization of existing secondary suites**
6. When developing secondary suite policies, consider the feasibility of providing **grants or loans for new secondary suites rented at 80% of AMR or less** for a minimum of 5 years
7. Consider waiving municipal development and/or building fees and charges in full or in part for new residential developments which incorporate a minimum of **20% of all units incorporating accessible/ Universal Design standards**

Goal 2: Increasing the supply of affordable housing

1. Develop and incorporate a **definition of 'affordable rental housing' and 'affordable ownership housing'** in the Official Plan based on the definition in the Essex County Official Plan
2. Adopt an **affordable housing target that a minimum of 20% of all new developments** meet the Town's definition of 'affordable housing'
3. Consider the feasibility of providing **financial assistance for new affordable housing developments**, such as:
 - a) Waiving municipal development and building fees and charges in part or in full
 - b) Providing a full or partial property tax exemption for affordable housing units which remain affordable for a minimum of 20 years

Goal 2: Increasing the supply of affordable housing

4. Evaluate the feasibility of providing **municipally-owned land at reduced cost for affordable housing developments**
5. Explore opportunities to increase **affordable ownership options in the Town through partnerships** with the private sector or community agencies such as Habitat for Humanity
6. Explore opportunities to **develop a 'community housing and service hub' in partnership with local stakeholders** on lands or underutilized buildings owned by the Town
7. **Advocate to senior levels of governments** for sustainable funding for affordable housing

Goal 3: Improving coordination and capacity within the housing system

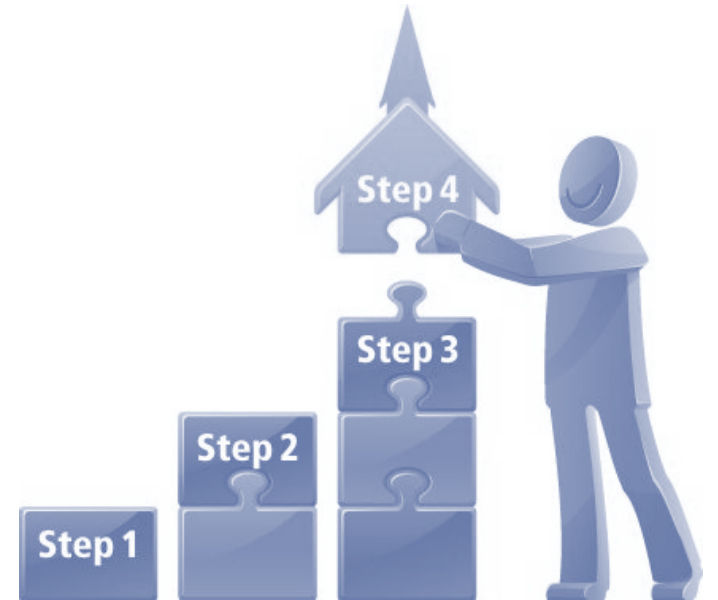
1. Consider creating an **Affordable Housing Advisory Committee** with representatives from the City of Windsor, County of Essex, Town of Lakeshore, other municipalities, community agencies and residents, to facilitate partnerships related to affordable housing
2. As part of an education campaign, **share the results of the housing demand, supply and affordability analysis** with the non-profit and private sectors, elected Town officials, and other housing stakeholders
3. Work with the City of Windsor and County of Essex on developing and launching an **education and communication strategy to raise awareness of housing issues in the Town** and surrounding areas through initiatives such as:
 - a) Hosting a housing event, in partnership with CMHC, to raise awareness and facilitate partnerships
 - b) Undertaking affordable housing education and communication initiatives
 - c) Promoting and sharing accessibility and/or Universal Design information, tools and resources with local builders and developers

Goal 3: Improving coordination and capacity within the housing system

4. Work with the City of Windsor and County of Essex to **develop an inventory of potential funding sources** for the development of affordable housing, accessible housing and renovation of existing dwellings to incorporate accessible/ Universal Design features (i.e. municipal and senior government funding sources, foundation grants, etc.) and share this information with stakeholders
5. Ensure local initiatives, including strategic plans and economic development plans, are **aligned with the goals of the housing strategy**
6. Seek opportunities to **partner with Transit Windsor** to provide transit services in the Town
7. Seek opportunities to partner with the City of Windsor and County of Essex to support the **provision of accessible transportation options** for seniors and persons with disabilities
8. Work with the City of Windsor, County of Essex and community agencies to **develop an inventory of support services** currently available and sharing this information with all residents

Next Steps

1. Incorporate your feedback
2. Develop an Implementation and Monitoring Plan
3. Finalize the Town of Lakeshore Housing Strategy





Thank you!

For further information on the Housing Strategy, please contact **Kim Darroch** at kdarroch@lakeshore.ca