



The Corporation of the City of Burlington

HOUSING NEEDS AND OPPORTUNITIES REPORT

Nov. 23, 2021





EXECUTIVE SUMMARY

WHY DOES BURLINGTON NEED A HOUSING STRATEGY?

Over the past 25 years, the City of Burlington has experienced strong population growth across all major demographic groups and has grown at a rate well above the provincial average. This has been largely driven by steady net migration into the City across all ages, as well as an increase in immigration throughout the Region. These factors have fueled, and will continue to fuel, steady housing growth throughout the City. The City has a critical role in planning for growth, and in applying innovative solutions to addressing growth-related issues, including the provision of a range and mix of housing options to meet the varied needs of Burlington's residents.



The housing system, and the way people talk about housing, is complex. The term 'affordable' can mean many different things, depending on the context in which it is being discussed. Regardless of how the term 'affordable' is applied, there is the common ground established that housing is a basic human right, and there is a collective civic responsibility to ensure that the supply of housing available within a community can accommodate the varying needs of residents throughout their lifetime, including financial needs. For the purposes of this Housing Strategy, affordable ownership housing refers to housing that costs less than 30% of annual gross household income. Applying this definition in the City's context means that only households with high incomes (e.g. \$164,016 in 2021) would be able to afford home ownership in Burlington and only those with moderate incomes (e.g. \$60,072 in 2021) would be able to afford the average market rent for a rental unit in Burlington's primary rental market. While the data suggests that there are opportunities for upper income households to acquire affordable housing, there is limited access to choice, as this level of income would be limited to ownership of a condominium apartment. This essentially means that there are no affordable housing ownership options for Burlington residents with a household income of less than \$164,016, unless they had a down payment greater than 5% or spent more than 30% of their income on housing costs; and, that there are very few affordable rental options for Burlington residents with a household income of less than \$72,887.

Housing is a basic human right. There is a collective civic responsibility to ensure that the supply of housing in a community can accommodate the varying needs of residents throughout their lifetime, including financial needs.



In recognition of the growing issues respecting housing options and the eroding affordability in the City of Burlington, the City has initiated a project to develop an Innovative Housing Strategy that sets out policies, tools, identifies partnerships, and actions to address residents' current and future housing needs. The consulting team of Dillon Consulting Limited (Dillon) and SHS Consulting (SHS) were retained by the City to carry out this work, in partnership with the City's Housing Strategy Project team, Housing Strategy Working Group, and Housing Strategy Steering Committee.

HOW DID WE GET HERE?

The City recognizes the issues around housing access and affordability, and they have been a top priority for the City of Burlington in recent years. Housing is emphasized in a number of the City's strategic and policy documents. The Burlington Strategic Plan, 2015-2040 (Strategic Plan), Council's From Vision to Focus Plan (2018-2022), and the City's New Official Plan (OP 2020) identify housing-related matters as key priorities to support the achievement of the 25-year strategic vision.

Many of the City's strategic planning documents identify that increasing housing options that are attainable for all current and future residents is a top priority.

Citizen engagement that was undertaken as part of the development of the Strategic Plan highlighted an almost universally held concern about housing cost and the lack of housing options for young people, seniors and newcomers within the City. The Strategic Plan highlighted opportunities to diversify housing supply through the development of policies within the OP 2020, and alongside that work, the Strategic Plan identified the need to prepare a Housing Strategy. Burlington's From Vision to Focus Plan identified the completion of a City Housing Strategy as a top priority during this term of Council.

OP 2020, which received Regional approval, with modifications in late 2020, made significant changes to the policies of the Plan, primarily by identifying an Urban Structure and establishing a Growth Framework to identify areas where the City was expecting growth and transition. Both changes had the effect of identifying significant opportunities to redevelop in key areas of the City to accommodate



growth, such as around the GO Stations and existing commercial plazas and corridors, and away from established neighbourhoods where only gentle intensification is expected to occur. In some cases residential permissions have existed in these areas previously, however there had been little uptake in these areas. OP 2020 identifies the most appropriate locations in the City for intensification to support: the provision of a wider range of housing options and jobs; more mobility choices by prioritizing active transportation and transit; and investments in infrastructure and public service facilities to bring residents closer to services, facilities, and stores that support daily and weekly living.

WHAT WERE THE OBJECTIVES OF THE HOUSING STRATEGY PROJECT AT THE PROJECT'S OUTSET?

While there has been a lot of effort and emphasis on improving housing opportunities in the City, this Housing Strategy project provides an opportunity for a focused approach. The principal objective is to develop an innovative Housing Strategy for the City of Burlington that sets out policies, tools, and actions to address residents' housing needs, identifies opportunities for partnerships, and redefines Burlington's role in meeting local housing needs, now and in the future. The Housing Strategy is to build on and support the Region's Housing Strategy through the development of local solutions to housing issues in the City of Burlington.

The key outcomes of the City's Housing Strategy will include:

- Understanding the key players and their respective roles in housing;
- Understanding the current state of housing in Burlington and identifying current and future housing needs;
- Establishing a toolbox of best practices in housing that focuses on innovative practices and new, pioneering ideas;
- Developing of a set of action-oriented housing objectives and an associated implementation plan; and,
- Establishing where the City wants to focus or prioritize efforts to address housing issues in the City.

A Housing Strategy provides an opportunity to understand the current state of housing in the City, to identify housing needs, and to look for innovative solutions through the consideration of a variety of planning policy and financial tools, partnership, collaboration and advocacy opportunities, strategies, and initiatives.

The intent of Burlington's Housing Strategy is not to duplicate the work of the Region or any other level of government or housing provider but to build on, leverage, and support their work through the development of innovative *local* solutions to housing issues specific to Burlington, redefining



Burlington's role in housing. Through the work completed to date, it was determined that the biggest impact the City of Burlington can make, as a lower-tier municipality, is to provide innovative solutions to address housing affordability and attainability for middle-income earners. Increasingly, middle-income households are struggling to find housing that is appropriate for their needs and income level in Burlington with the high cost of housing posing significant challenges for middle-income working households. Providing support to these households insures that they can remain housed in Burlington. It is in addressing the middle income needs where the City can make the biggest moves. The Housing Strategy and associated Actions should be prepared on this basis.

WHAT IS THE PROCESS AND WHERE WE ARE IN IT?

Four distinct phases of work have been identified in the Project Work Plan. Each phase of the project informs the next by building upon the initial recommendations:

- **Phase 1** of the Project constituted project initiation and included the development of a project engagement strategy and the formulation of the project Steering Committee (SC) and Working Group (WG).
- **Phase 2** of the project consisted of a considerable amount of analysis and reporting, in the form of four technical memos, in order to arrive at a series of recommendations for the development of the Housing Strategy itself, which will occur as part of Phase 4 of this project. This research and the recommendations included in this report, represent the foundational technical understanding to be built upon in Phase 4, where the Housing Strategy will be developed. This Report and subsequent Virtual Open House and presentation to Committee and Council constitute the completion of Phase 2 of the Project.
- **Phase 3** of the project includes the preparation of an Inclusionary Zoning Municipal Assessment Report in accordance with the regulations set out under the *Planning Act*, which will: examine the financial viability of applying Inclusionary Zoning (IZ) and include recommendations for staff from a policy and regulatory perspective to implement IZ. This work is currently underway. A developer roundtable session, as well as engagement with the public and touchpoints to Council, will occur as part of the Phase 3 work.
- **Phase 4** of the project will consist of the development of the Housing Strategy and include an action plan, inclusive of timelines for implementation and identification of the group responsible for implementation. Engagement with the public and touchpoints with Council will occur as part of the Phase 4 work.

The overall project work plan is graphically shown in the figure on page vii.

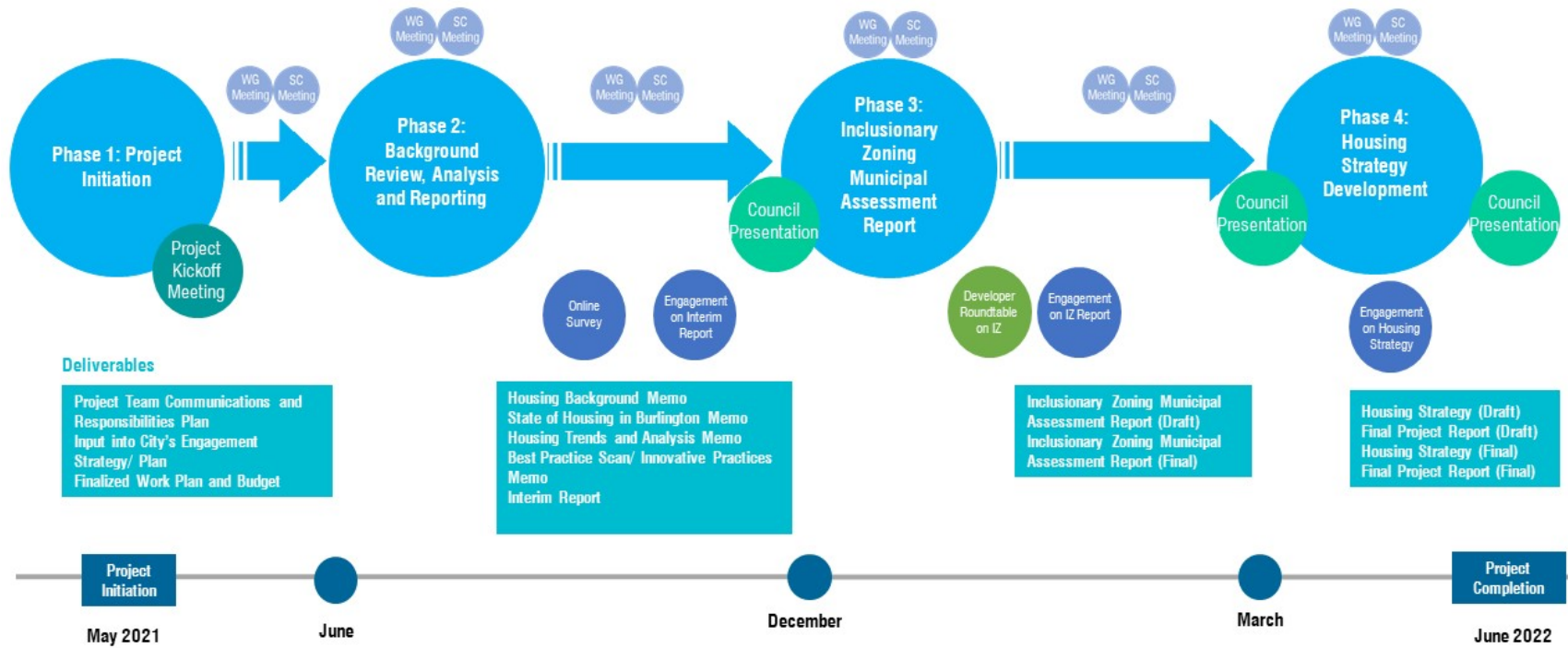


WHAT IS THE PURPOSE OF THIS REPORT?

The purpose of this report is to provide the full picture of housing needs and opportunities for the City. This work serves as a body of detailed technical research that formed the basis of the development of preliminary recommended themes and actions to be addressed through subsequent work on the Housing Strategy. This report serves as the road map for the development of the Housing Strategy in Phase 4.

This report:

- Identifies who does what in the area of housing;
- Summarizes the current housing policy framework at each level of government;
- Identifies the challenges associated with the delivery of a broad mix of housing;
- Explores what levers can be pulled at the local level to influence housing choice and affordability;
- Provides the technical research completed to establish the current state of housing in Burlington, including an analysis of the City's current and anticipated future housing needs;
- Provides a summary of the City-wide housing survey results in order to supplement the technical research through a localized understanding of the lived experience in Burlington;
- Examines trends in housing forms and arrangements in order to identify potential opportunities for areas of focus for the Housing Strategy to address housing gaps;
- Explores what municipal, national and international organizations are doing to address housing needs and affordability and to identify potential options that could be applied in Burlington to address the housing gaps identified through the technical analysis; and,
- Presents preliminary recommended theme areas and actions to be considered as part of the preparation of an Innovative Housing Strategy for the City.





WHAT ARE THE KEY FINDINGS OF WORK TO DATE?

The main findings of the technical analysis in this report are summarized below:

- **The biggest impact the City of Burlington can make, as a lower-tier municipality, is to provide innovative solutions to address housing affordability and attainability for middle-income earners.** Increasingly, middle-income households are struggling to find housing that is appropriate for their needs and income level in Burlington. The technical research shows that this will not improve without intervention by the City and other partners. The high cost of housing in Burlington poses significant challenges for middle-income working households. Burlington is not the service manager for the delivery and provision of assisted and subsidized housing, with that responsibility sitting with the Region of Halton. It is for this reason that the City of Burlington, as a lower-tier municipality, is better positioned to implement policy tools and focus on other interventions that will increase attainable and affordable housing options for middle-income residents while supporting the Region by advocating for the delivery housing options to address deeper affordability.
- **Rental housing supply is not meeting the needs of existing and future residents.** Rental housing supply must increase in order to address rental accessibility. The results of the background research completed to date suggest that there will be a shift in preference toward rental housing options over the longer-term, and at least 200 rental units will need to be added to the City's supply on an annual basis. The limited supply of rental housing has implications for economic growth. Communities that have a diverse supply of housing, including rental housing, will be better able to attract major employers. An adequate supply of rental housing also attracts young adults who are just starting their careers, and it provides opportunities for people who may not want to purchase a house for various lifestyle reasons. Focus should be placed on increasing the purpose-built rental supply, as well as actions to assist in the creation of opportunities for affordable ground-oriented options such as Additional Residential Units (ARUs), tiny homes, modular housing, and townhouses.
- **Housing ownership is not affordable for many Burlington residents.** In the City of Burlington, the supply of housing that is affordable for all incomes is diminishing. In particular, housing for middle-income earners has become a challenge. Only households with high incomes (e.g. \$164,016 in 2021) would be able to afford home ownership in Burlington, unless they had a down payment greater than 5% or spent more than 30% of their income on housing costs.
- **Burlington residents do not feel there is enough diversity or options for ownership housing in the City to meet residents' needs throughout their lifecycle.** There is a limited range of housing available to middle-income earners who are at risk of being out-priced. This is particularly the



case with ground-oriented development, which is still the preference for many homebuyers. The need to ensure an appropriate range and mix of ground-related and higher density housing options to address issues of eroding affordability and accommodate the needs of middle-income earners will be important to address the needs of current and future residents. Additionally, demographic data indicates that the City's largest growing proportions of the population are in older age groups and in those with physical or developmental disabilities. Specific considerations for the housing needs of these groups, in terms of accessibility and opportunities to age in place, will be important for the City to work with other levels of government to ensure a healthy housing continuum. Many municipalities have been faced with these challenges and have addressed similar constraints to those experienced within the Burlington context, which provide some insight into ways that housing needs and gaps can be addressed.

- **As Burlington continues to grow and evolve, housing options will need to reflect this growth and change.** By learning from the most promising practices both in Canada and internationally, these housing needs and gaps can be addressed within the Burlington context.
- **As a lower-tier municipality, one of the greatest actions and areas of focus will be to leverage relationships with upper levels of government and local community organizations to advocate for housing affordability and foster partnerships for the delivery of housing to address needs across the continuum.** Partnerships with all levels of government, the private sector, and non-profit organizations are critical assets that can be leveraged to more adequately address specific housing needs within a community. Each of these partners may have access to resources and community links that support the implementation and vision of the City's Housing Strategy.
- **A lack of understanding among the general public about the benefits of a range and mix of housing options in the City often results in opposition to development that would address housing gaps.** This opposition is often based on misinformation about housing and development. It is also sometimes based on discrimination, stereotypes, and prejudices toward those who may not live in dwelling types that are 'typical' of a specific neighbourhood. This puts a spotlight on the need to draw awareness and build capacity to combat these causes or reasons for objection associated with housing projects, and it is another critical area that City staff can address. Staff-led awareness and capacity building initiatives with Burlington's residents about housing issues should be a component of the larger Housing Strategy.



Based on the findings from the technical memos and engagement touchpoints in Phase 2, the following five themes have emerged:



Support a Healthy Rental Housing Stock



Support a Broad Variety of Housing Types and Forms



Building Awareness and Capacity



Advocate for Partnerships



Take Action, Define, and Measure Success

Together, these five themes form the pillars for the development of the Housing Strategy.



In order to begin a dialogue on setting out the vision for Housing in Burlington, the following Draft Vision Statement has been prepared in consultation with the Housing Strategy Working Group and Housing Strategy Steering Committee. The finalized Vision Statement will serve to guide the Housing Strategy Project in delivering recommendations and actions that move the City of Burlington closer to this vision. Staff will seek feedback on the Draft Vision Statement and Goals for Housing in Burlington through public consultation in Q1 2022.

“Everyone is welcome in Burlington. Burlington is a City where all current and future residents have access to housing options that meet their needs at all stages of life and that are attainable at all income levels.”



NEXT STEPS

The following immediate next steps are required prior to advancing to the development of the Housing Strategy (Phase 4):

- Present the Housing Needs and Opportunities Report to the public at the Housing Strategy Virtual Open House; and
- Following the Open House, present the Housing Needs and Opportunities Report to Council.

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1.0 PROJECT PURPOSE

BURLINGTON HOUSING OPPORTUNITIES

In North America, there is increased pressure for more housing options to support the increasing demographic diversity and housing need gaps. The City of Burlington is not alone in experiencing the effects of the broader housing crisis; The Minister of Municipal Affairs, Steve Clark, acknowledges that, no matter where you go in Ontario, it's a challenge to find housing that meets their needs and budget¹. There are also unique circumstances that each municipality will face in addressing the housing crisis at the community level. This requires developing creative ways to utilize the land more efficiently to accommodate existing and future residents, as well as achieve provincially mandated targets for accommodating growth.

Although it has been demonstrated that there is a significant need to ensure the provision of a range of housing options for people of all incomes and all stages in life within the City Burlington, the City faces the challenge that there is limited greenfield land available for development. Further, the City's Built Up Area (BUA) will need to develop at higher intensities within the Primary and Secondary Growth Areas identified in the New Official Plan (2020). There are a number of interests and priorities that must be balanced in order to support a healthy housing continuum. Many municipalities have been faced with this challenge and have addressed similar constraints to those experienced within the Burlington context, which provide some insight into the ways that housing needs and gaps can be addressed.

In recognition of the growing issues respecting housing options and eroding affordability² in the City of Burlington, the City has initiated a process to develop an Innovative Housing Strategy that sets out policies, tools, and actions to address residents' housing needs, now and in the future. The consulting team of Dillon Consulting Limited (Dillon) and SHS Consulting (SHS) were retained by the City to carry

¹ More Homes, More Choice: Ontario's Housing Supply Action Plan, Ministry of Municipal Affairs, Accessed from: <https://www.ontario.ca/page/more-homes-more-choice-ontarios-housing-supply-action-plan>

² Affordability, in this instance, refers to the purchase or rental prices for housing generally outpacing income levels for many demographic groups within the City and the threshold for 'affordable' set out by Halton Region in their annual state of housing report.

out this work, in partnership with the City’s Housing Strategy Project team, Housing Strategy Working Group, and Housing Strategy Steering Committee.

The Strategy project endeavors to identify innovative and creative solutions, partnerships, and advocacy opportunities in order to increase options for housing in Burlington that are attainable for all current and future residents at every stage of life. As a lower-tier municipality, the intent is not to duplicate the work of the Region or any other level of government or housing provider, but to build on, leverage, and support their work through the development of innovative **local** solutions to housing issues that are specific to Burlington.

Housing is a basic human right. There is a collective civic responsibility to ensure that the supply of housing in a community can accommodate the varying needs of residents throughout their lifetime, including financial needs.

HOUSING IS A TOP PRIORITY FOR THE CITY

Ensuring the provision of housing for all is a top priority for the City of Burlington, as evidenced by the emphasis and priority placed on this key initiative in a number of the City’s strategic and policy documents. The Burlington Strategic Plan, 2015-2040 (Strategic Plan) identified several priorities for housing, including a price range and mix of housing choices to support the City’s growing population of youth, newcomers, persons with special needs, and young families, along with desirable housing alternatives that support seniors’ ability to remain in their homes or neighbourhoods for as long as possible. It also identified the need to prepare a Housing Strategy following the completion of the City’s New Official Plan (OP 2020). Additionally, Council’s From Vision to Focus Plan, 2018-2022 (Vision to Focus), identified: the performance target of approving one affordable housing project per year as part of the four-year work plan; having an aspirational performance target of at least 50% of all new housing being townhouses and multi-storey buildings; and having at least 30% being affordable or assisted housing as part of the 25-year strategic plan (2041 timeframe)³. Within these strategic documents, several specific priorities for housing were identified, including the need to increase housing options that are attainable for all current and future residents at every stage of life.

There are many roles to be played by the various levels of government, community organizations, and the private sector in delivering housing to meet the needs of residents across the housing continuum. As a lower-tier municipality, the City of Burlington works within a complex planning environment and shares responsibilities to address housing need with many other stakeholders. As a part of the Housing Strategy project, the City of Burlington is looking for ways to re-define its role.

Many of the City’s strategic planning documents identify that increasing housing options that are attainable for all current and future residents is a top priority.

Given the inter-related nature of how housing issues are addressed, there is an important role for the City to play in policy development to guide how change occurs in the City. Over the last decade, the City has made a number of progressive improvements to help position the City of Burlington for sustainable growth over the long term, including the development of a New Official Plan (2020), which provides a

³ Targets from the Halton Region Official Plan

vision for the future of the City of Burlington and a road map for managing growth and development. Through the Housing Strategy project, the City is looking for ways to redefine its role in meeting the housing needs of residents.

Ensuring the provision of a wide range of housing options to accommodate current and future residents of all income levels at all stages of life is a significant component the City's OP 2020, which specifically identified the need for a more detailed, robust housing strategy to help implement the OP's growth strategy.

BURLINGTON HOUSING TRENDS AND FUTURE DEMAND

Over the past 25 years, the City of Burlington has experienced strong population growth⁴ across all major demographic groups and has grown at a rate well above the provincial average. This has been largely driven by steady net migration into the City across all ages, as well as an increase in immigration throughout the Region. These factors have fueled, and will continue to fuel, steady housing growth throughout the City. Historically, residential development activity within Burlington has been dominated by ground-oriented housing forms (e.g. single/semi-detached houses and townhouses).

Due to the City's mature state, there are limited opportunities to expand the urban boundary. Further, through the Strategic Plan, Council has reinforced its position to protect the existing rural/urban boundary. New growth will need to be accommodated within the Built Up Area (BUA), through intensification, and within the Designated Greenfield Area (DGA) through more compact forms of development.

There are many factors that must be considered in terms of housing type, size, tenure, and arrangement of new developments in relation to ensuring that the City is well-positioned to provide a range and mix of housing options that meet the needs of current and future residents of all incomes and at various stages of life.

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1.1. Project Process

Four distinct phases of work have been identified in the Project Work Plan. Each phase of the Report informs the next, building upon the initial recommendations:

- **Phase 1** of the Project constituted project initiation and included the development of a project engagement strategy and the formulation of the project Steering Committee (SC) and Working Group (WG).
- **Phase 2** of the project consisted of a considerable amount of analysis and reporting, in the form of four technical memos, in order to arrive at a series of recommendations for the development of the Housing Strategy itself, which will occur as part of Phase 4 of this project. This research

⁴ In accordance with the City's Growth Analysis Study, the City's growth rate within the 1991 to 2016 period was 1.4%

and the recommendations included in this report, represent the foundational technical understanding to be built upon in Phase 4, where the Housing Strategy will be developed. This Report and subsequent Virtual Open House and presentation to Committee and Council constitute the completion of Phase 2 of the Project.

- **Phase 3** of the project includes the preparation of an Inclusionary Zoning Municipal Assessment Report in accordance with the regulations set out under the *Planning Act*, which will examine the financial viability of applying Inclusionary Zoning (IZ); and, will include recommendations for staff from a policy and regulatory perspective to implement IZ. This work is currently underway. A developer roundtable session, as well as engagement with the public and touchpoints to Council will occur as part of the Phase 3 work.
- **Phase 4** of the project consists of the development of the Housing Strategy and will include an action plan, inclusive of timelines for implementation and identification of the group responsible for implementation. Engagement with the public and touchpoints with Council will occur as part of the Phase 4 work.

The overall project work plan is graphically shown in **Figure 1-1**.

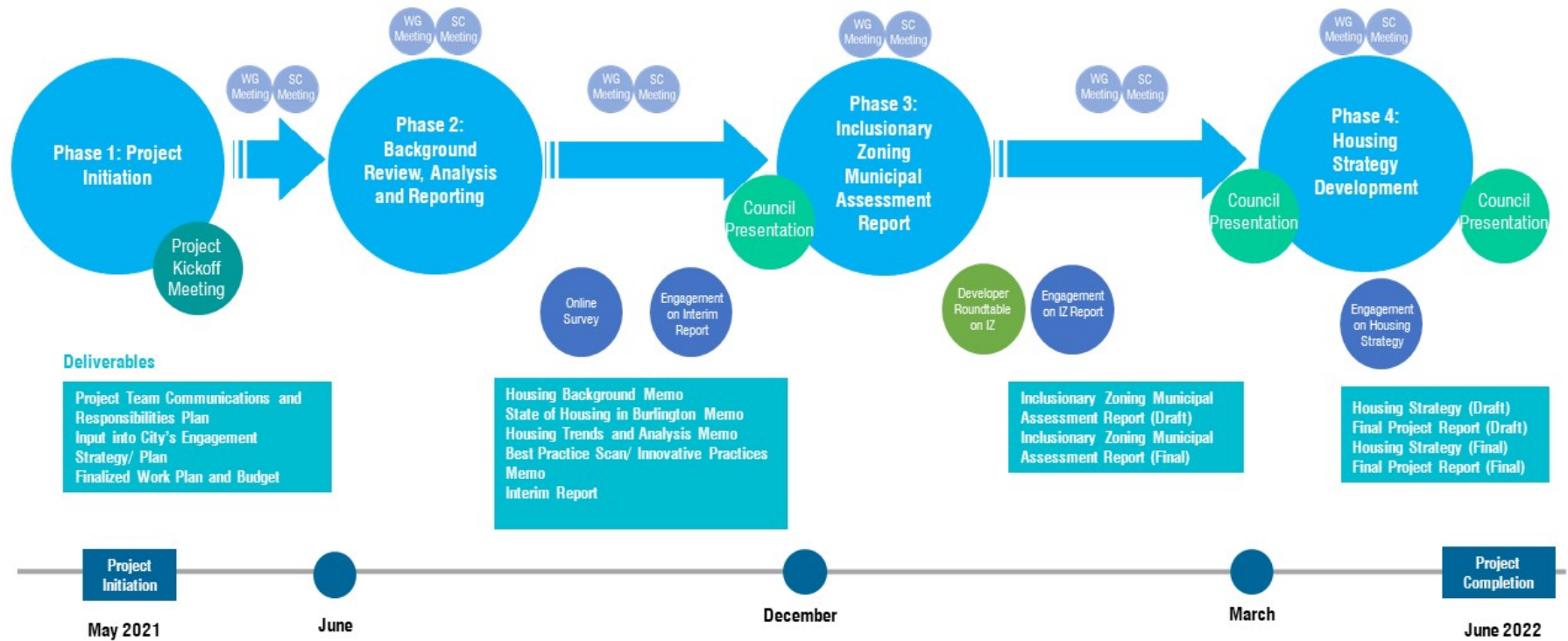


Figure 1-1: Innovative Housing Strategy Project Work Plan

1.2. Phase 2 Work - A Brief Summary

PHASE 2 TECHNICAL MEMOS

As noted previously, a series of technical memos have been prepared throughout the course of Phase 2 of the project⁵. Each of these Technical Memos were presented to the project Steering Committee (SC) and project Working Group (WG), as well as provided to Halton Region for input.

The SC was established to give strategic advice on matters related to the housing study, consisting of City staff representatives from a number of departments, including the City Manager, Director of Corporate Communications and Engagement, Executive Director of Community Planning, Regulation and Mobility, Director of Community Planning, Chief Building Official/Director of Building and By-law, City Solicitor/ Assistant City Solicitor, Director of Finance, Director of Engineering Services, City Clerk, and Executive Director, Burlington Economic Development, Manager of Policy and Community, Coordinator of Policy, and Government Relations Manager.

The WG was established to advise on local issues and be champions for the Housing Strategy. The WG includes members from a variety of sectors including not for profit, co-op, and the development community as well as residents working together to support the development of the Housing Strategy. Additionally, the WG includes government representatives comprised of the Mayor and two members of Council, and a Region of Halton staff member. The WG provides insight and acts as a sounding board as part of the development of the Housing Strategy, advising on local issues, championing the project, and providing key insights given their diverse backgrounds. They ensure there is ongoing and strong liaison among the various stakeholder groups, Council, Consultants and City Staff, and work with Staff to investigate opportunities to improve transparency and encourage engagement throughout the Housing Strategy Project.

Both the SC and WG provided advice, insights and feedback to project staff and the Consultant team on project milestones. The SC and WG collaborated on this work by providing detailed comments on the Technical Memos, shaping the content of the Interim Report. The SC and WG will also review and provide comment in the next phases of the project, including the Inclusionary Zoning Municipal Assessment Report and final Housing Strategy.

⁵ Technical Memo 1 (Housing Background) identified who does what within the area of housing, provided a summary of Ontario's housing policy framework from the Federal, Provincial, Regional and local levels and identified challenges related to housing choice and affordability; Technical Memo 2 (State of Housing in Burlington and Housing Needs Assessment) identified current and anticipated housing needs, identified key findings from the housing needs analysis and provided an assessment of current and future needs; Technical Memo 3 (Housing Trends Analysis) examined trends in housing types, forms and arrangements; explored local demographic trends; assessed the impacts of short-term rentals; and identified opportunities for implementation; and, Technical Memo 4 (Innovative Practices) included a scan of best and promising practices for housing policies, tools and incentives, and partnerships and advocacy to identify potential opportunities for Burlington to implement as part of the Housing Strategy

PHASE 2 ENGAGEMENT

Two distinct engagement touchpoints formed part of the Phase 2 work program: an internal workshop with staff representatives from the City’s various departments; and, an online survey. The intent and purpose of these engagement touchpoints were to assist in defining the City’s role with respect to housing, validate and contextualize statistical data analysis, and re-define themes and actions to form part of the Housing Strategy. The findings of the internal workshops on online survey are discussed later on in the report in Sections 2.9 and 3.4.

PHASE 2 INTERIM REPORT

Following the input received from the SC and WG, as well as a review of the findings from the internal workshop and online public survey, the Project Consultant Team consolidated the four Technical Memos into this report. This interim report serves as a body of detailed technical research that formed the basis of the development of preliminary recommended themes and actions to be addressed through subsequent work on the Housing Strategy. It serves as the road map for the development of the Housing Strategy in Phase 4.

Through the engagement touchpoints and the Technical Memos, it was determined that the biggest impact or area the City can “make moves” is in addressing the needs of the middle-income households. In 2021, a middle-income household in the City of Burlington ranged from \$ 84,453 to \$123,911⁶. For ownership housing in Burlington, the analysis suggests that middle income households can afford very few of the units on the market, and those are primarily one-bedroom condominium units. The preliminary analysis also suggests that the rental market is currently affordable for middle income households but this is complicated by a lack of rental units available in Burlington. As demand continues to outpace the supply of rental units, households will continue to have difficulty finding units that are appropriate for their needs and income level in Burlington.

While this strategy will seek to improve housing options and attainability for all residents, middle income households are a key focus of this strategy. The City will, however continue to collaborate with Halton Region as the designated Service Manager in accordance with the *Housing Services Act*.

A draft Vision Statement and preliminary recommendations for the development of the Housing Strategy have been identified in Phase 2 of this process and are outlined in Chapter 5 of this Report.

1.3. Report Organization

This Housing Needs and Opportunities Report (the Report) is organized in five (5) main sections/ chapters, plus appendices which cover in greater detail the key findings for those who have an interest in an even deeper dive into the analysis. Throughout the Report, where recommendations for the City of Burlington are identified, a callout box that identifies the possible theme area(s) and/or actions suggested to be incorporated into the Housing Strategy, with a brief summary of what this means for

⁶ Total Income Deciles, City of Burlington, Statistics Canada Custom Tabulations, 2016

Burlington, will appear to the right. At the end of each chapter, a summary of the key takeaways based on the research findings is also included, for easy reference.

The following four (4) chapters are as follows:

- **Chapter 2** examines the way ‘affordable housing’ and the housing continuum are defined, as well as the regulatory context that has directed the framework for the housing policy drivers that will be identified throughout the report;
- **Chapter 3** provides an analysis of key housing needs and gaps and examines trends associated with alternative housing forms, housing tenure and living arrangements. This section also provides an overview of the key insights from the findings of the online survey;
- **Chapter 4** discusses promising practices from around the world and what can be implemented by the City of Burlington; and,
- **Chapter 5** provides preliminary recommendations for the City’s Housing Strategy. Chapter 5’s recommendations are organized around five key themes that form the pillars for the development of the Housing Strategy, as shown in **Figure 1-2**:

Each Chapter also includes a Summary section that outlines the key findings. The key findings are summarized, and alignments to the above-noted themes from Chapter 5 are noted.

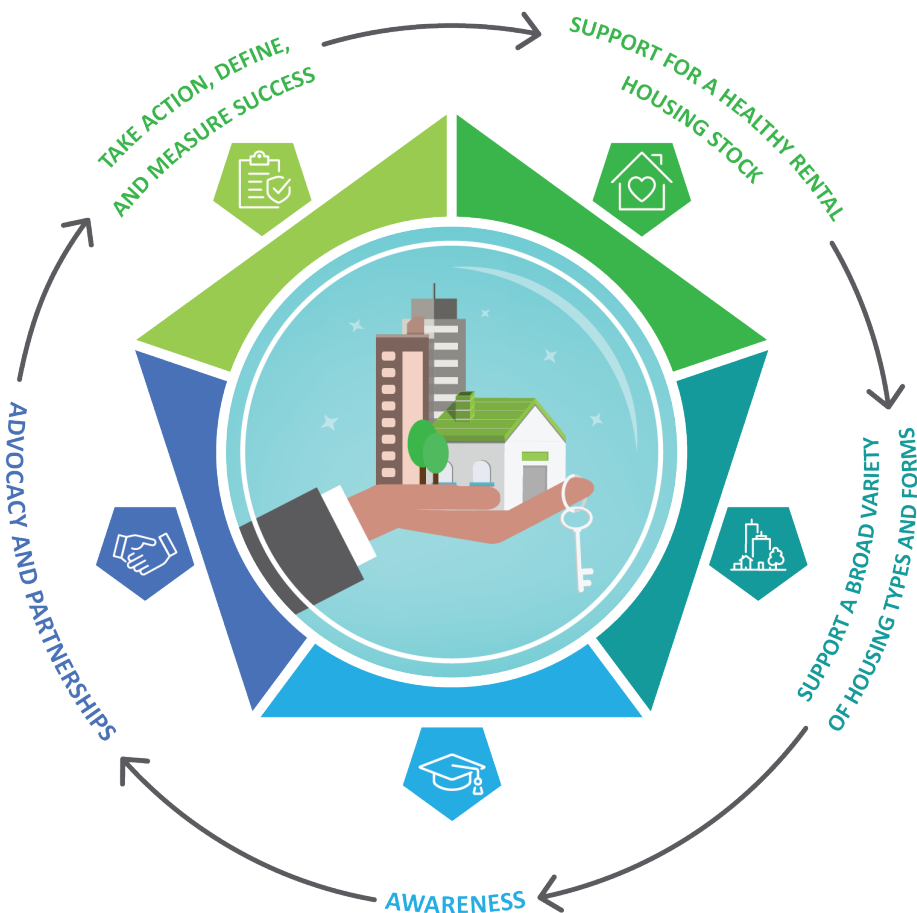


Figure 1-2: Themes for the Housing Strategy

As indicated in **Figure 1-2**, the proposed five themes for Burlington’s Housing Strategy are:



Support a Healthy Rental Housing Stock



Support a Broad Variety of Housing Types and Forms



Building Awareness and Capacity



Advocate for Partnerships



Take Action, Define, and Measure Success



2.0 HOUSING BACKGROUND

This section provides an overview of all of the legislative authorities and policies that influence housing in Burlington. This section also explores the term “affordable” and some existing tools, incentives and partnerships that are available to improve housing affordability and attainability.

2.1. What is Affordable Housing?

There are many different ways of defining affordable housing. Definitions that exist in provincial laws, may differ from definitions used in federal housing programs. For many people, there is also a very personal definition of affordability based on their own income. Key definitions for affordable housing and attainable housing are provided below, to assist in setting the context.

Affordable Housing

The Canada Mortgage and Housing Corporation (CMHC) defines affordable housing as housing with a price for purchase or rent where households spend no more than 30 percent of their gross household income on housing.

In the case of ownership housing, the Provincial Policy Statement (PPS) defines affordable housing as, the least expensive of:

1. Housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual housing income for low and moderate income households; or
2. Housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area;

In the case of rental housing, the PPS defines affordable housing as, the least expensive of:

1. A unit for which the rent does not exceed 30 percent of gross annual housing income for low and moderate income households; or
2. A unit for which the rent is at or below the average market rent of a unit in the regional market area.

In Halton Region’s Official Plan, affordable housing is defined as:

“housing with a market price (or rent that is affordable to households of low and moderate income, spending no more than 30 percent of their gross income.

- a) *Affordable rental housing should meet the demand of households at the low end, as described in Halton’s annual State of Housing Report, pursuant to Section 86(7). Such households would be able to afford at least three out of ten rental units on the market.*
- b) *Affordable ownership housing should meet the demand of households at the high end, as identified in Halton’s annual State of Housing Report pursuant to Section 86(7). Such households would have sufficient income left, after housing expenses, to sustain the basic standard of living.”*

Attainable Housing

While there is no universal definition of attainable housing, it is often used to refer to rental or ownership housing without any subsidies which is affordable to workforce households or households with moderate incomes. In the US, it is defined as non-subsidized, for-sale housing that is affordable to households with incomes between 80 and 120 percent of the area median income.

BRINGING THE DEFINITIONS INTO CONTEXT

Using the Consumer Price Index (CPI), to bring the 2016 incomes to 2021 values, the estimated average household income in Burlington for 2021 is \$159,083 and the estimated median household income is \$124,154.

Based on research conducted as part of this report, findings indicate the following 2021 average ownership prices⁷ in Burlington:

- Single-detached: \$1,398,357
- Semi-detached: \$901,963
- Townhouse: \$894,997
- Condominium townhouse: \$575,299
- Condominium apartments: \$575,299

Ownership options in Burlington are only affordable to households earning \$164,016 or more on an annual basis. This exceeds the 2021 estimated household income and median household income.

This means that, within the context of Burlington, ownership options are only affordable to households earning \$164,016 or more on an annual basis, unless they had a down payment greater than 5% or spent more than 30% of their income on housing costs (see Figure 2-1). Further details on ownership affordability are discussed in Section 3.4 Ownership Housing in **Appendix C** of this Report. This rate is also above the 2021 estimated household income and median income identified above.

⁷ Statistics Canada Custom Tabulations, 2016; TREB Monthly Market Reports 2020

Figure 2-1: Affordability of Home Ownership Compared to Affordable House Prices According to Halton Region Income Deciles, Halton Region and City of Burlington House Prices, 2021

HALTON REGION INCOME DECILES	2021 INCOME	MAX AFFORDABLE HOUSE PRICE	AVERAGE HOUSE PRICE \$1,059,466	DETACHED HOUSES \$1,398,537	SEMI-DETACHED HOUSES \$901,963	CONDOMINIUM TOWNHOUSES \$737,893	CONDOMINIUM APARTMENT \$575,299	ATTACHED/ ROW/ TOWNHOUSE
Low Income	\$34,939	\$141,705	✗	✗	✗	✗	✗	✗
Low Income	\$55,344	\$224,465	✗	✗	✗	✗	✗	✗
Low Income	\$74,100	\$300,539	✗	✗	✗	✗	✗	✗
Moderate Income	\$93,619	\$379,704	✗	✗	✗	✗	✗	✗
Moderate Income	\$113,702	\$461,155	✗	✗	✗	✗	✗	✗
Moderate Income	\$136,416	\$555,851	✗	✗	✗	✗	✗	✗
High Income	\$164,016	\$673,249	✗	✗	✗	✗	✓	✗
High Income	\$201,987	\$834,656	✗	✗	✗	✓	✓	✗
High Income	\$271,378 or more	\$1,129,802 or more	✓	✗	✓	✓	✓	✓

Source: Statistics Canada Custom Tabulations, 2016; TREB Monthly Market Reports, 2020

With respect to rental tenure, the research conducted as part of this report indicates the following average monthly rents⁸ in the primary rental market in Burlington⁹:

- Bachelor: \$1,229
- One bedroom: \$1,577
- Two bedroom: \$1,641
- Three+ bedroom: \$1,658

This means that, within the context of Burlington, rental options within the primary rental market are only affordable to households earning \$60,072 or more on an annual basis (further details on rental affordability are discussed in Section 4.3 Affordability by Tenure of **Appendix C**). This is further complicated by the low vacancy rates for rental housing in the City, which has remained below 3% since 2010, and the findings that there will be increased demand for rental housing now and into the future. The findings of this report indicate the situation is worse within the secondary rental market¹⁰.

Within the Burlington Context, where the cost of all tenures of housing is high, there are very few “affordable” housing options for households within low and moderate income deciles when applying the Federal and Provincial government’s definition of “affordable”.

Given the City’s stated objective for the Housing Strategy to provide a toolkit with options to address housing needs across the entire housing continuum, the strategy will need to provide tools to address both housing “affordability” and “attainability” throughout Burlington to best position itself as an inclusive and complete community that provides housing options for all. When “affordable housing” is used within the context of this report it is meant to encapsulate the definition of affordable as set out in the Halton Region Official Plan and does not mean government- assisted housing or subsidized housing.

A broader glossary of terms, which can be found in **Appendix A** of this report, is provided for additional reference.

2.2. The Housing Continuum

CMHC defines the housing market as a continuum or system where housing supply responds to a range of housing need¹¹. The formally accepted definition for the Housing Continuum is provided below:

Continuum of Housing/ Housing Continuum

The continuum of accommodation options that meet a range of needs and standards, including physical adequacy, space and capacity, and affordability. The continuum includes housing and support services

⁸ TRREB Monthly Rental Market Reports 2020 Q1 - Q4

⁹ Primary Rental Market constitutes rental units in buildings constructed for the purposes of rental tenure

¹⁰ Secondary Rental Market- rental units in buildings that were not purpose-built for the purposes of rental tenure (e.g. a converted single detached dwelling, a basement apartment, a condominium unit rented privately by the owner, a ground-related residential dwelling rented privately by the owner)

¹¹ Canada Mortgage and Housing Corporation (2018). About Affordable Housing in Canada. Accessed from: <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/develop-new-affordable-housing/programs-and-information/about-affordable-housing-in-canada>

whereby people progress from one end of the spectrum (homelessness/emergency shelter) towards the other (safe and affordable market housing).

Due to demographic, social, economic, and geographic factors which impact housing need and demand, the private housing market does not always meet the full range of housing need in a community. This is particularly true for individuals and families with low and moderate incomes or for persons with unique housing and support needs.

The housing continuum is not linear, even though the terminology can sometimes be interpreted to suggest otherwise (Figure 2-2). In fact, people can move between different elements in the continuum through different stages of their life. For example, a young couple may start in affordable rental housing when they settle in the community, move to ownership housing as they expand their family, then downsize into a market rental unit during retirement, and move into supportive housing, such as a long-term care facility or a retirement community with supports, later in life. As such, it is important for each community to have an adequate supply of housing options within the entire housing system.



Figure 2-2: The Wheelhouse: Elements of the Housing Continuum; Source: Canada Mortgage and Housing Corporation, 2019

The different elements of the housing continuum (or housing system) are as follows¹²:

Emergency Shelters

Emergency shelter is short-term accommodation (usually 30 days or less) for people experiencing homelessness or those in crisis.

Transitional Housing

Transitional housing is intended to offer a supportive living environment for its residents. It is considered an intermediate step between emergency shelter and supportive or permanent housing and has limits on how long an individual or family can stay. Stays are typically between three months and four years.

¹² National Housing Strategy Infographic and Glossary of Terms. Accessed from: <https://www.placetocallhome.ca/pdfs/Canada-National-Housing-Strategy-Infographic.pdf> and <https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/files/pdf/glossary/nhs-glossary-en.pdf?sv=2017-07-29&ss=b&srt=sco&sp=r&se=2019-05-09T06:10:51Z&st=2018-03-11T22:10:51Z&spr=https,http&sig=0Ketq0sPGtnokWOe66BpqguDljVgBRH9wLOCg8HfE3w=>

Supportive Housing

Supportive living provides a physical environment that is specifically designed to be safe, secure, enabling and home-like, with support services such as social services, provision of meals, housekeeping and social and recreational activities, in order to maximize residents' independence, privacy and dignity.

Community Housing

Community housing refers to either housing that is owned and operated by non-profit housing societies and housing co-operatives, or housing owned by provincial or municipal governments (i.e. Halton Region).

Affordable Rental and Ownership Housing

Affordable housing is housing that can be owned or rented by a household with shelter costs (rent or mortgage, utilities, etc.) that are no more than 30% of its gross income. Using the Provincial definition for affordable housing, this refers to housing which is affordable to households with low and moderate incomes (e.g. the lowest 60% of the income distribution). This would mean a maximum monthly rent of no more than \$1,658 and a maximum affordable house purchase price of \$555,851, based on the lower of average market rent or the estimated 2021 60th renter income percentile and 60th overall household percentile, respectively (see Tables 63 and 65)¹³.

Market Rental Housing

Market rental housing is rental units in the private rental market and includes purpose-built rental units as well as units in the secondary rental market, such as additional residential units and rented single detached dwellings.

Market Ownership Housing

Market ownership housing refers to ownership units priced at market values and purchased with or without a mortgage but without any government assistance¹⁴.

2.2.1. Halton Region's Housing Continuum

Another way of looking at the housing continuum based on household income and the presence or absence of government subsidy is illustrated in **Figure 2-3**. Based on Halton Region's Housing Continuum, and as set out in the Region's State of Housing Report (2020), assisted housing is understood to mean housing that is affordable for low and moderate income households where part of the housing cost is subsidized through a government program; and, affordable housing is understood to mean market-priced housing that is affordable to households with low and moderate incomes spending no more than 30% of their gross household income on housing costs without government assistance.

The role for the City of Burlington in the context of the housing continuum is focused on enabling rental and ownership, affordable and market housing options. The special needs and assisted housing portions of the continuum are primarily the responsibility of Halton Region, as the Housing Service Manager,

¹³ Halton Region's 2020 State of Housing Report identifies the following average maximum affordable purchase price: \$409,500 and average maximum monthly rent: \$2,120.

¹⁴ This does not include any mortgage insurance a household might have purchased through CMHC to access lower down payment requirements.

and the Province of Ontario. The preliminary analysis suggests that the rental market is currently affordable for middle income households, but that is unlikely to continue without support from the City of Burlington to retain existing rental units and promote the construction of more affordable rental units. For ownership housing in Burlington the analysis suggests that middle income households can afford very few of the units on the market, and those are primarily one-bedroom condominium units. The ownership market is mostly beyond the control of the City.

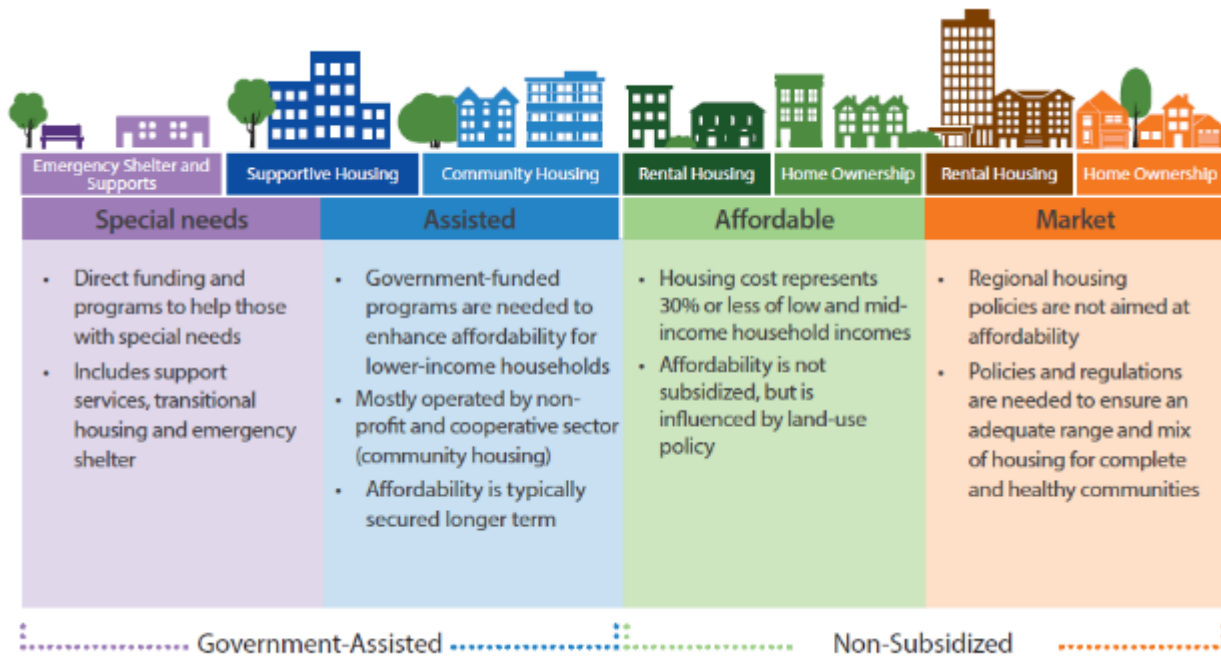


Figure 2-3: Halton Region’s Housing Continuum (Halton Region 2020 State of Housing Report)

2.3. Local Context

The City of Burlington is located in the Greater Toronto and Hamilton Area (GTHA) between Lake Ontario and the Niagara Escarpment, within the “Greater Golden Horseshoe” (GGH). It is one of four area municipalities within Halton Region, which also includes the Towns of Halton Hills, Milton and Oakville.



Burlington possesses a highly educated workforce, with proximity to 20 post-secondary institutions. There is also a well-balanced mix of employment opportunities.¹⁵ The combination of an economically strategic location, diversified economy, natural heritage features, and affordability relative to the Toronto geography make it an attractive option for people from the Toronto area to relocate.

In recent years, Burlington has begun to experience intensification development pressures within both the Built-Up Area (BUA) as well as in the Designated Greenfield Area (DGA), as there is limited greenfield land remaining for new suburban-style development. In addition, due to the City's geographic area there are limits to the expansion of the urban boundary. The City is in a position whereby intensification becomes the only option for growth. Planning for this growth and shift to more intensified forms of development is reflected in the City's New Official Plan (2020).



2.4. Policy and Legislative Context

2.4.1. Planning Act

The *Planning Act* identifies matters of provincial interest, such as providing for a full range housing options, which takes into account affordable housing. Municipalities are to include policies within their OPs to authorize Additional Residential Units (ARUs) and inclusionary zoning (IZ). Both are provincial planning tools that can enable municipalities to increase the supply of affordable housing for low- and moderate-income households. They are also relatively new policy requirements, with municipalities currently working to update their OPs to bring them into conformity.

The *Planning Act* identifies housing as a Provincial Interest

The *Planning Act* requires an OP to contain policies that authorize the use of ARUs by authorizing:

- The use of two residential units in a detached house, semi-detached house or rowhouse; and
- The use of a residential unit in a building or structure ancillary to a detached house, semi-detached house or rowhouse (Section 16.3).

Inclusionary zoning often referred to as "IZ" is a provincial planning tool that enables municipalities to secure affordable housing units in new developments of 10 units or more. The *Planning Act* restricts where IZ can be applied to areas within a Protected Major Transit Station Area (PMTSA) and to locations where a Community Planning Permit System (CPPS) or Development Permit System (DPS) area has been ordered by the Minister (The Province).

¹⁵ Burlington Economic Development, 2021, Accessed from: <https://investburlington.ca/why-burlington/talent/>

In Burlington there are no CPPS in effect at the moment, however ROPA 48 identifies the three MTSAs as PMTSAs: Aldershot GO, Appleby GO and Burlington GO are where IZ can be applied. The intent of this policy tool is to increase the supply of affordable housing for low- and moderate-income households, particularly in transit-connected locations. The *Planning Act* exempts IZ from developments which contain fewer than ten (10) residential units or are proposed by a non-profit housing provider. Generally, inclusionary zoning tends to work best in locations experiencing rapid population growth and high demand for housing, accompanied by strong economies and housing markets. IZ is relatively new to Ontario, enacted in 2018 in the *Planning Act*. It has been used in the United States for much longer, particularly in the state of New York.

2.4.2. Provincial Policy Statement

The Provincial Policy Statement (PPS), 2020, provides policy direction on matters of provincial interest including direction for planning and regulating the development and use of land. The policies of the PPS emphasize efficient land use and development patterns that support complete communities and protect the environment, public health and safety, and to facilitate economic growth. In accordance with the PPS, the official plan is the most important vehicle for implementation of this Provincial Policy Statement. Comprehensive, integrated and long-term planning is best achieved through official plans.

The PPS speaks to providing for an appropriate range and mix of housing options¹⁶ and densities in order to meet projected needs of current and future residents of the regional market area¹⁷ (Section, 1.4.1).

Municipalities are to maintain their ability to accommodate residential growth for a minimum of 15 years. This is achieved through residential intensification and development/redevelopment (Section, 1.4.1.a). This also includes maintaining servicing capacity to provide at least a three-year supply of residential units, through lands zoned to facilitate residential intensification and redevelopment, and land in draft approved and registered plans (Section, 1.4.1.b). Upper- and single-tier municipalities may choose to provide a five-year supply of residential units.

Section 1.4.3 of the PPS provides guidance on establishing and implementing minimum targets for the provision of affordable housing to low and moderate income households. Upper-tier municipalities, in consultation with lower-tier municipalities, may identify a higher target. If this is the case, the higher target will represent the minimum target for the lower tier municipalities (Section 1.4.3.a). All types of residential intensification and redevelopment, including ARUs, are to be permitted in accordance with Section 1.1.3.3. It states that appropriate locations and opportunities for transit-supportive

¹⁶ The PPS defines ‘housing options’ as range of housing types such as, but not limited to single-detached, semi-detached, rowhouses, townhouses, stacked townhouses, multiplexes, additional residential units, tiny homes, multi-residential buildings. The term can also refer to a variety of housing arrangements and forms such as, but not limited to life lease housing, co-ownership housing, co-operative housing, community land trusts, land lease community homes, affordable housing, housing for people with special needs, and housing related to employment, institutional or educational uses.

¹⁷ The PPS defines ‘regional market area’ as an area that has a high degree of social and economic interaction. The upper or single-tier municipality, or planning area, will normally serve as the regional market area. However, where a regional market area extends significantly beyond these boundaries, then the regional market area maybe based on the larger market area. Where regional market areas are very large and sparsely populated, a smaller area, if defined in an official plan, may be utilized.

development are to be identified, taking into account existing building stock or areas (e.g. brownfield sites). The availability of suitable existing or planned infrastructure to accommodate the projected needs is also to be considered.

The PPS provides guidance on defining affordable housing, including the definitions of the key terms.



Provincial policy requires that Official Plans contain minimum targets for the provision of affordable housing.

2.4.3. A Place to Grow: Growth Plan for the Greater Golden Horseshoe (Growth Plan)

The Growth Plan provides guidance for how communities are to plan for growth to 2051. One of the Guiding Principles of the Growth Plan is to: support a range and mix of housing options, including additional residential units and affordable housing, to serve all sizes, incomes, and ages of households.

This Guiding Principle is reinforced, particularly in Section 2.2 of the Growth Plan – Policies for Where and How to Grow.

Section 2.2.1 provides policies for managing population and employment growth. The Growth Plan establishes targets for intensification within the BUA, densities within the DGA, and specific density targets for Strategic Growth Areas which include, among other important intensification areas, Urban Growth Centres (UGCs) and Major Transit Station Areas (MTSAs)

Section 2.2.6 of the Growth Plan relates to Housing, and provides direction to upper- and single-tier municipalities which includes:

- Supporting housing choice through minimum intensification and density targets, and identifying mechanisms to support the implementation of these targets. This can be accomplished by identifying a range and mix of housing options and establishing targets for affordable ownership housing and rental housing.
- Aligning land use planning with housing and homelessness plans;
- Addressing housing needs in accordance with the PPS; and
- Implementation of the above through OP policies and designations, and zoning by-laws



Provincial policy requires municipalities to support a range and mix of housing options to meet the needs of current and future residents

The Growth Plan also recognizes that in order to achieve complete communities, municipalities will need to consider available tools that require multi-unit residential developments to incorporate a mix of unit sizes (Section 2.2.6.3).

2.4.4. Halton Region Official Plan

The Halton Region Official Plan (ROP, 2018 Office Consolidation) is a guiding document for growth in the Region and provides goals and objectives for new development. The ROP includes housing-related policies to which local municipalities have to conform. These include housing targets for housing mix,

affordable housing and for residential intensification. In accordance with the Growth Plan, the goal for housing in the region is to supply an adequate mix and variety of housing to satisfy differing physical, social, and economic needs (Section 84).

Halton Region's State of Housing Report provides a review of housing supply and demand in the Region and monitors how well the Region is implementing its vision for managed and sustainable growth, as set out in the ROP and Growth Plan. This report is prepared annually and is to include:

- a) An update of the definitions of Assisted Housing and Affordable Housing;
- b) A review of housing supply, demand and need in Halton during the past year, covering the various segments of Assisted Housing, Affordable Housing, Market Housing, Special Needs Housing and housing with universal physical access;
- c) Identification of the gaps between supply and demand of Assisted Housing and Affordable Housing;
- d) State of homelessness in Halton; and
- e) Performance of the housing market towards meeting the housing targets.

As per Section 86 (6) of the ROP, it is the policy of the Region to adopt the following targets:

- That at least 50 percent of new housing units produced annually in Halton be in the form of townhouses or multi-storey buildings; and
- That at least 30 percent of new housing units produced annually in Halton be Affordable or Assisted Housing.

Any local, annual targets for the production of housing units by density type and affordability, are to be based on these Regional targets (Section 86(6.1)).

Section 86 of the ROP provides direction for Local Municipalities to encourage the provision of Assisted, Affordable and Special Needs Housing through redevelopment of brownfield and greyfield sites and surplus public and not-for-profit lands for housing purposes. Local Municipalities are also encouraged to support the involvement of the private and non-profit sectors by improving the planning process and funding mechanisms. Consideration should also be given to financial and other incentives including grants, property tax reductions, infrastructure improvements and Community Improvement Plans (CIPs), as well as expediting planning approvals to prioritize planning approvals for those receiving government funding.



The City will need to implement Regional targets for housing, but the Housing Strategy can include additional targets to suit the local context.

Section 86 of the ROP also includes requirements for Local Municipal OPs and Zoning By-laws to:

- Utilize a rental housing vacancy rate of 3 percent as the minimum threshold to permit the conversion of existing rental housing to ownership tenure or other uses or the demolition of such housing;

- Ensure that a full range and mix of housing types can be provided in each development phase when developing phasing strategies;
- Provide an appropriate mix of housing by density, type, and affordability in local OPs for each geographic area, consistent with current and project demands reflecting socio-economic and demographic trends;
- Permit Special Needs Housing as of right in all residential neighbourhoods subject to reasonable planning standards and design criteria.

The specifics of these policy directions are further detailed by Halton Region on an annual basis as part of Halton Region’s State of Housing (SOH) Report.

2.4.5. Halton Region Official Plan Review/Municipal Comprehensive Review

The Region is currently undertaking an Official Plan Review /Municipal Comprehensive Review (MCR). Through this process, the Region will be allocating new growth to Burlington to the 2051 planning horizon. This may result in additional direction for planning for and accommodating growth including targets and housing-related policies that may need to be considered in later stages of this study or by staff as they undertake a conformity amendment to the ROP as required by the *Planning Act*. Outcomes of this conformity exercise will need to be monitored and considered, as appropriate, by the Housing Strategy Project team where the results of this work deal with housing-related matters such as Inclusionary Zoning and any new/revised targets for housing. Some of these have already been brought forward through Regional Official Plan Amendment 48 (ROPA 48)¹⁸, and have been considered as part of the research and preliminary recommendations in this Report.

ROPA 48, specifically, implements components of the Regional Urban Structure to establish a hierarchy of strategic growth areas that will guide the development within Halton’s communities (ROPA 48). The amendment establishes areas to be considered Protected Major Transit Station Areas and the text amendments includes enabling policies with respect to inclusionary zoning.

2.4.6. Halton Region State of Housing Report

A number of policies of the ROP require that the Region deliver an annual State of Housing Report in order to support sound and effective decision making and priority setting (86(7), 86(8) and 206(1.1) a) [ii]) . Rather than include specific metrics and amendments to the ROP on an annual basis, these policies work in conjunction with the State of Housing Report to ensure an up-to-date framework for the delivery of housing and establishment of housing related priorities throughout the Region. This section provides a summary of the latest State of Housing Report to provide context for the most recently available targets and thresholds for housing that lower-tier municipalities must consider.

¹⁸ ROPA 48 was approved with modifications by the Minister of Municipal Affairs and Housing in November 2021.

The Halton Region State of Housing Report (Report) provides a review of housing supply and demand in the Region. The report specifically assesses the success of the Region in achieving its housing targets set out in the ROP. The 2020 State of Housing Report was received by Regional Council in June 2021, and provides the following information:

- Housing supply and demand for various housing segments of the housing continuum;
- Income and housing cost thresholds for assisted and affordable housing;
- Achievement of the ROP targets related to density and affordability;
- 2020 housing sales (new and resale) by Local Municipality, type and affordability;
- New housing developments (starts, under construction, and completions);
- Housing sales (new and resale) by type, price range, and by Local Municipality;
- Rental housing market characteristics (average rents, vacancy rates, and units by type); and
- Assisted housing activities and initiatives by Halton Region.

NEW HOUSING DEVELOPMENT

The State of Housing Report reviews new housing development activities and provides an overview of the types on housing being supplied in the Regional and Local Municipal Housing Markets. The Region has established a Housing Mix Target which recognizes that a significant opportunity exists to encourage more affordable housing is through the provision of higher density housing, such as townhouse and apartment units. The Housing Mix Target in the ROP calls for at least 50% of new housing units produced annually in Halton to be in the form of higher density housing. In 2020, 89.2% (455 units) of new housing completions in the City of Burlington were higher density units (townhouses and apartments). For the Region, townhouse and apartment units accounted for 70.3%, of housing completions, achieving the 50% target. In terms of overall housing completions (all unit types), Burlington accounted for 15.3% of new housing completions in Halton, in 2020. Over the past 5 years, Burlington has 2,125 apartment completions, with 379 apartment units completed in 2020.

HOUSING COSTS & AVAILABILITY

Halton Region's Housing Affordability Target calls for at least 30% of new housing units produced annually to be at or below the affordable threshold¹⁹. In 2020, this threshold for ownership was determined to be \$409,500. In Halton, only 25.9 percent of new housing unit sales and assisted units were under this threshold. For context, the average sale price of new and resale housing in Halton Region in 2020 was \$902,576, an increase of 14.2% compared to 2019. All new affordable housing sales were comprised of townhouses and apartments.

The Region's established Housing Mix Target call for at least 50% of new housing units to be in the form of higher density housing. The Region also calls for at least 30% of new housing units produced annually to be at or below the affordable threshold.

For the City of Burlington, 35.2 percent of the new sales in 2020 were at or below the affordable threshold with an average price of \$352,533. New sales in Burlington accounted for 12.0% of total new

¹⁹ Halton's Housing Model is used to generate thresholds based on housing income and housing costs. The maximum purchase price or monthly rent generated represents what a household with that income could afford, based on ROP definitions for housing costs for assisted and affordable housing.

sales in Halton, in 2020. As indicated in the State of Housing Report, Halton Region and the Local Municipalities do not have the ability to influence market resale prices as these transactions take place in the open market. The 5-year average price of all housing sales in Burlington was \$731,030, which increased at an average rate of 11.2% per year.

RENTAL HOUSING

The ROP policies require that Local Municipalities use a rental housing vacancy rate of three percent as the minimum threshold to permit the conversion of existing rental housing to ownership tenure, to other uses, or for the demolition of rental housing. As noted throughout this report, a vacancy rate of 3% or higher is what the CMHC considers to be a “healthy” rental market.

The Report indicates that the vacancy rate for private townhouses and apartments in Burlington was 2.0% in 2020, which was a 0.3% increase from 2019. As indicated in the report, the low vacancy rate suggests challenges for local residents in finding a suitable unit when searching for rental housing. The vacancy rate in Burlington had remained below 2% since 2010.

Average monthly rent (AMR) is an additional measure of the health of the rental market. As identified in the 2020 report, and consistent with the PPS, 100% of the AMR is taken to be the affordable threshold for rental housing by unit type. The affordability threshold by household size is a snapshot and helps to provide a comparable to ownership housing. The analysis in the State of Housing Report found that when compared to other regional municipalities in the Greater Toronto Area, Halton’s average monthly rent is ranked highest (\$1,583). Among Halton’s lower tier municipalities, Burlington has second highest in Halton Region at \$1,573, which is an increase of 6.6% compared to 2019.

ASSISTED HOUSING

Halton Region plays a direct role by utilizing a number of delivery models to create new housing opportunities under the Halton Community Housing Corporation (CHS). They include the Halton In-situ Program (HIP), which provides income tested housing allowance to qualified applicants, and the Halton Rental Assistance Program (HRAP), which provides funding to landlords to make units available for vulnerable residents. Halton also partners with the federal and provincial governments on capital investments for new units and property acquisition, and third-part funding for new community housing developments.

2.4.7. City of Burlington Official Plan 2020 Interim Working Version (approved, but under appeal)

The City of Burlington's New Official Plan (OP 2020) was adopted by City Council on April 26, 2018 and approved with modifications by the Region of Halton on November 30, 2020. Currently, the new Official Plan is under appeal before the Ontario Land Tribunal (OLT) and may be subject to change as the process advances²⁰.

OP 2020 sets out the City's vision for growth and its commitment to building a complete community. It fuses the local community interests with Regional and Provincial policy direction and articulates the City of Burlington's Vision to 2031 and beyond. OP 2020 was developed through planning analysis, research and significant collaboration and dialogue with the community and stakeholders. Burlington's Official Plan is used to guide the decision making and approval process of the city in ensuring that all new development contributes to Burlington's long-term vision.

OP 2020 identifies a growth framework that provides a growth management strategy used to identify locations where the City will be directing its growth and intensification within the urban area. OP 2020 identifies Primary Growth Areas, Secondary Growth Areas and Employment Growth Areas as the areas in Burlington where the City is planning to accommodate significant population and employment growth and higher intensity mixed uses while identifying the established neighbourhood areas as an area where intensification is generally discouraged.

Through this identified urban structure and growth framework, OP 2020 sets out policies that advance a number of strategic city building objectives, including supporting targeted intensification, providing more mobility choices by prioritizing active transportation and transit, and supporting more diverse demographic growth through the provision of a wide range of housing options in proximity to existing neighbourhoods.

A residential land supply analysis undertaken as part of the City's 2019 Growth Analysis Study identified that the City has a large supply of land to accommodate future growth, with the potential for the City to accommodate an additional 58,321 to 85,863 people between 2016 and full build-out. This analysis showed that the majority of opportunities for future growth is within the City's built-up area, with a high concentration to be accommodated within the primary and secondary growth areas identified in the City's 2018 adopted Official Plan. This means that the majority of future growth will occur through intensification and redevelopment. However, the analysis did note that available supply of land is only one of many factors that will shape the amount and pace of development in the City.

HOUSING AFFORDABILITY

OP 2020 incorporates a number of policies from the Halton Region Official Plan (ROP) that encourage affordable housing. Further, OP 2020 identifies the development of a City-wide housing strategy to support the Region of Halton's Housing Strategy (Section 3.1.1(2) (g)). The intent of The City's Innovative Housing Strategy project is to satisfy that policy. OP 2020 uses the Region's definition of

²⁰ For more information about this process please see the [City's Official Plan](#) page.

“affordable” as defined in the Regional Official Plan (ROP). It also includes new policies and objectives related to housing, generally, as well as affordability of housing.

Section 3.1.1(2)(h) provides policies for the submission of a *housing impact statement* for developments that include more than one hundred (100) dwelling units to demonstrate that the proposal contributes to the Region’s housing targets for affordable or assisted housing units (Section 3.1.1(2)(h)).

Section 3.1.2 of OP 2020 provides guidance on maintaining the balance between rental and ownership housing stock. It contains specific policies pertaining to the demolition of residential rental properties and the conversion to freehold or condominium ownership of residential rental property containing six or more units. In order for these actions to be permitted, the rental vacancy rate must be at or above three percent for the preceding two-year reporting period as determined in the CMHC Rental Market Report (Section 3.1.2 (2)(i)).

In addition, Section 3.1.3, Housing Affordability, provides for the following objectives:

- To promote the provision of an appropriate range and mix of affordable housing to meet the needs of the existing and future population.
- To support programs designed to increase the supply of affordable housing.
- To encourage the development of affordable housing throughout the city.
- To explore new approaches to reduce residential land and construction costs, including expediting the development approval process, as an aid to reduce the overall cost of housing.

The policies to support these objectives include participation in affordable and assisted housing opportunities funded by senior levels of government, as well as working with the development industry in the establishment of alternative development standards for residential intensification and new residential development, and the development of innovative housing designs.

OP 2020 also includes objectives and policies for Assisted and Special Needs Housing. The emphasis is on encouraging Assisted and Special Needs Housing within the Urban Area, where residential uses are permitted and where public transit and amenities are accessible (Section 3.1.4(2)). The Zoning By-law is to contain provisions that will permit assisted and special need housing in all residential neighbourhoods (Section 3.1.4(2) (b)). In addition, the City will support the Halton Community Housing Corporation and other housing providers in providing assisted and special needs housing in the City (Section 3.1.4(2)(c)).

Policy 12.1.1(3)(i)(xi) of OP 2020 sets out a list of criteria to be considered at the time of an Official Plan Amendment. Specifically, these policies set out criteria to be considered where an Official Plan Amendment proposes residential uses in either the Secondary Growth Area, Established Neighbourhood Area or a Primary Growth Area where an Area Specific Plan has not been completed as identified. The policy requires that an application shall deliver one or more of the criteria below. These criteria are consistent with the city building objectives as outlined in the City’s Strategic Plan, an objective of which is the delivery of affordable housing options for the current and future residents of Burlington.

These criteria include:

- additional sustainable building design measures that contribute significantly towards the Environmental and Energy Leadership section goals of the City’s Strategic Plan and/or the goals of the Community Energy Plan; and
- affordable, rental housing with rents equal to or less than the Local Municipal Average Market Rent (AMR) as per the CMHC annual rental report; or,
- deliver a portion of units with three (3) or more bedrooms; or,
- the co-location of community space, or public service facilities which includes parks; or
- residential units provided in partnership with a municipal housing provider or a charitable not for profit organization, including but not limited to, affordable, assisted or special needs housing.

Implementation of the various affordable and assisted housing policies will come in the form of community benefits provisions (Section 12.1.8(2) (b)), Community Improvement Plans (Section 12.1.15(1) (d)), and by monitoring new housing units based on the targets established in the ROP.

MIXED USE INTENSIFICATION AREAS

Lands identified as Mixed Use Intensification Areas are divided into Urban Centres, MTSA Special Planning Areas and Mixed Use Nodes and Intensification Corridors. These areas accommodate a wide range of intensities and uses, including residential uses, with the intent to retain commercial function in support of complete communities. Through the Mixed Use Intensification Areas, OP 2020 is promoting the development of traditional commercial areas into revitalized mixed use, pedestrian-friendly hubs of activity.

Mixed Use Nodes and Intensification Corridors

Through the consolidation of the former Mixed Use Activity Areas and the Major Retail Areas into the Mixed Use Intensification Areas, the OP 2020 acknowledges the importance of how and where residential development is welcomed and directed.

Major Transit Station Areas

Major Transit Station Areas (MTSAs) will be planned to accommodate a significant share of population and employment growth. The three MTSA Special Planning Areas identified in OP 2020 are the Burlington GO, Aldershot GO, and Appleby GO Stations (Section 2.3.1(h) & (i)). The delineation of the MTSA boundaries and the minimum density targets have been established by the Region of Halton through Regional Official Plan Amendment 48 (ROPA 48) as part of the OPR/Municipal Comprehensive Review (MCR) that is currently underway. The necessary work to implement the Area Specific Plans (ASPs) and the implementing Official Plan Amendments is currently underway, and both the Housing Strategy Project Team and ASP Project Team will work together to ensure alignment between the projects. 3.1.1 (2g iv).

Urban Centre

OP 2020 identifies the Downtown Urban Growth Centre, which is also referred to in the Provincial Growth Plan and the ROP, as an area that is to achieve a minimum density target of 200 residents and

jobs combined per hectare, by 2031 (Section 2.2.3(d)(iii)). This area is intended to provide a location in the city that will serve as an area for higher intensity mixed use development, consisting of residential retail, employment, public service facilities, etc. encouraging higher intensity transit supportive, transit oriented complete communities. As part of approved ROPA 48, Burlington’s Downtown Urban Growth Centre has been adjusted to the area around the Burlington GO station, which will be implemented at the local level through a conformity exercise. Growth will continue in both the new Urban Growth Centre, as well as the Downtown, as guided by the policies of OP 2020.

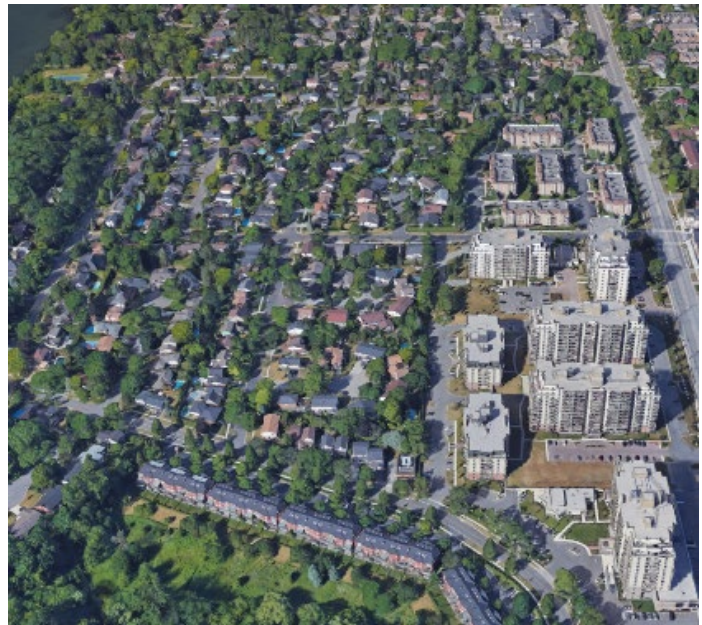
COMPLETE COMMUNITIES

Section 3 of OP 2020, pertaining to Complete Communities, includes policies for Housing, specifically providing and promoting an appropriate and adequate range of housing choices by type, tenure and affordability level and to accommodate the needs of all city residents (Section 3.1). Emphasis is placed on assisting and aligning with the Region of Halton in establishing and monitoring annual minimum targets for the production of housing units by density type, and for the production of assisted and affordable housing (Section 3.1.1(2)(a)).

2.5. Housing Policy Drivers

Based on the policy documents discussed in Section 2.4 of this Report, the following broad overarching housing policy drivers have been identified:

- The provision of a range and mix of housing types;
- The provision of a range and mix of densities;
- The provision of housing options to accommodate people at all stages of life;
- The provision of housing options to accommodate people of all incomes;
- Accommodating a range of household sizes within higher density housing forms;
- Authorization of the use of two residential units in a detached house, semi-detached house or rowhouse; and, the use of a residential unit in a building or structure ancillary to a detached house, semi-detached house or rowhouse; and,
- Authorization of inclusionary zoning, where need and demand are demonstrated through an assessment.



These policy drivers should be considered within the context of assessing gaps and identifying opportunities for the development of the Housing Strategy.

2.6. Local Regulatory Context (Zoning By-law 2020)

A Zoning By-law controls the use of land in a community and provides specific direction and regulation respecting the use of land; the location of buildings and structures; the types of uses permitted; and, lot sizes, dimensions, parking requirements, building heights and setbacks from the street. Ultimately, the Zoning By-law is the applicable legal instrument that implements the policy directions of an OP.

Authority for Council to pass a Zoning By-law is granted through Section 34 of the *Planning Act*. Most municipalities have a comprehensive Zoning By-law that divides the municipality by specific land use zones, and it includes regulations and standards as noted above.

Municipalities have human rights responsibilities in their roles as facilitators of housing and they must take steps to apply a human rights lens to decisions that could result in the loss of housing.

Municipalities have human rights responsibilities in their roles as facilitators of housing, including affordable housing, and they must also take steps to apply a human rights lens to decisions that could result in the loss of housing. Zoning is often noted as being one of the largest barriers to meeting housing needs along the continuum, including the provision of new affordable housing in a variety of housing types, as a result of onerous restrictions on ARUs, boarding and lodging houses, group homes, and other built form types²¹.

With the approval of the OP 2020, the current ZBL is out of date, and the City will soon begin the process of either drafting a new Comprehensive Zoning By-law or undertaking a comprehensive update of the current Zoning By-law (CZBL Project) to implement the OP 2020. It is understood that this work will commence in early 2022. It is important to acknowledge that there have been significant changes introduced through the OP 2020 that will broaden permissions for the delivery of housing throughout the City and will influence the CZBL Project and the development of implementing regulations. It is also possible that the findings of the Housing Strategy could identify further policy and regulatory barriers that could be addressed to further unlock the potential for delivery of housing across the continuum and address housing attainability in Burlington.

Appendix B includes the review of the various regulations related to residential development, including zoning provisions for Residential Zones, Mixed Use Corridor Zones, Downtown Mixed Use Centre Zones, and Uptown Mixed Use Centre Zones as they exist today, as well as other specific provisions and regulations related to housing. **Appendix B** further offers recommendations for both the City's policy planning staff and the CZBL Team to consider, with the overall broader goal to remove barriers to the development of housing. The recommendations provide associated examples for implementation applied in other jurisdictions, for consideration through the CZBL Project, under the lens of expanding housing options and opportunities. While not exhaustive, these recommendations are briefly summarized below:

1. Build more capacity for as-of-right residential development permission through implementing the directions of the OP 2020, where applicable; and, finding opportunities within the OP 2020 to provide additional flexibility for the delivery of housing.

²¹ Ontario Human Rights Commission (n.d.). In the zone: Housing, human rights and municipal planning. Accessed from: <http://www.ohrc.on.ca/en/zone-housing-human-rights-and-municipal-planning>

2. Regulations that may have the effect of introducing barriers to housing creation should be removed or re-evaluated, including:
 - Minimum dwelling unit sizes²²;
 - Prescriptive approaches to form through zoning (e.g., there are separate zones for residential uses that are considered to be the same type of housing in the Ontario Building Code; ensuring that built form elements that can be evaluated through urban design review are not heavily regulated through zoning);
 - Minimum lot area and dimensions;
 - Reduced off-street parking requirements where sufficient transit access is available; and,
 - The arrangement of certain zones.
3. Evidence of “people zoning” should be removed, in favour of a more holistic approach that acts to reduce stigmatization and discrimination including:
 - group homes and rooming houses, including regulations on their separation distances and locations within zones (e.g., along all road types versus restricting to arterials or collector roads);
 - seniors housing;
 - The removal of language for housing such as “single family” and other outdated terminology²³.
4. Amenity area requirements should be a necessity, with requirements standardized across zones and updated to reflect modern requirements.
5. In the case of ARUs and congregate living situations, reduced or alternate parking requirements should be considered, such as tandem or on-street²⁴. A zero parking requirement for extra parking could be considered in some contexts.
6. Barriers to the development of long-term care facilities and other forms of seniors living arrangements should be removed in order to allow for people to age in place.

²² This barrier has already been addressed through the housekeeping amendment to the ZBL (Rec. 12, City-wide), where the minimum and maximum floor area requirements for ADUs have been eliminated from the permitted uses section (Section 3) for the low density residential zones.

²³ Through this study, it has been identified that these types of terms are discriminatory, from a human rights perspective. In this example, it can be recognized that a family is not always defined by marriage or children.

²⁴ This barrier has already been addressed through the housekeeping amendments to the ZBL (Rec. 14, City-wide), where the prohibition on tandem parking and the requirement for two parking spaces per ARU were eliminated.

2.7. Existing Tools, Incentives and Partnerships

The following section summarizes a review of existing roles and practices that support housing initiatives in the City to establish a baseline of what is currently being done to support the delivery of housing options along the continuum.

2.7.1. Existing Tools and Incentives in the City

There are a limited number of residential incentive programs provided at the Municipal level. The Low-Income Seniors Property Tax Rebate offers a \$550 rebate to eligible seniors to lower their annual property tax expense. Qualifying seniors are in receipt of the Guaranteed Income Supplement (GIS) and own and reside in their home as their principle residence. They can apply on an annual basis. There is also the Heritage Property Tax Rebate, whereby the City offers tax rebates to eligible owners of designated heritage properties. Halton Region also previously ran a pilot program which provided funding for ARUs.

Halton Region Tax Deferral programs are also available through the City. The Older Adults Property Tax Deferral Program is Halton's financial assistance program designed to assist low income seniors to defer their property taxes. The Region also offers the Property Tax Increase Deferral program for low-income seniors and persons with disabilities to defer payment of the increase in their property taxes from one year to the next.

Many federal and provincial programs that provide funding for the development of housing that is affordable often require applicants to demonstrate there is a funding commitment, or some other form of incentive, provided at the municipal level.

At this time, the City does not have any incentive programs geared towards the development of housing that is affordable, though in the past the City has used Section 37 of the *Planning Act* to secure affordable housing²⁵. There are several existing initiatives to assist with the funding and financing of the development of affordable housing at the Federal and Provincial levels of government, as well as opportunities available through other social enterprise organizations. The *Development Charges Act* also provides opportunity for development charges to be paid over a 5-year time period for rental housing developments; and, a 20-year time period for non-profit housing. It is helpful for the City of Burlington to be aware of the programs and initiatives (which are often evolving) and look to work with potential new housing proponents in order to maximize the opportunities that are, or soon could be, available where they do not already participate.

These current programs include:

- CMHC: Seed funding, Co-investment Funding, Rental Construction Financing, Mortgage Insurance;
- Federation of Canadian Municipalities, Green Municipal Fund, Sustainable Affordable Housing (SAH) funding;

²⁵ Section 37 of the *Planning Act* authorized municipalities to consider increases in permitted height and/or density through the zoning by-law in return for community benefits (this is commonly referred to as height and/or density bonusing). However, recent changes to the *Planning Act* implemented as part of the *COVID-19 Economic Recovery Act, 2020*, replaced the bonusing provisions under Section 37 with a new Community Benefits Charge (CBC).

- Federal-Provincial housing program (currently Ontario Priorities Housing Initiative - OPHI);
- Rapid Housing Initiative;
- Social enterprise financing such as Community Forward Fund, Canadian Co-operative Investment Fund, HPC Housing Investment Corporation and New Market funds; and,
- Infrastructure Ontario.

2.7.2. Existing and Emerging Initiatives in the City

2.7.2.1. From Vision to Focus (2018-2022)

Vision to Focus is the corporate work plan for this term of Council that aligns with the long-term vision of Burlington’s 2016-2040 Strategic Plan. The plan highlights housing as a top priority and identifies the need for a Burlington Housing Strategy to increase options for housing across the City. A housing target in the Plan is the approval of one affordable housing project per year for the duration of the 4-year work plan. There is also an Aspirational Performance Target to achieve a minimum of 50% of housing that are townhouses and multi-story buildings, and a minimum of 30% to be affordable or assisted housing by 2041, in accordance with the Regional Official Plan.

2.7.2.2. Community Improvement Plans (CIPs)

Community Improvement Plans (CIP) focus on the maintenance, rehabilitation, development, and redevelopment of targeted areas in a municipality. CIP legislation allows municipalities to offer grants, loans, or tax assistance for projects in CIP areas to assist with these improvements, which can include housing. While CIPs are not necessarily focused on affordable housing, they can be used to increase developments including medium and higher density which could help with affordability, or in some municipalities CIPs have been used to provide relief from municipal fees and property taxes for new affordable housing.

The ROP contains direction regarding the use of Local Municipal CIPs to implement specific policies, including for the provision of assisted, affordable and special needs housing (Section 86.15). Policies in the ROP also specify that the Region may participate in a Local Municipality’s CIP and make loans and grants to the Municipality in support of its CIP (Sections 205.3 to 205.6). In addition, OP 2020 also includes policies that enable the establishment of a CIP.

Community Improvement Plans (CIPs) allow municipalities to offer incentives to promote and encourage development that aligns with priority community building initiatives. Many municipalities have CIPs in place to provide incentives for the development of affordable, rental and assisted housing. Burlington currently has a CIP focused on brownfield redevelopment. The City’s CIP Strategy also identified affordable, assisted and special needs housing as a key community improvement need area.

In March 2021, the City approved the Brownfield Focus CIP which would enable the City to offer financial incentive programs to promote brownfield development and redevelopment for employment uses. Although not geared towards affordable housing, the City’s CIP Project Team and the public noted a number of other community improvement need areas that could be developed as part of a future comprehensive CIP strategy. Affordable, Assisted and Special Needs Housing was identified as a key

community improvement need area. A framework and sequencing plan is to be developed by Burlington Economic Development, Community Planning, and Finance to work towards a comprehensive Community Improvement Plan²⁶.

At least five Ontario municipalities are currently providing incentives for new affordable and rental housing developments through Community Improvement Plans (CIPs): Barrie, Belleville, Cobourg, Cambridge, and Peterborough. These incentives typically provide non-payment of city development charges and other municipal fees in exchange for a written commitment to long-term affordability. In Cambridge and Peterborough there are also long-term exemptions (up to 20 years) from paying city property taxes.

2.7.2.3. Mayor's Red Tape Red Carpet Task Force

In January 2019, the Mayor's Office initiated the Red Tape Red Carpet (RTRC) Task Force to identify and eliminate barriers to business growth and attraction in Burlington. Recommendations developed for the initiative range from improved customer service to streamlining and fast-tracking the approvals process.

2.7.2.4. Burlington Lands Partnership (BLP)

Burlington has also recently established the Burlington Lands Partnership (BLP) to enable the City to focus on strategic lands related to key priorities, one of which is to deliver an increased supply of affordable housing through proactive long-term strategies and innovative partnerships. The mandate of the BLP is to achieve community benefits and returns by maximizing opportunities for economic growth, developing and implementing city building projects, and creating opportunities for the development of affordable housing.²⁷

Oversight and direction for the BLP is provided by a Steering Committee that is accountable to Burlington City Council. The Committee members include the Mayor, the City Manager, a Council member serving as current Chair of the Community Planning, Regulation and Mobility Committee, key senior municipal staff, and representation from Burlington Economic Development. Additional stakeholders such as community leaders, the heads of community organizations, and representatives of private corporations are intended be part of smaller project specific task forces that are accountable and report out to the BLP Steering Committee.

2.8. Roles of Government, Agencies, Stakeholders and Residents

2.8.1. Current Roles and Opportunities

All housing partners have a role to play in the housing system in the City of Burlington, and with addressing the key housing needs and gaps. This section summarizes the roles of each of the housing partners and identified opportunities for changes to these roles.

²⁶ ECDEV-01-21, Burlington Brownfield Focus Community Improvement Plan, March 2, 2021

²⁷ Council Report CM-01-21 Appendix A Burlington Land Partnership Terms of Reference

2.8.1.1. Federal Government

The Federal government establishes the overall direction for housing in Canada through the National Housing Strategy, which was released in 2017. The goal of this strategy is to ensure all Canadians have access to housing that meets their needs and that they can afford. The Federal government, through Canada Mortgage and Housing Corporation (CMHC), provides funding for specific programs such as the National Co-Investment Fund, the Rental Construction Financing Initiative and the Canada Housing Benefit. CMHC also provides funding for programs related to repair and retrofit of community housing units, funding for supportive housing, and supports to make home ownership more affordable (e.g. mortgage financing).

The Federal government also provides funding to address homelessness. Reaching Home is the federal government's homelessness strategy. It is a community-based program with the goal to prevent and reduce homelessness across Canada.



The City will need to ensure that policies, programs and actions are aligned with federal directions to make effective use of funding and other available programs.

There is also an opportunity for the City to advocate for a re-alignment of federal funding programs to focus more on housing which is affordable to households with low incomes.

2.8.1.2. Provincial Government

The Ontario government has a broad role in housing through legislation, regulation and funding programs. The Provincial government helps set the housing agenda for the province and promotes Provincial Interests, including providing for adequate housing and employment opportunities and promoting development that is designed to be sustainable, supportive of public transit, and designed for the needs of pedestrians²⁸.

The Province provides municipalities with legislative tools to meet the housing need in communities through the *Planning Act*, *Municipal Act*, *More Homes More Choice Act*, and Provincial plans and policies. The *More Homes More Choices Act* amended various statutes, including the *Planning Act*. The Province also provides advice to municipalities and the public on land use planning issues and gives approval where required²⁹.

The Province assists communities in meeting housing needs through the provision of transfer payments to the municipalities and the funding of programs for housing and homelessness. These programs include funding for the Canada-Ontario Community Housing Initiative, which replaced the federal Social Housing Agreement funding, Canada-Ontario Housing Benefit, and Ontario Priorities Housing Initiative. The Province also legislates and provides funding for long term care homes, group homes, supportive

²⁸ Government of Ontario (2021). Citizen's Guide to Land Use Planning. Accessed from: <https://www.ontario.ca/document/citizens-guide-land-use-planning/planning-act>

²⁹ Government of Ontario (2021). Citizen's Guide to Land Use Planning. Accessed from: <https://www.ontario.ca/document/citizens-guide-land-use-planning/planning-act>

housing, and support services through the Ministry of Health, Ministry of Children, Community and Social Services, and the Ministry of Municipal Affairs and Housing³⁰.

2.8.1.3. Region of Halton

The Region of Halton, as the Service Manager for housing, is primarily responsible for funding and operating subsidized housing for households with low- and moderate-incomes. The Region is also responsible for the administration of funding from senior levels of government, including funding for rent supplement programs. As a systems manager, the Region coordinates all community housing providers throughout Halton Region. This role includes managing the coordinated waiting list for subsidized housing, which is called Halton Access to Community Housing (HATCH).

As the Service Manager, the Region is also responsible for administering the annual funding provided by the Province to address homelessness. This includes funding for people experiencing homeless or who are at-risk of homelessness. As part of its role in addressing homelessness, the Region is required to conduct regular homeless enumerations to better understand the scale and nature of homelessness, which is then used to inform local service planning. Halton Region programs which support housing stability include the Housing Stability Fund, Halton Housing Help, and the rent supplement program³¹.

The Region also receives funding for supportive housing from the Province. In some cases, this funding is used to assist people experiencing homelessness or who are at-risk of homelessness and who need additional supports to attain housing stability. The Region's Housing with Related Supports Program provides 24-hour residential care on a long-term basis through service agreements with three providers in four locations, including Bethany Residence in Burlington³².

As part of its role as Service Manager, the Region is required to develop comprehensive, 10-year housing and homelessness plans. These plans aim to assess the current and future local housing needs, set out a plan to address these needs, and measure and report on progress³³.



The City can work with the Region on initiatives that raise awareness of the need for a full range of housing options to support complete and inclusive communities and economic prosperity.

The City should build on any incentives related to the provision of housing that may be available at the Regional level to leverage opportunities.

The City and Region should work together to build capacity and facilitate collaboration among private and non-profit housing stakeholders

³⁰ Government of Ontario (2021). Municipalities and communities. Accessed from: <https://www.ontario.ca/document/ontario-municipal-councillors-guide/13-affordable-and-social-housing>

³¹ Halton Region (2021). Halton Supports and Services. Accessed from: <https://www.halton.ca/For-Residents/Housing-Supports-and-Services>

³² Halton Region (2021). Housing with Related Supports. Accessed from: <https://www.halton.ca/For-Residents/Housing-Supports-and-Services/Housing/Housing-with-Related-Supports>

³³ Government of Ontario (2021). Municipalities and communities. Accessed from: <https://www.ontario.ca/document/ontario-municipal-councillors-guide/13-affordable-and-social-housing>.

In addition to its Housing with Related Supports Program, the Region has several programs for older adults and seniors. These include assisted living and supports for daily living programs, two of which are located in Burlington (Bonnie Place I and II and Wellington Terrace), adult day programs, and long-term care homes, one of which is in Burlington (Creek Way Village)³⁴.

The Region also establishes the policy and regulatory framework which guides the development of housing throughout Halton Region, including the City of Burlington. The Halton Region Official Plan (ROP) includes housing-related policies to which local municipalities must conform. These include housing targets for housing mix, affordable housing, and targets for residential intensification. The Region is also the approval authority for local official plans³⁵.

2.8.1.4. City of Burlington

The City of Burlington is responsible for local decisions which guide future land use, development and growth. The Ontario Lands Tribunal (OLT) has also figured prominently in Burlington land use planning decisions. The City is responsible for preparing evidence-based land use planning documents, such as the Official Plan and Zoning By-law. The City's Official Plan sets out the general planning goals and policies that guide overall land use while the Zoning By-law sets the rules and regulations that control development as it occurs. The City is responsible for ensuring that planning decisions and planning documents are consistent with the Provincial Policy Statement and conform to Provincial Plans. This includes the provision of an appropriate range and mix of housing options, including affordable housing, and densities to meet the needs of current and future residents. The City is also responsible for



There is an opportunity for the City to facilitate specific types of residential developments, such as purpose-built rental housing, a more diverse housing supply and innovative housing options, by ensuring policies and regulations are flexible enough to allow these developments to occur as-of-right.

The City has an opportunity to require higher intensity, innovative housing options, and creation of purpose-built rental in appropriate locations.

There is an opportunity for the City to expand its role in increasing the supply of assisted/affordable housing through the provision of financial and in-kind incentives, such as waiving or providing a grant in lieu of local development charges, planning application fees and building permit fees, and prioritizing these developments.

There is an opportunity for the City to preserve or ensure the replacement of existing rental through the introduction of a formalized residential rental replacement and conversion by-law

There is an opportunity for the City to work with private residential developers in different and more intentional ways to develop shared ownership of the desired outcomes of the housing system in Burlington.

There is an opportunity for the City to expand its role as a convener of partnerships and collaborations among traditional and non-traditional housing stakeholders, including Burlington residents, to develop a more diverse housing stock, including assisted/affordable housing and supportive housing.

³⁴ Halton Region (2021). Halton Region Services for Older Adults. Accessed from: <https://www.halton.ca/For-Residents/Older-Adults/Halton-Region-Services-for-Older-Adults>.

³⁵ Government of Ontario (2021). Citizen's Guide to Land Use Planning. Accessed from: <https://www.ontario.ca/document/citizens-guide-land-use-planning/planning-act>.

ensuring that planning decisions and documents conform to legislation and strategic directions set by the Provincial and Regional governments through the *Planning Act, Municipal Act, Regional Official Plan*, and other policies and strategies³⁶.

2.8.1.5. Non-Profit Sector

The non-profit sector plays a major role in the provision of assisted housing, affordable housing, supportive housing and/or support services to residents. In Canada, supportive housing units which are not provided by governments are generally owned and/or operated by non-profit organizations. The non-profit sector also provides a large portion of support services. This sector has a key role in raising awareness of housing need; they also are often advocates for housing and homelessness programs.

2.8.1.6. Private Sector

The private sector includes land owners, residential developers, private landlords, investors, and funders. This sector builds and operates the majority of housing in a community and includes both ownership and rental housing. Investors and funders also contribute to the construction and operation of market and affordable housing projects.

2.8.1.7. Burlington Residents

Burlington residents play a large role in their community as they advocate for safe, appropriate, affordable, and attainable housing. Residents can also choose to create rental units and provide land or buildings for additional housing units. Burlington residents are also the foundation upon which the community is built and they are responsible for ensuring that decision makers are accountable for meeting the needs of all members of the community.



The City can engage with developers in a more intentional way to understand barriers to accommodating residential redevelopment and intensification of commercial and mixed use areas; and, develop a shared ownership of the desired housing system outcomes in Burlington.

There is also an opportunity for the City to facilitate partnerships with the private and non-profit sectors to build on the expertise of the for-profit sector in residential development and on the expertise of the non-profit sector in the provision of services for the people they serve.

The City has made significant strides in engaging with residents and there is an opportunity to build on these efforts to have residents participate more intentionally in the provision of a full range of housing options. By increasing awareness of the role they can play, residents can increase the supply by adding additional residential units or by participating in home sharing arrangements, and by making their land or housing available for affordable housing through partnerships with community organizations.

³⁶ Government of Ontario (2021). Citizen's Guide to Land Use Planning. Accessed from: <https://www.ontario.ca/document/citizens-guide-land-use-planning/planning-act>.

2.9. Re-establishing Burlington's Role and Identifying Opportunities for the Housing Strategy

Taking the baseline information regarding the roles of the various players within the housing system and the preliminary opportunities identified for Burlington associated with each, a workshop was held with City staff, with the purpose to:

- Review current practices and relationships between Burlington staff and stakeholders;
- Understand how planning for housing is currently being undertaken by the City;
- Consider ways in which the City can clearly define their role within the housing system;
- Understand how the City can move forward with respect to key areas of planning for housing; and,
- Inform the identification and development of themes to form the basis for the Housing Strategy.

A total of 10 participants attended the Workshop, bringing together Staff from across the City's various departments. The Workshop was designed with both whole-group and breakout group discussions. Discussions were related around the following key areas:

- Roles in the housing system;
- Supporting a diversity of housing options;
- Relationships with stakeholders; and,
- The use of surplus land for housing.

2.9.1. Discussion 1: Roles in the Housing System

A key element of the Housing Strategy will be to identify mechanisms for City Staff to evolve their role in facilitating housing supply and ensuring there are a range housing options within the City that are accessible to people at all stages of life and income levels. The first discussion explored present and prospective future roles to address housing supply shortages in Burlington today and into the future. The discussion was held as a whole-group conversation with Workshop participants.

Two questions were posed to the group on this matter. The first had participants identify where resources for housing along the continuum are currently being invested, as well as identify where resources should be invested in the future. In response, attendees identified that as a lower-tier municipality, Burlington works closely with Halton Region on housing planning and policy. The Region is responsible for social housing programs and this falls outside of the responsibility of the City. In terms of current resources, it was identified that the majority of Burlington Staff resources are spent on administering Section 37 of the *Planning Act* which provides an opportunity for the City to increase affordable units in new development through community benefits agreements with developers in exchange for increased height and/or density. Moving forward, the group identified the following areas of future focus for staff resourcing:

- Engagement with developers to understand the constraints and monetary implications of the development approval process, in order to review existing procedures and, ultimately, create an enabling framework for development;

- Development of a planning application review and approval process that supports residential development, with potential opportunities to fast track proposals that would address broader housing objectives around affordability;
- The provision of policy supports and potentially financial incentives for ARUs
- Awareness and communications around a number of key areas in order to address and mitigate neighbourhood opposition to new housing development, including:
 - A primer on housing and human rights;
 - A primer on the housing continuum and the role of a healthy balance of housing options along the continuum to foster complete communities; and,
 - A primer on “gentle density”, the importance of providing “missing middle” housing and visualizations of what “missing middle” infill development could look like in various areas of the City in order to mitigate opposition related to perceived impacts;
- Support for the increased coordination between developers and not-for-profit organizations as well as other levels of government;
- Prioritization of the ASP process for the MTSA’s in order to unlock potential for housing development;
- Prioritization of the CZBL Project in order to implement the new as-of-right housing opportunities provided by the OP 2020 and reduce the number of amendment applications brought forward as a result of out-of-date zoning; and,
- Consideration for ways the City may be able to support assisted/ subsidized housing development in conjunction with the Region.

The Housing Strategy provides a critical opportunity for both awareness about and advocacy for the delivery of a broad range of housing that is accessible, attainable, affordable and adequate to all residents

The second question asked participants to identify the role the City should play in the provision of housing that is affordable to households with low incomes, with the following actions identified:

- Develop a policy and regulatory framework that is supportive of broader permissions within low-density residential areas for secondary ARUs;
- Fast-track and prioritize development approval processes for applications that would meet a certain number of objectives and/or targets identified within the Housing Strategy;
- Allocate funds for specific purposes to incentivize housing development for both rental housing and freehold development, particularly where the development would provide units at or below the Regional affordability threshold;
- Prioritize public awareness, with an overall goal being to increase their understanding of the City’s housing programs and ways that developers can access incentives and benefits from development;
- Advocate with different levels of government, particularly the Provincial and Federal government to increase funding and policy support for housing along the continuum; and
- Build partnerships with rental housing providers and social enterprises delivering affordable housing (e.g. Habitat for Humanity).

With respect to a number of the actions noted above, there was broad acknowledgement that the Housing Strategy provides a critical opportunity for both awareness and advocacy for the delivery of a broad range of housing that is accessible, attainable, affordable and adequate to all residents in the community and those in attendance felt that this role should evolve moving forward. However, it was also acknowledged that there would be inherent difficulties associated with stepping into an advocacy role for housing while also carrying out the primary function of assessing the merits of planning applications and providing recommendations to Council on those applications. Ultimately, if the City were to take on a larger advocacy role, there would need to be consideration for how any perceived conflict of interest could be mitigated as it relates to the role of approval authority on local land use planning matters.

2.9.2. Discussion 2: Supporting a Diversity of Housing Options

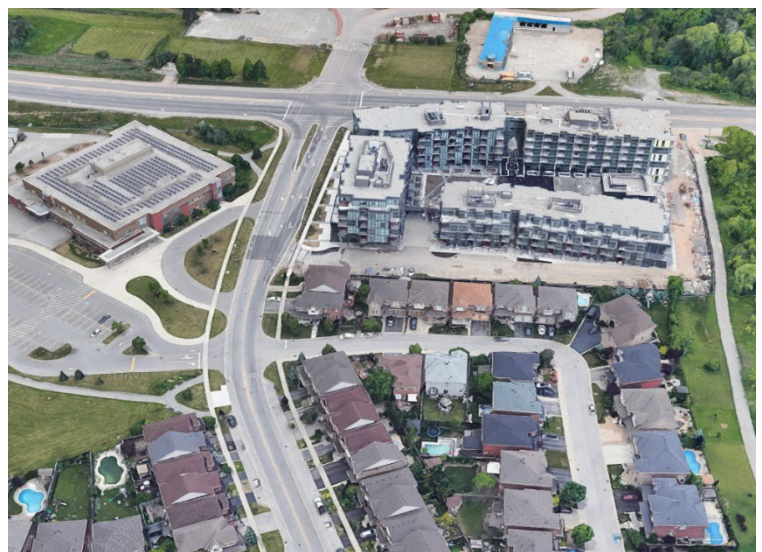
As part of this discussion, participants were asked to identify the ways in which the City could facilitate an increased diversity in housing forms.

In terms of financial incentives, it was suggested that utilizing Section 28 of the *Planning Act* which would enable the City to provide incentives through a Community Improvement Plan (CIP) could be a viable option to consider; however, it was also identified that Council’s objective that “growth pays for growth” may run contrary to incentivizing residential development.

With respect to other ways the City could support a diversity of housing options, participants identified developing relationships with housing providers and connecting them with developers to facilitate opportunities for public-private partnerships could be an avenue to explore as part of a broader set of tools to address housing needs and gaps along the continuum. Additionally, removing delays and barriers to new development associated with resident apprehension to a neighbourhood change through informing residents about the benefits of a diverse neighbourhood while also dispelling common myths associated with new built forms, such as impacts on property values or parking and servicing constraints was seen as a key opportunity for staff to explore moving forward.



City staff will need to take on a strong leadership role in informing residents and Council on the benefits of a diverse neighbourhood that provides housing options for all, while dispelling myths associated with introducing new built forms.



2.9.3. Discussion 3: Relationships with Stakeholders

In order to understand what relationships exist between staff and identified stakeholders, participants were asked to identify the current status of relationships with Halton Region, private residential developers, community-based organizations and residents. They were also asked to provide an assessment of whether the relationship is working; or, what could be done to change the relationship moving forward.

In the case of the relationship with Halton Region, the participants identified that the current relationship supports collaboration around housing issues. There was an acknowledgement, however, that because Regional decision making necessitates general consistency across all municipalities, there is a limited local lens on housing for Burlington. Moving forward, participants identified opportunities to collaborate with Regional staff on advocacy at the Provincial and Federal levels for funding and policy supports for housing. Participants also identified the need to have improved clarity on the role of the Region, as housing service manager, and matters of alignment with different local mandates for housing. Improving communications within City departments in order to provide the Region with a more fulsome picture on local implications of policy implementation at the local level was also identified as an important step to cultivate this relationship moving forward. Finally, the greatest opportunity to continue to leverage and maintain this relationship was identified as being a united and collaborative partnership on local policy to achieve common housing goals, and on awareness and communication for those policies.

When asked to describe the current relationship with members of the private development community, participants identified that this relationship, at present, is in a rebuilding phase. There was an acknowledgement that there have been a number of measures taken to build a stronger relationship with this group through the Halton Housing and Development Liaison Committee, which provides a forum for discussion and communication on key issues. Additionally, members of staff identified that they are actively working to understand and acknowledge developer perspectives and constraints in the approvals process and recognize the importance of open communication with the development community. Further, facilitating access to broader funding opportunities for developers was seen as an opportunity to build this relationship.

The discussion around relationships with community-based organizations identified this as a current gap—the City does have some relationships with senior/ assisted living facilities, as well as with Habitat for Humanity, but does not have any strong coalitions or partnerships with community-based organizations at present. There is a potential opportunity to explore expanding this relationship and work with these organizations to leverage their knowledge and understanding of alternative forms of housing as part of a broader housing awareness and advocacy program.

The greatest strength of the relationship between the Region and the City will be to provide a united and collaborative partnership and advocacy role to residents and upper levels of government to achieve common housing goals.



Staff should continue to foster a collaborative relationship with developers and work together to better understand development constraints and realities to facilitate the delivery of housing.

Participants at the session generally identified that the relationship with residents is varied. Consultation and engagement and the consideration of resident voices in planning decisions is viewed as important and valuable in shaping Burlington’s communities. There was acknowledgement that opinions among residents fall in different areas along a spectrum, with some providing vocal support for a variety of housing types and forms, while others provide vocal opposition to new development, particularly for proposals including higher density built forms. For most participants, the Housing Strategy project was identified as a key opportunity to provide awareness and messaging to residents about the importance of a diverse supply of housing forms and types within a community and the inherent benefits associated with this mix. In order to cultivate this understanding and build a relationship with residents, it was suggested that more open dialogue be considered, in conjunction with consistent messaging about the national housing crisis, local implications, and the primary roots and intentions for the Housing Strategy, framing this discussion around an equity lens. One approach that was identified to consider would be introducing pilot programs in local neighbourhoods to show what implementing aspects of the Housing Strategy could look like at the neighbourhood level demonstrating what the overall impact would be to the broader community.



The Housing Strategy should include actions to build new relationships with community-based organizations to leverage their unique knowledge and understanding of alternative forms of housing as part of a broader advocacy and awareness program.

2.9.4. Discussion 4: Use of Surplus Lands

As discussed in greater detail in Section 4.3.3 of this Report, some municipalities have significant landholdings that they do not require for their operational purposes. For example, these could be a City-owned parking lot, a former municipal building, or other similar property which is no longer used for its intended function and is, thus, surplus to the City’s needs. Surplus lands provide municipalities with opportunities to provide an incentive, via donated land, for the development of housing that would meet certain strategic priorities and objectives. As part of the workshop, participants were asked to identify what portion of the City’s surplus lands should be dedicated to providing affordable housing options for residents. In response to this question, the group generally concluded that the City does not currently hold a significant amount of surplus land. It was agreed that there would need to be a plan to acquire land, as otherwise the limited land available would not make a significant contribution to housing supply. Given the current limitations, participants did not feel that dedicating surplus lands for the purposes of expanding housing options would be a viable tool within the Housing Strategy.

2.10. Summary

This chapter provided an overview of the housing policy framework at each level of government and identified challenges related to housing choice and affordability. It touched on a number of emerging themes, with the following key messages:

- **Housing occurs on a continuum.** People can move between different elements in the continuum through different stages of their lifetime. Ensuring that there are adequate housing options available at each component of the continuum is important for the health of a community.

For the purposes of our work, affordable housing is defined as housing with a market price or rent that is affordable to households of low and moderate income spending no more than 30 percent of their gross household income, where:

- a) Affordable rental housing should meet the demand of households at the low end, as described in Halton's annual State of Housing Report, pursuant to Section 86(7). Such households would be able to afford at least three out of ten rental units on the market; and
 - b) Affordable rental housing should meet the demand of households at the low end, as described in Halton's annual State of Housing Report, pursuant to Section 86(7). Such households would be able to afford at least three out of ten rental units on the market.
- Ensuring the provision of adequate and affordable housing across the housing continuum is a challenge for most communities. While housing has historically been acknowledged as a basic human right, there is now an increased knowledge of and emphasis on ensuring there is an appropriate supply of housing available within a community that is both adequate and affordable to citizens of all ages and income levels.
 - **There are a number of roles at varying levels of government with respect to the housing system.** The City of Burlington is responsible for local decisions which guide future land use, development and growth. The City's Official Plan (OP) sets out the general planning goals and policies that guide overall land use while the Zoning By-law sets out rules and regulations that control development as it occurs. Both the OP and the Zoning By-law are mechanisms for the removal of barriers to housing creation, diversity in housing type, and overall affordability.

IDENTIFIED THEMES



2.10.1. Emerging Actions for the Housing Strategy

Based on the findings of this Chapter, the following emerging actions should be considered for the Housing Strategy:

Table 2-1: Chapter 2 Emerging Actions for the Housing Strategy

HOUSING POLICY DRIVER	ACTION(S) TO CONSIDER
The provision of a range and mix of housing types	<ul style="list-style-type: none"> • Ensure the CZBL provides expanded options in accordance with the as-of-right policy direction of OP 2020 for semi-detached dwellings • Modify OP 2020 language to provide more flexibility for compatible higher-intensity ground oriented built forms within the Low Density Residential Neighbourhoods (e.g. townhouses), including permitting this type of infill development to be considered by the Committee of Adjustment through a Minor Variance process, rather than a Zoning By-law Amendment Process
The provision of a range and mix of densities	<ul style="list-style-type: none"> • Through the CZBL, look for opportunities to consolidate medium density residential zones and associated regulations; and, provide more opportunities for medium density residential built forms to proceed forward directly to a Site Plan application • Consider opportunities to expand density permissions within identified growth areas, where outcomes of concurrent studies demonstrate this to be appropriate.
The provision of housing options to accommodate people at all stages of life	<ul style="list-style-type: none"> • Ensure regulations in the CZBL are not unintentionally discriminatory • Expand permissions for where shared housing can be located • Consider minor policy modifications within the Downtown to remove barriers for the development of retirement and/or long-term care facilities
The provision of housing options to accommodate people of all incomes	<ul style="list-style-type: none"> • Ensure regulations in the CZBL are not unintentionally discriminatory • Consider expanding the permitted locations of emergency shelters and residential social services to more than arterial or collector roads unless there is justifiable reason from a land use planning perspective that this is not appropriate • Look for opportunities to partner with the Region to advocate for supports from higher levels of government for funding to support the delivery of additional supportive/ assisted housing options, as well as market housing options that would be at, or below, the affordability threshold

HOUSING POLICY DRIVER	ACTION(S) TO CONSIDER
Accommodating a range of household sizes within higher density housing forms	<ul style="list-style-type: none"> • Ensure the CZBL implement the new as-of-right permissions for higher density built forms within the Downtown, Uptown and Mixed Use Intensification Corridors
Authorization of the use of two residential units in a detached house, semi-detached house or rowhouse; and, the use of a residential unit in a building or structure ancillary to a detached house, semi-detached house or rowhouse	<ul style="list-style-type: none"> • Ensure permissions and regulations in the CZBL align with the OP 2020 permissions
Authorization of Inclusionary Zoning, where need and demand are demonstrated through an assessment	<ul style="list-style-type: none"> • Explore through MTSA project an Inclusionary Zoning Municipal Assessment Report. Implement, as appropriate, based on outcomes.



3.0 STATE OF HOUSING IN BURLINGTON

As the City of Burlington continues to mature, the share of future residential development anticipated through intensification and denser housing forms is expected to significantly increase.

As identified in the City's 2019 Growth Analysis Study³⁷, there is a need to build housing supply that is attractive to families in more compact residential forms and an increasing share of high-density housing. Although this represents good planning, it is also a challenge when historical residential development has been largely driven by ground-oriented housing forms. With the City now entering a more mature state of development, fuelled by intensification, there is a need to better understand trends and tools available to support the continued provision of housing in alternative forms to meet the needs of residents at various stages of life and along the housing continuum.

This section provides a more detailed analysis of local and regional housing trends to help inform the development of the Housing Strategy.

3.1. Broader Context

As the City of Burlington looks forward to emerging from the impacts of the COVID 19 global pandemic, ensuring the provision of housing across the continuum will continue to be a major issue facing communities. The recent dramatic increase in home ownership prices, combined with increasing rents, poses a significant challenge that different levels of government, community organizations and the private sector must collectively work together to address. Consideration of alternative housing forms, housing tenure and living arrangements, and emerging options will need to be explored within the context of a housing market where the cost of housing continues to rise at a rate that is not consistent with the rate of inflation or household incomes.

³⁷ Refer to Appendix A of City of Burlington Staff Report PB-19-19: <https://burlingtonpublishing.escribemeetings.com/Meeting.aspx?Id=3d72dfe2-12c3-4477-b9e1-29ad9f46b6a1&Agenda=Agenda&lang=English&Item=11&Tab=attachments>

3.1.1. Greater Golden Horseshoe

Over the past several years, the government of Ontario has recognized the issues facing many municipalities throughout the province with respect to housing supply and affordability, especially those in the GGH. While housing has historically been understood as a basic human right, there is now an increased emphasis on ensuring that there is an appropriate supply of housing available within a community that meets the needs of all residents at all income levels.

Housing has become less affordable in both the ownership and rental markets, with the cost of housing outpacing household income. Core housing need is also on the rise.

Halton Region is a growing community. In accordance with the Growth Plan, 2019, as amended, the population of the Region is expected to reach 1,100,000 by 2051. In order to accommodate this growth, it is imperative to provide a mix of housing for people of all income levels that meets the needs of residents. Ensuring the provision of adequate and affordable housing across the housing continuum is a challenge for all communities. As identified in this report, housing has become less affordable in both the ownership and rental markets, with the cost of housing outpacing household income. Core housing needs are also on the rise.

The City of Burlington is going to continue to experience growth pressures associated with inter-provincial, intra-provincial and international migration. Both current and new residents will seek competitively priced housing options, including both ground-related and higher density housing forms in locations that will provide them with opportunities to achieve their desired quality of life. The full implications of this net migration into the City on housing options available for current and future residents are not yet understood, however it is likely that this could drive the cost of housing up.

3.2. Key Housing Demand and Supply Findings

Demographic, statistical, and economic characteristics that describe housing supply, demand and affordability were analyzed for the City of Burlington in order to identify housing needs and opportunities. This section summarizes the key housing needs and gaps identified through the detailed analysis of the statistical data that will need to be considered as priority focus areas for the development of the Housing Strategy. The full details of this analysis can be found within **Appendix C** (written summary) and **Appendix C-1** (data tables).

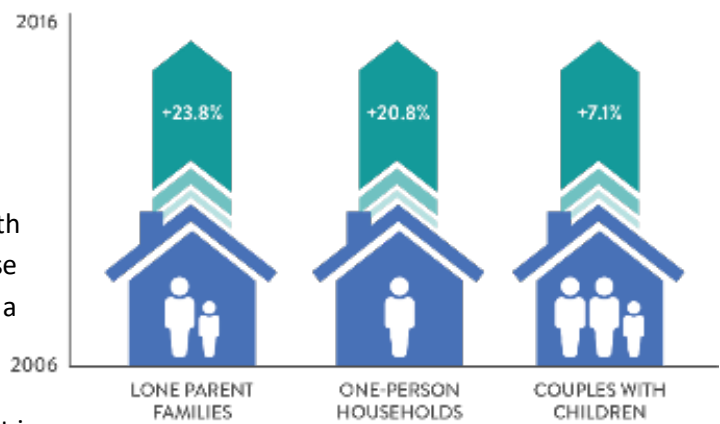
KEY FINDING #1: A RANGE OF HOUSING OPTIONS WHICH ALIGN WITH THE NEEDS OF CURRENT AND FUTURE HOUSEHOLDS IS REQUIRED.

Population trends indicate that Burlington will continue to grow. One-person households (e.g., persons living alone) saw the highest rate of increase among the different household sizes from 2006 to 2016 and this trend is expected to continue in the next thirty years, particularly given the aging population. However, the share of each household size is expected to remain relatively stable with a decrease in the larger (e.g., five or more persons) households.



The shift to a more diverse housing supply is important to accommodate existing and future residents of Burlington of all demographics.

In terms of household types, lone parent families saw the highest rate of increase; increasing by 23.8% from 2006 to 2016. One-person households increased by 20.8% from 2006 to 2016 and made up almost a quarter (24.8%) of all households in 2016. Couples with children saw the second lowest rate of increase (7.1%) but this household type still comprised a third (33.7%) of all households in Burlington in 2016. This indicates that the greatest emerging and current needs is for housing that is suitable for small households (with one or two people) and larger households.



The analysis of housing supply shows that while single detached dwellings are still the predominant dwelling type in Burlington comprising 51.5% of all dwellings in 2016, a shift to dwelling types with higher densities has been occurring over several years. This shift to a more diverse housing supply is important to accommodate the growing number of people living in Burlington; the changing demographics of the population with a shift to smaller households; and, increasing house prices which make single detached dwellings unaffordable to a growing number of current and future Burlington residents.

Development application data shows that the majority of new units in the pipeline are proposed to be in the form of apartments/multi-residential unit buildings³⁸. As such, it is important to ensure these have an appropriate mix of unit sizes, including units suitable for larger households. Development application data also shows that only a very small proportion of the potential developments would provide a townhouse built form. Moving forward, it will be important to encourage more ground-oriented units in denser forms, such as townhouses, stacked townhouses, and quadraplexes. Ensuring there are enough opportunities for the development of higher-intensity ground-related built forms will provide greater options for households, who would still like to live in ground-oriented housing but who may not necessarily be able to afford a single- or semi-detached home.



³⁸ Pipeline data represents a point in time snapshot of applications in process. Through the development approvals process, unit counts are subject to change.

A mix of dwelling types and sizes will also support the development of complete and inclusive communities. Having a mix of small and larger units in multi-residential buildings as well as a mix of dwelling types within a neighbourhood, such as single and semi-detached homes, townhouses, quadraplexes, and ARUs will accommodate a greater diversity of household types and incomes and will also support a greater range of amenities within these neighbourhoods. As the COVID pandemic has shown, it is important to have basic amenities within walking distance from residential areas. The pandemic has also highlighted the need for a greater range of housing choices within neighbourhoods to accommodate different lifestyles, including the increasing trend of working from home.

KEY FINDING #2: DEMAND FOR RENTAL UNITS CONTINUES TO OUTPACE SUPPLY. AN INCREASE IN THE NUMBER OF RENTAL UNITS AND RENTAL HOUSING AFFORDABILITY IS REQUIRED.

Renter households comprised almost a quarter (23.6%) of all households in 2016 (16,835 households), yet the number of units in the primary rental market in Burlington was only 9,898 in 2016, which is only 58.8% of the rental market. New purpose-built rental units³⁹ comprised only 13.7% of all new dwellings⁴⁰ built in 2020

This means that many renters are living in the secondary rental market⁴¹, which does not have the same security of tenure as the purpose-built rental market and also tends to be less affordable.



There is a significant need to increase the rental housing supply in Burlington to address rental affordability. The Housing Strategy will need to focus on increasing the purpose-built rental supply

As noted previously, CMHC considers a vacancy rate of 3% or higher to be a healthy rental market in a community. With respect to rental vacancy rates in Burlington, the 2020 vacancy rate for units in the primary rental market was 2.0%; which represents a slight increase compared with the 2019 vacancy rate of 1.7%. In fact, the City's vacancy rate has been below 2.0% since 2010. The slight increase in 2020



may be partly due to the pandemic, where some renters may have had to leave to find more affordable options. Vacancy rates in both Halton Region, and in Burlington specifically, have been below the Regional target of 3.0% for many years. Low vacancy rates are a result of demand outpacing supply, which is illustrated in the mismatch between number of renter

³⁹ Purpose-built rental units (also called primary rental units) are units which have been specifically built to be rental housing. These include units in multi-residential buildings and townhouses. This data is based on CMHC data which only includes structures with at least three units which have been on the market for at least three months. These do not include condominium units which were bought and are being rented out by small landlords.

⁴⁰ Canada Mortgage and Housing Corporation, 2020, Housing Completions by Tenure

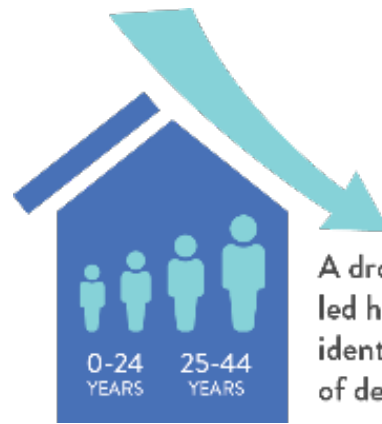
⁴¹ The secondary rental market are units that are being rented out but that were not specifically built to be rental housing. This includes single detached homes, basement apartments, and condominium apartment units that are being rented out.

households, number of units in the primary rental market, and number of new rental units under construction.

The limited supply of rental housing has implications for economic growth.

Communities which have a diverse supply of housing, including rental housing, will be better able to attract major employers. An adequate supply of rental housing also attracts young adults who are just starting

their careers and provides opportunities for people who may not want to purchase a house for various lifestyle reasons. A drop in youth (0-24 years of age) and young adult (25-44 years of age) led households has been identified through the analysis of demographic data. The drop among these demographic groups could be partly due to the limited rental options since these demographic groups are more likely to be renters.

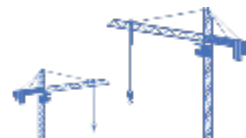


A drop in youth and young adult led households has been identified through the analysis of demographic data.

The limited supply of rental housing also has affordability implications. Of the households experiencing core housing need⁴² in 2016, 96.9% was due to affordability. With 23.3% of 2016 renter households in core housing need (compared to 5.7% of owner households), affordability appears to be a significant issue for renter households.



Increasing the amount of rental housing is part of the equation for addressing rental affordability. Trying to address rental affordability without also considerably increasing the supply is unlikely to be a viable strategy.



Assuming that the proportion of renter households remains at 23.6%, over time, demand for rental units will exceed the pace of construction. Rental construction completions⁴³ in 2006 were 155 units, and 70 rental units were built in 2020. An average of over 250 rental units are needed per year to house the expected renter population growth. This suggests that a greater number of rental units need to be built than have been built historically.

Increasing the amount of rental housing is part of the equation for addressing rental affordability. Trying to address rental affordability without also considerably increasing the supply, among other things, is unlikely to be a viable strategy. There is a significant need for new purpose-built rental housing in

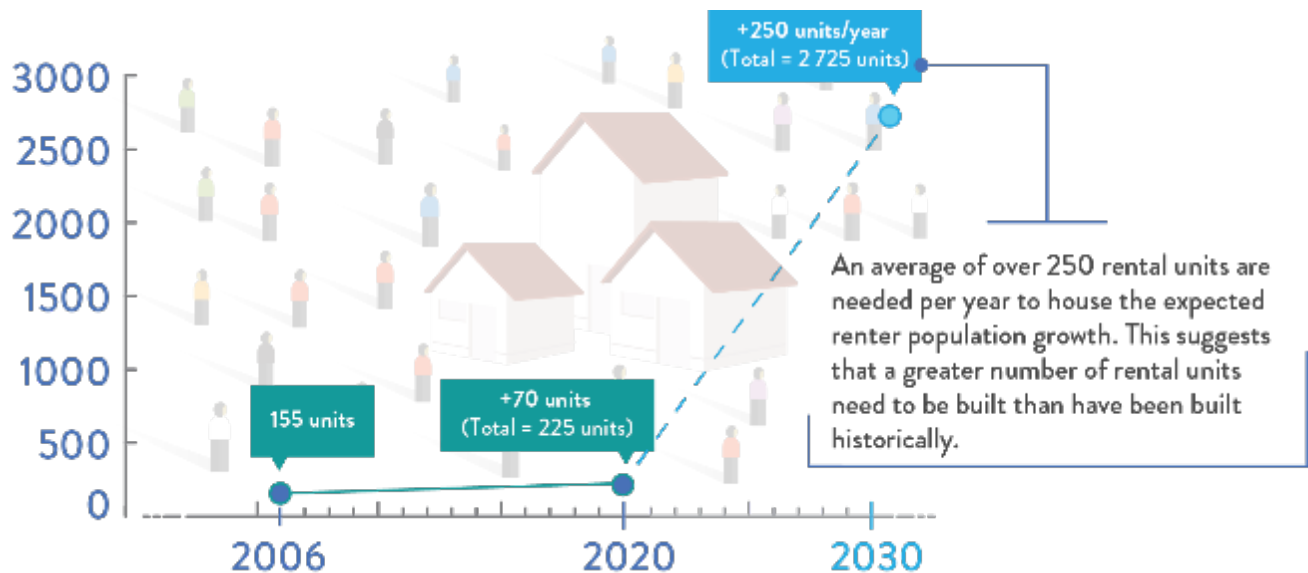
⁴² A household is considered in “Core Housing Need” if its housing does not meet one or more of the following: adequacy, suitability or affordability standards, and it would have to spend 30% or more of its before tax income to access acceptable local housing.

⁴³ Canada Mortgage and Housing Corporation, Housing Completions by Tenure, 2016 - 2020

Burlington; there is also a need to protect the existing rental stock from being lost as it is generally more affordable than new rental units.

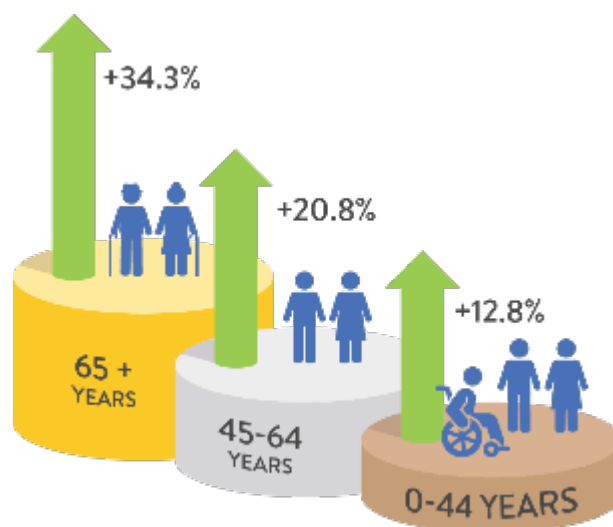
As noted in the analysis of housing affordability, only households with high incomes (e.g., \$164,016 in 2021) would be able to afford home ownership in Burlington unless they had a down payment greater than 5% of the purchase price or unless they spent more than 30% of their income on housing costs. This further supports the need to increase the supply of purpose-built rental units as this will provide options for households to live in Burlington even if they cannot afford to buy a home. Conversely, only middle income households with an income of \$60,072 can afford to rent in the primary rental market.

Similar to the first key finding, new rental units should be provided in a range of dwelling types to meet the broad range of needs of current and future Burlington residents. While many units will be provided in multi-residential buildings, other options should include ARUs, units above or behind stores in mixed use areas, rental townhouses, and shared housing options. Encouraging rental tenure in Strategic Growth Areas through encouraging policies or through a Community Improvement Plan(s) should also be included.



KEY FINDING #3: A RANGE OF HOUSING OPTIONS IS REQUIRED TO ADDRESS THE NEEDS OF ALL RESIDENTS THROUGHOUT THEIR LIVES

The number of households led by seniors aged 65 years and older saw the highest rate of increase from 2006 to 2016; increasing by 34.3%. This trend is expected to continue given that households led by an older adult (aged 45 to 64 years) saw the second highest rate of increase at 20.8%. These increases are significantly higher than the increase for all households (12.8%) in the same time period. Households with a person with a disability⁴⁴ or activity limitation also increased by 81.1%. While there are a large number of housing options for seniors and persons who require supports in Burlington, this data suggests the need for housing options suitable for these households will continue to increase in the future. A range of options should be provided to meet the different needs of seniors and persons with disabilities. These should include options for seniors to age in place through innovative options such as shared housing, ARUs, coach houses, tiny homes, and multigenerational housing. Expanding the range of housing options provides both seniors and persons with disabilities more opportunities to live with, or close to, family and friends. Housing with different levels of support and accessibility features should also be provided to ensure people who require supports to live independently can stay in Burlington.



The cost of these housing options is also an important consideration given the number of seniors and persons with disabilities in core housing need. As such, these options should be provided at a range of affordability levels to meet the needs of these population groups and to ensure Burlington residents can stay in their community as their lives change.

KEY FINDING #4: ACTIONS ARE REQUIRED TO ENSURE THE PRIVATE MARKET CONTINUES TO BUILD HOUSING THAT IS WITHIN THE REGIONAL AFFORDABILITY THRESHOLD.

While the analysis of the average house prices compared to household incomes of current Burlington residents indicates that house prices are not affordable to households with low- and moderate-incomes, data from the Region's State of Housing report indicates that 35.2% of new units sold in Burlington in 2020 were at or below the Regional affordability threshold of \$409,500, which falls within what is affordable to households in the fifth income decile. However, it should be



A supportive policy and regulatory environment, in conjunction with financial supports, will need to be provided in order to ensure the development of housing that can be purchased at, or below, the affordability threshold.

⁴⁴ Persons with disabilities includes all households with at least one member who has activity limitations based on their response to the census. This would include people with physical disabilities, mental health issues, developmental disabilities, cognitive disorders, and concurrent disorders.

noted that most of these units were in apartments or multi-residential buildings, which were likely smaller units that may not be appropriately sized to accommodate larger households. While the trend toward higher density housing forms is promising, and will provide for an overall increased supply, the City should ensure, through policy interventions and a suite of incentives, that dwellings that are sold at or below the Regional affordability threshold include options for larger households, and lone parent families which tend to only have one income earner. This can be achieved through providing private developers with incentives, through a Community Improvement Plan, such as reduced parking requirements or potentially fee reductions for development applications that provide a certain proportion of larger units or through relaxing zoning regulations to allow for a wider range of dwelling types, such as tiny homes and modular homes to develop without the need for a larger *Planning Act* process to address lot-related issues.

3.3. Emerging Trends - Key Findings

In North America, there is an increasing need to provide more housing options to support the growing populations, shifting demographics and the housing need these create. This also requires creative ways to utilize the land more efficiently to accommodate population forecasts and density targets.

This section examines trends associated with alternative housing forms, housing tenure and living arrangements, and emerging options associated with each. These trends are important to consider within the context of a housing market where the cost of housing continues to rise at a rate that is not consistent with the rate of inflation or household incomes. The full details of this analysis are incorporated into this report as **Appendix C** (written summary) and **Appendix C-1** (Data Tables).

KEY FINDING # 5 THERE IS A NEED TO ESTABLISH TARGETS FOR TYPE, SIZE, AFFORDABILITY AND MIX TO RESPOND TO ANTICIPATED DEMOGRAPHIC TRENDS AND THE FINANCIAL REALITIES OF BURLINGTON

The current housing market within Burlington does not meet the needs, either in terms of affordability, tenure, type or size of a variety of demographic groups, including middle-income households. Ensuring the provision of a range of housing options for all residents is a key component of the Housing Strategy. The Strategy must focus on establishing targets and actions that will enhance opportunities for those groups that are experiencing the most difficulties as well as ensuring a healthy mix of housing types and sizes to ensure the specific housing needs of youth, young families, multi-generational and multi-family households, newcomers, seniors, persons with special needs and middle income earners can be met.



The Housing Strategy must focus on establishing targets and actions that will enhance opportunities for the groups that are experiencing the most difficulties in obtaining housing in the City.

KEY FINDING # 6 ACTIONS ARE REQUIRED TO UNLOCK THE POTENTIAL FOR ARUS, AND OTHER ALTERNATIVE FORMS OF HOUSING

Although it has been demonstrated that there is a significant need for affordable housing options in the City of Burlington, the City faces the unique challenge of balancing the demand for the provision of ground-oriented residential built forms in a context where limited greenfield land is available for this type development. In order to strike this balance, the City should look to create opportunities for alternative forms of housing, such as ARUs, tiny homes, modular housing, as well as broadened permissions for townhouses within low density residential areas.

These types of built form can provide solutions to a range of issues identified in the context of ensuring there are adequate housing options and choice to meet the needs of people with varying income levels. When incorporated into an existing neighbourhood, they increase the overall residential supply with less land needs than a single detached built form, support aging in place, and contribute to municipal revenue streams through increased property taxes.

A recent analysis by CMHC has provided some insight into the number of ARUs in Ontario's most populated municipalities in 2019⁴⁵. Their findings suggest that basement apartments were the most common type of secondary unit, and that single storey homes were more likely to have a secondary unit than other styles of homes. It was identified that municipalities whose ARUs consisted mostly of basement apartments had a greater prevalence of total ARUs. In addition, policies favoring the creation of more basement apartments may have the greatest success in maximizing the overall supply.

Specific to Burlington, the CMHC study identified about 1.7% of ground oriented homes in Burlington had an ARU. 42.3% of these ARUs were estimated to be basement apartments. Of all the municipalities examined, those within Halton Region fell within the bottom three municipalities in this category (28 total municipalities were inventoried). This suggests that both Burlington and Halton Region could do some additional work to advocate, support and promote the development of ARUs. The analysis also found that a large share of renters in Burlington live in traditional forms of rental housing, with ARUs being far less prevalent. Most municipalities with a high percentage of ground-oriented homes built in 1970, which includes Burlington, had a lower prevalence of ARUs.

Based on building permit data (2016-June 2021) provided by the City, permits for 43 ARUs were issued, which would equate to approximately 6 ARUs per year. At this time, there is not an inventory of all ARUs



⁴⁵ Housing Market Insight: Secondary Units in Ontario, CMHC, June 2021: Accessed from <https://www.cmhc-schl.gc.ca/en/blog/2021/secondary-units-on-municipal-estimates-what-contributes-disparities>

in the City however, based on the CMHC study noted above it is assumed that they exist in at least 1.7% of ground oriented homes. This suggests that there has not been significant uptake on the development of ARUs in recent history, despite the City having policies and regulations in place which permit this use.

The table below provides an estimate of the potential yield of ARUs based on the total number of single detached dwellings recorded as part of the 2016 Census (36,745 units). Based on this analysis, there is the potential for the City of accommodate between 735 and 7,349 ARUs.

Table 3-1: ARU Potential

NUMBER OF SINGLE-DETACHED DWELLINGS (PER 2016 CENSUS)	POTENTIAL YIELD AT 2%	POTENTIAL YIELD AT 5%	POTENTIAL YIELD AT 10%	POTENTIAL YIELD AT 20%
36,745	735	1,837	3,675	7,349

While there may be capacity to accommodate up to 7,349 ARUs, considering that CMHC is identifying an average yield of approximately 1.7%, it is likely that the future yield would be in the lower range of this estimate (e.g. 2%-5%) if there are no strategic interventions, such as incentives and flexible regulations, put in place to unlock this potential.

Given the yield noted above, the Housing Strategy should consider including implementable actions to realize the potential of ARUs, including an information program, incentives for the development of ARUs in existing dwellings, and potentially requiring the provision of a certain proportion of ARUs in new builds and draft plans of subdivision within the DGA. It is important to note that increasing the potential number of ARUs in the City may not directly improve affordability given that they are in the secondary rental market; however, they will increase options available to renters in the 6th income decile and above and add rental supply which can allow some residents to move along the continuum and potentially free up units that would be more affordable to those in lower income deciles.

Consideration should be given to incentivizing or encouraging owners of ARUs to register the unit with the City for tracking purposes. This will also have the benefit of ensuring that fire and building code considerations have been addressed. There may be an opportunity to encourage existing ARUs that may not be up to code to undertake repairs to enhance the safety of these units through incentives provided by the City.

Alternative forms of housing such as ARUs, tiny homes, shipping container homes and modular homes can provide progressive and scalable solutions to address both housing supply and affordability in municipalities.

For context, jurisdictions with higher proportions of ARUs include Guelph (9.2%), Mississauga (7.4%), Barrie (7.2%), Kitchener (4.6%), and Hamilton (3.1%). Many of these jurisdictions also have some form of program for ARUs, whether it be for advocacy and awareness, or for financial incentives.

Some municipalities are introducing smaller housing units as a progressive and scalable solution. The Ministry of Municipal Affairs and Housing (MMAH) describes a tiny home as a small, private and self-contained dwelling unit that is either a detached ARU or a primary residence⁴⁶. There are regulations set

⁴⁶ Build or Buy a Tiny Home, Ministry of Municipal Affairs and Housing (MMAH); Accessed from: https://files.ontario.ca/mmah_tiny_homes_en_20191129.pdf

out in the Ontario Building Code (OBC) pertaining to tiny homes, which must be met in order for a permit to be issued. Costs to construct tiny homes typically range between \$90- \$100 per square foot, excluding land and servicing. The overall cost per unit of tiny home can range from \$20,000 to \$45,000 or higher, as a result of the requirements necessary to meet OBC standards, requirements for materials and customized furniture and other built-in design features. Accordingly, once the cost of land and servicing are also factored in, tiny homes may not always provide an affordable alternative to traditional housing.

Tiny homes are not explicitly defined in Burlington’s Zoning By-law, nor are they in many other municipalities. Policies and regulations that provide minimal red tape for the development of tiny homes will be paramount to enhancing the potential for these to develop within the City. For example, as a primary residence, the City of Oshawa treats tiny homes as single detached dwellings and are subject to the applicable zoning provisions. A minor variance would be required to meet the minimum size requirements.

A shipping container is a large standardized container designed and built for intermodal freight transport. While their intended purpose is typically for the movement of goods, in recent years, tiny home companies and micro-condo developers have converted shipping containers for residential use, as both affordable housing and market- housing. Within the City of Kitchener, an affordable housing development consisting of a converted shipping container containing two bunkies has been used to provide temporary shelter for persons experiencing homelessness, while a larger-scale residential infill development in the City of Hamilton utilized eight (8) shipping containers to build a dwelling⁴⁷.

Modular homes are prefabricated sections of a dwelling that are built efficiently in a factory before being delivered to the site, where they are assembled. The two types of modular construction are Permanent and Relocatable⁴⁸. Permanent Modular Construction (PMC) can be integrated into site built projects or stand alone as a turn-key solution. Relocatable Buildings (RB) are designed to be reused or repurposed and transported to different sites. Modular homes can also be constructed using metal shipping containers, and are referred to as ‘container homes’.



⁴⁷ Accessed from: <https://simcoe.civicweb.net/document/10774>

⁴⁸ Accessed from: https://www.modular.org/HtmlPage.aspx?name=why_modular

Generally, modular homes cost less to construct than traditional units, and are typically faster to construct, reducing construction timelines and bringing the units to the market more quickly. Black Diamond Group provides varied case studies using modular homes for education, commercial, workforce accommodation and transitional housing⁴⁹. Many municipalities implement temporary by-law limitations on modular homes and garden suites and do not recognize them as permanent housing forms or solutions. The City of Burlington Zoning By-law does not have specific requirements pertaining to modular homes, other than a prohibition on the use of temporary structures for human habitation⁵⁰. OP 1997 and OP 2020 both contain Garden Suite policies.

The City should consider policies in the Official Plan and regulations of the Zoning By-law that would allow for tiny homes, modular homes and shipping container homes to be interpreted similarly to a single detached dwelling, and permitted as-of-right in any area that permits a single detached dwelling with specific regulations included such that these built form types could go directly to a building permit application, rather than through a Minor Variance and Site Plan process.



Policies in the Official Plan and Regulations in the Zoning By-law should allow for tiny homes, modular homes and shipping container homes to be interpreted as a single detached dwelling; permitted as-of-right in any area that permits a single detached dwelling; and, have specific regulations such that they can go directly to building permit rather than Minor Variance and/or Site Plan.

KEY FINDING # 7 THE BURLINGTON LANDS PARTNERSHIP SHOULD BE LEVERAGED TO ADVANCE AND FACILITATE ALTERNATIVE OPTIONS TO TRADITIONAL HOMEOWNERSHIP

A number of alternatives to traditional homeownership exist, including life-leases, co-operative housing and housing with a community land trust. These forms of ownership differ in that the land is held jointly by an organization, with residents having specific permission to live in one of the units on the land, either owning the building (not the land), or having an investment interest in the organization. With these models, when an owner no longer wishes to live in the unit, the initial investment interest would be returned to the owner upon sale. They are, typically, a more affordable route to ownership than through the traditional homeownership model.

The life lease model requires a lump sum payment up front, with monthly maintenance fees and property tax payments. In exchange, the purchaser holds an “interest” in the property, and has the right to occupy or live in a unit rather than owning the unit itself. The initial lump sum payment is typically lower than that of traditional homeownership and, following the initial investment, operates similar to a traditional rental unit with little social contract conditions.

Co-operative housing can include a lump sum payment up front, but is typically financially managed similar to rental housing, with monthly payments. Co-ops generally have a higher social contract

⁴⁹ Accessed from <https://www.modular.org/documents/public/images/2019-Canadian-Report.pdf>

⁵⁰ City of Burlington Zoning By-law 2020, Section 2.22 c): Prohibited Uses

commitment with voting rights on the management of the co-op, and expectations to participate in management of the property and to participate in social activities

Land Trusts are ultimately defined by having a mandate to acquire and hold land, while allowing residential, business or community service uses to exist through a leasing agreement on the property. Any type of organization can also have a mandate to be a land trust, though three clusters of characteristics, defining the community land trust in terms of ownership, organization, and operation, came to be known as the “classic” CLT⁵¹. Examples of community land trusts include the Community Land Trust⁵² of British Columbia, the Affordable Housing Land Trust of Habitat for Humanity GTA⁵³, and Circle Land Trust⁵⁴.



The BLP can leverage real estate, either through current landholdings or new land acquisitions, to create opportunities for the development of housing with affordable ownership models, in cooperation with the private sector and non-profit sector.

There is very little control from a land use planning and policy perspective to mandate the tenure structure as part of new development. However, the City can support these alternate forms of homeownership through the Burlington Lands Partnership to leverage real estate (either through current landholdings or through new land acquisitions) to create opportunities for the development of housing which could take the form of one of these models. This would also require the development of strong partnerships with the non-profit sector and/or Halton Regional Housing to manage the housing; and, advocacy with other levels of government to secure funding, as appropriate, in order to optimize the potential for the delivery of buildings with non-traditional ownership formats. The BLP may also provide the City with opportunities to partner with the Region or with a for-profit developer to deliver subsidized housing or attract purpose built rental housing.

KEY FINDING # 8 SHORT TERM RENTAL OPERATIONS IN THE CITY OF BURLINGTON SHOULD BE CLEARLY DEFINED

Short term rentals (STRs) are accommodations that are rented for a period not exceeding 28 days, and are commonly used by visitors who would traditionally stay in accommodations provided by hotels/motels and bed and breakfasts. Airbnb and other STR services have been growing rapidly across North America, but little is known about the scale and impact on the overall rental market and long-term housing.

The STR can range from renting out rooms in a home where an owner is present or renting out the entire home when the owner is not present. The introduction of online platforms such as Airbnb, VRBO, Flipkey and others has made it easier for residents to offer their homes as a STR, to connect to the

⁵¹ Accessed from <https://cltweb.org/resources/what-is-a-community-land-trust/>

⁵² Accessed from <https://www.cltrust.ca/>

⁵³ Accessed from <https://habitatgta.ca/>

⁵⁴ Accessed from <https://circlelandtrust.ca/>

public, and to advertise and facilitate transactions with potential renters.⁵⁵ This ability to reach such a large audience has disrupted the markets and drawn more attention to STR accommodations.

One of the apprehensions around STR accommodations is that they can result in a loss of housing from the market. In communities with persistently low vacancy rates, this is of particular concern. If units are being used to provide short-term rentals instead of being available as a full-time residence the supply of units for long term rental will decrease. This could result in increasing value and subsequently increasing rent. On the flipside, STRs can provide an opportunity for residents to earn income to supplement the costs of housing by renting out available rooms or dwelling units on a short-term basis. They can also provide alternative housing options for migrant workers and contract workers who traditionally would have had to rely on extended stay hotels or motels for the duration of a work contract. Studies have also identified positive impacts such as financial benefits to homeowners struggling with housing affordability and increases in tourism.

There are both benefits and drawbacks to short term rentals (STRs) in a community. STRs can result in a loss of housing from the market. They may also provide financial benefits to homeowners struggling with housing affordability. STRs provide alternative options for migrant workers and contract workers beyond the traditional extended stay motel/hotel. They may also have positive impacts on tourism in a community. Any framework that seeks to regulate STRs must balance these interests.

Many cities and municipalities have been reviewing their existing regulations and implementing measures to mitigate the negative impacts STRs have in their communities. Defining and implementing the appropriate zoning for an STR has been one of these measures that has been explored. More specifically whether an STR is a residential or commercial use. A 'bed and breakfast' is a form of STR that is permitted in most municipalities, is operated in a residential dwelling, and recognized as a home based occupation. A hotel however, is also recognized as an STR, but is considered a commercial use. The challenge is in determining at what point a short-term rental use transitions from a residential use to a commercial use. This determination is important to ensure the various types of STRs are located in the appropriate zones and with the appropriate tax rate.⁵⁶

A number of municipalities in Ontario, including Toronto, Niagara Falls, and Oakville, have used zoning as a tool to restrict areas where STRs are permitted. In 2020, the City of St. Catharines approved an amendment to the Zoning By-law allowing for some STR operations in residential areas, provided they are not the primary use of the property. The property must operate as a full-time residence, with the resident temporarily renting out the entire dwelling unit on an occasional basis.

⁵⁵ Regulation of Short-term Rental Accommodations, St. Catharines Corporate Report, City Council (PBS-013-2020), February 20,2020; Accessed from: <https://stcatharines.civicweb.net/document/74259>

⁵⁶ Regulation of Short-term Rental Accommodations, St. Catharines Corporate Report, City Council (PBS-013-2020), February 20,2020; Accessed from: <https://stcatharines.civicweb.net/document/74259>

There are a number of other regulatory controls that can be utilized to address STR use and enforcement. Toronto⁵⁷ and Oakville⁵⁸ have a licensing program in place that would require STR hosts to demonstrate compliance with various requirements including such items as zoning compliance, site plan, building inspection and fire inspection and safety plan. Restrictions can also be placed on specific dwelling types, as well as occupancy limits. In addition, STRs can be limited to permit rental of rooms within a dwelling unit only if the host is present or the STR is the primary dwelling of the host (i.e. Toronto, Oakville).

A high level analysis was conducted to shed light on the prevalence of short term rentals in the City. In 2020 in Burlington, 773 rental listings were found for the year, up from 2018 (683) and down slightly from 2019 (785)⁵⁹. The mix of unit sizes, as of June 2021 was 41.6% one-bedroom units, 28.6% two-bedrooms and 26.0% having 3 or more bedrooms. Of the 107 listings that included the type of rental in June 2021, 72% were an entire home, 28% were a private room in a dwelling, and none were listed as a shared room.

As with many other municipalities, the City of Burlington's ZBL does not specifically address STRs. The Zoning By-law identifies zones and provides regulations for areas that permit residential uses, but it does not regulate ownership or rental duration of residential dwellings. The Zoning By-law also defines Bed and Breakfast Homes as: "An owner-occupied detached dwelling offering short-term lodging for compensation to the travelling and vacationing public. Guest rooms or suites may include a private bath but shall not include cooking facilities. Breakfast and other meals, services, facilities, or amenities may be offered exclusively to guests." Regulations under Part 1, Section 2.21 of the By-law, indicate Bed and Breakfast Homes are a use permitted in all zones, in detached dwellings only, on lots greater than 18 m in width, are limited to 3 guest rooms, and require an additional parking space for each guest room in addition to the parking requirements for the dwelling. A short-term accommodation is not currently regulated in such a fashion as it is not currently defined.



The Housing Strategy should include an immediate action to complete the ongoing City-initiated STR work in order to establish a regulatory framework for STRs that is appropriate for the Burlington context.

Burlington staff have indicated that they respond to many public inquiries seeking information on requirements to permit short-term accommodations within an existing dwelling unit, as well as questions from neighbours concerned about the potential for short-term accommodation. Additionally, complaints are received about noise, parking, traffic management, safety and garbage that residents

⁵⁷ Short Term Rentals, City of Toronto; Accessed from: <https://www.toronto.ca/community-people/housing-shelter/short-term-rentals/>

⁵⁸ Short Term Accommodation Licensing, Town of Oakville; Accessed from: <https://www.oakville.ca/townhall/short-term-accomodation-licensing.html>

⁵⁹ Data on the Burlington short term rental universe was obtained from the vacation rental data website AIRDNA.

attribute to short-term accommodations; as well as complaints about dwellings that frequently host events such as large parties and weddings⁶⁰.

In recognition of the growing concern associated with STRs in the City, Council has directed staff to look into options to regulate operations related to STRs, including immediate, medium term and long-term options. As part of the Housing Strategy, completing the STR work as directed by Council, inclusive of a recommended policy and regulatory approach should be included as a short-term action.

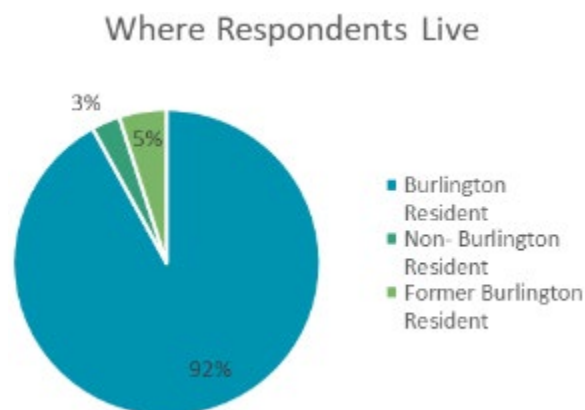
3.4. Housing Trends Survey Findings

The second online survey conducted as part of the Housing Strategy work program sought to contextualize the quantitative data findings highlighted in Section 3.2 and 3.3 of this Report in order to provide a broad community perspective on housing issues in Burlington. Additionally, the survey sought to establish a baseline of data on the range of housing arrangements that exist within the City today. The survey asked participants to share key demographic data for the purpose collecting additional data to contextualize census findings. The survey was available online, accessible via the City’s Get Involved platform from August 11 to September 3, 2021. The survey was promoted by the City through social media channels, and the link was also provided to members of the Steering Committee and Working Group to share with their wider networks. A total of 874 participants completed the survey.

The following sections provide a brief overview of the key insights from the findings of the survey. A full copy of the survey questions, as well as a more detailed summary of responses, can be found at **Appendix D**.

3.4.1. Survey Design and Analysis

The survey included 22 questions and was a mixture of multiple choice and open-ended short answers. The survey was drafted with input from the Housing Strategy Working Group (WG) and promoted through their networks. Responses were analyzed based on the number of responses as a calculated percentage. Short answer responses were coded to identify common themes where possible. Multiple choice questions, where respondents were asked to provide additional information if selecting “other”, were also coded for common themes.



⁶⁰ Short Term Accommodations, Department of City Building and Planning, City of Burlington, October 8, 2019, PB-71-19; Accessed from: <https://burlingtonpublishing.escribemeetings.com/filestream.ashx?DocumentId=35864>

3.4.2. Understanding the Lived Experience

Understanding the lived experience is an important part of developing housing policy that meets the needs of residents. Unfortunately, interviews with residents could not be carried out due to COVID-19 restrictions; however, open-ended responses to survey questions provided insight into the lived experience of Burlington Residents, as well as identified common themes.

A lack of diversity in housing, soaring rental rates, and the unattainability of home ownership were prevalent themes. Many also mentioned having to live in non-ideal settings including moving back in with family members, having family members move in with them, or having to live in shared accommodation. Finally, open-ended responses indicated that there is frustration with being outbid for housing and the low quality and inadequate size of housing for the sale price. Overall, responses reflected fear, frustration, and hopelessness regarding the current housing situation in Burlington.



Capacity building initiatives with an emphasis on reducing the amount of opposition to higher-intensity forms of housing (townhouses, mid-rise and tall buildings) will be critical to achieving a balancing of housing options for all throughout Burlington.

Also emerging from these responses is the recognition of competing interests and attitudes toward housing, between those who are in need of housing and those that express opposition to housing developments. When new housing projects are proposed for development, it is common for some members of the local community to oppose them. Reasons for their opposition are often based on a number of root causes. Misinformation being one and the common myths related to how local neighbourhoods will be negatively impacted, with stereotypes or prejudice directed toward those who may live in dwelling types that are not ‘typical’ of that specific neighbourhood. Other myths include the notion that properties will decrease in value, that increased density will result in greater traffic congestion, and that affordable or high-density housing in the neighbourhood will lead to more crime⁶¹.

Those in opposition to housing developments based on these stereotypes and prejudice often fail to recognize that this can be violation of people’s rights. This puts a spotlight on the need to bring in awareness components to bridge the gap and to combat these causes or reasons for objection associated with housing projects-- now is the critical time for advocacy and awareness to happen. **Figure 3-1** provides a word cloud of some of the most frequently occurring statements respecting housing in Burlington, which highlights the varied interests and competing opinions that must be balanced as part of the Housing Strategy.

⁶¹ *Housing in my Backyard: A Municipal Guide for Responding to NIMBY* (Federation of Canadian Municipalities, 2009)

Figure 3-1: Open-Ended Survey Responses - Competing Interest



3.4.3. Respondent Profile

The majority of respondents (61%) are homeowners in Burlington, while 35% identified as renters. 4% indicated they were living in a home owned by family members or friends, or are currently unhoused or insecurely housed. 3% of respondents indicated that they do not live in Burlington, while 5% indicated that they used to live in Burlington but now live in another City. The majority of respondents have lived in Burlington for more than 10 years (66%). Only 4% of respondents indicated that they have lived in Burlington for less than 1 year. A shortcoming of this survey is that it does not reach those who want to live in Burlington or may want to live in Burlington in the future.

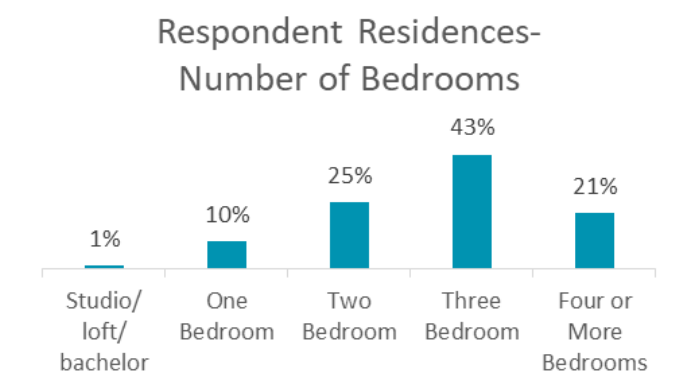
The majority of respondents indicated that there are two individuals within their household (39.2%), while three person (20%) and four person (19%) households were the second and third most common household types that participated in the survey. One person households comprised 14% of respondents, while 8% indicated their household consisted of five or more persons. This provides for a slightly different demographic composition when compared with the statistical analysis, which indicates that one person households comprise a large share of the City's household composition. These findings indicate there will be a need for the City to ensure that there is a diverse mix of ground-oriented housing options and larger units within mid-rise and tall built forms to accommodate potential growth in the overall proportion of three person and four person households within the City.

Approximately one third of respondents indicated that they live with a spouse/partner and children (31%), and another third live with only a spouse/partner (32%). The remainder of respondents indicated that they live alone, with other family members, roommates, or under other arrangements. Other living arrangements that were identified by participants included living with adult children at home, living in a multi-generational household and living with relatives with disabilities. This confirms the findings of the statistical analysis which indicates a growing proportion of these types of households. Accordingly, consistent with Key Finding # 3, the City will need to consider the provision of a range of housing options to accommodate residents in all stages of life.

3.4.4. Housing Sufficiency

Approximately 64% of respondents live in a house with three or more bedrooms. As a result, approximately 68% stated that their current arrangement provides sufficient space for their needs. However, 25% noted a desire for more living space to suit current needs, with moving constrained by cost or current community or family connections. This supports the key findings related to ensuring that there is a broader range of higher intensity ground-oriented dwellings as well as larger dwelling unit types within mid-rise and tall buildings in order to accommodate the spatial needs of the household.

Among the larger age demographic groups represented by respondents, only 32% of



25-34 year olds identified that they live in housing they can afford, compared to 36% of 35-44 year olds, 52% of 45-54 year olds and 64% of 55-64 year olds. This suggests that the trend related to the dip in younger demographics noted in Key Finding # 2 may be related to issues of affordability and the lack of affordable rental or ownership options in the City for this age group.

For participants considering a move in the next five years, the most often-cited reason was the need for a larger home, followed by:

- Becoming a homeowner;
- No longer being able to afford their current home;
- Seeking a different community environment or proximity to family;
- Moving to another municipality; and,
- Downsizing.

3.4.5. Household Income and Housing Costs

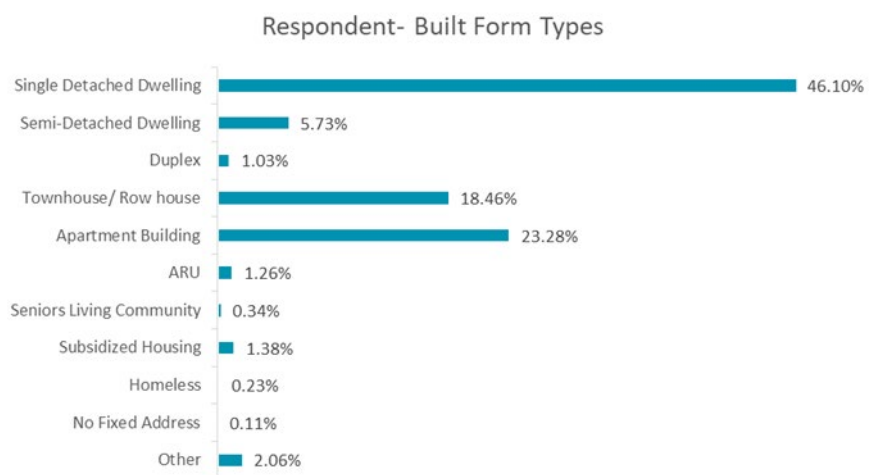
Approximately 43% of respondents indicated an annual household income of \$99,000 or less, with 17% identifying an income below \$50,000. Relative to the findings of the statistical analysis, and in relation to the affordability threshold, this indicates that a significant proportion of respondents of the survey do not earn incomes that would provide them with an opportunity to afford homeownership in the City which, as noted previously, requires a minimum household income of \$164,016 in 2021, unless they had a down payment greater than 5% or spent more than 30% of their income on housing costs.

Only 29% of respondents indicated that they are spending less than 30% of their pre-tax income on housing costs. The majority of respondents noted that they currently spend more than 30% of their annual income on housing costs (27% spent 30-40%, 19% spent 40-50% and 15% spent more than 50%). 10% of respondents identified that they preferred not to say.

Only 36% of respondents identified that they currently live in housing that they can afford, with 8.6% noting that their current living situation does not meet their needs, or that they do not have the potential for savings upon paying for all expenses (27%), that they struggle to make monthly housing payments, make repairs to their homes, or need health-related supports to stay in their homes.

3.4.6. Built Form Type

Nearly half of respondents (46%) described single detached dwellings as their housing type, followed by Apartment/Condo building (23%), and then Townhouses (18%). These results support the key findings that ground-oriented single detached dwellings are still the predominant dwelling type, with a trend



towards higher density forms. Consistent with Key Finding #1, it will be important to encourage more ground-oriented units in denser forms (i.e. townhouses) to provide greater options for households, who would still like to live in ground-oriented housing but who may not necessarily be able to afford a single- or semi-detached home. Only 6% of respondents reported that they lived in semi-detached homes.

Less than 1% of respondents identified that they resided in an ARU. This suggests that there has not been significant uptake on the development of ARUs, as noted in Key Finding #6, and that the Housing Strategy should include actions that the City of Burlington work to advocate, support and promote the development of ARUs; and, ensure a flexible framework to allow for these to develop as-of-right wherever possible.

3.4.7. Issues Facing Renters

Respondents were asked to rank the issues that current or potential renters face in Burlington. The highest ranked issues facing renters were:

1. Discrimination;
2. Rental housing being demolished or changed to home ownership;
3. Not enough protection against unlawful and unexpected evictions;
4. Poorly maintained rental housing; and,
5. Competition with other renters.



The Housing Strategy will need to include actions to increase the supply of purpose built rental housing; and, protect the existing rental stock from being lost.

The limited supply of rental housing has not only affordability implications, but a number of other issues as identified by the survey participants. There is a significant need for new purpose-built rental housing in Burlington; there is also a need to protect the existing rental stock from being lost as it is generally more affordable than new rental units. As suggested in Key Finding #2, a key focus of the Housing Strategy will need to support the delivery of a healthy supply of both purpose built rental and secondary market rental units now and into the future. This could be achieved through the provision of incentives, either financial or otherwise, and ensuring that policies and regulations allow for the development of rental units in a variety of built form types at appropriate locations throughout the City.

3.4.8. Housing Types in Demand

Respondents were asked to rank the types of housing that should be more available. The highest ranked housing types in demand in Burlington based on respondent feedback were:

1. Housing options for low- and middle-income households;
2. Rental housing;
3. Housing options for people living alone or in two-person households;
4. Accessible housing for seniors and people with disabilities; and,
5. Housing options for people experiencing homelessness.

Housing options which are affordable to low and middle-income households ranked the highest for the majority of the respondents, which is consistent with Key Finding #4. Despite data from Halton Region's State of Housing report showing that 35.2% of new units sold in 2020 were at or below the Regional threshold (\$409,500), the analysis of average house prices compared to household incomes shows that house prices are not affordable to middle income households. In 2021, a middle-income household in City of Burlington ranged from \$ 84,453 to \$123,911⁶². In addition, the predominant housing type within the threshold were units in apartments/multi-residential buildings. Having a mix of small and larger units in multi-residential buildings as well as a mix of dwelling types within a neighbourhood will encourage a greater diversity of household types and incomes.



The Housing Strategy will need to include actions that will increase the supply of higher-intensity ground oriented built forms in order to address demand for this type that would be sold at price points typically lower than single-detached dwellings.

3.4.9. Barriers to Housing Access

Respondents were asked to rank the greatest challenges to finding suitable housing. The highest ranked challenges identified were:

1. Lack of affordability;
2. Lack of options;
3. Competition with others;
4. Local opposition to new housing; and,
5. Insufficient options that meet individual needs.

As noted in Key Finding #2, only households with high incomes would be able to afford home ownership in Burlington unless they had a down payment greater than 5% of the purchase price or unless they spent more than 30% of their income on housing costs. The survey results further support the need to provide more housing options. An increase in the supply of purpose-built rental units can provide opportunities for households to live in Burlington, even if they cannot afford to buy a home. Accordingly, consistent with Key Findings #4 and #6, the City should encourage and facilitate alternative housing forms, such as ARUs, higher intensity ground oriented built form typologies and alternatives to traditional home ownership (e.g. community land trusts and co-operative housing) to address the insufficient housing options. This includes expediting MTSA Area-Specific Plans, to encourage intensification appropriate to the context and in accordance with the OP 2020 policies in Downtown, Uptown and in the Secondary Growth Area.

⁶² Total Income Deciles, City of Burlington, Statistics Canada Custom Tabulations, 2016

3.4.10. Issues Facing Homebuyers

Respondents were asked to rank the greatest issues that current or potential home owners face in Burlington. The highest ranked issues facing homebuyers were:

1. Being unable to sell a home;
2. Not being able to live in a desired neighbourhood;
3. Lack of diverse housing options;
4. Mortgage approval; and,
5. High mortgage debt.

The inability to sell their home was a concern for many respondents, particularly for residents looking to downsize or to move to more suitable living conditions. This highlights the overarching issues of a lack of diversity and affordability in housing options. This has been consistent theme throughout the survey results. The shift to a more diverse housing supply, as discussed in Key Finding #1, is of utmost importance to Burlington residents, and the need to accommodate existing and future Burlington residents. A mix of dwelling types and sizes are needed to support the development of complete, inclusive, and desirable communities with a greater range of amenities within these neighbourhoods.

3.4.11. High Priority Groups

Respondents were asked to identify which groups needed the most support in finding housing in Burlington. The highest ranked groups were:

1. Young adults (18-29 years of age);
2. Single parent families;
3. Persons who are currently homeless;
4. Seniors; and,
5. Persons who need support for mental health or other reasons.



The Housing Strategy must focus on establishing targets that will enhance opportunities for groups that are experiencing the most difficulties in obtaining housing.

These results are consistent with a number of key findings in the report. As indicated in Key Finding #1, single parent families saw the highest rate of increase in housing type, suggesting an emerging need for housing that is suitable for small households and one-income earners. In addition, a drop in young adult led households has also been identified through the analysis of demographic data, which could be partly due to the limited rental options since these demographic groups are more likely to be renters.

Having a mix of small and larger units in multi-residential buildings as well as a mix of dwelling types within a neighbourhood, such as single and semi-detached homes, townhouses, quadplexes, and ARUs will accommodate a greater diversity of household types and incomes and will also support a greater range of amenities within these neighbourhoods.

Key Finding # 3 points out the increase in the number of households led by seniors aged 65 years and older, as well as households with a person with a disability or activity limitation. This data suggests an increasing need for housing options for seniors and persons with disabilities, including options with supports. This has been echoed in responses to other survey questions.

As emphasized in Key Finding # 5, the Housing Strategy should focus on establishing targets and actions that will enhance opportunities for groups that are experiencing the most difficulties in obtaining housing.

3.4.12. Recommended Local Government Actions

Respondents were asked to rank the three most important actions the City could take to increase housing options. The highest ranked actions were:

1. Allocating more City-owned land for housing;
2. Grants or financial incentives for housing developers or providers;
3. Implementing inclusionary zoning in Major Transit Station Areas;
4. Establishing public-private partnerships to develop housing; and,
5. Broader policy permissions for a range of housing options.

These results align with the recommendations and emerging trends that have been provided. As suggested in Key Finding #7, the BLP, can leverage the City's current and any future landholdings to create opportunities for the development of housing, particularly for affordable ownership models and/or other alternative options discussed throughout this Report. This ties in with public-private partnership. Grants or financial incentives, implemented through a supportive policy and regulatory environment, will help to ensure that the private market continues to build housing that can be purchased at, or below, the affordability threshold (Key Finding #4).

3.5. Summary

This chapter provided an overview of key housing needs and gaps and the trends associated with alternative housing forms, housing tenure and living arrangements. It also provided a broad community perspective on housing issues in Burlington. Chapter 3, touched on a number of emerging themes with the following key messages:

- **Housing is not affordable for many Burlington residents. Although the City's mandate as a lower-tier municipality is not to provide assisted or subsidized housing, there are actions that the City can take to better address market affordability.** A supportive policy and regulatory environment, in conjunction with financial tools, will need to be provided in order to ensure the development of housing that can be purchased at or below affordability thresholds. The Housing Strategy should focus on establishing appropriate targets and actions that will enhance opportunities for the provision of housing that would be affordable to middle income earners, and other demographic groups that are experiencing difficulties in obtaining housing in the City.

- **Rental housing supply is not meeting needs of existing and future residents.** Rental housing supply must increase in order to address the rental affordability. Focus should be placed on increasing the purpose-built rental supply as well as actions to assist in the creation of opportunities for affordable ground-oriented options such as ARUs, tiny homes, modular housing, and townhouses.
- **Burlington residents do not feel there is enough diversity or options for housing in the City.** The shift to a more diverse housing supply is important to accommodate existing and future residents of Burlington for all demographics. An informed understanding by the community of these issues and the overall benefit of higher density and non-traditional approaches will be important to move forward with the Housing Strategy.

3.5.1. Emerging Actions for the Housing Strategy

Based on the analysis and key findings in Chapter 3, the following emerging actions (**Table 3-2** on the following page) should be considered for the Housing Strategy:

IDENTIFIED THEMES



Table 3-2: Chapter 3 Emerging Actions for the Housing Strategy

HOUSING POLICY DRIVER	ACTION(S) TO CONSIDER
<p>The provision of a range and mix of housing types</p>	<ul style="list-style-type: none"> • Continue to monitor and track development applications in terms of dwelling type. • Consider incentives for the development of 3 bedroom units. • Continue to monitor the number of 1 bedroom and 2 bedroom units included as part of development applications (This can be achieved through requiring development applications to include requisite data as part of the Housing Impact Statements as required by OP 2020 in order to provide opportunities for the City to apply a consistent approach to monitoring). • As part of the CZBL Project, explore permissions and regulations to allow tiny homes either as-of-right (preferred) or through minor variance. • Ensure that the policy and regulatory framework do not introduce unintentional barriers to the development of innovative housing forms, including tiny homes. • Consider a tiny home pilot project, with associated incentives. • Provide support for and encourage the development of alternative forms of housing, where feasible and appropriate. • Consider opportunities for partnerships with service providers for the development of modular housing on City-owned lands to address immediate housing needs in the City.

HOUSING POLICY DRIVER	ACTION(S) TO CONSIDER
The provision of housing options to accommodate people at all stages of life	<ul style="list-style-type: none"> • Update area amenity requirements in the CZBL to ensure that development proposals provide adequate and appropriate amenity space to accommodate people at all stages of life. • Facilitate partnerships to support shared housing and co-living arrangements, including connecting developers with support service agencies or employers with property owners. • Ensure policies are flexible to allow for the development of housing types that would be appropriate for shared housing and non-traditional co-ownership. • Consider introducing policies that can be implemented to foster the conditions necessary for attracting and retaining families, which can include minimum unit mix targets. • Consider developing guidelines or providing assistance to developers to navigate the provision of storage and amenity spaces for larger households; and, accommodating household pets in a compact living environment. • Provide a policy and regulatory environment that would support the development of housing types that could foster multi-generational living. • Include actions to ensure the provision of a continuum of housing for seniors by accommodating a diversity of non-traditional housing forms. • A range of options should be provided to meet the different needs of seniors and persons with disabilities.
The provision of housing options to accommodate people of all incomes	<ul style="list-style-type: none"> • Ensure policies and regulations are flexible to allow for the development of housing types that would be appropriate for shared housing. • Consider introducing a demolition and conversion control by-law and rental replacement by-law to implement the policy direction set out in OP 2020 (Policy 3.1.2(2)). • Provide incentives for the development of purpose built rental units (both market and affordable). • Encourage partnerships and collaborations to obtain land or existing structures to increase supply. • Expedite development applications for purpose built rental units, and for developments that would provide rental or ownership housing options priced at or below the affordability threshold.
Accommodating a range of household sizes within higher density housing forms	<ul style="list-style-type: none"> • Continue to monitor both unit mix and sizes of new housing stock in the City to ensure it is in alignment with general trends for development and continues to be adequate to meet the needs of various household types.

HOUSING POLICY DRIVER	ACTION(S) TO CONSIDER
<p>Authorization of the use of two residential units in a detached house, semi-detached house or rowhouse; and, the use of a residential unit in a building or structure ancillary to a detached house, semi-detached house or rowhouse</p>	<ul style="list-style-type: none"> • Look for opportunities to promote the development of ARUs and increase awareness for homeowners on the costs and benefits of adding an ARU, or bringing an illegal or non-compliant ARU up to code. • Consider a policy framework for new development within the DGA that would require a certain proportion of new builds to contain an ARU. • Consider implementing a registration and monitoring program for ARUs to allow for improved monitoring on a go-forward basis, which would include adherence to Fire and Building Code requirements to legalize units. • Consider establishing an annual target for the creation of new ARUs. • Consider the provision of incentives for ARUs that would be rented out or utilized by a person with a disability or with a low income. • Consider the implementing a program to support homeowners with bringing ARUs up to Fire and Building Code requirements to encourage safe housing.
<p>Authorization of Inclusionary Zoning, where need and demand are demonstrated through an assessment</p>	<ul style="list-style-type: none"> • Inclusionary Zoning was not a focus of Chapter 3, as it was discussed in Chapter 2, with associated recommendations in this regard included therein.



4.0 PROMISING PRACTICES

As Burlington continues to grow, so will the need for more housing options to accommodate that growth and the needs of the City's residents. The housing challenges Burlington will face into the future are not new-- many cities around the globe and within Canada face similar challenges around access, affordability and quality. Burlington can look to promising practices in other jurisdictions in both Canada and internationally to ensure the changing needs of its current and future residents are met. These promising practices include housing policies, tools and incentives, partnerships and advocacy. The scan includes both Canadian and international case studies and will look to focus on what lower tier municipalities such as Burlington can implement.

The review of these promising practices is designed to provide examples about how other jurisdictions around the world are working to address housing, and what could be implemented by a lower-tier municipality within a two-tier system, such as Burlington. The examples provided within this report do not constitute recommendations, but they do assist in articulating examples of what tools the City might utilize in carrying out the various actions to be identified in the Housing Strategy in the later phases of this project. **Table 4-1** provides a summary of the promising practices examined as part of the background research, while more fulsome details are included in **Appendix E**.

Table 4-1: Summary of Promising Practices

THEME AREA/ TOOL	WHAT IS IT?	EXAMPLE(S)	KEY TAKEAWAYS FOR BURLINGTON
Inclusionary Zoning	<p>A tool that municipalities can use to require new development or redevelopment to dedicate or maintain a portion of new residential units as affordable housing.</p> <p>In Ontario, the <i>Planning Act</i> contains express permission to municipalities to implement IZ provisions. Based on the legislative framework a municipality is only permitted to implement IZ within Protected Major Transit Station Areas (PMTSAs) or within areas that are regulated by a Community Planning Permit System (CPPS), and which has to be ordered by the Minister. In addition, the regulations state that IZ only applies to developments with at least ten units.</p> <p>PMTSAs are intended for high density mixed use development and must include OP policies that include the minimum number of residents and jobs per hectare, permitted land uses, and minimum densities. Appeal rights are restricted in PMTSAs. Through the approval of ROPA 48, all of Burlington’s MTSA are considered PMTSAs. The City is currently completing an MTSA planning process for the three MTSA.</p> <p><i>*Within the context of Ontario, it is important to note that Toronto is the only municipality to implement Inclusionary Zoning, as the tool is still relatively new.</i></p>	<ul style="list-style-type: none"> • Markham, Ontario* • Richmond Hill, Ontario* • Toronto, Ontario* • Montreal, Quebec • Vancouver, British Columbia • Richmond, British Columbia • New York City, New York 	<p>In Ontario, the intent of IZ is to increase equity in housing in areas that are the focus for new development (PMTSAs). It can only be implemented where an assessment report has demonstrated the tool would be financially viable. An Inclusionary Zoning Municipal Assessment forms part of the work plan for the City’s Housing Strategy and will be explored in greater detail in future phases of this project. Completing the IZ Municipal Assessment Report will be an important near-term action for the City to determine the feasibility of implementing IZ within the City’s MTSA. A significant number of new units planned to 2051 will be located within the City’s PMTSAs. The City is currently developing MTSA ASPs and it is a good time to consider this tool.</p>
Pre-Zoning Lands	<p>In some instances, developing a new Zoning By-law can take many years to update comprehensively and the process can be further lengthened as a result of appeals. Often, as a result of this time gap between the Official Plan coming into effect and the implementing CZBL coming into effect at a later stage, site specific zoning by-law amendments are required to facilitate development that conforms to the Official Plan, but does not conform to the regulations of the in-force Zoning By-law. In these cases, pre-zoning lands would both increase the certainty involved with the development and allow for a more expeditious approvals process by eliminating the need for a site-specific zoning by-law amendment for a development that would conform to the Official Plan policies.</p>	<ul style="list-style-type: none"> • Squamish, British Columbia • Kitchener, Ontario • Mississauga, Ontario 	<p>By pre-zoning and pre-designating land uses for housing development to implement the housing policies of OP 2020, Burlington can add a measure of planning control to the process while encouraging more dense residential development in key areas of the city. This type of policy action can be utilized to increase the diversity of the housing supply in the city by identifying a greater mix of housing types and densities.</p> <p>PMTSAs are intended for high density mixed use development and must include OP policies that include the minimum number of residents and jobs per hectare, permitted land uses, and minimum densities. Through the approval of ROPA 48, all of Burlington’s MTSA are considered PMTSAs. The City is currently completing an MTSA planning process for the three MTSA. The policies and implementing zoning should be brought forward concurrently to expedite development approvals processes so that landowners in MTSA do not have to submit private ZBA applications for proposals that conforms to the precinct plans while the CZBL is being developed</p>
Co-housing/ Co-living	<p>Co-living is a form of shared living or intentional community where residents live in a house or building and share common spaces and amenities. While the terms “co-housing” and “co-living” are usually interchangeable, co-housing generally refers to smaller-scale intentional communities built around private homes while co-living usually refers to dorm-style apartment buildings. This type of arrangement would allow individuals to reduce the overall proportion of personal income going toward housing costs as these expenses would be shared among the collective co-housing/ co-living group.</p>	<ul style="list-style-type: none"> • Markham, Ontario • Winnipeg, Manitoba • San Jose, California 	<p>Co-living and co-housing living arrangements would aim to increase the supply of diverse housing options in Burlington and can help to provide housing opportunities for Burlington’s aging population as well as those with special needs. Opportunities for this form of housing in Burlington can be enhanced through providing a flexible enough policy and regulatory framework to accommodate alternative living arrangements in a wider area of the City (For example, the current framework limits the location of group homes to certain road typologies)</p>

THEME AREA/ TOOL	WHAT IS IT?	EXAMPLE(S)	KEY TAKEAWAYS FOR BURLINGTON
Micro Living and Tiny Homes	Micro living and tiny homes may present an opportunity to provide more affordable housing units due to their smaller unit size and potential flexibility in terms of siting/location. These units are intended for single occupancy households and target lower-income individuals looking for an affordable housing option. These dwelling options may also be used as an ARU on an existing property which could then be used for a family member or friend who requires supports while still living as independently as possible.	<ul style="list-style-type: none"> • Vancouver, British Columbia • Alberta 	<p>The Provincial Policy Statement updated in 2020 added tiny homes to the definition of ‘Housing Options’ that need to be considered for a diversity of housing forms. These types of housing forms can contribute to the range of housing options that align with the future housing needs and gaps in Burlington. With the number of one-person households increasing, a more diverse set of options for these households will be required.</p> <p>Opportunities for this form of housing in Burlington can be enhanced through providing a flexible enough policy and regulatory framework to accommodate this built form within low density residential neighbourhoods</p>
Modular Construction	Modular housing construction is a construction approach where units are constructed off-site and re-located to the desired location. This process is faster and often cheaper than traditional builds and can provide a unique housing type to address lower-income household needs for a municipality. Within the context of Ontario, modular construction can be challenging as a result of Ontario Building Code (O.B.C) requirements. It may also require more flexible zoning by-laws, to address matters of setback in some circumstances which can typically be dealt with through a minor variance application.	<ul style="list-style-type: none"> • Vancouver, British Columbia • Toronto, Ontario • Scarborough, Ontario • North Vancouver, British Columbia • Calgary, Alberta • London, United Kingdom 	<p>Factory manufacturing of the components of a housing project can reduce construction costs and time and be applicable to both temporary and permanent dwellings. As-of-right zoning for modular housing, where OBC requirements are met, would allow for fast and efficient implementation and assist the City in providing a range and mix of housing options.</p>
Short-Term Rental Licensing	STR policies require that STR companies, such as Airbnb or Booking.com, be registered with the City and are required to collect and remit tax on all rental payments. These types of rentals include homes and rooms within homes which are rented for less than thirty consecutive days at a time. They are only permitted in secondary homes or basement suites if the operator lives there full-time. These policies can assist in reducing the number of units that are taken off the market solely to rent on a short-term basis. Utilizing a licencing and enforcement regime can help protect the long-term rental housing supply as well as ensure these units meet health and safety standards.	<ul style="list-style-type: none"> • Vancouver, British Columbia • Toronto, Ontario 	<p>STR licensing policies aim to increase the rental housing stock in Burlington by protecting this limited stock for long term rental arrangements. As noted earlier in this Report, there is a Council direction to staff to look into options to regulate operations related to short-term rentals. Staff should complete the work associated with bringing forward a preferred approach to address STRs in Burlington. Further guidance from the Housing Strategy will form the development of the approach.</p>
Home “unbundling”	Home “unbundling” is an approach which provides home buyers the option to choose unit-specific features, finishes and appliances to decrease the cost of the unit by decreasing the cost of construction to just the bare bones. Unbundling may be applied to the cost of parking spaces, storage lockers, walls, fixtures, or other unit features.	<ul style="list-style-type: none"> • London, United Kingdom • Options for Homes, various locations across Ontario 	<p>The City can encourage this type of development by ensuring policies and regulations are flexible enough to allow for this type of development through providing parking exemptions or reduced parking rates, as well as encouraging residential developers to consider it in future developments.</p>
Infill Developments	Infill development is the process of developing vacant or under-utilized land within existing developed urban areas. Some examples of infill development include ARUs, converting a single detached dwelling to a semi-detached or to townhouses or building on an underutilized parking lot. Infill development can revitalize communities by removing blighted parcels and can return cultural, social, recreational, and entertainment land uses to a community. This type of development may be particularly useful in already established neighbourhoods where land is currently being under-utilized, left vacant, or covered with surface parking lots. Some of the challenges associated with infill development are ensuring that new development is sensitive to the existing context. There is also a need to increase awareness among residents of the importance of infill development.	<ul style="list-style-type: none"> • Edmonton, Alberta • Mississauga, Ontario • Vancouver, British Columbia 	<p>These types of projects could yield a range of unique housing options based on the context of the site and the existing community character. Developments identified as infill projects may provide housing options that would be directed to meet the current and future household needs in Burlington. The City is already making advances to support infill housing through recent policy changes and should look for additional opportunities to support infill development. Any initiatives should also include awareness actions to ensure existing residents are aware of the positive results of adding more housing options in order to build community support for infill developments.</p>

THEME AREA/ TOOL	WHAT IS IT?	EXAMPLE(S)	KEY TAKEAWAYS FOR BURLINGTON
Complete/ Inclusive/ Walkable Communities	Within Ontario government policy documents, complete communities are defined as places where homes, jobs, schools, community services, parks, and recreation facilities are easily accessible. Within the Government of Ontario's A Place to Grow: Growth Plan for the Greater Golden Horseshoe, policies are focused on encouraging and creating complete communities in Ontario. Municipalities may adopt land use designations and zoning by-laws in order to allow for and encourage a diverse set of land uses within these communities, including residential, employment, and commercial uses. An inclusive community is a community where its citizens and members feel safe, respected, and comfortable in being themselves and expressing all aspects of their identities. This may include children, seniors, individuals with disabilities, Indigenous peoples, immigrants and newcomers, low-income populations, or those dealing with mental health challenges.	<ul style="list-style-type: none"> • Winnipeg, Manitoba • Saskatchewan • Melbourne, Australia 	<p>The City is already making advances to support complete communities through recent policy changes and should continue to look for additional opportunities to achieve complete community principles.</p> <p>Through the OP 2020, the CZBL, and the various design guidelines, Burlington can continue to encourage the development of complete communities that include a diverse range of housing options that align with the current and future needs of households. This can also be encouraged through the development of resources for community leaders and developers including a Complete Community toolkit.</p>
Accessible/ VisitAble Housing	VisitAble housing is the concept of designing and building homes with basic accessibility features that provide easy access on the main level for everyone. This type of housing typically has features such as no-step entrances, wider doorways and hallways, and wheelchair accessible bathrooms. These features make for a more convenient and accessible dwelling for those of all ages and abilities.	<ul style="list-style-type: none"> • Daniel's Corporation Accessibility Designated Program (ADP) (Ontario) • VisitAble Housing Project- Kitchener-Waterloo Task Force 	Through municipal accessibility design guidelines, VisitAble housing can be implemented in Burlington to add to the diverse range of housing options. This is particularly important for an aging population who would want to age in place within their current communities, a large and growing demographic in Burlington. These policies would work towards providing housing for Burlington's current and future housing needs.
Residential Conversion from Non-Residential	Residential conversion projects convert non-residential structures (for example, a warehouse or church) into housing units. Through this conversion process, the foundation and frame of the existing structure are preserved and are incorporated into the new design. This conversion process has the potential to reduce construction costs for the developer and also make efficient use of existing materials and infrastructure.	<ul style="list-style-type: none"> • Regina, Saskatchewan • Oshawa, Ontario • Pittsburgh, Pennsylvania 	Typically, barriers to these types of developments are the existing zoning restrictions on the existing site. For example, sites that are currently zoned to permit only low density dwellings may be pre-zoned to allow for low- and medium-density developments as-of-right. Pre-zoning or creating a policy initiative to allow for the re-zoning of these potential sites for housing would allow Burlington to increase the range of housing options in the city. These sites would add unique and diverse housing options to meet current and future housing needs in Burlington. It would also allow for residential options in traditionally non-residential areas such as neighbourhood commercial areas and other areas where a residential use would be deemed compatible, thus supporting more complete communities.
As-of-Right Supportive Housing	The need for supportive housing and shelters continues to increase. As noted previously, housing is a basic human right and planners have the responsibility to ensure that policies and regulations do not introduce further systemic barriers or discrimination of certain groups through unintentional exclusionary tactics (e.g. separation distances between group homes, limitations on where shelters and group homes can locate). While the City is not responsible for the provision of subsidized housing, supportive housing, or emergency shelters, it is the City's responsibility to ensure there are no barriers to these dwelling types. Introducing as-of-right privileges for supportive housing, in most zones, would increase the opportunities to deliver these services. These zoning rights may take a variety of appearances, but generally would allow supportive housing units to be integrated into residentially zoned areas of the city as they are zoned residential.	<ul style="list-style-type: none"> • Toronto, Ontario • VisitAble Housing Project, • Kitchener-Waterloo 	Introducing supportive housing as-of-right would allow Burlington to increase the supply of supportive housing units within the city. This supply would allow more households with disabilities and in need of deeply affordable housing to stay in Burlington. These policies also support the development of complete and inclusive communities where diverse housing options are available for all current and future residents.

THEME AREA/ TOOL	WHAT IS IT?	EXAMPLE(S)	KEY TAKEAWAYS FOR BURLINGTON
Modifying Development Standards	Development standards are the rules that municipalities use to guide the planning, design, and construction of residential communities. Development standards ultimately affect the cost and environmental impact of new developments, as well as the quality of life enjoyed by the residents of a community. Changes to planning and engineering standards can reduce the costs of residential developments. While municipalities can adopt changes to development standards in order to enhance affordability, they must ensure that such changes are in compliance with Provincial building codes and standards which set out minimum requirements in this regard.	<ul style="list-style-type: none"> Dieppe, New Brunswick 	Burlington may use flexible development standards that are intended to replace traditional standards with more flexible and innovative regulations. For example, right-of-way and road pavement widths can be reduced without compromising safety, resulting in land cost savings; lots can be smaller or configured differently to increase densities; and utility trenches can be combined. Burlington can reduce capital and maintenance costs for itself and developers, while facilitating pedestrian friendly and transit- supportive areas, through agreements that reduce requirements or exempt owners or occupants of a building from providing and maintaining parking facilities, particularly where public transit is available. These modified development standards may contribute to a more diverse range of housing options in Burlington.
Fast-Tracking Development Applications	Incentivizing affordable housing through reduced development approval timelines can be achieved using multiple tools. The premise here is that lengthy development approval processes contribute to the high cost of developing housing. The main benefit associated with fast-tracking is the reduction of costs associated with holding undeveloped land. Fast-tracking affordable housing developments can be done by moving affordable housing projects to the highest priority in the application review process and/or assigning a staff resource to help navigate the review and approval process.	<ul style="list-style-type: none"> Saskatoon Saskatchewan City of Toronto, Ontario 	By reducing the timelines for affordable housing approvals, developers could be incentivized to build more affordable housing and purpose-built rental housing units. The increased supply of these units addresses a housing need in Burlington, and the provision of additional housing stock in the city would increase the availability of housing that is affordable based on the Halton Region affordability thresholds.
Community Planning Permit System	A Community Planning Permit Systems (CPPS), previously known as Development Permit Systems, is a provincial policy aimed at generating benefits to Ontario communities and encouraging community involvement in the planning process. The ultimate impact, from the perspective of the municipality, is to facilitate developments that support and reflect the vision established for a planning area. This tool can help significantly improve the review and approval timelines, can provide more certainty and cost savings through early community participation, upfront development rules and, once the system is in place, eliminating third party appeals to the LPAT on specific development permit applications that meet the requirements and community vision set out in the OP and development permit by-law. Additionally, inclusionary zoning can be implemented outside of Major Transit Station Areas through a Development Permit System (DPS) where approval has been granted by the Minister.	<ul style="list-style-type: none"> Toronto, Ontario Brampton, Ontario 	There may be an opportunity for the City of Burlington to implement inclusionary zoning in areas outside of through a CPPS when ordered by the Minister. It can also be used to support other housing goals through shorter application timelines and more cost-certainty. It is noted, however, that the CPPS is a challenging tool, as it is not yet widely used and is cumbersome to implement over larger geographies. Acknowledging the difficulties associated with a CPPS, the Housing Strategy could include a medium-term action for the City to explore the potential for implementing a CPPS in specific areas of the City which would also include advocacy to upper levels of government to achieve; however, in the near-term the City's focus should be to complete the necessary work to implement Inclusionary Zoning within the MTSAs, upon the completion of the necessary studies required to demonstrate the tool would be financially viable.
Parking Standards	Parking can be a costly feature for construction in any housing development, especially an affordable housing development (Technical Memos # 1 and # 3 touch on this briefly, noting that parking requirements for 3-bedroom units may be one factor in the overall lower proportion of provision of 3-bedroom units in mid-rise and tall building developments when compared with 1-bedroom and 2-bedroom units). Adjusting the parking standards for affordable housing developments may include the reduction or removal of required parking or introducing flexible parking standards. Adjusting or blending parking requirements for other types of housing developments, such that the provision of 3-bedroom units is not a disincentive to the developer may also be an option to consider. Ultimately, the reduction or removal of parking requirements may apply to residential parking, guest parking, or non-residential parking. Flexible parking considers the reduction or elimination of separated parking requirements for residential and non-residential uses, particularly for mixed-use buildings, or between affordable and market rate unit parking. Using this tool can allow for parking to be more efficiently utilized in peak hours for each residential and non-residential use.	<ul style="list-style-type: none"> Toronto, Ontario Cobourg, Ontario Belleville, Ontario Massachusetts, United States 	By removing the financial and space constraints that required parking can put on a project, a higher number and a more diverse range of units may be provided by these developments. Using a reduction of parking requirements or flexible parking requirements, where appropriate, can increase the diversity of the housing stock and assist with affordability. This will be an important consideration in MTSAs where alternative modes of transportation and connections to the City will be embedded to support households in owning fewer or no private autos.

THEME AREA/ TOOL	WHAT IS IT?	EXAMPLE(S)	KEY TAKEAWAYS FOR BURLINGTON
Community Improvement Plans	A Community Improvement Plan (CIP) is a tool that allows a municipality to direct funds and implement policy initiatives toward a specifically defined project area. CIPs are one of the most well-known incentive tools in Ontario, with legislation being in place for decades. Section 28 of the <i>Planning Act</i> gives municipalities that have enabling policies in their Official Plans, the ability to prepare CIPs. Among other things, the CIPs are intended to encourage rehabilitation initiatives and/or stimulate development. Once implemented, the plan allows municipalities to provide tax assistance, grants or loans to assist in the rehabilitation of lands and/or buildings within the defined Community Improvement Project Area. CIPs have also been used to encourage the development of affordable housing and rental housing in specific areas in municipalities.	<ul style="list-style-type: none"> • Barrie, Ontario • Waterloo, Ontario • Peterborough, Ontario • Strathroy-Carleton, Ontario 	By utilizing a CIP, Burlington can direct investment and development into key areas of the city by providing incentives and assistance. Burlington can promote revitalization and place-making to attract tourism, business investment and economic development opportunities. These developments and economic activity can create opportunities for a diverse range of housing, including affordable housing and purpose-built rental housing, within new developments. These developments could be incentivized to make available units that meet Halton Region’s affordability thresholds. Recently, some municipalities have designated the entire municipality as a Community Improvement Area Project Area for the purpose of providing incentives. It should be noted that Burlington has recently approved its first CIP for brownfield areas and is in the process of creating a comprehensive CIP framework in 2022. This presents an opportunity to include housing, such as affordable housing and rental housing, into this CIP work. Halton Region also has a CIP framework in place which allows for the Region to participate in CIPs at the municipal level, though this is currently limited to \$50,000 a year. This is an opportunity to stack incentives from both levels of government. In addition to CIPs, there are other financial incentives for the delivery of housing, including affordable housing, including Development Charge deferrals and exemptions; and, housing reserve funds. Examples of these additional types of incentives are summarized in Appendix E.
Funding for ARUs	ARUs are one of the most cost-effective ways to increase the supply of affordable rental housing and integrate affordable housing throughout the community while maintaining neighbourhood character. Some municipalities have opted to provide grants or loans to encourage the development of second units as affordable rental housing. In most cases, rents for units receiving a grant or loan are required to meet affordable levels for a certain time period.	<ul style="list-style-type: none"> • Halton Region, Ontario • Edmonton, Alberta • Calgary, Alberta 	ARUs can provide a solution to the demand for affordable rental housing such as youth, older adults and new immigrants and assist households facing financial challenges to stay in a community, such as homebuyers with limited equity or on fixed incomes. Ensuring a supportive policy and regulatory framework including support to legalize units (for safety) incentivizing these developments, either through grants or as part of a broader CIP, and working to increase awareness for residents about the benefits of ARUs provides opportunities for Burlington to increase the range of housing options within established neighbourhoods, including affordable rental housing.
Surplus Government Land for Affordable Housing	The provision of surplus government land for affordable housing is a way to reduce costs for the development of affordable housing as the cost of land, particularly in larger municipalities like Burlington, is often quite prohibitive. These lands could be such properties as parking lots, old government buildings, underutilized school sites, and unused road allowances.	<ul style="list-style-type: none"> • Toronto, Ontario • Minden Hills, Ontario • Calgary, Alberta 	Through the provision of surplus government land, whether it be from the City of Burlington or from senior levels of government, Burlington will have the opportunity to be more involved with the type of development that occurs on the site. While there are currently limited surplus landholdings in Burlington’s portfolio, there is an opportunity for the recently created Burlington Lands Partnership to get involved in the development of affordable housing through utilizing available lands within the City’s existing portfolio as well as for the purposes of acquiring new lands. This may also allow Burlington to direct the developments to include a more diverse range of housing options, including purpose-built rental stock or more affordable housing units, within developments as a result.
Adaptive Reuse	Adaptive reuse is a specific type of development that takes underutilized or vacant buildings and converts these into housing. This type of development can provide a significant source of momentum to the revitalization of historic urban cores. Adaptive reuse projects can have comparatively lower construction costs and environmental benefits from the reuse of existing structures.	<ul style="list-style-type: none"> • Reside Initiative, Greater Toronto Area • 373 Princeton Avenue, Ottawa • Ontario Harley Court Office Building Conversion, Edmonton, Alberta • Converting Hotels, Red Deer, Alberta 	Similar to the provision of surplus government land, partnerships with local organizations through an adaptive reuse project will allow for a more efficient use of existing structures, particularly vacant or underutilized buildings. The reduced construction costs may allow the development to produce more diverse range of housing options, including affordable housing and supportive housing. Adaptive reuse projects completed with a partner organization can often address the housing needs for certain demographic groups, such as seniors and persons with disabilities. Additionally, the development of underutilized assets may bring revitalization to areas within the city.

THEME AREA/ TOOL	WHAT IS IT?	EXAMPLE(S)	KEY TAKEAWAYS FOR BURLINGTON
Sharing Land/ Reusing Land	Land in Burlington is not only becoming more expensive, it is also becoming a limited resource as the Burlington matures. As such, innovative options that would increase the supply of land to provide a range of housing options, including affordable housing. One innovative option for the increase of the supply of land is the combination of sharing land, and reusing land for the development of housing. These would include redeveloping current social housing sites; requiring that housing that would be at or below the affordable threshold be included as part of part of the development of new or redevelopment/ intensification of existing community centres or libraries, the reuse of publicly- or privately-owned land, such as parking lots within transit hubs; and, sharing land, such as parking lots of churches or under-utilized or vacant private land.	<ul style="list-style-type: none"> • 20 Water Street, Markham, Ontario • United Church, British Columbia 	Burlington could facilitate partnerships between Region, community groups and both private and not-for-profit housing developers that would provide these types of housing developments. These types of projects could yield a range of unique housing options based on the context of the site. These housing options could be directed to meet the current and future household needs in Burlington. Infill developments and shared land projects completed with a partner organization can often address the housing needs for certain demographic groups, such as seniors and persons with disabilities. This advocacy would need to also be coupled with ensuring a flexible and supportive policy and regulatory framework in order to reduce the amount of red tape required to obtain development approvals; and, informing to residents at large about the benefits of neighbourhood mix in both housing type and tenure.
Workforce Housing	Workforce housing is a term for housing targeted for households with incomes above thresholds for traditional social housing programs, but who still cannot afford to live in the community of their choice and/or where they work. Workforce housing is also often referred to as a component of “Missing Middle Housing”, which more broadly encapsulates the lack of housing options that would be affordable for middle-income households both within the ownership and rental sectors. This trend has been recognized as an issue for municipalities in the Greater Golden Horseshoe, and Burlington is no exception. Housing and land is scarce, and although middle income residents may have some flexibility in their options, those that fall within lower deciles do not. This presents challenges when attracting employers to the City when the ability to live and work in Burlington is not always attainable. Housing that is dedicated for certain groups of workers is often a subset of workforce housing. Some definitions of workforce housing target households that earn around 60% to 120% of the area median income.	<ul style="list-style-type: none"> • Whistler, British Columbia 	A full range of housing options, including options which are affordable to households with moderate incomes, is required to address the housing gaps in Burlington. By entering into partnerships with private-sector parties to finance and build workforce housing, Burlington can address some of the missing middle housing need in the city by increasing the supply of market-rate housing, purpose-built rental, and addressing the needs of current and future households of Burlington.
Creative Funding Partnerships	As housing costs have become more unaffordable over time, the need to consider more creative means of creating attainable housing for a wide range of people has become critical. Whether the partnerships and financing programs are for renters or potential homeowners, more innovative solutions can be assessed from other jurisdictions. These solutions may involve payment programs, capital trust programs, shared ownership models, or social bond programs. Regardless of their method, these promising practices show examples of innovation to make housing more affordable through partnerships and collaboration.	<ul style="list-style-type: none"> • Rent2Own, Alberta • Trillium Housing, Ontario • Accès Condos, Montreal, Quebec • Social Impact Bonds • Baugruppen project – Berlin, Germany • Flexible Tenure – Joseph Rowntree Housing Trust, UK • Hafenliebe Project – Hamburg, Germany 	Creative funding partnerships could be a critical vehicle for ensuring the private market continues to build housing that is within the Regional affordability thresholds. These partnership models could increase the affordability of otherwise unaffordable housing options and increase the diversity of the housing options that meet the current and future needs of Burlington residents. As such, there is an opportunity for Burlington to facilitate these types of partnerships among different stakeholders as well as provide funding through pilot programs and the establishment of a dedicated staff resource to identify key partnership opportunities and cultivate relationships on a go-forward basis; and, communicate these opportunities to the private sector where appropriate, to facilitate the development of a wide range of housing options, recognizing that presently there are not strong relationships between the City, the not-for-profit sector and private sector, as evidenced by the discussion at the staff workshop conducted as part of the background research. These would also, in some instances, require funding commitments by the City.
Awareness and Advocacy Initiatives	Awareness programs indirectly speed up the approval process by creating community support and tolerance for affordable housing and also by dispelling myths and misunderstandings about such housing and its occupants. This can be accomplished in at least two ways: adopting a strategy to deal with not-in-my-backyard (NIMBY) responses and creating public awareness packages. The City also has a role to play in advocating to upper levels of government to advance objectives and actions set out in the Housing Strategy; and, communicate the challenges experienced by municipalities in the delivery of a range and mix of housing for residents of all ages, abilities and income levels.	<ul style="list-style-type: none"> • Bruce County, Ontario • Mississauga, Ontario 	Partnering with community groups and increasing the awareness of the benefits of a diverse range of housing for the community leads to community acceptance of a development and may lessen opposition to the development.

4.1. Summary

This chapter provided an overview of promising practices to provide examples of how other jurisdictions are addressing housing, and how they can be implemented by a lower tier municipality within a two tier system. Chapter 4, touched on a number of emerging themes with the following key messages:

- **As Burlington continues to grow and evolve, housing options will need to reflect this growth and change.** By learning from the most promising practices both in Canada and internationally, these housing needs and gaps can be addressed within the Burlington context.
- **These promising practices around housing policies, and tools and incentives, provide some insight into both long-range and quick-win solutions that a lower tier municipality, such as Burlington, can implement and build upon.** For example, fast-tracking development applications with an affordable housing component helps to reduce red tape-related barriers associated with development approvals, and acts as an incentive for developers to provide affordable housing altogether.
- **Partnerships with all levels of government, the private sector, and non-profit organizations are critical assets that can be leveraged to more adequately address specific housing needs within a community.** Each of these partners may have access to resources, community links that support the implementation and vision of the Housing Strategy.

IDENTIFIED THEMES



4.1.1. Emerging Actions for the Housing Strategy

Based on the analysis and key findings in Chapter 4, the following emerging actions should be considered for the Housing Strategy:

HOUSING POLICY DRIVER	ACTION(S) TO CONSIDER
The provision of a range and mix of housing types	<ul style="list-style-type: none"> • Encourage complete communities through OP policies, CZBL, and urban design guidelines • Pre-zoning or creating a policy initiative to allow for the re-zoning of non-residential sites for residential uses (for example, permitting the adaptive reuse of an old warehouse or place of worship to provide opportunities for residential uses without requiring a lengthy <i>Planning Act</i> process to do so) • Consider modified development standards to replace standards with more flexible and innovative regulations (e.g. Reduced parking rates or parking exemptions, reduction in right-of-way and road pavement widths) • Consider using a reduction in parking requirements or flexible parking requirements • Introducing as-of-right zoning for modular housing, where the zoning regulations align with that of the OBC, to allow for fast and efficient implementation as well as recognizing modular housing as permanent housing to expand opportunities for these to be utilized as a viable form of housing beyond the provision of emergency housing
The provision of a range and mix of densities	<ul style="list-style-type: none"> • Implement advocacy and awareness actions to ensure existing residents are supportive of infill developments
The provision of housing options to accommodate people at all stages of life	<ul style="list-style-type: none"> • Implement VisitAble housing through municipal accessibility design guidelines • Introducing as-of-right privileges for supportive housing, in most zones, to increase the opportunities to deliver these services
The provision of housing options to accommodate people of all incomes	<ul style="list-style-type: none"> • Incentivizing affordable housing through fast-tracking development applications to reduce the cost associated with holding undeveloped land • Provide incentives through a Community Improvement Plan (CIP) for the development of affordable and rental housing units that could address missing middle housing, among other things • Leverage real estate, either through current landholdings or new land acquisitions, to create opportunities for the development of purpose-built rental stock or more affordable housing units • Creating partnerships with local organizations through adaptive reuse projects to allow for a more efficient use of existing structures, particularly vacant or underutilized buildings • In the short-term, complete the work associated with bringing forward a preferred regulatory approach to address STRs

HOUSING POLICY DRIVER	ACTION(S) TO CONSIDER
Accommodating a range of household sizes within higher density housing forms	<ul style="list-style-type: none"> • Provide incentives, financial or otherwise, for the inclusion of 3 bedroom units in high density buildings (e.g. reduced parking requirements)
Authorization of the use of two residential units in a detached house, semi-detached house or rowhouse; and, the use of a residential unit in a building or structure ancillary to a detached house, semi-detached house or rowhouse	<ul style="list-style-type: none"> • Provide incentives for the development of ARUs, as well as safety incentives for legalized units or for bringing illegal units up to code
Authorization of Inclusionary Zoning, where need and demand are demonstrated through an assessment	<ul style="list-style-type: none"> • Complete the IZ Municipal Assessment Report to determine the feasibility of implementing IZ within the City's MTSAs • Medium-term action which involves assessing the feasibility of implementing a CPPS in other priority areas; and working with upper levels of government for implementation



5.0 PRELIMINARY RECOMMENDATIONS FOR THE CITY'S HOUSING STRATEGY

5.1. Themes for the Strategy

Based on the findings from the technical memos and engagement touchpoints in Phase 2, the following five themes have emerged:



Support a Healthy Rental Housing Stock



Support a Broad Variety of Housing Types and Forms



Build Awareness and Capacity



Advocate for Partnerships



Take Action, Define, and Measure Success

Together, these five themes form the pillars for the development of the Housing Strategy.

5.2. Preliminary Findings on the Role of Burlington in Housing

As a result of the overall findings of this report, two broad preliminary roles have been identified. The first is to act as a partner and advocate to look for ways to collaborate with all senior levels of government and other organizations to deliver programs that support low income and vulnerable residents.

The other role is that as a lower-tier municipality, Burlington relies on the Region for the delivery of subsidized housing. It is for this reason that the city is most likely to implement policy tools and recommendations that will likely increase attainable housing options for middle-income residents rather than delivering the deep affordability needed by low-income residents.

Increasingly, middle-income households are struggling to find housing that is appropriate for their needs and income level in Burlington. The technical research shows that this will not improve without intervention by the City and other partners. The high cost of housing in Burlington poses significant challenges for middle-income working households. The preliminary analysis suggests that the rental market is currently affordable for middle income households but this is complicated by a lack of rental units available in Burlington. As demand continues to outpace the supply of rental units, households will continue to have difficulty finding units that are appropriate for their needs and income level in Burlington. Providing support to these households insures that they can remain housed in Burlington.

For ownership housing in Burlington, the analysis suggests that middle income households can afford very few of the units on the market, and those are primarily one-bedroom condominium units. The ownership market is mostly beyond the control of the City. However, actions can be taken to create incentives for developers to provide some units at affordable prices, create affordable ownership programs, and to increase and improve the non-ownership options in the city to reduce demand pressure on the ownership market. As a lower tier municipality, it is in addressing the middle income needs where the City can make the biggest moves. This should be the key area of focus. The themes and actions in the Housing Strategy should be tailored to those that would provide the City with the ability to focus in on encouraging housing that is appropriate for middle income households.

5.3. Preliminary Recommendations

There are 5 themes and 51 preliminary recommended actions that have been identified for consideration and are associated with each theme, which are summarized here.

5.3.1. Recommendation 1:

The Housing Strategy project team, inclusive of the staff team, consultant team, the working group, and steering committee should work together to develop a vision statement and goals to be included within the Housing Strategy.

In order to begin a dialogue on setting out the vision for Housing in Burlington, the following Draft Vision Statement has been prepared in consultation with the Housing Strategy Working Group and Housing Strategy Steering Committee.

Everyone is welcome in Burlington. Burlington is a City where all current and future residents have access to housing options that meet their needs at all stages of life and that are attainable at all income levels.

The finalized Vision Statement will serve to guide the Housing Strategy Project in delivering recommendations and actions that move the City of Burlington closer to this vision. Staff will seek feedback on the Draft Vision Statement and Goals for Housing in Burlington through public consultation in Q1 2022.

5.3.2. Recommendation 2:

Conduct consultation with the broader public to obtain feedback on and further refine the identified themes and preliminary actions to form part of the City's Housing Strategy to be prepared in Phase 4:

SUPPORT A HEALTHY RENTAL HOUSING STOCK

1. Introduce a demolition and conversion control by-law and rental replacement by-law to implement the policy direction set out in OP 2020 (Policy 3.1.2(2)).
2. Provide incentives through a Community Improvement Plan (CIP) for the development of affordable and rental housing units.
3. Expedite development applications for purpose built rental units, and for developments that would provide rental or ownership housing options priced at or below the affordability threshold.
4. Consider a policy framework for new residential development proposing ground-oriented dwellings that would require a certain proportion of new builds to contain an ARU.
5. Ensure policies and regulations are flexible to allow for the development of housing types that would be appropriate for shared housing and non-traditional co-ownership
6. Include an action item with a short-term timeframe to bring forward a recommended policy and regulatory approach to addressing short-term rentals in the City.



SUPPORT A BROAD VARIETY OF HOUSING TYPES AND FORMS



7. Through the CZBL, look for opportunities to consolidate medium density residential zones and associated regulations.
8. Provide more opportunities for medium density residential built forms to proceed forward directly to a Site Plan application.
9. Ensure the regulations of the CZBL implement the new as-of-right permissions for semi-detached dwellings within Low Density Residential Neighbourhoods.
10. Ensure the regulations of the CZBL implement the new as-of-right permissions for higher density built forms within the Downtown, Uptown and Mixed Use Intensification Corridors.
11. Consider incentivizing the provision of units with more bedrooms within compact developments (financial or otherwise).
12. Establish minimum targets as set in OP 2020 Section 3.1.1(2)(g)(v):
 - To achieve the Region’s housing mix and affordable and assisted housing targets;
 - For minimum targets within mid-rise and tall buildings for affordable, assisted and/or special needs housing; and
 - For minimum targets for two (2) and three (3) bedroom units for residential development applications, including minimum targets for 3 or more bedroom units.
13. Consider introducing an expedited/ prioritized review process for proposals that would assist the City in meeting targets set out in the Housing Strategy.
14. Consider opportunities to expand density permissions within identified growth areas, where outcomes of concurrent studies demonstrate this to be appropriate.
15. Provide support for and encourage the development of alternative forms of housing, where feasible and appropriate.
16. Include actions to ensure the provision of a continuum of housing for seniors and persons with disabilities by accommodating a diversity of non-traditional housing forms.
17. Ensure policies and regulations are flexible to allow for the development of housing types that would be appropriate for shared housing.
18. Review possible exemptions to City fees and property taxes to support the provision of affordable ownership housing.
19. Identify underutilized properties that could be intensified to provide additional housing supply. This could include government-owned properties (local, Regional, Provincial) as well as other underutilized sides that are not government-owned.
20. Introduce as-of-right privileges for supportive housing to increase the opportunities to deliver these services.

BUILD AWARENESS AND CAPACITY

21. Consider developing guidelines or providing assistance to developers to navigate the provision of storage and amenity spaces for larger households; and, accommodating household pets in a compact living environment.
22. Look for opportunities to promote the development of ARUs and inform homeowners on the costs and benefits of an ARU.
23. Develop awareness/information programs for:
 - Builders and developers to assist in understanding the City’s targets and opportunities for incentives at various levels to assist in the creation of housing (affordable, market, rental, etc.).
 - Residents and Council to assist in understanding the City’s targets, the importance of a healthy balance of housing along the continuum and the benefits of this to the community. This could also include a fact sheet where common arguments such as decreased property values, increased congestion are put into context.
 - Residents to assist in understanding the various forms of housing types and arrangements to foster neighbourhood support for new residential development. This could include actions such as hosting neighbourhood walks, information sessions, and informative videos to highlight the importance and benefits of gentle intensification to address “missing middle” housing and balancing localized neighbourhood impacts within the broader context of providing housing options for all current and future residents of Burlington.
24. Facilitate co-ownership on a large scale by increasing the awareness of options among residential developers and potential home buyers.



ADVOCATE FOR PARTNERSHIPS

25. Clearly identify the City’s role and responsibility in delivering housing, and the actions within the Housing Strategy.
26. Consider opportunities for partnerships with service providers for the development of modular housing on City-owned lands to address immediate emergency housing needs in the City.
27. Consider opportunities for partnerships with faith-based organizations with the intent of connecting these groups with private and not-for-profit developers to identify opportunities to provide housing options on underutilized properties (e.g. places of worship with surplus land that could support intensification).
28. Facilitate partnerships to support shared housing and co-living arrangements, including connecting developers with support service agencies or employers with property owners.



29. Look for opportunities to partner with the Region to advocate for supports from higher levels of government for funding to support the delivery of additional supportive/ assisted housing options, as well as market housing options that would be at, or below, the affordability threshold.
30. Acquire land or consider the purchase of multi-unit buildings to build housing that would assist in achieving the goals and targets of the Housing Strategy, which would be administered through the BLP and other partners, as appropriate.
31. Work to strengthen existing partnerships and build new partnerships to connect homeowners with legal ARUs with people in need of housing.
32. Create a local housing affordability program fund via a levy to support housing initiatives
33. Leverage real estate, either through current landholdings or new land acquisitions, to create opportunities for the development of housing with affordable ownership models, in cooperation with the private and non-profit sector.
34. Assess the feasibility of implementing a CPPS in other priority areas (outside of MTSA), and working with upper levels of government for implementation.

TAKE ACTION, DEFINE AND MEASURE SUCCESS

35. Assemble a Housing Strategy Working Group/Task Force that would work to monitor, evaluate and champion the implementation of the Housing Strategy.
36. Assign a new dedicated staff resource to support the Housing Strategy Working Group/Task Force.
37. Establish localized targets for type, size, affordability and mix to respond to anticipated demographic trends and the financial realities of Burlington.
38. Build upon the advances of the OP 2020 through the Comprehensive Zoning By-law (CZBL) project to provide opportunities for development that is in alignment with the growth framework of the OP 2020 to proceed via site plan.
39. Ensure that any new housing-related policies introduced at the Regional level through Halton Region's Official Plan Review (OPR) /Municipal Comprehensive Review (MCR) are implemented in the City's Official Plan (OP) through a future Official Plan Amendment (OPA).
40. As part of the CZBL work, ensure regulations are flexible to allow tiny homes either as-of-right (preferred) or through minor variance and consider a tiny home pilot project, with associated incentives.
41. As part of the CZBL work, recognize modular housing as permanent housing in order to expand the ability for this type of housing to accommodate people on a more permanent basis (versus being utilized for emergency housing only).
42. Ensure regulations in the CZBL are not unintentionally discriminatory and do not unintentionally limit opportunities for a range of housing options, including supportive and assisted housing.
43. Monitor how the OP policies are working to deliver a broad range of ground oriented built form housing types, and then if needed, provide more flexibility for compatible higher-intensity



ground oriented built forms within the Low Density Residential Neighbourhoods (e.g. townhouses) through a potential future OPA that would be subject to a public process. This would include permitting this type of infill development to be considered by the Committee of Adjustment through a Minor Variance process, rather than a Zoning By-law Amendment Process.

44. Consider implementing a registration and monitoring program for Accessory Residential Units (ARU) to allow for improved monitoring on a go-forward basis, to encourage human and health and safety, as well as establishing an annual target for the creation of new ARUs.
45. Continue to monitor both unit mix and sizes of new housing stock in the City to ensure it is in alignment with general trends for development and continues to be adequate to meet the needs of various household types. This should also include developing an approach to reporting and data sources to make the reporting valuable and replicable.
46. Expand permissions for where shared housing can be located.
47. In order to remove barriers for the development of retirement and/or long-term care facilities, and allow wider opportunities to age in place, consider exceptions for long-term care facilities for ground-floor commercial uses in some instances so that they can develop as standalone facilities in mixed use areas.
48. Ensure that development proposals provide adequate and appropriate amenity space to accommodate people at all stages of life.
49. Consider introducing policies that can be implemented to foster the conditions necessary for attracting and retaining families, which can include minimum unit mix targets.
50. Provide a policy and regulatory environment that would support the development of housing types that could foster multi-generational living.
51. Through the CZBL consider expanding the permitted locations of emergency shelters and residential social services to more than arterial or collector roads unless there is justifiable reason from a land use planning perspective that this is not appropriate.
52. Explore inclusionary zoning through MTSA project and Inclusionary Zoning Municipal Assessment Report. Implement, as appropriate, based on outcomes.

5.4. Next Steps

The following immediate next steps are required prior to advancing to the development of the Housing Strategy (Phase 4):

- Present the Housing Needs and Opportunities Report to the public at the Housing Strategy Virtual Open House; and
- Following the Burlington Housing Strategy Virtual Open House, present the Housing Needs and Opportunities Report to Council.

As part of the development of the Housing Strategy, further engagement and Council direction may result in the refinement of the key theme areas and recommendations.

APPENDIX A

Glossary of Terms

GLOSSARY OF HOUSING TERMINOLOGY⁶³⁶⁴⁶⁵

There are many different ways of defining affordable housing. Definitions that exist in provincial laws, may differ from definitions used in federal housing programs. For many people, there is a very personal definition of affordability based on their own incomes. This section provides a brief overview of the various definitions in order to set the context for this study.

Accessible

Housing and services are easily available, obtainable, and attainable to as many people as possible. Accessibility also includes facilities and homes that are easy to approach, reach, enter, or use.

Affordable Housing

Affordable housing is housing with a market price for purchase or rent where households spend no more than 30 percent of their gross household income on housing⁶⁶.

Assisted Housing

Assisted housing is a definition used by the Regional Municipality of Halton (the Service Manager), which is housing that is affordable for low- and moderate-income households for rent or purchase where part of the housing cost is subsidized through a government program. Households with an income below the assisted income threshold typically require some form of government assistance to meet their housing needs, as the private sector in Halton typically does not provide many opportunities to buy or rent below the associated housing cost thresholds.

Assisted Living

Assisted Living, also referred to as supports for daily living, programs provide on-site support services to older adults who would like to continue living in their own homes but require assistance with personal care supports. The programs are available to individuals who live in designated buildings or neighbourhood areas (within close geographical proximity to the building). These programs are aimed at older adults with complex needs, and include 24-hour access to frequent, urgent and essential personal care supports.

⁶³ Government of Canada (2018). The National Housing Strategy Glossary of Common Terms.

⁶⁴ Government of Canada (2019). Reaching Home Coordinated Access Guide. Accessed from: https://www.homelessnesslearninghub.ca/sites/default/files/resources/HPD_ReachingHomeCoordinatedAccessGuide_EN_20191030.pdf

⁶⁵ Ontario Ministry of Health and Long-Term Care (2021). Glossary of Terms. Accessed from: [https://health.gov.on.ca/en/public/programs/ltc/glossary.aspx#:~:text=A%20Long%2DTerm%20Care%20\(%20LTC%20\)%20Home%20provides%20care%20and,hour%20supervision%20or%20personal%20support](https://health.gov.on.ca/en/public/programs/ltc/glossary.aspx#:~:text=A%20Long%2DTerm%20Care%20(%20LTC%20)%20Home%20provides%20care%20and,hour%20supervision%20or%20personal%20support)

⁶⁶ As noted throughout this Report, there are a variety of definitions for “Affordable Housing”. The definition included in this glossary is a general definition and the one utilized by CMHC. The OP 2020 defines affordable housing as: housing with a market price or rent that is affordable to households of low and moderate income spending no more than thirty (30) percent of their gross household income. Affordable rental housing should meet the demand of households at the low end, as described in the Region of Halton’s annual State of Housing Report. Such households would be able to afford at least three out of ten rental units on the market. Affordable ownership housing should meet the demand of households at the high end, as identified in the Region of Halton’s annual State of Housing Report. Such households would have sufficient income left, after housing expenses, to sustain the basic standard of living.

Attainable Housing

While there is no universal definition of attainable housing, it is often used to refer to rental or ownership housing without any subsidies which is affordable to workforce households or households with moderate incomes. In the US, it is defined as non-subsidized, for-sale housing that is affordable to households with incomes between 80 and 120 percent of the area median income.

Canada-Ontario Housing Benefit

The COHB provides a Portable Housing Benefit to assist with rental costs. This provincially mandated benefit is available to eligible priority groups who are on the Centralized Waiting List. The COHB pays the difference between 30 percent of the household's income and the average market rent in the area. For recipients of social assistance, the COHB will pay the difference between the shelter allowance and the household's rent and utilities costs. The program is administered by the Province of Ontario and the benefit amount will be reviewed every year.

Community Housing

The term "community housing" is an umbrella term that typically refers to either housing that is owned and operated by non-profit housing societies and housing co-operatives, or housing owned by provincial, territorial or municipal governments. Investments in federally delivered programs will prioritize housing that is owned and operated by not-for-profits and co-operative housing organizations. The intent is that any new housing built in the future by these groups will be a new generation of housing that is guided by the common principles outlined in the National Housing Strategy. The Vision is to ensure support for a modern, efficient and effective system that encourages social inclusion and is economically and socially sustainable.

Continuum of Housing/ Housing Continuum

The spectrum of accommodation options that meet a range of needs and standards, including physical adequacy, space and capacity, and affordability. The continuum is often used in reference to a model of housing and support services whereby people progress from one end of the spectrum (short-term housing) towards the other (safe and affordable market housing).

Co-operative housing

Households in a co-operative housing project are all members of the co-operative corporation that owns the building. They elect from amongst themselves a board of directors who are responsible for overseeing the management of the building. They are subject to rules in the Co-operative Corporations Act and are not considered to be landlords and are therefore not subject to the Residential Tenancies Act.

Coordinated Access system

A way for communities to bring consistency to the process by which people experiencing or at risk of homelessness access housing and related services within a geographic area. Core components of a strong Coordinated Access system include a Housing First approach; real-time data about the supply of and demand for housing resources; and a streamlined service delivery approach with access points to service, a standardized workflow for triage and assessment; prioritization; and vacancy matching and referral.

Core Housing Need

A household is considered in “Core Housing Need” if its housing does not meet one or more of the following: adequacy, suitability or affordability standards, and it would have to spend 30% or more of its before tax income to access acceptable local housing.

Adequate housing does not require any major repairs, according to residents

Acceptable housing is adequate in condition, suitable in size, and affordable. Adequate housing does not require any major repairs, according to residents.

Suitable housing has enough bedrooms for the size (number of people) and makeup (gender, single/couple, etc.) of the needs of the households, according to National Occupancy Standard (NOS) requirements.

Equitable

Ensuring that systems and processes provide equal opportunities for people to access, obtain, and retain housing that meets individuals’ needs and preferences.

Group home⁶⁷

A single housekeeping unit supervised by staff on a daily basis which provides special care and treatment to persons for physical or mental deficiency, physical handicap or other such cause. These are funded, licensed, approved, or supervised by the Province of Ontario under a general or specific Act. It is meant for the accommodation of 6 to 8 residents, exclusive of staff (up to 10 residents are permitted outside of the Urban Improvement Area boundary).

Healthy communities

A well designed and properly scaled community, which meets the daily and lifetime needs of all people through an appropriate mix of housing, amenities, recreation facilities, and services, which in turn enhances physical, mental and social well-being of individuals/inhabitants. A proactive model of wellness incorporating a person’s perception of their quality of life, their changes for optimal social interactions, and the availability of community activities and resources, and monitoring a link between daily stress and health.

Homeless

The situation of an individual or family that does not have a permanent address or residence; the living situation of an individual or family who does not have stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is often the result of what are known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/household’s financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.

⁶⁷ City of Burlington (2012). Group Homes. Accessed from: <https://www.burlington.ca/en/services-for-you/resources/Applications,%20Licences%20and%20Permits/Brochure.pdf>

Homelessness

Homelessness describes the situation of an individual, family or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it.

Household Income Limits (HILS)

Income levels for each unit size in each service area as set out in Regulation 370/11 of the Housing Services Act. The Housing Services Act requires service managers to have a specific number of rent-gear-to-income units in their service area which are occupied by tenants whose incomes are below the HILS.

Innovation

Executing a new problem-solving offering, such as a process, product, service or idea, which addresses a specific challenge and achieves value for both the service provider and those receiving the service.

Income and Housing Cost Thresholds⁶⁸

Income and housing cost thresholds represent the upper limit household income for households in assisted and affordable housing. The housing cost threshold is the maximum purchase price or monthly rent which a household with a household income at the income threshold can afford based on definition of affordable housing in the Provincial Policy Statement, 2020 and the Halton Regional OP. The following are the income and housing cost thresholds in Halton Region in 2020 for all households. For affordability by unit type see Halton State of Housing 2020.

Element	Assisted	Affordable (non-assisted)
Income threshold	\$61,700	\$107,800
Maximum purchase price	\$235,800	\$409,500
Maximum monthly rent	\$1,540	\$2,120

Long-term care home

A Long-Term Care (LTC) Home provides care and services for people who no longer are able to live independently or who require onsite nursing care, 24-hour supervision or personal support.

Mixed-Income Housing

Any type of housing development (rent or owned) that includes a range of income levels among its residents, including low, moderate and/or higher incomes.

Mixed-Use Development

The development of land or a building with two or more different uses, such as residential, office and retail. Mixed-use development can occur vertically within a building or horizontally on a site.

Outcome

An outcome is a desired change in the level of need that is attributable in part, or fully, to the execution of a program or project. A final product or end result; a conclusion reached through a process of logical thinking. Outcomes are usually measurable through various indicators over a period of time.

⁶⁸ Halton Region (2021). 2020 State of Housing Report.

Performance measure

A performance measure is a particular value or characteristic that describes inputs, processes, outputs and outcomes in a tangible way. Performance measures are used to determine how successfully processes, services, programs and/or strategies are being achieved. Performance measures fall into one of five categories: quantity, efficiency, quality, effectiveness, and cost-effectiveness.

Portable shelter allowance/ housing benefit

Income assistance provided to a tenant on the social housing waiting list outside the social assistance system to help them pay the difference between rent-geared-to-income and market rent in the private rental marketplace.

Private Market Rental Housing

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

Purpose-built Rental

Housing designed and built expressly as long-term rental accommodations.

Regional Housing Mix Target

The Housing Mix Target in the Regional OP calls for at least 50 percent of new housing units produced annually in Halton to be in the form of townhouses or multi-storey buildings (higher density housing). Provision of higher density housing provides a significant opportunity to encourage more affordable housing in Halton. (Halton Community Housing Corporation, 2021)

Regional Housing Affordability Target

The Housing Affordability Target calls for at least 30 percent of new housing units produced annually in Halton to be in the form of assisted or affordable housing

Rent-Geared-to-Income (RGI)

Financial assistance given to a housing provider so that a qualified household can pay rent based on their income. Usually not more than 30 percent of the gross annual household income.

Rent Supplement

Rent supplements reduce the cost of housing for qualified individuals and families. Landlords sign an agreement to provide units to the program, and Halton Region places eligible applicants from the HATCH wait list in the available units. The housing subsidy provided through the program is paid directly to the landlord.

Rental Market Vacancy Rate

Vacancy rates are an important measure to assess the health of the rental market. According to Canada Mortgage Housing Corporation (CMHC), a vacancy rate of at least three percent (three of every one hundred units) is considered necessary for adequate competition and housing options.

Secondary rental market

The secondary rental market includes all rented dwellings that are not purpose-built rental structures. This category is comprised of rented condominiums and all other privately rented dwellings.

Service Manager

The term used in the Housing Services Act for a Consolidated Municipal Service Manager (CMSM) or District Social Services Administration Board (DSSAB).

Short-term supportive housing

Short-term supportive housing is stable housing along with support services offered by non-profit providers as a step between shelters and long-term housing (with typical stays of two to three years).

Social housing

Housing that is community sponsored (e.g., by local faith-based groups or community organizations) or by municipalities. Designed to address some of the public housing issues, it is mixed-income housing (some RGI and some market units). It is technically defined as either non-profit rental or co-operative housing funded by a legally-prescribed government program.

Special needs unit

A unit that is occupied by or made available for occupancy by a household having one or more individuals who require accessibility modifications or provincially funded support services in order to live independently in the community.

Special needs waiting list

The waiting list for housing that has been modified for people with disabilities or has available support services. Under the Housing Services Act, special needs waiting lists are maintained by the service manager or by housing providers or support agencies designated as special needs administrators in the legislation.

Special priority

Status granted through an approval process by service managers to applicants or in-situ tenants who have experienced domestic violence, giving them higher priority on a centralized waiting list for rent-geared-to-income housing.

Strategic action

A series of overarching actions that lead to achieving outcome(s) based on the understanding of the current and available political, legislative, and financial environment.

Systemic barriers

Systematic barriers are barriers that are rooted in society and institutions and are based on multiple factors such as peoples' perception and attitudes, out of the control of the individual. Barriers can be physical, informational, communicational, attitudinal, technological, and/or policy/practice.

Supportive housing

Supportive housing is housing that provides a physical environment that is specifically designed to be safe, secure, enabling and home-like, with support services such as social services, provision of meals,

housekeeping and social and recreational activities, in order to maximize residents' independence, privacy and dignity.

Transitional Housing

Housing that is intended to offer a supportive living environment for its residents, including offering them the experience, tools, knowledge and opportunities for social and skill development to become more independent. It is considered an intermediate step between emergency shelter and supportive housing and has limits on how long an individual or family can stay. Stays are typically between three months and three years.

Transit-Oriented Development (TOD)

Transit-oriented development, or TOD, is an approach to development that focuses land uses around a transit station (node) or within a transit corridor. Typically, it is characterized by:

- A mix of land uses;
- Moderate to high density development;
- Pedestrian orientation/connectivity;
- Transportation choices;
- Reduced parking; and
- High quality design.

Vulnerable population groups

Vulnerable populations can be defined broadly to include any individual, group, or community whose circumstances present barriers to obtain/understand information and access resources, services and programs. These circumstances may include, but are not limited to age, physical, mental, emotional, or cognitive status; culture; ethnicity; religion; language; citizenship; or socioeconomic status.

APPENDIX B

Zoning Review and Analysis

1.0 ASSESSMENT OF THE CURRENT REGULATORY AND POLICY FRAMEWORK IN RELATION TO PROVINCIAL HOUSING POLICY DRIVERS

Section 2.4 of this report provided an overview of the policy context respecting housing from the Provincial down to the local level. Within this overview, a number of key policy drivers respecting housing have been identified (Section 2.5). Recognizing the interrelated nature between Official Plan policy, which sets the framework for the City's development and planning of land uses; and, Zoning, which implements the OP framework through regulation, an assessment of the current ZBL and recommendations for the CZBL Project cannot be done in isolation. As a result, the consultant team conducted the following:

- A high-level summary of the land use policies for residential designations within the City's 97 OP, which the current ZBL (By-law 2020) implements;
- A review and analysis of the existing zoning regulations for zones where the primary planned function is residential in the current ZBL⁶⁹;
- A review and analysis of other regulations and general provisions for specific forms of housing (e.g. group homes, emergency shelters, boarding houses, retirement facilities, ARUs);
- Identification of gaps and/or limitations within the current zoning regulations in relation to achieving the broad housing policy drivers;
- A high-level summary of the land use policies for residential designations within the City's OP 2020, which will be implemented through the CZBL. The OP 2020 does provide a number of key changes that will influence the delivery of housing when compared with the 97 OP, and both opportunities as well as potential challenges have been identified;
- An assessment of gaps to achieving the broad housing policy drivers that will likely be addressed through implementation of the CZBL based on the directions of the OP 2020 ; and,
- An assessment of gaps that would need to be addressed through revisions to the policy directions of the OP 2020 and then implemented through the CZBL.

This analysis was conducted with the intent to provide a point of reference in terms of what could be achieved today under the 97 OP framework and what implementation challenges and opportunities may arise through the CZBL Project. A similar analysis should be completed by the City as part of the development of the CZBL in order to fully articulate what additional residential opportunities will be achieved through the implementation of the OP 2020.

Commercial zones were not included as part of this analysis, given that the primary planned function for these zones is not for the provision of residential uses, although the 97 OP does provide permissions for

⁶⁹ The analysis was limited to the Residential Zones, Mixed Use Corridor Zones, Downtown Mixed Use Centre Zones, and Uptown Mixed Use Centre Zones, where the primary planned function of these zones is for the provision of residential uses.

redevelopment of the various commercial plazas located throughout the City to include residential units as part of a mixed use development, up to a maximum height of 12 storeys, subject to a Zoning By-law Amendment (ZBA). Notwithstanding residential uses are permitted within commercial plazas, there has been no redevelopment of these plazas to-date. Commercial areas will play a considerable role in accommodating growth into the future given that the OP 2020 introduces a policy framework and urban structure that focuses on providing additional opportunities for residential development within commercial plazas above and beyond what the 97 OP and Zoning By-law permits. One way to realize the potential of these sites will be through ensuring that the implementing zoning is crafted in a way that would allow for applications to come forward as-of-right, either through Minor Variance and/ or Site Plan, rather than a ZBA process. Updating the zoning would have to also be done in conjunction with other initiatives to support redevelopment in these areas to realize their potential for the delivery of additional housing supply, including many of the preliminary actions identified throughout this Report to be included as part of the Housing Strategy.

2.0 EXAMINATION OF CURRENT RESIDENTIAL ZONES

Residential zones, including mixed use residential zones, comprise almost 25% (24.80%) of the entire City of Burlington, including both the urban and rural areas. where:

- Low density residential zones⁷⁰ comprise 17.07% of the whole City (36.39% of the City's urban designated land is available for low density residential uses);
- Medium density residential zones⁷¹ comprise 5.09% of the whole City (11.64% of the City's urban designated land is available for medium density residential uses); and,
- High density residential zones⁷² comprise 2.34% of the whole City (2.40% of the City's urban designated land is available for high density residential uses).

Figures with geographical reference to where various residential built forms are permitted throughout the City are included throughout this section. Recommendations for consideration for both policy and regulatory approaches to provide the City with enhanced opportunities for housing supply along the continuum are also provided, where appropriate.

⁷⁰ Low density residential zones, including mixed use low density residential zones, include the following zones: DRL, R1, R2, R3, R4, R5, RAL1, RAL2, and RO1.

⁷¹ Medium density residential zones include the following: RM1, RM2, RM3, RM4, RM5, R02, R03, R04, and RAL3. Mixed use medium density residential zones (i.e., those found within the Downtown Mixed Use Centre, Uptown Mixed Use Centre, and the Mixed Use Corridor Zones) include the following: DC, DW, DL-A, DL-B, DL-C, DRM, URM, MXC, and MXG.

⁷² High density residential zones include the following: RH1, RH2, RH3, RH4, and RH5. Mixed use high density residential zones (i.e., those found within the Downtown Mixed Use Centre, Uptown Mixed Use Centre, and Mixed Use Corridor Zones) include the following: DRH, URH, UMXE, UCR1, UCR2, and MXT.

LOW DENSITY RESIDENTIAL ZONES

Low Density Residential Zones analyzed as part of this work consist of the Downtown Residential- Low Density (DRL), Low Density Residential (R1, R2, R3, R4 and R5), Low Density Residential- Orchard Community (RO1), and Low Density Residential- Alton Community (RAL1, RAL2) Zones.

Within the City of Burlington urban area:

- 33.5% of land (zones DRL, R1, R2, and R3) can develop for single-detached dwellings only;
- 1.9% of land (zones RO1, RAL1, RAL2) can develop for single-detached, semi-detached and duplex dwellings;
- 0.9% of land (R4 zone) can develop for semi-detached dwellings only; and,
- 0.1% of land (R5 zone) can develop for cluster homes only.

Figure B-1 provides a visual representation of where low density residential development can occur in the City in accordance with the current ZBL. It is important to note that the percentages and calculations shown on Figure 2-3 reflect proportionality of the whole City, inclusive of the urban and rural areas, notwithstanding residential development is to be directed to areas of the City on full municipal services. For reference, the proportion of lands zoned for low density residential uses in the urban area is 36.39%.

In the current ZBL, accessory dwelling units, or ADUs (also known as additional residential units, or ARUs), are permitted only in single-detached dwellings in the R1, R2, and R3 zones, therefore being permitted in 15.50% of the City.

The OP 2020 supports a range and mix of housing, including ARUs. Townhouses may also be considered on lands designated Residential – Low Density, through a site-specific Zoning By-Law Amendment, subject to the fulfillment of certain criteria (OP Section 8.3.3(1)b); described in further detail below). The City has also recently brought forward a housekeeping amendment to update regulations to remove some barriers for ADUs. However, until the current ZBL is comprehensively updated, there will continue to be limits on where ADUs are permitted across the City.

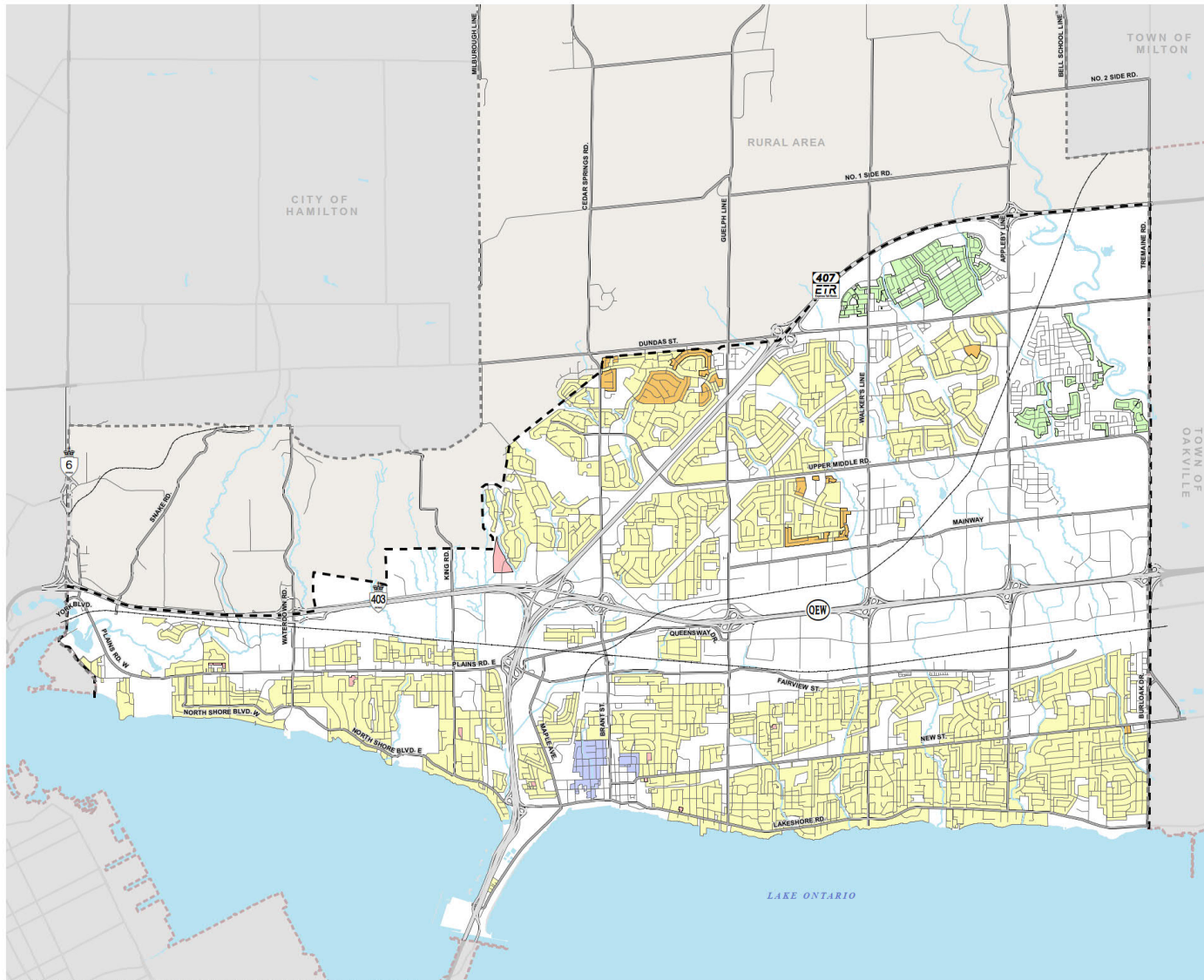
Based on the provincial policy drivers, when evaluated with the in-force and evolving policy framework which the CZBL will need to implement, there will be limitations to the provision of a wider array of ground-oriented housing options across the continuum, while taking neighbourhood character into consideration.

In order to address gaps for the provision of a range and mix of housing types, there may be an opportunity to provide a more flexible policy approach that would move away from “single family zoning” through identifying compatible locations for infill housing of a higher intensity (e.g., townhouses, duplexes, low-rise walk-up apartments). Providing opportunities for infill housing and gentle intensification within residential neighbourhoods, without the need to amend the Official Plan or Zoning By-law, would help to reduce the homogeneity in housing type in these areas of the City, maximize the use of available land, add visual variety to the streetscape, and add “missing middle” housing without it impacting the character of the neighbourhood.

The OP 2020 include as-of-right land use permissions within the Low Density Residential designation to allow for semi-detached, which may provide additional options for ground-oriented housing in existing established neighbourhoods.

The City's OP 2020, Policy 8.3.3(1) provides permission for the development of townhouses within Residential- Low Density designation subject to a Zoning By-law Amendment application; however, this limits the density to 25 units per hectare, which is generally not conducive to supporting built forms other than single-detached dwellings. Requiring an applicant to go through a Zoning By-law Amendment process for a townhouse development project with an upset density threshold of 25 units per hectare would not provide a developer with enough incentive to pursue this built form type; or, if they were to pursue it, the purchase price for this built form would likely not be within the affordability threshold as it would be reflective of the costs associated with making a Zoning By-law Amendment application.

Where it is not preferable to permit a specific higher intensity ground-oriented built form as-of right (e.g. townhouses), rather than requiring a Zoning By-law amendment, it is a recommendation of this report that the City allow these to be considered by the Committee of Adjustment through a Minor Variance, where it can be demonstrated that the compatibility criteria set out in the OP 2020 are satisfied and that the density for the proposed development is generally consistent with that of the low density residential designation. This would require minor language modifications to the City's OP 2020 to implement. Such an action would provide opportunity for more "missing middle" housing through compatible infill, reduce the number of OPA and ZBA applications filed for this type of built form; and, allow for more expeditious delivery of ground-oriented dwellings throughout the city.



CITY OF BURLINGTON
BURLINGTON HOUSING STRATEGY

LOW DENSITY ZONES

FIGURE B-1

Zoning-By-Law

- Zone**
- DRL
 - R1, R2, R3
 - R4
 - R5
 - RAL1, RAL2, RO1

DRL
Permitted Uses:
Detached Dwelling
Percent of Total City: 2%

R1, R2, R3
Permitted Uses:
Detached Dwelling
Percent of Total City: 15.5%

R4
Permitted Uses:
Semi-Detached Dwelling
Percent of Total City: 0.4%

R5
Permitted Uses:
Cluster Homes
Percent of Total City: 0.07%

RO1, RAL1, RAL2
Permitted Uses:
Detached Dwelling, Semi-Detached Dwelling, Duplex Dwelling
Percent of Total City: 0.9%

Base Mapping

- Provincial Highway / Freeway
- Major Roads
- Minor Roads
- Rail Line
- City of Burlington
- Urban Boundary
- Major Creeks
- Waterbody
- Rural Area
- Municipal Boundaries

0 0.5 1 2 km

MAP DRAWING INFORMATION:
DATA PROVIDED BY CITY OF BURLINGTON 2020, MNRF 2020

MAP CREATED BY: ZJB
MAP CHECKED BY: KM
MAP PROJECTION: NAD 1983 UTM Zone 17N



PROJECT: 202738
STATUS: DRAFT
DATE: 2021-07-06

MEDIUM DENSITY RESIDENTIAL ZONES

Medium Density Residential Zones analyzed as part of this work consist of the Downtown Core (DC), Downtown Wellington (DW), Downtown Lakeshore (DL-A, DL-B, DL-C), Downtown Residential- Medium Density (DRM), Residential Medium Density (RM1, RM2, RM3, RM4, RM5), Mixed Use Corridor (MXC, MXG), Medium Density Residential- Orchard Community (RO4, RO2, RO3), Medium Density Residential- Alton Community (RAL4) and Uptown Residential- Medium (URM) Zones.

Within the City of Burlington urban areas:

- 5.1% of land (RM1, RM2, and RM4 zones) can develop for lower intensity medium density uses, including single-detached dwellings, semi-detached dwellings, duplexes, triplexes, fourplexes, and townhouses;
- 3.83% of land in the City (RM3, RM5, RO2, RO3, RO4, RAL3, RAL4 zones) can develop for either medium density uses or higher intensity medium density uses, including back-to-back townhouses, stacked townhouses, and apartments;
- 0.47% of the land within the Downtown (DC, DLA, DLB, DLC, DRM, DW) can develop for medium density uses;
- 1.95% of the land within the City's Mixed Use Corridors (MXG, MXC) can develop for medium density uses; and,
- 0.21% of the land within the City's Uptown Core (URM) can develop for medium density uses.

Figure B-2 provides a visual representation of where medium density residential development can occur in the City in accordance with the ZBL. It is important to note that the percentages and calculations shown on Figure 2-4 reflect proportionality of the whole City, inclusive of the urban and rural areas, notwithstanding residential development is to be directed to areas of the City on full municipal services.

Based on the above distribution of permitted medium density residential uses, it appears that there are a significant number of individual zones regulating medium density uses. Additionally, it appears that the overall quantum of land available for this type of use may limit the City's opportunities to provide a range and mix of housing types and densities across the City. Again, it is important to note that the current zoning reflects 97 OP policies and not the OP 2020 policies. As such, it is likely that the overall quantum of land available for the development of medium density built forms will increase through the CZBL Project.

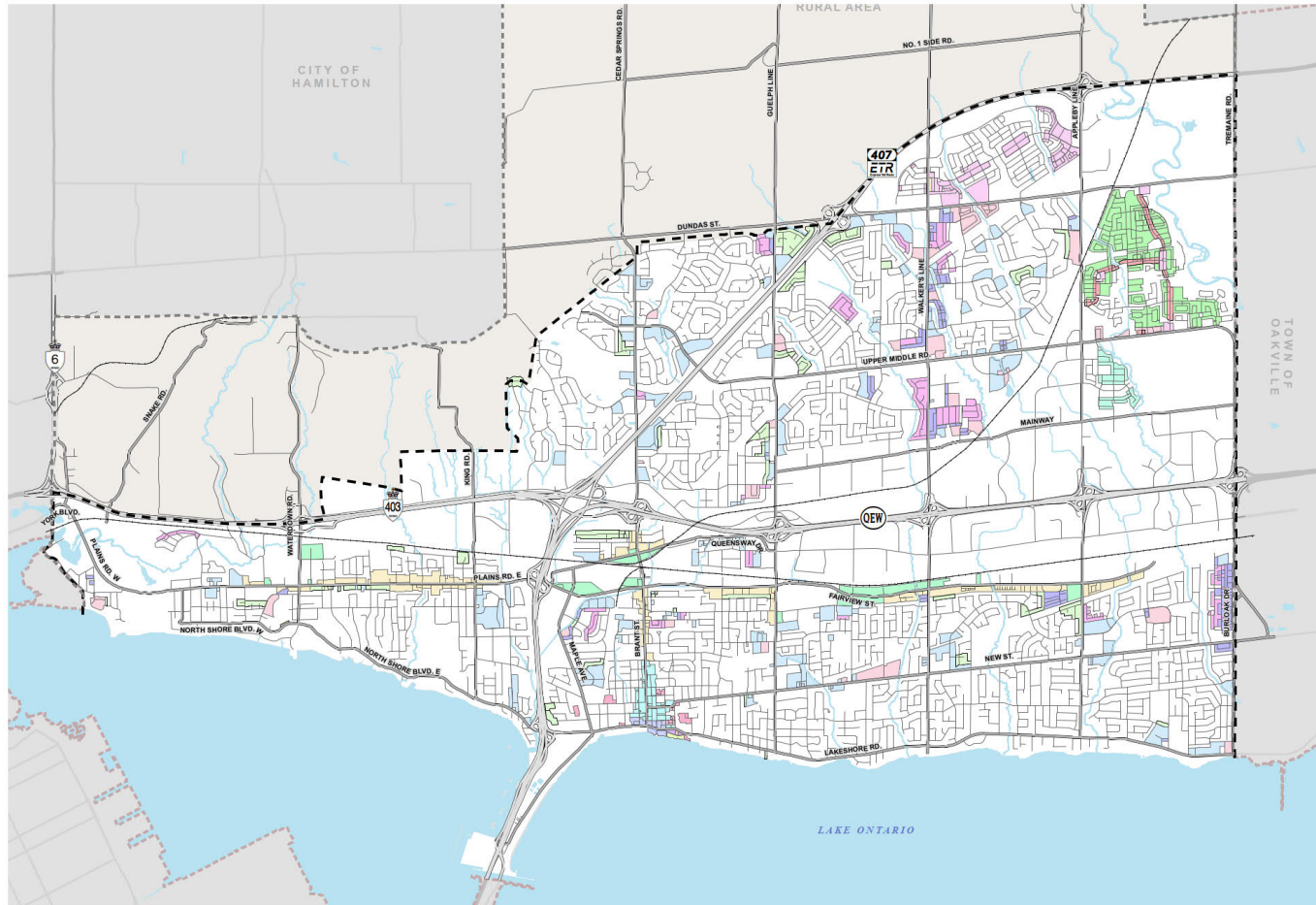
Through the CZBL Project, there may be an opportunity to provide a better range and mix of medium density housing through consolidating zones, broadening permissions within both the low and the medium density residential zones to provide additional opportunities for compatible forms and a wider neighbourhood mix. The CZBL Project team will need to review this in conjunction with the new policies of the OP 2020 to ensure that the directions of the OP are appropriately implemented, as necessary.



A wider mix of housing types can be provided through consolidating and updating zoning regulations for medium density residential uses; and, by providing additional opportunities for compatible medium density residential forms in low density residential areas.

MEDIUM DENSITY ZONES

FIGURE B-2



Zoning-By-Law	Zone	Zone	Zone
DC	DL-A	DL-B	DL-C
DL-A	DL-B	DL-C	DRM
DL-B	DL-C	DRM	RM3
DL-C	DRM	RM3	RM4
DRM	RM3	RM4	RM5
RM3	RM4	RM5	RO2
RM4	RM5	RO2	RO3
RM5	RO2	RO3	URM
RO2	RO3	URM	
RO3	URM		
URM			

RM1 - Permitted Uses:
Detached Dwelling, Semi-Detached Dwelling, Duplex Building, Triplex Building, Retirement Home, Lodge, Fraternity, Private Club, Community Institution
Percent of Total City: 0.5%

RM2 - Permitted Uses:
Detached Dwelling, Semi-Detached Dwelling, Duplex Building, Triplex Building, Fourplex Building, Townhouse Building, Retirement Home, Lodge, Fraternity, Private Club, Community Institution
Percent of Total City: 1.5%

RM3 - Permitted Uses:
Detached Dwelling, Semi-Detached Dwelling, Duplex Building, Triplex Building, Fourplex Building, Townhouse Building, Street Townhouse Building, Back to Back Townhouse Building, Stacked Townhouse Building, Apartment Building, Retirement Home, Lodge, Fraternity, Private Club, Community Institution
Percent of Total City: 0.5%

RM4 - Permitted Uses:
Detached Dwelling, Semi-Detached Dwelling
Percent of Total City: 0.4%

Base Mapping

Provincial Highway / Freeway	Urban Boundary
Major Roads	Major Creeks
Minor Roads	Waterbody
Rail Line	Rural Area
City of Burlington	Municipal Boundaries



MAP DRAWING INFORMATION:
DATA PROVIDED BY CITY OF BURLINGTON 2020, MNRFP 2020

MAP CREATED BY: ZJB
MAP CHECKED BY: KM
MAP PROJECTION: NAD 1983 UTM Zone 17N

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DC Percent of Total City: 0.1%	DL-A Percent of Total City: 0.01%	DL-B Percent of Total City: 0.002%	DL-C Percent of Total City: 0.001%	DRM Percent of Total City: 0.04%
DW Percent of Total City: 0.04%	MXC Percent of Total City: 0.3%	MXG Percent of Total City: 0.6%	URM Percent of Total City: 0.1%	

*For additional details on DC, DL-A, DL-B, DL-C, DW, DRM, MXC, MXG and URM, refer to the Downtown Mixed Used Centre Zones figure.

RM5 - Permitted Uses:
Stacked Townhouse Building
Percent of Total City: 0.3%

RO2 - Permitted Uses:
Detached Dwelling, Semi-Detached Dwelling, Duplex Dwelling, Triplex Dwelling, Fourplex Dwelling, Townhouse Dwelling, Street Townhouse Dwelling, Stacked Townhouse Dwelling, Day Care Centre
Percent of Total City: 0.1%

RO3 - Permitted Uses:
Detached Dwelling, Semi-Detached Dwelling, Duplex Dwelling, Triplex Dwelling, Fourplex Dwelling, Street Townhouse Dwelling, Stacked Townhouse Dwelling, Day Care Centre
Percent of Total City: 0.6%

RO4, RAL3, RAL4 - Permitted Uses:
Semi-Detached Dwelling, Duplex Dwelling, Triplex Dwelling, Fourplex Dwelling, Street Townhouse Dwelling, Stacked Townhouse Dwelling, Apartment Building, Retirement Home, Day Care Centre
Percent of Total City: 0.3%

*Within the alton and orchard communities, permitted high density uses (e.g. stacked townhouse, apartment building) are included within the medium density zone calculations based on upset height limits for these types of uses (5 stores maximum)

FILE LOCATION: C:\Users\388\Documents\Projects\21-01-01-0000-Burlington-Housing-Strategy\Projects\City\H2021-0001-Technical-Items\02-Medium-Density-Zones.mxd

HIGH DENSITY RESIDENTIAL ZONES

High Density Residential Zones analyzed as part of this work consist of the Downtown Residential- High Density (DRH), Mixed Use Corridor (MXT), Residential High Density (RH1, RH2, RH3, RH4, RH5) and Uptown Core High Density (URH, UCR1, UCR2) and Uptown Core Mixed Use (UMXE) Zones.

Figure B-3 provides a visual representation of where high density residential development can occur in the City in accordance with the ZBL.

As noted previously, the total quantum of land throughout the City that allows for high density residential uses is 1.12% (2.40% of the urban area, specifically). It is important to note that this review only considers existing high density residential zones throughout the City, as well as the Mixed Use Corridor, Downtown and Uptown Residential zones, notwithstanding there may be other commercial areas within the City where higher density residential uses could develop as part of a mixed use building. Therefore, it is likely that the overall proportion of land available for high density residential uses may be more than 2%.

It is also expected that the amount of land available for high density residential development will increase as a result of the land use planning framework established in the OP 2020, where a number of policy changes to both Primary and Secondary Growth Areas, including neighbourhood centres, will provide additional opportunities for residential growth in a mixed use, compact and higher intensity form. These are not captured as part of the existing zoning, and are therefore absent from this analysis. As noted previously, it will be important for the CZBL team to compare the new implementing regulations against this assessment to articulate the housing opportunities unlocked through the OP 2020.

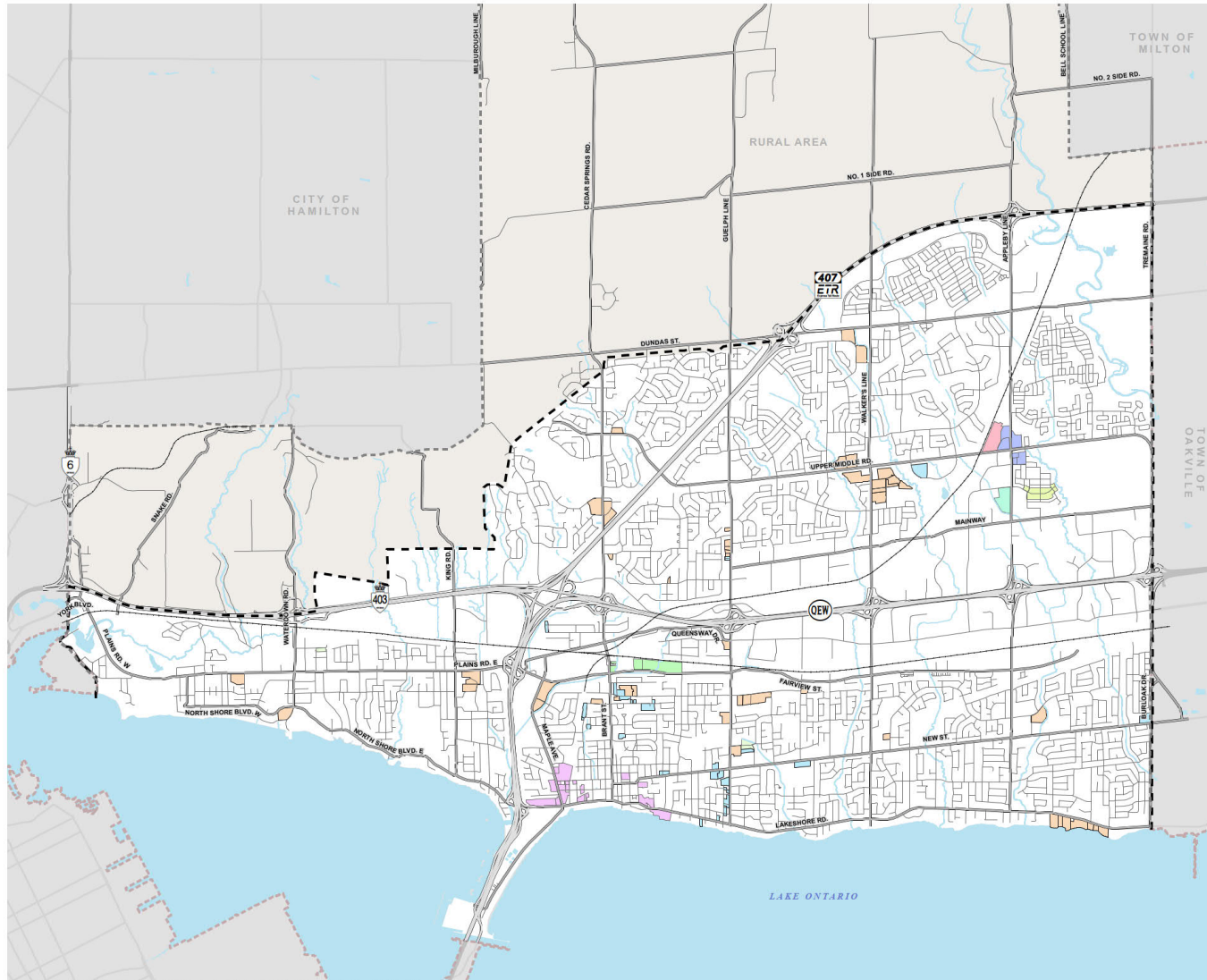
Several housing policy drivers speak to ensuring the provision of high density built forms as well as a range of household sizes within this built form. The City's OP 2020 includes a new focus on design excellence, one component of which is urban design. Specific urban design requirements have been included in the OP 2020 for assessing development. It will be important to examine how this new focus in the OP may have an effect on high density built forms and the provision of larger household sizes. The City has both urban design guidelines that recommend building floor plate maximums, terracing of the tower, and angular plane, which provide flexibility where deemed appropriate and is not intended to impede creativity. In establishing a focus on design excellence in the OP, the City may need to consider providing more flexibility in policy or determine the extent to which this framework is implemented in zoning. Including these types of regulations in a Zoning By-law, rather than allowing for their assessment on a contextual basis, may trigger a Zoning By-law Amendment application which otherwise could have been avoided and may also have the unintended consequence of limiting, or hindering, the development of high density built forms.

Through a cursory review conducted as part of this research, it was found that some municipalities have implemented restrictive urban design requirements into strict zoning regulations. As an example, the City of Mississauga's Residential Apartment Zones implement step-backs directly into the By-law

through regulations for front and exterior side yards based on podium height⁷³ which ultimately triggers a zoning by-law amendment for nearly every high density residential development. From a housing perspective, this level of prescription may have the effect of triggering a larger *Planning Act* process (e.g. OPA or ZBA) to address matters of urban design that could have been resolved through assessment of urban design merits of a specific proposal through a more expedited *Planning Act* process (e.g. Site Plan, Minor Variance). The effect of this is a delayed approvals process, and additional costs borne ultimately by the end-user.

When preparing the CZBL, with respect to high density residential uses, a more flexible regulatory approach is recommended for the City to explore in order assist the City in meeting key housing objectives across the continuum, and to reduce the amount of site specific zoning by-law amendments required for this built form to address matters of design which would allow for the delivery of housing in a timely manner.

⁷³ Mississauga Zoning By-law Table 4.15.1, Sample Regulations 8.0-8. 8.4: Minimum Front and Exterior Side Yards- for that portion of a dwelling with a height greater than 13.0 metres and less than or equal to 20 metres, the yard requirement is 7.5 metres; for that portion of a dwelling with a height greater than 20 metres and less than or equal to 26 metres, the yard requirement is 8.5 metres; for that portion of a dwelling with a height greater than 26 metres, the yard requirement is 10.5 metres. The full table and regulations governing step-backs can be accessed here: <https://www.mississauga.ca/apps/zoningbylaw/#/show/4,2063,2064>



CITY OF BURLINGTON
BURLINGTON HOUSING STRATEGY

HIGH DENSITY ZONES

FIGURE B-3

Zoning-ByLaw	Zone
DRH	RH3
MXT	UCR1
RH1	UCR2
RH2, RH4, RH5	UMXE
	URH

RH1 - Permitted Uses:
Apartment Building, Stacked Townhouse, Back to Back Townhouse, Street Townhouse, Retirement Home, Community Institution per RM3 Zone, Lodge, Fraternity, Private Club per RM3 Zone
Percent of Total City: 0.1%

RH2, RH4, RH5 - Permitted Uses:
Apartment Building, Stacked Townhouse, Back to Back Townhouse, Street Townhouse, Retirement Home
Percent of Total City: 0.5%

RH3 - Permitted Uses:
Apartment Building, Retirement Home
Percent of Total City: 0.02%

*Within the alton and orchard communities, permitted high density uses (e.g. stacked townhouse, apartment building) are included within the medium density zone calculations based on upset height limits for these types of uses (5 storeys maximum)

DRH
Percent of Total City: 0.2%

UCR2
Percent of Total City: 0.04%

MXT
Percent of Total City: 0.7%

UMXE
Percent of Total City: 0.04%

UCR1
Percent of Total City: 0.7%

URH
Percent of Total City: 0.04%

*For additional details on DRH, MXT, UCR1, UCR2, UMXE AND URH refer to the Uptown Mixed Used Centre Zones figure.

Base Mapping

Provincial Highway / Freeway	Urban Boundary
Major Roads	Major Creeks
Minor Roads	Waterbody
Rail Line	Rural Area
City of Burlington	Municipal Boundaries

0 0.5 1 2 km

MAP DRAWING INFORMATION:
DATA PROVIDED BY CITY OF BURLINGTON 2020, MNR/F 2020

MAP CREATED BY: ZJB
MAP CHECKED BY: KM
MAP PROJECTION: NAD 1983 UTM Zone 17N



PROJECT: 202738
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FILE LOCATION: C:\Users\jstap\Documents\Work\01_072111830 Burlington Housing Strategy\Products\01\H120210621 Technical\Map\03_High Density Zones.mxd

3.0 ADDITIONAL RESIDENTIAL UNITS

ARUs provide the potential for efficient opportunities for affordable housing options within existing dwellings, as ancillary structures, as well as within new builds. They can also provide the City with additional opportunities to support residential intensification in the built up area of the City.

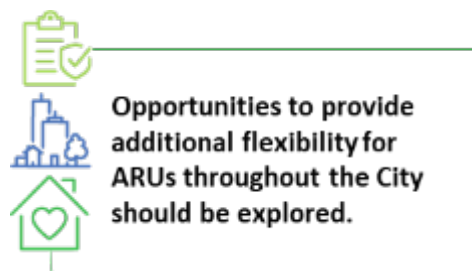
Figure B-4 provides a visual representation of where ADUs are currently permitted in the city in accordance with the ZBL. Based on the current regulations, this use is permitted in approximately 15% of the entire city.

The Province of Ontario refers to an ARU as a unit which is a “self-contained dwelling unit with a private kitchen, bathroom facilities, and sleeping areas”⁷⁴. With respect to provincial legislation on ARUs, section 16(3) of the *Planning Act* identifies that official plans must contain “*policies that authorize the use of ARUs by authorizing:*

- *the use of two residential units in a detached house, semi-detached house, or rowhouse; and*
- *the use of a residential unit in a building or structure ancillary to a detached house, semi-detached house, or rowhouse.”*

In the new OP 2020, an ARU is defined as “a self-contained dwelling unit which is subordinate in size and located within, and/or on the same property as a single detached dwelling, semi-detached dwelling, townhouse unit, or street townhouse unit.”

The definition of an ADU in the ZBL is as follows: “one self-contained dwelling unit created through converting part of, or adding on to, one existing detached dwelling unit”.



It is important to note that, with both OP 2020 and the City’s recent Housekeeping Amendment to the ZBL⁷⁵, the City has begun to take appropriate interim steps to ease restrictive zoning regulations around ARUs. The Housekeeping Amendment, in particular, updated regulations to remove some barriers for ADUs. Through the CZBL Project, more flexibility for ARUs throughout the City should be considered, in accordance with the new OP 2020.

Given that the *Planning Act* authorizes ARUs in semi-detached dwellings and rowhouses, in addition to single-detached dwellings, Burlington needs to expand permissions and allow ARUs to be built as of right in zones where semi-detached dwellings and townhouses⁷⁶ are permitted. The City should update the definition set out in the ZBL to the same effect for clarity, in order to maximize land use and provide additional housing opportunities.

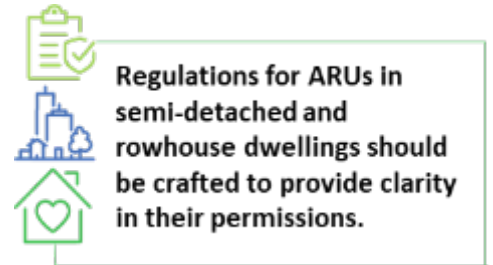
⁷⁴ <https://www.ontario.ca/page/add-second-unit-your-house#:~:text=A%20second%20unit%20is%20a,or%20in%20a%20coach%20house.>

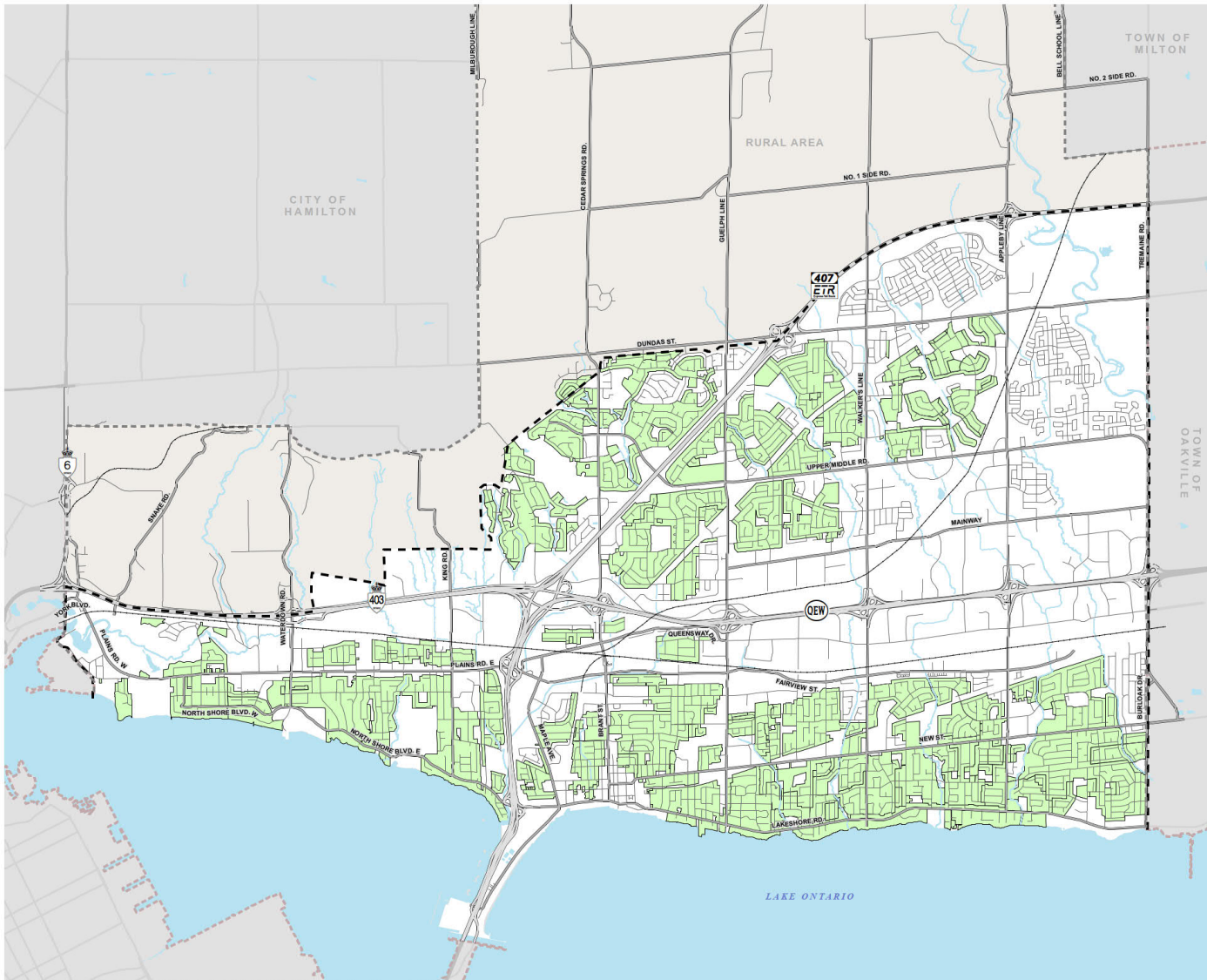
⁷⁵ Housekeeping Amendment to Zoning By-law 2020, By-law 2020.429, Report No. PL-29-21.

⁷⁶ Townhouses where ARUs are permitted in accordance with OP 2020 are townhouses and street townhouses. ARUs are not permitted in back-to-back townhouses and stacked townhouses.

There are other zones in the City that also permit single-detached dwellings, semi-detached dwellings, and townhouses. For example, the URM zones in the Uptown Mixed Use Centre permit these residential uses. The CZBL Project should, therefore, include a general provision that permits ARUs in single-detached, semi-detached and townhouse dwellings in any area/ zone of the City.

The City should provide regulations, where appropriate, for ARUs when they are to be provided in a built form other than a single detached dwelling, and as well as when they would be built as standalone structures on the same lot as a single-detached, semi-detached or townhouse dwelling. For example, the City of Hamilton allows for ARUs within townhouses that are end units, where it is possible to have a separate entrance to the ARU from the side. The City of Hamilton and City of Toronto have also prepared specific regulations for laneway housing and other forms of detached ARUs. Further, it is important to note that each property can support two ARUs, based on current legislation. As such, it is recommended that this permission is clarified in the CZBL.





CITY OF BURLINGTON
BURLINGTON HOUSING STRATEGY

Accessory Dwelling Units
FIGURE B-4

Accessory Dwelling Unit Permitted
Percent of Total City: 14.9%

Base Mapping

- Provincial Highway / Freeway
- Major Roads
- Minor Roads
- Rail Line
- - - City of Burlington
- - - Urban Boundary
- Major Creeks
- Waterbody
- Rural Area
- - - Municipal Boundaries

*Orchard and Alton communities excluded from analysis due to zoning permitted uses beyond single detached within and across zones



MAP DRAWING INFORMATION:
DATA PROVIDED BY: CITY OF BURLINGTON 2020, MNR 2020

MAP CREATED BY: ZJB
MAP CHECKED BY: KM
MAP PROJECTION: NAD 1983 UTM Zone 17N



PROJECT: 202738
STATUS: DRAFT
DATE: 2021-07-06

FILE LOCATION: C:\Users\LDG\Documents\Project_00121880\Burlington Housing Strategy\Product\Client\20210821 Technical Memo\F4 Accessory Dwelling Units.mxd

4.0 MIXED USE CORRIDOR ZONES

Figure B-5 provides a visual reference to the City’s Mixed Use Corridor zones that permit residential uses. These have been incorporated into the overall land base as either medium or high density residential uses, based on their height and density permissions, and are also shown either on Figure B-2 or Figure B-3. The Mixed Use Corridor Zones (MXT, MXG, and MXC) comprise a little over 1% of the overall city⁷⁷.

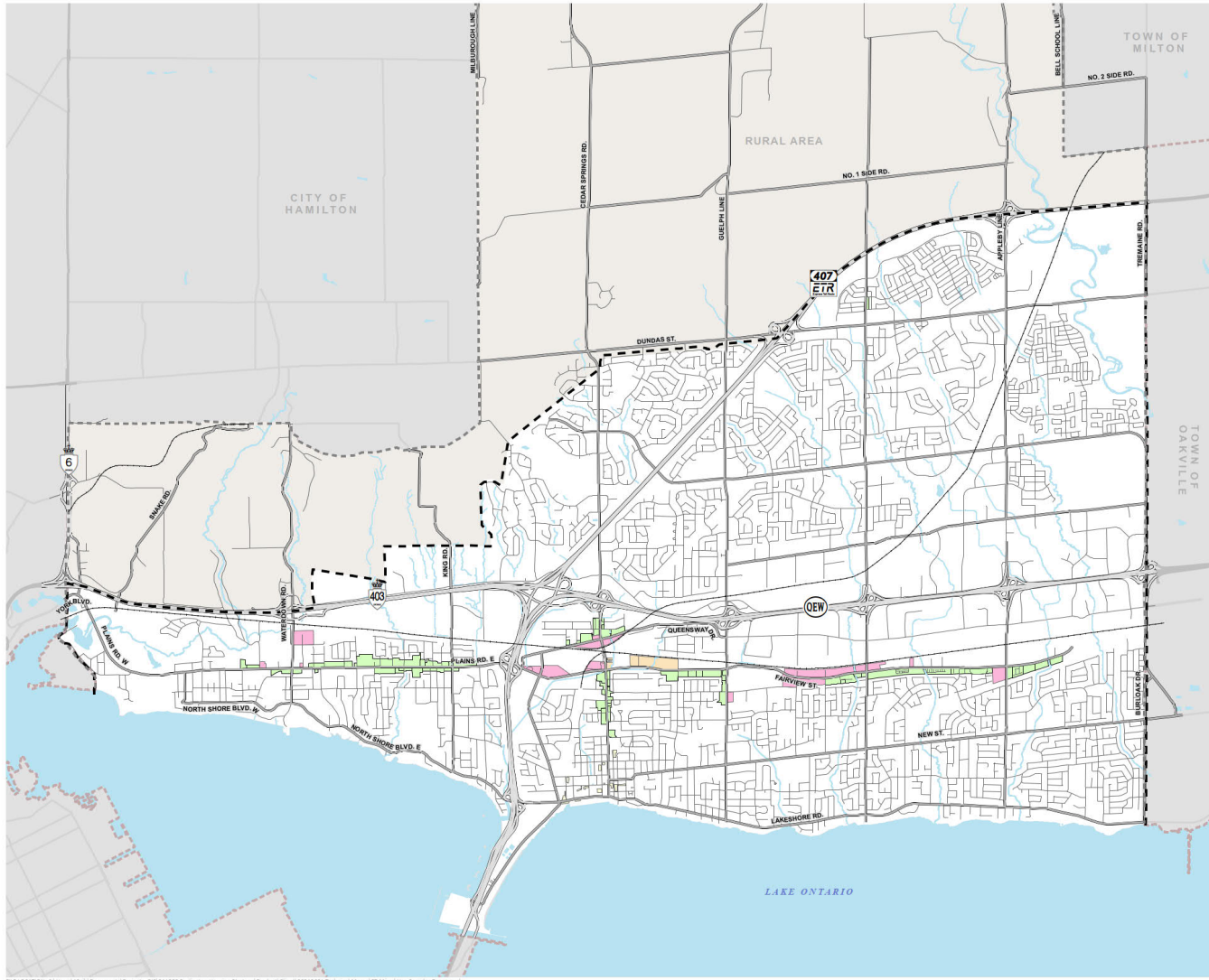
Lands within the City’s Mixed Use Corridor zones are areas where significant growth will be located within the City over the next 30 years, and both policy and implementing regulations will need to be crafted carefully to ensure the full potential of these areas to provide housing options is realized. The City is currently working on a developing a policy and regulatory framework for the City’s MTSA, which includes some (but not all) of the Mixed Use Corridor zones. The MTSA planning project anticipates completing a Zoning By-law Amendment by the end of 2022.



MTSA policies and implementing zoning should be brought forward concurrently to expedite development approvals processes so that landowners in MTSA do not have to submit private ZBA applications while the CZBL is being developed.

Given that the policy framework within the Mixed Use Corridor is currently in flux, it is recommended that the City consider advancing the work related to zoning for lands within the MTSA to run concurrently with the development of the ASPs such that there is no lag between the introduction of the policy framework and the associated implementing zoning. This would provide developers with more certainty around land use permissions, and could have the effect of reducing the overall quantum of applications requiring a ZBA as a result of the typical lag between policy and zoning (this is discussed further in Section 4.1.2 of this report, and is generally considered to be a form of pre-zoning).

⁷⁷ The MXE zone was excluded from this review as it permits employment uses only



CITY OF BURLINGTON
BURLINGTON HOUSING STRATEGY

MIXED USE CORRIDOR ZONES
FIGURE B-5

Zoning-ByLaw

- Zone**
- MXC
 - MXG
 - MXT
- MXC**
Building Height Minimum/Maximum: 2 Storey/6 Storey
Building Density Minimum (per ha): 30
Permitted Uses: Apartment Building, Retirement Homes, Dwelling Units in a commercial/office building, Stacked Townhouse, Back to Back Townhouse, Townhouse
- MXG**
Building Height Minimum/Maximum: 2 Storey/6 Storey
Building Density Minimum (per ha): 30
Permitted Uses: Apartment Building, Retirement Homes, Dwelling Units in a commercial/office building, Stacked Townhouse, Back to Back Townhouse, Townhouse
- MXT**
Building Height Minimum/Maximum: 2 Storey/No Maximum
Building Density Minimum (per ha): 55
Permitted Uses: Apartment Building, Retirement Homes, Dwelling Units in a commercial/office building, Stacked Townhouse, Back to Back Townhouse, Townhouse

Base Mapping

- Provincial Highway / Freeway
- Major Roads
- Minor Roads
- Rail Line
- City of Burlington
- Urban Boundary
- Major Creeks
- Waterbody
- Rural Area
- Municipal Boundaries



MAP DRAWING INFORMATION:
DATA PROVIDED BY CITY OF BURLINGTON 2020, MNRF 2020
MAP CREATED BY: ZJB
MAP CHECKED BY: KM
MAP PROJECTION: NAD 1983 UTM Zone 17N

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5.0 DOWNTOWN MIXED USE CENTRE ZONES

Figure B-6 provides a visual reference to the Downtown Mixed Use Centre zones that permit residential uses. These have been incorporated into the overall land base as either medium or high density residential uses, based on their height and density permissions, and are also shown either on Figure B-2 or Figure B-3. Lands within this area have been the subject of a number of studies over the past several years, with policies incorporated into the OP 2020 based on the recommendations of the City's Scoped Re-examination of the Downtown. At this time, the ZBL has not been updated to reflect these new, but under appeal, policies. The CZBL will need to implement the final approved OP policies for the Downtown, following any decisions made by the OLT.

In the Downtown Mixed Use Centre (DMUC), permitted residential uses include dwelling units in a commercial/office building, apartment buildings, and retirement homes. Standalone residential or retirement homes are not permitted, for any building within 15 metres of a public street⁷⁸. Recognizing that the form and function of a Downtown is to provide opportunities for people to live, work, and play within the same area, vibrant retail streets are important for the Downtown and, as such, the requirements for providing active uses at grade are intended to support activity in the Downtown. The OP 2020 builds in priority areas where active, at-grade retail and service commercial uses are required in order to achieve this placemaking objective and support activity in the Downtown. It also identifies particular areas within the Downtown where multiple uses are required within a building (e.g. no standalone residential), with the intent being to provide active uses at-grade and vibrancy throughout the day and night.

Requiring that a ground floor be occupied by a commercial use would not be easily achievable in the development of a retirement home; however, retirement homes could help to achieve this by conforming to the urban design aspects of the guidelines if some relief on the retail space requirement were provided.

⁷⁸ With some exceptions

**DOWNTOWN MIXED USE
CENTRE ZONES**
FIGURE B-6

Legend

Public Parking Lots

Zoning-ByLaw DL-A DRH DL-B DRL
Zone DC DL-C DRM

DC
Building Height Maximum (as of right height): 4 Storeys and 15m
Building Density: 51 units/hectare minimum

DL-A
Building Height Maximum (as of right height): 10 storeys and 31.5m
Building Density: 51 units/hectare minimum

DL-B
Building Height Maximum (as of right height): 6 storeys and 19.5m
Building Density: 51 units/hectare minimum

DL-C
Building Height Maximum (as of right height): 6 storeys and 19.5m
Building Density: 51 units/hectare minimum

DRH
Building Height Maximum (as of right height): 22m
Building Density: 50 units/hectare minimum

DRL
Building Height Maximum (as of right height): 3.7m

DRM
Building Height Maximum (as of right height): 3 storeys and 12m
Building Density: 26 units/hectare minimum

DW
Building Height Maximum (as of right height): 8 storeys and 29m
Building Density: 51 units/hectare minimum

*The City's in-force OP provides opportunities for increased height within each of these areas. The City's New OP (approved, but under appeal) establishes an entirely new land use framework for which zoning updates will be required.

Base Mapping

Provincial Highway / Freeway Urban Boundary
Major Roads Major Creeks
Minor Roads Waterbody
Rail Line Rural Area
City of Burlington Municipal Boundaries

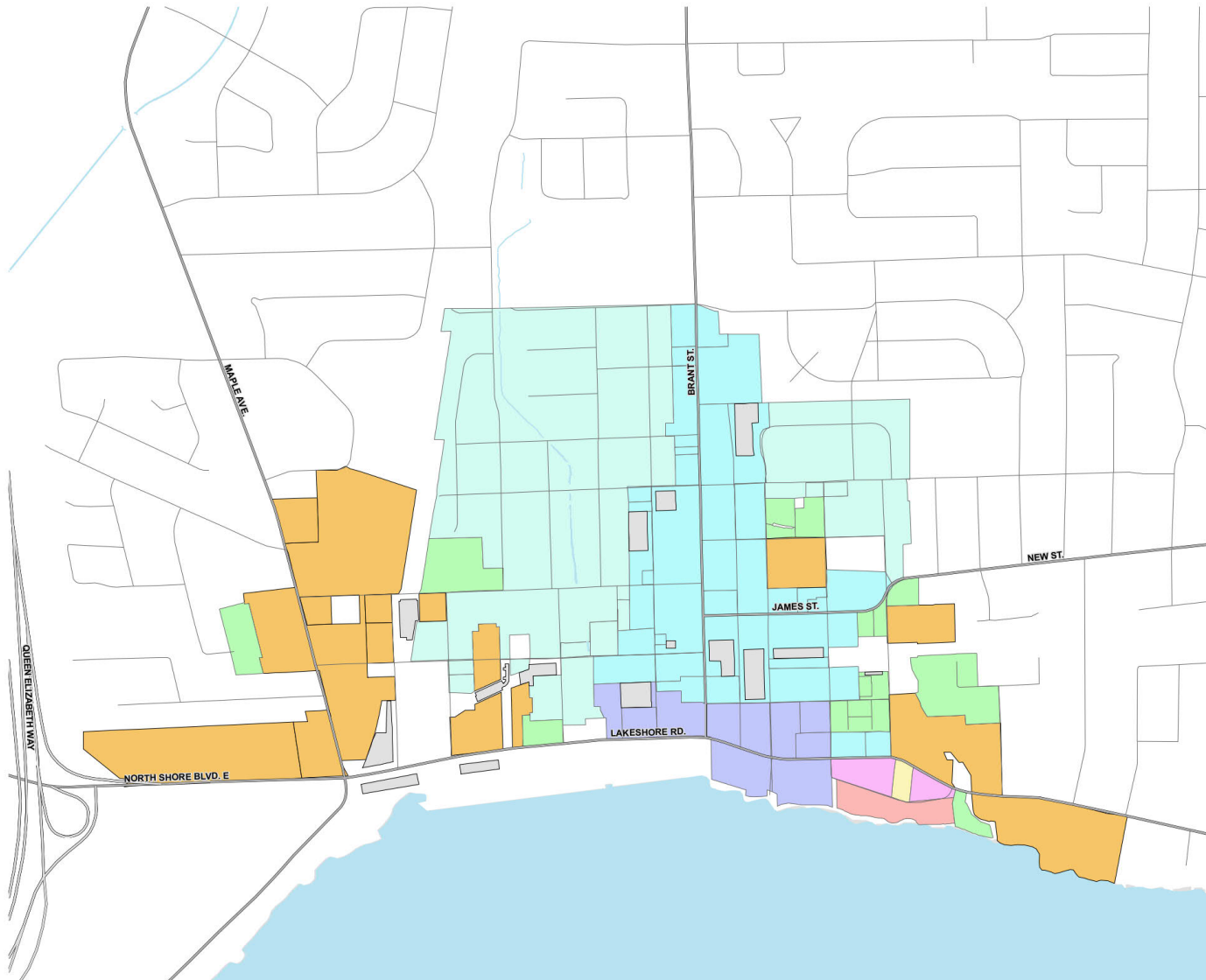
0 50 100 200 Meters

MAP DRAWING INFORMATION:
DATA PROVIDED BY CITY OF BURLINGTON 2020, MNRFP 2020

MAP CREATED BY: ZJB
MAP CHECKED BY: KM
MAP PROJECTION: NAD 1983 UTM Zone 17N



PROJECT: 202738
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DATE: 2021-07-06



FILE LOCATION: E:\swr\1038\Documents\Projects_05121180\Burlington Housing Strategy\Products\Client\10210621 Technical Material\A Downtown Mixed Use Centre.mxd

6.0 UPTOWN MIXED USE CENTRE ZONES

Figure B-7 provides a visual reference to the Uptown Mixed Use Centre zones that permit residential uses. These have been incorporated into the overall land base as either medium or high density residential uses, based on their height and density permissions, and are also shown either on Figure B-2 or Figure B-3. As noted in previous sections, the analysis in this section reflects the current permissions and does not reflect the direction of the OP 2020, which introduces a significantly different policy framework than what currently exists within the Uptown Mixed Use Centre today which provides additional opportunity for residential development as a result of employment conversions and increases to permitted heights and densities. This direction in the OP 2020 will provide some additional potential for residential development which will need to be implemented as part of the CZBL.

In the Uptown Mixed Use Centre (UMUC), the following residential uses in the UCR1, UCR2, UCR3, URH, and URM zones are permitted⁷⁹:

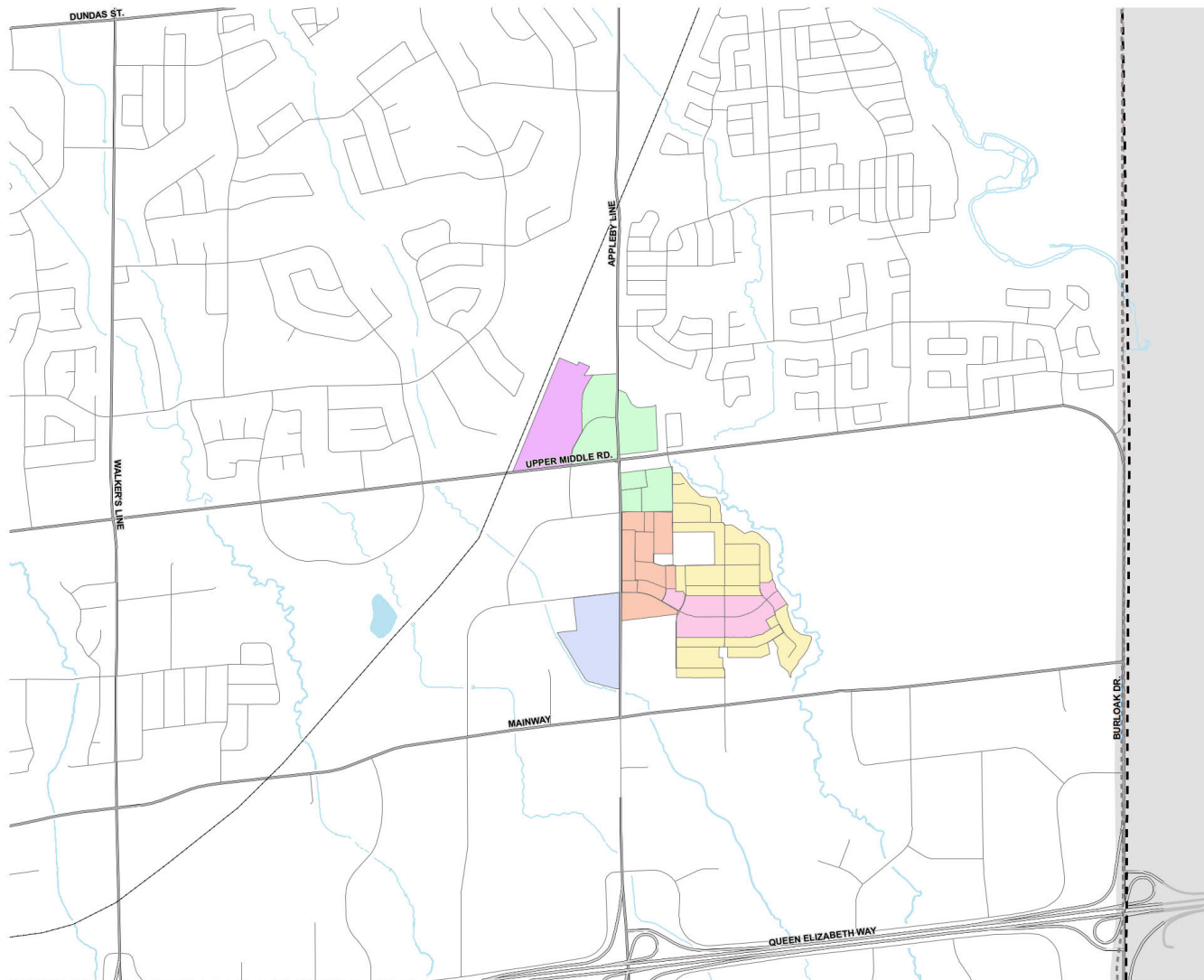
- UCR1, UCR2, UCR3, and UCRH: townhouse, street townhouse, stacked townhouse, apartment building, retirement home; and,
- URM: detached dwelling, semi-detached dwelling, duplex, triplex, fourplex, townhouse, street townhouse, stacked townhouse.

A wider range of residential uses are permitted in the URM zone, although higher intensity residential uses, specifically apartments and retirement homes, are not permitted; the URM zone consists of established, lower density residential neighbourhoods, and future development would need to fit the character for that area. Apartments and retirement homes are permitted in the UCR1, UCR2, and UCR3 zones, but the only medium intensity residential uses that are permitted are varieties of townhouses (excluding back-to-back townhouses).

Medium intensity residential uses that are permitted in the UCR1, UCR2, UCR3, and URH zones should respond appropriately to lower density residential uses of the URM zone that they surround.

As such, there is an opportunity to review building height requirements to confirm whether they could allow for increased density (by way of increased building heights, where appropriate), without impacting the visual transition from the lower density uses to the higher intensity uses that are planned to be built along Appleby Line and Upper Middle Road. Some of this has been accomplished through the OP 2020, with implementation through Zoning to occur through the CZBL process. This will provide further opportunity for the City to address the broader housing policy drivers respecting a range and mix of housing types; a range and mix of densities; and, the provision of higher density options to accommodate a range of household sizes.

⁷⁹ All permitted residential uses in the UCR1, UCR2, and UCR3 zones, as well as street townhouses in the URH zone, must take their proximity to Appleby Line into consideration, with respect to dwelling units on the ground floor.



CITY OF BURLINGTON
BURLINGTON HOUSING STRATEGY

**UPTOWN MIXED USE
CENTRE ZONES**
FIGURE B-7

Zoning-By-Law Zone	Color
UCR1	Light Green
UCR2	Purple
UCR3	Orange
UMXE	Light Blue
URH	Pink
URM	Yellow

- UCR1**
Building Height Maximum: 35m
Building Density Minimum/Maximum (per ha): 50/185
- UCR2**
Building Height Maximum: 28m
Building Density Minimum/Maximum (per ha): 50/185
- UCR3**
Building Height Maximum: 35m
Building Density Minimum/Maximum (per ha): 50/185
- UMXE**
Building Height Maximum: 24m
- URH**
Building Height Maximum: 24m
Building Density Minimum/Maximum (per ha): 50/100
- URM**
Building Height Maximum: 3 Storeys
Building Density Minimum/Maximum (per ha): 26/50

Base Mapping

- Provincial Highway / Freeway
- Major Roads
- Minor Roads
- Rail Line
- City of Burlington
- Urban Boundary
- Major Creeks
- Waterbody
- Rural Area
- Municipal Boundaries

0 50 100 200 Meters



MAP DRAWING INFORMATION:
DATA PROVIDED BY CITY OF BURLINGTON 2020, MNRF 2020
MAP CREATED BY: ZJB
MAP CHECKED BY: KM
MAP PROJECTION: NAD 1983 UTM Zone 17N



PROJECT: 202738
STATUS: DRAFT
DATE: 2021-06-30

FILE LOCATION: C:\Users\LDgg\Documents\Projects_2021\21886 Burlington Housing Strategy\Products\Clients\2021\0630 Technical Memo\PS Uptown Mixed Use Centre.mxd

7.0 AMENITY AREA

Based on the review completed of the various zones that permit residential uses, it is apparent that there are inconsistencies in amenity area provisions across zones with similar residential uses, for example, the following amenity area requirements currently exist in the ZBL (note that this is not an exhaustive list and is intended to provide reference to the variations applied):

Harmonizing amenity area requirements should be considered as part of the CZBL work.

- 25 square metres for stacked townhouses, apartments and retirement homes within high density residential zones;
- 25% amenity area within the RH2 zone;
- 15 square metres per efficiency dwelling unit, 20 square metres per one-bedroom unit, 35 square metres per two-or-more-bedroom unit, 25 square metres for back-to-back townhouses within the Mixed Use Corridor Zones; and
- 20 square metres for apartment dwelling units and retirement homes within the DUMC, UCR1, UCR2, UCR3, and URH zones.

These variations may cause implementation-related issues, which should be taken into consideration in the CZBL Project. As amenity areas are important for the well-being of everyone, regardless of the type of housing, it is recommended that the CZBL Project team reviews amenity area requirements for zones with residential uses to harmonize them, where appropriate, and ensure that sufficient amenity space would be provided in new or redeveloped residential projects. As a best practice example, the Cities of Mississauga, Waterloo and Hamilton have recently harmonized and/or tailored their amenity area requirements by built form type to reflect modern development standards.

8.0 LONG-TERM CARE FACILITIES

In the Zoning By-Law, a long-term care facility is defined as “*A residence which provides care to meet the physical, emotional, social, spiritual and personal needs of persons. Long Term Care Facilities include Homes for the Aged established under the Homes for the Aged and Rest Homes Act, as amended, Nursing Homes licensed under the Nursing Home Act, as amended, and Chronic Care facilities*”.



Additional flexibility for long-term care facilities would assist in creating more opportunities and options to accommodate people at all stages of life.

Long term care facilities are permitted in all residential zones, subject to the provisions of the respective zone, and provided that the lot abuts a major arterial, multi-purpose arterial, minor arterial, or collector road. They are also permitted in all other zones (with the exception of the City’s employment zones⁸⁰

⁸⁰ Employment zones within which long term care facilities are not permitted include: the BC1, BC2, GE1, and GE2 zones of the Employment Zone; the MXE zone of the Mixed Use Corridor Zone; and the UE zone of the Uptown

and MXT (Mixed Use Transit Station Area) zone), subject to certain zoning requirements (refer to Part 2.0, Section 2.21 b) of the ZBL).

It is recommended that the CBZL Project team consider providing a more flexible regulatory framework for long-term care facilities, such as reduced parking regulations, and removal of locational requirements where appropriate, which would help to create more opportunities to optimize land used to accommodate residents and expand opportunities to age in place while continuing to have a specific level of care and need addressed. Such an action would respond to the broader housing policy driver of providing options to accommodate people at all stages of life.

9.0 CONGREGATE LIVING- GROUP HOMES AND BOARDING HOUSES

The Zoning By-law defines a group home as *“A single housekeeping unit supervised by staff on a daily basis which provides special care and treatment to persons for physical or mental deficiency, physical handicap or other such cause. A Group Home shall be funded, licensed, approved, or supervised by the Province of Ontario under a general or specific Act, for the accommodation of not less than 6 and not more than 8 residents, exclusive of staff. Where a Group Home is located outside the Urban Improvement Area boundary, the maximum number of residents permitted, exclusive of staff is 10. A Group Home may contain an office provided that the office is used only for the administration of the Group Home in which it is located”*.

Zoning regulations are sometimes unintentionally discriminatory, where regulations exclude people rather than regulate a use. This is typically referred to as “people zoning” and is illegal.

In the RNA1, RNA2, and RNA3 zones, a group home is permitted in a dwelling unit. In these three zones, lots must have a minimum width of 30 metres and minimum area of 0.3 hectares. In apartment buildings taller than three storeys, a group home is permitted for every 30 units and is subject to one group home per floor. Further, with respect to minimum distances from other types of group homes:

- the minimum distance from another group home property is 400 metres, and
- the minimum distance from a correctional group home property is 400 metres.

A correctional facility is defined in the Zoning By-law as *“A facility supervised by staff on a daily basis for persons who have been placed on probation, released on parole or admitted for correctional purposes. A Correctional Facility shall be funded, licensed, approved or supervised by the Province of Ontario, Corrections Canada or any other Federal Government agency or by any organization on behalf of the Federal or Provincial Government, for the accommodation of 9 or more residents, exclusive of staff, within the Urban Improvement Area boundary.”*

Mixed Use Centre zone, as well as any exception numbers associated with these zone(s), except where amended in the exception number.

Correctional facilities are permitted in a detached dwelling on a lot that abuts a major arterial, multi-purpose arterial, minor arterial, or collector road in the following zones:

- RNA, RNA2, RNA3, and CNA;
- R1, R2, and R3, and any exception numbers associated with these zones, except where amended in the exception number;
- RM2 and RM3, and any exception numbers associated with these zones, except where amended in the exception number, subject to zone regulations for R2.4.

A boarding house is defined as “A detached dwelling where lodging is offered for compensation for four to 10 persons. Rooms or suites may include a private bath but shall not include cooking facilities. Meals and other facilities, services, or amenities may be offered for the exclusive use of guests and residents”. Boarding houses are only permitted in detached dwellings on lots that abut a major arterial, multi-purpose arterial, minor arterial, or collector road.

In 2013, the City of Toronto was involved in a matter brought before the Ontario Human Rights Commission related to group homes. In response, the City of Toronto retained an expert (Sandeep Agrawal) to conduct a review and provide advice to City Council on the land use planning and human rights issues related to group homes. The study examined policies and the City Wide Zoning By-law. The conclusion and recommendations of that study identified that the purpose and intent of such a use was to provide a congregate type living facility for people to live independently, either with or without supports, as a single housekeeping unit sharing common facilities such as kitchens and washrooms. The report also identified that barriers related to the location of such housing, such as separation distances and other locational requirements were inherently discriminatory in nature and were a barrier to providing flexibility and choice for those in need of this type of housing.

The research indicates such measures should only be implemented through zoning where such evidence or planning rationale provided sound justification for such restrictive requirements only where it could be demonstrated that not doing so would result in an unwanted land use impact on the surrounding area.

From a land use perspective, a group home and a correctional group home are the same; both group homes are housekeeping units, supervised by staff on a daily basis, that are funded, licensed, approved, or supervised by the Province of Ontario. The difference between the two is the expected inhabitants, which is discriminatory. This discrimination leads to regulating the user, rather than the use colloquially referred to as “people-zoning”, which is illegal. Additionally, this type of categorization of group homes further stigmatizes people who likely already experience difficulties and discrimination in the housing market. Given that the intent and purpose for congregate living arrangements, such as group homes and boarding homes, is to provide opportunities for persons to live in a residential setting and function as a single



The Housing Strategy should include actions to reduce stigmas associated with shared housing and congregate living as well as provide additional opportunities for these types of living arrangements throughout the City by removing the existing locational restrictions contained in the Zoning By-law.

housekeeping unit, with the scale being controlled by an upset number of residents, the requirement that these types of uses being located on arterial and collector roads could be both discriminatory as well as limiting on the overall housing options available across the continuum. If the upset limit of 10 people intends to maintain the scale of a single housekeeping unit, then separation distances and other locational requirements are inherently discriminatory and create a barrier to allowing a person to choose where to live. Persons who need to live in congregate living situations either for support or financial purposes should not be limited in their choice—there is no reason why they should not be permitted within any residential neighbourhood (vs. only on arterial or collector roads).

With this in mind, there are recommendations that the CZBL Project team should take into consideration, with the overall intent and purpose being to eliminate stigmas associated with congregate living arrangements; and, provide equal opportunities for these types of living arrangements throughout the City:

- Consolidate requirements for group homes and correctional group homes, given that their land use impacts are the same.
- Adopt a single terminology. For example, the Town of Milton has adopted the term “shared housing”, which is defined in its Zoning By-Law 144-2003 as *“a living arrangement which is licensed and/or regulated under a provincial and/or federal statute where up to ten (10) individuals, exclusive of staff, share accommodation as a single housekeeping unit within a dwelling unit and are supported and/or supervised within that unit.”*⁸¹
- Remove the requirement for boarding houses, group homes and correctional group homes to only be permitted on properties along arterial or collector roads.

10.0 EMERGENCY SHELTER

An emergency shelter is defined in the Zoning By-law as *“A facility providing temporary accommodation and associated support services for persons in a crisis situation”*.

Emergency shelters are permitted in all zones except employment zones. Additionally, they must share a front or side lot line with a major arterial, multi-purpose arterial, minor arterial, or collector road.

Similar to the commentary related to congregate living arrangements discussed in the previous section, emergency shelters are zoned to prevent a certain type of person—in this case, a person in a crisis situation—from living in specific parts of the City, which regulates the user rather than the land use impacts. It is therefore recommended that through the CZBL Project consideration should be given to expanding the permitted locations of emergency shelters to more than arterial or collector roads unless there is justifiable reason from a land use planning perspective that this is not appropriate.

⁸¹ Markham has also implemented a similar definition of “shared housing”

11.0 RESIDENTIAL SOCIAL SERVICES

A residential social service is defined in the Zoning By-law as “A facility supervised by staff on a daily basis which provides special care and treatment to persons for physical or mental deficiency, physical handicap or other such cause. A residential social service facility shall be funded, licensed, approved or supervised by the Province of Ontario under a general or specific Act, for the accommodation of 9 or more residents, exclusive of staff, within the Urban Improvement Area boundary”.

This use is permitted in all zones except employment zones, and they must share a front or side lot line with a major arterial, multi-purpose arterial, minor arterial, or collector road.

As is the case with congregate living arrangements and emergency shelters, there are limitations on where residential social services may be located within zones; they must be located along an arterial or collector road. Given that residential social services are a form of housing for vulnerable persons, it is discriminatory to restrict their permitted locations to be along arterial or collector roads. As stated previously in this report, those who inhabit the housing, regardless of the type of housing, should not dictate where the housing may be situated. With the current regulations for residential social services being another form of “people-zoning”, it is recommended that through the CZBL Project consideration should be given to expanding the permitted locations of residential social services to more than arterial or collector roads alone.

12.0 POLICY AND REGULATORY GAP ASSESSMENT IN RELATION TO PROVINCIAL AND REGIONAL HOUSING POLICY DRIVERS

HOUSING POLICY DRIVER	97 OP (IN-FORCE POLICY DOCUMENT)	OP 2020 (UNDER APPEAL)	CURRENT ZONING (IMPLEMENTS 97 OP)	COMMENTARY	RECOMMENDATION
Range and Mix of Housing Types	<p>Low Density Residential Designations- detached and semi-detached dwellings shall be permitted. Other forms may be permitted, subject to criteria</p> <p>Medium Density Residential Designations- detached and semi-detached houses, townhouses, stacked townhouses, back to back townhouses, attached housing, walk-up apartments</p> <p>High Density Residential Designations- street townhouses, back to back townhouses, attached housing, apartments</p>	<p>Low Density Residential Designations- single-detached and semi-detached dwellings may be permitted. Townhouses may be considered, subject to criteria</p> <p>Medium Density Residential Designations- ground and non-ground oriented dwellings including single-detached and semi-detached dwellings, townhouses, street townhouses, stacked townhouses, back-to-back townhouses and low-rise residential buildings. Non-ground oriented buildings only permitted at the periphery of existing neighbourhoods</p>	<p>Low Density Residential Zones (36.4% of land in the City's urban area)</p> <ul style="list-style-type: none"> • 33.5% of land in the City's urban area can be developed for single detached only • 1.9% of land in the City's urban area can be developed for single detached, semi-detached and duplex dwellings only; • 0.9% of land in the City's urban area can be developed for duplex dwellings only; and, • 0.10% of land in the City's urban area can be developed for cluster homes only. 	<p>While the broad policy directions in the 97 OP and OP 2020 both indicate support for a range and mix of housing, the proportion of residential land reserved for single-detached dwellings only in the current ZBL (15.5%) limits the provision of a range and mix of housing types across the City.</p>	<p>Consider opportunities to expand permissions or provide more flexibility within Low Density Residential Designation and associated Zones (R1, R2, R3) to allow for the development of compatible higher intensity ground-oriented forms of development, such as townhouses, without the need for a ZBA (e.g. through the Committee of Adjustment via Minor Variance). This would require a revision to the OP 2020 to allow for this flexibility, but would not require any actions by the CZBL team. Such a revision would streamline and expedite approvals, which would bring housing on faster and reduce the costs borne by the end-user as a result of process and red tape associated with the ZBA process.</p>

HOUSING POLICY DRIVER	97 OP (IN- FORCE POLICY DOCUMENT)	OP 2020 (UNDER APPEAL)	CURRENT ZONING (IMPLEMENTS 97 OP)	COMMENTARY	RECOMMENDATION
Range and Mix of Housing Types (Continued)	Additional residential permissions are provided within some commercial and retail designations as well, including: Major Retail Areas Designations , which permit standalone residential buildings, or in upper stories of commercial buildings; and, Mixed Use Activity Areas Designations , which permit higher density residential uses with some exceptions	High Density Residential Designations- street townhouses, bask to back townhouses, attached housing, apartments Neighbourhood Character Areas- governed by alternate policies and implemented in zoning through specific character area zones	Medium Density Residential Zones (11.56% of land in the City’s urban area) <ul style="list-style-type: none"> • 5.1% of land in the City’s urban area can be developed for lower intensity medium density uses, including single-detached dwellings, semi-detached dwellings, duplexes, triplexes, fourplexes and townhouses; • 3.8% of land in the City’s urban area can be developed for higher intensity medium density uses, including back-to-back townhouses, stacked townhouses and apartments • 0.47% of land in the Downtown can be developed for medium density uses (both lower intensity and higher intensity); 	The OP 2020 expands options for a range and mix of housing types, when compared with the 97 OP, as it provides more opportunities for additional forms of ground-oriented housing through the as-of right permission for semi-detached dwellings in the LDR designation, which the CZBL will need to implement. The OP 2020 also provides additional opportunities to realize a range and mix of housing through the expanded permissions within the Mixed Use Intensification Areas, Uptown Urban Centre, Downtown Urban Centre and within MTSAs	Although the current OP and ZBL have permissions and regulations for residential uses within retail and commercial zones, there has been little redevelopment and uptake to-date. The OP 2020 expands these permissions to provide further opportunity. The CZBL team should focus on developing regulations for this zone that implement the general direction of the OP 2020, but provide flexibility such that ZBA applications for this type of redevelopment can be avoided wherever possible and proposals could come forward with only a Site Plan application.

HOUSING POLICY DRIVER	97 OP (IN- FORCE POLICY DOCUMENT)	OP 2020 (UNDER APPEAL)	CURRENT ZONING (IMPLEMENTS 97 OP)	COMMENTARY	RECOMMENDATION
Range and Mix of Housing Types (Continued)	See above	Permissions for Mixed Use Intensification Areas-Urban Centres (Downtown and Uptown), MTSAs, Mixed Use Nodes and Intensification Corridors included within the OP 2020 provide additional opportunity for the development of a range and mix of housing when compared with the 97 OP. Heights and densities vary by area, but include opportunities for the provision of a range and mix of housing types.	<ul style="list-style-type: none"> 1.95% of land within the Mixed Use Corridors can be developed for medium density uses (both lower intensity and higher intensity); and, 0.21% of land within the City's Uptown Core can be developed for medium density uses (both lower intensity and higher intensity). <p>High Density Residential Zones (2.4% of land in the City's urban area)</p> <ul style="list-style-type: none"> Apartments, stacked townhouse, back-to-back townhouse 	<p>The OP 2020 does, however, limit the realization of the townhouse built form within the LDR designation, by requiring a ZBA for approval of this built form and limiting density to a range that would not allow for this form to be realized.</p> <p>Many jurisdictions have begun to recognize the restrictive nature of permitting only single detached dwellings in large portions of a community and, in response, are making a move away from "single family zoning" where only one type of built form is permitted. This provides opportunities to reduce the homogeneity of a neighbourhood and address "missing middle" housing.</p>	See above

HOUSING POLICY DRIVER	97 OP (IN- FORCE POLICY DOCUMENT)	OP 2020 (UNDER APPEAL)	CURRENT ZONING (IMPLEMENTS 97 OP)	COMMENTARY	RECOMMENDATION
Range and Mix of Densities	<p>Low Density Residential Designations- 25 units per net hectare (30 units per net hectare for the Orchard and Alton communities)</p> <p>Medium Density Residential Designations- 26- 50 units per net hectare</p>	<p>Low Density Residential Designations- 25 units per net hectare (30 units per net hectare for the Orchard and Alton communities)</p> <p>Medium Density Residential Designations- 26 to 75 units per net hectare. Alternate densities and heights for medium density residential uses are provided within specific areas, such as the Downtown and Uptown, that may vary slightly from the general densities for the High Density Residential designation</p> <p>High Density Residential Designations- 76-185 units per net hectare, with opportunities to exceed 185, without the need for an Official Plan Amendment, subject to criteria. Alternate densities and heights for high density residential uses are provided within specific areas</p>	Densities and heights are implemented through specific zones in some instances	<p>While the broad policy directions in the OP indicate support for a range and mix of densities for housing as evidenced by the expanded permissions for semi-detached dwellings in the LDR and consideration for townhouses through a ZBA process, the upset density limit of 25 units per hectare may limit the realization of other ground-oriented built form types..</p> <p>While the 97 OP and approved, but under appeal, OPs provide some opportunity to expand permissions for housing types within the Low Density Residential designation, the upset density of 25 units per net hectare limits the development of such housing types in these areas.</p>	<p>Consider opportunities to expand the upset density permissions within Low Density Residential Zones to accommodate compatible ground-oriented infill (refer to recommendations in the row above)</p> <p>Consider opportunities to expand density permissions within identified growth areas, where outcomes of concurrent studies demonstrate this to be appropriate. Implementation through zoning would occur following the completion of those studies.</p>

HOUSING POLICY DRIVER	97 OP (IN- FORCE POLICY DOCUMENT)	OP 2020 (UNDER APPEAL)	CURRENT ZONING (IMPLEMENTS 97 OP)	COMMENTARY	RECOMMENDATION
Range and Mix of Densities (Continued)	<p>High Density Residential Designations- 51- 185 units per net hectare</p> <p>Additional residential permissions are provided within some commercial and retail designations as well, including: Major Retail Areas Designations, which permit standalone residential buildings, or in upper stories of commercial buildings; and, Mixed Use Activity Areas Designations, which permit higher density residential uses with some exceptions. The densities within these areas varies.</p>	<p>High Density Residential Designations (continued)- such as the Downtown and Uptown, that may vary slightly from the general densities for the High Density Residential designation</p> <p>Permissions for Mixed Use Intensification Areas-Urban Centres (Downtown and Uptown), MTSAs, Mixed Use Nodes and Intensification Corridors included within the OP 2020 provide additional opportunity for the development of a range and mix of densities when compared with the 97 OP. Heights and densities vary by area, but include opportunities for the provision of a range and mix of housing types.</p>	See above	<p>Through the urban structure identified in the OP 2020, opportunities for residential development in Mixed Use Intensification Areas has been expanded when compared with the 97 OP, which the CZBL will need to implement.</p> <p>There are a number of ongoing studies at the City level aimed at planning for intensification within identified growth areas. These studies should consider the findings of the Housing Strategy with respect to targets and housing mix when developing area-specific policy frameworks</p>	See above

HOUSING POLICY DRIVER	97 OP (IN- FORCE POLICY DOCUMENT)	OP 2020 (UNDER APPEAL)	CURRENT ZONING (IMPLEMENTS 97 OP)	COMMENTARY	RECOMMENDATION
<p>Housing options to accommodate people at all stages of life</p>	<p>OP Policies encourage the development housing types to accommodate people at all stages of life.</p>	<p>OP Policies encourage the development housing types to accommodate people at all stages of life.</p> <p>Specific policies in the OP provide prescriptive regulation for some urban design elements (e.g. angular plane, stepbacks, terracing, floor plates)</p> <p>Retirement homes are not permitted in the downtown within 15 metres of a public street</p>	<p>Retirement homes and long-term care facilities permitted in all zones, provided the lot abuts a major arterial, multi-purpose arterial, minor arterial, or collector road</p>	<p>Specific urban design requirements have been included in the OP 2020 for assessing development. Some of these may limit the feasibility of the development of certain unit types and uses. For example, retirement homes and long-term care facilities may not be able to achieve all urban design objectives while also meeting the functional requirements to provide a specific level of support and continuum of care to residents.</p>	<p>The CZBL team may wish to consider the extent to which matters of urban design are implemented through zoning. It is recommended that the CZBL be prepared in such a way as to allow for flexible consideration of alternate building design to accommodate a range of household sizes and/or the functionality of a building (As an example of rigid implementation, Mississauga implements stepbacks at each portion of the tower, causing nearly every development application to go through a Zoning By-law Amendment process. Such an approach is not recommended for the City of Burlington).</p>

HOUSING POLICY DRIVER	97 OP (IN- FORCE POLICY DOCUMENT)	OP 2020 (UNDER APPEAL)	CURRENT ZONING (IMPLEMENTS 97 OP)	COMMENTARY	RECOMMENDATION
Housing options to accommodate people at all stages of life (Continued)	See above	See above	See above	<p>From a housing perspective, this may have the effect of triggering a larger <i>Planning Act</i> process (e.g. OPA or ZBA) to address matters of urban design.</p> <p>In establishing a focus on design excellence in the OP 2020, the City may need to consider providing more flexibility in policy or determine the extent to which this framework is implemented in zoning.</p>	<p>It is recommended that the requirement for at-grade commercial “active” uses for retirement and/or long-term care facilities be reconsidered, in consideration of the form and function of a building required to accommodate the needs of people at later stages of life.</p> <p>Consider providing a more flexible regulatory framework for long-term care facilities, such as reduced parking regulations where appropriate, which would help to create more opportunities to optimize land used to accommodate residents and expand opportunities to age in place while continuing to have a specific level of care and need addressed.</p>

HOUSING POLICY DRIVER	97 OP (IN- FORCE POLICY DOCUMENT)	OP 2020 (UNDER APPEAL)	CURRENT ZONING (IMPLEMENTS 97 OP)	COMMENTARY	RECOMMENDATION
Housing options to accommodate people of all incomes	OP Policies encourage the development housing types to accommodate people of all incomes.	OP Policies encourage the development housing types to accommodate people of all incomes. Improvements have been made to the OP 2020 to provide a supportive framework for ARUs.	<p>Congregate living arrangements are limited to arterial and collector roads, which limits options and choice.</p> <p>Low density residential zones are predominant, and skewed toward single-detached dwellings only which are not affordable to people of all incomes.</p> <p>ARUs, which provide additional opportunities for rental housing in a City, are currently only permitted in single-detached dwellings.</p> <p>Emergency shelters are limited to lots that share a front or side lot line with a major arterial, multi-purpose arterial, minor arterial, or collector road.</p>	<p>Zoning practices that regulate the user, rather than the use, colloquially referred to as “people zoning” have been deemed discriminatory and illegal by the “courts”.</p> <p>The OP 2020 provides a supportive policy framework for ARUs and recent housekeeping amendments have provided additional flexibility. The CZBL will need to implement these new directions. There may also want to be consideration to provide even further flexibility for ARUs to tap into their potential throughout the City.</p> <p>Locational restrictions for congregate living arrangements should only be implemented through zoning where such evidence or planning rationale.</p>	<p>Evidence of “people zoning” should be removed, in favour of a more holistic approach that acts to reduce stigmatization and discrimination</p> <p>Consolidate requirements for group homes and correctional group homes, given that their land use impacts are the same.</p> <p>Adopt a single terminology. For example, the Town of Milton has adopted the term “shared housing”</p>

HOUSING POLICY DRIVER	97 OP (IN- FORCE POLICY DOCUMENT)	OP 2020 (UNDER APPEAL)	CURRENT ZONING (IMPLEMENTS 97 OP)	COMMENTARY	RECOMMENDATION
Housing options to accommodate people of all incomes (Continued)	See above	See above	Residential social services are limited to lots that share a front or side lot line with a major arterial, multi-purpose arterial, minor arterial, or collector road.	<p>Provided sound justification for such restrictive requirements only where it could be demonstrated that not doing so would result in land use incompatibility and an unwanted land use impact on the surrounding area.</p> <p>Given that the intent and purpose for congregate living arrangements, such as group homes and boarding homes, is to provide opportunities for persons to live in a residential setting and function as a single housekeeping unit, with the scale being controlled by an upset number of residents, the requirement that these types of uses being located on arterial and collector roads could be deemed both discriminatory as well as limiting on the overall housing options available across the continuum.</p>	Remove the requirement for boarding houses, group homes and correctional group homes to only be permitted on properties along arterial or collector roads. Consider expanding the permitted locations of emergency shelters and residential social services to more than arterial or collector roads unless there is justifiable reason from a land use planning perspective that this is not appropriate

HOUSING POLICY DRIVER	97 OP (IN- FORCE POLICY DOCUMENT)	OP 2020 (UNDER APPEAL)	CURRENT ZONING (IMPLEMENTS 97 OP)	COMMENTARY	RECOMMENDATION
Higher density housing options to accommodate a range of household sizes	OP Policies broadly encourage a range of household sizes.	<p>OP Policies encourage the development of high density housing with larger units to accommodate a range of household sizes.</p> <p>Specific policies in the OP provide prescriptive regulation for some urban design elements which may limit the ability for the delivery of larger units</p>	Not Applicable	<p>Specific urban design requirements have been included in the OP 2020 for assessing development. Some of these may limit the feasibility of the development of certain unit types and uses (e.g. larger units).</p> <p>From a housing perspective, this may have the effect of triggering a larger <i>Planning Act</i> process (e.g. OPA or ZBA) to address matters of urban design.</p> <p>In establishing a focus on design excellence in the OP 2020, the City may need to consider providing more flexibility in policy or determine the extent to which this framework is implemented in zoning.</p>	<p>Matters of urban design should not be implemented rigidly through zoning, to allow for more flexible consideration of alternate building design to accommodate a range of household sizes and/or the functionality of a building (As an example, Mississauga implements stepbacks at each portion of the tower, causing nearly every development application to go through a Zoning By-law Amendment process. This causes additional layers of process, and in turn, additional time and costs associated with bringing housing to market. Such an approach is not recommended for the City of Burlington).</p> <p>Explore further through MTSA project and Inclusionary Zoning Municipal Assessment Report</p>

HOUSING POLICY DRIVER	97 OP (IN- FORCE POLICY DOCUMENT)	OP 2020 (UNDER APPEAL)	CURRENT ZONING (IMPLEMENTS 97 OP)	COMMENTARY	RECOMMENDATION
Authorization of the use of two residential units in a detached house, semi-detached house or rowhouse; and, the use of a residential unit in a building or structure ancillary to a detached house, semi-detached house or rowhouse	N/A	Definition: a self-contained dwelling unit which is subordinate in size and located within, and/or on the same property as a single detached dwelling, semi-detached dwelling, townhouse unit, or street townhouse unit.	Permitted in approximately 15% of the City Definition: one self-contained dwelling unit created through converting part of, or adding on to, one existing detached dwelling unit.	There is a misalignment between what the <i>Planning Act</i> authorizes and what the current zoning permits. It is important to note that the OP 2020 provides expanded opportunities for ARUs, which the CZBL will need to incorporate.	Consider opportunities to provide even more flexibility for accessory dwelling units throughout the city.. Update the definition in the Zoning By-law to align with the definition set out New OP
Authorization of Inclusionary Zoning, where need and demand are demonstrated through an assessment	N/A	N/A	N/A	Future phases of this study will provide the documentation necessary to implement Inclusionary Zoning within MTSA The concurrent MTSA Area Specific Planning project will need to consider the recommendations set out in the Inclusionary Zoning Municipal Assessment Report as part of the overall recommended land use and policy framework for MTSA	Explore through MTSA project and Inclusionary Zoning Municipal Assessment Report; Implement as appropriate based on outcomes.

APPENDIX C

Analysis in Support of Key Findings Related to Housing Demand, Housing Supply and Emerging Trends

1.0 CURRENT HOUSING DEMAND

This section includes the demographic, statistical and economic characteristics that describe housing demand and supply and housing affordability in the City of Burlington, within the context of Halton Region. These characteristics, such as populations and household trends, are important indicators of housing need in a community. Tables referenced in each of the subsection of this technical memo can be found in **Appendix C-1**.

1.1. Population and Household Trends

POPULATION TRENDS

According to Statistics Canada Census data, Burlington's population grew by 11.5% over 10 years (between 2006 and 2016), growing from 164,415 in 2006 to 183,314 in 2016. However, this growth trend was less than the population growth rate experienced by Halton Region as a whole in the same time frame, as other municipalities in the Region saw higher rates of growth. From 2006 to 2016 Halton Region experienced a population increase of 24.9%, from 439,256 to 548,435 people. **Table 1** and **Table 2** provide details on the historic population growth in the City, based on Census data.

The Region is currently undertaking a Municipal Comprehensive Review (MCR), as required by the Province, in order to manage population and employment growth for the next thirty (30) years. At the Regional level, they refer to this process as an Integrated Growth Management Strategy (IGMS). Part of the IGMS work includes selecting a preferred growth concept for the Region, and allocating growth to each of the local municipalities. This process is to be supported by a Land Needs Analysis (LNA) which is to be completed based on methodology established by the Province. In March of 2021, as part of the IGMS, the Region released a discussion paper on potential growth concepts for consideration and it is anticipated that the final LNA and allocations, including a preferred growth concept, will be released in the fall.

Based on the information provided by the Region within the February 2021 Growth Concepts Discussion Paper, the City of Burlington is expected to see steady population growth that will continue over the next thirty (30) years). **Table 3** provides greater detail on the preliminary work completed with respect to anticipated population growth in the Region, and **Table 4** provides greater detail on previous population-related work completed in Burlington. This table is based on the City's Growth Analysis Study completed in 2019, as input into the Region's IGMS work. Given that the work at the Region is ongoing, it is expected that there will need to be more fulsome consideration of population-related growth and associated housing implications by the City's Housing Strategy Project team in the fall, following the release of the preferred concept.

HOUSEHOLD TRENDS

To provide a more complete trend of the housing needs in Burlington, an analysis of household trends must be considered. Household trends are more directly related to the housing need within a community than population, as each household requires a dwelling unit.

There were a total of 71,375 households in Burlington in 2016, representing a 12.8% increase from 2006 (**Table 5**). Similar to recent population trends, Halton Region experienced a higher growth rate (22.9%) in this time frame, increasing from 157,075 households to 192,980. However, this increase is mostly due to an increase in the number of new households in the Town of Milton (an 85.6% growth rate), as Burlington's household growth rate tracks with the other municipalities within the Region. Oakville and Halton Hills, for comparison, grew by 17.1% and 12.2%, respectively, in this time frame.

Using the City of Burlington's *Growth Analysis Study* from 2019, undertaken as input into the IGMS work, household forecast scenarios for the City can be examined (**Table 4**). This analysis projects a steady increase of 12.8% in the number of total households in Burlington from 2021 to 2031, consistent with current trends. During this same period, Halton Region is projected to see an increase of 22.8%. City of Burlington staff report PL-21-21 identified concepts 3A/3B as most closely aligning with the objectives of the City of Burlington as outlined in the City's new Official Plan, Strategic Plan and Climate Action plan. Using Concept 3⁸² in the Integrated Growth Management Strategy as a possible growth scenario to 2051 (**Table 3**), the growth rate of households between 2031 and 2051 would be 26.8%, growing by 22,740 households to a total of 107,695. This scenario would result in an increase of approximately 32,000 households in the thirty-five year period from 2016 to 2051, or an average of about 922 per year.

Projected household growth can be further assessed by dwelling type. The work completed as part of the *Growth Analysis Study* in 2019 indicates that a large proportion of the increase in households within Burlington will be housed in apartments. As **Table 7** shows, from 2021 to 2031 there is an expected 40.8% increase in the number of households living in apartments within Burlington, an increase to the rate of growth of 25.9% that was experienced between 2011 and 2021. These trends anticipate a shift away from production of single and semi-detached dwellings towards apartments and, to a lesser extent, townhouses to accommodate a growing number of households and align with Provincial direction toward densification of major residential centres. This shift in built form is important when considering the housing needs of families with children.

1.2. Households by Type

From 2006 to 2016, a shift was seen in the types⁸³ of households in Burlington. Analysis of the growth of household groups, summarized in **Table 8** and **Table 9**, allows for a more complete assessment of the housing needs in Burlington.

In 2006, approximately one third of all households in Burlington were households without children and one third were couples with children (28.1% and 35.5%, respectively). The remaining third of households were composed of lone parents, multiple families, one-person, and other non-family households.

⁸² Concept 3 was utilized as the preliminary work included within the Region's Discussion Paper identified that Concept 3 would best achieve many of the measures identified under their thematic analysis of scenarios.

⁸³ Household Type refers to the composition of a household and is differentiated on the basis of whether the household contains census family or non-census family composition.

In 2016, 33.7% of the households were classified as couples with children, and this household type saw the second lowest rate of growth from 2006 to 2016 of surveyed household types (7.1%). However, the growth rate of lone parent households grew by 23.8%, from 5,810 households in 2006 to 7,195 in 2016. In this period, the number of couples without children increased from 17,805 to 19,680 (10.5%).

Additionally, there was an increase of non-family (one-person) households between 2006 and 2016 at a rate of 20.8%. This trend is consistent with the increase in smaller households in the City. These trends, outlined in **Table 9**, point to an increased need for housing suitable for smaller families and one-person households.

Almost half (41.0%) of the Halton Region households were couples with children in 2016, growing from 47,835 to 67,695 between 2006 and 2016, an increase of 41.5%. Unlike Burlington, Halton has experienced a rapid increase of these households, while couples without children have grown from 2006 levels at a rate of 19.7%, from 32,995 households in 2006 to 39,495 in 2016. Non-family (one person) households were another household type that experienced growth between 2006 and 2016, with a 32.7% increase in that period. Although they make up a smaller proportion of total households, multiple family houses have experienced rapid growth from 2006 (2,285 households) to 2016 (4,810), growing 110.5% in this period. This data is displayed in **Table 10**.

The amount of the growth seen by couples with children is consistent with the increase in larger household sizes (households with four or more people) outlined previously and may indicate increasing need for family-sized dwelling types in Halton Region in contrast to the need for smaller housing options in Burlington.

Between 2006 and 2016 in Burlington, immigrant households grew by 16.9%, from 17,805 (28.1% of total households) to 20,815 households (29.2% of total households).

Households that include at least one member with disabilities grew rapidly in this period, from 20,325 (32.1%) in 2006 to 36,810 (51.6%) in 2016 for a growth rate of 81.1%. This demographic makes up 51.6% of total households in Burlington and thus needs to be considered while determining household needs.

Indigenous households, although a small proportion of Burlington households in 2016 (1.5%), saw a growth of 73.2% between 2006 and 2016. It should be noted that all of these demographic groups grew faster than the total household growth in Burlington and their trends should be considered as housing needs are addressed.

This data shows an increasing need for smaller housing options for one-person households as well as options for families. This data also shows a significant need for housing options for persons with disabilities.

1.3. Households by Size

Within Burlington, two-person households represented a larger percentage of households (33.9%) than any other household size in 2016. There were 24,190 two-person households in 2016, up from 21,795 in 2006. Combined with one-person households (24.8%), smaller household sizes represented a majority of

the households in Burlington. One-person households were the fastest growing household size between 2006 and 2016, growing up to 17,705 households in 2016 from 14,670 in 2006 (a 20.7% increase). This growth rate was higher than the rate for three-person households (12.1%), two-person households (11.0%), four-person households (11.4%), and households with five or more individuals (2.9%). Four-person households, who made up the highest proportion of total households compared to other large households, grew from 11,125 households in 2006 to 12,395 in 2016. This data is shown in *Table 11*.

Similar household size trends can be observed in Halton Region. Smaller households make up just under 50% of the total households (49.6%), with 37,660 one-person households and 57,970 two-person households in 2016. These totals are up from 30,030 and 49,960 households, respectively, in 2006. However, the fastest growing household sizes in Halton Region are the larger households, with four-person households and households with five or more representing the two highest growth rates between 2006 and 2016 (28.2% and 29.6% respectively). Four-person households, the most common large household size in Halton Region, grew from 32,370 households in 2006 to 41,485 households in 2016. The full data trends for Halton Region can be found in *Table 12*. This data shows the highest need is for housing options suitable for one-person households.

1.4. Households by Income

The financial capacity of a household is an important component in determining housing need. As such, this section reviews the income levels of households in Burlington and Halton Region. Household income for 2021 was calculated using the growth rate of 10.1% in the consumer price index (CPI) for Ontario for 2015⁸⁴ to 2021. Please note that income data included in Statistics Canada's 2006 and 2016 censuses are from 2005 and 2015 respectively.

HOUSEHOLD INCOME DECILES

While average and median household incomes provide a general sense of a household's economic capacity, assessing the distribution of income within the local context provides greater detail of the economic capacity of households in Burlington and their ability to afford housing. Household income deciles divide the total universe of households into ten equal portions of income groups. This means that there is a tenth (or 10%) of all households in each income decile. These income deciles are used throughout the following sections and in the affordability analysis to provide a more detailed picture of the economic profile of Burlington's households. Household incomes for 2021 were estimated based on the growth of Ontario's CPI from 2015 to 2021.

It should be noted that the upper range of each income decile is used except for the tenth household income decile, as the upper range has been suppressed based on Statistics Canada's confidentiality rules. The tenth income decile represents all household incomes which are one dollar or more than the upper range of the ninth income decile. Additionally, although the income deciles for Burlington are presented, Halton Region is the regional market area, which is the area used in the Provincial Policy

⁸⁴ 2015 values were used as 2015 Income levels are reported on 2016 Census Data

Statement to define housing affordability. **Table 13** provides a summary of the population groups by decile for the City, Region and Province for reference.

For the purposes of this report, 2021 household incomes were referenced to categorize household income deciles into three groups:

- **Households with low incomes** refers to households with incomes in the first to third income deciles (\$74,100 and less);
- **Households with moderate incomes** refers to households with incomes in the fourth to sixth income deciles (from \$74,101 to \$136,416); and
- **Households with high incomes** refers to households with incomes in the seventh to tenth income deciles (\$136,417 and above).

Burlington and Halton Region income deciles are shown in **Table 14** through **Table 19**.

As noted in the discussion of average and median household incomes, household incomes in Burlington are lower compared to those in Halton Region as a whole. Therefore, a higher proportion of Burlington households will fall into the lower- and moderate-income deciles. This will be critical to understanding the state of housing affordability within Burlington.

AVERAGE AND MEDIAN HOUSEHOLD INCOMES

The average household income⁸⁵ in 2016 for all Burlington households was \$144,456, up from \$95,948 in 2006⁸⁶. This represents a 50.6% growth from 2006 to 2016. Compared to inflation between 2006 and 2016 (21.2%), the average household income in Burlington significantly outpaced the consumer price index in this period. In terms of median household income⁸⁷, these growth trends were similar. The median household income in Burlington in 2016 was \$112,739, up from \$74,969 in 2006. This growth is consistent with the average household income, with a growth rate of 50.4% from 2006 to 2016. Similar to the average income, the growth rate of the median income in Burlington significantly outpaced inflation during 2006-2016. Complete totals for average and median incomes for Burlington can be found in **Table 20**.

Using CPI values, the estimated average household income in Burlington for 2021 is \$159,083 and the estimated median household income was \$124,154.

The estimated average household income for Halton Region in 2021 was \$172,863, which is slightly higher than that in Burlington. This average household income increased from 2016 (\$156,969) and 2006 (\$108,126). Over this total time frame, incomes have increased 65.8% in the Region. In 2021, the

⁸⁵ The average household income, or mean household income, is the total income of all households divided by the number of households within a jurisdiction.

⁸⁶ All references to 2006 and 2016 income levels are based on 2005 and 2015 data, as reported in the 2006 and 2016 Census.

⁸⁷ The median household income of a jurisdiction is that amount of income which divides the income size distribution into two equal halves.

median household income level was projected to be \$131,457, a 43.0% increase from 2006 levels (\$83,496). In both measures, the average and median income levels increased at a significantly higher rate than inflation between 2006 and 2016, with increases of 45.2% and 43.0%, respectively. Complete totals for average and median incomes for Halton can be found in **Table 21**. Though both Burlington and Halton experienced significant growth in average and median household income levels, Burlington households saw a higher rate of growth in their incomes in the period from 2006-2021.

1.5. Households by Tenure

In both 2006 and 2016, the majority of households in Burlington owned their home. However, the proportion of homeowners decreased in this time span. In 2006, 50,330 (79.6% of all households) households owned their home while 12,925 (20.4%) rented. In 2016, these numbers shifted to 54,540 (76.4% of all households) and 16,835 (23.6% of all households) for owners and renters, respectively, increasing the proportion of renter households. The growth in the number of renters (30.3%) from 2006 to 2016 outpaced homeowners (8.4%) by a significant amount. These trends, shown in **Table 22**, indicate that there is a need in Burlington to accommodate this growing renter population.

The trends observed in Burlington are mirrored in Halton Region, shown in **Table 23**. The total number of owner households increased from 130,330 to 156,165 from 2006 to 2016, but the proportion of owner households dropped from 83.0% to 80.9% in that time span. Although housing is predominantly owned in Halton Region, the renter population is currently growing much more than owners.

The proportion of renter households is important for estimating future housing needs. Renter households tend to live in apartments as they are generally more affordable to rent than detached houses or townhouses. With future development shifting towards more apartment units, there is the potential for the proportion of renter households to continue growing. New residential developments should include an adequate mix of unit sizes (i.e., number of bedrooms) including units for one-person households and families.

1.6. Households by Age of Primary Maintainer

When examining households in Burlington by the age of the primary maintainer⁸⁸, the largest share of households was led by individuals aged 45-64 (older adults) in 2016, which make up 41.5% of all households in Burlington. This figure represented a 20.8% increase from 2006 to 2016, the second highest rate of increase behind the increase in households led by individuals aged 65 or over (which increased by 34.3% from 2006 to 2016). Households led by older adults and seniors are increasing at a much higher rate than those led by individuals aged under 45 (youth and young adults). These two younger age categories make up less than a third of the total households in Burlington (29.4%) for 2016 and both saw a decline in the rate of increase between 2006 and 2016. These trends are shown in **Table 24** and point to an aging population in the City.

⁸⁸ Statistics Canada defines this as the first person in the household identified as someone who pays the rent or the mortgage, or the taxes, or the electricity bill, and so on, for the dwelling.

The trends observed in Burlington with regards to households by age of primary maintainer are consistent with the trends found in Halton Region. Seniors and older adult led households make up the largest percentage of households and are the fastest growing household type. Conversely, youth and young adult led households make up less than a third of all households and are experiencing a decreasing growth rate. This data, shown in **Table 25**, implies the trends of aging populations is not unique to Burlington and is being experienced in other municipalities in Halton Region.

The trend towards an aging population will continue as the Baby Boom generation continues to age. There is a need to provide and support the ability for these households to age in place and have appropriate housing options as they eventually leave their current homes. The drop in youth (0-24 years of age) and young adult (25-44 years of age) led households may suggest that housing affordability and availability is becoming more of an issue for these categories of households, as some of these existing households either moved out of Burlington or moved up in age categories without being replaced by new, younger households.

2.0 TOTAL DWELLINGS (2016 CENSUS)

This section provides an overview of the existing housing supply in Burlington.

2.1. Age and Condition of Dwellings

The age and condition of dwellings are connected as older buildings tend to require more maintenance. In Burlington, 49.5% of dwellings were constructed before 1981, with a construction boom in the 1960's and 1970's which accounted for 34.4% of the current housing stock. Since 2006 approximately 9,260 dwellings have been constructed, which accounts for 13.0% of the current housing stock. The housing stock across Halton Region is slightly newer than Burlington's, with 38.6% constructed before 1981 and 21.1% built since 2006 (**Tables 27- 28**).

Among owned dwellings in Burlington, 3.5% required major repairs⁸⁹ and 22.2% required minor repairs in 2016. In comparison, 7.4% of all rented dwellings required major repairs and 21.5% required minor repairs⁹⁰. In general, dwellings in Burlington are in good condition and the majority only require regular maintenance. However, there was a greater need for major repairs among rental dwellings in comparison with owned dwellings in Burlington in 2016. The condition of the rental housing supply is an important consideration, as this tenure provides housing options which are affordable to households with low and moderate incomes. In addition, if the rental stock is not sufficiently adequate, it might cause some households to enter homeownership prematurely. See **Table 28** and **Table 29** for the Burlington data.

⁸⁹ The 'major repairs needed' category includes dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring, and dwellings needing structural repairs to walls, floors or ceilings.

⁹⁰ The 'minor repairs needed' category includes dwellings needing only minor repairs such as dwellings with missing or loose floor tiles, bricks or shingles or defective steps, railing or siding.

The condition of dwellings in Halton Region is very similar to Burlington, with 3.8% of total households needing major repairs and 21.6% needing minor repairs, based on the 2016 Census data for Halton Region, shown in **Table 30**. With the very similar condition data between dwellings in Burlington and Halton Region, there does not appear to be a notable issue with older buildings in Burlington.

2.2. Dwelling Type

Between 2006 and 2016, Burlington saw a move towards increased density. While the total number of single-detached houses grew by 7.6% from 34,165 (54.0%) to 36,745 (51.5%), this type of dwelling was among the slowest growing in Burlington from 2006 to 2016. The second most numerous dwelling type remained row houses in 2016, rising from 11,630 (18.4%) to 13,310 (18.6%). The proportion of apartments in buildings with five or more storeys rose from 9,570 (15.1%) to 11,570 (16.2%) units. The number of apartments in buildings with fewer than five storeys also increased, rising from 4,495 (7.1%) to 5,690 (8.0%) an increase of 26.6%. Semi-detached houses grew to 4.4% of the stock, rising from 2,520 (4.0%) to 3,110 (4.4%) units. Apartments in a duplex is the only category of structure to see a drop in total numbers from 810 (1.3%) to 780 (1.1%) units. See **Table 31** for the full table. Although single-detached homes still constitute a majority of dwellings in Burlington, this is likely to change as the City matures and shifts to accommodating additional growth through intensification.

Provincial, Regional and City policies encouraging and requiring higher density appear to be working, shifting new construction towards higher density built forms, and increasing the diversity of the housing stock away from single detached houses.

Trends in Halton Region are similar to the City and are found in **Table 32**, which shows the number of total dwellings in multi-unit categories rising faster than single detached dwellings. Detached dwellings are the most numerous, with 112,875 units (58.5%) in 2016, up from 96,480 (61.4%) in 2006. The number of row houses in Halton Region grew from 23,715 (15.1%) to 33,815 (17.5%) units. Apartments in buildings with five or more storeys grew from 17,845 to 21,890 units which is a small proportional drop from 11.4% to 11.3% of the stock. The stock of both semi-detached dwellings and apartments in buildings less than five storeys both grew by approximately a third, with the proportion of apartments rising to 11,395 units (5.9%) and semi-detached dwellings rising to 10,140 units or 5.3% of the stock. The number of duplex dwellings rose by 3.0% from 2,490 (1.6%) to 2,565 (1.3%) units.

Halton Region is also seeing a trend towards higher density housing, with more focus on rowhouses and apartments with fewer than five storeys, which are being built in in the new greenfield developments in Milton and Halton Hills.

3.0 MARKET HOUSING

The majority of housing units in a community are provided through the private market and include both rental housing units and ownership units.

3.1. Overall Rental Universe

There were 16,835 dwellings occupied by renter households in Burlington in 2016, making up 23.6% of all dwellings, as shown in **Table 22**. The number of rented dwellings increased by 30.3% since 2006 compared to an increase in all households (and therefore dwellings) of 12.8% from 2006 to 2016.

The primary rental market and secondary rental market make up the total rental universe. The primary rental market includes all self-contained rental units where the primary purpose of the structure is to house tenants. The secondary rental market represents self-contained units which were not built specifically as rental housing but are currently being rented out. Of the 16,835 households that rented in 2016, there were 9,898 units in the primary rental market (**Table 33**), and 6,937 units in the secondary market, for them to choose from (**Table 34**).

In 2016 the primary rental market in Halton Region (see **Table 35**) was 16,122 units or 8.4% of the total housing stock. The secondary rental market in Halton Region in 2016 included approximately 20,688 units, which with the units in the primary rental market housed the 36,810 renter households (**Table 36**).

3.2. Primary Rental Market

The private rental market in a community is comprised of the primary or purpose-built rental market and the secondary rental market, defined above. The primary rental market includes purpose-built rental apartments and rowhouses while the secondary rental market units include rented single-detached, semi-detached, row/townhouses, duplex apartments (i.e., separate dwelling units located within the structure of another dwelling), rented condominium units, additional residential units (i.e., secondary suites, garage suites), and one or two apartments which are part of a commercial or other type of structure.

PRIMARY RENTAL UNIVERSE BY UNIT SIZE

Per CMHC data, in 2020 the distribution of the 10,168 units in Burlington's primary rental market, by number of bedrooms, was: 1.2% bachelor, 29.1% one-bedroom, 55.7% two-bedroom, and 14.1% with three or more bedrooms. Between 2016 and 2020 the number of one-bedroom units increased by 3.0%, two-bedroom units increased by 5.0% and the three- or more-bedroom units decreased by 6.5%. This data is found in **Table 33**, with the Halton Region data provided in **Table 35**. Halton Region observed similar trends to Burlington, with two-bedroom units increasing by 7.5% and one-bedroom units increasing by 1.7% between 2006 and 2016. Similar to Burlington, Halton Region experienced a decrease in the number three- or more-bedroom rents as these households decreased by 2.0%.

The trend towards more two-bedroom units is out of alignment with the likely household sizes that will be seen in Burlington as it continues to grow. Households with three- and four-persons (household sizes

more likely to occupy a two-bedroom unit) made up 33.5% of all households in Burlington in 2016 while households with one- and two-persons (household sizes likely to occupy a one-bedroom unit) made up 58.7%. In addition, one-person households saw the highest rate of increase from 2006 to 2016 among the different household sizes. This suggests that policies that encourage or require more single bedroom units as well as family-sized units (i.e., with three or more bedrooms) may be needed.

AVERAGE RENTS

The average market rent (AMR) of units in the primary rental market in Burlington was \$1,573 in 2020; up by 67.9% since 2006 (**Table 37**). This increase is much higher than the rate of inflation (29.0%) and in-line with average household income growth (65.8%) between 2006 and 2021. The average market rent for one-bedroom apartments saw the highest rate of increase; increasing by 71.5% from \$852 in 2006 to \$1,461 in 2020. Units with two-bedrooms had an AMR of \$1,623 (an increase of 68.5%), while the AMR for units with three or more bedrooms was \$1,640 in 2020; having increased by 47.9%. The AMR of bachelor sized units was \$1,216 in 2020 (an increase of 68.0%).

The primary market rents across Halton Region are functionally the same as the rents in Burlington, partially because Burlington has approximately two-thirds of the rental units in the Region and that major rental companies tend to align their rents between buildings within a built-up urban area such as Halton Region (**Table 38**).

VACANCY RATES

A vacancy rate above 3.0% is generally accepted as a healthy vacancy rate, indicating a balance between the supply of rental housing and the need for rental housing. In 2020, the vacancy rate for units in the primary rental market in Burlington was 2.0%; slightly up from 1.1% in 2016. Burlington (as well as Halton Region) has seen vacancy rates below the Regional target of 3.0% for many years. Low vacancy rates are a result of demand outpacing supply (**Tables 40 - 41**). This supports the assertion that there is a significant need for new purpose-built rental housing in Burlington.

In addition, the low vacancy rates for purpose-built rental housing suggest that the increase in renter households is most likely accommodated in the secondary rental market where rents are generally higher and tenures are less secure.

3.3. Secondary Rental Market

The secondary rental market is a good source of rental units. It generally offers a more diverse supply as these units include single and semi-detached homes as well as secondary suites compared to predominantly apartment and townhouse units in the primary rental market. However, units in the secondary rental market are generally more expensive (with the exception of secondary suites) while offering a tenure that is not as stable as units in the primary rental market. For example, landlords could sell or convert a unit back to ownership or move into the unit, and rents in buildings constructed after November 15, 2018 are not restricted by the annual rent increase limitations in the *Rental Tenancies Act*.

ESTIMATED SUPPLY AND RENTS

While the number of households who were renters increased by 30.3% from 2006 to 2016, from a 20.4% share of all households to a 23.6% share of all households, the previous section revealed that this growth did not occur completely in the primary rental market, which only increased by 2.7% from 2006 to 2016. This indicates that the majority of the growth in rental units from 2006 to 2016 occurred in the secondary rental market. From 2006 to 2016, the secondary market grew by 71.4% to 6,937 units to account for 41.2% of the overall rental market.

The average market rent of units in the secondary rental market in Burlington in 2020 was \$2,223 according to TRREB. (Table 41) This shows that average rents in the secondary rental market are significantly higher than those in the primary rental market (\$1,573) in Burlington. The average rent for a one-bedroom, two-bedroom, and three- or more-bedroom unit in the secondary market were \$1,916, \$2,283, \$2,537 respectively (compared with \$1,461, \$1,623, and \$1,640 respectively in the primary market).

Average rents in the secondary market in Halton Region are slightly higher than Burlington, with an overall average of \$2,298. The one-bedroom, two-bedroom, and three- or more-bedroom average rents being \$1,957, \$2,451, and \$2,836 respectively (Table 42).

ADDITIONAL RESIDENTIAL UNITS

Based on building permit data provided by the City, Burlington has issued permits for 43 accessory dwelling units since 2016. At this time, the City of Burlington does not require registration of additional residential units. Without a registry, or extensive specialized study, it is difficult to estimate the number of these units. Understanding the impact of additional residential units is difficult because they are rented at the discretion of the homeowner and their rental status is not tracked or recorded. The City should consider implementing a registration process for these units moving forward. This will not only allow the City to monitor the number of units added to the supply each year, it would also allow the City to monitor the condition of these units.

3.4. 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, homeownership is the ideal form of housing and can offer a form of investment, security of tenure, and quality in accommodation.

In 2016, there were a total of 54,535 owned dwellings in Burlington. Owned dwellings accounted for 76.4% of all dwellings in Burlington in 2016. In Halton Region overall there is slightly higher proportion of ownership dwellings with 80.9% of all dwellings being owner occupied in 2016.

AVERAGE HOUSE PRICES

According to the Toronto Region Real Estate Board, the average house price in Burlington in April 2021 was \$1,059,466 while the median price was \$952,000 (Tables 44-45). Of the different types of dwellings in Burlington, the average sale price of single detached units was \$1,262,805, while condominium apartments sold for \$464,410. These high prices support the argument that demand is highly concentrated in ground-related housing in Burlington as prices are highest for these types of homes. These units are typically larger in size and may contain a yard or open space. Using full-year data, the average sale price of single detached houses increased in price by 29.3% between 2016 and 2020, and the average sale price of apartment condominiums increased by 44.0%. This may indicate an increased demand in home ownership regardless of dwelling type.

Average house prices in Halton Region are higher than in Burlington, with the overall average being \$1,215,419 as of April, 2021, with single detached houses selling for \$1,542,747 and apartment condominiums selling for \$645,771 (Tables 46-47).

Comparing the increases in house sale prices to the growth of average incomes it is apparent that average incomes are not increasing as fast as housing prices. The average household income in Burlington increased by 10.1% between 2016 and 2021, while detached houses rose in price by 29.3% and more affordable apartment condominiums increased by 44.0%. This suggests that Burlington is experiencing ownership housing prices disconnecting from local incomes, becoming more expensive than the household incomes of current residents would appear to support. This is common in highly desirable places to live and is influenced by being within the Greater Toronto Area. Though on average, house prices are unaffordable to low and moderate income households.

TRENDS IN HOUSING SALES

Housing resale trends tend to align with the available stock, and with the new stock that has been recently built. In Burlington in 2020, a total of 2,901 resales took place, with 51.8% (1,503) being single detached houses. Sales of condominium townhouses accounted for 15.8% of resales (458) and condominium apartments 18.0% (521) of resales. These shares in sales align with the proportions of the total market as discussed in Section 5.1. Housing sales volumes increased by 22.1% between 2016 and 2020, rising from 3.8% of the total stock changing ownership in 2016 to 4.1% going through the resale process in 2020.

As Burlington's stock of housing shifts towards more multi-unit built forms, more units will be bought and sold in those categories. With the higher growth in price for apartment condominiums than detached houses, there appears to be more demand for more affordable ownership units.

3.5. Other Housing Forms

CO-OPERATIVE HOUSING

A common housing form that is neither ownership nor rental is co-operative housing. Co-operative housing has historically been ground-related dwellings with 2-3 bedrooms; the stock in Burlington follows these trends. In Burlington there are approximately 474 co-operative housing units in 2021. Of these units, only 4% are one bedroom, 18% have two bedrooms, 65% three bedrooms and 7% have four or more bedrooms (**Table 47**).

LIFE LEASE HOUSING

Another housing option for seniors in Burlington is a life lease housing community. Residents, typically senior residents, purchase a lease to a unit for an upfront payment and pay monthly maintenance fees. The lease can either be for a set number of years or for life.

There is currently one life lease facility in Burlington, The Gardens, that has 130 units for seniors, including a mix of one-bedroom, one-bedroom plus den, two-bedroom, and two-bedroom plus den units. Although the Phase 1 facility is fully occupied, there is currently construction of Phase 2 of the complex ongoing in order to help satisfy the need for seniors housing in Burlington.

HABITAT FOR HUMANITY

Habitat for Humanity Halton-Mississauga has built or started to build 68 homes in the area. These housing completions are supported through volunteers, corporations, and donors. They believe that safe and affordable housing is a human right. Habitat for Humanity recently completed a project in March of 2021 in Burlington, building 18 units for what is known as the Crew-Goetz Landing project. This project offers a low-cost homeownership model with conditions on title that ensure that the units stay affordable with Habitat for Humanity in perpetuity.

3.6. Short Term Rentals

The impact of short term rentals on the overall rental market is a topic of interest, with some municipalities finding that a significant portion of the primary rental market is being lost to short term rentals such as Air BNB's, which tend to have higher rents and no security of tenure. Data on the Burlington short term rental universe was obtained from the vacation rental data website AIRDNA.

In 2020 in Burlington, 773 rental listings were found for the year, up from 2018 (683) and down slightly from 2019 (785). The mix of unit sizes, by bedroom as of June 2021 was 41.6% one-bedroom units, 28.6% two-bedrooms and 26.0% having three- or more-bedrooms. Of the 107 listings that included the type of rental in June 2021, 72% were an entire home, 28% were a private room in a dwelling, and none were listed as a shared room (**Tables 49, 50 and 51**). However, the COVID-19 pandemic had a negative impact on the number of short-term rentals beginning in 2020 as travel restrictions made these types of rentals less desirable. As of 2021, there are 104 active short-term rentals in Burlington.

4.0 HOUSING AFFORDABILITY

Throughout Canada, housing continues to be the largest monthly expense for most households. Access to affordable, adequate, and suitable housing is a pressing concern for many individuals and families. While low-income households are more likely to experience these housing cost concerns, increasing housing prices may also create affordability concerns for moderate income households.

This section of the report focuses on households in core need, and the proportion of income spent on housing within Burlington. Statistics Canada defines a household in core housing need as a household whose dwelling is considered unsuitable, inadequate, and/or unaffordable and whose income levels are such that they could not afford alternative suitable and adequate housing in their community. Suitable housing has enough bedrooms for the size and composition of residents in the household, according to National Occupancy Standard requirements. Adequate⁹¹ housing is reported by the residents as not requiring any major repairs. Affordable housing has shelter costs equal to less than 30% of the total before-tax household income. Please note that the following sections analyze the affordability of housing based on Halton Region income deciles.

Affordable housing for Burlington is defined by Halton Region in its State of Housing Report as housing with a market price or rent that is affordable to households with low and moderate incomes, spending no more than 30 percent of their gross household income on housing costs. The State of Housing Report further notes that affordable rental housing should meet the demand of renter households where they would be able to afford at least three out of ten rental units on the market. Affordable ownership housing should meet the demand of households at the high end and have sufficient income left, after housing expenses, to sustain a basic standard of living.

4.1. Core Housing Need

Burlington had a total of 5,320 households in core housing need in 2016, up from 4,590 households in 2006, with a growth rate of 15.9% during this ten-year period. In total, 7.3% of all households in Burlington in 2006 were in core need, compared to 7.5% in 2016. Compared to Halton Region, Burlington observed a much slower growth, as Halton's core need households grew by 33.0% during the same time span. In 2016, 9.1% of Halton's households were in core need, up from 8.4% in 2006. The core housing need data can be found in **Table 51** and **Table 52**.

HOUSEHOLDS IN CORE HOUSING NEED BY HOUSEHOLD TYPE

One-person households had the highest rate of households in core housing need in both 2006 (45.6%) and 2016 (46.7%) in Burlington. However, couples without children saw the highest rate of growth in the number of households in core housing need from 2006 to 2016, increasing by 41.5%. In contrast, couples with children in core housing need decreased 9.0%, from 835 in 2006 to 430 households in 2016. The trends in households in core need in Halton Region remained stable from 2006 to 2016, with one-person households having the highest rate of households in core need (38.8% in 2016). Core

⁹¹ Per Statistics Canada, housing is adequate housing when its residents report that no major repairs are required.

housing need data for Burlington and Halton Region by household type can be found in **Table 53** and **Table 54**.

Core housing need can also be assessed by a variety of housing standards. In 2016, 96.9% of Burlington households in core need were below the affordability standard, 9.6% were below the adequacy standard, and 7.0% were below suitability standard. From 2006 to 2016, the total number of households that met these criteria grew; however they remained proportionally consistent in that period. Additionally, these proportions and trends were consistent with those observed in Halton Region.

Selected demographic groups, outlined in **Table 55**, provide further insight into household types in Burlington. Immigrant households in core housing need grew from 1,775 (38.7% of households in core need) in 2006 to 2,045 (38.4% of households in core need) in 2016, representing a growth rate (15.2%) that is slightly lower than the growth rate of all households in core need during this period (15.9%).

Households that include at least one member with a disability proportionally make up 64.7% of all households in core need in 2016 and are experiencing rapid growth (74.6% between 2006 and 2016). Households that include at least one senior also experienced growth in this period, with an increase of 18.3% between 2006 and 2016. This household demographic increased from 38.8% of households in core housing need 2006 to 39.6% of households in core housing need in 2016.

However, it was Indigenous households in core housing need that had the highest growth rate in this period, with a 109.1% increase from 55 households (1.2% of households in core housing need) to 115 households (2.2% of households in core housing need) in 2016. This breakdown may provide insight into population groups that are facing unique housing affordable issues that are not currently being addressed in Burlington.

HOUSEHOLDS IN CORE HOUSING NEED BY HOUSEHOLD TENURE

In terms of household tenure, although there are far fewer home renters than homeowners in Burlington, there are more renters in core housing need than owners. Proportionally, 23.3% of 2016 renter households were in core housing need (down from 24.3% in 2006), compared to 5.7% of 2016 owner households (up from 5.1% in 2006). Additionally, the growth rate of renters in core housing need (18.7%) is significantly higher than the proportion of owners in core housing need (4.2%). Renters account for most of the growth in households that are below the housing standards mentioned previously. These trends are also observed in Halton Region, with the burden of core housing need disproportionately falling on renter households.

As mentioned in the previous section, of the households experiencing core housing need in Burlington, 96.9% are due to affordability. This suggests that the increase in renter households experiencing core housing need is due to rising rental prices and suggests that policies that encourage and support development of new affordable rental housing may be needed.

4.2. Proportion of Income Spent on Housing

When assessing affordability of housing costs for households, the ratio between shelter costs and gross household⁹² income can be a key indicator. Households that spend 30% or more of their gross income on shelter costs are deemed to be facing affordability issues, while households that spend 50% or more on shelter costs are deemed to be facing severe housing affordability issues.

In 2016, 23.6% of Burlington households spent more than 30% of their gross household income on housing, up slightly from 23.3% in 2006 (14.1% increase). Additionally, 9.1% of households spent more than 50% of their household income on housing costs in 2016, up from 8.8% of all households in 2006 (16.7%). These growth rates were lower than rates found in Halton Region. This data is outlined in **Table 56** and **Table 57** for Burlington and Halton Region, respectively.

PROPORTION OF INCOME SPENT ON HOUSING BY HOUSEHOLD TYPE

Of the Burlington households facing housing affordability issues (i.e., spending 30% or more of gross household income on housing), one-person households made up the largest proportion of households in 2016 (45.6%). Compared to 18.9% of households comprised of couples with children, 16.7% comprised of couples without children, 13.3% comprised of lone parent households, 2.7% comprised of multiple family households, and 2.8% comprised of non-family households, one-person households are most at risk to be experiencing housing affordability issues. Among these groups, only couples with children saw this proportion decrease since 2006.

Among Burlington households facing severe housing affordability issues (i.e., spending 50% or more on housing costs) one-person households had the highest rate, with over half (53.0%) of these households spending 50% or more of the gross household income on housing costs in 2016. This represented a 38.4% increase from 2006 totals (up to 3,425 from 2,475 households). Couples with children made up 15.2% of 2016 households spending 50% or more of household income on housing; however this represented a decrease from 2006 levels (20.8%).

These figures, shown in **Table 58**, represent a trend towards more severe housing affordability issues among one-person households. This suggests a need for smaller housing options which are affordable to households with low and moderate incomes. **Table 59** provides similar data for Halton Region as a whole, for comparative purposes.

PROPORTION OF INCOME SPENT ON HOUSING BY HOUSEHOLD TENURE

When assessed by the tenure of the household, households facing affordability issues and severe affordability in Burlington are more likely to be renters. The proportion of renters facing affordability issues in 2016 was 44.7%, compared to just 17.0% of homeowners. In terms of households facing severe affordability issues, 18.8% of renter households and 6.0% of homeowners fit this definition. Both rates trended up from 2006 to 2016 for renters (up from 42.1% and 16.9%, respectively), while both figures trended down for homeowners (down from 18.5% and 66.8%, respectively) during this time, likely due to the tightening of mortgage rules since 2008. Additionally, the number of renter households above

⁹² Gross household income is the total income of all members of a household above a certain age (15 years and older) before taxes.

these affordability thresholds has increased from 2006 levels by 38.9% (spending 30% or more) and 45.4% (spending 50% or more) in 2016. In this same period, the number of households that own their home above these affordability thresholds decreased. Homeowners in Halton Region did not observe this trend within this timespan, however, and saw increases of 16.2% (spending 30% or more) and 22.8% (spending 50% or more) from 2006 to 2016.

These trends, outlined in **Table 60**, point to a growing need for rental housing options which are affordable to households with low and moderate incomes in Burlington. **Table 61** provides similar data for Halton Region as a whole, for comparative purposes.

IMPACTS OF COVID-19 ON HOUSING AFFORDABILITY IN BURLINGTON

The COVID-19 pandemic has globally increased the need for housing that is safe, suitable, adaptable, and affordable. Although the pandemic is still ongoing, preliminary studies have begun to assess the impact of COVID-19 on housing demand; however, more research will need to be done to fully comprehend the long-term impacts to the housing market.

From June of 2019 to January of 2020, unemployment rates in Ontario and Canada were stable month-to-month. This rate remained unchanged in Canada (5.6%) and decreased slightly in Ontario (5.3% from 5.6%) in this period. However, when the pandemic began to impact the economy in the early portion of 2020, there were dramatic changes to the unemployment rates in both areas. Canada's unemployment rate increased to 12.5% and Ontario's increased to 12.2%. Since this time, both jurisdictions have seen improvements to unemployment conditions. Canada decreased the employment rate to 9.4% by January 2021 and 7.8% in June 2021. Ontario unemployment rates decreased to 10.2% in January 2021 and 8.4% in June 2021. These trends are summarized in **Table 62**.

Similar to the trends in Ontario and Canada, Halton Region experienced a substantial increase in the unemployment rate due to the COVID-19 pandemic. Generally, Halton Region's labour market participation rate has trended above that of Ontario and Canada. However, unemployment jumped from 5.0% in Q1 2020 to 13.9% in Q2 2020. Since this time, there was a moderate recovery to an unemployment rate of 8.4% in Q1 2021. Despite the improvement in the unemployment rates, these trends still suggest a lower capacity to spend on housing costs in Halton Region, including Burlington. More unemployment in the Region may lead to more people who are homeless or at risk of homelessness if sufficient supports are not provided.

4.3. Affordability by Tenure

This section presents a comparison of affordable rents and house prices based on Halton Region household income deciles and the average market rents and average house prices in Burlington. As previously mentioned, Halton Region household income deciles were used as Halton Region is the regional market area.

RENTAL HOUSING AFFORDABILITY

To determine the affordability of rental housing in Burlington, an assessment of both the primary and secondary rental markets need to be completed separately. The private rental market in a community is

generally made up of the primary or purpose-built rental market and the secondary rental market. The primary rental market includes all self-contained rental units where the primary purpose of the structure is to house tenants. The secondary rental market represents self-contained units which were not built specifically as rental housing but are currently being rented out.

Incomes deciles for renter households were used to produce both **Table 63** and **Table 64**, tables that represent snapshots of the primary and secondary rental market affordability in 2021, estimating 2021 rents from 2020 CMHC data. As displayed in the data tables, the difference between the primary and secondary markets can be significant, especially to households with low and moderate incomes. The average market rent in the primary rental market in Burlington in 2021 was \$1,658, while the average market rent in the secondary market was \$2,247. As renter household incomes are typically lower than homeowner households, these affordability thresholds are thus lower. Using the projected household income for renters for 2021, renters with low incomes would not be able to afford the average rents in either the primary or secondary rental markets without spending more than 30% of their income on housing costs. Renter households on the high end of the moderate-income deciles (the sixth income decile and above) may afford some average rents in the primary rental market, however average rents in the secondary rental market are generally not affordable to renter households in the moderate-income deciles. It is important to also mention that some units, such as ARUs, are generally more affordable. As such, some of these may be affordable for low- and middle-income renter households.

With the economic implications from the COVID-19 pandemic, unemployment remains above historic levels. Many individuals are still facing increased job loss and financial insecurity. The increase in the unemployment rate across Ontario (including Halton Region) indicates households are likely also facing challenges in paying for housing costs as a result. This is further supported by CMHC's 2020 Rental Market Report data that shows 6.1% of all purpose-built rental units in Canada's Census Metropolitan Areas were in rent arrears in 2020. Furthermore, rent arrears increased nationally and Ontario had the highest rate among all provinces at 10.2%. Evictions were banned by the Provincial government while the stay-at-home order was in effect although the eviction ban has been lifted at time of writing this report.

OWNERSHIP HOUSING AFFORDABILITY

Table 65 shows a comparison of the average house prices in Burlington by dwelling type and what households can afford based on Halton Region household income deciles. This analysis shows that households with low and moderate incomes cannot afford the average house prices in Burlington unless they have more than 5% in down payment or unless they spend more than 30% of their income on housing costs. Only households with high incomes can afford to buy a home in Burlington, and only certain dwelling types would be considered affordable to those households.

All households with high incomes would be able to afford the average price for a condominium apartment and condominium townhouse, but only households with incomes in the ninth income decile (and higher) would be able to afford a semi-detached house or townhouse. Furthermore, only households with incomes in the ninth income decile or higher can afford the average house price in

Burlington in 2021. Additionally, the average price for a single detached house in Burlington is only affordable to households with incomes in the tenth income decile.

The Halton Region 2020 State of Housing Report includes statistics on the production of new housing units that were sold at or below the Regional affordability threshold for the previous year. In 2020, 35.2% of the new sales in Burlington were at or below the affordable threshold (\$409,500) with an average price of \$352,533. This demonstrates that, although the average sales price of a home is only affordable for households in the highest income brackets, some new units are being produced that are affordable to households below the 60th percentile. However, it should be noted that of the new units in the Region priced at or below the Regional affordability threshold, 87.7% of these units were in apartments/multi-residential buildings, and composed largely of one or two bedroom units. This may become an affordability issue for larger households, as the affordable units may not be suitable for their household size.

As a result of COVID-19, research has shown demand for housing that can accommodate both living and working has increased as teleworking remains commonplace for many in the labour force. This trend could translate into an increased demand for larger or more flexible housing units that can accommodate teleworking. As many workplaces remain closed and government restrictions encourage households to remain at home, a preference for housing which is more adaptable has emerged, at least for the short term. These trends demonstrate a rise in demand for housing units which are affordable but still offer the adaptability to accommodate teleworking.

While the trends related to the pandemic may be temporary, these trends indicate a need for housing options for people who have experienced significant decreases in their incomes as well as subsidized housing options for people who have lost their jobs entirely and can no longer pay their rent or mortgage. The pandemic exposed the pressure high housing costs have been placing on many households.

5.0 DEVELOPMENT ACTIVITY

Housing supply in a municipality is measured by the available housing options. This analysis of housing supply considers the total existing dwellings and their characteristics, along with recent housing completions and future development activity. This section will discuss recent housing completions and future development activity to identify trends and potential housing gaps within the housing supply in Burlington.

5.1. Housing Completions

Using data from the Canada Mortgage and Housing Corporation (CMHC), a recent history of housing completions⁹³ can be assessed based on data that has been provided for 2016 and 2020.

⁹³ A completion is defined as the stage at which all the proposed construction work on a dwelling unit has been performed.

HOUSING COMPLETIONS BY TYPE

CMHC data was used to compile **Table 66** and **Table 67**, where the housing completions for each dwelling type are outlined for Burlington and Halton Region, respectively, for the period 2016-2020. In this time period, apartment dwellings made up the majority of dwellings completed each year, averaging an increase of 67% units each year over this period. Townhouses made up a smaller proportion of the housing completions, although the number of these type of completions have also grown in this period. Townhouse completions grew from 22 units in 2016 to 76 units in 2020, averaging an increase of 113% units per year. Single and semi-detached houses grew at a slower rate from 2016 to 2020, with completions decreasing from 61 in 2016 to 55 in 2020, averaging a growth of 18% per year through this period.

Halton Region housing completion trends differ from those in Burlington. Halton Region saw growth in the rate of completions for both apartments and townhouses, but these growth rates were much less than Burlington rates. Apartment dwelling completions were essentially constant in this period, as completion levels grew from 1,403 units in 2016 to 1,415 in 2020, averaging an increase of 5% each year. Townhouse dwelling completions grew from 718 units in 2016 to 932 in 2020, averaging 39% year-over-year. Similar to Burlington, the rate of growth in completions for single and semi-detached houses slowed in this period. Housing completions of this type fell from 1,288 in 2016 to 991 in 2020, averaging a decrease in completion per year of 3%.

HOUSING COMPLETIONS BY TENURE

In Burlington in 2016, condominium (ownership) completions made up just 17.3% of newly constructed housing, while in 2020 this figure was 64.1%. The proportion of purpose-built rental units has fallen from 57.2% in 2016 to 13.7% in 2020. Housing built for the purpose of homeownership (consisting of single detached, semi-detached, rowhouse built forms) has increased in this time frame, going from 42.8% in 2016 to 86.3% in 2020. This data is summarized in **Table 68**.

In Halton Region, changes in building trends have not been as dramatic: homeownership completions (consisting of single detached, semi-detached, rowhouse built forms) increased from 95.5% to 97.9% between 2016 and 2020, and purpose-built rental completions decreased from 4.5% of the new completions to 2.1%. This data is summarized in **Table 69**.

Overall, a shift away from purpose-built rentals towards condominium construction within Halton Region can be observed. This shift is much more pronounced within Burlington and may leave renters without affordable housing options, either renting in the more expensive secondary rental market, or entering home ownership paying more than 30% of their income towards their mortgage.

5.2. Development Applications

Residential development application data (2016 to June 2021) provided by the City of Burlington Community Planning Department was analyzed to provide an outlook on the types of developments that have been received by the City. Over the long term, new developments should fill in gaps that currently exist in the housing stock. This analysis represents units associated with applications that are either under review, approved, under construction or have been built when the data was collected. This data is

a snapshot in time, and is subject to change given that the data is based on developments and development applications at various stages of the planning and development process. However, this data can be used to see if trends seen in other data sources are appearing in the current development applications. Additionally, there are some of the development applications with rental demolition considerations.

APPLICATIONS BY DWELLING TYPE

The data for residential development applications (2016- June 2021) is summarized in **Table 70** by dwelling type, while development applications by development status are summarized in **Table 71** by development status and dwelling type.

Of the development applications (2016 to June 2021), approximately 20% include single and semi-detached dwellings, 36.6% include multiples (townhouses, rowhouses, etc.) dwellings, and over half (65%) of the applications include apartment dwellings. Looking at the mix of units in these projects 88.6% are apartments, 8.0% are multiples (townhouses), 3.2% are single detached, and less than 1% are semi-detached.

The development applications received in the last five years indicate that the trend towards higher density built forms is ongoing and will result in more diversification of the housing stock in Burlington.

5.2.1. Rental Demolition or Conversions

Based on the residential development application data, a few applications have either resulted in the demolition of six or more rental units or are currently being assessed to determine if they would result in the demolition of rental units. Two approved applications replaced the number of rental units demolished as well as provided additional rental units as part of the development. For those applications under review, one application currently proposes more rental units than what currently exists. As these applications are still under review, the development proposals are subject to change. The new rental units approved as well as those proposed are both townhouse and apartment units.

It is clear from the development applications being considered by Burlington, the trend towards new apartment units has been growing since 2016 and will continue to grow into the future. It is also promising that the City appears to be successful in securing new rental units in developments that include demolition of existing rental units. The new rental units may not be as affordable as the old units but keeping or expanding the rental stock is also a valuable outcome.

6.0 NON-MARKET HOUSING

Non-market housing is made up of housing where monthly rental rates are geared-to-income or set at below-market rates. Halton Region, as the Service Manager, is responsible for administering and funding subsidized housing throughout Burlington and the rest of Halton Region. Some of the community housing units are owned by Halton Region, while others are owned by a housing provider with a funding agreement with Halton Region as the Service Manager. Halton Region provides rent-geared-to-income (RGI) assistance to 3,110 households living in communities across the Region, with 781 in Burlington in

2021 (**Table 72**). RGI recipients are placed from the Halton Access to Community Housing (HATCH) waitlist.

In addition to RGI assistance, there is the Halton In-situ Program (HIP), the Canada-Ontario Housing Benefit (COHB) and the Halton Portable Housing Benefit (PHB). HIP provides an income tested portable housing allowance directly to qualified waitlist applicants, with approximately 675 households in Halton Region having participated in HIP since 2014. The COHB provides 123 rent supplements across Halton Region for persons experiencing or at-risk of homelessness; people with disabilities; survivors of domestic violence and human trafficking; indigenous persons; and seniors. The PHB provides 290 rent supplements to youth, persons with developmental disabilities, and those exiting homeless in Halton Region (**Table 73**).

6.1. Community Housing and Waitlist

As of 2020, there were a total of 1,188 community housing units in Burlington located across 15 different housing communities, with 1,065 of the units having agreements with the Service Manager (**Table 74**). Eleven of the communities focus on housing for seniors, or seniors and supportive housing. The other 4 locations are mixed all-age communities. The mix of unit sizes tends towards one-bedroom units, responding to the housing needs for seniors, with 69.9% of the units of this size. Two-bedroom units are 15.7% of the stock, 10.2% have three or four bedrooms, and 3.4% are bachelor units. There are 41 units (3.5%) that have been modified to be wheel-chair accessible.

In Halton Region, like in other communities, the wait time for subsidized housing is conditional on the number of properties and communities selected by social housing waitlist applicants. For this reason, Halton Region does not publish wait times for subsidized housing.

The last publicly reported wait times for Halton Region's Halton Access to Community Housing (HATCH) was included in the 2016 Ontario Non-Profit Housing Association (ONPHA) Waiting Lists Survey Report. This report shows that there were 3,460 households on the waiting list for subsidized housing in Halton as of December 31, 2016 (**Table 75**). This decreased from 3,906 in December 2014 and 4,179 in December 2013. However, the increase in house prices and rents as well as the impact of the pandemic would suggest an increase in the number of households currently waiting for subsidized housing⁹⁴.

In terms of demand by unit type selected by HATCH wait list applicants, the greatest need continues to 1-bedroom non-seniors (under 65 years of age) units. This data is also supported by Halton Region's homelessness demographics, approximately 300 individuals are experiencing homelessness in Halton Region and one-bedroom units are the highest in demand at this time (**Tables 77 and 79**).

⁹⁴ This information is based on the data provided to the Project Team at the time of the drafting of this technical memo. There may be more recent data available respecting the subsidized waiting list and, if it becomes available, will be incorporated into the Housing Needs and Opportunities Report (Interim Report noted in Figure 1)

6.2. Supportive Housing/ Housing with Related Supports

Supportive housing is permanent housing which includes appropriate accessibility design features and support services to allow people with unique needs to live as independently as possible.

There are several organizations in Burlington providing a total of 443 supportive units or beds. There is some overlap between Community Housing and Supportive Housing, as some community housing locations also provide some supportive living services. The majority (76.3%) of these units have one bedroom, 9.0% (40) are bachelor units, 8.4% (37) have two bedrooms and 6.3% (28) are wheelchair accessible (modified units).

The HATCH waitlist indicates that there are 52 households waiting for supportive housing in Burlington, and 149 households are looking for supportive housing across the Region (**Table 78**).

GROUP HOMES

There is one group home in Burlington. Carey House has ten beds for persons with disabilities.

SENIORS RESIDENCES

Residences for seniors that are administered by Halton Region are summarized in **Table 79** and **Table 80**. These residences are located within four complexes: Bonnie Place I & II, Aldershot Village, Palmer Place, and Wellington Place. The number of beds has gradually increased in Burlington over time. In the 1990's two seniors residence projects were completed: Palmer Place was established in 1994 and Wellington Terrace opened in 1995. Later in the 2010's, Aldershot Village opened in 2011 and, although Bonnie Place I opened in 1963, renovation added Bonnie Place II in 2010.

Currently, Burlington has a total of 460 1-bedroom housing units mandated for seniors within subsidized housing and Halton mandates 1,533 in total. Broken down by the administrator of the units, Burlington has a total of 664 seniors residence units and 128 seniors housing units with related support units. Halton has a total of 46 units in housing with related service settings.

When considering the aging population of Burlington and the trend towards households with an older maintainer, this data suggests an increasing need for housing options for seniors, including options with supports. As the age of the primary maintainer of households continues to trend older, as discussed in other sections of this technical memo, more housing options for seniors need to be provided in Burlington to accommodate this growing demographic and this potential housing need gap.

LONG-TERM CARE FACILITIES

There are 10 long term care facilities in Burlington, outlined fully in **Table 81**, providing 1,710 beds across the City. Approximately 1,279 of these beds are noted as Long Stay Beds. However, there are significant waitlists for each of these facilities as detailed in **Table 82**. There are currently 1,056 individuals on waitlists for basic beds, 100 individuals on waitlists for semi-private beds, and 1,502 individuals on waitlists for private beds.

These figures show a need for more long-term care facilities or alternatives to long-term care in Burlington as demonstrated by the number of applicants on waitlists. Additionally, when considering the

aging population and the higher age of household maintainers of Burlington, the demand for these types of housing options will likely increase dramatically in the future.

7.0 KEY TRENDS AMONG SPECIFIC DEMOGRAPHIC GROUPS

7.1. Youth

According to Statistics Canada Census data, Burlington's youth (0 to 24 years of age) population accounted for 28.2% of the total population. The greatest need for housing options for youth typically tend to be geared toward shelters, temporary, and transitional housing options. There is a need for housing among youth who do not have the stability of a normal home life and are unprepared for independent living. One of the difficulties getting into social housing or shelters are the long wait lists and unavailability because beds are full.

Ultimately, the City is not the service manager for housing and has little control over the Regional shelter system and other Regional supportive housing initiatives. As such, there is not significant opportunity at this time for the City to address specific needs of youth through the local housing strategy. Some of the other recommendations contained within this report, such as the provision of a policy and regulatory environment that would provide opportunities for supportive living arrangements and the facilitation of partnerships, could support this demographic in other ways.

7.2. Young Families

The City of Burlington is anticipated to accommodate a growing share of young adults and new families seeking competitively priced home ownership and rental opportunities. Although the data shows a decline in youth and young adult led households in the City, this may suggest that housing affordability is becoming issue for these age groups. This coincides with other trends such as youth and young adults who are living with their parents and delays in starting a family.

In 2015, 33.7% of the households were classified as couples with children, and this household type saw the second lowest rate of growth from 2005 to 2015 of surveyed household. While couples with children are not experiencing significant growth in Burlington (7.1%) and family sizes are expected to decrease, there will still be a need to accommodate this demographic, particularly as older housing stock in the city ages and is replaced by higher-density developments.⁹⁵

Burlington will be accommodating future growth through higher density housing forms, with much of this growth being directed to intensification areas. These areas will be of higher density and do not typically contain a significant number of 3-bedroom units, as discussed earlier in this report. The Housing Strategy will consider policies that can be implemented to foster the conditions necessary for

⁹⁵ Family-Friendly Housing in Higher Density Developments: Report for City of Burlington and City of Hamilton, Cohabitate Planning Ltd., 2018

attracting and retaining families, including the introduction of minimum unit mix targets which would include two and three bedroom units. Other key considerations that should be prioritized for family-friendly housing include: adequate recreational space (both indoor and outdoor), walkable proximity to schools and transit, and proportionate storage and amenity space.⁹⁶

7.3. Newcomers

Between 2005 and 2015, newcomer households in Burlington grew by 16.9%, from 17,805 (28.1%) to 20,815 households (29.2%). Of Burlington's population in private households (23.6%) are newcomer residents. The data also shows that newcomers are younger, with a median age of 34.6, 72.4% over the age of 15 years are married, and with school aged children.⁹⁷

Newcomers often face employment challenges when they arrive in Canada, such as the assessment of foreign credentials and employment opportunities. On average, the incomes of newcomers are lower than the overall population. From a housing perspective, newcomers are moving to new or newly developed subdivisions in Halton region, which points to larger family households⁹⁸. Accordingly, the housing strategy should consider including actions to increase the range and mix of unit types to accommodate the increasing number newcomers with young families.

7.4. Multi-Generational and Multi-Family Households

Although they make up a smaller proportion of total households, multiple family houses have experienced growth from 2005 (980 households) to 2015 (1,150), growing 21.1% in this period. During the same time period, multigenerational households increased by 2.9%. However, from 2001 to 2016 the proportion of multigenerational households increased by +37.5%⁹⁹, suggesting the need to consider ways in which communities can be designed to accommodate this type of living arrangement.

Having a mix of small and larger units in multi-residential buildings as well as a mix of dwelling types within a neighbourhood will encourage a greater diversity of household types and incomes. Additionally, providing a flexible policy environment that would be supportive of emerging trends in the development industry to respond to needs of multi-generational families and multi-family households would position the City to address this need into the future.

As an example, the City should look to provide opportunities for built forms that would technically be a "house within a house". FlexHouz by Marshall Homes provides one example of such a development trend. FlexHouz is essentially a large house with a smaller, independent house inside of it, each with a garage and two or more bedrooms and, thereby, different from an ARU due to scale (e.g. this would not meet zoning requirements for an ARU respecting upset size). Difficulties in interpretation of whether this would constitute a single-detached dwelling or semi-detached dwelling both in policy and regulation could limit the extent to which this type of built form could be realized in the City. This suggests

⁹⁶ Family-Friendly Housing in Higher Density Developments: Report for City of Burlington and City of Hamilton, Cohabitate Planning Ltd., 2018

⁹⁷ Our Halton 2018 – Newcomers, Community Development Halton, December 2018

⁹⁸ Our Halton 2018 – Newcomers, Community Development Halton, December 2018

⁹⁹ Accessed from <https://www150.statcan.gc.ca/n1/daily-quotidien/170802/dq170802a-eng.htm>

municipal policies and regulations should be adaptable to accommodate these different housing forms and living arrangements. As such, and as noted in previous technical memos, the City's policy and Zoning teams should take this into consideration during the Comprehensive Zoning By-law Review (ZBLR) in developing the new Zoning By-law.

With respect to more compact built forms, such as tall and mid-rise buildings, as discussed above, these units tend to be smaller and contain fewer larger units (e.g. 3 bedrooms or more) two or more which poses a challenge for larger and multi-generational, multi-family households. Considering that multi-generational households are one of the fastest growing groups, in order to best position the City to respond to this emerging trend, the housing strategy should consider including actions to increase the range and mix of unit types within these built form types to accommodate the increasing number of multi-generational and multi-family households in the City anticipated in the future.

7.5. Seniors

The City of Burlington's population is aging. The 55+ age group has been growing considerably and is expected to increase in both percentage and absolute terms over the next couple of decades. Households with one senior and in core housing need also increased between the last two census periods (2006 and 2016). As the average age of the City continues to increase, it is anticipated that the demand for higher density housing forms will also continue to increase.¹⁰⁰

Housing demand within the 55-74 age group is anticipated to be relatively stronger for ground-oriented housing forms (i.e. single detached, semi-detached and townhomes) which provide proximity to urban amenities, municipal services and community infrastructure. With respect to the 75+ age group, the physical and socio-economic characteristics of this age group (on average) are considerably different than those of younger seniors, empty-nesters and working adults with respect to income, mobility and health. Typically, these characteristics represent a key driver behind their propensity for medium-and high-density housing forms (including seniors' housing) which are in proximity to urban amenities, health care services and other community facilities which are geared toward this age group. The 75+ age group represents the fastest growing population segment within the City of Burlington. It is noted that the increase in propensity for high density housing units within the 75+ age group is not showing an increase within the City of Burlington relative to other housing types based on 2016 Census data.¹⁰¹

When considering the aging population and the trend towards households with an older population, this data points to an increasing need for housing for seniors, including options for supportive living. Alternative housing forms can relieve the strain on the supportive living resources. Home care has been touted to be the preferred and most cost-effective means of supplying care to seniors.¹⁰² In addition to supportive living constraints, traditional housing options are also out of reach for many seniors.

¹⁰⁰ City of Burlington Growth Analysis Study, 2019

¹⁰¹ City of Burlington Growth Analysis Study, 2019

¹⁰² Impacts on the Aging of the Canadian Population in Housing and Communities, Canadian Association of Retired persons; Access from: <https://www.cmhc-schi.gc.ca/odpub/pdf/65913.pdf>

Increases in housing prices and high rents pose a burden to seniors who live on fixed incomes. This can act as a barrier to homeowners who are considering selling their houses or downsizing.

This trend towards an aging population will continue as the Baby Boomer generation continues to age. There is a need to provide and support the ability for these households to age in place and have appropriate housing options as they eventually leave their current homes. In addition, home care is touted to be the preferred and most cost-effective means of providing care to seniors. ARUs can provide an alternative to traditional supportive living forms. Accordingly, the housing strategy should include actions to ensure the provision of a continuum of housing and range of options for seniors by accommodating a diversity of non-traditional housing forms. ARUs and co-living arrangements are both independent living options that can enable seniors to not only remain in the community but can be more affordable options than traditional housing forms. This includes shared housing, secondary suites, coach houses, tiny homes, and multi-generational housing. Action should also come in the form of policy support and partnership with Halton Region to increase the availability of supportive living options.

7.6. Persons with Special Needs

Households that include at least one member with disabilities grew rapidly from 20,325 (32.1%) in 2005 to 36,810 (51.6%) in 2015 for a growth rate of 81.1%. This demographic makes up 51.6% of all households in Burlington and thus needs to be considered while determining household needs.

Households that include at least one member with a disability proportionally make up 64.7% of all households in core need in 2015 and are experiencing rapid growth (74.6% between 2005 and 2015).

Households with a person with a disability or activity limitation saw an even greater increase; increasing by 81.1%. While there are a large number of housing options for seniors and persons who require supports in Burlington, this data suggests the need for housing options suitable for these households will continue to increase in the future. For example, persons living with a disability in inaccessible housing often feel stranded and must rely on another person to support them¹⁰³.

A range of options should be provided to meet the different needs of persons with disabilities. These should include innovative options such as shared housing, ARUs, tiny homes, and multi-generational housing persons with disabilities can live with, or close to, family and friends. Housing with different levels of support and accessibility features should also be provided to ensure people who need supports to live independently can stay in Burlington. Accordingly, the housing strategy should include actions to ensure the provision of a continuum of housing for seniors by accommodating a diversity of non-traditional housing forms, including ARUs and options within higher density housing forms, as well as a policy context to increase the availability of supportive living options.

7.7. Missing Middle

'Missing Middle' is a term used to describe a range of housing types between single-detached houses and apartment buildings that have gone missing from cities over the decades¹⁰⁴. These include duplexes,

¹⁰³ Accessed from <https://www.cps.ca/en/documents/position/housing-need>

¹⁰⁴ What is the Missing Middle, Evergreen Institute and CUI,

triplexes, fourplexes, and townhouses. This term has also been used to describe the lack of affordable and housing options for middle-income households, both in the ownership and private rental sectors. This trend has been recognized as an issue for municipalities in the Greater Golden Horseshoe, and Burlington is no exception. Housing and land is scarce, and although middle income residents may have some flexibility in their options, those that fall within lower deciles do not. This presents challenges when attracting employers to the City when the ability to live and work in Burlington is not always attainable.

According to TREB, the average house price in Burlington in April 2021 was \$1,059,466 while the median price was \$952,000. Of the different types of dwellings in Burlington, the average sale price of single detached units was \$1,262,805, while condominium apartments sold for \$464,410.

These prices are often out of reach for residents who may pivot to rental or ownership of townhouses or condos in lieu of affordable single detached options, or to move out of Burlington and live in areas that may provide purchase prices for single detached dwellings within their budgetary limitations.

'Missing middle' housing provides an opportunity to make a wider spectrum of housing options available to residents and address the need for a multi-prong approach to full spectrum housing affordability. The analysis of housing supply in the Burlington shows that while single detached dwellings are still the predominant dwelling type in Burlington (making up 51.5% of all dwellings in 2016), a shift to dwelling types with greater densities was experienced in the last five years. This shift to a more diverse housing supply is important to accommodate the growing number of people living in Burlington as well as the address the missing middle gap the exists within the Greater Golden Horseshoe.

Although there is very little control local municipalities have over market pricing, and residential dwelling units would be sold at what the local market can bear, there are still a number of ways this diversity can be achieved in order to encourage a healthy proportion of "missing middle" housing in the City to support the overall housing continuum including the following:

- Leveraging the Housing Strategy, and implementing Official Plan policies, to expedite and support residential planning applications with affordable ownership or rental components. A number of municipalities include specific language in their Official Plans which would enable this, and there are some policies within the City's approved, but under appeal, Official Plan which include language to this effect for supportive housing and seniors housing. Additional language to also expedite and support missing middle options could be considered
- Introducing rental conversion and demolition control By-laws and requiring tenant relocation plans for any redevelopment that would displace existing renters;
- Public Private Partnerships (PPPs) that include partnering with developers as the home builders of affordable housing, and the Region and/or City as the maintainers, they will build housing, Region to maintain;
- Requiring *Planning Act* applications for residential development demonstrate how a development proposal for residential uses is contributing to the achievement of the housing target

- Requiring *Planning Act* applications for residential development to allocate a specific number of units within a new residential development to be sold at an affordable rate, where inclusionary zoning is deemed to be appropriate.

A range of options should be provided to meet the different needs of seniors and persons with disabilities. These should include innovative options such as shared housing, secondary suites, coach houses, tiny homes, and multi-generational housing persons with disabilities can live with, or close to, family and friends. Housing with different levels of support and accessibility features should also be provided to ensure people who need supports to live independently can stay in Burlington. Accordingly, the housing strategy should include actions to ensure the provision of a continuum of housing for seniors by accommodating a diversity of non-traditional housing forms, including ARUs, as well as a policy context to increase the availability of supportive living options.

8.0 KEY TRENDS IN LIVING ARRANGEMENTS

8.1. Trends in Traditional Dwelling Types

The residential market for the City of Burlington has been transitioning towards high density development. A cursory review of the City's development applications data indicates that over 80% of the units are likely to be in apartment/ multi-residential unit buildings. In general terms, the housing type mix observed in the development applications data is generally consistent with the findings of the Census and the City's 2019 growth analysis study. In relation to the Regional housing mix target set out in ROP, being that on a Region-wide basis 50% of housing completions should be townhouse and apartment type, Burlington supports the Region in achieving this target. This is also consistent with the Regional phasing of growth for the City as set out in the ROP.

At present, the City's remaining low-density housing supply is approaching build-out, with vast majority of the City's remaining ground-oriented housing supply exhausted. Accordingly, the City's future development focus will increasingly need to shift from low and medium density greenfield development to higher density housing across a range of low-rise, medium-rise and high-rise development forms. It is also anticipated that alternative forms will help to address the demand for ground-oriented housing typologies.

Recognizing that there will be less opportunity for development of single-detached dwellings within the City in the future, the City's housing strategy should look to creating a policy environment that would support the creation of higher-intensity ground oriented development, such as semi-detached dwellings and townhouses, within existing low-density residential neighbourhoods in order to address any gaps along the continuum that may arise and provide a broader range of choice in housing options for those who may not choose to live in an apartment or condo dwelling.

8.2. Trends in Unit Size

Population trends indicate that Burlington will continue to grow into the future. One-person households saw the highest rate of increase among the different household sizes from 2006 to 2016 and this trend is expected to continue over the next thirty years, particularly given its aging population. However, the share of each household size is expected to remain relatively stable with a decrease in the larger (i.e., five or more persons) households.

In order to understand the potential mix in unit types that could be occurring in the City in the future, the project team reviewed the architectural drawings and planning rationale reports included as part of the submission packages for some of the recently submitted development applications¹⁰⁵. Based on the cursory review, the following mix was observed:

- Live/work lofts (0.02%);
- Bachelor units (2.56%);
- 1 bedroom units (52.61%);
- 2 bedroom units (37.73%); and,
- 3 bedroom units (7%).

The findings of the analysis of Census data identified the greatest need to provide housing options for small households with one or two people. The unit mix provided would generally respond to this group. From a demographic perspective, however, the lack of 3 bedroom units within apartment buildings, coupled with a steady decline in the development of ground-oriented housing types may not provide the City with an opportunity to accommodate the emerging need for larger households. Additionally, this does not align with the provincial direction that higher density housing options are to accommodate a range of household sizes. There are a number of policies and regulations in OP 2020 as well as the Zoning By-law that may be indirectly impacting the development of 3 bedroom units (for example, tying parking requirements to specific unit types would be a disincentive for a developer to provide 3-bedroom units due to the cost of providing the additional parking spaces required under such a regulatory regime). Accordingly, the housing strategy should look to creating a policy environment that would support the creation of more 3 bedroom units.

Similar to the review of unit types discussed above, areas for dwelling types and unit types were obtained from the architectural plans or planning rationale reports and reviewed to better understand unit sizes in Burlington relative to industry averages. The findings of the review indicates the following average sizes for the built form and/or unit types

- 1,616 square feet for the average townhouse dwelling;

¹⁰⁵ The information obtained to conduct this cursory review was obtained through a mixture of reviewing architectural drawings and planning rationale reports included on the City's Development Applications website, as well as individual promotional websites for developments that are actively marketing the sale of units. This data represents a snapshot in time. It is not intended to be used for the purposes of determining supply and demand or other growth-related analysis, but is intended to provide a basis for a comparative analysis of unit mix, unit size and built form types relative to other demographic, financial and statistical metrics

- 1,781 square feet for the average live/work unit;
- 482 square feet for the average studio/ bachelor unit;
- 677 square feet for the average 1 bedroom unit;
- 990 square feet for the average 2 bedroom unit; and,
- 1,184 square feet for the average 3 bedroom unit.

A 2019 report from rentals.ca¹⁰⁶ indicated the following average size for rental listings within Canada:

- 459 square feet for the average 0 bedroom unit;
- 660 square feet for the average 1 bedroom unit;
- 866 square feet for the average 2 bedroom unit; and,
- 1,233 square feet for the average 3 bedroom unit.

The trends seen in recent development applications are generally consistent with those average unit sizes from the rentals.ca report. In the short-term, the City should continue to monitor both the unit mix and sizes of units for new development to ensure it is in alignment with general trends for development and continues to be adequate to meet the needs of various household types.

Based on industry-related reports, generally, the average size of units in multi-residential buildings has been trending downward in recent history. This is more prevalent in large urban metropolitan cities such as Toronto and Vancouver where land is scarce, and population continues to grow. The shift in both of these jurisdictions has been toward smaller unit sizes overall, as well as the introduction of “micro” units, which provide a more affordable option for smaller (i.e. 1-person) households. In the longer-term, the City should continue to review demographic data related to household composition following the release of the 2021 Census and, should the demographic profile continue to indicate trends toward smaller households, consider the ways in which concepts such as micro units could be integrated into the City’s planning framework.

As the City continues to develop to a more mature state, whereby residential development will continue to take the form of compact mid-rise and tall buildings, there are a number of limitations and considerations that should be factored into the development of these built form types in order to accommodate people at all stages of life. A few of these limitations, with potential solutions are summarized on the following page:

Storage and Amenity Spaces for Larger Households and Families

A common limitation in higher density housing for families with children is a lack of space to store all of the items needed for small children such as strollers, and places for the children to do school work or socialize. Access to daycare is also commonly a limiting factor. Vancouver and Toronto have had more time than many other Canadian cities to experience, and make strategies, for these challenges. Metro Vancouver Housing has publicized their “Considerations for Integrating Child Care into New Metro Vancouver Housing Developments”, which aims to create opportunities to provide child care in more of their buildings. Toronto has created “The Growing Up Urban Design Guidelines”, which address three

¹⁰⁶ <https://rentals.ca/blog/rentals-ca-february-2019-rent-report>

scales of development: the neighbourhood, the building, and the unit, all of which aim to make higher density housing and communities more accommodating for families with children so that units in these neighbourhoods can be long term homes for the kids that live there, not just housing for households without children.

Accommodating Household Pets in a Compact Living Environment

Another growing trend in higher density housing is households that have pets. The Ontario Home Builders Association gathered information on pet ownership. As of 2017, more than half of households (57%) have pets, and the National Association of Realtors found 81% of homebuyers considered their pets' needs when deciding where to live. The City of Toronto has created Pet Friendly Design Guidelines, which planned to be considered by Council in 2021. The report will reflect input from hired consultants, residents' associations, BIAs, dog off-leash park associations and other stakeholders, and might include calls for mandatory on-site facilities like dog runs, washing areas, specialized ventilation to curb pet odours and separate entrance doors for pets.

8.3. Trends in Alternative Housing Forms

In North America, there is increased pressure for more housing options to support the growing demographics and potential housing need gap. This also requires creative ways to utilize the land more efficiently to accommodate population forecasts and density targets. Although it has been demonstrated that there is a significant need to provide a range of housing options in the City Burlington, the City faces the unique challenge in that there is limited greenfield land available for development. As a result, the City should look to create opportunities for affordable housing opportunities through gentle infill and intensification.

Alternative housing forms can look similar to traditional housing, however the materials, design, and development process differ. The homes are typically smaller, more energy-efficient, and more cost-effective than traditional housing. A number of these alternative forms are summarized in the following subsections

8.3.1. ARUs

ARUs can provide solutions to a range of issues identified in the context of affordable housing including increasing the amount of residential rental stock, aging in place, gentle infill to protect existing neighbourhood character, and contributing to municipal revenue streams through increased property taxes.¹⁰⁷

ARUs provide efficient opportunities for affordable housing options within existing dwellings in Burlington, as well as within new builds. They can also provide the City with additional opportunities to meet the Provincial annual intensification targets for new residential units, as well as diversify the housing mix.

¹⁰⁷ Missing Middle Housing: Accessory Dwelling Unit Implementation Study, City of Burlington, NORAC Planning + Design, April 15 2018, University of Waterloo Studio Project

ARUs are typically located in established low-density residential neighbourhoods that blend into the existing scale and architectural character. An Attached ARU, also referred to as a secondary suite, is a self-contained dwelling located within a single detached dwelling. Examples include basement or attic apartments. Attached ARUs are a cost effective way to incrementally increase density in a neighbourhood. They can be developed without requiring additional municipal service infrastructure (i.e. gas, water, electricity) and also require minimal construction when compared to building a new dwelling. ARUs also provide additional choice beyond traditional purpose-built rental apartment buildings for low- and middle-income households to live in ground-oriented residential neighbourhoods.

Although the Province requires that enabling policies for ARUs be contained within Official Plans, and implementing regulations set out in the ZBL, there has not been a standard application of an ARU framework between jurisdictions in terms of permissions and regulations. Additionally, the pace at which municipalities are updating their policies to conform to the Provincial direction is varied. There are also additional implications associated with developing ARUs, including opposition from residents, who often cite concerns with parking supply and traffic congestion when ARUs are introduced to a community. A challenge for many established neighbourhoods is the housing typology. Many homes in Burlington are single detached side-split homes with a living space above the garage. This limits the type of attached or integrated ARUs that can be feasibly implemented.

A detached ARU is a self-contained dwelling unit located in the side yard or rear yard of a primary residence. These can be conversions of existing building such as a garage or shed, or a new building. Examples include laneway houses and garage suites.

A laneway house is a small one-or-two storey house that is detached from a primary residence and has a separate entrance fronting onto a laneway or alley. Similar to a laneway house, a garden suite is also detached from the primary residence, however does not necessarily front onto a laneway. Garden suites are often designed for relatives and are commonly referred to as “granny flats”. They often share some facilities with the primary residence (i.e. laundry). Garage suites are ARUs built above a garage.

Like attached ARUs, detached ARUs increase the supply of affordable, ground-oriented rental housing in established neighbourhoods.¹⁰⁸ They also provide opportunities to earn a rental income or house family members. They can be built at a slower pace than a subdivision development of single-family homes, and can be dispersed throughout the city.

The City of Hamilton allows for accessory dwelling units within townhouses that are end units, where it is possible to have a separate entrance to the accessory dwelling from the side. Hamilton also passed a new zoning by-law in May 2021 to allow ARUs in detached structures for properties adjoining a laneway¹⁰⁹. Laneway houses started out as a pilot project in 2018 and have made their way into their zoning.

¹⁰⁸ Make Way for Laneway: Providing more housing options for the Greater Toronto Area.pdf

¹⁰⁹ Accessed from <https://www.hamilton.ca/city-planning/official-plan-zoning-by-law/residential-zones-project>

In Vancouver, laneway houses are permitted in conjunction with one single detached dwelling, can be a rental suite or for family use, and are permitted in addition to a secondary suite in the main house. They are limited to a maximum of 1.5 storeys (ranging from 500 to 900 square feet).¹¹⁰

Neighbourhood characteristics are another consideration in the feasibility of a detached ARU. Some property owners may be limited in the size of their rear yard. Another challenge for detached ARUs is the cost to the homeowner to build a detached structure. In addition, to general construction costs detached ARUs would require service connections and would therefore require servicing via connections at the street, even if on a laneway.

8.3.2. Tiny Homes

To address the supply and affordability of housing, some municipalities are introducing smaller housing units as a progressive and scalable solution. Ministry of Municipal Affairs and Housing (MMAH) describes a 'tiny home' as a small, private and self-contained dwelling unit that is either a detached ARU or a primary residence¹¹¹.

As an ARU, they are most commonly categorised as laneway houses or garden suites. As a primary residence however, there are only a few scenarios within Ontario's policy context where tiny homes are legally permissible.

According to MMAH, the most common examples of tiny homes are:

- Tiny homes on Wheels (THOWs)
- A site-built tiny home; and,
- A shipping container type home.

Campers, recreational vehicles and other seasonal structures are not considered tiny homes.

THOWS

THOWs are housing units built on foundations or more commonly built on a trailer. Depending on the municipality or county some tiny homes or THOWs are categorized as a mobile home, RV or camping trailer. Bluewater Village¹¹² is a tiny home village and trailer park in Goderich, Ontario. It features full-serviced lots to accommodate tiny homes, trailers, and manufactured homes for both seasonal and all-season lease. Oshawa (Ontario) classifies THOWs as mobile homes, which are not permitted in any zone in the City. If considered a mobile home under the City of Burlington's Zoning By-law, THOWs would be restricted to locations in the City where the appropriate zoning applies. This highlights the inconsistencies and ambiguities that exist when defining or permitting tiny homes as a primary residence.

TINY HOMES

'Tiny Homes' are not explicitly defined in Burlington's Zoning By-law, nor are they in many other municipalities. As a primary residence, the City of Oshawa treats tiny homes as single detached

¹¹⁰ Make Way for Laneway: Providing more housing options for the Greater Toronto Area.pdf

¹¹¹ Build or Buy a Tiny Home, Ministry of Municipal Affairs and Housing (MMAH); Accessed from: https://files.ontario.ca/mmah_tiny_homes_en_20191129.pdf

¹¹² Accessed from: <https://www.bluewatervillage.ca/>

dwellings and are subject to the applicable zoning provisions. A minor variance would be required to meet the minimum size requirements. Building permits and development charges are also required.

Building tiny homes as a primary residence, whether they are THOWs or site-built, would require available, developable land. Where there are limited greenfield lands for development, as is the case for Burlington, it would require infill opportunities or redevelopment of city-owned lands or brownfield sites. Abitibi Commons¹¹³ is a partnership between Riversedge Developments and the Town of Iroquois Falls (Ontario) to redevelop the former Resolute Forest Products Paper Mill for a tiny home development.

SHIPPING CONTAINERS

A shipping container is a large standardized container designed and built for intermodal freight transport. While their intended purpose is typically for the movement of goods, in recent years, tiny home companies and micro-condo developers have converted shipping containers for residential use, as both affordable housing and market- housing. Within the City of Kitchener, an affordable housing development consisting of a converted shipping container containing two bunkies has been used to provide temporary shelter for persons experiencing homelessness, while a larger-scale residential infill development in the City of Hamilton utilized eight (8) shipping containers to build a dwelling¹¹⁴.

The Ontario Building Code (OBC) contains requirements for tiny homes built on-site, and those that are factory-built (on a chassis or not) and shipped to the site. The size of tiny homes varies from municipality to municipality, depending on the regulatory framework set out on the Zoning By-law. Some municipalities require tiny homes to be 400 square feet or less; however, others do not implement a maximum size. In terms of minimum size, tiny homes cannot be smaller than the minimum size established in the OBC, which is 188 square feet.

Costs to construct tiny homes typically range between \$90- \$100 per square foot, excluding land and servicing. The overall cost per unit of tiny home can range from \$20,000 to \$45,000 or higher, as a result of the requirements necessary to meet OBC standards, requirements for materials and customized furniture and other built-in design features. Accordingly, once the cost of land and servicing are also factored in, tiny homes may not always provide an affordable alternative to traditional housing.

At present, there are no tiny homes developed in the City of Burlington. As such, in terms of the City's Housing Strategy, implementation of a specific policy and regulatory framework for tiny homes may not be an efficient use of resources. However, a progressive and proactive approach to monitoring this trend in the future would be appropriate and consideration for inclusion within an action plan could be re-evaluated upon a 5-year review and update of the housing strategy.

¹¹³ Accessed from: <http://abitibicommons.com/>

¹¹⁴ Accessed from: <https://simcoe.civicweb.net/document/10774>

8.3.3. Modular Homes

Modular homes are components which are prefabricated sections of a dwelling that are built efficiently in a factory before being delivered to the site. At that point the components are assembled on site. The two types of modular construction are Permanent and Relocatable¹¹⁵.

Permanent Modular Construction (PMC) can be integrated into site built projects or stand alone as a turn-key solution. Relocatable Buildings (RB) are designed to be reused or repurposed and transported to different sites. Modular homes can also be constructed using metal shipping containers, and are referred to as ‘container homes’.

Generally, modular homes cost less to construct than traditional units, and are typically faster to construct, reducing construction timelines and bringing the units to the market more quickly. Black Diamond Group provides varied case studies using modular homes for education, commercial, workforce accommodation and transitional housing¹¹⁶.

Vancouver is one of the forefront cities using temporary modular homes to adapt to the housing crisis however still permit them on a temporary basis. The City defines Temporary Modular Housing as “Demountable structures, not permanently affixed to land, containing three or more residential units and accessory uses, but does not include a multiple conversion dwelling, community care facility or group residence”¹¹⁷. One of the requirements within their Zoning By-law is that the modular housing must be utilized as social housing, and that the use be limited to a maximum of five years, unless an extension is provided by the Director of Planning¹¹⁸.

One of the key trends with modular housing is for the creation of supportive housing. The City of Toronto has recently initiated its’ commitment to create 1,000 new modular home in Toronto. As a part of the ‘HousingTO 2020 – 2030 Action Plan’¹¹⁹, the Modular Housing Initiative is their cost effective approach to building small-scale infill housing for those experiencing homelessness in efforts to achieve housing stability. These modular housing sites are city-owned properties that have been selected based on demand for affordable housing, environmental conditions and development potential. Access to public transit and amenities, site servicing, and the Official Plan and Zoning By-law policy context were also taken into consideration¹²⁰.

Reiderman Residence¹²¹, located in Vancouver, was the first supportive modular housing project that was funded by the BC government’s Rapid Response to Homelessness program. This temporary modular housing has two buildings with a total of 78 studio homes. Each is a self-contained dwelling with a

¹¹⁵ Accessed from https://www.modular.org/HtmlPage.aspx?name=why_modular

¹¹⁶ Accessed from <https://www.modular.org/documents/public/images/2019-Canadian-Report.pdf>

¹¹⁷ Accessed from <https://bylaws.vancouver.ca/zoning/zoning-by-law-section-2.pdf>

¹¹⁸ City of Vancouver Zoning and Development By-law 3575, Section 11.34: Temporary Modular Housing

¹¹⁹ HousingTO 2020-2030; Accessed from: <https://www.toronto.ca/wp-content/uploads/2020/04/94f0-housing-to-2020-2030-action-plan-housing-secretariat.pdf>

¹²⁰ City of Toronto Modular Housing Initiative; Accessed from: <https://www.toronto.ca/community-people/housing-shelter/affordable-housing-developments/modular-housing-initiative/>

¹²¹ Accessed from: <https://vancouver.ca/people-programs/7430-and-7460-heather-st.aspx>

private bathroom and kitchen. Nutrition assistance, as well as opportunities for training and employment is available on site for the residents. Community Builders Group is the non-profit operator for this site. Margaret Mitchell Place¹²² and Naomi Place¹²³ are other supportive housing modular developments within Vancouver.

Based on the findings of the analysis of housing data contained in earlier sections of this Report, as of 2020 there were a total of 1,188 community housing units in Burlington located across 15 housing communities. In Halton Region, 3,460 households are on the waitlist for subsidized housing, with the greatest need for one-bedroom non-seniors (under 65 years of age). Modular housing could help address the increasing number of households in need in the short to medium term given the ability to construct quickly and the low cost. Given the growing need to support housing needs within the “safety net” component of the housing continuum, the City should consider opportunities to develop City-owned lands in partnership with the Region and the private sector.

8.4. Trends in Living Arrangements

8.4.1. Co-living

A very broad interpretation of co-living and shared housing is being used in this section, to highlight how these types of housing are common, scalable and appropriate housing for all demographics. The reasons for choosing to live in a shared housing arrangement range from financial, social, environmental and to access needed care.

Co-living is a form of shared living or intentional community where residents live in a house or building and share common spaces and amenities. While the terms “co-housing” and “co-living” are usually interchangeable, co-housing generally refers to smaller-scale intentional communities built around private homes while co-living usually refers to dorm-style apartment buildings or larger intentional communities. Co-living or co-housing can be ownership or rental tenure and range from renting a second suite, to co-owning a house, in a rooming house, or living in a multi-unit residential building with smaller suites and more shared amenities. The trend toward co-living/co-housing is due to several factors, including increasing house prices and rents, the increasing need for support for an aging population, and the decreasing land supply in areas close to services and amenities.

The difference between an ownership model of co-housing and co-ownership, which is discussed in later in this section, is that co-housing residents often have a private bed-sitting room but share facilities like the kitchen, laundry, dining and living rooms. Whereas co-ownership models often involve completely separate, standalone dwelling units within one structure or lot.

A number of examples of co-living have been provided throughout this Report. For ease of reference, they are also summarized below:

¹²² Accessed from <https://vancouver.ca/people-programs/2132-ash-st.aspx>

¹²³ Accessed from <https://vancouver.ca/people-programs/3598-copley-street.aspx>

- Starcity¹²⁴ in San Jose, California specializes in creating co-living buildings/communities, providing an affordable rental option, with a focus on creating community among the residents and providing the amenities and services that enable successful co-living.
- Sistershare is an example of a co-housing arrangement where the agency partnered with Toronto Community Housing (TCH) to convert their three-storey house into a six-bedroom house for single women over the age of 50. This is part of a wider program by TCH, where 15 single detached homes were converted to shared living arrangements of up to 7 units per house, with non-profit agencies operating the buildings and TCH providing property management services.
- Solterra Co-Housing¹²⁵ is a developer-led network of co-housing projects in purpose-built or renovated homes. Each property has four to six residents who purchase a percentage interest in the shared home and who register as a Tenant in Common on the title/deed. The estimated monthly mortgage and service fees at Solterra's homes are slightly higher than average rents in local semi-private seniors housing facilities. However, this model allows seniors to build equity and have a say in the management of their home. Solterra's model is similar to HomeShare Alliance¹²⁶ which is a part of a cultural shift in the real estate and housing markets, where sharing your home is becoming an attractive alternative to selling your home. HomeShare Alliance provides consulting services for either a rent or task exchange arrangement.

8.4.2. Supportive Living

Supportive living provides a physical environment that is specifically designed to be safe, secure, enabling and home-like, with support services such as social services, provision of meals, housekeeping and social and recreational activities, in order to maximize residents' independence, privacy and dignity. Retirement homes are the most common form of supportive living, and the differentiation between independent living and long term care or extended care is blurring, with new seniors-oriented developments including both supportive and independent living options and the ability to gradually access services as needed. Similar trends can be seen in special needs housing, with communities being built that provide rental and ownership opportunities for families and individuals of diverse abilities, ages, and incomes with shared amenities, co-housing and community gathering spaces. One of the key trends includes the blurring of the line between independent living and supportive living.

A number of examples of supportive living are summarized in the bullets below:

- A local example of this is Wellington Terrace¹²⁷ (410 John St. Burlington) a Halton Community Housing Corporation (HCHC) building that combines services from Community Development Burlington along with senior's housing through the P.A.C.E program. A similar service is offered at the *WoodGreen* Supportive Housing Cluster in Toronto, providing 9 supportive housing units

¹²⁴ Accessed from <https://starcity.com/>

¹²⁵ Accessed from <http://solterracohousing.com/>

¹²⁶ Accessed from <https://www.homesharealliance.com/faq>

¹²⁷ Accessed from <https://www.halton.ca/For-Residents/Housing-Supports-and-Services/Halton-Community-Housing-Corporation/Our-Communities/Wellington-Terrace>

within a *WoodGreen* seniors building for people 55 years and older, who have mental health issues or are at risk of being homeless.

- Another form of co-living are housing co-operatives (co-ops). The Deohaeko Support Network in Pickering and Prairie Housing Co-op in Winnipeg are housing co-ops; one that focuses exclusively on providing a community for people with disabilities, and another that aims to allocate around 10% of their 105 units towards provides a supported living environment.
- Campus of care models can also be considered a form of co-living, where residents share certain amenities while receiving the care that they need within one community. Two examples of seniors housing with a campus of care model are Spruce Lodge in Stratford, and Georgian Village in Simcoe County. Both provide a range of housing options, on a single site, from independent living with access to services all the way to long-term care.

Many jurisdictions are examining how new buildings and communities can be constructed to enable more people to be able to live independently, or with light supports, in their homes. Some examples are highlighted below (these have also been highlighted in various sections of the Report):

- Edmonton included “visitable housing principles” for portions of Blatchford¹²⁸, their 30,000 person infill redevelopment project.
- Winnipeg’s VisitAbility Task Force created an “Intents and Standards” document¹²⁹ for creating visitable homes.
- In Toronto, the Housing Action Lab produced a discussion paper on Socially Inclusive Design¹³⁰, which expands the scope of inclusive design beyond the housing unit to the wider site and community.

Co-living, co-housing and shared housing arrangements, with or without supports, address certain housing needs that were highlighted in the assessment of housing needs. These living arrangements increase the diversity of housing options in Burlington, including providing affordable options for people with low incomes. As such, there is an opportunity for the City to support these arrangements by ensuring its policies are flexible enough to allow these developments without the need for onerous planning applications. Additionally, ensuring regulations allow for the renovation and retrofit of existing properties, whether these are residential or non-residential properties, will support these shared housing arrangements as well as use existing infrastructure in more efficient ways.

There is also an opportunity for the City to facilitate partnerships to support these types of developments. For example, connecting property developers with support service agencies or major employers with property owners may result in shared living arrangements with supports for workforce housing that is more affordable and that leverages existing infrastructure and involves all housing partners in addressing the housing needs in Burlington.

¹²⁸ Accessed from <https://pub-edmonton.escribemeetings.com/filestream.ashx?DocumentId=23326>

¹²⁹ Accessed from <http://visitablehousingcanada.com/wp-content/uploads/2016/03/Winnipeg-TF-VisitAbility-Standards-Guidelines-2015.pdf>

¹³⁰ Accessed from <https://www.evergreen.ca/downloads/pdfs/0003-Social-Inclusion-v08.pdf>

8.5. Trends in Tenure

8.5.1. Non-Traditional Ownership

Life leases, co-operative housing, and housing with a community land trust are variations on a theme: the land is held jointly by an organization, and residents have a specific permission to live in one of the units on the land, either owning the building (not the land) or have an “investment interest” in the organization. The differences between these models are in the social contract between the organization that holds the land and the resident, and the expectations the residents have with the land holder and each other.

In life lease housing, you do not own a property; you hold an “interest” in that property in exchange for a lump sum payment up-front, with monthly maintenance fees and property tax payments. The life lease interest gives you the right to occupy, or live in a unit rather than owning the unit itself¹³¹, and generally operates like traditional rental with little social contract conditions.

Co-operative housing can include an up-front lump sum payment like a life lease, but is usually financially managed like rental housing with monthly payments. Co-ops generally have a higher social contract commitment with voting rights on the management of the co-op, expectation to participate in management of the property, and expectation of participation in social activities.

Land trusts are ultimately defined by having a mandate to acquire and hold land, while allowing residential, business or community service uses to exist through a leasing agreement on the property. Any type of organization can also have a mandate to be a land trust, though three clusters of characteristics, defining the community land trust in terms of ownership, organization, and operation, came to be known as the “classic” CLT¹³². Examples of community land trusts include the Community Land Trust¹³³ of British Columbia, the Affordable Housing Land Trust of Habitat for Humanity GTA¹³⁴, and Circle Land Trust¹³⁵; these three examples include residential, retail and community spaces, and highlight how having a not-for-profit administering the leases or ownership opportunities can help navigate the uncertainty of securing usage of a property that is not owned.

While many of the housing trends discussed in this section can exist within the current legislative context in Burlington, there is an opportunity for the City to further support these trends by ensuring policies and regulations in all neighbourhoods are flexible enough to allow for these dwelling options. For example, the Zoning By-law may prevent the internal conversion of a single detached home to two or more units even if there are no changes to the outside structure.

There is also an opportunity for the City to encourage partnerships and collaborations to obtain land or existing structures to increase the supply of housing. The Burlington Lands Partnership provides a

¹³¹ Accessed from <http://www.mah.gov.on.ca/AssetFactory.aspx?did=10455>

¹³² Accessed from <https://cltweb.org/resources/what-is-a-community-land-trust/>

¹³³ Accessed from <https://www.cltrust.ca/>

¹³⁴ Accessed from <https://habitatgta.ca/>

¹³⁵ Accessed from <https://circlelandtrust.ca/>

significant opportunity for partnerships related to land acquisition but there are also opportunities for smaller-scale partnerships and collaborations.

8.5.2. Co-Ownership

Co-ownership housing is a shared living arrangement where two or more people own and live in a home together. Co-owners may share living spaces like kitchens and living rooms, or the home may be divided into separate units¹³⁶. This is not a new concept. Properties with multiple owners on title are common. What is emerging is an increased ease of creating these agreements, and increased ability to obtain a mortgage for properties with multiple owners. DUCA Credit Union¹³⁷ has specific financing options for co-op and co-ownership mortgages. CMHC is expanding their support for co-ownership mortgages through their Shared Equity Mortgage Providers (SEMP) Fund¹³⁸ for first time home-buyers. The Joseph Rowntree Housing Trust¹³⁹ allows owners to modify their percentage of ownership over time, either increasing or decreasing their equity as their personal finances evolve.

The trend toward co-ownership is partly due to the increasing house prices where traditional home ownership is no longer affordable even to households with moderate incomes. This trend may also stem from the desire of multi-generational families to live together while still having the privacy afforded by separate dwelling units

Land leases are similar to land trusts, where the land remains held jointly, with residents owning the structures on the land while renting the parcel of land. Land leases have existed for a long time in the form of 99-year leases and generally reduce the direct land costs in a sales agreement by amortizing the land value over a very long period of time. Three examples of adult living communities that use land leases include:

- Park bridge Retirement Communities throughout Ontario;
- Pine Meadows Retirement Village in Centre Wellington, Ontario; and,
- Thornbury Meadows in Thornbury, Ontario.

Though all three of these communities use land leases, very similar agreements can be implemented through a condominium agreement with common elements, which may provide improved access to financing from traditional lenders. Ultimately, this model enables households that may not otherwise qualify for a mortgage to be able to purchase a home.

From a planning and housing strategy perspective, there are few policy options available to support, encourage or facilitate co-ownership as a model, as this is something that would be determined and perused by an individual, or group of individuals, however, providing opportunities for increased

¹³⁶ Accessed from <https://www.ontario.ca/document/co-owning-home>

¹³⁷ Accessed from <https://ducacu.ca/>

¹³⁸ Accessed from <https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/shared-equity-mortgage-providers-fund/sempr-shared-equity-mortgages>

¹³⁹ Accessed from <https://www.jrht.org.uk/>

advocacy and awareness of this model could allow for additional uptake in the City, thereby increasing option and choice.

Ultimately, increasing house prices have made traditional home ownership unaffordable for many Burlington residents. As such, co-ownership provides an opportunity for households to own their homes without spending beyond what they can afford. There is an opportunity for the City to facilitate these arrangements on a larger scale by increasing awareness of the options among residential developers as well as potential home buyers. Additionally, there is an opportunity to ensure land use policies and regulations do not preclude these types of living arrangements. As previously discussed, barriers may include prohibiting the conversion of a single detached unit to multiple units even if there are no significant changes to the exterior of the home.

8.5.3. Rental Housing

Two trends in market rental housing are an increasing focus on rental of single-detached houses, such as the Core Development Group¹⁴⁰, which includes a line of business that focuses on the single-family rental asset class. Another trend is that condominium developers are including a portion of their buildings as rental, to create a diversified corporate revenue stream. This may be due to a legislative requirement to replace converted or demolished rental units, provided as part of an agreement with the municipality in exchange for increased height and/or density for the project, or to diversify the developers' corporate revenue stream.

Requirements for rental replacement can be initiated by a City policy. Jurisdictions such as Toronto, Mississauga and Vancouver all have rental demolition and conversion control by-laws and rental replacement by-laws. Examples of implementation of such a tool can be seen in Empire Rental Living's¹⁴¹ Maven project. Another example is Daniels homes¹⁴², which has evolved from a bricks and mortar builder to an organization that now also includes a rental housing line of business¹⁴³.

As noted previously in this report, the province has prioritized the production of ARUs by requiring municipalities to allow these types of units in their zoning by-laws. ARUs cannot be sold as they are part of, or accessory to, the principal dwelling unit, which means that these units may only be rented or used by the owner. Private developers have also started to include rough-ins for additional residential units within single detached dwellings in new subdivisions to provide home owners with the option to add a secondary suite more easily and at a lower cost. Some municipalities see additional residential units as an effective way of increasing the supply of rental housing in their community as well as a form of gentle intensification in already existing communities. As such, these municipalities not only allow these dwelling forms in their Zoning By-law, they also provide grants for the construction of these units. Some examples include the City of Edmonton's Secondary Suite Program¹⁴⁴ and the Municipality of Strathroy-Caradoc's CIP¹⁴⁵.

¹⁴⁰ Accessed from <https://coredevelopment.ca/avanew/single-family-rental>

¹⁴¹ Accessed from <https://www.empirecommunities.com/limited/empire-rental/>

¹⁴² Accessed from <https://danielshomes.ca/about-us/>

¹⁴³ Accessed from <https://danielsgateway.com/communities/>

¹⁴⁴ https://www.edmonton.ca/residential_neighbourhoods/grant-funding

¹⁴⁵ <https://www.strathroy-caradoc.ca/en/city-hall/resources/Reinvest-2020/DRAFT-CIP.pdf>

Harmony Housing in Abbotsford, BC is an example of a townhouse development that included rental suites as a “mortgage helper” to make the townhouses more affordable for the owner and to expand the city’s affordable housing stock. Of note is that the bachelor rental suites were on the main floor of the townhouse, which allowed the units to be accessible for those with mobility impairments.

8.6. Short Term Rentals

Short term rentals (STRs) are accommodation that are rented for a period not exceeding 28 days, and are commonly used by visitors who would traditionally stay in accommodations provided by hotels/motels and bed and breakfasts. Airbnb and other STR services have been growing rapidly across North America, but little is known about the scale and impact on the overall rental market and long-term housing.

The STR can range from renting out rooms in a home where an owner is present or renting out the entire home when the owner is not present. The introduction of online platforms such as Airbnb, VRBO, Flipkey and others has made it easier for residents to offer their homes as a STR, to connect to the public, and to advertise and facilitate transactions with potential renters.¹⁴⁶ This ability to reach such a large audience has disrupted the markets and drawn more attention to STR accommodations.

One of the apprehensions around STR accommodations is that they can result in a loss of housing from the market. In communities with persistently low vacancy rates, this is of particular concern. If units are being used to provide short-term rentals instead of being available as a full-time residence, the number of short-term rentals increase, and the supply of units for long term rental will decrease. This could result in increasing their value and subsequently increasing rent. On the flipside, STRs can provide an opportunity for residents to earn income to supplement the costs of housing by renting out available rooms or dwelling units on a short-term basis. Studies have also identified positive impacts such as financial benefits to homeowners struggling with housing affordability and increases in tourism.

Many cities and municipalities have been reviewing their existing regulations and implementing measures to mitigate the negative impacts STRs may have in their communities. Defining and implementing the appropriate zoning for an STR has been one of these measures that has been explored. More specifically whether an STR is a residential or commercial use. A ‘bed and breakfast’ is a form of STR that is permitted in most municipalities, is operated in a residential dwelling, and recognized as a home based occupation. A hotel however, is also recognized as an STR, but is considered a commercial use. The challenge is in determining at what point a short-term rental use transitions from a residential use to a commercial use. This determination is important to ensure the various types of STRs are located in the appropriate zones and with the appropriate tax rate.¹⁴⁷

A number of municipalities in Ontario, including Toronto, Niagara Falls, and Oakville, have used zoning as a tool to restrict areas where STRs are permitted. In 2020, the City of St. Catharines approved an

¹⁴⁶ Regulation of Short-term Rental Accommodations, St. Catharines Corporate Report, City Council (PBS-013-2020), February 20,2020; Accessed from: <https://stcatharines.civicweb.net/document/74259>

¹⁴⁷ Regulation of Short-term Rental Accommodations, St. Catharines Corporate Report, City Council (PBS-013-2020), February 20,2020; Accessed from: <https://stcatharines.civicweb.net/document/74259>

amendment to the Zoning By-law allowing for some STR operations in residential areas, provided they are not the primary use of the property. The property must operate as a full-time residence, with the resident temporarily renting out the entire dwelling unit on an occasional basis.

There are a number of other regulatory controls that can be utilized to address STR use and enforcement. Toronto¹⁴⁸ and Oakville¹⁴⁹ have a licensing program in place that would require STR hosts to demonstrate compliance with various requirements including such items as zoning compliance, site plan, building inspection and fire inspection and safety plan. Restrictions can also be placed on specific dwellings types, as well as occupancy limits. In addition, STRs can be limited to permit rental of rooms within a dwelling unit only if the host is present or the STR is the primary dwelling of the host (i.e. Toronto, Oakville).

8.6.1. Implications of Short Term Rentals in the Burlington Context

A high level analysis was conducted to shed light on the pervasiveness of short term rentals in the City. In 2020 in Burlington, 773 rental listings were found for the year, up from 2018 (683) and down slightly from 2019 (785)¹⁵⁰. The mix of unit sizes, by bedroom as of June 2021 was 41.6% one-bedroom units, 28.6% two-bedrooms and 26.0% having 3 or more bedrooms. Of the 107 listings that included the type of rental in June 2021, 72% were an entire home, 28% were a private room in a dwelling, and none were listed as a shared room.

It is difficult to estimate the extent to which vacation/short term rentals are taking from the City's available housing supply for either market rental or market ownership options. The data does show however that in 2020, the vacancy rate for units in the primary rental market in Burlington was 2.0%; slightly up from 1.1% in 2015, but still below 3.0%¹⁵¹ which is generally accepted as a healthy vacancy rate, indicating a balance between the supply of rental housing and the need for rental housing. This supports the assertion that there is a deficit in new purpose-built rental housing in Burlington.

As with many other municipalities, the City of Burlington's Zoning By-law 2020 does not specifically address STRs. The Zoning By-law identifies zones and provides regulations for areas that permit residential uses, but it does not regulate ownership or rental duration of residential dwellings. The Zoning By-law also defines Bed and Breakfast Homes as: "An owner-occupied detached dwelling offering short-term lodging for compensation to the travelling and vacationing public. Guest rooms or suites may include a private bath but shall not include cooking facilities. Breakfast and other meals, services, facilities, or amenities may be offered exclusively to guests." Regulations under Part 1, Section 2.21 of the By-law, indicate Bed and Breakfast Homes are a use permitted in all zones, in detached dwellings only, on lots greater than 18 m in width, are limited to 3 guest rooms, and require an additional parking

¹⁴⁸ Short Term Rentals, City of Toronto; Accessed from: <https://www.toronto.ca/community-people/housing-shelter/short-term-rentals/>

¹⁴⁹ Short Term Accommodation Licensing, Town of Oakville; Accessed from: <https://www.oakville.ca/townhall/short-term-accomodation-licensing.html>

¹⁵⁰ Data on the Burlington short term rental universe was obtained from the vacation rental data website AIRDNA.

¹⁵¹ Primary Rental Market Vacancy by Unit Size, City of Burlington, 2005-2020, CMHC

space for each guest room in addition to the parking requirements for the dwelling. A short-term accommodation is not currently regulated in such a fashion as it is not currently defined.

Burlington staff have indicated that they respond to many public inquiries seeking information on requirements to permit short-term accommodations within an existing dwelling unit, as well as questions from neighbours concerned about the potential for short-term accommodation. Additionally, complaints are received about noise, parking, traffic management, safety and garbage that residents attribute to short-term accommodations; as well as complaints about dwellings that frequently host events such as large parties and weddings¹⁵²

In recognition of the growing concern associated with STRs in the City, Council has directed staff to look into options to regulate operations related to STRs, including immediate, medium term and long-term options. It is unclear at this time where the City staff are in the process related to the Council direction, however, as part of the Housing Strategy, completing the STR work as directed by Council, inclusive of a recommended policy and regulatory approach should be included as a short-term action.

9.0 SUMMARY OF ACTIONS

The table on the following page contains a summary of actions to be included in the Housing Strategy based on the analysis described in this Appendix, as well as the key findings noted in the Report body.

¹⁵² Short Term Accommodations, Department of City Building and Planning, City of Burlington, October 8, 2019, PB-71-19; Accessed from: <https://burlingtonpublishing.escribemeetings.com/filestream.ashx?DocumentId=35864>

TREND AREA	DEFINITION	EXAMPLES	RELATION TO HOUSING POLICY DRIVER	KEY FINDINGS	COMMENTARY	ACTION
Traditional Housing-Dwelling Types	In reference to Statistics Canada, CMHC and Halton’s housing model, “traditional housing” includes single-detached, semi-detached, townhouse and apartment dwellings	N/A	<ul style="list-style-type: none"> • Range and Mix of Housing Types • Range and Mix of Densities 	<ul style="list-style-type: none"> • The residential market in the City is shifting toward higher density development • Currently, more than 50% of the City’s housing stock is comprised of single-detached dwellings • Over 80% of all new units in development applications are likely to be in apartment or multi-residential types • A cursory review of development information obtained from architectural drawings, planning rationale reports, developer promotional websites and the City’s data indicates the following potential housing type mix: <ul style="list-style-type: none"> ○ 5.34% single detached dwellings ○ .24% semi-detached dwellings ○ 8.53% townhouse dwellings ○ 87.77% apartment dwellings 	The housing type mix is generally in alignment with and supportive of the achievement of overall regional housing targets (50% of new development to be townhouses and apartments). When coupled with the existing stock of ground oriented dwellings, combined with the forthcoming additional townhouse and apartment dwelling types will provide the city with a range and mix of housing types.	<ul style="list-style-type: none"> • Continue to monitor and track development applications in terms of dwelling type • Provide a policy environment that would support the creation of higher-intensity ground oriented development, such as townhouses, within existing low-density residential neighbourhoods

TREND AREA	DEFINITION	EXAMPLES	RELATION TO HOUSING POLICY DRIVER	KEY FINDINGS	COMMENTARY	ACTION
Traditional Housing- Unit Sizes	N/A	N/A	<ul style="list-style-type: none"> Range and mix of housing types Range and mix of densities Higher density housing options to accommodate a range of household sizes 	<ul style="list-style-type: none"> The number of One-person households continue to increase between Census periods within the City The overall share of household size is generally expected to remain stable, with larger households (5+ persons) declining A cursory review of development information obtained from architectural drawings, planning rationale reports, developer promotional websites and the City's data indicates the following potential unit type mix for mid-rise and tall building developments: <ul style="list-style-type: none"> 0.2% Live/work units 2.56% studio/ bachelor units 52.61% 1 bedroom units 37.73% 2 bedroom units 7.00% 3 bedroom units The following average unit sizes were derived from the cursory review: <ul style="list-style-type: none"> 1,616 square feet for the average townhouse dwelling 1,781 square feet for the average live/work unit 482 square feet for the average studio/ bachelor unit 677 square feet for the average 1 bedroom unit 990 square feet for the average 2 bedroom unit 1,184 square feet for the average 3 bedroom unit 	<ul style="list-style-type: none"> The unit mix is generally in alignment with the demographic trends and would provide opportunities for smaller households Unit size is generally in alignment with unit sizes in other jurisdictions 	<ul style="list-style-type: none"> Provide a policy environment that would support the creation of larger units within high density housing built forms Consider incentives, financial or otherwise, for the development of 3 bedroom units Continue to monitor the number of 1 bedroom and 2 bedroom units included as part of development applications Ensure that development proposals provide adequate and appropriate amenity space to accommodate people at all stages of life Continue to monitor both unit mix and sizes of new housing stock in the City to ensure it is in alignment with general trends for development and continues to be adequate to meet the needs of various household types Consider developing guidelines or providing assistance to developers to navigate the provision of storage and amenity spaces for larger households; and, accommodating household pets in a compact living environment

TREND AREA	DEFINITION	EXAMPLES	RELATION TO HOUSING POLICY DRIVER	KEY FINDINGS	COMMENTARY	ACTION
Alternative and Emerging Housing Forms- Accessory Dwelling Unit (ARU)	<p>An additional, self-contained dwelling located either within a house that would normally accommodate only one dwelling unit, or a second smaller-sized dwelling on the same lot. The term ARU is also commonly referred to a secondary unit</p> <p>Attached ARU: A self-contained dwelling located within a single detached dwelling. Also referred to as a secondary suite</p> <p>Detached ARU: A self-contained dwelling located in the side yard or rear yard of a primary residence. These can be conversions of existing building such as a garage or shed, or a new building</p>	<p>Examples:</p> <ul style="list-style-type: none"> Basement apartment Attic/above garage apartment Laneway House Garage suites <p>A number of municipalities have implemented pilot programs and licensing/ registration for ARUs, including:</p> <ul style="list-style-type: none"> Hamilton (laneway housing) Vancouver (laneway housing) Hamilton (ARUs permitted within end-unit townhouses) Newmarket (licensing/ registration of ARUs) Cobourg (licensing/ registration, CIP incentives for ARUs to encourage their development) Mississauga (licensing/ registration for legal units) 	<ul style="list-style-type: none"> Authorization of the use of two residential units in a detached house, semi-detached house, rowhouse and a residential unit in a building or structure ancillary to a detached house, semi-detached house or rowhouse Housing options to accommodate people of all incomes Housing options to accommodate people at all stages of life Range and mix of housing types Range and mix of densities 	<ul style="list-style-type: none"> Additional Residential Unit (ADU) is defined in the City of Burlington Official Plan (Approved, but under Appeal) as “a self-contained dwelling unit which is subordinate in size and located within, and/or on the same property as a single detached dwelling, semi-detached dwelling, townhouse unit, or street townhouse unit” ADUs are permitted in approximately 15% of the City based on current regulations The ZBL has not yet been updated to reflect the expanded permissions for ARUs contained within the OP 2020 Many municipalities have begun to implement programs to promote, encourage and incentivize the development of ARUs, recognizing the benefits they provide in terms of adding rental options without using additional land, and providing alternatives for renters who may not wish to live in a traditional multiple-unit apartment building Development of ARUs may sometimes be costly, particularly in the case of laneway housing, and therefore may not always provide an affordable rental option when compared with the purpose-built primary rental market units Approximately 1.7% of ground oriented homes in Burlington have an ARU, of which 43% are basement apartments Based on an analysis of the Census data, under a number of scenarios, there is a potential for the City to accommodate 735 and 7,349 ARUs within the existing stock 	<ul style="list-style-type: none"> A laneway housing program would not be feasible or appropriate for the City, given the existing development pattern in the City’s low-density residential neighbourhoods Tapping into the potential of ARUs would provide the City with a “quick win” solution to address housing need along the continuum 	<ul style="list-style-type: none"> Consider opportunities to provide even more flexibility for accessory dwelling units throughout the City Look for opportunities to promote the development of ARUs and inform homeowners on the costs and benefits of an ARU Consider a policy framework for new development within that would require a certain proportion of new builds to contain an ARU Consider establishing an annual target for ARUs Consider implementing a registration and monitoring program for ARUs to allow for improved monitoring on a go-forward basis Work to strengthen existing partnerships and build new partnerships to connect homeowners with legal ARUs with people in need of housing

TREND AREA	DEFINITION	EXAMPLES	RELATION TO HOUSING POLICY DRIVER	KEY FINDINGS	COMMENTARY	ACTION
Alternative and Emerging Housing Forms- Tiny Homes	A small, private and self-contained dwelling unit that is either a detached ARU or a primary residence.	<ul style="list-style-type: none"> • Site-built tiny home • Tiny Home on Wheels (THOW) • Small Shipping Container type homes • Bluewater Village, Goderich • Oshawa considers tiny homes as a single detached dwelling, subject to the zoning provisions and regulations for that use • Abitibi Commons 	<ul style="list-style-type: none"> • Range and Mix of Housing Types 	<ul style="list-style-type: none"> • ‘Tiny Homes’ are not explicitly defined in Burlington’s Zoning By-law, nor are they in many other municipalities • Building tiny homes as a primary residence, whether they are THOWs or site-built, would require available, developable land. Where there is a lack of available greenfield lands for development, as is the case for Burlington, it would require infill opportunities or redevelopment of city-owned lands or brownfield sites, or could be done through partnerships with existing organizations (e.g. infill in partnership with an existing place of worship who may have an underutilized parking lot or other surplus area associated with the main building) • Costs to construct tiny homes typically range between \$90- \$100 per square foot, excluding land and servicing. The overall cost per unit of tiny home can range from \$20,000 to \$45,000 or higher, as a result of the requirements necessary to meet OBC standards, requirements for materials and customized furniture and other built-in design features. Accordingly, once the cost of land and servicing are also factored in, tiny homes may not always provide an affordable alternative to traditional housing 	<ul style="list-style-type: none"> • There are currently no tiny homes in the City of Burlington <p>Given the context, tiny homes would be best implemented as infill development in the BUA, but could also be considered as part of developments within the DGA</p>	<ul style="list-style-type: none"> • Continue to review and monitor trends related to tiny homes • As part of the CZBL work, ensure regulations are flexibility to allow tiny homes either as-of-right (preferred) or through minor variance • Consider a tiny home pilot project, with associated incentives

TREND AREA	DEFINITION	EXAMPLES	RELATION TO HOUSING POLICY DRIVER	KEY FINDINGS	COMMENTARY	ACTION
Alternative and Emerging Housing Forms- Modular Homes	Components which are prefabricated sections of a dwelling that are built efficiently in a factory before being delivered to the site. At that point the components are assembled on site. The two types of modular construction are Permanent and Relocatable	<ul style="list-style-type: none"> • 321 Dovercourt Road, Toronto • Reiderman Residence, Vancouver 	<ul style="list-style-type: none"> • Range and Mix of Housing Types 	<ul style="list-style-type: none"> • Generally, modular homes cost less to construct than traditional units, and are generally faster to construct, reducing construction timelines and bringing the units to the market more quickly. They are typically used for housing solutions to address the needs along the continuum related to emergency housing. • Many municipalities implement temporary by-law limitations on modular homes and do not recognize them as permanent housing forms or solutions. • The City of Burlington Zoning By-law does not have specific requirements pertaining to modular homes, other than a prohibition on the use of temporary structures for human habitation • One of the key trends with modular housing is for the creation of supportive housing 	<ul style="list-style-type: none"> • As noted in this Report, as of 2020, there were a total of 1,188 community housing units in Burlington located across 15 communities. In Halton Region, 3,460 households are on the waitlist for subsidized housing, with the greatest need for one-bedroom non-seniors (under 65 years of age). If the waitlist continues to grow, there will be additional reliance on emergency housing • Modular housing could help address the increasing number of households in need in the short to medium term given the ability to construct quickly and the low cost. 	<ul style="list-style-type: none"> • Provide support for and encourage the development of modular housing forms, where feasible and appropriate, to address immediate emergency housing needs in the City • Consider opportunities for partnerships with service providers for the development of modular housing on City-owned lands to address immediate emergency housing needs in the City • Through the CZBL, recognize modular housing as permanent housing to expand opportunities for this form of building to accommodate housing options beyond those who are in need of emergency housing

TREND AREA	DEFINITION	EXAMPLES	RELATION TO HOUSING POLICY DRIVER	KEY FINDINGS	COMMENTARY	ACTION
Housing Arrangement- Co-Living and Shared Housing	Co-living is a form of shared living or intentional community where residents live in a house or building and share common spaces and amenities. Co-living can be ownership or rental tenure	<ul style="list-style-type: none"> Starcity, San Jose, California Sistershare Solterra Co-Housing HomeShare Alliance 	<ul style="list-style-type: none"> Housing options to accommodate people of all incomes Housing options to accommodate people at all stages of life 	<ul style="list-style-type: none"> Co-living, co-housing and shared housing arrangements can be both ownership and rental tenure. These options can also be provided at affordable or market rate prices. Shared living can include renting or owning a suite with roommates, to living in a large apartment building or complex of buildings. Co-living, co-housing and shared housing arrangement can range from independent living, with supports coming to the resident(s), to living in a building or community that has on-site services, to people living together in a congregate living arrangement with 24 hour supports. Rooming or boarding houses are also a form of shared housing and is a private market response to the need for affordable rental housing options for people living alone who have low incomes. The trend toward co-living/co-housing is due to several factors, including increasing house prices and rents, the increasing need for support for an aging population, and the decreasing land supply in areas close to services and amenities. 	<ul style="list-style-type: none"> At the local level, there is very little opportunity for the City to control or influence living arrangements and ownership types 	<ul style="list-style-type: none"> Ensure policies are flexible to allow for the development of housing types that would be appropriate for shared housing Provide a policy and regulatory environment that would support and allow for the renovation and retrofit of existing buildings to provide co-living and shared housing arrangements Facilitate partnerships to support shared housing and co-living arrangements, including connecting developers with support service agencies or employers with property owners

TREND AREA	DEFINITION	EXAMPLES	RELATION TO HOUSING POLICY DRIVER	KEY FINDINGS	COMMENTARY	ACTION
Housing Arrangement- Supportive Living	Supportive living provides a physical environment that is specifically designed to be safe, secure, enabling and home-like, with support services such as social services, provision of meals, housekeeping and social and recreational activities, in order to maximize residents' independence, privacy and dignity. Retirement homes are the most common form of supportive living.	<ul style="list-style-type: none"> Wellington Terrace, Burlington Housing Co-operatives (e.g. Deohaeko Support Network, Pickering; Prairie Housing Co-op, Winnipeg) Campus of care models (e.g. Spruce Lodge, Stratfors). 	<ul style="list-style-type: none"> Housing options to accommodate people of all incomes Housing options to accommodate people at all stages of life 	<ul style="list-style-type: none"> Many jurisdictions are examining how new buildings and communities can be constructed to enable more people to be able to live independently, or with light supports, in their homes 	<ul style="list-style-type: none"> At the local level, there is very little opportunity for the City to control or influence living arrangements and ownership types 	<ul style="list-style-type: none"> Ensure policies are flexible to allow for the development of supportive living types and forms (refer to Technical Memo # 1 for further recommendations respecting supportive living from a zoning perspective) Provide a policy and regulatory environment that would support and allow for the renovation and retrofit of existing buildings to provide opportunities for supportive living Facilitate partnerships to support supportive living arrangements, including connecting developers with support service agencies or employers with property owners
Housing Tenure- Rental Housing	N/A	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> Housing options to accommodate people of all incomes Housing options to accommodate people at all stages of life 	<ul style="list-style-type: none"> There is increased interest in single detached houses being used as rental housing by the private sector. This includes renting the entire house as a single dwelling unit or dividing the house into two or more dwellings and renting these out separately. <ul style="list-style-type: none"> While renting condominium units is not a new trend, there is a growing trend among residential developers to set aside a certain number of units in new condominium developments specifically as rental units. The acquisition of land for redevelopment projects within urban areas sometimes has the effect of removing existing rental units and displacing existing tenants 	<ul style="list-style-type: none"> The City of Burlington will continue to face pressures associated with the loss of purpose built rental housing in the future, particularly as land is acquired for infill redevelopment projects that may not provide rental tenure options 	<ul style="list-style-type: none"> Introduce a demolition and conversion control by-law and rental replacement by-law to implement the policy direction set out in the OP 2020 (Policy 3.1.2(2)) Require the submission of a tenant relocation plan for redevelopment projects that would remove rental units without replacing those units on-site Provide incentives for the development of purpose built rental units (both market and affordable)

TREND AREA	DEFINITION	EXAMPLES	RELATION TO HOUSING POLICY DRIVER	KEY FINDINGS	COMMENTARY	ACTION
Housing Tenure- Non-Traditional Ownership	Land held jointly by an organization, with residents having specific permission to live in one of the units on the land, either owning the building or having an “investment interest” in the organization that holds the land.	<ul style="list-style-type: none"> Life-lease Community Land Trust Co-operative Housing 	<ul style="list-style-type: none"> Housing options to accommodate people of all incomes Housing options to accommodate people at all stages of life 	<ul style="list-style-type: none"> While land trusts have been in existence for years, the interest in land trusts have increased in recent years due to the dwindling supply and increasing cost of developable land, particularly in the GTA. Land trusts are a way to obtain land and control how that land is used. Any organization can operate as a land trust and the different living arrangements, such as co-ops and rental housing can be combined with land trusts. 	<ul style="list-style-type: none"> The Burlington Lands Partnership is a new initiative by the City of Burlington that includes direction to deliver new affordable housing, which could take the form of one or more of these mandates 	<ul style="list-style-type: none"> Ensure policies are flexible enough to allow for these options to occur Encourage partnerships and collaborations to obtain land or existing structures to increase supply
Housing Tenure- Co-ownership	A shared living arrangement where two or more people own and live in a home together. Co-owners may share living spaces like kitchens and living rooms, or the home may be divided into separate units	<ul style="list-style-type: none"> DACA Credit Union financing options CMHC support for co-ownership mortgages The Joseph Rowntree Housing Trust Land Lease 	<ul style="list-style-type: none"> Housing options to accommodate people of all incomes Housing options to accommodate people at all stages of life 	<ul style="list-style-type: none"> While co-ownership is not a new concept, in recent years there has been an increased ease of creating these agreements, and increased ability to obtain a mortgage for properties with multiple owners The trend toward co-ownership is partly due to the increasing house prices where traditional home ownership is no longer affordable even to households with moderate incomes. This trend may also stem from the desire of multi-generational families to live together while still having the privacy afforded by separate dwelling units There is increased support by organizations to help people work through the added complexities of co-ownership of residential assets 	From a planning and housing strategy perspective, there are few policy options available to support, encourage or facilitate co-ownership as a model, as this is something that would be determined and pursued by an individual, or group of individuals. However, providing opportunities for increased advocacy and awareness of this model could allow for additional uptake in the City, thereby increasing option and choice.	<ul style="list-style-type: none"> Facilitate on a large scale by increasing awareness of the options among residential developers and potential home buyers Ensure land use policies and regulations do not preclude these types of living arrangements
Demographics - Youth	Persons within the 0-24 age cohorts, per Statistics Canada	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> Housing options to accommodate people of all incomes Housing options to accommodate people at all stages of life 	<ul style="list-style-type: none"> Youth account for 28.2% of the City’s population The greatest housing need for this demographic is typically in the form of shelters, temporary and transitional housing Youth face difficulties getting into social housing and shelters as a result of wait-lists or capacity Youth often face discrimination in the rental market, and find it challenging to find independent living opportunities that would be commensurate with what they can afford based on their income There is a need for housing among youth who do not have the stability of a normal home life and are unprepared for independent living. 	The City is not the service manager for housing and has little control over the Regional shelter system and other Regional supportive housing initiatives. As such, there is not significant opportunity at this time for the City to address specific needs of youth through the local housing strategy.	<ul style="list-style-type: none"> Some of the other recommendations discussed in this table, such as the provision of a policy and regulatory environment that would provide opportunities for supportive living arrangements and the facilitation of partnerships, could support the youth demographic

TREND AREA	DEFINITION	EXAMPLES	RELATION TO HOUSING POLICY DRIVER	KEY FINDINGS	COMMENTARY	ACTION
Demographics - Young Families	N/A	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> Housing options to accommodate people of all incomes Housing options to accommodate people at all stages of life 	<ul style="list-style-type: none"> 33.7% of the households were classified as couples with children, and this household type saw the second lowest rate of growth from 2005 to 2015 of surveyed household 	Although families with children are not experiencing significant growth in the City, and family sizes are generally decreasing, they do represent one third of all households in the City. As such, there is still a need to provide housing options that would accommodate this demographic in order to ensure a healthy supply that is responsive to potential demographic shifts.	<ul style="list-style-type: none"> Consider introducing policies that can be implemented to foster the conditions necessary for attracting and retaining families, which can include minimum unit mix targets which would include two and three bedroom units Consider developing guidelines or providing assistance to developers to navigate the provision of storage and amenity spaces for larger households; and, accommodating household pets in a compact living environment
Demographics - Newcomers to Canada	N/A	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> Housing options to accommodate people of all incomes Housing options to accommodate people at all stages of life 	<ul style="list-style-type: none"> Between 2005 and 2015, newcomer households in Burlington grew by 16.9%, from 17,805 (28.1%) to 20,815 households (29.2%) Successive federal governments have maintained an open policy for immigration and the GGH has attracted a large number of new Canadians year over years. Access to housing options for new Canadians is a major challenge. 	<ul style="list-style-type: none"> Newcomers are moving to new or newly developed subdivisions in Halton region, which points to larger family households The vast majority of new apartments are being built in taller buildings, which tend to be smaller and few having two or more bedrooms; challenge for larger newcomer households 	<ul style="list-style-type: none"> Ensure the Housing Strategy includes actions to increase the range and mix of unit types to accommodate the increasing number newcomers with young families
Demographics - Multi-Generational and Multi-Family Households	N/A	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> Housing options to accommodate people of all incomes Housing options to accommodate people at all stages of life 	<ul style="list-style-type: none"> Multi-generational housing is the fastest growing type of households in Canada Residential development companies see an opportunity in delivering multi-generational housing Although they make up a smaller proportion of total households, multiple family houses have experienced growth from 2005 (980 households) to 2015 (1,150), growing 21.1% in this period 	<ul style="list-style-type: none"> The vast majority of new apartments are being built in taller buildings, which tend to be smaller and few having two or more bedrooms; challenge for larger and multi-generational, multi-family households. 	<ul style="list-style-type: none"> Provide a policy and regulatory environment that would support the development of housing types that could foster multi-generational living

TREND AREA	DEFINITION	EXAMPLES	RELATION TO HOUSING POLICY DRIVER	KEY FINDINGS	COMMENTARY	ACTION
Demographics - Seniors	N/A	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> Housing options to accommodate people of all incomes Housing options to accommodate people at all stages of life 	<ul style="list-style-type: none"> The 55+ age group has been growing considerably and is expected to increase in both percentage and absolute terms over the next couple of decades Housing demand within the 55-74 age group is anticipated to be relatively stronger for ground-oriented housing forms The 75+ age group represents the fastest growing population segment within the City of Burlington The increase in propensity for high density housing units within the 75+ age group is not showing an increase within the City of Burlington relative to other housing types based on 2016 Census data 	<ul style="list-style-type: none"> When considering the aging population and the trend towards households with an older population, this data points to an increasing need for housing for seniors, including options for supportive living. 	<ul style="list-style-type: none"> Include actions to ensure the provision of a continuum of housing for seniors by accommodating a diversity of non-traditional housing forms.
Demographics - Persons with Special Needs	N/A	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> Housing options to accommodate people of all incomes Housing options to accommodate people at all stages of life 	<ul style="list-style-type: none"> Households that include at least one member with disabilities grew rapidly from 20,325 (32.1%) in 2005 to 36,810 (51.6%) in 2015 for a growth rate of 81.1% 	<ul style="list-style-type: none"> While there are a large number of housing options for seniors and persons who require supports in Burlington, this data suggests the need for housing options suitable for these households will continue to increase in the future. 	<ul style="list-style-type: none"> A range of options should be provided to meet the different needs of seniors and persons with disabilities. These should include innovative options such as shared housing, secondary suites, coach houses, tiny homes, and multigenerational housing persons with disabilities can live with, or close to, family and friends.

TREND AREA	DEFINITION	EXAMPLES	RELATION TO HOUSING POLICY DRIVER	KEY FINDINGS	COMMENTARY	ACTION
Demographics - Missing Middle	<p>A term used to describe a range of housing types between single-detached houses and apartment buildings that have gone missing from cities over the decades.</p> <p>This term has also been used to describe the lack of affordable and housing options for middle-income households, both in the ownership and private rental sectors.</p>	<ul style="list-style-type: none"> Semi-detached dwelling Townhouse Duplex, triplex, quadroplex Back to back townhouse Stacked townhouse Low-rise walk-up apartment 	<ul style="list-style-type: none"> Housing options to accommodate people of all incomes Housing options to accommodate people at all stages of life 	<ul style="list-style-type: none"> Although middle income residents may have some flexibility in their options, those that fall within lower deciles do not The lack of missing middle housing presents challenges when attracting employers to the City when the ability to live and work in Burlington is not always attainable 	<ul style="list-style-type: none"> A shift to a more diverse housing supply is important to accommodate the growing number of people living in Burlington as well as the address the missing middle gap the exists within the Greater Golden Horseshoe Although there is very little control local municipalities have over market pricing, and residential dwelling units would be sold at what the local market can bear, there are still a number of ways this diversity can be achieved and supported in order to ensure a healthy proportion of “missing middle” housing in the City to support the overall housing continuum 	<ul style="list-style-type: none"> Ensure a flexible and supportive policy framework that encourages diversity in ground-oriented housing forms beyond the single-detached dwelling Support and expedite development applications with affordable rental or ownership components Require, as part of development applications, that applicants demonstrate how the City’s Housing Strategy, and any associated targets are being addressed Explore inclusionary zoning Introduce rental conversion and demolition control By-laws Provide incentives through a Community Improvement Plan for the development of affordable and rental housing units that could address missing middle housing, among other things
Short Term Rentals	<p>Accommodation that are rented for a period not exceeding 28 days, and are commonly used by visitors who would traditionally stay in accommodations provided by hotels/motels and bed and breakfasts.</p>	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> The introduction of online platforms such as Airbnb, VRBO, Flipkey and others has made it easier for residents to offer their homes as a STR, to connect to the public, and to advertise and facilitate transactions with potential renters. This ability to reach such a large audience has disrupted the markets and drawn more attention to STR accommodations. STRs can result in a loss of housing from the market, which is particularly concerning in jurisdictions with already low vacancy rates in the primary and secondary rental markets Studies have also identified positive impacts such as financial benefits to homeowners struggling with housing affordability and increases in tourism 	<ul style="list-style-type: none"> A number of municipalities in Ontario, including Toronto, Niagara Falls, and Oakville, have used zoning as a tool to restrict areas where STRs are permitted 	<ul style="list-style-type: none"> Include an action within the Housing Strategy with a short-term timeframe to bring forward a recommended policy and regulatory approach to addressing STRs in the City

APPENDIX C-1

Data Tables

Table 1: Population Growth, City of Burlington; 2006-2016

YEAR	POPULATION
2006	164,415
2016	183,314
% Δ 2006-2016	11.5%

Source: Statistics Canada Community Profiles; 2006, 2016

Table 2: Population Growth, Halton Region; 2006-2016

YEAR	POPULATION
2006	439,256
2016	548,435
% Δ 2006-2016	24.9%

Source: Statistics Canada Community Profiles; 2006, 2016

Table 3: Population Growth, City of Burlington 2031-2051

GROWTH CONCEPTS PRESENTED IN REGIONAL IGMS GROWTH CONCEPTS DISCUSSION PAPER	2031 ALLOCATION AS SET OUT IN TABLE 1 OF THE ROP	2031-2051 FORECAST POPULATION GROWTH (HALTON REGION MARCH 2021 IGMS GROWTH CONCEPTS DISCUSSION PAPER)	GROWTH RATE (%)	2051 POPULATION
Concept 1	193,000	51,050	26.5%	244,050
Concept 2	193,000	56,400	29.2%	249,400
Concept 3	193,000	61,050	31.6%	254,050
Concept 4	193,000	45,190	23.4%	238,190

This table is based on draft findings released by Halton Region in February 2021, through the Growth Concepts Discussion Paper, and is not considered to be final and is subject to change through the Region's IGMS process. The preferred concept and full LNA will be released in the fall of 2021. Updates to this table to incorporate the preferred concept and recommendations will be considered by the Housing Strategy Project Team.

Table 4: City of Burlington Population Forecast Scenarios (excluding undercount); 2019

YEAR	LOW FORECAST POPULATION (#)	LOW FORECAST GROWTH RATE (%)	REFERENCE FORECAST POPULATION (#)	REFERENCE FORECAST GROWTH RATE (%)	HIGH FORECAST POPULATION (#)	HIGH FORECAST GROWTH RATE (%)
2011	175,800	-	175,800	-	175,800	-
2016	183,400	4.3%	183,400	4.3%	183,400	4.3%
2021	186,700	1.8%	189,200	3.2%	190,700	4.0%
Δ 2011- 2021	10,900	6.2%	13,400	7.6%	14,900	8.5%
2026	194,300	4.1%	198,000	4.7%	201,800	5.8%
2031	202,000	4.0%	208,000	5.1%	214,100	6.1%
Δ 2021- 2031	15,300	8.2%	18,800	9.9%	23,400	12.3%
2036	206,300	2.1%	218,500	5.0%	230,800	7.8%
2041	208,300	1.0%	227,200	4.0%	247,000	7.0%
Δ 2031- 2041	6,300	3.1%	19,200	9.2%	32,900	15.4%

Source: City of Burlington's Growth Analysis, 2019 (Figure 6-7)

Table 5: Household Trends, City of Burlington and Halton Region; 2006-2016

YEAR	CITY OF BURLINGTON HOUSEHOLDS (#)	CITY OF BURLINGTON GROWTH RATE (%)	REGION OF HALTON HOUSEHOLDS (#)	REGION OF HALTON GROWTH RATE (%)
2006	63,255	-	157,075	-
2016	71,375	12.8%	192,980	22.9%

Source: Statistics Canada Community Profiles; 2006, 2016

Table 6: City of Burlington, Total Household Growth by Structure Type, 2031 - 2051

GROWTH CONCEPT	GROUND RELATED HOUSEHOLDS	GROUND RELATED HOUSEHOLDS-SHARE OF REGION	APARTMENT HOUSEHOLDS	APARTMENT HOUSEHOLDS SHARE OF REGION	TOTAL NEW HOUSEHOLDS	TOTAL SHARE OF REGION	TOTAL HOUSEHOLDS
Concept 1	1,960	4.00%	19,250	27.10%	21,210	17.70%	100,685
Concept 2	1,160	3.10%	21,460	26.20%	22,620	18.90%	102,095
Concept 3	1,200	4.60%	21,540	23.10%	22,740	19.00%	102,215
Concept 4	2,030	3.40%	18,110	30.10%	20,140	16.80%	99,615

Source: [Halton Region IGMS Discussion Paper](#)

Table 7: Residential Housing Unit Growth Forecast (Reference Scenario), City of Burlington; 2019

YEAR	SINGLE AND SEMI-DETACHED HH (#)	SINGLE AND SEMI-DETACHED GROWTH RATE (%)	MULTIPLES HH (#)	MULTIPLES GROWTH RATE (%)	APARTMENTS HH (#)	APARTMENTS GROWTH RATE (%)	OTHER HH (#)	OTHER GROWTH RATE (%)	TOTAL HOUSEHOLDS HH (#)	TOTAL HOUSEHOLDS GROWTH RATE (%)
2011	39,185	-	13,710	-	15,820	-	65	-	68,780	-
2016	39,925	1.9%	14,030	2.3%	17,240	9.0%	180	176.9%	71,375	3.8%
2021	40,610	1.7%	14,710	4.8%	19,910	15.5%	180	0.0%	75,410	5.7%
△ 2011- 2021	1,425	3.6%	1,000	7.3%	4,090	25.9%	115	176.9%	6,630	9.6%
2026	41,060	1.1%	15,160	3.1%	23,660	18.8%	180	0.0%	80,060	6.2%
2031	41,355	0.7%	15,395	1.6%	28,025	18.4%	180	0.0%	84,955	6.1%
△ 2021- 2031	745	1.8%	685	4.7%	8,115	40.8%	0	0.0%	9,545	12.7%
2036	41,430	0.2%	15,630	1.5%	32,345	15.4%	180	0.0%	89,585	5.4%
2041	41,505	0.2%	15,865	1.5%	35,685	10.3%	180	0.0%	93,235	4.1%
△ 2031- 2041	150	0.4%	470	3.1%	7,660	27.3%	0	0.0%	8,280	9.7%

Source: City of Burlington Growth Analysis Study, 2019 (Figure 6-10)

Table 8: Household Breakdown in Burlington for Selected Demographic Groups

DEMOGRAPHIC GROUP	2006 #	2006 %	2016 #	2016 %	△ 2006-2016 %
Total	63,255	100.0%	71,375	100.0%	12.8%
Immigrant Households	17,805	28.1%	20,815	29.2%	16.9%
Households incl. Member with Disability	20,325	32.1%	36,810	51.6%	81.1%
Households with Seniors	17,045	26.9%	22,935	32.1%	34.6%
Indigenous Households	635	1.0%	1,100	1.5%	73.2%

Source: Canada Mortgage and Housing Corporation; 2006, 2016

Table 9: Household Type for Private Households, City of Burlington; 2006-2016

HOUSEHOLD TYPE	2006 (#)	2006 (%)	2016 (#)	2016 (%)	△ 2006-2016 (%)
Couples without Children	17,805	28.1%	19,680	27.6%	10.5%
Couples with Children	22,465	35.5%	24,050	33.7%	7.1%
Lone Parent Household	5,810	9.2%	7,195	10.1%	23.8%
Multiple Family	950	1.5%	1,150	1.6%	21.1%
One-Person Households	14,670	23.2%	17,720	24.8%	20.8%
Other Non-Family Households	1,565	2.5%	1,580	2.2%	1.0%
Total Private Households	63,265	100.0%	71,375	100.0%	12.8%

Source: Statistics Canada Community Profiles; 2006, 2016

Table 10: Household Type for Private Households, Halton Region; 2006-2016

HOUSEHOLD TYPE	2006 (#)	2006 (%)	2016 (#)	2016 (%)	△ 2006-2016 (%)
Couples without Children	32,995	27.7%	39,495	23.9%	19.7%
Couples with Children	47,835	40.2%	67,695	41.0%	41.5%
Lone Parent Household	10,135	8.5%	19,675	11.9%	94.1%
Multiple Family	2,285	1.9%	4,810	2.9%	110.5%
One-Person Households	22,925	19.3%	30,420	18.4%	32.7%
Other Non-Family Households	2,810	2.4%	3,185	1.9%	13.3%
Total Private Households	118,985	100.0%	165,280	100.0%	38.9%

Source: Statistics Canada Community Profiles; 2006, 2016

Table 11: Household Size for Occupied Private Dwellings, City of Burlington; 2006-2016

HOUSEHOLD SIZE	2006 (#)	2006 (%)	2016 (#)	2016 (%)	△ 2006-2016 (%)
1 person	14,670	23.2%	17,705	24.8%	20.7%
2 persons	21,795	34.5%	24,190	33.9%	11.0%
3 persons	10,295	16.3%	11,545	16.2%	12.1%
4 persons	11,125	17.6%	12,395	17.4%	11.4%
5 or more persons	5,380	8.5%	5,535	7.8%	2.9%
Total - Private households	63,255	100.0%	71,375	100.0%	12.8%

Source: Statistics Canada Community Profiles; 2006, 2016

Table 12: Household Size for Occupied Private Dwellings, Halton Region; 2006-2016

HOUSEHOLD SIZE	2006 (#)	2006 (%)	2016 (#)	2016 (%)	Δ 2006-2016 (%)
1 person	30,030	19.1%	37,660	19.5%	25.4%
2 persons	49,960	31.8%	57,970	30.0%	16.0%
3 persons	27,860	17.7%	34,005	17.6%	22.1%
4 persons	32,370	20.6%	41,485	21.5%	28.2%
5 or more persons	16,865	10.7%	21,855	11.3%	29.6%
Total - Private households	157,080	100.0%	192,980	100.0%	22.9%

Source: Statistics Canada Community Profiles; 2006, 2016

Table 13: Population Groups by Decile; 2016

YEAR: 2016 DECILE	CITY OF BURLINGTON (#)	CITY OF BURLINGTON (%)	HALTON REGION (#)	HALTON REGION (%)	CANADA (#)	CANADA (%)
1st Decile	8910	4.9%	30,550	5.6%	3,445,950	10.0%
2nd Decile	10,070	5.6%	30,465	5.6%	3,445,660	10.0%
3rd Decile	11,865	6.6%	34,080	6.3%	3,446,165	10.0%
1-3 Total	30,845	17.1%	95,095	17.6%	10,337,775	30.0%
4th Decile	13,380	7.4%	37,605	7.0%	3,445,850	10.0%
5th Decile	15,130	8.4%	43,190	8.0%	3,446,210	10.0%
6th Decile	17,420	9.7%	49,605	9.2%	3,445,695	10.0%
4-6 Total	45,930	25.5%	130,400	24.1%	10,337,755	30.0%
7th Decile	19,660	10.9%	56,615	10.5%	3,446,470	10.0%
8th Decile	22,820	12.7%	66,750	12.3%	3,445,940	10.0%
9th Decile	27,530	15.3%	82,425	15.2%	3,446,045	10.0%
10th Decile	33,350	18.5%	109,685	20.3%	3,446,080	10.0%
7-10 Total	103,360	57.4%	315,475	58.3%	13,784,535	40.0%
Total	180,125	100.0%	540,975	100.0%	34,460,065	100.0%

Source: Statistics Canada Community Profiles 2016

Table 14: Total Income Deciles, City of Burlington; 2006-2021

DECILE	2006	2016	2021	△ 2006-2016
Low Income 1st Decile	\$24,527	\$29,895	\$32,922	22%
Low Income 2nd Decile	\$37,760	\$46,063	\$50,727	22%
Low Income 3rd Decile	\$50,019	\$61,235	\$67,435	22%
Moderate Income 4th Decile	\$62,216	\$76,688	\$84,453	23%
Moderate Income 5th Decile	\$75,087	\$93,758	\$103,251	25%
Moderate Income 6th Decile	\$89,831	\$112,518	\$123,911	25%
High Income 7th Decile	\$106,622	\$135,614	\$149,345	27%
High Income 8th Decile	\$129,770	\$167,046	\$183,961	29%
High Income 9th Decile	\$170,524	\$220,540	\$242,871	29%
High Income 10th Decile	\$170,525	\$220,541	\$242,872	29%

Source: Statistics Canada Custom Tabulations; 2006, 2016

Table 15: Renter Income Deciles, City of Burlington; 2006-2021

DECILE	2006	2016	2021	△ 2006-2016
Low Income 1st Decile	\$15,329	\$18,849	\$20,758	23%
Low Income 2nd Decile	\$20,561	\$26,783	\$29,495	30%
Low Income 3rd Decile	\$27,615	\$35,798	\$39,423	30%
Moderate Income 4th Decile	\$34,448	\$44,808	\$49,346	30%
Moderate Income 5th Decile	\$41,255	\$53,815	\$59,264	30%
Moderate Income 6th Decile	\$49,389	\$63,919	\$70,391	29%
High Income 7th Decile	\$59,878	\$77,231	\$85,052	29%
High Income 8th Decile	\$71,518	\$93,514	\$102,983	31%
High Income 9th Decile	\$92,124	\$122,388	\$134,781	33%
High Income 10th Decile	\$92,125	\$122,389	\$134,782	33%

Source: Statistics Canada Custom Tabulations; 2006, 2016

Table 16: Owner Income Deciles, City of Burlington; 2006-2021

DECILE	2006	2016	2021	△ 2006-2016
Low Income 1st Decile	\$31,809	\$39,637	\$43,651	25%
Low Income 2nd Decile	\$46,885	\$58,895	\$64,858	26%
Low Income 3rd Decile	\$60,145	\$75,205	\$82,820	25%
Moderate Income 4th Decile	\$72,848	\$92,700	\$102,086	27%
Moderate Income 5th Decile	\$86,184	\$109,851	\$120,974	27%
Moderate Income 6th Decile	\$100,470	\$129,174	\$142,254	29%
High Income 7th Decile	\$117,750	\$153,356	\$168,884	30%
High Income 8th Decile	\$140,764	\$185,419	\$204,194	32%
High Income 9th Decile	\$181,727	\$241,278	\$265,709	33%
High Income 10th Decile	\$181,728	\$241,279	\$265,710	33%

Source: Statistics Canada Custom Tabulations; 2006, 2016

Table 17: Total Income Deciles, Halton Region; 2006-2021

DECILE	2006	2016	2021	△ 2006-2016
Low Income 1st Decile	\$26,333	\$31,726	\$34,939	20%
Low Income 2nd Decile	\$41,226	\$50,255	\$55,344	22%
Low Income 3rd Decile	\$55,280	\$67,287	\$74,100	22%
Moderate Income 4th Decile	\$69,444	\$85,011	\$93,619	22%
Moderate Income 5th Decile	\$83,605	\$103,247	\$113,702	23%
Moderate Income 6th Decile	\$99,132	\$123,873	\$136,416	25%
High Income 7th Decile	\$117,725	\$148,935	\$164,016	27%
High Income 8th Decile	\$142,951	\$183,415	\$201,987	28%
High Income 9th Decile	\$189,743	\$246,426	\$271,378	30%
High Income 10th Decile	\$189,744	\$246,427	\$271,379	30%

Source: Statistics Canada Custom Tabulations; 2006, 2016

Table 18: Renter Income Deciles, Halton Region; 2006-2021

DECILE	2006	2016	2021	△ 2006-2016
Low Income 1st Decile	\$14,653	\$17,690	\$19,481	21%
Low Income 2nd Decile	\$20,031	\$25,073	\$27,612	25%
Low Income 3rd Decile	\$27,244	\$34,769	\$38,290	28%
Moderate Income 4th Moderate Income Decile	\$34,449	\$44,112	\$48,579	28%
Moderate Income 5th Decile	\$42,022	\$54,549	\$60,072	30%
Moderate Income 6th Decile	\$50,965	\$66,185	\$72,887	30%
High Income 7th Decile	\$60,980	\$80,172	\$88,289	31%
High Income 8th Decile	\$74,857	\$99,440	\$109,509	33%
High Income 9th Decile	\$98,675	\$133,075	\$146,549	35%
High Income 10th Decile	\$98,676	\$133,076	\$146,551	35%

Source: Statistics Canada Custom Tabulations; 2006, 2016

Table 19: Owner Income Deciles, Halton Region; 2006-2021

DECILE	2006	2016	2021	△ 2006-2016
Low Income 1st Decile	\$34,405	\$41,815	\$46,049	22%
Low Income 2nd Decile	\$50,991	\$62,153	\$68,446	22%
Low Income 3rd Decile	\$65,855	\$80,853	\$89,040	23%
Moderate Income 4th Decile	\$79,656	\$98,766	\$108,766	24%
Moderate Income 5th Decile	\$93,371	\$117,104	\$128,962	25%
Moderate Income 6th Decile	\$108,879	\$137,953	\$151,922	27%
High Income 7th Decile	\$127,279	\$163,036	\$179,544	28%
High Income 8th Decile	\$153,283	\$197,897	\$217,935	29%
High Income 9th Decile	\$203,755	\$265,043	\$291,880	30%
High Income 10th Decile	\$203,756	\$265,044	\$291,881	30%

Source: Statistics Canada Custom Tabulations; 2006, 2016

Table 20: Average Income and Median Income for Private Households by Type, City of Burlington; 2006-2016

HOUSEHOLD TYPE	2006 AVERAGE INCOME	2006 MEDIAN INCOME	2016 AVERAGE INCOME	2016 MEDIAN INCOME	2021 AVERAGE INCOME	2021 MEDIAN INCOME	%Δ 2006- 2016 AVERAGE INCOME	%Δ 2006- 2016 MEDIAN INCOME	%Δ 2006- 2021 AVERAGE INCOME	%Δ 2006- 2021 MEDIAN INCOME
Couples without Children	N/A	\$79,458	\$126,812	\$96,070	\$139,652	\$105,798	N/A	20.9%	N/A	33.1%
Couples with Children	N/A	\$110,249	\$177,218	\$143,376	\$195,162	\$157,894	N/A	30.0%	N/A	43.2%
Couple Households	\$117,322	\$95,104	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Lone Parents	\$61,668	\$52,499	\$82,522	\$69,654	\$90,878	\$76,707	33.8%	32.7%	47.4%	46.1%
Female Lone Parents	\$56,878	\$49,986	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other Family Households	N/A	\$54,752	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Non-Family - One Person Households	\$49,976	\$33,060	\$60,516	\$48,039	\$66,644	\$52,903	21.1%	45.3%	33.4%	60.0%
Non-family - Two-or-more person household	N/A	N/A	\$144,171	\$112,675	\$158,769	\$124,084	N/A	N/A	N/A	N/A
Total Private Households	\$95,948	\$74,969	\$144,456	\$112,739	\$159,083	\$124,154	50.6%	50.4%	65.8%	65.6%

Source: Statistics Canada Community Profiles; 2006, 2016

Table 21: Average Income and Median Income for Private Households by Type, Halton Region; 2006-2016

HOUSEHOLD TYPE	2006 AVERAGE INCOME	2006 MEDIAN INCOME	2016 AVERAGE INCOME	2016 MEDIAN INCOME	2021 AVERAGE INCOME	2021 MEDIAN INCOME	%Δ 2006- 2016 AVERAGE INCOME	%Δ 2006- 2016 MEDIAN INCOME	%Δ 2006- 2021 AVERAGE INCOME	%Δ 2006- 2021 MEDIAN INCOME
Couples without Children	N/A	\$86,381	\$137,751	\$100,760	\$151,699	\$110,963	N/A	16.6%	N/A	28.5%
Couples with Children	N/A	\$113,341	\$183,977	\$144,502	\$202,606	\$159,134	N/A	27.5%	N/A	40.4%
Couple Households	\$129,539	\$101,874	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Lone Parents	\$65,682	\$55,226	\$89,060	\$71,677	\$98,078	\$78,935	35.6%	29.8%	49.3%	42.9%
Female Lone Parents	\$61,197	\$52,411	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other Family Households	N/A	\$57,922	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Non-Family - One Person Households	\$51,163	\$33,559	\$67,110	\$48,351	\$73,905	\$53,247	31.2%	44.1%	44.5%	58.7%
Non-family - Two-or-more person household	N/A	N/A	\$156,858	\$119,408	\$172,741	\$131,499	N/A	N/A	N/A	N/A
Total Private Households	\$108,126	\$83,496	\$156,969	\$119,370	\$172,863	\$131,457	45.2%	43.0%	59.9%	57.4%

Source: Statistics Canada Community Profiles; 2006, 2016

Table 22: Private Household by Tenure, City of Burlington; 2006-2016

TENURE	2006 (#)	2006 (%)	2016 (#)	2016 (%)	△ 2006-2016 (%)
Owned	50,330	79.6%	54,540	76.4%	8.4%
Rented	12,925	20.4%	16,835	23.6%	30.3%
Total - Housing tenure	63,260	100%	71,375	100%	12.8%

Source: Statistics Canada Community Profiles; 2006, 2016

Table 23: Private Household by Tenure, Halton Region; 2006-2016

TENURE	2006 (#)	2006 (%)	2016 (#)	2016 (%)	△ 2006-2016 (%)
Owned	130,330	83.0%	156,165	80.9%	19.8%
Rented	26,750	17.0%	36,810	19.1%	37.6%
Total - Housing tenure	157,085	100%	192,980	100%	22.9%

Source: Statistics Canada Community Profiles; 2006, 2016

Table 24: Age of Primary Household Maintainer for Private Households, City of Burlington; 2006-2016

AGE OF PRIMARY HOUSEHOLD MAINTAINER	2006 (#)	2006 (%)	2016 (#)	2016 (%)	△ 2006-2016
Youth (0-24 Years)	920	1.5%	575	0.8%	-37.5%
Young Adults (25-44 Years)	22,380	35.4%	20,440	28.6%	-8.7%
Older Adults (45-64 Years)	24,505	38.7%	29,605	41.5%	20.8%
Seniors (65+ Years)	15,450	24.4%	20,755	29.1%	34.3%
Total	63,255	100%	71,370	100.0%	12.8%

Source: Statistics Canada Community Profiles; 2006, 2016

Table 25: Age of Primary Household Maintainer for Private Households, Halton Region; 2006-2016

AGE OF PRIMARY HOUSEHOLD MAINTAINER	2006 (#)	2006 (%)	2016 (#)	2016 (%)	△ 2006-2016%
Youth (0-24 Years)	2,080	1.3%	1,620	0.8%	-22.1%
Young Adults (25-44 Years)	59,775	38.1%	59,740	31.0%	-0.1%
Older Adults (45-64 Years)	63,240	40.3%	85,710	44.4%	35.5%
Seniors (65+ Years)	31,980	20.4%	45,905	23.8%	43.5%
Total	157,085	100%	192,975	100.0%	22.8%

Source: Statistics Canada Community Profiles; 2006, 2016

Table 26: Private Dwelling by Period of Construction, City of Burlington; 2016

YEAR	#	%
1960 or before	10,805	15.1%
1961 to 1980	24,530	34.4%
1981 to 1990	9,755	13.7%
1991 to 2000	10,020	14.0%
2001 to 2006	6,995	9.8%
2006 to 2010	5,560	7.8%
2011 to 2016	3,700	5.2%
Total - Private Dwellings	71,370	100.0%

Source: Canada Mortgage and Housing Corporation; 2006, 2016

Table 27: Private Dwelling by Period of Construction, Halton Region; 2016

YEAR	#	%
1960 or before	24,320	12.6%
1961 to 1980	50,090	26.0%
1981 to 1990	26,945	14.0%
1991 to 2000	25,995	13.5%
2001 to 2006	24,980	12.9%
2006 to 2010	23,225	12.0%
2011 to 2016	17,520	9.1%
Total - Private Dwellings	192,975	100.0%

Source: Canada Mortgage and Housing Corporation; 2006, 2016

Table 28: Dwelling Condition by Tenure, City of Burlington; 2006-2016

DWELLINGS AND CONDITION	TOTAL (#)	TOTAL (%)	OWNED (#)	OWNED (%)	RENTED (#)	RENTED (%)
Total Dwellings 2006	63,255	100.0%	50,330	79.6%	12,925	20.4%
Total Dwellings 2016	71,375	100.0%	54,535	76.4%	16,835	23.6%
Total Dwellings Δ 2006-2016	8,120	100.0%	4,205	51.8%	3,910	48.2%
Dwelling Condition Regular Maintenance Needed 2006	46,975	74.3%	38,685	76.9%	8,285	64.1%
Dwelling Condition Regular Maintenance Needed 2016	52,530	73.6%	40,555	74.4%	11,975	71.1%
Dwelling Condition Regular Maintenance Needed Δ 2006-2016	5,555	11.8%	1,870	4.8%	3,690	44.5%
Dwelling Condition Minor Repairs Needed 2006	13,310	21.0%	10,005	19.9%	3,305	25.6%
Dwelling Condition Minor Repairs Needed 2016	15,710	22.0%	12,090	22.2%	3,615	21.5%
Dwelling Condition Minor Repairs Needed Δ 2006-2016	2,400	18.0%	2,085	20.8%	310	9.4%
Dwelling Condition Major Repairs Needed 2006	2,975	4.7%	1,640	3.3%	1,335	10.3%
Dwelling Condition Major Repairs Needed 2016	3,135	4.4%	1,895	3.5%	1,245	7.4%
Dwelling Condition Major Repairs Needed Δ 2006-2016	160	5.4%	255	15.5%	-90	-6.7%

Source: Canada Mortgage and Housing Corporation; 2006, 2016

Table 29: Dwelling Condition by Dwelling Type, City of Burlington; 2006-2016

DWELLING CONDITION BY TYPE	#	%	REGULAR MAINTENANCE NEEDED (#)	REGULAR MAINTENANCE NEEDED (%)	MINOR REPAIRS NEEDED (#)	MINOR REPAIRS NEEDED (%)	MAJOR REPAIRS NEEDED (#)	MAJOR REPAIRS NEEDED (%)
Total - Dwelling Type 2006	63,255	100.0%	46,975	74.3%	13,310	21.0%	2,975	4.7%
Total - Dwelling Type 2016	71,375	100.0%	52,530	73.6%	15,710	22.0%	3,135	4.4%
Total - Dwelling Type Δ 2006-2016	8,120	100.0%	5,555	68.4%	2,400	29.6%	160	2.0%
Dwelling Types by Condition Single-Detached House 2006	34,165	54.0%	25,040	53.3%	7,940	59.7%	1,185	39.8%
Dwelling Types by Condition Single-Detached House 2016	36,735	51.5%	26,230	49.9%	8,880	56.5%	1,150	36.7%
Dwelling Types by Condition Single-Detached House Δ 2006-2016	2,570	7.5%	1,190	4.8%	940	11.8%	-35	-3.0%
Dwelling Types by Condition Apartment in a Building with Five or More Storeys 2006	9,570	15.1%	6,925	14.7%	1,760	13.2%	885	29.7%
Dwelling Types by Condition Apartment in a Building with Five or More Storeys 2016	11,550	16.2%	8,935	17.0%	1,740	11.1%	875	27.9%
Dwelling Types by Condition Apartment in a Building with Five or More Storeys Δ 2006-2016	1,980	20.7%	2,010	29.0%	-20	-1.1%	-10	-1.1%
Dwelling Types by Condition Semi-detached house 2006	2,520	4.0%	1,740	3.7%	680	5.1%	95	3.2%

DWELLING CONDITION BY TYPE	#	%	REGULAR MAINTENANCE NEEDED (#)	REGULAR MAINTENANCE NEEDED (%)	MINOR REPAIRS NEEDED (#)	MINOR REPAIRS NEEDED (%)	MAJOR REPAIRS NEEDED (#)	MAJOR REPAIRS NEEDED (%)
Dwelling Types by Condition Semi-detached house 2016	3,185	4.5%	2,305	4.4%	775	4.9%	105	3.3%
Dwelling Types by Condition Semi-detached house Δ 2006-2016	665	26.4%	565	32.5%	95	14.0%	10	10.5%
Dwelling Types by Condition Row house 2006	11,630	18.4%	9,340	19.9%	1,880	14.1%	410	13.8%
Dwelling Types by Condition Row house 2016	13,315	18.7%	10,095	19.2%	2,660	16.9%	560	17.9%
Dwelling Types by Condition Row house Δ 2006-2016	1,685	14.5%	755	8.1%	780	41.5%	150	36.6%
Dwelling Types by Condition Apartment or flat in a duplex 2006	810	1.3%	485	1.0%	270	2.0%	50	1.7%
Dwelling Types by Condition Apartment or flat in a duplex 2016	720	1.0%	485	0.9%	180	1.1%	50	1.6%
Dwelling Types by Condition Apartment or flat in a duplex Δ 2006-2016	-90	-11.1%	0	0.0%	-90	-33.3%	0	0.0%
Dwelling Types by Condition Apartment in a building that has fewer than five storeys 2006	4,495	7.1%	3,385	7.2%	765	5.7%	340	11.4%

DWELLING CONDITION BY TYPE	#	%	REGULAR MAINTENANCE NEEDED (#)	REGULAR MAINTENANCE NEEDED (%)	MINOR REPAIRS NEEDED (#)	MINOR REPAIRS NEEDED (%)	MAJOR REPAIRS NEEDED (#)	MAJOR REPAIRS NEEDED (%)
Dwelling Types by Condition Apartment in a building that has fewer than five storeys 2016	4,340	6.1%	4,340	8.3%	1,055	6.7%	290	9.3%
Dwelling Types by Condition Apartment in a building that has fewer than five storeys Δ 2006-2016	-155	-3.4%	955	28.2%	290	37.9%	-50	-14.7%
Dwelling Types by Condition Other 2006	75	0.1%	55	0.1%	10	0.1%	10	0.3%
Dwelling Types by Condition Other 2016	175	0.2%	130	0.2%	45	0.3%	10	0.3%
Dwelling Types by Condition Other Δ 2006-2016	100	133.3%	75	136.4%	35	350.0%	0	0.0%

Source: Statistics Canada Community Profiles, 2006, 2016

Table 30: Dwelling Condition by Tenure, Halton Region; 2006-2016

DWELLINGS AND CONDITION	TOTAL (#)	TOTAL (%)	OWNED (#)	OWNED (%)	RENTED (#)	RENTED (%)
Total Dwellings 2006	157,085	100.0%	130,330	83.0%	26,750	17.0%
Total Dwellings 2016	192,975	100.0%	156,165	80.9%	36,815	19.1%
Total Dwellings Δ 2006-2016	35,890	22.8%	25,835	19.8%	10,065	37.6%
Dwelling Condition Regular Maintenance Needed 2006	118,725	75.6%	100,860	77.4%	17,860	66.8%
Dwelling Condition Regular Maintenance Needed 2016	143,995	74.6%	117,090	75.0%	26,900	73.1%
Dwelling Condition Regular Maintenance Needed Δ 2006-2016	25,270	21.3%	16,230	16.1%	9,040	50.6%
Dwelling Condition Minor Repairs Needed 2006	31,990	20.4%	25,485	19.6%	6,500	24.3%
Dwelling Condition Minor Repairs Needed 2016	41,745	21.6%	34,135	21.9%	7,605	20.7%
Dwelling Condition Minor Repairs Needed Δ 2006-2016	9,755	30.5%	8,650	33.9%	1,105	17.0%
Dwelling Condition Major Repairs Needed 2006	6,370	4.1%	3,980	3.1%	2,390	8.9%
Dwelling Condition Major Repairs Needed 2016	7,245	3.8%	4,940	3.2%	2,305	6.3%
Dwelling Condition Major Repairs Needed Δ 2006-2016	875	13.7%	960	24.1%	-85	-3.6%

Source: Canada Mortgage and Housing Corporation; 2006, 2016

Table 31: Dwelling Structure Type for Private Households, City of Burlington; 2006-2016

STRUCTURAL TYPE OF DWELLING	2006 (#)	2006 (%)	2016 (#)	2016 (%)	△ 2006-2016 (%)
Single-detached house	34,165	54.0%	36,745	51.5%	7.6%
Apartment in a building that has five or more storeys	9570	15.1%	11570	16.2%	20.9%
Semi-detached house	2,520	4.0%	3,110	4.4%	23.4%
Row house	11,630	18.4%	13,310	18.6%	14.4%
Apartment or flat in a duplex	810	1.3%	780	1.1%	-3.7%
Apartment in a building that has fewer than five storeys	4,495	7.1%	5,690	8.0%	26.6%
Other single-attached house	65	0.1%	105	0.1%	61.5%
Movable dwelling	10	0.0%	60	0.1%	500.0%
Total - Structural type of dwelling	63,255	100.0%	71,375	100.0%	12.8%

Source: Statistics Canada Community Profiles; 2006, 2016

Table 32: Dwelling Structure Type for Private Households, Halton Region; 2006-2016

STRUCTURAL TYPE OF DWELLING	2006 (#)	2006 (%)	2016 (#)	2016 (%)	△ 2006-2016%
Single-detached house	96,480	61.4%	112,875	58.5%	17.0%
Apartment in a building that has five or more storeys	17,845	11.4%	21,890	11.3%	22.7%
Semi-detached house	7,705	4.9%	10,140	5.3%	31.6%
Row house	23,715	15.1%	33,815	17.5%	42.6%
Apartment or flat in a duplex	2,490	1.6%	2,565	1.3%	3.0%
Apartment in a building that has fewer than five storeys	8,545	5.4%	11,395	5.9%	33.4%
Other single-attached house	245	0.2%	215	0.1%	-12.2%
Movable dwelling	55	0.0%	75	0.0%	36.4%
Total - Structural type of dwelling	157,085	100.0%	192,980	100.0%	22.9%

Source: Statistics Canada Community Profiles; 2006, 2016

Table 33: Primary Rental Market by Unit Size; City of Burlington; 2016-2020

YEAR	BACHELOR (#)	BACHELOR (%)	1 BEDROOM (#)	1 BEDROOM (%)	2 BEDROOM (#)	2 BEDROOM (%)	3 BEDROOM + (#)	3 BEDROOM + (%)	TOTAL (#)
2006	76	0.9%	2,626	29.6%	4,706	53.0%	1,469	16.5%	8,877
2016	109	1.1%	2,873	29.0%	5,388	54.4%	1,528	15.4%	9,898
2020	120	1.2%	2,959	29.1%	5,660	55.7%	1,429	14.1%	10,168
△ 2016-2020	N/A	10.1%	N/A	3.0%	N/A	5.0%	N/A	-6.5%	2.7%

Source: Canada Mortgage and Housing Corporation; 2006, 2016, 2020

Table 34: Secondary Rental Market Universe, City of Burlington; 2006-2016

TENURE	2006 (#)	2006 (%)	2016 (#)	2016 (%)	%△ 2006-2016
	8,877	68.7%	9,898	58.8%	11.5%
Secondary Market	4,048	31.3%	6,937	41.2%	71.4%
Total Rental Units	12,925	100.0%	16,835	100.0%	30.3%

Source: Canada Mortgage and Housing Corporation 2016, 2020

Table 35: Primary Rental Market by Unit Size; Halton Region; 2016-2020

YEAR	BACHELOR (#)	BACHELOR (%)	1 BEDROOM (#)	1 BEDROOM (%)	2 BEDROOM (#)	2 BEDROOM (%)	3 BEDROOM + (#)	3 BEDROOM + (%)	TOTAL (#)
2006	263	1.8%	4,581	30.6%	7,976	53.2%	2,159	14.4%	14,979
2016	296	1.8%	4,888	30.3%	8,736	54.2%	2,202	13.7%	16,122
2020	310	1.8%	4,969	29.5%	9,394	55.8%	2,157	12.8%	16,830
△ 2016-2020	N/A	4.7%	N/A	1.7%	N/A	7.5%	N/A	-2.0%	4.4%

Source: Canada Mortgage and Housing Corporation; 2006, 2016, 2020

Table 36: Secondary Rental Market Universe, Halton Region; 2006-2016

TENURE	2006 (#)	2006 (%)	2016 (#)	2016 (%)	%Δ 2006-2016
Primary Market	14,979	56.0%	16,122	43.8%	7.6%
Secondary Market	11,771	44.0%	20,688	56.2%	75.8%
All	26,750	100.0%	36,810	100.0%	37.6%

Source: Canada Mortgage and Housing Corporation 2016, 2020

Table 37: Primary Rental Market Average Rent by Unit Size, City of Burlington; 2006-2020

YEAR	BACHELOR	1 BEDROOM	2 BEDROOM	3 BEDROOM +	TOTAL
2006	\$724	\$852	\$963	\$1,109	\$937
2016	\$908	\$1,162	\$1,294	\$1,491	\$1,264
2020	\$1,216	\$1,461	\$1,623	\$1,640	\$1,573
Δ2006-2020	68.0%	71.5%	68.5%	47.9%	67.9%
Δ2016-2020	33.9%	25.7%	25.4%	10.0%	24.4%

Source: Canada and Mortgage Housing Corporation; 2006, 2016, 2020

Table 38: Primary Rental Market Average Rent by Unit Size, Halton Region; 2006-2020

YEAR	BACHELOR	1 BEDROOM	2 BEDROOM	3 BEDROOM +	TOTAL
2006	\$687	\$868	\$1,004	\$1,179	\$969
2016	\$904	\$1,160	\$1,324	\$1,562	\$1,284
2020	\$1,166	\$1,435	\$1,623	\$1,640	\$1,573
Δ2006-2020	69.7%	65.3%	61.7%	39.1%	62.4%
Δ2016-2020	29.0%	23.7%	22.6%	5.0%	22.5%

Source: Canada Mortgage and Housing Corporation; 2006, 2016, 2020

Table 39: Primary Rental Market Vacancy by Unit Size, City of Burlington; 2006-2020

YEAR	BACHELOR (%)	1 BEDROOM (%)	2 BEDROOM (%)	3 BEDROOM + (%)	TOTAL (%)
2006	-	2.1%	1.9%	3.3%	2.1%
2016	0.60%	1.1%	1.2%	0.6%	1.1%
2020	-	1.7%	2.1%	1.5%	2.0%

Source: Canada and Mortgage Housing Corporation; 2006, 2016, 2020

Table 40: Primary Rental Market Vacancy by Unit Size, Halton Region; 2006-2020

YEAR	BACHELOR (%)	1 BEDROOM (%)	2 BEDROOM (%)	3 BEDROOM + (%)	TOTAL (%)
2006	0.0%	1.9%	1.2%	2.4%	1.7%
2016	1.4%	1.2%	1.2%	0.4%	1.1%
2020	4.5%	2.0%	2.6%	1.2%	2.3%

Source: Canada Mortgage and Housing Corporation; 2006, 2016, 2020

Table 41: Secondary Rental Market Average Rent by Unit Size, City of Burlington; 2016-2020

YEAR	BACHELOR	1 BEDROOM	2 BEDROOM	3 BEDROOM +	TOTAL
2016	\$0	\$1,526	\$1,783	\$1,840	\$1,680
2020	\$0	\$1,916	\$2,383	\$2,537	\$2,223
△ 2016-2020	-	25.6%	33.7%	37.9%	32.3%

Source: TRREB Monthly Rental Market Reports; 2016 Q1 - Q4, 2020 Q1 - Q4

Table 42: Secondary Rental Market Average Rent by Unit Size, City of Burlington; 2016-2020

YEAR	BACHELOR	1 BEDROOM	2 BEDROOM	3 BEDROOM +	TOTAL
2016	\$0	\$1,564	\$1,910	\$2,137	\$1,815
2020	\$0	\$1,957	\$2,451	\$2,836	\$2,298
△ 2016-2020	N/A	25.1%	28.3%	32.7%	26.6%

Source: TRREB Monthly Rental Market Reports; 2016 Q1 - Q4, 2020 Q1 - Q4

Table 43: Ownership Average House Price, City of Burlington; 2016-2021

STRUCTURAL TYPE	2016 AVERAGE VALUE OF DWELLINGS (\$)	2020 AVERAGE VALUE OF DWELLINGS (\$)	2021 (APRIL) AVERAGE VALUE OF DWELLINGS (\$)	△ 2016-2020 AVERAGE VALUE OF DWELLINGS (%)	△ 2020-2021 AVERAGE VALUE OF DWELLINGS (%)
All Home Types	\$692,294	\$974,026	\$1,059,466	40.7%	8.8%
Single-detached house	\$891,762	\$1,152,689	\$1,398,537	29.3%	21.3%
Semi-detached house	\$601,467	\$778,082	\$901,963	29.4%	15.9%
Att/Row/Townhouse	\$560,887	\$751,073	\$894,997	33.9%	19.2%
Link	\$551,876	\$791,355	\$912,703	43.4%	15.3%
Condo Townhouse	\$452,878	\$521,166	\$575,299	15.1%	10.4%
Condo Apt.	\$367,050	\$521,166	\$575,299	42.0%	10.4%
Detached Condo	\$653,045	\$881,900	\$1,109,000	35.0%	25.8%
Co-op Apartment	\$205,250	\$297,535	\$340,180	45.0%	14.3%

Source: Toronto Region Real Estate Board Market Watch Report, 2016, 2020, 2021

Table 44: Ownership Median House Price, City of Burlington; 2016-2021

STRUCTURAL TYPE	2016 MEDIAN VALUE OF DWELLINGS (\$)	2020 MEDIAN VALUE OF DWELLINGS (\$)	2021 (APRIL) MEDIAN VALUE OF DWELLINGS (\$)	△ 2016-2020 MEDIAN VALUE OF DWELLINGS (%)	△ 2020-2021 MEDIAN VALUE OF DWELLINGS (%)
All Home Types	\$629,900	\$855,000	\$952,000	35.7%	11.3%
Single-detached house	\$788,887	\$1,034,104	\$1,262,805	31.1%	22.1%
Semi-detached house	\$590,466	\$790,760	\$874,408	33.9%	10.6%
Att/Row/Townhouse	\$544,067	\$734,684	\$876,430	35.0%	19.3%
Link	\$540,626	\$790,267	\$907,764	46.2%	14.9%
Condo Townhouse	\$424,339	\$608,926	\$725,497	43.5%	19.1%
Condo Apt.	\$322,495	\$464,410	\$521,667	44.0%	12.3%
Detached Condo	\$642,489	\$881,900	\$1,109,000	37.3%	25.8%
Co-op Apartment	\$205,250	\$297,535	\$340,180	45.0%	14.3%

Source: Toronto Region Real Estate Board Market Watch Report, 2016, 2020, 2021

Table 45: Ownership Average House Price, Halton Region; 2016-2021

STRUCTURAL TYPE	2016 AVERAGE VALUE OF DWELLINGS (\$)	2020 AVERAGE VALUE OF DWELLINGS (\$)	2021 (APRIL) AVERAGE VALUE OF DWELLINGS (\$)	△ 2016-2020 AVERAGE VALUE OF DWELLINGS (%)	△ 2020-2021 AVERAGE VALUE OF DWELLINGS (%)
All Home Types	\$807,342	\$1,095,250	\$1,215,419	35.7%	11.0%
Single-detached house	\$998,669	\$1,246,963	\$1,542,747	24.9%	23.7%
Semi-detached house	\$605,967	\$810,155	\$979,756	33.7%	20.9%
Att/Row/Townhouse	\$594,003	\$794,810	\$962,394	33.8%	21.1%
Link	\$621,646	\$848,632	\$1,067,801	36.5%	25.8%
Condo Townhouse	\$452,339	\$635,055	\$734,764	40.4%	15.7%
Condo Apt.	\$422,215	\$555,561	\$645,771	31.6%	16.2%
Detached Condo	\$710,240	\$881,900	\$1,389,333	24.2%	57.5%
Co-op Apartment	\$220,167	\$292,113	\$340,180	32.7%	16.5%

Source: Toronto Region Real Estate Board Market Watch Report, 2016, 2020, 2021

Table 46: Ownership Median House Price, Halton Region; 2016-2021

STRUCTURAL TYPE	2016 MEDIAN VALUE OF DWELLINGS (\$)	2020 MEDIAN VALUE OF DWELLINGS (\$)	2021 (APRIL) MEDIAN VALUE OF DWELLINGS (\$)	MEDIAN VALUE OF DWELLINGS	MEDIAN VALUE OF DWELLINGS
All Home Types	\$690,000	\$925,000	\$1,070,000	34.1%	15.7%
Single-detached house	\$849,713	\$1,133,158	\$1,350,774	33.4%	19.2%
Semi-detached house	\$559,467	\$804,353	\$968,986	43.8%	20.5%
Att/Row/Townhouse	\$557,764	\$762,396	\$909,953	36.7%	19.4%
Link	\$625,102	\$845,758	\$1,046,786	35.3%	23.8%
Condo Townhouse	\$418,658	\$596,341	\$702,744	42.4%	17.8%
Condo Apt.	\$351,494	\$501,807	\$563,647	42.8%	12.3%
Detached Condo	\$700,740	\$953,250	\$1,400,000	36.0%	46.9%
Co-op Apartment	\$220,167	\$292,113	\$340,180	32.7%	16.5%

Source: Toronto Region Real Estate Board Market Watch Report, 2016, 2020, 2021

Table 47: Co-operative Housing, City of Burlington; 2021

CO-OPERATIVE HOUSING NAME	TOTAL UNITS	1 BEDROOM	2 BEDROOM	3 BEDROOM	4+ BEDROOM	MODIFIED UNITS
Applemead Co-op	54	0	1	51	1	2
Cavendish Co-op	72	0	0	54	18	
Don Quixote Co-op	57	0	24	29	4	2
Nelson Co-op	118	0	18	100	0	
Stoa Co-op	82	21	21	20	0	6
Wellington Square Co-op	91	0	21	56	8	5

Sources: <https://applemeadco-op.weebly.com/>, <http://www.cavendishcoop.ca/floor-plans-rates/#1623433104619-d7745869-9368>, <http://www.wellingtonsquarecoop.com/>, <https://www.halton.ca/For-Residents/Housing-Supports-and-Services/Assisted-Housing/Search-Subsidized-Housing-Communities-in-Halton>

Table 48: Short Term Rental Market Growth, City of Burlington; 2018-2020

CITY OF BURLINGTON YEAR	CITY OF BURLINGTON # OF RENTALS
2018	683
2019	785
2020	773
2018-2019	14.9%
2018-2020	13.2%

Source: AIRDNA Rental Data, 2021

Table 49: Short Term Rental Market by Unit Size, City of Burlington; 2021

RENTAL SIZE	NUMBER OF UNITS	% TOTAL
Studio	3	3.9%
1 Bedroom	32	41.6%
2 Bedroom	22	28.6%
3 Bedroom	13	16.9%
4 Bedroom	4	5.2%
5+ Bedroom	3	3.9%
Total - Number of Available Rooms	77	100.0%

Source: AIRDNA Rental Data, 2021

Table 50: Short Term Rental Market by Rental Type, City of Burlington; 2021

RENTAL TYPE	# ACTIVE RENTALS	% OF ACTIVE RENTALS
Entire Home	77	72.0%
Private Room	30	28.0%
Shared Room	0	0%
Total - Number of Active Rentals	107	100%

Source: AIRDNA Rental Data, 2021

Table 51: Population of Core Need by Housing Standard and Tenure, City of Burlington; 2006-2016

HOUSEHOLD TYPE	TOTAL HOUSEHOLDS (#)	IN CORE NEED (#)	IN CORE NEED (%)	HOUSEHOLDS BELOW AFFORDABILITY STANDARD (#)	HOUSEHOLDS BELOW AFFORDABILITY STANDARD (%)	HOUSEHOLDS BELOW ADEQUACY STANDARD (#)	HOUSEHOLDS BELOW ADEQUACY STANDARD (%)	HOUSEHOLDS BELOW SUITABILITY STANDARD (#)	HOUSEHOLDS BELOW SUITABILITY STANDARD (%)
Total Households 2006	63,255	4,590	7.3%	4,440	96.7%	475	10.3%	325	7.1%
Total Households 2016	71,375	5,320	7.5%	5,155	96.9%	510	9.6%	370	7.0%
Total Households Δ 2006-2016	11.4%	730	15.9%	715	16.1%	35	7.4%	45	13.8%
Owner Households 2006	50,330	2,100	4.2%	2,055	97.9%	130	6.2%	120	5.7%
Owner Households 2016	54,535	2,160	4.0%	2,120	98.1%	155	7.2%	70	3.2%
Owner Households Δ 2006-2016	7.7%	60	2.9%	65	3.2%	25	19.2%	-50	-41.7%
Renter Households 2006	12,925	2,495	19.3%	2,385	95.6%	345	13.8%	205	8.2%
Renter Households 2016	16,835	3,155	18.7%	3,035	96.2%	350	11.1%	300	9.5%
Renter Households Δ 2006-2016	23.2%	660	26.5%	650	27.3%	5	1.4%	95	46.3%

Source: Canada Mortgage and Housing Corporation; 2006, 2016

Table 52: Population of Core Need by Housing Standard and Tenure, Halton Region; 2006-2016

HOUSEHOLD TYPE	TOTAL HOUSEHOLDS (#)	IN CORE NEED (#)	IN CORE NEED (%)	HOUSEHOLDS BELOW AFFORDABILITY STANDARD (#)	HOUSEHOLDS BELOW AFFORDABILITY STANDARD (%)	HOUSEHOLDS BELOW ADEQUACY STANDARD (#)	HOUSEHOLDS BELOW ADEQUACY STANDARD (%)	HOUSEHOLDS BELOW SUITABILITY STANDARD (#)	HOUSEHOLDS BELOW SUITABILITY STANDARD (%)
Total Households 2006	157,075	13,170	8.4%	12,485	94.8%	1,125	8.5%	1,205	9.1%
Total Households 2016	192,980	17,510	9.1%	16,865	96.3%	1,350	7.7%	1,445	8.3%
Total Households Δ 2006-2016	18.6%	4,340	33.0%	4,380	35.1%	225	20.0%	240	19.9%
Owner Households 2006	130,330	6,675	5.1%	6,435	96.4%	370	5.5%	470	7.0%
Owner Households 2016	156,160	8,910	5.7%	8,680	97.4%	545	6.1%	515	5.8%
Owner Households Δ 2006-2016	16.5%	2,235	33.5%	2,245	34.9%	175	47.3%	45	9.6%
Renter Households 2006	26,755	6,500	24.3%	5,965	91.8%	755	11.6%	735	11.3%
Renter Households 2016	36,815	8,590	23.3%	8,190	95.3%	800	9.3%	925	10.8%
Renter Households Δ 2006-2016	27.3%	2,090	32.2%	2,225	37.3%	45	6.0%	190	25.9%

Source: Canada Mortgage and Housing Corporation; 2006, 2016

Table 53: Proportion of Population of Core Need by Household Type, City of Burlington; 2006-2016

CITY OF BURLINGTON	TOTAL HOUSEHOLDS (#)	IN CORE NEED (#)	IN CORE NEED (%)	COUPLE WITH CHILDREN IN CORE NEED (%)	COUPLE WITHOUT CHILDREN IN CORE NEED (%)	LONE PARENT HOUSEHOLD IN CORE NEED (%)	MULTIPLE FAMILY IN CORE NEED (%)	ONE-PERSON HOUSEHOLD IN CORE NEED (%)	OTHER NON-FAMILY IN CORE NEED (%)
Total Households 2006	63,255	4,590	7.3%	18.2%	8.9%	23.6%	1.0%	45.6%	2.6%
Total Households 2016	71,375	5,320	7.5%	14.3%	10.9%	23.9%	0.4%	46.7%	3.9%
Total Households Δ 2006-2016	12.8%	730	15.9%	-9.0%	41.5%	17.1%	-55.6%	18.6%	75.0%
Owner Households 2006	50,330	2,100	45.8%	26.9%	8.8%	21.0%	1.4%	39.8%	1.9%
Owner Households 2016	54,535	2,160	40.6%	19.9%	13.9%	21.8%	0.7%	42.4%	1.9%
Owner Households Δ 2006-2016	8.4%	60	2.9%	-23.9%	62.2%	6.8%	-50.0%	9.6%	0.0%
Renter Households 2006	12,925	2,495	54.4%	10.8%	8.8%	25.7%	0.6%	50.5%	3.4%
Renter Households 2016	16,835	3,155	59.3%	10.5%	8.9%	25.4%	0.3%	49.6%	5.4%
Renter Households Δ 2006-2016	30.3%	660	26.5%	22.2%	27.3%	25.0%	-33.3%	24.2%	100.0%

Source: Canada Mortgage and Housing Corporation; 2006, 2016

Table 54: Proportion of Population of Core Need by Household Type, Halton Region; 2006-2016

HALTON REGION	TOTAL HOUSEHOLDS (#)	IN CORE NEED (#)	IN CORE NEED (%)	COUPLE WITH CHILDREN IN CORE NEED (%)	COUPLE WITHOUT CHILDREN IN CORE NEED (%)	LONE PARENT HOUSEHOLD IN CORE NEED (%)	MULTIPLE FAMILY IN CORE NEED (%)	ONE-PERSON HOUSEHOLD IN CORE NEED (%)	OTHER NON-FAMILY IN CORE NEED (%)
Total Households 2006	157,075	13,170	8.4%	22.7%	11.8%	21.7%	1.2%	39.9%	2.8%
Total Households 2016	192,980	17,510	9.1%	24.5%	11.8%	20.7%	1.6%	38.8%	2.7%
Total Households Δ 2006-2016	18.6%	4,340	33.0%	43.5%	33.1%	26.8%	80.6%	29.2%	28.4%
Owner Households 2006	130,330	6,675	5.1%	31.6%	12.8%	19.2%	1.9%	32.2%	2.2%
Owner Households 2016	156,160	8,910	5.7%	33.5%	13.4%	19.3%	2.6%	29.9%	1.3%
Owner Households Δ 2006-2016	16.5	2,235	33.5%	41.5%	39.8%	34.4%	80.8%	23.7%	-20.0%
Renter Households 2006	26,755	6,500	24.3%	13.5%	10.5%	24.2%	0.4%	47.7%	3.5%
Renter Households 2016	36,815	8,590	23.3%	3.5%	2.3%	5.1%	0.1%	11.2%	1.0%
Renter Households Δ 2006-2016	27.3%	2,090	32.2%	47.2%	26.3%	20.7%	120.0%	32.9%	60.0%

Source: Canada Mortgage and Housing Corporation, 2006, 2016

Table 55: Core Housing Need Households by Selected Demographic Groups

HOUSEHOLD TYPE/ DEMOGRAPHIC GROUP	2006 (#)	2006 (%)	2016 (#)	2016 (%)	Δ 2006-2016 (%)
Total	4590	100.0%	5320	100.0%	15.9%
Immigrant Households	1775	38.7%	2045	38.4%	15.2%
Households incl. Member with Disability	1970	42.9%	3440	64.7%	74.6%
Households with Seniors	1780	38.8%	2105	39.6%	18.3%
Indigenous Households	55	1.2%	115	2.2%	109.1%

Source: Canada Mortgage and Housing Corporation; 2006, 2016

Table 56: Number of Household by Shelter-to-Income Ratio, City of Burlington; 2006-2016

SHELTER-TO-INCOME RATIO	2006 (#)	2006 (%)	2016 (#)	2016 (%)	Δ 2006-2016 (#)	Δ 2006-2016 (%)
Spending 30% or more	14,720	23.3%	16,800	23.6%	2,080	14.1%
Spending 50% or more	5,540	8.8%	6,465	9.1%	925	16.7%
Total	63,150	100.0%	71,285	100.0%	8,135	12.9%

Source: Statistics Canada Custom Tabulations; 2006, 2006

Table 57: Number of Household by Shelter-to-Income Ratio, Halton Region; 2006-2016

SHELTER-TO-INCOME RATIO	2006 (#)	2006 (%)	2016 (#)	2016 (%)	Δ 2006-2016 (#)	Δ 2006-2016 (%)
Spending 30% or more	36,525	23.3%	45,690	23.7%	9,165	25.1%
Spending 50% or more	13,820	8.8%	18,635	9.7%	4,815	34.8%
Total	156,650	100.0%	192,475	100.0%	35,825	22.9%

Source: Statistics Canada Custom Tabulations; 2006, 2016

Table 58: Shelter-to-Income Ratio by Household Type, City of Burlington; 2006-2016

SHELTER-TO-INCOME RATIO	TOTAL (#)	SPENDING 30% OR MORE (#)	SPENDING 30% OR MORE (%)	SPENDING 50% OR MORE (#)	SPENDING 50% OR MORE (%)
Total Households 2006	156,640	36,535	23.3%	13,825	8.8%
Total Households 2016	192,485	45,700	23.7%	18,645	9.7%
Total Households Δ 2006-2016	22.9%	9,165	25.1%	4,820	34.9%
Couple with Children 2006	61,955	10,660	29.2%	3,620	26.2%
Couple with Children 2016	75,105	13,225	28.9%	5,105	27.4%
Couple with Children Δ 2006-2016	21.2%	2,565	24.1%	1,485	41.0%
Couple without Children 2006	39,905	5,930	16.2%	2,050	14.8%
Couple without Children 2016	45,710	6,670	14.6%	6,670	35.8%
Couple without Children Δ 2006-2016	14.5%	740	12.5%	4,620	225.4%
Lone Parent Household 2006	12,140	4,880	13.4%	2,190	15.8%
Lone Parent Household 2016	16,490	6,125	13.4%	2,620	14.1%
Lone Parent Household Δ 2006-2016	35.8%	1,245	25.5%	430	19.6%
Multiple Family 2006	9,065	1,235	3.4%	395	2.9%
Multiple Family 2016	13,595	2,240	4.9%	685	3.7%
Multiple Family Δ 2006-2016	50.0%	1,005	81.4%	290	73.4%
One-person Household 2006	29,955	12,870	35.2%	5,270	38.1%
One-person Household 2016	37,620	16,215	35.5%	7,485	40.1%
One-person Household Δ 2006-2016	25.6%	3,345	26.0%	2,215	42.0%
Other Non-Family 2006	3,620	960	2.6%	300	2.2%
Other Non-Family 2016	3,965	1,225	2.7%	505	2.7%
Other Non-Family Δ 2006-2016	9.5%	265	27.6%	205	68.3%

Source: Statistics Canada Custom Tabulations; 2016, 2006

Table 59: Shelter-to-Income Ratio by Household Type, Halton Region; 2006-2016

SHELTER-TO-INCOME RATIO	TOTAL (#)	SPENDING 30% OR MORE (#)	SPENDING 30% OR MORE (%)	SPENDING 50% OR MORE (#)	SPENDING 50% OR MORE (%)
Total Households 2006	156,640	36,535	23.3%	13,825	8.8%
Total Households 2016	192,485	45,700	23.7%	18,645	9.7%
Total Households Δ 2006-2016	22.9%	9,165	25.1%	4,820	34.9%
Couple with Children 2006	61,955	10,660	29.2%	3,620	26.2%
Couple with Children 2016	75,105	13,225	28.9%	5,105	27.4%
Couple with Children Δ 2006-2016	21.2%	2,565	24.1%	1,485	41.0%
Couple without Children 2006	39,905	5,930	16.2%	2,050	14.8%
Couple without Children 2016	45,710	6,670	14.6%	6,670	35.8%
Couple without Children Δ 2006-2016	14.5%	740	12.5%	4,620	225.4%
Lone Parent Household 2006	12,140	4,880	13.4%	2,190	15.8%
Lone Parent Household 2016	16,490	6,125	13.4%	2,620	14.1%
Lone Parent Household Δ 2006-2016	35.8%	1,245	25.5%	430	19.6%
Multiple Family 2006	9,065	1,235	3.4%	395	2.9%
Multiple Family 2016	13,595	2,240	4.9%	685	3.7%
Multiple Family Δ 2006-2016	50.0%	1,005	81.4%	290	73.4%
One-person Household 2006	29,955	12,870	35.2%	5,270	38.1%
One-person Household 2016	37,620	16,215	35.5%	7,485	40.1%
One-person Household Δ 2006-2016	25.6%	3,345	26.0%	2,215	42.0%
Other Non-Family 2006	3,620	960	2.6%	300	2.2%
Other Non-Family 2016	3,965	1,225	2.7%	505	2.7%
Other Non-Family Δ 2006-2016	9.5%	265	27.6%	205	68.3%

Source: Statistics Canada Custom Tabulations; 2016, 2006

Table 60: Shelter-to-Income Ratio by Tenure, City of Burlington; 2006-2016

SHELTER-TO-INCOME RATIO	TOTAL (#)	SPENDING 30% OR MORE (#)	SPENDING 30% OR MORE (%)	SPENDING 50% OR MORE (#)	SPENDING 50% OR MORE (%)
Total Households 2006	63,150	14,720	23.3%	5,540	8.8%
Total Households 2016	71,280	16,800	23.6%	6,465	9.1%
Total Households Δ 2006-2016	12.9%	2,080	14.1%	925	16.7%
Owner Households 2006	50,275	9,305	63.2%	3,360	60.6%
Owner Households 2016	54,465	9,270	55.2%	3,290	50.9%
Owner Households Δ 2006-2016	8.3%	-35	-0.4%	-70	-2.1%
Renter Households 2006	12,875	5,415	36.8%	2,180	39.4%
Renter Households 2016	16,820	7,520	44.8%	3,170	49.0%
Renter Households Δ 2006-2016	30.6%	2,105	38.9%	990	45.4%

Source: Statistics Canada Custom Tabulations; 2016, 2006

Table 61: Shelter-to-Income Ratio by Tenure, Region of Halton; 2006-2016

SHELTER-TO-INCOME RATIO	TOTAL (#)	SPENDING 30% OR MORE (#)	SPENDING 30% OR MORE (%)	SPENDING 50% OR MORE (#)	SPENDING 50% OR MORE (%)
Total Households 2006	156,650	36,530	23.3%	13,825	8.8%
Total Households 2016	192,475	45,690	23.7%	18,635	9.7%
Total Households Δ 2006-2016	22.9%	9,160	25.1%	4,810	34.8%
Owner Households 2006	130,005	25,060	68.6%	8,975	64.9%
Owner Households 2016	155,730	29,115	63.7%	11,025	59.2%
Owner Households Δ 2006-2016	19.8%	4,055	16.2%	2,050	22.8%
Renter Households 2006	26,645	11,470	31.4%	4,850	35.1%
Renter Households 2016	36,745	16,575	36.3%	7,610	40.8%
Renter Households Δ 2006-2016	37.9%	5,105	44.5%	2,760	56.9%

Source: Statistics Canada Custom Tabulations; 2016, 2006

Table 62 Unemployment Rate during COVID-19 Pandemic, Ontario and Canada; 2019-2021

LOCATION	19-JUN UNEMPLOYMENT (%)	20-JAN UNEMPLOYMENT (%)	20-JUN UNEMPLOYMENT (%)	21-JAN UNEMPLOYMENT (%)	21-JUN UNEMPLOYMENT (%)
Canada	5.60	5.60	12.50	9.40	7.80
Ontario	5.60	5.30	12.20	10.20	8.40

Source: Statistics Canada Labour Force Characteristics by Province, month, seasonally adjusted, 2019-2021

Table 63: Affordability of Burlington Primary Market Rentals Compared to Affordable Rents according to Halton Region Income Deciles, Halton Region; 2021

HALTON REGION INCOME DECILES	2021 INCOME	MAX AFFORDABLE RENT	BURLINGTON PRIMARY RENTAL MARKET (2021) AMR- \$1,658	BURLINGTON PRIMARY RENTAL MARKET (2021) BACHELOR- \$1,229	BURLINGTON PRIMARY RENTAL MARKET (2021)1 BEDROOM- \$1,577	BURLINGTON PRIMARY RENTAL MARKET (2021) 2 BEDROOM- \$1,641	BURLINGTON PRIMARY RENTAL MARKET (2021) 3 BEDROOM+- \$1,658
Low Income Deciles 1-3 (< \$38,290)	\$19,481	\$487	No	No	No	No	No
Low Income Deciles 1-3 (< \$38,290)	\$27,612	\$690	No	No	No	No	No
Low Income Deciles 1-3 (< \$38,290)	\$38,290	\$957	No	No	No	No	No
Moderate Income Deciles 4-6 (From \$38,291 to \$72,887)	\$48,579	\$1,214	No	No	No	No	No
Moderate Income Deciles 4-6 (From \$38,291 to \$72,887)	\$60,072	\$1,502	No	Yes	Yes	No	No
Moderate Income Deciles 4-6 (From \$38,291 to \$72,887)	\$72,887	\$1,822	Yes	Yes	Yes	Yes	Yes
High Income Deciles 7-10 (>\$72,888)	\$88,289	\$2,207	Yes	Yes	Yes	Yes	Yes
High Income Deciles 7-10 (> \$72,888)	\$109,509	\$2,738	Yes	Yes	Yes	Yes	Yes
High Income Deciles 7-10 (> \$72,888)	\$146,549	\$3,664	Yes	Yes	Yes	Yes	Yes
High Income Deciles 7-10 (>\$72,888)	\$146,550	\$3,665	Yes	Yes	Yes	Yes	Yes

Sources: Statistics Canada Custom Tabulations; 2016; TRREB Monthly Rental Market Reports 2020 Q1 - Q4

Table 64: Affordability of Secondary Market Rentals Compared to Affordable Rents according to Halton Region Income Deciles, Halton Region; 2021

HALTON REGION INCOME DECILES	2021 INCOME	MAX AFFORDABLE RENT	SECONDARY RENTAL MARKET (2021) AVERAGE MARKET RENT- \$2,247	SECONDARY RENTAL MARKET (2021) BACHELOR- N/A	SECONDARY RENTAL MARKET (2021) 1 BEDROOM- \$1,937	SECONDARY RENTAL MARKET (2021) 2 BEDROOM- \$2,409	SECONDARY RENTAL MARKET (2021) 3 BEDROOM+- \$2,564
Low Income Deciles 1-3 (Less than \$38,290)	\$19,481	\$487	No	N/A	No	No	No
Low Income Deciles 1-3 (Less than \$38,290)	\$27,612	\$690	No	N/A	No	No	No
Low Income Deciles 1-3 (Less than \$38,290)	\$38,290	\$957	No	N/A	No	No	No
Moderate Income Deciles 4-6 (From \$38,291 to \$72,887)	\$48,579	\$1,214	No	N/A	No	No	No
Moderate Income Deciles 4-6 (From \$38,291 to \$72,887)	\$60,072	\$1,502	No	N/A	No	No	No
Moderate Income Deciles 4-6 (From \$38,291 to \$72,887)	\$72,887	\$1,822	No	N/A	No	No	No
High Income Deciles 7-10 (Greater than \$72,888)	\$88,289	\$2,207	No	N/A	Yes	No	No
High Income Deciles 7-10 (Greater than \$72,888)	\$109,509	\$2,738	Yes	N/A	Yes	Yes	Yes
High Income Deciles 7-10 (Greater than \$72,888)	\$146,549	\$3,664	Yes	N/A	Yes	Yes	Yes
High Income Deciles 7-10 (Greater than \$72,888)	\$146,550	\$3,665	Yes	N/A	Yes	Yes	Yes

Sources: Statistics Canada Custom Tabulations; 2016; TRREB Monthly Rental Market Reports 2020 Q1 - Q4

Table 65: Affordability of Home Ownership Compared to Affordable House Prices according to Halton Region Income Deciles, Halton Region; 2021

HALTON REGION INCOME DECILES	2021 INCOME	MAX AFFORDABLE HOUSE PRICE	CITY OF BURLINGTON HOUSE PRICES (2021) AVERAGE HOUSE PRICE- \$1,059,466	CITY OF BURLINGTON HOUSE PRICES (2021) DETACHED HOUSES- \$1,398,537	CITY OF BURLINGTON HOUSE PRICES (2021) SEMI-DETACHED HOUSES- \$901,963	CITY OF BURLINGTON HOUSE PRICES (2021) CONDOMINIUM TOWNHOUSES - \$ 737,893	CITY OF BURLINGTON HOUSE PRICES (2021) CONDOMINIUM APARTMENT- \$575,299	CITY OF BURLINGTON HOUSE PRICES (2021) ATTACHED / ROW / TOWNHOUSE - \$894,997
Low Income	\$34,939	\$141,705	No	No	No	No	No	No
Low Income	\$55,344	\$224,465	No	No	No	No	No	No
Low Income	\$74,100	\$300,539	No	No	No	No	No	No
Moderate Income	\$93,619	\$379,704	No	No	No	No	No	No
Moderate Income	\$113,702	\$461,155	No	No	No	No	No	No
Moderate Income	\$136,416	\$555,851	No	No	No	No	No	No
High Income	\$164,016	\$673,249	No	No	No	Yes	Yes	No
High Income	\$201,987	\$834,656	No	No	No	Yes	Yes	No
High Income	\$271,378 or more	\$1,129,802 or more	Yes	No	Yes	Yes	Yes	Yes

Sources: Statistics Canada Custom Tabulations; 2016; TRREB Monthly Market Reports 2020

Table 66: Dwelling Type by Completion, City of Burlington; 2016-2020

TYPE	2016 TOTAL	INCREASE (%)	2017 TOTAL	INCREASE (%)	2018 TOTAL	INCREASE (%)	2019 TOTAL	INCREASE (%)	2020 TOTAL	INCREASE (%)	AVERAGE CHANGE
Apartment	188	-	515	174%	264	-49%	779	195%	379	-51%	67%
Townhouse	22	-	13	-41%	0	-100%	11	N/A	76	591%	113%
Single & Semi-Detached	61	-	66	8%	159	141%	130	-18%	55	-58%	18%
Total	271	-	594	119%	423	-29%	920	118%	510	-45%	41%

Source: Canada Mortgage and Housing Corporation; 2016, 2020

Table 67: Dwelling Type by Completion, Halton Region; 2016-2020

TYPE	2016 TOTAL	INCREASE (%)	2017 TOTAL	INCREASE (%)	2018 TOTAL	INCREASE (%)	2019 TOTAL	INCREASE (%)	2020 TOTAL	INCREASE (%)	AVERAGE CHANGE
Apartment	1403	-	1966	40%	1186	-40%	1170	-1%	1415	21%	5%
Townhouse	718	-	1018	42%	1562	53%	576	0%	932	62%	39%
Single & Semi-Detached	1288	-	1229	-5%	1744	42%	1462	-16%	991	-32%	-3%
Total	3409	-	4213	24%	4492	7%	3208	-29%	3338	4%	1%

Source: Canada Mortgage and Housing Corporation; 2016, 2020

Table 68: Housing Completions by Tenure, City of Burlington; 2016-2020

TENURE	2016 (#)	2016 (%)	2020 (#)	2020 (%)	Δ 2016-2020 %
Owner	116	42.8%	440	86.3%	279.3%
Rental	155	57.2%	70	13.7%	-54.8%
All	271	100.0%	510	100.0%	88.2%

Source: Canada Mortgage and Housing Corporation 2016, 2020

Table 69: Housing Completions by Tenure, Halton Region; 2016-2020

TENURE	2016 (#)	2016 (%)	2020 (#)	2020 (%)	△ 2016-2020 %
Owner	3,254	95.5%	3,268	97.9%	0.4%
Rental	155	4.5%	70	2.1%	-54.8%
All	3,409	100.0%	3,338	100.0%	-2.1%

Source: Canada Mortgage and Housing Corporation; 2016, 2020

Table 70: Residential Development Applications 2016 to June 2021 by Dwelling Type

DWELLING TYPE	NUMBER OF DEVELOPMENTS (#)	NUMBER OF DEVELOPMENTS (%)	NUMBER OF UNITS (#)	NUMBER OF UNITS (%)
Total Development Applications	60	100.0%	15,892	100.0%
Single Detached	9	15.0%	513	3.22%
Semi-Detached	3	5.0%	36	0.22%
Multiples (Townhouses)	22	36.6%	1,294	8.140%
Apartments	39	65.0%	14,049	88.4%

Source: City of Burlington Community Planning Department, June 2021

Table 71: Residential Developments Applications by Development Status, City of Burlington; 2021

DEVELOPMENT STATUS	SINGLE AND SEMI-DETACHED (#)	SINGLE AND SEMI-DETACHED (%)	MULTIPLES (#)	MULTIPLES (%)	APARTMENTS (#)	APARTMENTS (%)	TOTAL (#)
Approved/ Registered – With Unbuilt Units	3	42.86%	2	28.57%	2	28.57%	7
Draft Approved (Subdivision)	6	75.00%	2	25.00%	0	0.0%	8
Approved - Require Site Plan Approval	1	5.88%	6	35.29%	10	58.82%	17
Site Plan Applications (only) Under Review	0	0.0%	2	40.00%	3	60.00%	5
Development Application Under Review	2	7.69%	6	23.08%	18	69.23%	26
Total	12	19.05%	18	28.57%	33	52.38%	63

Source: City of Burlington Community Planning Department, June 2021

Table 72: Number of Rent Supplements, Halton Region; 2021

NUMBER OF RENT SUPPLEMENTS
781

Source: Halton Region, 2021

Table 73: Number of Portable Housing Allowances, Halton Region; 2021

BENEFIT NAME	PORTABLE HOUSING ALLOWANCES	MANDATE
Canada-Ontario Housing Benefit (COHB)	123	Persons experiencing or at-risk of homelessness; People with disabilities; Survivors of domestic violence and human trafficking; Indigenous persons; Seniors.
Halton Portable Housing Benefit (PHB)	290	Youth, Developmental Disability, Homeless

Source: Halton Region, 2021

Table 74: Subsidized Housing Communities - City of Burlington, 2021

PROPERTY NAME	MANDATE	TOTAL UNITS	BACHELOR	1 BR	2 BR	3 BR	4 BR	MODIFIED UNITS
Maple Crossing	Mixed (all-age) community	91	0	0	42	45	4	2
The Manor	Mixed (all-age) community	120	0	0	68	52	0	6
Driftwood Drive	Mixed (all-age) community	44	0	0	32	12	0	2
Tansley Park	Mixed (all-age) community	14	0	0	7	7	0	1
Bonnie Place II	Seniors Community & Supportive Housing	83	0	83	0	0	0	4
Walkers Landing	Seniors Community	49	0	48	1	0	0	0
St. Lukes Close of Burlington Inc	Seniors Community	51	0	51	0	0	0	3
Maranatha Homes	Seniors Community	62	0	62	0	0	0	0
Wellington Terrace	Seniors Community & Supportive Housing	126	0	112	14	0	0	0
Longmoor Avenue	Seniors Community	108	0	108	0	0	0	0
Pinedale Avenue	Seniors Community	141	0	141	0	0	0	0
Bonnie Place I	Seniors Community & Supportive Housing	81	40	41	0	0	0	0
Woodward Park	Seniors Community	93	0	93	0	0	0	0
Palmer Place	Seniors Community & Supportive Housing	60	0	45	15	0	0	13
Aldershot Village Residence	Seniors Community & Supportive Housing	65	0	47	8	0	0	10

Source: <https://www.halton.ca/For-Residents/Housing-Supports-and-Services/Assisted-Housing/Search-Subsidized-Housing-Communities-in-Halton>

Table 75: Active Households on RGI Waiting Lists, 2016

YEAR	HALTON REGION ACTIVE HOUSEHOLDS
2006	1,606
2006	2,054
2007	1,906
2008	1,888
2009	1,931
2010	2,140
2011	3,153
2012	3,398
2013	4,179
2014	3,906
2016	3,460
2006-2010	33.3%
2006-2016	115.4%

Source: 2016 Waiting List Survey Report, Ontario Non-Profit Housing Association

Table 76: Subsidized Housing by Unit Size, Burlington; 2021

AGE GROUP AND UNIT SIZE	UNITS
Seniors, 1 Bedroom	460
All-Ages, 2-4 Bedroom Townhouses	528
All-Ages, 5 Bedroom Townhouse	2
All-Ages, Bachelor, 1-3 Bedroom Apartments	65
All-Ages, Group Setting	10

Source: Halton Region Housing Services Data, 2021

Table 77: Subsidized Housing by Unit Size, Halton Region; 2021

AGE GROUP AND UNIT SIZE	UNITS
Seniors, 1 Bedroom and 2 Bedroom	1,533
All-Ages, 1-4 Bedroom Townhouse	60
All-Ages, Single, Semi-Detached, Townhouse - 2-5 Bedroom	961
All-Ages, Bachelor, 1-2 Bedroom Apartments	572

Source: Halton Region Housing Services Data, 2021

Table 78: Number of Supportive Housing Units - HATCH Wait List, 2021

CITY OF BURLINGTON	HALTON REGION
52	149

Source: Halton Region Housing Services Data, 2021

Table 79: Supportive Housing, City of Burlington; 2021

PROPERTY NAME	MANDATE	TOTAL UNITS	BACHELOR	1 BEDROOM	2 BEDROOM	3 BEDROOM	4 BEDROOM	MODIFIED UNITS
Aldershot Village	Seniors Community & Supportive Housing	65	0	57	8	0	0	11
Bonnie Place II	Seniors Community & Supportive Housing	83	0	83	0	0	0	4
Wellington Terrace	Seniors Community & Supportive Housing	126	0	112	14	0	0	0
Bonnie Place I	Seniors Community & Supportive Housing	81	40	41	0	0	0	0
Palmer Place	Seniors Community and Persons with Disability	60	0	45	15	0	0	13

Sources: <https://capabilitysupport.ca/programs/#shared-living>, <https://ableliving.org/programs/#supportive-housing>, <https://www.halton.ca/For-Residents/Housing-Supports-and-Services/Assisted-Housing/Search-Subsidized-Housing-Communities-in-Halton>

Table 80: Senior Units by Mandate within Halton Region, 2021

ADMINISTRATOR OF UNITS	UNITS
Burlington	664
HWRS Burlington	128
HWRS Halton Region	46

*Note: HWRS = Housing with Related Supports

Source: Halton Region Housing Services Data, 2021

Table 81: Long Term Care Homes, City of Burlington; 2021

PROPERTY NAME	NUMBER OF BEDS
Billings Court Manor	160
Burloak Long Term Care Centre	144
CAMA Woodlands	128
Chartwell Brant Centre	175
Creek Way Village	144
Hampton Terrace Care Centre	101
Maple Villa	93
Mount Nemo Christian Nursing Home	61
Village of Tansley Woods	144
Wellington Park Care Centre	132
Total	1710

Source: <https://www.hnhbhealthline.ca/listServices.aspx?id=10665®ion=Burlington>

Table 82: Long-term Care Home – Housing Waitlist, Burlington; May 2021

PROPERTY NAME	APPROXIMATE # OF LONG STAY BEDS	WAIT LIST BY BED TYPE -BASIC	WAIT LIST BY BED TYPE - SEMI PRIVATE	WAIT LIST BY BED TYPE - PRIVATE
Total	1279	1056	100	1502
Average	127.9	105.6	100	187.75
Billings Court Manor	160	103	-	149
Burloak Long Term Care Centre	144	168	-	246
CAMA Woodlands	128	111	-	139
Chartwell Brant Centre	175	119	-	193
Creek Way Village	144	156	100	274
Hampton Terrace Care Centre	101	118	-	130
Maple Villa	93	25	-	-
Mount Nemo Christian Nursing Home	60	21	-	23
Village of Tansley Woods	144	205	-	348
Wellington Park Care Centre	130	30	-	-

Source: <http://healthcareathome.ca/hnhb/en/partner/Documents/Long-term%20care%20wait%20time%20reporting%20Jan%202021%20-%20Burlington%20En.pdf>

Table 83: Affordability of Burlington Primary Market Rentals Compared to Affordable Rents according to Halton Region Income Deciles; 2021

HALTON REGION INCOME DECILES	2021 INCOME	MAX AFFORDABLE RENT	BURLINGTON PRIMARY RENTAL MARKET (2021) AVERAGE MARKET RENT- \$1,658	BURLINGTON PRIMARY RENTAL MARKET (2021) BACHELOR- \$1,229	BURLINGTON PRIMARY RENTAL MARKET (2021) 1 BEDROOM- \$1,477	BURLINGTON PRIMARY RENTAL MARKET (2021) 2 BEDROOM- \$1,641	BURLINGTON PRIMARY RENTAL MARKET (2021) 3 BEDROOM+- \$1,658
Low Income Deciles 1-3 (Less than \$38,290)	\$19,481	\$487	No	No	No	No	No
Low Income Deciles 1-3 (Less than \$38,290)	\$27,612	\$690	No	No	No	No	No
Low Income Deciles 1-3 (Less than \$38,290)	\$38,290	\$957	No	No	No	No	No
Moderate Income Deciles 4-6 (From \$38,291 to \$72,887)	\$48,579	\$1,214	No	No	No	No	No
Moderate Income Deciles 4-6 (From \$38,291 to \$72,887)	\$60,072	\$1,502	No	Yes	Yes	No	No
Moderate Income Deciles 4-6 (From \$38,291 to \$72,887)	\$72,887	\$1,822	Yes	Yes	Yes	Yes	Yes
High Income Deciles 7-10 (Greater than \$72,888)	\$88,289	\$2,207	Yes	Yes	Yes	Yes	Yes
High Income Deciles 7-10 (Greater than \$72,888)	\$109,509	\$2,738	Yes	Yes	Yes	Yes	Yes
High Income Deciles 7-10 (Greater than \$72,888)	\$146,549	\$3,664	Yes	Yes	Yes	Yes	Yes
High Income Deciles 7-10 (Greater than \$72,888)	\$146,550	\$3,665	Yes	Yes	Yes	Yes	Yes

Sources: Statistics Canada Custom Tabulations; 2016; TRREB Monthly Rental Market Reports 2020 Q1 - Q4

APPENDIX D

Summary of Survey Responses

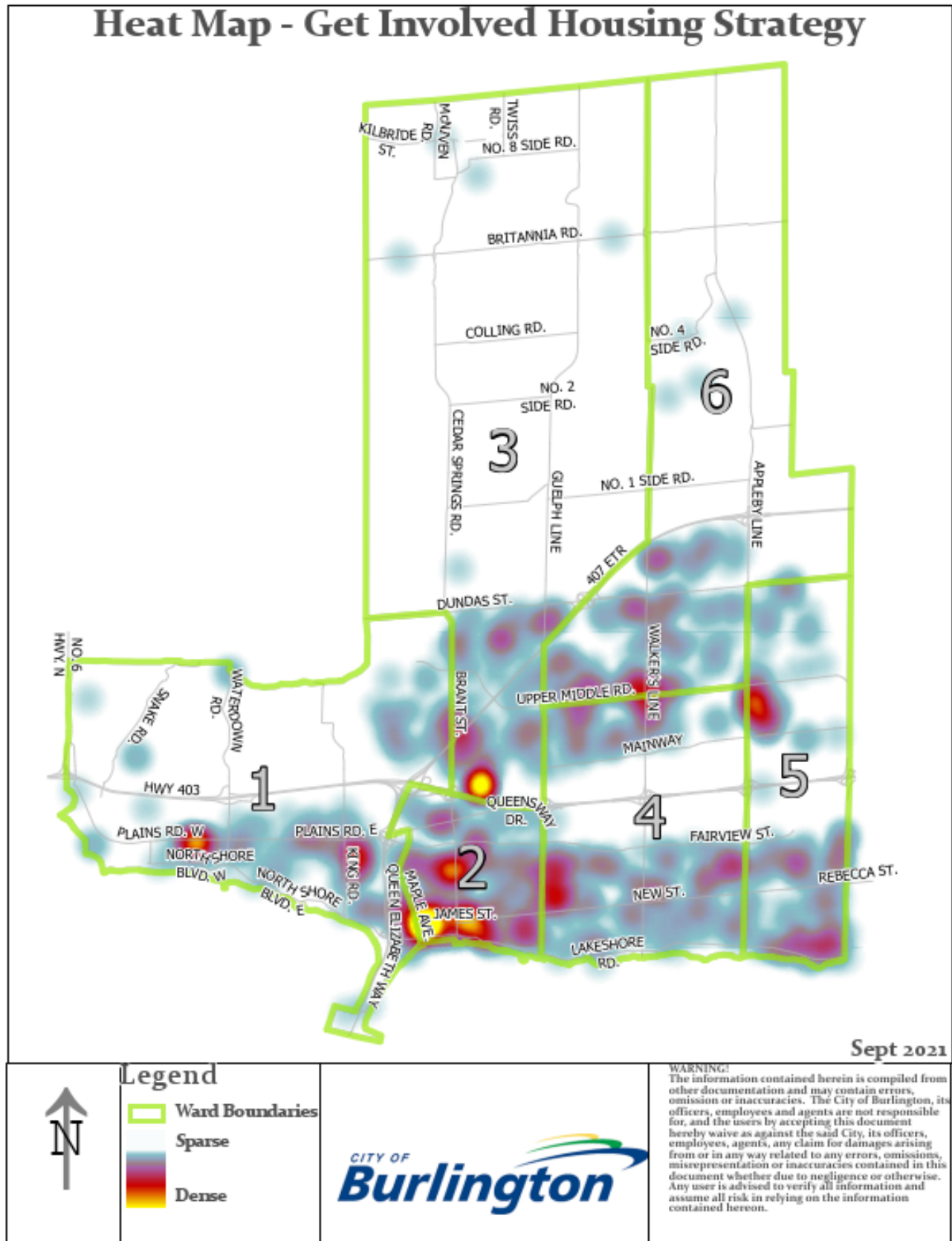
ONLINE SURVEY # 2: A PLACE TO LIVE IN BURLINGTON TODAY

Public feedback is essential to finding solutions for housing that is suitable, affordable, safe, and accessible in Burlington. This online survey is the second one implemented for the Housing Strategy project. The survey focused on understanding experiences, challenges, and ideas to enhance housing access in Burlington. The online survey ran from August 11th to September 3rd, 2021. The survey was hosted on the project engagement page at Get Involved Burlington.

The feedback collected from the second survey will be used to support statistical data to help identify housing-related issues, gaps, and needs of Burlington residents. The feedback will support the overall development of the Housing Strategy.

Complete survey responses are provided in this appendix.

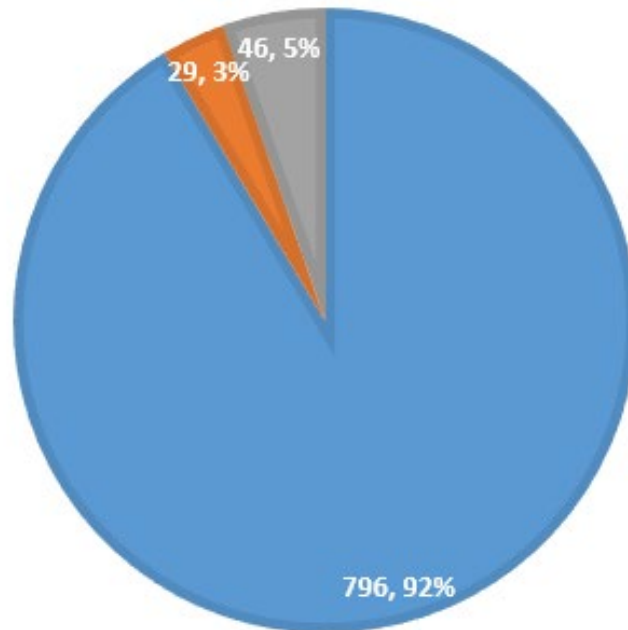
Heat Map: Where in Burlington do Respondents Live?



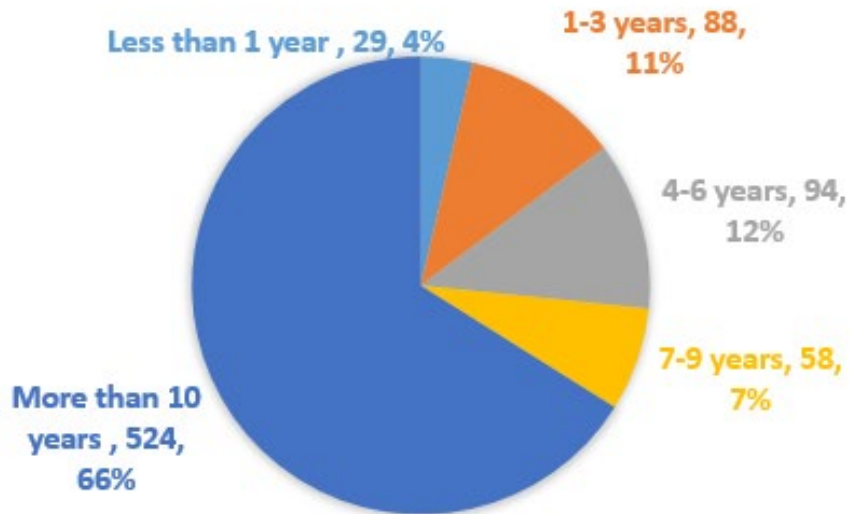
Responses to Survey Questions

Do you live in Burlington?

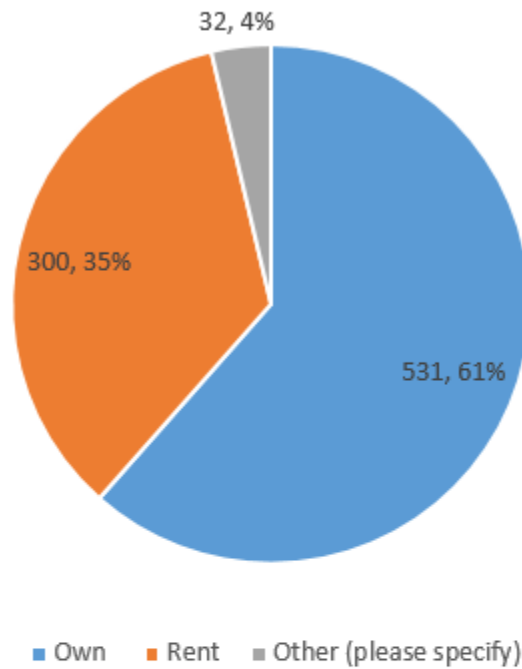
■ Yes ■ No ■ I used to live in Burlington, but now I live in another city



If yes, how long have you lived in Burlington?



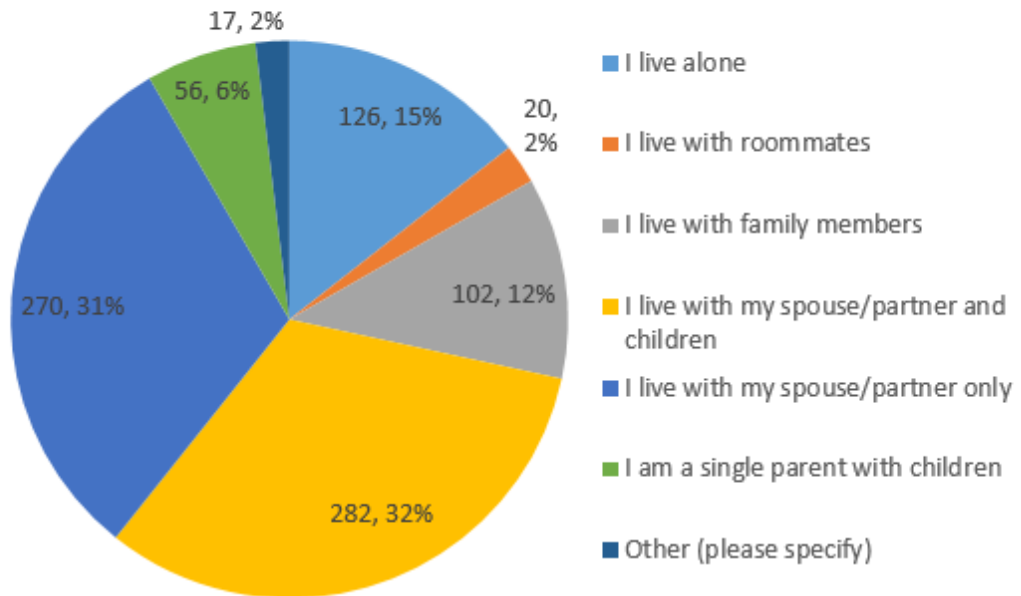
Do you own or rent your current home?



“Other” Responses from Participants:

- Live with relatives
- Live in a co-op
- Homeless

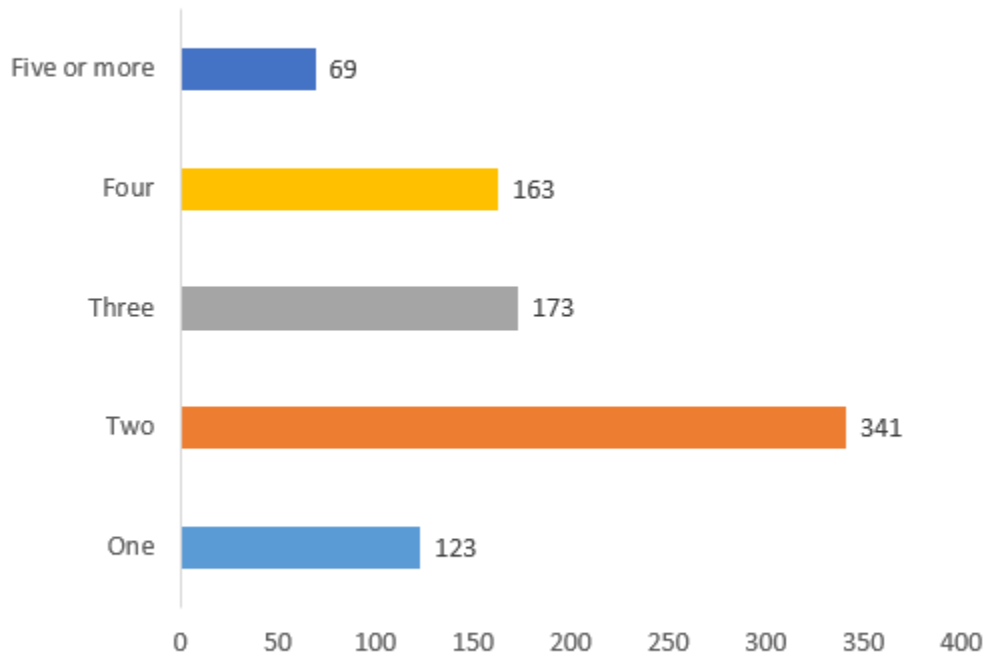
Which statement best describes your household?



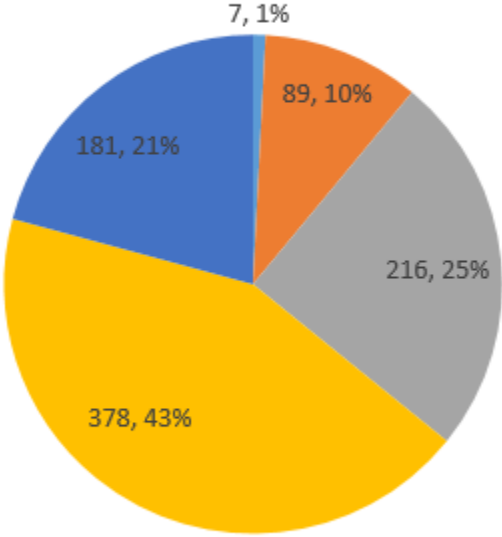
“Other” Responses from Participants:

- I live with my spouse/partner and adult children
- I live with my spouse/partner and roommates
- I live in a multi-generational household
- I live with relatives with disabilities

How many individuals are in your household?

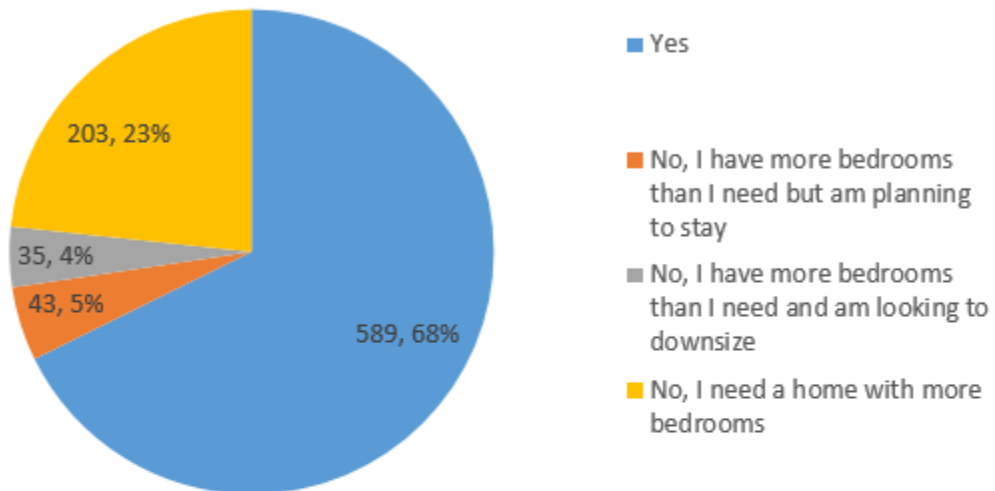


How many bedrooms are in your house?



■ None - studio/loft/bachelor ■ One ■ Two ■ Three ■ Four or more

Do the number of bedrooms in your house meet your current/future needs?

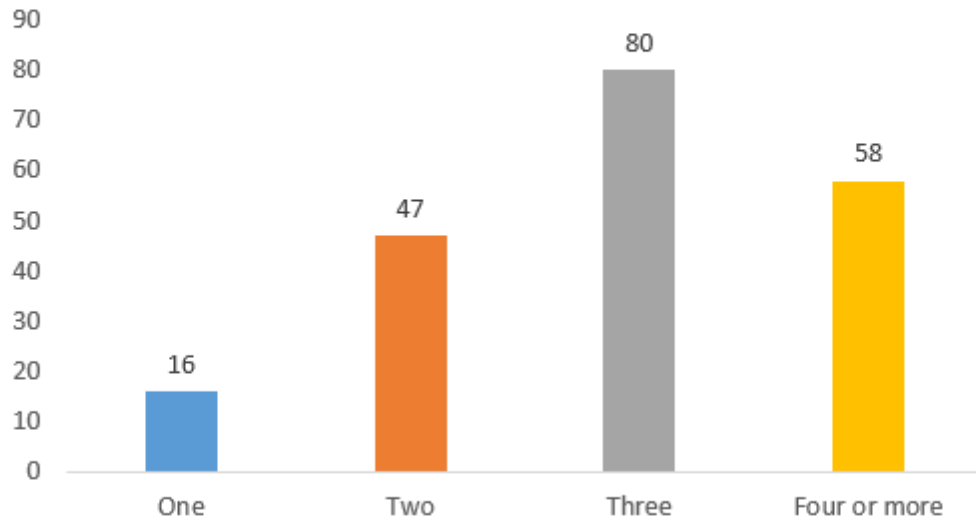


If you have more bedrooms than you need, but you are planning to stay, please explain why.

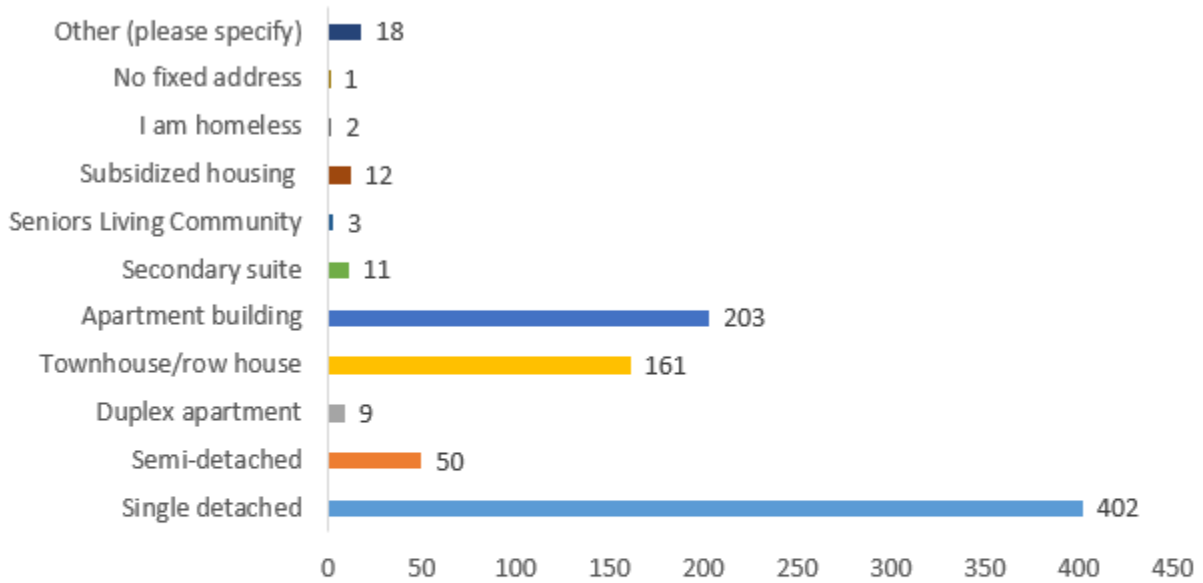
The most common themes included:

- Staying for family and friends
- Great location and neighbourhood
- More expensive to move
- House adapted for disabilities
- More living space
- Bedrooms converted to office
- Want to age in place

If you need a home with more bedrooms, how many bedrooms do you need?



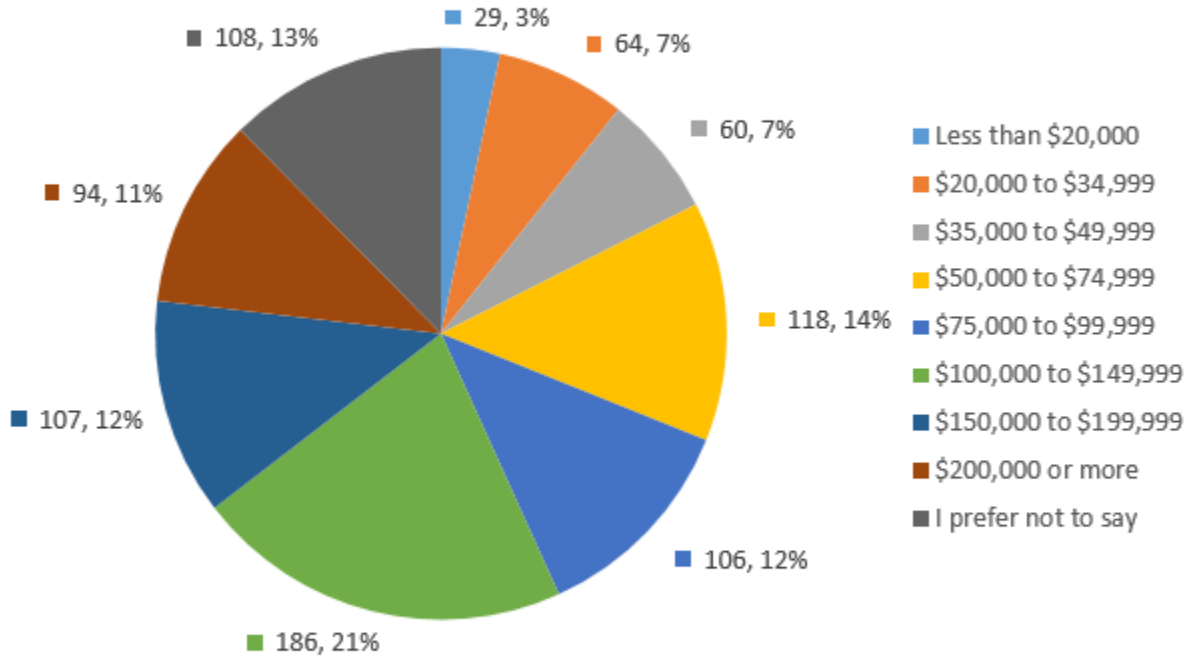
What best describes your housing type?



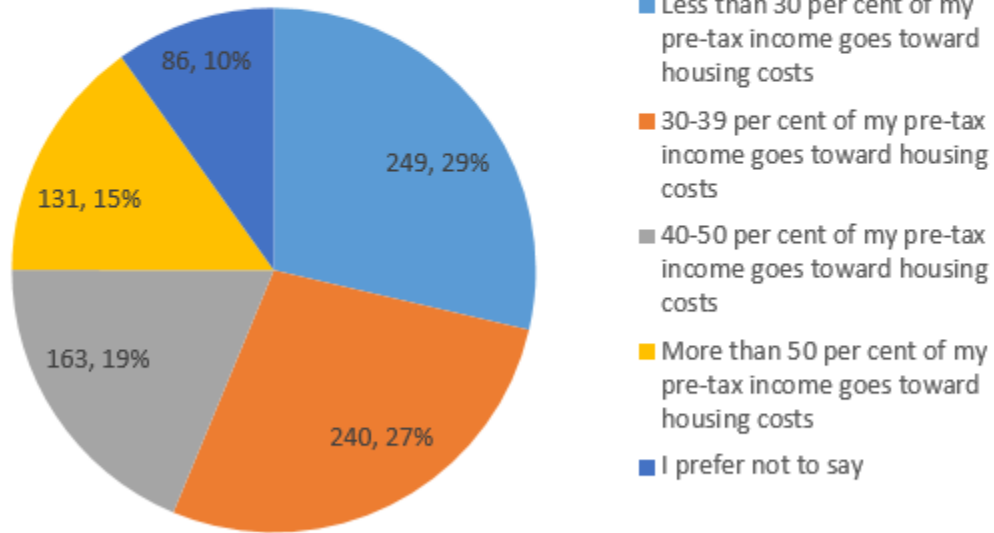
"Other" Responses from Participants:

- Condominium
- Motel
- Room in a house
- Stacked townhouse
- Six-plex apartment
- Triplex apartment

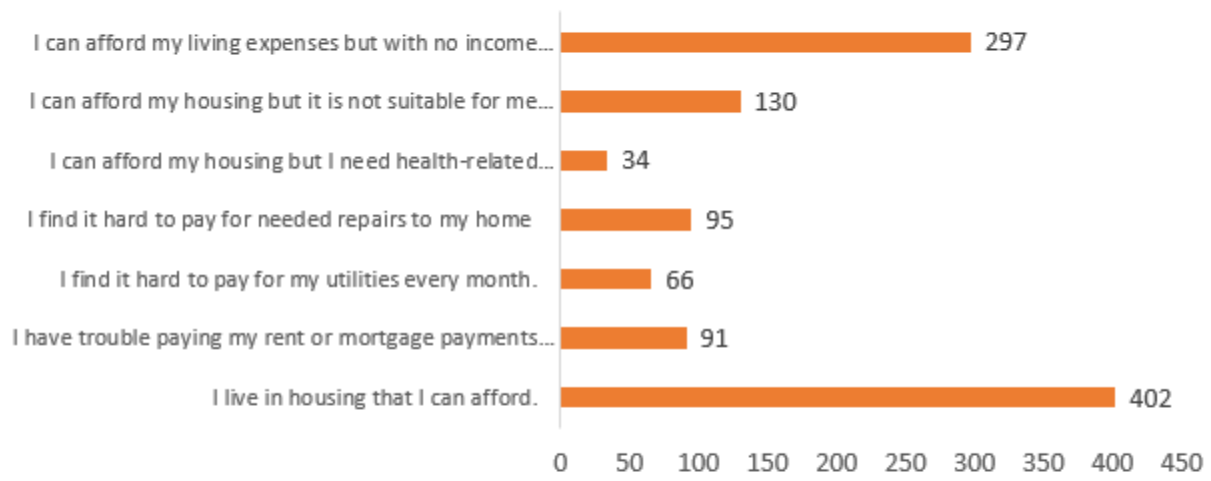
What is your household income range before tax? This is the combined total of all sources of income for everyone living in your household.



Approximately what percentage of your pre-tax income do you estimate you spend on housing costs, including utilities?



What best describes your housing situation? Please select all that apply.

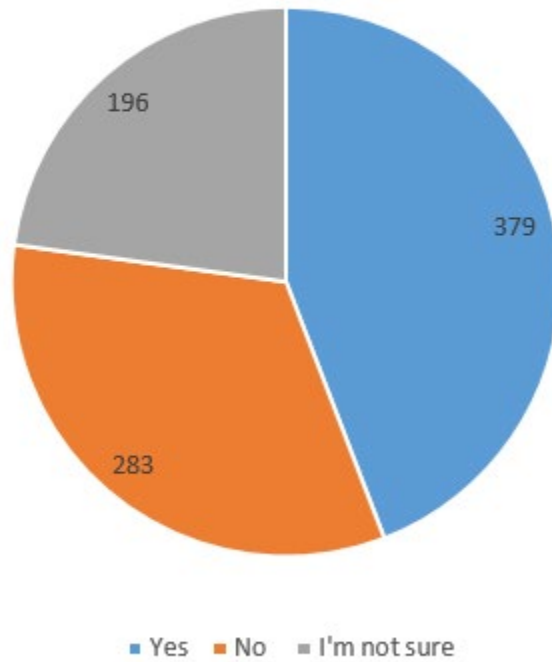


Do you have any additional comments to add about your housing situation?

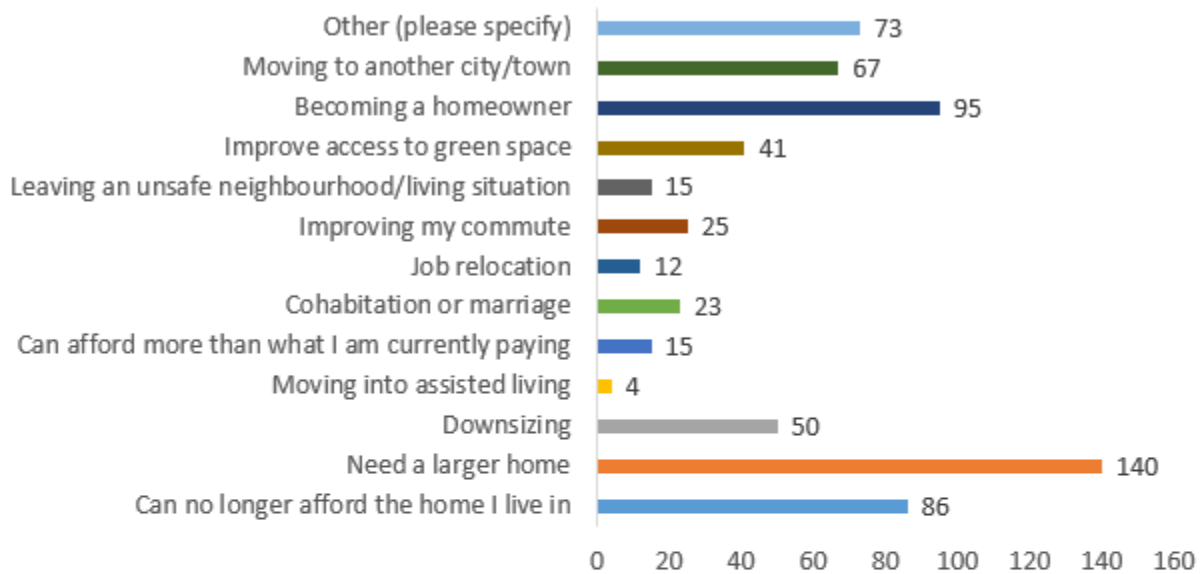
The most common themes included:

- I share a home with relatives and/or roommates because of unaffordability
- I find it hard to pay for my property taxes
- I find it challenging to have a large enough home for a growing family
- I can only afford my home because I bought it years ago
- My children cannot move out into their own homes because of unaffordability
- I had to downsize to become a homeowner
- I spend more than 30% of our income on housing
- I am worried my landlord will sell my home
- I cannot afford housing without financial support
- I am on a waitlist for affordable housing
- I want to live in Burlington but I cannot afford it

Are you thinking about moving in the next five years?



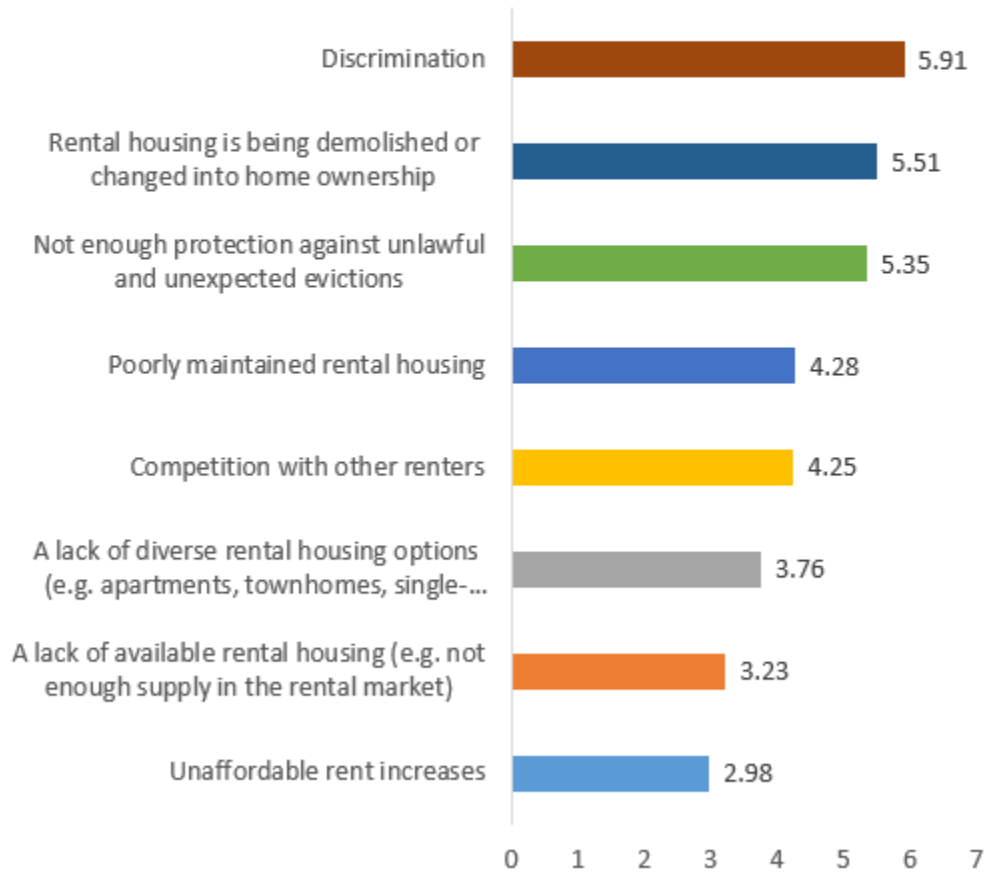
**If you are thinking about moving, what is your main reason(s) for wanting to move within the next five years?
Please select your top three reasons.**



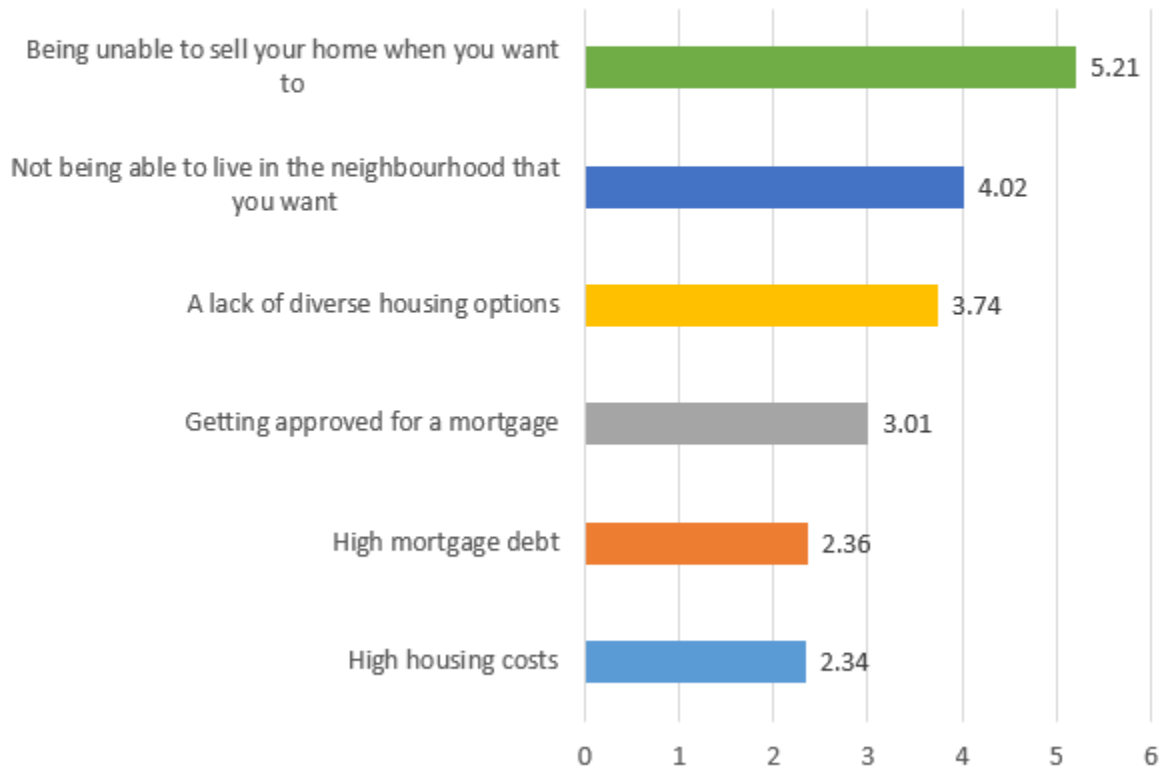
“Other” Responses from Participants:

- Moving for more privacy
- Can no longer to live in Burlington
- Upgrading to a better home
- Moving to a better school district
- Moving to a home with no stairs
- Retiring to
- Leaving for an area with less construction
- Poorly managed apartment/condominium
- Leaving for an area with less congestion
- Moving closer to family
- Becoming a renter

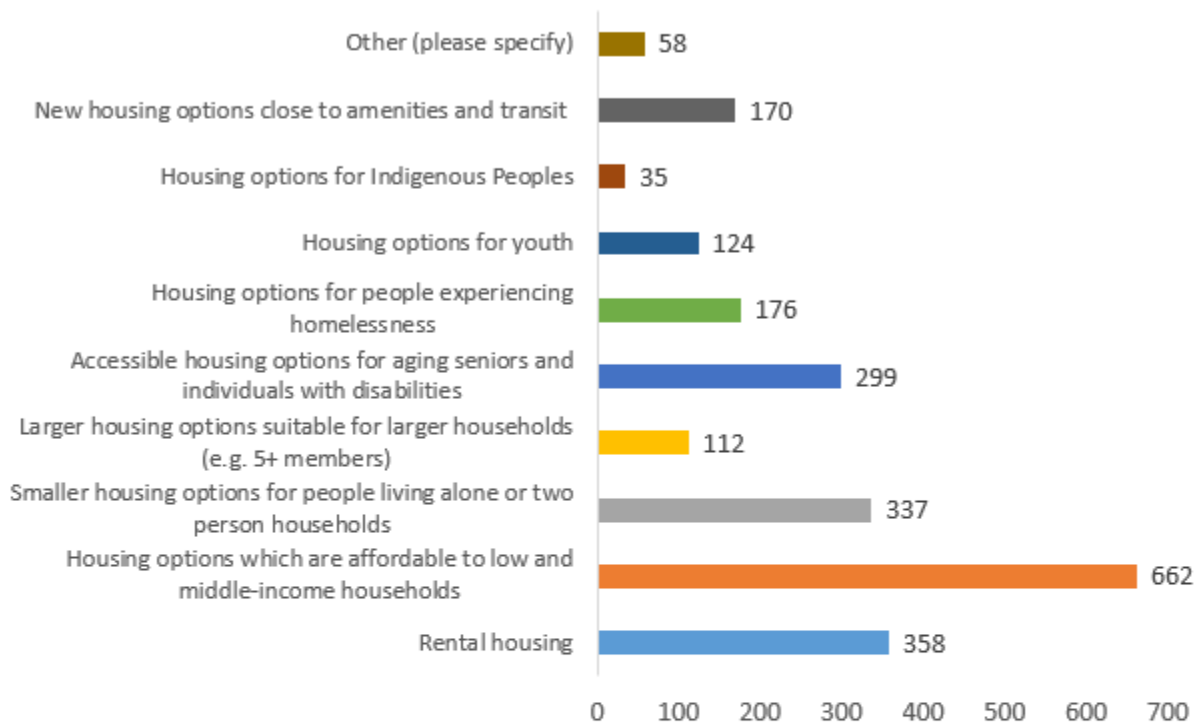
What do you think are the greatest issues that current or potential renters face in Burlington? Please rank the issues, where “1” is most important and “8” is least important.



What do you think are the greatest issues that current or potential home owners face in Burlington? Please rank the issues, where “1” is most important and “6” is least important.



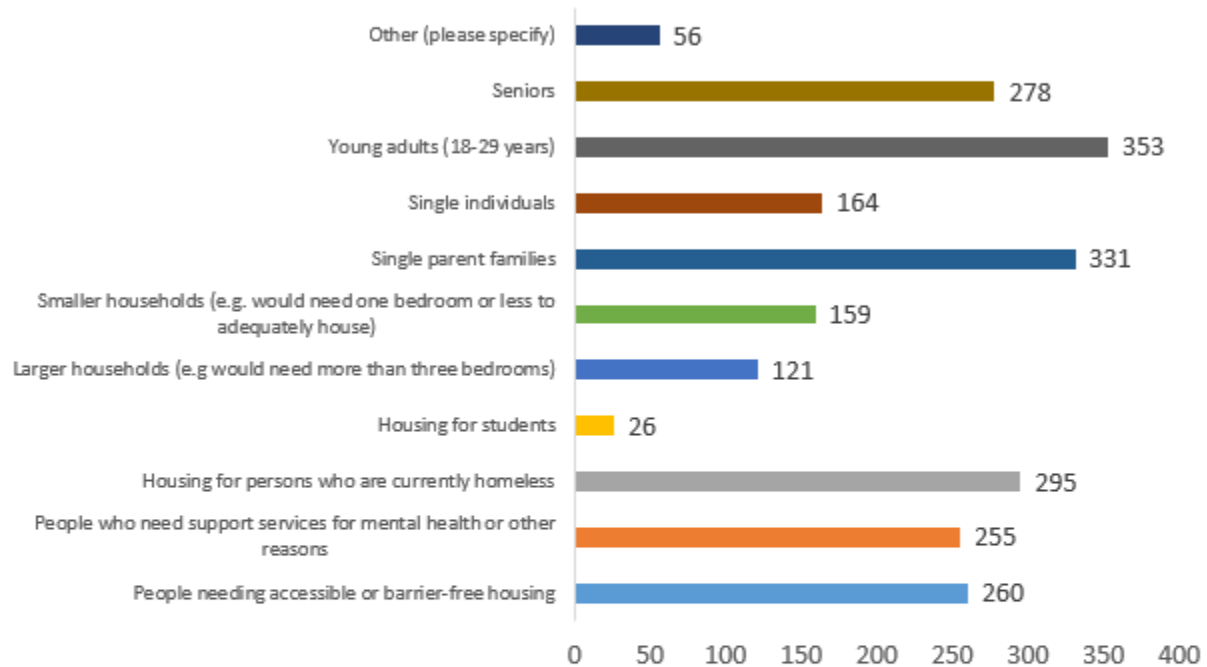
Which types of housing should be more available in the city? Please select your top three recommendations.



“Other” Responses from Participants:

- Housing options by green space
- Market driven housing
- Detached homes
- Supportive programs and transitional housing
- Housing for individuals on social assistance due to mental health
- Larger condominium units
- Housing options in complete communities
- Duplex and triplex housing
- Housing options with backyards

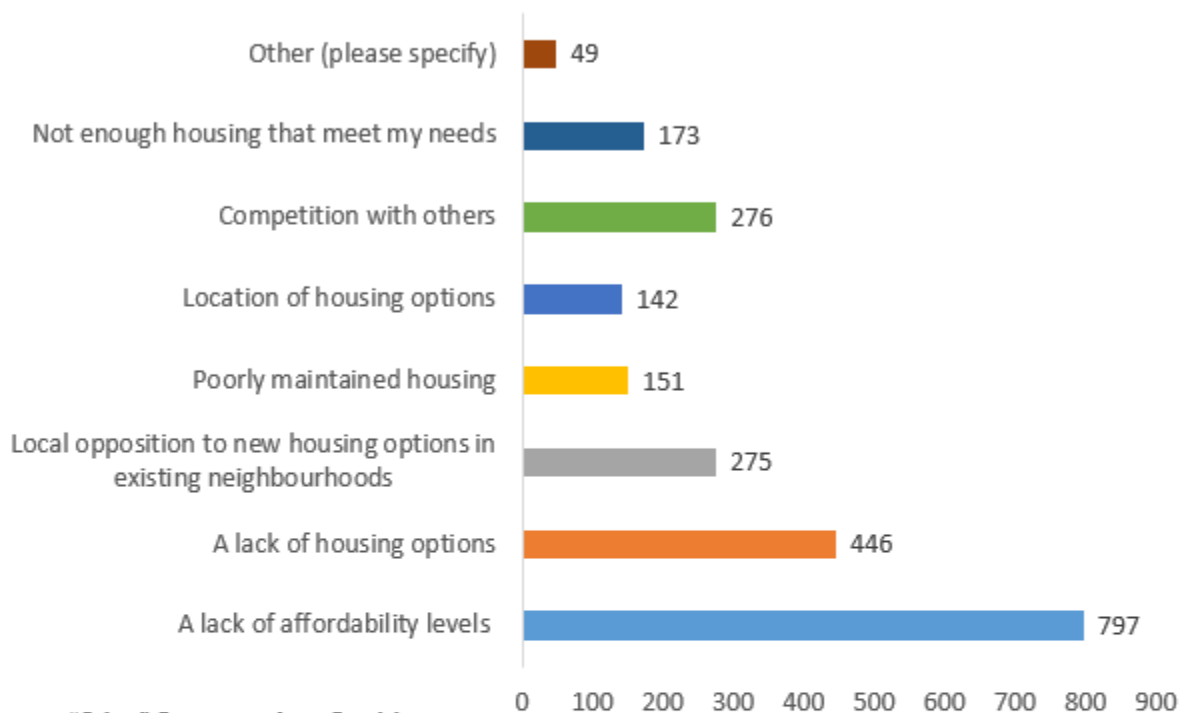
Considering the needs of all current and future residents of Burlington, which groups do you think need the most assistance to find housing? Please select your top three choices.



“Other” Responses from Participants:

- Young families
- Low and middle income households
- Assisted living
- Indigenous Peoples
- Middle age individuals
- Newcomers
- Individuals living in unsafe conditions
- First time home owners

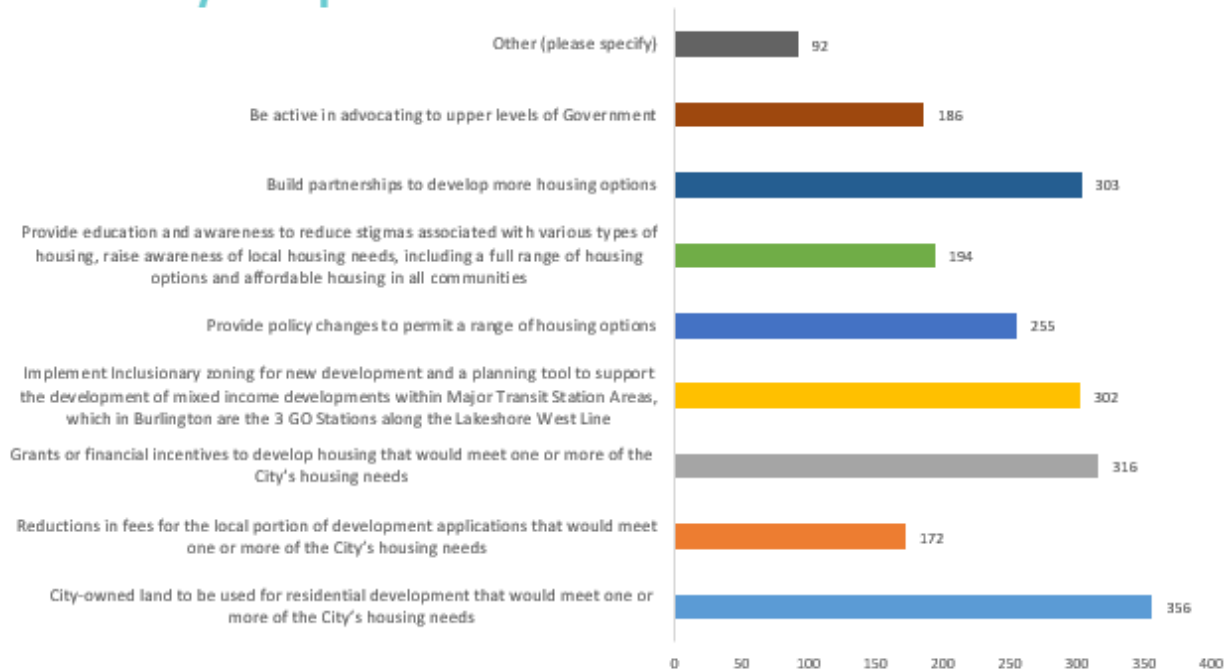
What do you think are the greatest challenges to finding suitable housing? Please select your top three choices.



“Other” Responses from Participants:

- A lack of green space
- Not enough single detached homes
- High development fees
- Zoning by-law that prohibits rentals
- Government regulation at the municipal level
- Property tax rates
- A lack of amenities within walking distance
- A lack of transportation options
- Pet ownership
- A lack of income geared housing
- Excessive high density buildings

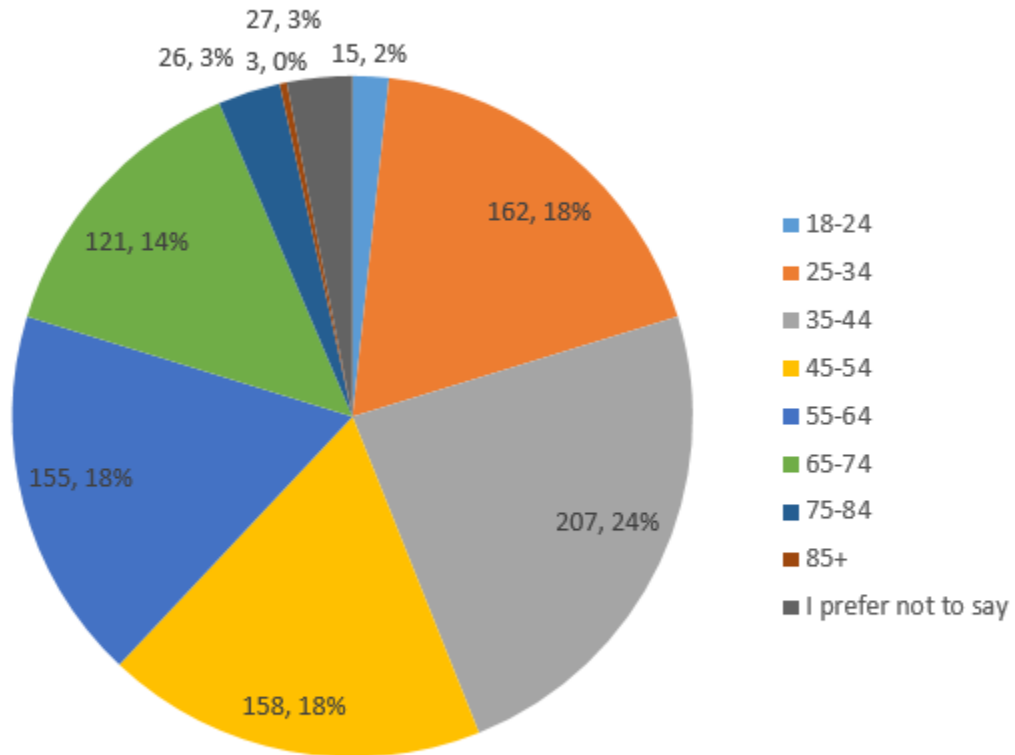
What are the most important actions the City of Burlington could do to increase housing options in the City? Please select your top three actions.



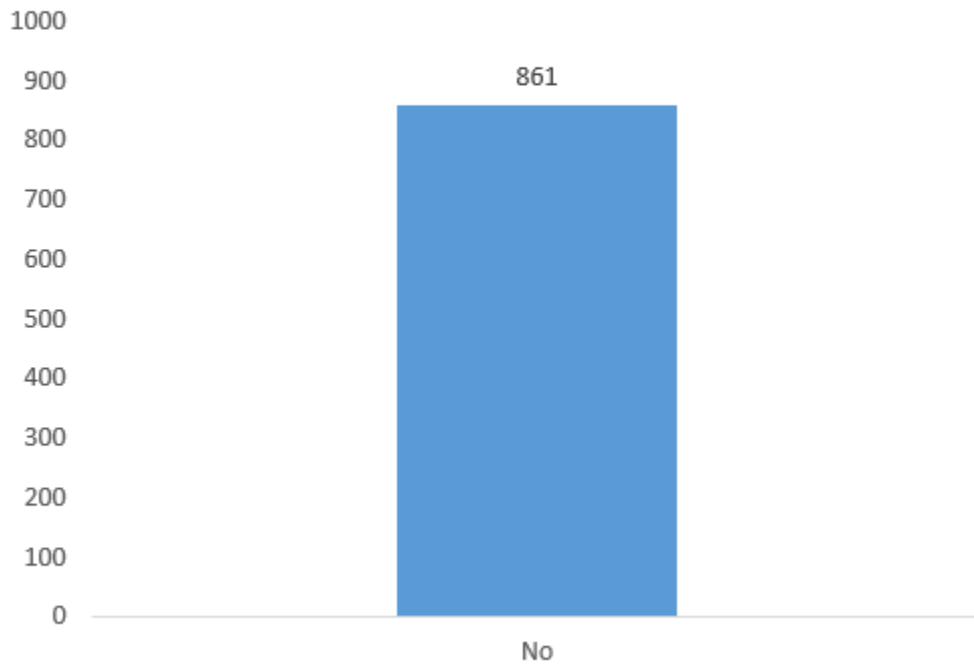
“Other” Responses from Participants:

- Increase fees for development
- Build more housing downtown
- Building less high density living and more single detached homes
- Provide policy changes for gentle density
- Less government regulation at the municipal level
- Eliminate parking minimums
- Provide more transportation options
- Assist first time home purchasers
- Advocate for renters, senior housing and co-operative housing
- Increase taxes for foreign investment and unoccupied homes

How old are you?



Did you use the translation option to complete this survey?



APPENDIX E

Promising Practices

1.0 PROMISING PRACTICES

As Burlington continues to grow, so will the need for more housing options to accommodate that growth and the needs of the City's residents. The housing challenges Burlington will face into the future are not new-- many cities around the globe and within Canada face similar challenges around access, affordability and quality. Burlington can look to promising practices in other jurisdictions in both Canada and internationally to ensure the changing needs of its current and future residents are met. These promising practices include housing policies, tools and incentives, partnerships and advocacy. The scan includes both Canadian and international case studies and will look to focus on what lower tier municipalities such as Burlington can implement.

The review of these promising practices is designed to provide examples about how other jurisdictions around the world are doing to address housing, and what could be implemented by a lower-tier municipality within a two-tier system, such as Burlington. The examples provided within this report do not constitute recommendations, but do assist in articulating examples of what tools the City can utilize in carrying out the various actions to be identified in the Housing Strategy in the later phases of this project.

1.1. Housing Policies and Regulations

The following housing policies have been implemented in various jurisdictions to address different housing needs and gaps. Some apply directly to a lower-tier municipality such as Burlington, while others are examples from higher levels of government. The connection between the case studies and the Burlington context is noted throughout this section.

1.1.1. Inclusionary Zoning

Access to affordable housing is a significant challenge for communities as they grow. One of the emerging tools to address this is Inclusionary Zoning (IZ). IZ, sometimes also referred to as inclusionary housing, is a land-use planning tool which permits municipalities to require new development or redevelopment to dedicate or maintain a portion of new residential units as affordable housing.

Section 35.2 of the *Planning Act* contains express permission for municipalities to implement IZ provisions. These provisions have existed since 2016, when the Province of Ontario passed the Promoting Affordable Housing Act, 2016 (Bill 7); however, there have been a number of additional legislative and policy changes since that time which have impacted implementation of IZ. Specific regulations pertaining to the implementation of Inclusionary Zoning within Ontario were enacted in 2018 and are further set out in Ontario Regulation 232/18. Based on the legislative framework a municipality is only permitted to implement IZ within Protected Major Transit Station Areas (PMTSAs) or within areas that are regulated by a Community Planning Permit System (CPPS), and which has to be ordered by the Minister. In addition, the regulations state that IZ only applies to developments with at least ten units.

Within Ontario, in order to implement an IZ by-law, a municipality's Official Plan must:

- Contain policies authorizing and enabling inclusionary zoning;
- Have completed area specific plans for PMTSAs¹⁵³; and
- Complete a municipal assessment report demonstrating the viability of Inclusionary Zoning.

Within the context of Ontario, it is important to note that there are no municipalities that have yet fully implemented Inclusionary Zoning, as the tool is still relatively new. Specific to the City of Burlington, the OP 2020 contains enabling policies for Inclusionary Zoning; the ASP process for the MTSAs is underway; and, the Inclusionary Zoning Municipal Assessment Report forms part of the deliverables for the City’s Housing Strategy project.

In North America, there are a number of examples that show that this is an appropriate tool for market intervention/ regulation, including within Canada’s three largest cities as well as major metropolitan areas in the United States (New York, San Francisco, etc.).

CASE STUDY EXAMPLES

Table 1 provides a summary of municipalities that have adopted inclusionary zoning policies in Canada. Given the fact that some of these examples are located outside of Ontario, and therefore are not subject to the same *Planning Act* requirements for IZ, some examples may not be directly comparable to Burlington (Montreal, Vancouver, and Richmond). However, all case studies presented in this section do provide an example of what inclusionary zoning policies can achieve.

Table 1: Summary of Case Studies for Inclusionary Zoning Policies in Canada¹⁵⁴

MUNICIPALITY	AFFORDABLE HOUSING REQUIREMENT	THRESHOLD FOR IMPLEMENTATION
Markham, ON	5% of GFA ¹⁵⁵ in Rented Condominiums 10% of GFA in Ownership Units	100 Units or more
Richmond Hill, ON	Proposed: 5-10% in Rented Units 10-30% of GFA for Ownership Units	TBD
Toronto, ON	5% - 10% for Condominium Projects 2.5% - 5% for Purpose-Built Rental	100 units in the downtown and waterfront areas and 140 units in other areas
Ottawa, ON	Proposed: 10% of GFA in Rented Condominiums 15% of GFA in Ownership Units	50 Units or more
Montreal, QC	20%	450 m2 (about 5 units)

¹⁵³ This requirement is only for IZ in PMTSAs and does not apply to IZ for the CPPS

¹⁵⁴ As noted previously, the examples provided within the province of Ontario have not yet been fully implemented and approved

¹⁵⁵ GFA, or Gross Floor Area, refers to the sum of the areas of each floor of a building, but shall include a basement or cellar when used for commercial purpose. Measurement shall be from the exterior face of outside walls, or from the centre line of partition and common walls. Gross Floor Area shall not include floor space devoted to: vehicle parking, storage, air handling equipment, enclosed mall and hallways, excluding kiosk, stairways, elevators and associated equipment, washrooms, foyers, lobbies, but not waiting areas/rooms

MUNICIPALITY	AFFORDABLE HOUSING REQUIREMENT	THRESHOLD FOR IMPLEMENTATION
Vancouver, BC	20% - 30% of Residential Floor Space	Developments larger than 8,000 m ² or having more than 45,000 m ² of new floor area
Richmond, BC	10% of Total Residential Floor Space	60 Units

The following are additional details on these highlighted case studies.

Affordable and Rental Housing Study – Markham, Ontario

As a part of the City of Markham’s Affordable and Rental Housing Study (the Study) in February 2020, the City put forward a number of policy framework recommendations for the implementation of inclusionary zoning policies. Similar to Burlington, Markham is a lower-tier municipality that pursued policies and programs to address rental and affordable housing within the city.

The Study develops and recommends incorporation of inclusionary zoning policies for the City of Markham Official Plan as well as an inclusionary zoning by-law for Major Transit Station Areas (MTSA) in Markham. The Study recommends monitoring the impact of these policies every five years in order to line up with the requirements of the *Planning Act* for an updated needs assessment at least every 5 years. Additionally, the inclusionary zoning regulation required a status report be provided to Council every two years to track performance.

The recommended policy would be applicable to all developments with 100 units or more in MTSAs. The requirements included in this recommendation are that 5% of the residential gross floor area for condominium development, where the contribution is in the form of units rented, or 10% of the gross floor area, for ownership developments be affordable units. The recommendations target households with incomes in the 3rd to the 6th income deciles (\$45,988 to \$122,290 in 2018) depending on the unit type. Additionally, the Study includes a policy recommendation to mandate that a minimum of 40% of affordable units provided be two- and three-bedroom units to meet the needs of larger households. All affordable units provided through inclusionary zoning are recommended to be kept affordable in perpetuity.

The City of Richmond Hill Affordable Housing Strategy – Richmond Hill, Ontario

The City of Richmond Hill is updating its current Official Plan to guide land use and development to 2041 and is targeting 2022 to complete this update. Within this update, inclusionary zoning (IZ) policies and an IZ by-law have been recommended in order to follow Provincial policies and direction in the provision of affordable housing in Protected Major Transit Station Areas (PMTSA). This by-law would include development standards for the affordable unit provided, whether measures and incentives will be provided, what these measures and incentives would be, requirements that prices/leases be affordable when they sold/leased, requirement for any agreements to be entered into with the City and procedures for monitoring and maintaining units to be affordable over the affordability period. The needs assessment that led to the recommendations for these policies will need to be updated every five years in order to assess whether the Official Plan policies require further update.

While the City has yet to adopt these policies and set affordable housing requirements, the background reports submitted to the City noted that affordable ownership units show potential for inclusion rates of

up to 30% in PMTSAs with higher and moderate density increases in high-rise developments. Mid-rise buildings were shown to be able to support the inclusion of affordable ownership units of approximately 10%. For rental units, high-rise developments show potential for inclusion rates of between 5-10%, depending on the expected residential density increases.

Inclusionary Zoning – Toronto, Ontario

Section 3.2.1.p of Toronto's Official Plan includes a policy which requires that developments in large sites greater than five hectares where an increase in height and/or density is sought be required to provide 20% of the additional residential units as affordable housing. This contribution can be in the form of affordable units constructed on-site or the conveyance of land in the development or elsewhere to the City for the purpose of affordable housing. From 2013 to 2017, over \$31.5 million and 500 new affordable housing units had been secured through this policy.

Aforementioned legislation that brought changes in the *Planning Act* now only allow Ontario municipalities to adopt inclusionary zoning policies and by-laws in areas around protected major transit station areas. As such, Toronto has introduced a draft inclusionary zoning policy in September of 2021, with a deadline for the transition on or before January 1, 2022.

If adopted, the draft inclusionary zoning policy will apply to projects with over 100 units in the downtown and waterfront areas and with over 140 units in all other identified inclusionary zoning areas. It proposes different requirements for strong and moderate markets; requiring a 10% contribution in strong markets for condominium projects and 5% in moderate markets. In addition, the draft policy requires a 5% contribution in strong markets for purpose-built rental projects and 2.5% in moderate markets. Affordable rents are based on 100% of average market rents (AMR) for the City while affordable ownership price will be based on household incomes from the 3rd to the 6th income deciles, depending on unit type. At least 10% of the units will be provided at 80% of AMR while the rest will be rented at no more than 100% AMR. These units will remain affordable for a minimum of 99 years from the date of first residential occupancy.

The City of Ottawa Official Plan Update – Ottawa, Ontario

As a part of the update to its Official Plan, the City of Ottawa received recommendations for the implementation of inclusionary zoning policies and by-laws. In order to direct attention to the needs of households at and below the 6th income decile, as well as other vulnerable groups, the City included policies authorizing Inclusionary Zoning (IZ) policies as a priority measure in accordance with section 16(4) of the *Planning Act*.

Affordable rental housing was defined as the least expensive of a unit for which rent does not exceed 30% of gross annual household income for low and moderate income households, or 100% of the Average Market Rate (AMR) by dwelling unit type. Affordable ownership housing was defined as a dwelling unit that is priced at or below an amount where the total monthly shelter costs do not exceed 30% of the gross annual income for households within the moderate-income range. This income ranges from the 30th to 60th percentiles of households, depending on the dwelling unit size.

The inclusionary requirements for affordable housing were included in these proposed changes. Within Tier A and Tier B market areas, purpose-built rentals must provide 10% of the gross floor area (GFA) for

affordable rental units, while ownership housing buildings must provide 15% of the GFA as affordable housing units. These units must stay affordable for a minimum of 99 years. All buildings with more than 50 dwelling units, other than non-profit owned and operated housing, will be subject to these regulations.

By-law for a Diverse Metropolis – Montreal, Quebec

The City of Montreal has introduced a by-law to increase the supply of social, affordable and family housing in the city. This by-law was adopted on January 26, 2021 and came into force April 1, 2021. Upon adoption, this by-law replaced the Strategy for the Inclusion of Affordable Housing in New Residential Projects, which originally was adopted in 2005. While the Strategy was an incentive measure, this by-law makes the contributions mandatory. In addition, the 2005 Strategy applied to projects of 100 units or more with a 15% requirement each for social and affordable housing. In comparison, the requirements of this new by-law have been increased to 20% with family housing added.

The by-law applies to all housing projects of 450 m² or more (about five units) and requires builders to sign an agreement with the City to improve the supply of social, affordable and family housing as a condition for obtaining a construction permit.

The by-law requires three categories of housing: social housing (which is defined as government-subsidized housing), affordable housing (where the price or rent is below the limits set out in the by-law which is equal to or slightly lower than market prices for modestly designed housing units), and family housing (which are units with at least three bedrooms with a gross floor area of 86 m² in the downtown or 96 m² in the periphery; prices may be social, affordable or market; may be rental or ownership).

The by-law also outlines different requirements for the downtown, central neighbourhoods and periphery, and outskirts of the city with an average contribution of 20% each for social, affordable and family housing. In addition, the by-law allows offsite contributions for social housing outside of the downtown with a greater percentage requirement (22%) if the units are provided offsite. Additionally, the by-law allows financial contributions for social and affordable housing units.

Inclusionary Zoning – Vancouver, British Columbia

Vancouver first introduced the Housing Vancouver Strategy in 1988 and required that developments with more than 200 units provide a parcel of land large enough to accommodate a minimum of 20% of the units as family-oriented social housing. Recent changes to the policy in 2019 include extending the requirement to other large developments, those larger than 8,000 m² (2 acres) or having more than 45,000-m² of new floor area. Other changes include taking 20% as low-end-of-market rental housing and affordable ownership options if funding is not available to secure the 20% as social housing for low-income households.

Inclusionary zoning is one of the City's primary delivery streams for social and supportive housing. It requires affordable housing contributions ranging from 20% to 30% of residential floor space in exchange for additional density in new residential developments. This tool has been used as part of recent Community Plans, such as the ones for the West End and Cambie Corridor. Inclusionary housing

units are required to be built to the City's specifications and transferred to the City in Air Space Parcels¹⁵⁶.

Vancouver typically leases the units delivered through this program to non-profit housing operators on a 60-year lease, with a pre-paid lease payment determined by the rent revenue at the targeted level of affordability. Moving forward, rent levels will be focused on households with incomes in the \$30,000 to \$80,000 range with deeper levels of affordability if funding from other partners is available. The revenue from these pre-paid leases will be used to fund land acquisition in the Affordable Housing Endowment Fund or to deepen affordability on other sites.

As of December 2017, 21 inclusionary housing projects have been approved with a total of approximately 1,500 social housing units for low- and moderate-income households. In addition, in 2018, the City approved a total of 1,938 units of social and supportive housing and 29% (562 units) of these units were created through inclusionary zoning requirements. In the 2019 – 2022 Capital Plan, the City budgeted \$400 million from inclusionary zoning contributions for 1,200 to 1,600 planned affordable housing units.

Low-End Market Rental (LEMR) Program – Richmond, British Columbia

As part of Richmond's Affordable Housing Strategy, new residential developments that have more than 60 units are required to dedicate a minimum of 10% of their total residential floor space as LEMR units in exchange for a density bonus. All multi-family or mixed-use developments with less than 60 units are required to make a cash contribution at specified rates to be adjusted on a bi-annual basis¹⁵⁷. Units secured through this program are meant to provide rental housing for low- and moderate-income households earning between \$34,000 and \$58,000 annually.

This program was also part of the 2007 Strategy and required a 5% contribution and was applicable to projects with 80 units or more. From 2007 to 2017, the City secured 620 LEMR units through this program. City Council approved updates to the program in July 2017, which includes increasing the required affordable housing contribution from 5% to 10%. The impact of this change is seen in the fact that in 2018, the City secured 168 units compared to an annual average of 45 units from 2007 to 2017.

The program also requires the inclusion of family-friendly housing units as part of the LEMR contributions. In 2018, a total of 100 family-friendly two- and three-bedroom units were secured through this program, which represents almost 60% of the total LEMR units secured in 2018.

The City also accepts secondary suites in single family housing developments as part of an applicant's affordable housing contribution. All single family and townhouse developments are to provide a secondary suite in up to 50% of the units and contribute cash for the remainder at a rate set on a bi-annual basis. In 2018, 24 secondary suites were secured through this process.

¹⁵⁶ Additional Information: Richard Drdla Associates for Canada Mortgage and Housing Corporation (2017). Inclusionary Zoning – Domestic and International Practices.

¹⁵⁷ In 2017, the rates were as follows: \$4 per sq. ft. for single family re-zonings; \$8.50 per sq. ft. for townhouse developments; \$10 per sq. ft. for wood-frame apartments and mixed-use developments with 60 units or less; and, \$14 per sq. ft. for concrete apartments and mixed-use developments with 60 units or less.

In 2018, the City secured \$1.8 million through developer cash-in-lieu contributions, exceeding the target in the Affordable Housing Strategy of \$1.5 million annually. These contributions resulted in the City being able to support the development of 575 non-market housing units between 2007 and 2018¹⁵⁸. In 2019 and 2020, the City secured \$2.76 million and \$560,000 in cash-in-lieu contributions, respectively. Additionally, the City secured 47 LEMR units through developer contributions.

INCLUSIONARY ZONING – UNITED STATES

A recent study¹⁵⁹ undertaken in the United States found 886 jurisdictions with inclusionary housing programs located in 25 states at the end of 2016, with the majority located in New Jersey, Massachusetts, and California. While data on the impact of the policy was not available for all jurisdictions, the study found that 373 jurisdictions raised a total of \$1.7 billion in impact or in-lieu fees. In addition, jurisdictions with this policy reported creating a total of 173,707 units of affordable housing, which excludes the additional units created through the \$1.7 billion in fees.

Of the 273 inclusionary housing programs analyzed, 71% of programs applied to the entire jurisdiction. The most common type was mandatory, and policies applied to both rental and ownership developments in 61% of programs. In addition, about 90% of programs had an affordability period of at least 30 years. The most common approaches for providing affordable units were through on-site development (90% of programs analyzed) or through paying in-lieu fees or providing off-site affordable units (about 50% of programs). The most common incentives offered to developers were density bonuses (78%), other zoning variances (44%), or fee reductions or waivers (37%).

Table 2 provides an outline of case study examples in the USA. While these case studies may not be able to be directly replicable by the City of Burlington, they can provide insight into programs that have been in place for an extended period of time to provide examples.

Table 2: Summary of Case Studies for Inclusionary Zoning Policies in USA

MUNICIPALITY	AFFORDABLE HOUSING REQUIREMENT	THRESHOLD FOR IMPLEMENTATION
New York, NY	20% - 30%	10 units or 12,500 square feet
San Francisco, CA	18% for large projects	small projects = 10 – 24 units large projects 25+ units

Inclusionary Housing Program – New York City, NY

New York City has several inclusionary housing programs, the first of which was created in 1987 and is applicable to specific districts (R10 and R10-equivalent commercial districts). New developments in these districts are permitted to increase maximum floor area ratio (FAR) from 10 to a maximum of 12 by providing affordable housing for low-income families (which is defined as 80% of Area Median Income and below). Each square foot of affordable housing receives between 1.25 and 3.5 square feet of bonus floor area, depending on whether the affordable housing is provided on-site or off-site; through new construction, rehabilitation, or preservation; and whether it receives public funding. As most of these

¹⁵⁸ Additional Information: Richard Drdla Associates for Canada Mortgage and Housing Corporation (2017). Inclusionary Zoning – Domestic and International Practices.

¹⁵⁹ E. Thaden and R. Wang (2017). Inclusionary Housing in the United States. Lincoln Institute of Land Policy.

districts are in Manhattan that is where the greater proportion of units are being created. As of February 2017, the program has created about 4,000 units of affordable housing.

Another program in New York City is the Inclusionary Housing Designated Areas program, which was created in 2005 for medium- and high-density areas rezoned for new housing opportunities. Within these districts, the base FAR permitted is lower than the standard FAR for the district if the development does not participate in the Inclusionary Housing Program whereas the maximum FAR available with the bonus is higher than the standard FAR. In general, the increase in the FAR is about 33% if 20% of the floor area, excluding ground floor non-residential floor area, is provided for affordable housing. Affordable housing created through this program is required to remain affordable in perpetuity for households at or below 80% of Area Median Income (AMI). As of February 2017, the program has created or preserved over 7,000 units of affordable housing.

Both the R10 and Designated Area programs are voluntary. However, in 2016, the City created a Mandatory Inclusionary Housing (MIH) program that applies to neighbourhood rezoning and private applications that significantly increase residential capacity. This program applies to developments, enlargements and conversions in designated areas which are over 10 units or 12,500 square feet. The program includes four options which City Council and the Commission will apply when creating new MIH areas. These options are as follows.

- Option 1 – a 25% contribution at an average of 60% AMI with a minimum of 10% at 40% AMI
- Option 2 – a 30% contribution at an average of 80% AMI
- Deep Affordability Option – a 20% contribution at an average of 40% AMI
- Workforce Option – a 30% contribution at an average of 115% AMI with a minimum of 5% at 70% AMI and 5% at 90% AMI.

In addition, the program increases the requirements by 5% for developments that provide the required affordable units off-site. Projects adding less than 25 units and 25,000 sq. ft. are eligible to pay a fee in lieu. These funds are reserved for affordable housing purposes within the area where the development is located.

Inclusionary Housing Program – San Francisco, CA

San Francisco's program, which has been in effect since 2002, requires new residential projects of 10 or more units to pay an Affordable Housing Fee or provide a percentage of the units as below market rate (BMR) units at a price that is affordable to low or middle income households. These units can be provided on- or off-site. Households have to meet specific requirements, including income requirements to be eligible for units. Key requirements of the program were significantly revised in 2017 and these changes include different requirements for small projects (i.e. 10-24 units) and large projects (25+ units).

Small projects (10-24 units)	12% of units	55% of AMI (for rental) or 80% of AMI (for ownership) or off-site contribution or in-lieu fee equal to 20% of project units
Large projects (25+ units)	18% of units for rental projects	10% of units at 55% AMI 4% of units at 80% AMI 4% of units at 110% AMI or off-site contribution or fee equivalent to 30% of project units
Large projects (25+ units)	20% of units for ownership projects	10% of units at 80% AMI 5% at 105% AMI 5% at 130% AMI or Off-site contribution or fee equivalent to 33% of project units.

OPPORTUNITIES IN BURLINGTON

As noted previously in this Report, ROPA 48 includes new policy direction that encourages introducing IZ within PMTSAs to promote and support intensification and further the development of affordable housing. Implementing IZ programs or policies aims to increase the supply of a diverse range of housing options. These policies would require the provision of affordable housing and generally support good planning principles for complete and inclusive communities through the development of projects with a mix of incomes and household types.

In Ontario, the intent of IZ is to increase equity in housing in areas that are the focus for new development (PMTSAs). It can only be implemented where an assessment report has demonstrated the tool would be financially viable. An Inclusionary Zoning Municipal Assessment forms part of the work plan for the City’s Housing Strategy and will be explored in greater detail in future phases of this project.

1.1.2. Pre-Zoning Lands

As noted in Technical Memo # 1, the purpose of a Zoning By-law is to implement the policies and broad directions for growth and development set out in the Official Plan. The typical procedure in Ontario is for municipalities to undertake a CZBL process to implement an Official Plan following approval of that instrument which, as noted, Burlington will be embarking on in 2022.

In some instances, developing a new Zoning By-law can take many years to update comprehensively and the process can be further lengthened as a result of appeals. Often, as a result of this time gap between the Official Plan coming into effect and the implementing CZBL coming into effect at a later stage, site specific zoning by-law amendments are required to facilitate development that conforms to the Official Plan, but does not conform to the regulations of the in-force Zoning By-law. In these cases, pre-zoning lands would both increase the certainty involved with the development and allow for a more expeditious approvals process by eliminating the need for a site specific zoning by-law amendment for a development that would conform to the Official Plan policies.

As this relates to the context of housing, reducing regulation for a diverse range of housing options is critical to ensuring that by-laws don’t limit the potential to implement new forms of development, such

as ADUs. It is very important for municipalities to maintain up to date zoning by-laws and pre-zone where appropriate. For example, pre-zoning and pre-designating lands within Burlington’s Strategic Growth Areas as part of secondary planning or area specific planning processes would allow for a greater range of housing, higher densities, and more compact development within these areas and significantly reduce/ eliminate the need for site specific amendments.

CASE STUDY EXAMPLES

District of Squamish, British Columbia

In 2005 the District of Squamish adopted a 10-point Affordable Housing Strategy to address affordability issues in its community. In order to ensure an appropriate land supply for affordable housing the strategy recommends that lands be pre-designated/pre-zoned to allow multi-family and manufactured homes.

City of Kitchener, Ontario

The City of Kitchener has created PARTS (Planning Around Rapid Transit Stations) which sets proactive land-use designations, including pre-zoning areas around the LRT corridor, and enhances infrastructure. The City has also exempted development charges for new development within the pre-zoned corridor as an incentive to support transit and meet the urban growth centre targets in the Growth Plan.

Second Unit Zoning By-law - City of Mississauga, Ontario

In 2013, City Council approved a zoning by-law (0158-2013) which permits a second dwelling unit in the following housing forms: a detached, semi-detached, or linked dwelling, a street townhouse or a townhouse on a private road in a common element condominium subject to certain zone standards. By pre-zoning to allow second units there are lower costs and increased incentives for the homeowner or investor to create them. To date more than 140 second units have been created.

OPPORTUNITIES IN BURLINGTON

By pre-zoning and pre-designating land uses for housing development, Burlington can add a measure of planning control to the process while encouraging more dense residential development in key areas of the city. This type of policy action can be utilized to increase the diversity of the housing supply in the city by identifying a greater mix of housing types and densities. This would increase of supply and affordability of units with the provision of affordable, rental, and market rate housing units in more areas of the city. Some of this would be accomplished through the City’s Area Specific Planning (ASP) process for Major Transit Station Areas (MTSAs) which is currently underway.

1.1.3. Co-Housing/Co-Living

Co-living is a form of shared living or intentional community where residents live in a house or building and share common spaces and amenities. While the terms “co-housing” and “co-living” are usually interchangeable, co-housing generally refers to smaller-scale intentional communities built around private homes while co-living usually refers to dorm-style apartment buildings. This type of arrangement would allow individuals to reduce the overall proportion of personal income going toward housing costs as these expenses would be shared among the collective co-housing/ co-living group.

CASE STUDY EXAMPLES

Markham Official Plan: Shared Housing Policy – Markham, Ontario

The City of Markham introduced definitions and policies related to shared housing in their 2014 Official Plan. One of the goals of this initiative was to remove the stigma associated with group homes, rooming and boarding houses, and supportive housing. While Zoning By-law regulations are still being developed to support the implementation of this policy, Markham City staff have reported that there have been no negative impacts to date in implementing this policy and it has supported the goal of removing the stigma associated with certain dwelling types, such as group homes.

Proposed actions in the preliminary recommendations report offer three options: no change (sharing housing prohibited), defining rooming houses and dwelling rooms as based on the existing definition of shared housing, and definition and permission in selected zones. Shared housing, as defined in Markham's Official Plan, is a form of housing where individuals share accommodation either for economic, support, long-term care, security or lifestyle reasons. The Markham Official Plan identifies a number of different types of shared housing:

- Shared housing small scale is a form of housing where 3 to 10 persons share accommodation with or without support services.
- Shared housing large scale is a form of housing where more than 10 persons share accommodation with or without support services.
- Shared housing long term care is a form of housing where people who need 24-hour nursing care in a secure setting share accommodation.
- Shared housing supervised is a form of housing where people who need 24-hour supervision in a secure setting share accommodation.

Policies in the Markham Official Plan include developing housing targets for shared housing and developing a monitoring process for these targets, allocating a portion of the affordable housing targets to shared housing, supporting the equitable distribution of affordable and shared housing across neighbourhoods, and locating shared housing in proximity to rapid transit and accessible to other human services.

Women's Housing initiative Manitoba – Winnipeg, Manitoba

The Women's Housing Initiative Manitoba (WHIM) offers shared housing for women who are retired, or nearing retirement, and living on a low to moderate fixed income. The home sharing initiative's primary goal is to help alleviate seniors' social isolation by creating an intentional community of women who live and work together to prevent the need for institutional living.

WHIM is located in south-central Winnipeg. It is housed in a large three-storey brick home, with five bedrooms, three bathrooms, two living rooms, and two guest rooms in the basement. Currently there are four women who share the home, who span in age from 58 to 71. There is one owner of the home, and the roommates all share the monthly costs based on a percentage related to the size of each personal room and its amenities. Prices range from \$700 to \$950 per month. This includes the cost of utilities, a housekeeper every two weeks, snow shoveling, as well as cable, water, taxes, heat, and landline telephone.

Starcity – San Jose, California

Starcity is one of the developers of co-living projects in the United States. It recently received approval to start work on its biggest project to date – an 18-storey building with 803 units in downtown San Jose. Construction began in the fall of 2019 and is expected to be completed in late 2021. Rents will start in the low \$2,000's and will include furnishings, utilities, Wi-Fi, and rapport-building events. In addition to offering a more affordable option, co-living offers the advantage of living in a community of like-minded people. While previous Starcity projects in San Francisco were scaled down to fit into the local zoning category of group housing, the larger-scale San Jose project is possible due to a rezoning which allows almost triple the original zoning for a 300-unit multi-family complex. Other incentives from the City include alternative parking requirements for the project as well as an exemption from an inclusionary housing ordinance which requires 15% affordable units or paying a per-unit fee.

OPPORTUNITIES IN BURLINGTON

Co-living and co-housing living arrangements would aim to increase the supply of diverse housing options in Burlington by addressing several of the key findings for housing outlined earlier in this Report. Co-living housing arrangements are often utilized in senior residence settings and provide another housing option for an aging population (older adults, aged 45-65) that is both the largest share of Burlington households and one of the fastest growing. Additionally, co-living arrangements can be rented out which would add to the rental housing supply in Burlington as well as the diversity of the housing supply. It will be important for the City to apply this lens in evaluating development applications and making policy and regulatory recommendations to Council to ensure there are no unintentional barriers to delivering housing based on a user/ occupier of a building or structure. It will also be equally important to provide a flexible enough policy and regulatory framework to accommodate alternative living arrangements in a wider area of the City (For example, the current framework limits the location of group homes to certain road typologies)

1.1.4. Micro Living and Tiny Homes

Micro living and tiny homes present an opportunity to provide more affordable housing units due to their smaller unit size, significantly lower construction costs and potential flexibility in terms of siting/location. These units are intended for single occupancy households and target lower-income individuals looking for an affordable housing option. These dwelling options may also be used as an ARU on an existing property which could then be used for a family member or friend who requires supports while still living as independently as possible.

CASE STUDY EXAMPLES

Ontario Guidelines

Despite their size, tiny homes must still comply with the health and safety requirements of Ontario's Building Code, municipal zoning and other local by-laws. The size of a tiny home varies from municipality to municipality, depending on standards set out in zoning by-laws. Some municipalities have minimum size requirements, while others have maximum size requirements. In all cases, a tiny home cannot be smaller than the minimum required size set out in Ontario's Building Code, which is 17.5 sq. m. (188 sq. ft.). There are minimum required room sizes laid out for open concept and separated space style homes.

For tiny homes built on site, the building code requirements are largely the same as regular-sized houses. Primary design considerations are storeys (for stair design) and a heating, ventilation and air-conditioning system that is appropriate for the building. For tiny homes built in a factory, the specifications for the home will be provided prior to the delivery of the home. The pre-built home will need to meet Ontario Building Code standards and municipality standards and by-laws.

The City's Comprehensive Zoning By-law project will need to take these guidelines into consideration in developing any tiny-home specific regulations and provisions.

Micro Dwelling Policies and Guidelines – Vancouver, British Columbia

Micro dwelling units are new self-contained units with a private bathroom and kitchen, which are smaller than 320 square feet and may be relaxed down to 250 sq.ft. and are intended for single occupancy. Vancouver has developed policies and guidelines to encourage the creation of these affordable micro dwelling rental units in certain parts of the City. The preference is that they be located in buildings with a variety of unit sizes and located in close proximity to open green space, commercial, and community and recreational facilities. As part of the development permit process, the intention is that the City will enter into an agreement with the developer which will be registered against the title of the property to ensure that these micro units are secured either as non-market or market rental units for 60 years or for the life of the building, whichever is greater.

Your Choice Homes and Piikani Nation Tiny Homes – Alberta

Your Choice Homes is an organization that teaches high school students construction skills for high school class credit, apprenticeship hours and a pay cheque while also developing life skills and promoting empowerment. The organization partnered with the Piikani Nation on a pilot project funded by a \$250,000 grant from Indigenous Services Canada to build tiny homes to help address the severe housing shortage experienced by this southern Alberta First Nation. Each tiny home will have one bedroom and will be allocated to a local elder. This is the first project of its kind in Alberta although the concept has already been tested in Saskatchewan.

OPPORTUNITIES IN BURLINGTON

The Provincial Policy Statement updated in 2020 added tiny homes to the definition of 'Housing Options' that need to be considered for a diversity of housing forms. These types of housing forms can contribute to the range of housing options that align with the future housing needs and gaps in Burlington. With the number of one-person households increasing, a more diverse set of options for these households will be required.

1.1.5. Modular Construction

Modular housing construction is a construction approach where units are constructed off-site and re-located to the desired location. This process is faster and often cheaper than traditional builds and can provide a unique housing type to address lower-income household needs for a municipality. Within the context of Ontario, modular construction can be challenging as a result of Ontario Building Code (O.B.C) requirements. It may also require more flexible zoning by-laws, to address matters of setback in some circumstances which can typically be dealt with through a minor variance application.

CASE STUDY EXAMPLES

Temporary Modular Supportive Housing – Vancouver, British Columbia

In September 2017, the government of British Columbia announced a funding commitment of \$66 million to build 600 units of temporary modular housing in Vancouver. The housing can be constructed more quickly than permanent housing and provides immediate relief to hundreds of people who are currently homeless. As part of the program, people living in these housing units are given supports such as life skills training as well as health and social services. They are also provided with two meals a day and opportunities to connect with community groups, volunteer work, and social events. A total of 606 single units were built or under construction as of October 9, 2018.

In addition to these units, 40 social housing units were created on City-owned land with funding from the federal government and Vancity at 220 Terminal Avenue. While this development does not offer support services, it offers affordable units for low-income residents. All the homes are self-contained with a private bathroom and kitchen. Four suites were designed to accommodate persons with accessibility requirements and feature customized layouts and a user-friendly adaptive design, such as lower light switches and fully accessible bathrooms. Each is about 250 square feet and designed for a single person. The advantage of using modular housing is that these units can be picked up and transferred to another site if necessary.

There were initially some concerns about these units, particularly related to increased crime rates but an examination undertaken a year later shows that these concerns have been unfounded and that the project was a success.

Modular Housing Initiative – City of Toronto, Ontario

As part of the HousingTO 2020-2030 Action Plan, the City of Toronto committed to create 1,000 new modular homes in Toronto. As of 2021, two modular buildings are already completed and providing 100 new homes with support services for people experiencing or at risk of homelessness. There are currently three more modular projects currently under development in the city for 2021.

The City will select a qualified and experienced non-profit housing provider to manage the property and provide support services for residents. The City will continue to work with the selected housing providers after new residents will move in. The City will be allocating housing subsidies to these modular units to ensure these homes are affordable to future residents. Additionally, the City, as part of its selection process, will select non-profit organizations that can demonstrate they are financially sound and viable, have sufficient operating funding to provide support services and have the experience and capability to successfully operate the project, including the provision of supports.

Presentation Manor – Scarborough, Ontario

In 2017, PCL Construction fabricated 413 exterior wall panels for Presentation Manor, a non-profit seniors' residence. This resulted in a reduction of the number of building trades on the construction site and increased worker safety overall. This modular approach was 25% more cost effective than conventional construction and resulted in a 50% reduction in the construction timeline.

Evolv35 – North Vancouver, British Columbia

In Moodyville, British Columbia, 35 four-bedroom townhomes were built to form a new, award-winning master-planned community. The plan for Moodyville required the rezoning of the former neighbourhood of single-family post-war homes to allow for a more flexible approach to design that accommodates changing household dynamics.

Homes are built as row houses with legal secondary suites. There is 1.5-inches of concrete flooring separating the residences' "lock-off suite" from the main home, cutting down on sound transmission. The City of North Vancouver developed the Lock-Off Suite Program to encourage developers to build rental accommodation by offering them density bonuses. This incentive program is providing much-needed rental suites in the community.

In addition to supporting the development of more housing supply, all homes in the project are built to Passive House Canada standards and 2032 energy codes, reducing energy usage by 90% annually.

Homes for Heroes – Calgary, Alberta

Homes for Heroes Foundation was developed in response to the growing number of military veterans who are facing crisis as they return to civilian life and find themselves on the path to homelessness. The foundation funds the development of villages for veterans that consist of 15 to 25 individual modular housing units arranged in a park-like setting. The homes all face inward to facilitate peer-to-peer support. Each village incorporates a central resource centre, counselling office, community garden, and other amenities. Locations have expanded from Calgary to Edmonton and Kingston and provide needs assessment evaluations on applicants, case management supports, and re-integration programs for the applicant.

Pocket Living – London, United Kingdom

Pocket Living is a developer with the goal of providing affordable ownership. The company uses off-site factory construction which is assembled at the development site. This results in a house price which is between 20% and 40% below market rate. Other benefits of this approach include shorter construction times (building one floor per day), less machinery and less disruption to the neighbourhood, and the capacity to build in small and difficult to access sites.

Pocket Living's buildings are accessible by transit and have no parking except for bicycles, which further decreases the cost of the structure. To be eligible, buyers have to be local, be a first-time buyer, earn a modest salary which is under the Mayor of London's income threshold for affordable housing (currently set at £90,000), and not own any other property. Owners cannot sell until after owning the property for at least one year. The average unit size is 775 sq. ft. and the average unit price is £599,999 (or £774 per sq. ft.). In comparison, the average cost of units in the area is £898 per sq. ft.¹⁶⁰

OPPORTUNITIES IN BURLINGTON

Factory manufacturing of the components of a housing project can reduce construction costs and time and be applicable to both temporary and permanent dwellings. These factors impact the affordability of

¹⁶⁰ Additional information: Ryerson City Building Institute. Rethinking the Tower: Innovations for Housing Affordability in Toronto.

the dwellings down the line and represent opportunities to facilitate the construction of more affordable housing. They can also improve worker safety, reduce transportation costs, and mitigate site congestion and disruption.

As-of-right zoning requirement relief, for performance standards such as setbacks and density, for these types of developments would allow for a fast and efficient implementation of this innovative approach by improving the feasibility and cost-effectiveness of development on small lots and difficult sites.¹⁶¹

Implementing these types of policies would allow for modular housing units to add to the diverse range of housing options in Burlington in a more cost-effective manner.

1.1.6. Short-Term Rental Licensing

STR policies require that STR companies, such as Airbnb or Booking.com, be registered with the City and are required to collect and remit tax on all rental payments. These types of rentals include homes and rooms within homes which are rented for less than thirty consecutive days at a time. They are only permitted in secondary homes or basement suites if the operator lives there full-time. These policies can assist in reducing the number of units that are taken off the market solely to rent on a short-term basis. Utilizing a licencing and enforcement regime can help protect the long-term rental housing supply as well as ensure these units meet health and safety standards.

CASE STUDY EXAMPLES

Short-Term Rental Licensing – City of Vancouver, British Columbia

The City of Vancouver implemented a short-term rental licensing by-law in April 2018 and as of September 1, 2018, all short-term rental operators are required to have a business license and include their licence number in all online listings and advertising. Failure to obtain a license and include the number in listings would be subject to a fine of up to \$1,000 per offence.

Short-term rentals include homes and rooms within homes which are rented for less than thirty consecutive days at a time. They are only permitted in secondary homes or basement suites if the operator lives there full-time.

As of early September 2018, more than 2,400 Vancouver listings were deactivated by Airbnb as they did not have a posted business number and 660 listings were removed by operators or converted to long-term rental units in response to the new regulations. The City has also enforced these regulations, resulting in more than 200 violation tickets issued and legal action taken against 142 properties as of March 2019.

Short-Term Rental Licensing - City of Toronto, Ontario

Beginning September 10, 2020, short-term rental operators were required to start registering with the City in order to operate in Toronto. Registration is a necessary first step to allow the City to effectively administer the new rules applicable to short-term rentals. People who are currently renting their home on a short-term basis, or planning to do so, had to be registered by December 31, 2020. After this date,

¹⁶¹ Additional information: Ryerson City Building Institute. Rethinking the Tower: Innovations for Housing Affordability in Toronto

all new operators were able to register on an ongoing basis and must register prior to short-term renting their homes.

In Toronto, short-term rentals are regulated by the City’s zoning bylaws and the Licensing and Registration of Short-Term Rentals bylaw:

- City bylaws permit short-term rentals across Toronto in all housing types in residential zones and the residential components of mixed-use zones.
- People can short-term rent their principal residence only. This is the residence where they live and where the address is used for bills, identification, taxes or insurance.
- Both homeowners and renters in any housing type (for example house, apartment, or condominium) are allowed to short-term rent their home.
- People can rent up to three bedrooms in their principal residence for an unlimited number of nights per year or their entire home for a maximum of 180 nights per year.
- People can host a short-term rental in a secondary suite (for example a basement apartment) or a laneway suite, as long as the suite is their principal residence.

OPPORTUNITIES IN BURLINGTON

STR licensing policies aim to increase the rental housing stock in Burlington by protecting this limited stock for long term rental arrangements. As noted earlier in this Report, there is a Council direction to staff to look into options to regulate operations related to short-term rentals. An action should be included within the Housing Strategy for City staff to complete the work associated with bringing forward regulatory options to Council within a “short term” timeframe.

1.1.7. Home “Unbundling”

Home “unbundling” is an approach which provides home buyers the option to choose unit-specific features, finishes and appliances to decrease the cost of the unit by decreasing the cost of construction to just the bare bones. Unbundling may be applied to the cost of parking spaces, storage lockers, walls, fixtures, or other unit features.¹⁶²

CASE STUDY EXAMPLES

Naked House – London, United Kingdom

Naked House is a non-profit developer that offers minimalist units that home buyers can upgrade over time. The baseline unit is habitable and comes with energy efficient elements and a basic bathroom but without finishes or room partitions. Owners can add their own walls, fixtures, faucets, countertops, and other fixtures. By keeping the construction to the bare bones, Naked Houses are between 20% to 40% cheaper than the average house price.

Options for Homes, Ontario

Options for Homes is a not-for-profit social enterprise developer that builds below-market priced ownership housing. They achieve this through minimizing costs, by forgoing costly amenities,

¹⁶² Additional information: Ryerson City Building Institute. Rethinking the Tower: Innovations for Housing Affordability in Toronto

unbundling finishes, saving on marketing and advertising, creating strategic partnerships and by purchasing less expensive land at the right time. The organization also helps homebuyers with their down payment through the use of a second mortgage based on shared appreciation and a lower down payment requirement (5%) for any homebuyer.

OPPORTUNITIES IN BURLINGTON

Home unbundling is another approach to addressing the need for a more diverse housing supply. The City may encourage this type of development by ensuring policies and regulations are flexible enough to allow for this type of development as well as encouraging residential developers to consider it in future developments.

1.1.8. Infill Developments

Infill development is the process of developing vacant or under-utilized land within existing developed urban areas. Some examples of infill development include ARUs, converting a single detached dwelling to a semi-detached or to townhouses or building on an underutilized parking lot. Infill development can revitalize communities by removing blighted parcels and can return cultural, social, recreational, and entertainment land uses to a community. This type of development may be particularly useful in already established neighbourhoods where land is currently being under-utilized, left vacant, or covered with surface parking lots. Some of the challenges associated with infill development are ensuring that new development is sensitive to the existing context. There is also a need to increase awareness among residents of the importance of infill development.

CASE STUDY EXAMPLES

Mature Neighborhood Overlay – Edmonton, Alberta

The City of Edmonton believes that while supporting infill is important for adding housing stock in established neighbourhoods and beyond, infill should nonetheless respond to the context of neighbouring properties. In response, the City of Edmonton developed Mature Neighbourhood Overlay (MNO) which includes a set of 24 regulations on top of the existing zoning intended to ensure that new development in Edmonton's older neighborhoods is sensitive and cohesive with its existing character. The model was a response to a trend of suburban-style new builds in the area that were inconsistent with the existing mature households in the community. While the MNO began as a model to ensure development was consistent with the mature character of residential neighbourhoods, the model has since been reviewed to serve as a more effective piece in providing sensitive infill in mature neighbourhoods, reducing the need for variances and Class B Development Permits, and improving the approvals process.

Micro-Ops – Vancouver, British Columbia

The Haeccity Studios' 'MicroOp' strategy proposed a zoning amendment called 'Buffer Zoning' to the City of Vancouver through a competition to address the 'missing middle' housing issue in Vancouver. Buffer Zoning is a method through which to increase density and affordable housing stock in Metro Vancouver in the implementation of 'the economics of tenure and sharing models' for housing. The method proposes a reorganization of 'Buffer Zones' (also called 'R5-R' zones) to allow for residential renewal through the provision of infill housing stock. The R5-R zones would be rezoned to assist in

affordable residential renewal, by allowing for densification in the form of ‘micro-ops’ (micro co-ops). Micro-ops are single-family lots which are converted into three-storey buildings that contain multiple homes of various sizes and bedrooms inside. Each micro-op would be co-owned by its occupants who pool collective funds to buy and develop the site.

Full implementation of the model would result in an increase of 100 households per hectare, introducing a new household typology that is consistent with the built character of a given residential neighbourhood.

Garden Suites - Edmonton, Alberta

In the City of Edmonton ‘Garden Suites’ is the term used to describe secondary units in a backyard. Garden Suites are a form of infill development that promote social, environmental, and economic sustainability. Garden Suites present an opportunity to build within the current city environment, rather than sprawling out. Aside from providing additional housing supply, Garden Suites can act as a mortgage helper, and function as a form of affordable housing.

The City of Edmonton defines a garden suite as: "a self-contained dwelling located in an accessory building that is physically separate from the principal single detached dwelling and which may include a garage. Typically, garden suites are single- or two-storey structures built in the back yards of single detached homes and must have their own kitchen, bathroom, and living space. You may also know them as garage suites, carriage houses, backyard suites or laneway homes."

The City of Edmonton offers a Secondary Suite and Garden Suite Grant Funding Program which is designed to provide funding to assist property owners in constructing a new or upgrading an existing suite. The City offers grant funding, which can cover up to half the cost of upgrading an existing secondary suite or developing a new suite to a maximum of \$20,000. In exchange for the grant funding, homeowners must enter into an agreement to rent the suite to eligible tenants for five years. Among other requirements, applicants must rent the garden suite to an eligible tenant earning within the Maximum Income Threshold by household size in the City of Edmonton.

Infill of Existing Apartment Sites – City of Mississauga, Ontario

The Mississauga Official Plan permits consideration of additional residential development through a rezoning on existing apartment sites designated “high density” within Neighbourhoods provided that:

- New development is restricted to uses permitted in a residential medium density designation and
- Provided the proposal meets certain requirements (e.g. site plan, landscaping property standards, building code).

OPPORTUNITIES IN BURLINGTON:

These types of projects could yield a range of unique housing options based on the context of the site and the existing community character. Developments identified as infill projects may provide housing options that would be directed to meet the current and future household needs in Burlington. Allowing greater opportunities for infill development also supports a more walkable and complete community, and allows for a diverse range of housing within the existing built-up urban areas of the city, which is in

alignment with the policy direction established in Burlington’s planning documents. Any initiatives should also include advocacy and awareness actions to ensure existing residents are supportive of infill developments.

1.1.9. Complete/Inclusive/Walkable Communities

Within Ontario government policy documents, complete communities are defined as places where homes, jobs, schools, community services, parks, and recreation facilities are easily accessible. Within the Government of Ontario’s A Place to Grow: Growth Plan for the Greater Golden Horseshoe, policies are focused on encouraging and creating complete communities in Ontario. Municipalities may adopt land use designations and zoning by-laws in order to allow for and encourage a diverse set of land uses within these communities, including residential, employment, and commercial uses.

Within these definitions of complete communities, consistent themes of inclusive and walkable communities re-enforce the desire for communities that contain a diverse set of uses that are easily accessible. An inclusive community is a community where its citizens and members feel safe, respected, and comfortable in being themselves and expressing all aspects of their identities. This may include children, seniors, individuals with disabilities, Indigenous peoples, immigrants and newcomers, low-income populations, or those dealing with mental health challenges. Walkable communities encourage pedestrian activity through safe and inviting pedestrian infrastructure that is accessible and serves people of all ages and abilities.

CASE STUDY EXAMPLES

Complete Communities Direction Strategy – City of Winnipeg, Manitoba

The Complete Communities Direction Strategy from the City of Winnipeg, a part of the OurWinnipeg strategies and guides, focuses on the physical characteristics of Winnipeg and lays out a framework for the city’s future physical growth and development by introducing an urban structure. It guides the city’s future realization, identifying and defining its physical components as they are envisioned to be in the future.

The Direction Strategy is guided by the six visioning principles:

- Creating complete communities and completing existing communities— enhancing their existing infrastructure and assets in ways that make most amenities for daily living universally accessible — will be key to making our city attractive and competitive.
- Growth is to be focused on areas that will respond best to city building objectives— including social, economic and environmental sustainability. A criteria-based approach, which may include a variety of tools, will be utilized.
- OurWinnipeg supports a pedestrian and transit friendly environment by integrating public infrastructure, land uses and built form to encourage higher residential densities and building-type variation, where practical and feasible.
- OurWinnipeg builds on existing assets, including natural heritage features (rivers, urban forests, and parks), cultural heritage features (the historic villages and heritage buildings and structures), built form (mature neighbourhoods and downtown), community focal points (facilities, open

spaces and main streets), and the existing pattern of streets. The existing character and form will not change for a significant portion of the city.

- OurWinnipeg builds on future, planned-for assets, such as rapid transit systems and CentrePort.
- The collaborative implementation of OurWinnipeg will be inclusive, transparent, accessible and meaningful for everyone.

Welcoming & Inclusive Communities Toolkit – Multicultural Council of Saskatchewan

The Welcoming and Inclusive Communities Toolkit provides resources for communities and organizations of all sizes. In Saskatchewan, many smaller centres are seeing increasing diversity as they welcome newcomers and engage with Indigenous people. This tool kit will provide accessible ideas to community leaders to build relationships with groups that have not often been seen as leaders, in order to both identify how they see themselves contributing and what, if any, changes need to be made to existing places and processes to make newcomers and Indigenous people feel that there are opportunities for engagement based on mutual respect.

Resilient Melbourne (2020) – Melbourne, Australia

Melbourne's first resilience strategy was endorsed by the City of Melbourne's Future Melbourne Committee in May of 2016. It is the first resilience strategy produced by any Australian city; and is the result of the work of more than 1,000 individuals from 230 organisations, Melbourne's 32 local councils, and many Victorian Government departments.

The strategy is the first metropolitan plan that has been led by local government in Melbourne's 180-year history. The resilience strategy provides support, collaboration, and resources to local governments to withstand chronic stresses, such as climate change, stress on health care services, and deep social inequality, and acute shocks, such as heatwaves, floods, pandemics, and extremist acts.

The strategy was developed guided by three principles: build on Melbourne's existing structures and institutions; avoid duplication of effort and investment, and; deliver tangible benefits to our communities. Recent studies on this strategy have had mixed results on the measurability of the impact of resilience strategies. Little is known how urban resilience strategies are actually implemented in practice. These studies show that a reconceptualization and new analytical dimensions are needed to understand urban resilience as an urban innovation strategy.¹⁶³

OPPORTUNITIES IN BURLINGTON

Through the OP 2020, the CZBL, and the various design guidelines, Burlington can continue to encourage the development of complete communities that include a diverse range of housing options that align with the current and future needs of households. The mix of land use can create a diverse set of housing options for a range of housing types, sizes and tenures. Complete communities also include a mix of land uses, which the COVID 19 pandemic has shown to be particularly important in accessing essential services within walking distance of residential areas.

¹⁶³ Urban Resilience in Action: the Resilient Melbourne Strategy as Transformative Urban Innovation Policy? (2018) S Fastenrath, et al. Retrieved from: <https://ideas.repec.org/a/gam/jsusta/v11y2019i3p693-d201538.html>

1.1.10. Accessible/VisitAble Housing

VisitAble housing is the concept of designing and building homes with basic accessibility features that provide easy access on the main level for everyone. This type of housing typically has features such as no-step entrances, wider doorways and hallways, and wheelchair accessible bathrooms. These features make for a more convenient and accessible dwelling for those of all ages and abilities.

CASE STUDY EXAMPLES

The Daniel's Corporation Accessibility Designated Program (ADP) – Ontario

The Daniels Corporation is dedicated to providing a higher standard in accessibly designed homes for people using mobility devices. In 2017, the Daniels Corporation launched its Accessibility Designated Program (ADP) at several locations across the Greater Toronto Area. Suites offered through the ADP exceed the accessibility standards set by the Ontario Building Code.

Recognizing mobility needs vary among individuals, the ADP offers a series of standard accessible layouts to choose from at no additional cost. These standard layouts include accessible features such as:

- Roll-in shower
- Roll-out balcony with swing door
- Power operated entry door rough-in
- Handheld shower faucet
- Grab bars in the shower
- Under-sink knee clearance
- Wider doors throughout
- Additional clearance in the washroom.

To date, the ADP is being implemented in two of Daniels' projects: DuEast Condominiums in Regent Park, and Wesley Tower at Daniels City Centre in Mississauga. There are a range of one, two, or three-bedroom units in these buildings, many of which are located on the ground floor.

Bridgwater Project – Winnipeg, Manitoba

Bridgwater is a housing development project initiated by the Manitoba Housing and Renewal Corporation in 2006 and is expected to be completed by 2021. It is one of the first neighbourhood plans in Canada which includes a large proportion of homes to be built as VisitAble homes. The vision for the development is a walkable neighbourhood with a diversity of housing suitable for people of all ages.

The basic features of the VisitAble homes are that they provide easy access on the main level for everyone, regardless of physical abilities. They have a no-step entrance, wider doorways and clear passage, and a main floor bathroom that can be used by someone with a mobility device. The lots were also pre-engineered to accommodate the no-step entrance and drain to a pathway at the rear yard.

The project includes four neighbourhoods: Bridgwater Forest, Bridgwater Lakes, Bridgwater Trails, and Bridgwater Centre with a mix of townhouses, multi-family homes, and single-family homes.

Approximately 1,000 homes will be VisitAble.

VisitAble Housing Project – Kitchener-Waterloo Task Force

The VisitAble Housing Project is a partnership project between the Canadian Centre on Disability Studies, the Social Development Centre Waterloo Region, and builders/developers, planners, regulators (e.g. Ontario Building Code), real estate agents, consumers/community members and advocates/service providers who form the Kitchener Waterloo Task Force. VisitAble homes provide easy access on the main level for everyone and offer convenient homes for residents and a welcoming environment for visitors of all ages and levels of mobility.

The Social Development Centre Waterloo Region has worked in partnership with the Canadian Centre on Disability Studies since 2009 with VisitAble Housing playing a role since the earliest joint project. The first project was started in 2009 and entailed applying draft tools for assessing the livability of a community and also set priorities for action to address issues identified in the assessment process. The K-W and area project was one of six Canadian communities that applied a framework of ten elements and six principles of a livable community for those who are aging with disabilities or into disabilities. Social Development Centre Waterloo Region, working with local community members, applied the framework to an urban community (the City of Waterloo), and to a rural community (Woolwich Township).

OPPORTUNITIES IN BURLINGTON

Through municipal accessibility design guidelines, VisitAble housing can be implemented in Burlington to add to the diverse range of housing options. This is particularly important for an aging population who would want to age in place within their current communities, a large and growing demographic in Burlington. These policies would work towards providing housing for Burlington's current and future housing needs.

1.1.11. Residential Conversion from Non-Residential

Residential conversion projects convert non-residential structures (for example, a warehouse or church) into housing units. Through this conversion process, the foundation and frame of the existing structure are preserved and are incorporated into the new design. This conversion process has the potential to reduce construction costs for the developer and also make efficient use of existing materials and infrastructure.

CASE STUDY EXAMPLES

Renaissance Retirement Residence – Regina, Saskatchewan

In 2005, the Derrick Building in Regina was an abandoned five-storey office building which had been unoccupied for 15 years. By late 2006, it was transformed into a seven-storey seniors' residence with a mix of market and affordable units. The conversion of the building into the Renaissance Retirement Residence was carried out by a private developer with support from all three levels of government, including the City of Regina who provided a five-year property tax exemption, as the project supported the City of Regina's priorities of downtown revitalization and conversion of non-residential buildings into affordable housing.

The conversion of the Derrick Building retained the exterior foundation of the structure but otherwise transformed the entire interior. The redevelopment created 157 units (104 studio suites, 42 one-bedrooms and 11 two-bedrooms) and several floors of amenities' space. Government funding has allowed 80 of the 157 units to be offered as affordable accommodation with optional assisted living services.

Genosha Hotel – Oshawa, Ontario

The Genosha Hotel in Oshawa, Ontario, was originally erected in 1929 in Oshawa's downtown main street of King Street. However, for the past 20 years, the building has been derelict and vacant. Throughout its long lifespan, there have been several attempts at re-developing the building that ultimately wound up unsuccessful, until Oshawa City Council provided funding assistance. The City provided \$700,000 in tax breaks over ten years along with a \$750,000 façade improvement grant. The hotel, now containing six floors of luxury apartments, opened its doors to residents in 2019.

The Century Building – Pittsburgh, PE

In 2009, the Century Building, a 12-storey former office building in the heart of Pittsburgh's Cultural District was redeveloped into a mixed-use, mixed-income residential structure with 60 affordable units. The residential units are mandated for households earning 60% to 120% of the area median income. In order to maintain long-term affordability, a 30-year declaration of restrictive covenants was recorded and placed on the property requiring that the units be rented to households earning within the income thresholds. The development is the first residential structure in Pittsburgh to receive a Gold rating under the Leadership in Energy and Environmental Design (LEED) program.

The project used an array of funding from local public agencies, federal low-income housing tax credits, and other investment sources like from the Pittsburgh Cultural Trust. The Century Building is a model for sustainable development, adaptive use, and cross-sector partnerships. The development won a 2012 ULI Jack Kemp Workforce Housing Models of Excellence Award as a national model.

OPPORTUNITIES IN BURLINGTON

Typically, barriers to these types of developments are the existing zoning restrictions on the existing site. For example, sites that are currently zoned to permit only low density dwellings may be pre-zoned to allow for low- and medium-density developments as-of-right. Pre-zoning or creating a policy initiative to allow for the re-zoning of these potential sites for housing would allow Burlington to increase the range of housing options in the city. These sites would add unique and diverse housing options to meet current and future housing needs in Burlington. It would also allow for residential options in traditionally non-residential areas such as neighbourhood commercial areas and other areas where a residential use would be deemed compatible, thus supporting more complete communities.

1.1.12. As-of-Right Supportive Housing

The need for supportive housing and shelters continues to increase. As noted previously, housing is a basic human right and planners have the responsibility to ensure that policies and regulations do not introduce further systemic barriers or discrimination of certain groups through unintentional

exclusionary tactics (e.g. separation distances between group homes, limitations on where shelters and group homes can locate).

While the City is not responsible for the provision of subsidized housing, supportive housing, or emergency shelters, it is the City's responsibility to ensure there are no barriers to these dwelling types. Introducing as-of-right privileges for supportive housing, in most zones, would increase the opportunities to deliver these services. These zoning rights may take a variety of appearances, but generally would allow supportive housing units to be integrated into residentially zoned areas of the city as they are zoned residential.

CASE STUDY EXAMPLES

Increased As-of-Right Zoning Permissions for Municipal Shelters - City of Toronto, Ontario

The City of Toronto's Zoning By-law 569-2013 permits municipal shelters as-of-right in most zones, subject to two conditions: a 250-metre separation distance from another shelter and a requirement to be located either on a major street or on an intersecting street if the lot is within 80 metres of the major street. Those properties that are not subject to Zoning By-law 569- 2013, due to various transitional reasons, are subject to the Municipal Shelter By-law 138-2003, which also has similar locational conditions. Additionally, the City zones supportive housing as residential within the city limits.

OPPORTUNITIES IN BURLINGTON

Introducing supportive housing as-of-right would allow Burlington to increase the supply of supportive housing units within the city. This supply would allow more households with disabilities and in need of deeply affordable housing to stay in Burlington. These policies also support the development of complete and inclusive communities where diverse housing options are available for all current and future residents.

1.2. Tools and Incentives

In addition to the policies and regulations that can support a diverse housing supply, tools and incentives that municipalities can implement in order to encourage the development of a diverse range of housing options. These incentives often deal with the financial aspect of the development, but others can relieve certain requirements, such as parking, from the development if affordable housing units are included. Although a variety of tools and incentives will be outlined in order to demonstrate recent trends and promising practices, focus will be given to the types of incentives that Burlington can implement as a lower-tier municipality. Some of these have also been discussed in earlier sections of this Report, with corresponding actions/ recommendations for the Housing Strategy contained therein.

1.2.1. Modifying Development Standards

Through incentives in the development approval process, municipalities can encourage development that includes affordable units within their cities. Development standards are the rules that municipalities use to guide the planning, design, and construction of residential communities. Development standards ultimately affect the cost and environmental impact of new developments, as well as the quality of life enjoyed by the residents of a community. Changes to planning. While the Minister has to order the

CPPS, provincial staff have indicated that a community can request that it be implemented if it can show a need for it.

CASE STUDY EXAMPLES

City of Toronto, Ontario

On July 11, 2014, the City of Toronto amended its Official Plan policies to permit development permits to be used to regulate land use throughout the City. Through OPA 258, all of the City is now designated as a development permit area. OPA 258 specifies that planning approvals will be granted in areas governed by the DPS By-laws only through the issuance of Development Permits and only where a proposal complies with the uses, standards and criteria prescribed by the DPS by-law, subject to any exemptions which the municipality may allow. While applications to amend DPS By-laws are possible, Toronto's policies require justification through a comprehensive planning rationale which will evaluate the changes requested in the context of the entire area subject to the DPS By-law.

City of Brampton, Ontario

The City of Brampton has considered two CPPS by-laws: the Main Street North DPS By-law (2015) and the Queen Street East CPPS By-law (2021). The Main Street North DPS By-law is a comprehensive policy document that brings together the policies, regulations, guidelines, and application processing to function in a unified manner to achieve the planning objectives of the area. The Queen Street East CPPS By-law, which is still being considered, forms a component of the City's Central Area as described by the Official Plan. The Official Plan recognized the need to revitalize this area through improved and upgraded transit and policies that ensure a gradual but consistent transition from existing uses to a new, human-scale mixed-use area.

OPPORTUNITIES IN BURLINGTON

There may be an opportunity for the City of Burlington to implement inclusionary zoning in areas outside of through a CPPS when ordered by the Minister. It can also be used to support other housing goals through shorter application timelines and more cost-certainty. It is noted, however, that the CPPS is a challenging tool, as it is not yet widely used and is cumbersome to implement over larger geographies.

Acknowledging the difficulties associated with a CPPS, the Housing Strategy could include a medium-term action for the City to explore the potential for implementing a CPPS in specific areas of the City which would also include advocacy to upper levels of government to achieve; however, in the near-term the City's focus should be to complete the necessary work to implement Inclusionary Zoning within the MTSAs, upon the completion of the necessary studies required to demonstrate the tool would be financially viable.

1.2.2. Parking Standards

Parking can be a costly feature for construction in any housing development, especially an affordable housing development (Technical Memos # 1 and # 3 touch on this briefly, noting that parking requirements for 3-bedroom units may be one factor in the overall lower proportion of provision of 3-

bedroom units in mid-rise and tall building developments when compared with 1-bedroom and 2-bedroom units).

Adjusting the parking standards for affordable housing developments may include the reduction or removal of required parking or introducing flexible parking standards. Adjusting or blending parking requirements for other types of housing developments, such that the provision of 3-bedroom units is not a disincentive to the developer may also be an option to consider.

Ultimately, the reduction or removal of parking requirements may apply to residential parking, guestparking, or non-residential parking. Flexible parking considers the reduction or elimination of separated parking requirements for residential and non-residential uses, particularly for mixed-use buildings, or between affordable and market rate unit parking. Using this tool can allow for parking to be more efficiently utilized in peak hours for each residential and non-residential use.

CASE STUDY EXAMPLES

Toronto, Ontario

The City of Toronto's parking requirements for "alternative housing" (a dwelling unit owned and operated by or on behalf of the City of Toronto or by a non-profit or private agency in cooperation with the City of Toronto) has been reduced to 0.1 spaces per unit (or 1 space per 10 units). Additionally, the City uses "policy areas" in order to reduce the parking requirement in areas such as the downtown, urban growth centres, along subways lines, and along high-volume transit corridors.

Alternative Parking Standards – Cobourg, Ontario and Belleville, Ontario

The Town of Cobourg's Zoning By-law allows for a 50% reduction in the parking requirements for residential dwellings within their Downtown Areas.

The City of Belleville's Guidelines for the Reduction of Parking Requirements for Affordable Rental Housing reduces the parking requirements in the current Zoning By-law for Belleville of 1.25 parking spaces per unit for apartment style developments and two spaces per unit in the Thurlow and Sidney Zoning By-laws to the following requirements for below average market and average market purpose built medium and high-density rental housing.

- 0.5 – 0.75 parking spaces per unit in walkable and transit accessible neighbourhoods (where amenities are within a five-to-ten-minute walk or 400-800-m radius of the proposed development); and,
- 0.75 – 1 parking space per unit in less walkable (more than 800-m to amenities) neighbourhoods.

Flexible Parking Requirements – Massachusetts

Various municipalities have zoning by-laws or ordinances that modify the parking requirements for affordable housing developments and developments adjacent to transit or ample street parking facilities. These modifications include shared parking stalls for uses at different peak hours, carpooling

spaces, the inclusion of bicycle parking facilities, or the flexible sharing of parking between residential and non-residential spaces.¹⁶⁴

OPPORTUNITIES IN BURLINGTON

By removing the financial and space constraints that required parking can put on a project, a higher number and a more diverse range of units may be provided by these developments. Using a reduction of parking requirements or flexible parking requirements, where appropriate, can increase the diversity of the housing stock and assist with affordability.

1.3. Financial Incentives

Providing affordable housing can also be encouraged further through financial incentives. These incentives could include exemptions for planning fees and development charges, capital funding grants, and funding to match senior levels of government. Examples are provided in the following subsections.

1.3.1. Community Improvement Plans

A Community Improvement Plan (CIP) is a tool that allows a municipality to direct funds and implement policy initiatives toward a specifically defined project area. CIPs are one of the most well-known incentive tools in Ontario, with legislation being in place for decades.

Section 28 of the *Planning Act* gives municipalities that have enabling policies in their Official Plans, the ability to prepare CIPs. The CIPs are intended to encourage rehabilitation initiatives and/or stimulate development. Once implemented, the plan allows municipalities to provide tax assistance, grants or loans to assist in the rehabilitation of lands and/or buildings within the defined Community Improvement Project Area. CIPs have also been used to encourage the development of affordable housing and rental housing in specific areas in municipalities.

CIPs offer plenty of flexibility for municipalities to design custom programs to achieve broader community goals and objectives. While they have traditionally been used in the past to incentivize redevelopment within business areas, through façade enhancement programs, and on brownfields, through remediation and rehabilitation programs, they are increasingly being leveraged to promote additional community building goals and objectives, including affordable housing.

CASE STUDY EXAMPLES

Community Improvement Plan (CIP) – City of Barrie, Ontario

The City's CIP provides financial incentives for eligible projects that target key planning and growth management objectives for developing within Barrie, including affordable housing projects, brownfield site redevelopment, and mixed use developments within the Urban Growth Centre, key intensification areas, and the preservation of built heritage. The objectives of the CIP include supporting the provision of a variety of affordable housing units by offering financial support based on a continuum of housing options. More specifically, the CIP is intended to create a mix of unit types across the continuum of

¹⁶⁴ More information: Metropolitan Area Planning Council. Retrieved from: <https://www.mapc.org/resource-library/local-examples-flexible-parking-requirements/>

affordable housing options, geared towards the low and low to moderate income households and increase the number of affordable housing units within the City.

There are three incentive programs offered through the CIP. These are the Redevelopment Grant Program, Preservation of Built Heritage Grant Program, and Affordable Housing Development Grant Program. The Affordable Housing Development Grant Program includes a rebate and applicable planning and building permit fees, affordable residential units per door incentive and a tax increment-based grant. The construction of a project approved for funding must commence within eighteen months of the grant approval.

Waterloo, Ontario

The Region of Waterloo Re-urbanization Community Improvement Plan (RRCIP) was established to help reduce development costs in an area of the Central Transit Corridor (CTC) and to promote a number of redevelopment goals, for example, providing for an appropriate range of housing choices, including affordable housing. While there were a number of under-utilized sites within the CTC with potential for re-urbanization, redevelopment of these sites had proved difficult by their arrangement, the presence of existing buildings, or being too small to accommodate higher densities.

Peterborough, Ontario

The City of Peterborough Affordable Housing Community Improvement Plan (CIP) offers financial incentives to build affordable rental housing within the designated Affordable Housing Community Improvement Project Area. The project must remain affordable for a period of at least 20 years and rents must meet the City's guidelines of "affordable" which is at least at or below average market rents. The Affordable Housing CIP has a number of financial programs including the Tax Increment Grant Program, Development Charges Program, Municipal Incentive Program, and Municipal Housing Facilities Program. An eligible project can apply for all these programs as well as any other programs outside of the Affordable Housing CIP, such as the Investment in Affordable Housing (IAH) Program and the City's Heritage Property Tax Relief Program.

Strathroy-Caradoc, Ontario

The Strathroy-Caradoc Community Improvement Plan contains five main guiding principles, one of which being Housing for All. The goal of the CIP is to increase the number of attainable rental housing units and the stock, density, and diversity of housing units in Strathroy-Caradoc. The CIP includes financial incentives such as professional fee matching.

The CIP also included several new programs to achieve the housing goals of the municipality. The Additional Unit Program, a program designed to assist property owners with the cost of creating new residential rental units on eligible properties, is included to increase the stock and diversity of housing in built-up areas of the municipality. The Downtown Rental Housing Program is a program designed to assist property owners with the costs of developing rental housing units within the downtown areas of the municipality. This plan aims to increase the stock of rental housing and decrease the expansion of urban settlement areas. Finally, the Attainable Housing Program, a program intended to encourage the development of attainable rental housing in the municipality, included a range of financial incentives to ease the financial burden of those looking to build attainable housing. This program is intended to

encourage an increase in the stock, density, and diversity of attainable rental housing in urban settlement areas.

Tax Increment Based (or Equivalent) Grant Program – Guelph, Ontario

The City of Guelph Brownfield Redevelopment Community Improvement Plan (CIP) was approved by the Ontario Ministry of Municipal Affairs and Housing in March of 2004. The financial incentive programs contained in the CIP were drawn from the City of Guelph's Brownfield Strategy which was adopted by Council in May of 2002. These incentive programs were designed to stimulate private sector investment in the reuse and redevelopment of brownfield sites.

One incentive tool used in the CIP is the Tax Increment-Based (or Equivalent) Grant. The purpose of this grant program is to attract private-sector investment and stimulate development in targeted areas of the City of Guelph. The amount of the grant is based on the difference between property taxes collected on a property before development and the estimated taxes that will be collected after development. They are reconfirmed against actual taxes before any grant monies are paid. Guelph's tax increment-based grant for brownfields pays property owners 80% of the tax increment, in installments, over a maximum of 10 years. The remaining 20% of the tax increment is used to fund other Brownfield CIP related programs.

The tax increment-based grant helps to achieve Guelph's community improvement goals of reducing the number of contaminated sites, maintaining more heritage buildings and renewing Guelph's downtown. They also contribute to the growth of the City's assessment base by attracting real private sector projects.

OPPORTUNITIES IN BURLINGTON

By utilizing a CIP, Burlington can direct investment and development into key areas of the city by providing incentives and assistance. Burlington can promote revitalization and place-making to attract tourism, business investment and economic development opportunities. These developments and economic activity can create opportunities for a diverse range of housing, including affordable housing and purpose-built rental housing, within new developments. These developments could be incentivized to make available units that meet Halton Region's affordability thresholds. Recently, some municipalities have designated the entire municipality as a Community Improvement Area Project Area for the purpose of providing incentives. It should be noted that Burlington has recently approved its first CIP for brownfield areas and is in the process of creating a comprehensive CIP framework in 2022. This presents an opportunity to include housing, such as affordable housing and rental housing, into this CIP work. Halton Region also has a CIP framework in place which allows for the Region to participate in CIPs at the municipal level. This is an opportunity to stack incentives from both levels of government.

1.3.2. Other Financial Incentives for Affordable Housing

CASE STUDY EXAMPLES

Development Charge Deferrals – York Region

In 2019, York Region adopted measures outlined in the Development Charges Act for Affordable, Purpose-Built Rental Buildings policy, in which affordable and purpose-built rental buildings were offered a 36-month interest free deferral on Development Charges. The policy looked to incentivize the development of purpose-built rental housing to address key housing gaps in the Region.

Development Charge Exemptions - City of Oshawa, Ontario

In 2021, the City of Oshawa undertook a Development Charges Update Study. Among the recommendations were to exempt development charges for lands used solely for the purposes of a non-profit institution. This provision allows for non-profit and charitable housing providers to be exempt from development charges on new housing developments within the City of Oshawa.

Orillia, Ontario

To help promote affordable housing development, the City of Orillia exempts non-profit affordable housing development or redevelopment from parkland dedication requirements.

Financial Incentives – City of Kitchener, Ontario

The City of Kitchener has policies to encourage the development of new affordable rental housing. These policies provide exemptions for the development application and building permit fees as well as timing of City development charge payments. To be eligible, proponents have to be a not-for-profit and the project has to have a minimum of 20% of residential units with rents at or below 80% of the average market rent for the regional area. Projects should also be located within 450 metres from transit corridors across the city.

Financial Incentives – City of Kawartha Lakes, Ontario

The Kawartha Lakes Haliburton Housing Corporation built 29 new townhouse units and an additional 16 units as part of a regeneration project. These new units are a result of contributions from the City, including waiving of development charges, building permit fees, site plan application fees, security requirements for site plan, parkland levy, and service connection fees. The City also reduced property taxes for forty years.

Guelph Affordable Housing Reserve Fund - Guelph, Ontario

The City's Affordable Housing Reserve Fund was established in 2002 to encourage the development of affordable housing. Incentives provided through this fund have focused on property tax exemptions, property tax reclassifications, deferred Development Charge payments and grants to offset Development Charges, and capital funding to match funding from senior levels of government. As of November 2020, the fund had \$1.6 million available with another \$500,000 contribution expected from the 2021 budget.

City of Ottawa, Ontario

The City of Ottawa's Action Ottawa initiative for affordable housing also waives development charges, planning fees, and parkland levies for affordable units.

City of Toronto, Ontario

The City of Toronto's Open Door Program was approved in 2016 with the goal of encouraging the development of affordable housing. The City maintains a list of organizations (Open Door Registry) who are interested in the program and who will be notified of any updates and calls for applications or proposals. The program provides financial contributions, including capital funding, fees and property tax relief, fast-tracking approvals, and activating surplus public land.

OPPORTUNITIES IN BURLINGTON

Similar to the procedural and planning incentives to complete affordable housing projects outlined above, financial incentives would be key to addressing several of the housing needs and gaps in Burlington. Financial incentives could be a more powerful tool to encourage a greater range of housing options, including affordable and supportive housing, to align with the current and future household needs in Burlington.

1.3.3. Funding for ARUs

ARUs are one of the most cost-effective ways to increase the supply of affordable rental housing and integrate affordable housing throughout the community while maintaining neighbourhood character. Some municipalities have opted to provide grants or loans to encourage the development of second units as affordable rental housing. In most cases, rents for units receiving a grant or loan are required to meet affordable levels for a certain time period.

CASE STUDY EXAMPLES

Halton Region, Ontario

Halton Region launched a Second Unit Pilot Program in 2016-2017 to provide a 15-year interest-free, forgivable loan of up to \$50,000 or 75% of the project costs. Requirements included a cap on the maximum rent and household income of incoming tenants for the 15-year period.

Edmonton, Alberta

The City of Edmonton encourages the creation of secondary suites by relaxing by-law restrictions and providing grants to homeowners who add rental suites to their homes. The City's main reason for introducing a secondary suites program was the lack of affordable rental housing in 2005. The City introduced its Cornerstones plan, which includes funding for the Secondary Suite program, in 2006. This Secondary Suites program was designed to increase safe, affordable housing options for lower income households and resulted in the creation or upgrading of 553 secondary suites. As of 2014, secondary suites grant operating agreements changed from a ten-year term to a five-year term. The City has continued to fund these grants, introducing Cornerstones II grant funding in 2018.

City of Calgary, Alberta

The City of Calgary introduced a Secondary Suites grant program which provided a maximum one time grant up to \$25,000 to registered owners for up to 70% of eligible costs (development, permit fees and construction costs). A total funding of \$6M achieved 240 new second units which must be available for rent for 5 years. Family members are considered legitimate tenants. The owner is required to report annually on rents.

OPPORTUNITIES IN BURLINGTON

ARUs can provide a solution to the demand for affordable rental housing such as youth, older adults and new immigrants and assist households facing financial challenges to stay in a community, such as homebuyers with limited equity or on fixed incomes. Ensuring a supportive policy and regulatory framework, incentivizing these developments, either through grants or as part of a broader CIP, and working to inform residents about the benefits of ARUs provides opportunities for Burlington to increase the range of housing options within established neighbourhoods, including affordable rental housing.

1.3.4. Surplus Government Land for Affordable Housing

The provision of surplus government land for affordable housing is a way to reduce costs for the development of affordable housing as the cost of land, particularly in larger municipalities like Burlington, is often quite prohibitive. These lands could be such properties as parking lots, old government buildings, underutilized school sites, and unused road allowances.

CASE STUDY EXAMPLES

Toronto Housing Now Initiative

Housing Now is an initiative to activate eleven City-owned sites for the development of affordable housing with mixed-income, mixed-use, and transit-oriented communities. City Council approved the first phase of this initiative in December 2018. This first phase is expected to result in over 10,000 new residential units, including market ownership, market rental, and approximately 3,700 new affordable rental units. For phase two in May 2020, six new sites were added to the Housing Now program. These new sites are expected to deliver between 1,455 and 1,710 new residential units to the program. Additionally, phase two is expected to deliver approximately 1,060 to 1,240 purpose-built units (of which 530-620 will be affordable).

The affordable rental units will, on average, be rented at 80% of Toronto's average market rent (AMR). However, affordable rents are expected to range from 40% to 80% of AMR and will be affordable to households earning between \$21,000 and \$52,000 per year.

In addition, City Council approved a \$1 million Non-Profit Housing Capacity Fund to support the participation of non-profit organizations in the Housing Now Initiative and to encourage their involvement in the market offering process for the 11 sites, including the opportunity for long-term operation of the affordable rental units.

Providing Municipal Land – Minden Hills, Ontario

The Kawartha Lakes Haliburton Housing Corporation developed twelve units under the Investment in Affordable Housing Program Extension. The Township donated land, waived planning and building fees, and reduced property taxes while the County made a cash donation.

Providing Land – Calgary, Alberta

Sun Court is a 27-unit housing development designed for low-income families aiming to become first-time homeowners, built in Calgary, Alberta. Sun Court is built on land leased to Habitat for Humanity at below-market rates. The land was obtained through a land swap between the Calgary Homeless

Foundation and the City of Calgary. Habitat for Humanity holds a lease on the Sun Court land, and the Calgary Homeless Foundation retains ownership of the land.

OPPORTUNITIES IN BURLINGTON

Through the provision of surplus government land, whether it be from the City of Burlington or from senior levels of government, Burlington will have the opportunity to be more involved with the type of development that occurs on the site. While there are currently limited surplus landholdings in Burlington's portfolio, there is an opportunity for the recently created Burlington Lands Partnership to get involved in the development of affordable housing through utilizing available lands within the City's existing portfolio as well as for the purposes of acquiring new lands. This may also allow Burlington to direct the developments to include a more diverse range of housing options, including purpose-built rental stock or more affordable housing units, within developments as a result.

1.4. Advocacy and Partnerships

Through partnerships with non-profit and private organizations, assets can be leveraged to more adequately address specific housing needs within a community. These organizations may have access to resources and community links that would not be available to the municipality. These types of examples range from adaptive reuse projects to infill construction in the urban context, where municipalities partner with local organizations to increase the supply of affordable housing within the specific context of their local communities.

1.4.1. Adaptive Reuse

Adaptive reuse is a specific type of development that takes underutilized or vacant buildings and converts these into housing. This type of development can provide a significant source of momentum to the revitalization of historic urban cores. Adaptive reuse projects can have comparatively lower construction costs and environmental benefits from the reuse of existing structures.

CASE STUDY EXAMPLES

Reside Initiative – Greater Toronto Area

Raising the Roof's Reside initiative renovates vacant or underutilized spaces such as heritage homes into new affordable housing options for people who are homeless or at risk of homelessness. The organization works with several partners, including Building Up, a non-profit construction contractor who trains and creates employment opportunities for individuals facing barriers to employment. Once the home is renovated, it is leased to a community non-profit housing provider who operates the home.

373 Princeton Avenue, Cornerstone Housing for Women – Ottawa, Ontario

The Sisters of Jeanne d'Arc in Ottawa sold their former "Mother House" or convent to Cornerstone Housing for Women in 2016. This property was converted into supportive housing for 42 women who need moderate support. Cornerstone received \$3.97 million from the federal government and \$1.3 million from the Canada-Ontario Investment in Affordable Housing Program. Additional funds were raised through a fundraising campaign.

Harley Court Office Building Conversion – Edmonton, Alberta

Strategic Group, the Calgary-based real estate company, took the initiative to explore whether its Alberta office inventory could be selected for residential conversion as office vacancy rates have increased in recent years. Through this feasibility study, the 40-year-old Harley Court office building in Edmonton ultimately was selected as Strategic Group's first office-to-residential conversion project.

The aging 12-storey office building was redeveloped into 177 one- and two-bedroom rental units, and the building was renamed to 'e11even.' Rents in e11even range from \$1,300 for a studio, \$1,400 to \$1,500 for one-bedrooms and \$1,600 to \$1,800 per month for two bedrooms, which are on the higher end for rental units in Edmonton.

This project is the largest office-to-residential repurposing project ever completed in Alberta. Strategic Group currently has six office-to-residential repurposing projects in different stages of development throughout Alberta.

Converting Hotels, Red Deer, Alberta

The Covid-19 pandemic has hit the hotel industry particularly hard. Therefore, some hotels have been looking at creative ways to endure this crisis while playing a positive role. In Toronto, the City has worked together with a number of hotels to transform 1,200 hotel rooms into temporary housing for homeless individuals.

In Red Deer, the largest local hotel has proposed a different approach. In June 2020, the hotel announced it is seeking a building permit to renovate the exterior of the hotel and create 103 bachelor and six one-bedroom suites. The units will have high end finishes, and renters would have free access to many of the hotel's amenities. The bachelor units would be rented for \$800-\$850 per month (including cable, internet and amenities).

The site is zoned as commercial and already provides the right to create residential housing. The City of Red Deer has provided a minor variance to allow the suites to be somewhat smaller than the requirements in the City By-Law (323 Sq. Ft. vs 398 Sq. Ft.), which shows that with some government support from municipalities and the Province, the oversupply of hotel rooms might provide a significant opportunity for the creation of new rental housing stock in Alberta that is affordable.

OPPORTUNITIES IN BURLINGTON

Similar to the provision of surplus government land, partnerships with local organizations through an adaptive reuse project will allow for a more efficient use of existing structures, particularly vacant or underutilized buildings. The reduced construction costs may allow the development to produce more diverse range of housing options, including affordable housing and supportive housing. Adaptive reuse projects completed with a partner organization can often address the housing needs for certain demographic groups, such as seniors and persons with disabilities. Additionally, the development of underutilized assets may bring revitalization to areas within the city.

1.4.2. Sharing Land/Reusing Land

Land in Burlington is not only becoming more expensive, it is also becoming a limited resource as the city becomes more built up. As such, innovative options that would increase the supply of land for affordable housing should be considered. One innovative option for the increase of the supply of land is the combination of sharing land, and reusing land for the development of housing. These would include redeveloping current social housing sites, including affordable housing as part of community centres or libraries, reusing publicly- or privately-owned land, such as parking lots within transit hubs, and sharing land, such as parking lots of churches or under-utilized or vacant private land.

CASE STUDY EXAMPLES

20 Water Street – Markham, Ontario

The Markham Inter-church Committee for Affordable Housing (MICAH) is currently developing a four-storey apartment building with 32 units for seniors on underutilized land owned by Water Street Non-Profit Homes Inc. This land was part of the parking lot for Cedarcrest Manor, a 150-unit affordable housing building for seniors which opened in 1991.

United Church – British Columbia

Some faith groups in Canada are seeing a decline in their congregation. As a result, some dioceses have started to consider identifying church properties that can be redeveloped for affordable housing projects. In early 2018, the British Columbia Conference of the United Church announced a partnership with the provincial government which will result in a total of 414 units of below-market rental housing on current church sites. This partnership is being facilitated by HousingHub, a new division of BC Housing.

The first 75 units are being built by the Como Lake United Church in Coquitlam as part of a redevelopment plan for the church. This project will serve low- and moderate-income households and is scheduled to be completed in Fall 2021. While this project will not provide subsidized housing, it is aimed at renters with household incomes of \$48,520 to \$72,000 with monthly rents for one- and two-bedroom units projected to be between \$1,200 to \$2,000.

OPPORTUNITIES IN BURLINGTON

Burlington could facilitate partnerships between community groups and both private and not-for-profit housing developers that would provide these types of housing developments. These types of projects could yield a range of unique housing options based on the context of the site. These housing options could be directed to meet the current and future household needs in Burlington. Infill developments and shared land projects completed with a partner organization can often address the housing needs for certain demographic groups, such as seniors and persons with disabilities. This advocacy would need to also be coupled with ensuring a flexible and supportive policy and regulatory framework in order to reduce the amount of red tape required to obtain development approvals; and, providing broader awareness to residents at large about the benefits of neighbourhood mix in both housing type and tenure.

1.4.3. Workforce/ Missing Middle Housing

Workforce housing is a term for housing targeted for households with incomes above thresholds for traditional social housing programs, but who still cannot afford to live in the community of their choice and/or where they work. Workforce housing is also often referred to as a component of “Missing Middle Housing¹⁶⁵”, which more broadly encapsulates the lack of housing options that would be affordable for middle-income households both within the ownership and rental sectors. This trend has been recognized as an issue for municipalities in the Greater Golden Horseshoe, and Burlington is no exception. Housing and land is scarce, and although middle income residents may have some flexibility in their options, those that fall within lower deciles do not. This presents challenges when attracting employers to the City when the ability to live and work in Burlington is not always attainable. Housing that is dedicated for certain groups of workers is often a subset of workforce housing. Some definitions of workforce housing target households that earn around 60% to 120% of the area median income.

CASE STUDY EXAMPLES

Whistler, British Columbia

As a resort community, Whistler’s growth in the 1970s and 1980s came with significant demand for tourist accommodation and second homes for vacationers. This put upward pressure on real estate prices, making it increasingly difficult for local workers to find affordable places to live. In 1983, employers came together to form the non-profit Whistler Valley Housing Society to address this growing challenge. With the need for affordable housing growing beyond the capacity of the volunteer Whistler Valley Housing Society, in 1997 the Whistler Housing Authority (WHA) was created as a subsidiary corporation of the Resort Municipality of Whistler (RMOW).

Developers of new commercial, tourist or industrial properties are required to either build accommodation for their future workers or provide cash-in-lieu for the WHA to build workforce housing. The WHA can also negotiate with private residential developers to grant higher density rights if that increase is used for affordable housing for the workforce. As of 2018, the WHA oversees a housing inventory of 6,500 beds in 2,033 rental and ownership units for local workers. The RMOW has a community goal of housing a minimum of 75% of the workforce within the municipality’s boundaries, a goal which has been exceeded for the last decade.

Affordable home ownership units are bound by a covenant registered on title restricting the ownership and occupancy to a resident employee of Whistler. Qualified occupants must work a minimum 30 hours per week at a local business and must occupy their unit full-time as their primary residence. WHA

¹⁶⁵ Missing middle, in reference to built form typologies, captures the range of housing types that have gone missing from cities over the last several decades as a result of rigid and prohibitive regulations and policies dictating and limiting where these types of uses can be located within a city. There are range of factors which explain the situation, but generally, the preference for “single family zoning” has meant that a number other forms are seldom built. The missing middle housing types include semi-detached dwellings, duplexes, triplexes, quadrplexes, and the variety of townhouses forms, all of which can fit compatibly within a low density residential (e.g. single detached) neighbourhood.

enforces these rules by an annual attestation and a complaints-based investigation and enforcement process.

In order to maintain the units as affordable for local workers when they are resold, the WHA maintains a waitlist of qualified purchasers and sets maximum resale prices tied to the core consumer price index. This price restricted approach removes the speculation from the housing market and keeps the unit affordable for the local workforce in perpetuity. In addition, the WHA also holds a right of first refusal / option to purchase, in order to block a sale should a buyer attempt to sell to a non-qualified purchaser. The WHA also owns a portfolio of 800 affordable rental beds with occupancy restricted to local employees. Rates are significantly below Whistler's market rental rates and are restricted to increase at inflation.¹⁶⁶

OPPORTUNITIES IN BURLINGTON

A full range of housing options, including options which are affordable to households with moderate incomes, is required to address the housing gaps in Burlington. By entering into partnerships with private-sector parties to finance and build workforce housing, Burlington can address some of the missing middle housing¹⁶⁷ need in the city by increasing the supply of market-rate housing, purpose-built rental, and addressing the needs of current and future households of Burlington.

1.4.4. Creative Funding Partnerships

As housing costs have become more unaffordable over time, the need to consider more creative means of creating attainable housing for a wide range of people has become critical. Whether the partnerships and financing programs are for renters or potential homeowners, more innovative solutions can be assessed from other jurisdictions. These solutions may involve payment programs, capital trust programs, shared ownership models, or social bond programs. Regardless of their method, these promising practices show examples of innovation to make housing more affordable through partnerships and collaboration.

CASE STUDY EXAMPLES

Rent2Own – Alberta

The Rent2Own Alberta Program is designed to assist future homeowners who experience difficulty in qualifying for conventional financing, either because of credit rating or lack of down payment. Renting to own is an agreement where an investor rents out a house to a tenant and gives them the option to purchase the property after a certain period of time at a predetermined price.

Renting to own consists of two separate agreements. The first agreement is a Rent to Own Lease Agreement and the second is an Option to Purchase Agreement, which contains the price that is initially agreed upon for the purchase of the house in the future. Generally, Rent to Own programs run between three and five years and each month during the contract, the tenant makes a monthly rent payment

¹⁶⁶ Additional information: Toronto Region Board of Trade. Retrieved from: https://www.bot.com/Portals/0/PDFs/BOARD_Woodgreen_WorkforceHousing.pdf

¹⁶⁷ This refers to housing for households with moderate incomes.

which includes an additional portion which will be used towards the down payment when the households decide to buy the home in the future.

In addition, Rent2Own offers a mortgage broker and credit counselors to help households rebuild, repair or establish their credit.

Trillium Housing – Ontario

Trillium Housing provides low- to moderate-income households with the opportunity for affordable homeownership. Homeownership affordability is facilitated through the Trillium 2nd Mortgage. A Trillium 2nd Mortgage is a shared-appreciation mortgage that does not have a conventional interest rate. Instead, the homeowner repays the mortgage principle and a share of any appreciation in the value of the home at the time of sale. The 2nd Mortgage can either offset a portion of the down payment or decrease the amount of the 1st mortgage, reducing the monthly mortgage payment.

The shared-appreciation Trillium Mortgage is provided to income eligible home purchasers and is unique based on the financial and housing needs of each household. The price of the home must be below the homebuyer's City's median price and their household income needs to be below the local median in order to be eligible for the program. The Trillium Mortgage is only available to purchasers at developments where Trillium Housing has invested.

Affordability is also achieved through site selection, project design and construction of Trillium Homes. Attributes to the Trillium Housing development financing model include:

- Partnership approach to development
- Focus on new, entry level ownership housing
- Undertake developments in regional economies that are strong or are expected to be strong in coming years
- Evaluate development sites at the earliest stage, sifting through many opportunities to find the best values.

Accès Condos – Montreal, Québec

The Accès Condos program is a financial tool for homebuyers to purchase a quality condominium at an affordable price in Montréal, Québec. The Accès Condos program is central to the Société d'Habitation et de Développement de Montréal's (SHDM) urban revitalization and residential development mission.

The SHDM selects condo projects in Montréal to accredit under the Accès Condos program based on various criteria including the affordability of the unit. In order to qualify, prospective homeowners of an Accès Condos accredited home must pay a deposit of only \$1,000. The SHDM advances a percentage of the sale price of the Accès Condos accredited unit to the homebuyer which can then be applied to the down payment. The condo is purchased from the developer, while the homeowner benefits from the Accès Condos financial tool offered by the SHDM.

The program is offered through two options:

- **Standard Option:** This option applies to the vast majority of Accès Condos accredited projects. It includes a purchase credit of 10% and is accessible to everyone, first-time buyers or existing owners. When the condo is resold, after having repaid the SHDM the purchase credit as well as 10% of the increased value of the property, the household gains the portion of the principal repaid as part of the mortgage loan and 90% of the increased value of the unit.
- **Exclusive Option:** Offered specifically to families and first-time buyers purchasing units in the H3C Condominium in Griffintown, Montreal. This option is geared to offer financial incentives to households that plan on keeping the unit for at least five years. With the 'exclusive' financing option, households are given a 15% purchase credit for the down payment, with a required minimum deposit of \$1000, thereby reducing the buyer's mortgage loan.

Since its launch in Montréal in 2005 by the SHDM, more than 3,600 quality-built and affordable units were accredited in ten boroughs through agreements with developers under the Accès Condos program.

Social Impact Bonds

In some cases, sufficient government funding for a project cannot be obtained through regular channels. This can result in a local government being unable to make a community investment it wants to make. An alternative in this scenario is to issue a social impact bond. This financial vehicle is more common in the US and Europe and does not occur frequently in Canada. In essence, it allows a jurisdiction to use its credit rating to offset the risk of innovation to the private sector while maintaining control of the outcomes. If the project is successful, portions, or all, of the money will be returned to the investors plus interest over time.

The Province of Ontario has recently started experimenting with the Social Impact Bond and has been going through a process to identify service providers who could be eligible for such a bond and is currently doing feasibility analyses of the proposed projects to assess their viability. One of the front runners through this process is Mainstay Housing Toronto who proposes to build a 100-bed housing facility to help chronically homeless transition out of homelessness. The program focuses on individuals struggling with mental illness who have been homeless for five years or more. Mainstay's proposal is using the best practices from the Housing First model. The model aims to improve the efficiency of the existing social-housing stock to serve homeless people who are often the most difficult to house.

Flexible Tenure – Joseph Rowntree Housing Trust, UK

The Joseph Rowntree Housing Trust operates a shared ownership model which allows owners to change the percentage of property ownership if their personal finances improve or worsen. Flexible tenure allows the right to 'staircase up' by buying more shares in an owned property; 'staircase down' to reduce their share for those struggling with mortgage payments; and the release of equity to pay for care of major repairs.

This program has been in place for nearly twenty years and while the organization has invested almost £2.4 million in repurchasing equity shares, this investment has been covered by proceeds from equity sales (receipts from staircasing up). The organization also did an analysis of the impact of this program

and found that flexible tenure not only prevented households from being homeless due to job loss, general debt issues, relationship breakdown, or health-related issues, it has also ensured that the community is more stable and sustainable.

Baugruppen project – Berlin, Germany

The Baugruppen (German for ‘building group’) is a model for constructing co-housing using an architect-led, collectively funded method. The project stands fifty storeys tall and represents a unique financing and construction case study where cost savings were realized by the removal of developer fees and marketing. The cost-effectiveness is also attributed to the co-living spaces and the sharing of common areas and guest units. However, the affordability does come at a cost in time, as it can take several years to form the collective group, finalize details, and build projects such as Baugruppen.

Hafenliebe Project – Hamburg, Germany

The Hafenliebe, a 54-apartment project in Hamburg, demonstrates that it is possible for building groups to deliver financially viable projects on high-land value city centre sites. Initiatives like this work especially well alongside conventional developer-led projects, as they can broaden the range and tenure of homes that are provided. The project was initiated and organized by Iris Neitmann, an architect and experienced building group enabler, via her development company – StadtLandFluss. The project provides homes for 93 adults and around 36 children in 54 apartments ranging from 35 to 170 sq m. These households were primarily made up of three groups: young families on low incomes, older single people with limited funds, and self-employed people, who have problems accessing finance.

As the project involved more than 50 families, design discussions were very structured – with some high-level decisions made by the developer, architect and representatives of the group as a whole, while others were made at lower levels, where details could be cost-effectively varied on a flat-by-flat basis. Each of the four clusters of apartments that made up the scheme had its own ‘scrapbook’ of materials and layouts that set out the limited choices members could make. Neitmann says in her experience this is the most effective way to facilitate choice for private homebuilders – on some of her earlier projects she offered unlimited options and this made construction difficult to co-ordinate. Members of the group had freedom to plan their own floor layout within a pre-defined structural system, and collectively they decided where the utilities should be located, as this required a common route through all the floors of the building.

Neitmann facilitated the process through to the application for a building permit, saying it is important to ‘freeze’ the design at this point and to be very clear with the members that no further changes can be made after this stage.¹⁶⁸

OPPORTUNITIES IN BURLINGTON

Creative funding partnerships could be a critical vehicle for ensuring the private market continues to build housing that is within the Regional affordability thresholds. These partnership models could increase the affordability of otherwise unaffordable housing options and increase the diversity of the

¹⁶⁸ More information: Right to Build Toolkit (2021). Retrieved from: <https://righttobuildtoolkit.org.uk/case-studies/hafenliebe/#>

housing options that meet the current and future needs of Burlington residents. As such, there is an opportunity for Burlington to facilitate these types of partnerships among different stakeholders as well as provide funding through pilot programs and the establishment of a dedicated staff resource to identify key partnership opportunities and cultivate relationships on a go-forward basis; and, communicate these opportunities to the private sector where appropriate, to facilitate the development of a wide range of housing options, recognizing that presently there are not strong relationships between the City, the not-for-profit sector and private sector, as evidenced by the discussion at the staff workshop conducted as part of the background research. These would also, in some instances, require funding commitments by the City.

1.4.5. Advocacy and Awareness Initiatives

Advocacy and awareness programs indirectly speed up the approval process by creating community support and tolerance for affordable housing and also by dispelling myths and misunderstandings about such housing and its occupants. This can be accomplished in at least two ways: adopting a strategy to deal with NIMBY responses and creating public information packages.

The City also has a role to play in advocating to upper levels of government to advance objectives and actions set out in the Housing Strategy; and, communicate the challenges experienced by municipalities in the delivery of a range and mix of housing for residents of all ages, abilities and income levels.

CASE STUDY EXAMPLES

Bruce County, Ontario

The Bruce County YIMBY (Yes in My Backyard) Team is a group of people from different sectors and communities who are working to raise awareness on the need for affordable and supportive housing. The Team has been in place for several years and has succeeded in raising awareness of the need for affordable and supportive housing. It has also provided awards to Bruce residents who have made significant efforts toward the goal of making the County more inclusive.

City of Mississauga, Ontario

The City's experience with public awareness and community acceptance initiatives, including open houses and extensive engagement sessions, during the development of the second unit policy facilitated a smoother process and helped make implementation more successful in terms of legalizing existing second units.

OPPORTUNITIES IN BURLINGTON

Partnering with community groups and increasing the awareness of the benefits of a diverse range of housing for the community leads to community acceptance of a development and may avoid challenges to the development, including applications to the Ontario Land Tribunal (OLT).