

## **6.0 Housing**

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### **6.1 Background**

Housing is a human right. There is ample evidence that demonstrates that affordable and attainable housing is central to achieving various economic and social outcomes. According to the Ontario Human Rights Commission, international law requires that Canada work towards having access to adequate and affordable housing. Land use planning can support these outcomes by ensure that there is an adequate supply of land that accommodates a variety of housing options, by permitting and facilitating all forms of housing, by ensuring the efficient use of land and effective business processes, which can impact the cost of housing.

Since the Official Plan came into effect, the 2016 Census was released, providing new insights into housing in Gananoque. Leeds and Grenville has prepared a new 10 Year Housing and Homelessness Plan. During this time, Gananoque’s housing market has continued to change, while the Town has responded with new initiatives, such as a short term rental accommodation framework, that is designed to preserve existing housing stock for ownership and rental purposes. The Government of Ontario also released a Housing Supply Action Strategy, which brought about changes to various pieces of legislation, all designed to encourage the production of new housing.

According to the 2016 Census, Gananoque had 2,405 occupied private dwellings. In terms of housing mix, single detached homes constituted approximately 55 percent of occupied private dwellings, followed by other attached dwellings (42 percent) and apartments in buildings 5 or more stories in height (3 percent). Average household size stood at 2.1 persons per household, which is 20 percent lower than the provincial average. Median household income was \$55,296, approximately 25 percent lower than the provincial average. In terms of tenure, 64 percent of homes are owned, while 36 percent are rented. Private households in condominium tenure represented approximately 8 percent of total private households. At that time, 97 percent of private households were living in suitable housing, which is higher than the provincial average. Statistics Canada defines housing suitability as whether a private household is living in suitable accommodations according to the National Occupancy Standard (i.e. whether the dwelling has enough bedrooms for the size and composition of the households).

In 2014, Leeds and Grenville released the *10 Year Housing & Homelessness Plan*. The Plan examined demographics across the municipalities and found that housing issues in all the communities included aging populations, the need for diverse unit sizes and smaller housing units, aging buildings, high unemployment and low-income levels, and a lack of supportive and transitional housing. In Gananoque, aging buildings and a lack of affordable housing are the main causes for concern. Consequently, the Housing Plan outlined 3 strategic goals to address these issues:

1. Maintain Current Affordable Housing Services and Programs
2. Enhance Services to Reflect the Changing Needs of the Community
3. Involve All Stakeholders in the Development and Implementation of the Housing Plan

In terms of the local real estate market, average sale prices in Gananoque have increased from \$141,662 in 2016 to \$451,026 in 2021 with an average 39 homes sold per year. The Leeds and Grenville *Social Housing Need and Demand* Report found that in 2011, 47.2% of renters in

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Gananoque were spending over 30% of their household income on shelter costs. In comparison, the Canada Mortgage and Housing Corporation found that the provincial average in 2016 was 15% of renters spending over 30% of their household income on shelter costs.

In 2019, the Province of Ontario released *More Homes, More Choice: Ontario's Housing Supply Action Plan* and *Bill 108, More Homes More Choice Act* that were intended to increase the supply of housing and streamline the development approval process. In 2020, the Province of Ontario released an updated version of the Provincial Policy Statement, which updated provincial policies relating to housing, in line with the strategic intent of the Government's legislative change. These changes are described below.

## **6.2 The Land Use Planning Framework**

### **6.2.1 The Planning Act**

The Planning Act requires municipalities to have regard to the adequate provision of a full range of housing, including affordable housing, in carrying out their responsibilities under the Act. As described above, it also requires that municipal Official Plans contain policies and measures required to ensure the adequate provision of affordable housing.

Recent changes to the Planning Act have introduced two new “tools” – additional residential units and inclusionary zoning – designed to support the provision of adequate and affordable housing.

Section 16 (3) of the Act states that an Official Plan shall contain policies that authorize the use of additional residential uses 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. Ontario Regulation 299/19 establishes standards for additional residential units. It requires that each additional residential use shall have one parking space, unless exempted by the local municipal zoning by-law, and that the additional residential unit may be occupied by any person regardless of relationship or ownership.

Section 16 (4) and (5) of the Act establishes new requirements for the use of inclusionary zoning in either prescribed municipalities, protected major transit station areas, areas where a development permit system is adopted or established in response to a Ministerial Order. Inclusionary zoning is a new land use planning tool that is designed to increase the supply of affordable housing by requiring a percentage of units in new developments be affordable. Gananoque has a development permit system in place and is therefore eligible to use this new land use planning tool, subject to the creation an assessment report. Any decision to approve inclusionary zoning policies is not subject to appeal, except for the Minister.

### **6.2.2 The Provincial Policy Statement**

Policy 1.1.1 b) states that healthy, livable and safe communities are sustained by accommodating an appropriate affordable and market based range of residential types (including single-detached, additional residential units, multi-unit housing, affordable housing and housing for older persons).

Policy 1.4.1 states to provide for an appropriate range and mix of housing options and densities to meet projected requirements of current and future residents of the regional market area,

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planning authorities shall: maintain at all times the ability to accommodate residential growth for a minimum of 15 years through residential intensification and redevelopment and, if necessary, lands which are designated and available for residential development; and maintain at all times where new development is to occur, land with servicing capacity sufficient to provide at least a three-year supply of residential units.

Policy 1.4.3 states that planning authorities shall provide for a mix of housing options and densities to meet project market-based and affordable housing needs of current and future residents of the regional market area by:

- a) establishing and implementing minimum targets for the provision of housing which is affordable to low and moderate income households and which aligns with applicable housing and homelessness plans;
- b) permitting and facilitating:
  - 1. all housing options required to meet the social, health, economic and well-being requirements of current and future residents, including special needs requirements and needs arising from demographic changes and employment opportunities; and
  - 2. all types of residential intensification, including additional residential units, and redevelopment in accordance with policy 1.1.3.3;
- c) directing the development of new housing towards locations where appropriate levels of infrastructure and public service facilities are or will be available to support current and projected needs;
- d) promoting densities for new housing which efficiently use land, resources, infrastructure and public service facilities, and support the use of active transportation and transit in areas where it exists or is to be developed; ...
- f) establishing development standards for residential intensification, redevelopment and new residential development which minimizes the cost of housing and facilitate compact form, while maintaining appropriate levels of public health and safety.

#### **6.2.3 The Official Plan**

The Official Plan contains a comprehensive set of policies that are designed to promote an adequate and affordable range of housing opportunities. The Official Plan's Lowertown policies allow for low, medium and high density residential uses. The Official Plan's sustainable residential neighbourhood policies are intended to preserve and consolidate existing residential neighbourhoods and to provide for new residential opportunities through intensification and redevelopment of vacant buildings to allow a mix of commercial and residential uses. The sustainable residential policies permit a full range of dwelling types and provide direction on compatibility, infill, servicing, energy efficiency, residential densities, development criteria for higher density residential development, access and housing supply and affordability.

### **6.3 Conclusion**

The Official Plan includes a comprehensive set of policies to guide the delivery of adequate and

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affordable housing. The Official Plan should be reviewed in light of the changing economic and demographic trends within the community (e.g. aging population, declining household sizes, housing market price increases) and changes in provincial legislation and policy which require consideration of an appropriate affordable and market based range of residential types, establishing and implementing minimum targets for the provision of housing which is affordable to low to moderate income households and which aligns with Leed and Grenville's Housing and Homelessness Plan, reviewing existing residential density targets and introducing new policies that speak to additional residential units and set the stage for the use of inclusionary zoning.