



# HOUSING IN NORTH PERTH

June 2012

Evaluating Affordability

Prepared by: Kristin Sainsbury, County of Perth Economic Development





## EXECUTIVE SUMMARY

In November 2011, the North Perth Economic Development Committee expressed a desire to undertake a preliminary review of housing in the municipality of North Perth, in an effort to evaluate the affordability of North Perth relative to neighbouring communities as well as against local incomes.

Housing affordability impacts both the attractiveness and competitiveness of a municipality.

North Perth has a current population of 12,631<sup>1</sup> with approximately 7500 people living in Listowel. North Perth has seen a recent increase of 3.1% between 2006 and 2011, which is the highest rate of growth in the County. Similar to the rest of the County, North Perth has an aging population that will have changing needs with respect to housing opportunities. As such, **as the community continues to grow, it will be important for the municipality to ensure diversity in its housing stock to both attract young families, to ensure it meets affordability requirements, and to accommodate aging seniors in the community.**

Currently, 75% of housing in North Perth are single detached units<sup>2</sup>. In 2011, 150 home sales were reported by the Huron Perth Real Estate Board. The average sale price of single detached home was \$218,552.00. Ninety percent of these were single detached dwellings<sup>3</sup>.

Relative to other communities in Perth County and Waterloo Region, housing is comparatively affordable in North Perth. Neighbouring communities in Huron and Grey/Bruce Counties however, have lower average price for homes.

Using an affordability indicator of less than 30% of a household income allocation for housing, a household or individual would need to earn approximately \$53,000.00/year to afford an average priced home in North Perth. Based on

reported incomes, this means 50% of households in North Perth do not earn enough to buy an average priced home.

The median household income for North Perth is \$56,019.

By comparison, houses available on the market range in price from \$76,000 to 269,000. The majority are priced in the \$125,000 to \$175,000 range. These would generally require incomes between \$35,000 and \$50,000.

Similarly, based on recently approved development applications, there is a diverse range of housing types entering the market, ranging from apartment to townhouse and semi-detached units. These will contribute to the diversity in the housing market and overall offer alternatives to single detached homes.

Overall, there is diverse range of housing types offered at a range of prices, resulting in general affordability for the majority of households in the municipality. **There appears to be limited housing options for households earning less than \$30,000 per year. Current waiting lists for affordable housing units in Atwood and Listowel, and limited rental availability point to the need for additional affordable and rental housing units in North Perth.**

The municipality is encouraged to explore creative opportunities for diversifying its housing stock through infilling and intensification. This will be necessary to accommodate an aging population, to attract young families and to ensure affordability and efficient use of existing infrastructure. The municipality could also explore allowing accessory units where fire code requirements can be met, and reducing development charges for higher density development. North Perth is also encouraged to review its affordability guidelines from time to time to ensure that it is meeting its targets through development applications.

A comprehensive and combined approach will ensure the municipality remains attractive and affordable both as a community to live and work.

<sup>1</sup> Statistics Canada, 2011 Census

<sup>2</sup> Statistics Canada, 2006 Census

<sup>3</sup> Huron Perth Real Estate Board



# Housing in North Perth

## EVALUATING AFFORDABILITY

### BACKGROUND

Located in the northern reaches of Perth County, North Perth is a strong, vibrant community. Consisting of the former townships of Wallace and Elma and the Town of Listowel, the new Municipality combines the best of small urban and rural environments.

The urban areas of North Perth include Listowel, Atwood and part of Monkton as well as smaller settlements of Britton, Donegal, Gowanstown, Molesworth, Newry, and Kurtzville.

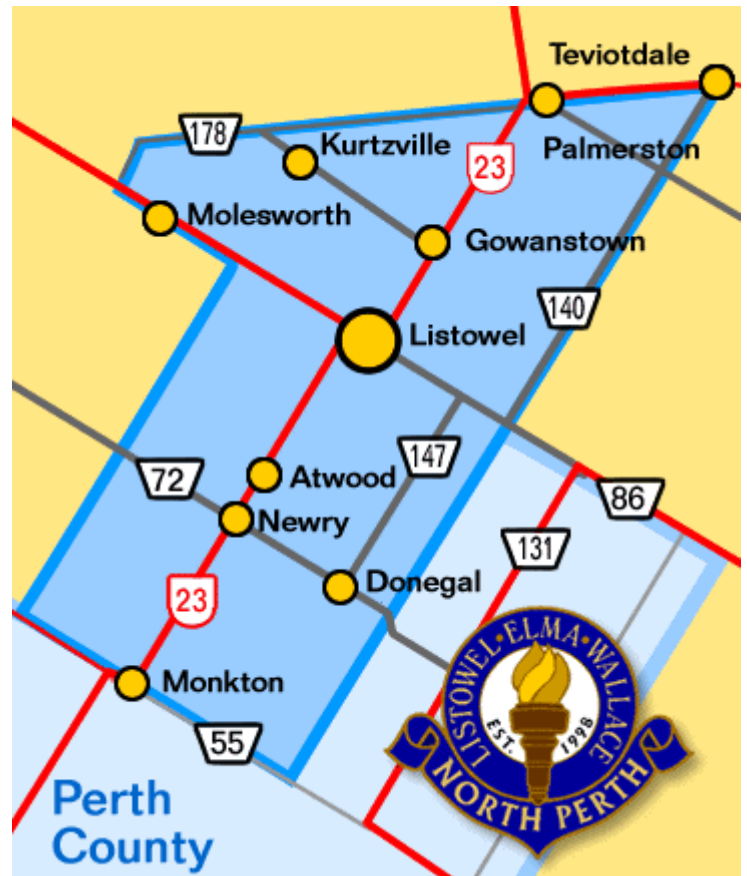
In November 2011, the North Perth Economic Development Committee expressed a desire to undertake a preliminary review of housing in the municipality of North Perth. Their goal is to evaluate the affordability of North Perth relative to neighbouring communities as well as the affordability against local incomes.

Housing affordability impacts both the attractiveness and competitiveness of the municipality as a place to establish a home, but is also important for ensuring housing that meets the needs of households with different earning capabilities.

The Provincial Policy Statement requires municipalities to provide for an appropriate range of housing types and densities to meet projected requirements of current and future residents of regional markets. This includes ensuring minimum targets for the provision of housing that is affordable to low and moderate income households. Understanding the distribution and inventory of housing relative to incomes will assist the municipality in making future decision related to both planning and economic development goals.

The County of Perth Official Plan (Section 6.4.43) outline targets for affordable housing. In addition, the Economic Development Section of the County Official Plan identifies:

*“the facilitation of residential development in the County, including increasing the inventory of residential units for first-time homeowners, expanding opportunities for continuum of care housing units, and providing for a mixture of housing types to address the full range of housing needs” (Section 3A (h)).*



Similarly, the Listowel Ward Official Plan (Section 5.5.1 d) and f):

*(d) that targets for the creation of new affordable housing units will be considered by Council; and*

*(f) that a minimum of 20 per cent of all housing units to be provided within the Listowel Ward will be within the affordability range established for this area by the Province*

This report will provide an overview of the existing housing stock, real estate market trends and reported incomes in North Perth. It will take a preliminary look at the affordability based on these indicators.

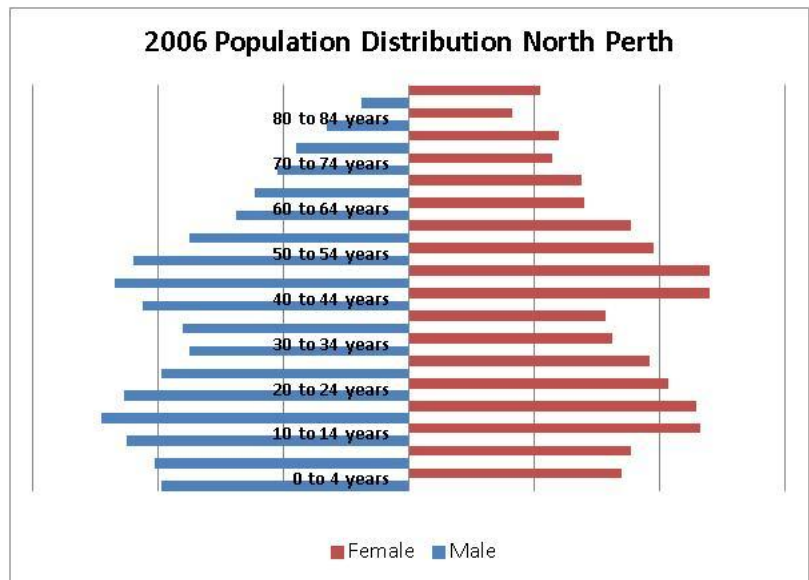
The information in this report was obtained from the Census, Huron Perth Real Estate Board, the Realtors Association of Grey, Bruce and Owen Sound, Perth County Social Research and Planning Council and CMHC.

## DEMOGRAPHIC AND ECONOMIC TRENDS IN NORTH PERTH

North Perth has a population of 12,631 (2011 Census) with approximately 7500 people living in Listowel. North Perth has seen modest population increases of 1.7% increase between 2001 and 2006. More recent increase of 3.1% between 2006 and 2011. Most recent statistics demonstrate that of the municipalities in Perth County, North Perth experienced the highest growth rate between 2006 and 2011, and exceeds the County growth of 1% during this same period.

The median income for North Perth's 4615 households is \$56,019.

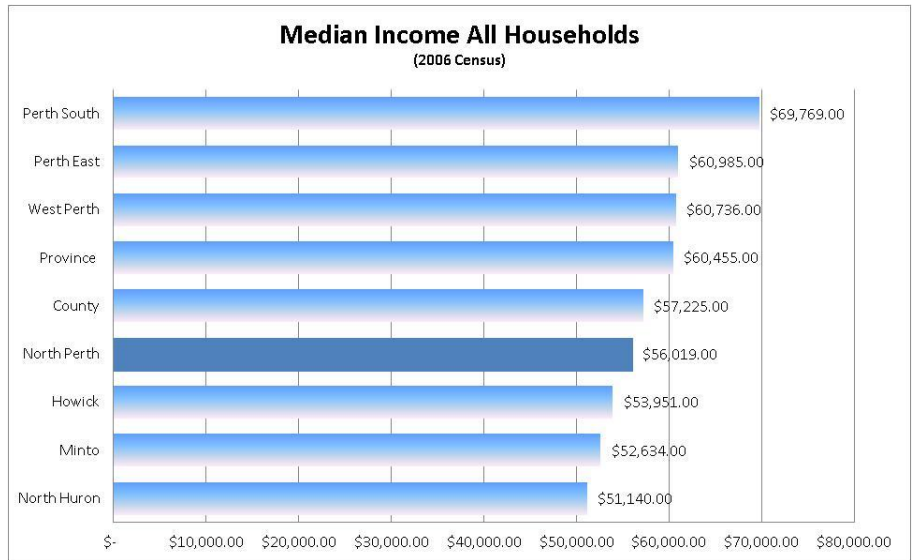
Overall, the municipality has seen modest increases in population over the past 20 years. North Perth's population distribution by age shows a large proportion of its population in the 10 to 24 year old range and the 44 to 54 year old range.



North Perth has 4615 households overall. The median household income for all households in North Perth was \$56,019.

When compared to neighbours in Minto and North Huron, North Perth has a higher median household income but lower median household income than the other municipalities in Perth County.

**Income Distribution**



The income distribution is outlined in the following table. In North Perth, 18.8% of total households earned less than \$30,000. Overall, 43.6% of the households in North Perth earned less than \$50,000.

The average household income of North Perth is \$66,923. This compares to the median income of \$56,019. The average income for the rest of Ontario is \$77,967 and \$67,241 for Perth County.



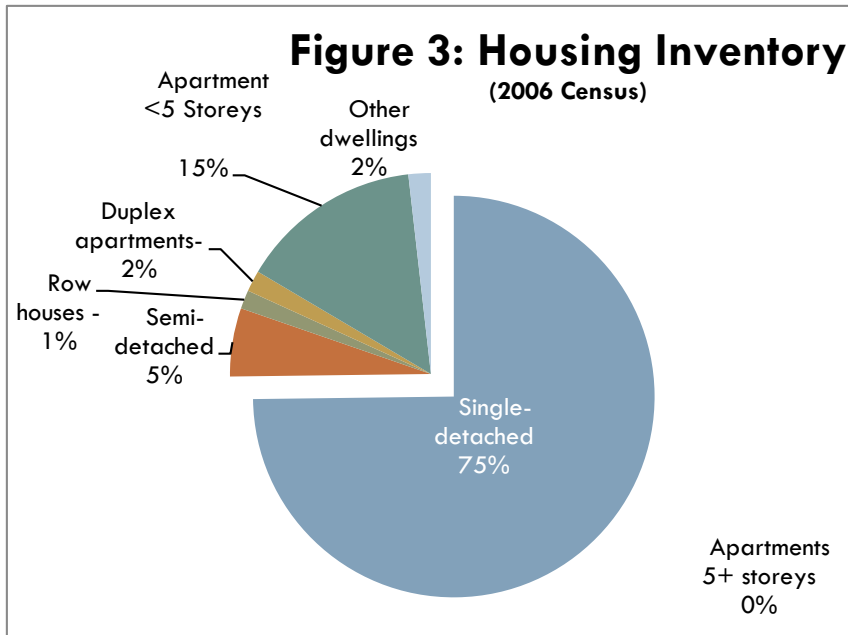
Income Range	Number of Households	Percentage
Under \$10,000	100	2.2
\$10,000-19,999	365	7.9
20,000 - 29,999	400	8.7
<b>under \$30,000</b>	<b>865</b>	<b>18.8</b>
30,000-39,999	600	13
\$40,000-49,999	545	11.8
<b>Under \$50,000</b>	<b>2010</b>	<b>43.6</b>
\$50,000-\$59,999	545	11.8
\$60,000 - \$69,999	350	7.6
\$70,000-\$79,999	435	9.4
\$80,000-\$89,999	375	8.1
\$90,000-\$99,999	215	4.7
\$100,000 and over	675	14.6
<b>Average Household Income</b>		<b>\$66,923</b>
<b>Median Household Income</b>		<b>\$56,019</b>

North Perth’s median household income (\$56,019) was slightly higher than Stratford (\$54,128) and close to that of St. Marys (\$56,317). The median incomes are slightly lower than West Perth and Perth East (\$60,736 and \$60,985). Perth South has the highest median income of \$69,769. It is important to note that single parent households have a lower median income of \$46,791 which may result in greater challenges sourcing affordable housing for this segment of the population.



## HOUSING STOCK IN NORTH PERTH

The majority of housing is located in Listowel, Atwood, Monkton and the larger settlement areas. Based on the 2006 Census, the Municipality of North Perth has 4016 households. The proportionate breakdown of dwelling types is shown in Figure 3.



75% of all dwelling units in North Perth are single-family detached units

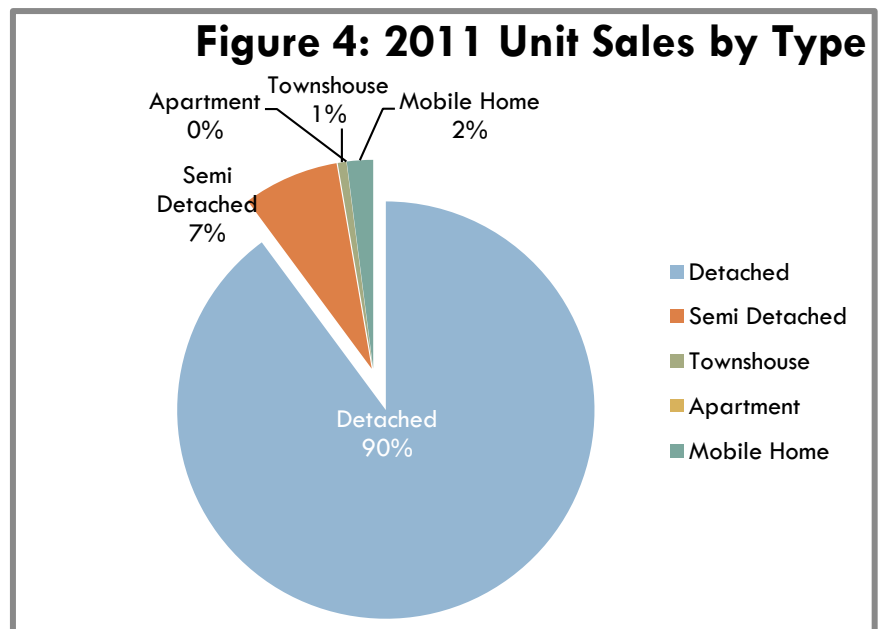
Of the housing inventory in North Perth, 75% is comprised of single-detached homes, higher than the provincial average of 56%.

Semi-detached and row houses represent 6% of the overall housing inventory, while apartments in low-rise buildings comprise 17%.

Similar breakdowns by housing type are observed based on 2011 sales data from the Huron Perth Real Estate Board.

This data excludes rental apartments. Townhouses and Semi-detached dwellings are representative in similar proportion to that accounted for in the 2006 Census.

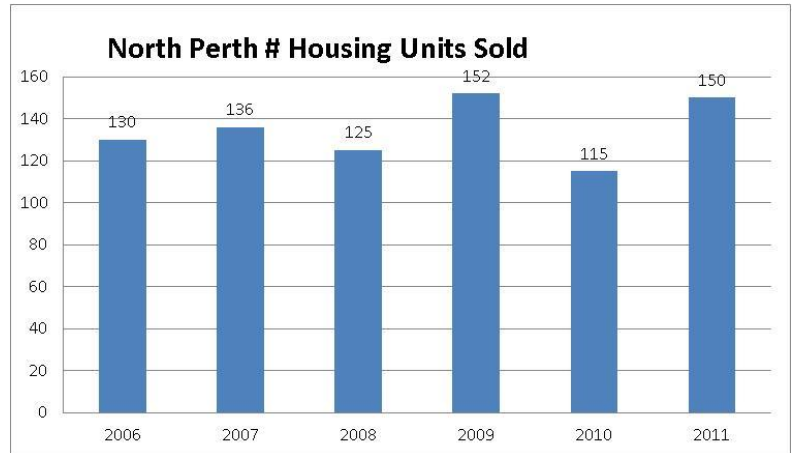
The primary difference is the high proportion of home sales in 2011 (90%) being single family detached.



## HOUSE SALES IN NORTH PERTH

Figure 5 illustrates the number of housing units that sold in North Perth between 2006 and 2011<sup>4</sup>.

*150 homes sold in North Perth in 2011. This compares to 42 in Perth East, 93 in West Perth, 42 in Palmerston, 23 in Harriston, and 103 in Huron East.*



In 2011, 150 houses sold through organized real estate in North Perth. North Perth has seen fairly consistent numbers of housing unit sales since 2006 with a slight decline in 2010 (124 units sold).

The following table illustrates unit sales in North Perth by housing type between 2007 and 2011. There have been consistent sales levels by housing type during this time period with a higher proportion of townhouse sales in 2009.

	Single Detached	Semi-Detached	Townhouse	Apartment Unit	Mobile Home	Link
<b>2011</b>	133	11	1	0	3	2
<b>2010</b>	102	8	3	2	8	1
<b>2009</b>	129	10	6	0	5	2
<b>2008</b>	106	10	1	3	5	0
<b>2007</b>	122	6	2	1	3	1

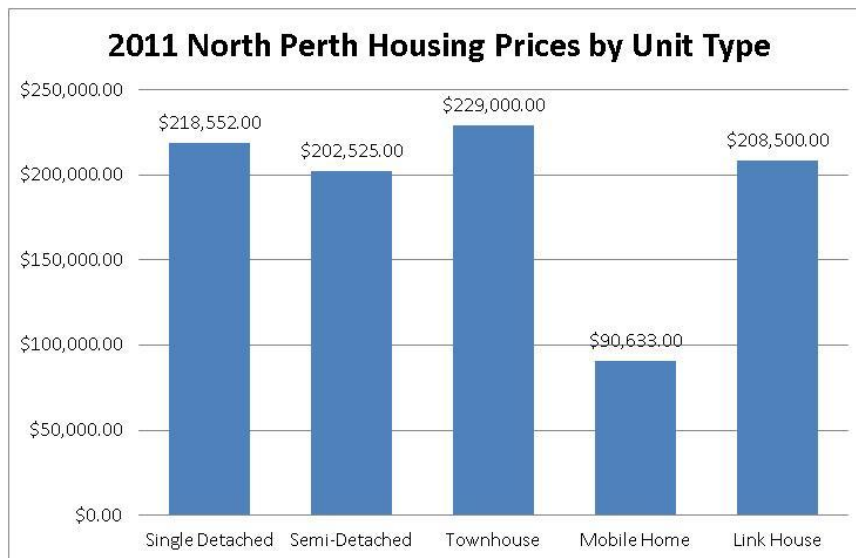
<sup>4</sup> Huron Perth Real Estate Board

## PRICE OF HOUSING IN NORTH PERTH

This section will review house sales, and house prices in North Perth from 2006 to 2011 and relative to neighbouring communities. Figure 6 identifies average sale prices based on 2011 sales data from the Huron Perth Real Estate Board. The average sale price (all housing types excluding farms) in 2011 was \$214,754.00. This represents an increase of 11% from the 2010 average sale price of \$191,846.

**The average sale price for a single detached home in North Perth in 2011 was \$218,552.**

**Figure 6:**



The **average** sale price for a single detached home in North Perth in 2011 was \$218,552. In comparison, the **median** price for a single detached home was \$201,000.

Of note is the fact that the average sale price of a townhouse exceeded that of single detached units- with an average of \$229,000.

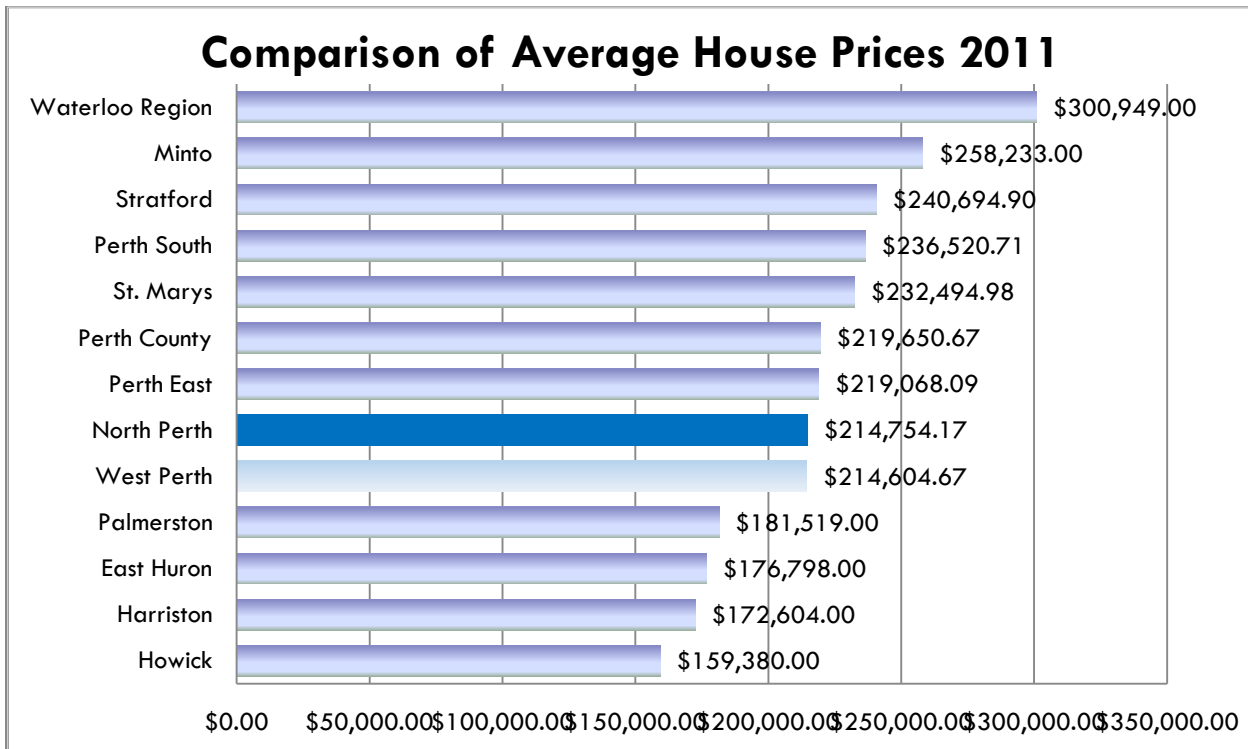
Of equal note is the fact that only one townhouse unit sold in 2011 which accounts for the high average price of townhouse sales in 2011.

By comparison, in 2010, the average sale price for a townhouse was \$188,875 based on three unit sales.

*“As rural economies shift from resource based to other economic activities, and as the occupational structure becomes more diverse, there may be longer-term implications for shifting housing demands” (CMHC, 2003)*

Figure 6 provides a comparison of average sale price of all housing types in North Perth relative to surrounding communities. North Perth and West Perth have comparable (and lowest) average sale prices in Perth County.

**Figure 6:**



North Perth has lower average sale price than Waterloo Region and the Town of Minto. In contrast, North Perth has a higher average sale price than its neighbours to the north and west, including Palmerston, East Huron, Harriston and Howick.

## CONDITION OF HOUSING STOCK

Based on the 2006 Census, 75% of the existing housing stock in North Perth was built before 1986 – making it over 25 years old. While age is not an indicator of the quality of the housing stock, in general older homes will be less efficient and more costly to heat/cool than newer more efficient homes.

*5.1% of North Perth's housing stock was identified as requiring "Major Repair" (Census, 2006)*

In general, homes requiring substantial repair will be among the more affordable in the housing stock, however they will also require substantial amount of extra funds to undertake the repairs necessary. This may make ownership of these prohibitive.

## RESIDENTIAL TAX RATES

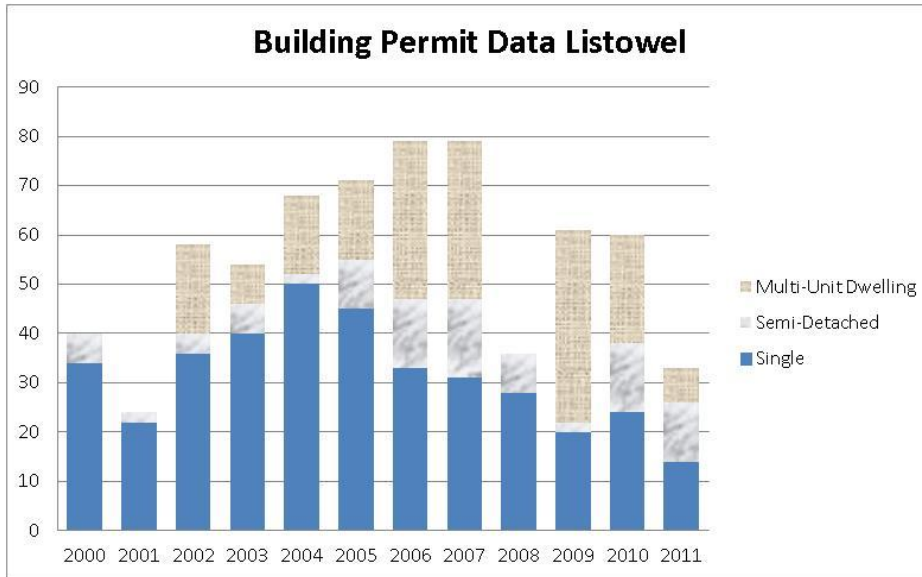
An additional consideration of the cost of a community are the taxes. Typically affordability includes the total cost of housing including house prices as well as property taxes. Rental units may include property carrying costs in rents. As a result, high residential taxes can have a substantial impact upon affordability.

2011 Tax Rate Comparison			
MUNICIPALITY	TOTAL RATE	\$100,000 Residential Assessment	\$200,000 Residential Assessment
Goderich	0.01755033	\$1,755.03	\$3,510.07
Minto	0.01456668	\$1,456.67	\$2,913.34
Stratford	0.01443715	\$1,443.72	\$2,887.43
St. Marys	0.01426991	\$1,426.99	\$2,853.98
Hanover	0.01404329	\$1,404.33	\$2,808.66
Howick	0.01391425	\$1,391.43	\$2,782.85
Mapleton	0.01257775	\$1,257.78	\$2,515.55
North Perth	0.01169822	\$1,169.82	\$2,339.64
Saugeen Shores	0.01099142	\$1,099.14	\$2,198.28
Perth South	0.01085964	\$1,085.96	\$2,171.93
West Perth	0.01061543	\$1,061.54	\$2,123.09
Woolwich	0.01052989	\$1,052.99	\$2,105.98
Perth East	0.0096931	\$969.31	\$1,938.62

*North Perth Residential Tax Rate is in line with the others in the County, and among the lowest rates of neighbouring communities, more affordable than Minto, Howick and Stratford.*

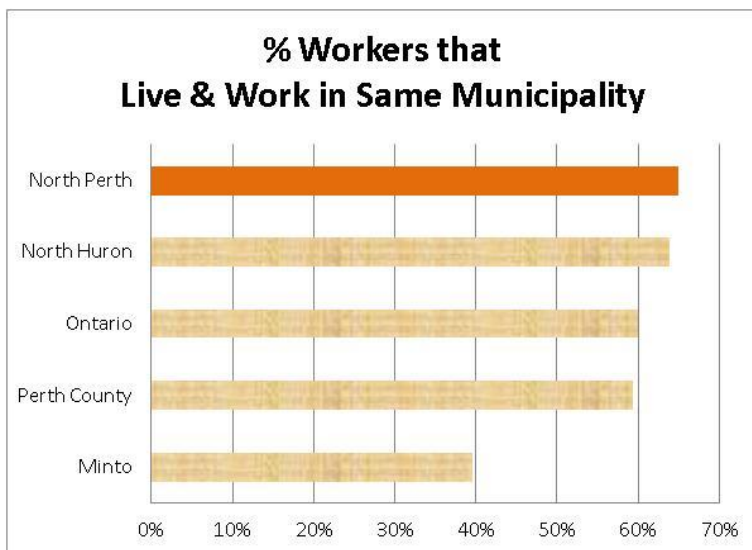
## NORTH PERTH NEW HOUSING STARTS

Recent new housing activity has been occurring primarily in Listowel and Atwood. New dwelling units since 2006 account for an additional 301 units. Since 2006 construction in North Perth has seen a decline in the number of new building permits. Historically the majority of new permits were issued for single detached units, however 2009 and 2010 saw a larger number of permits issued for multi-family units.



detached units, however 2009 and 2010 saw a larger number of permits issued for multi-family units.

## LIVE/WORK IN NORTH PERTH



One way to monitor affordability and attractiveness is by evaluating the proportion of residents that live and work in the same community. A high proportion of residents that both live and work in a community can be an indicator of a balance between the work available in the community and the ability of residents to afford to live in that community based on local wages.

2006 Census Place of Work data identifies that 65.9% live and work in North Perth. This is higher than the average for the rest of the County, Ontario

and North Huron. It is substantially higher than for the town of Minto that has over 60% of its population working outside the community.

Of those that do commute to work in Listowel, the majority are coming from Huron County.

## RENTAL HOUSING IN NORTH PERTH

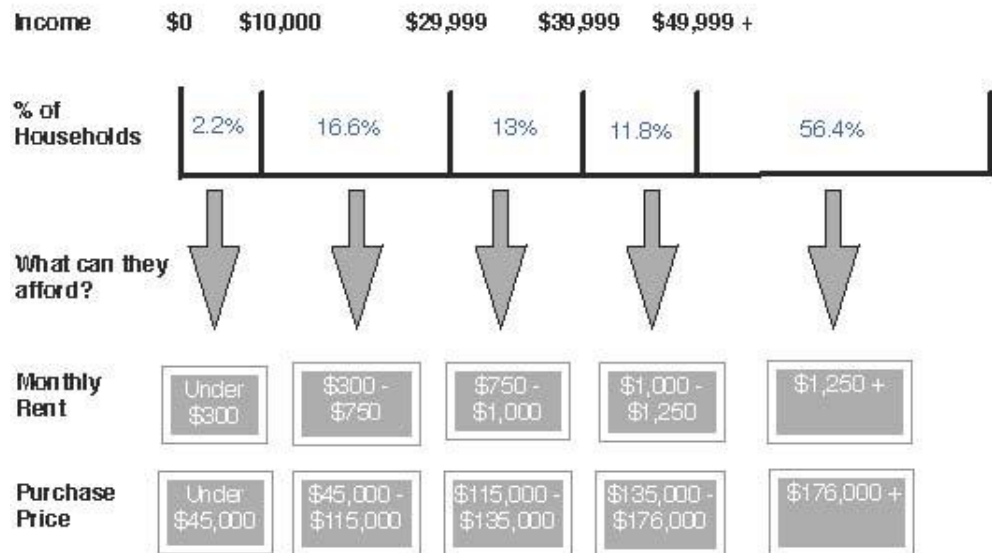
Based on CMHC rental housing report (April 2011), there were 39 vacant units out of 389 units inventoried - a vacancy rate of 10%. A vacancy rate of 10% is an indicator of availability. Based on the 2006 Census, 25% of the housing inventory is rented compared to 75% owned. The median monthly rent for rented units was \$668.00 compared to \$758 per month for owned units <sup>5</sup>

Evaluation of Rental Units available based on advertisements online and in local papers, identify the following types of units available for the following rents:

- 3 BR Split Level Home with Single Car Garage \$1300 +utilities
- 3 BR Semi (Newer) with fireplace, garage, deck \$1050 +utilities
- 3 BR Bungalow with single garage (Palmerston) \$1000 + utilities
- Barber Avenue
  - 1 BR Unit \$650.00
  - 2 BR Unit \$750.00
  - 3 BR Unit \$810.00

## AFFORDABILITY IN NORTH PERTH

Housing affordability is commonly defined as housing costs that do not exceed 30% of a household's gross income, and generally includes taxes, insurance and utility costs. The following illustrates the monthly rent and mortgage levels that would fit within general affordability guidelines.



<sup>5</sup> 2006 Census, North Perth Community Profile

## Housing in North Perth

The average sale price in North Perth in 2011 was \$214,754.00<sup>i</sup>. Assuming a 10% down payment, an interest rate of 4.45%, \$2400 per year in taxes and \$200 per month in heat and hydro, a household or individual would need to earn approximately \$53,000.00 to afford an average priced home in North Perth.

Based on 2006 Census data, the median household income (all households) in North Perth was \$56,019. This would indicate that approximately half of the households in North Perth would be challenged to afford an averaged priced home without spending in excess of 30% of their income on the mortgage, taxes, heat and hydro.

*Half of households in North Perth would be challenged to afford a \$214,000 without spending in excess of 30% of their gross income on mortgage + expenses.*

By comparison, there are houses available in the mobile home or older neighbourhoods starting around \$92,500. A recent real estate search showed the properties currently on the market ranged in price from \$76,000 to 269,000. The majority are priced in the \$125,000 to \$175,000 range. Houses priced at the lower end of the scale (76,000 to \$115,000 would be available to households earning between \$25,000 – \$30,000 – approximately 5% of North Perth Households).

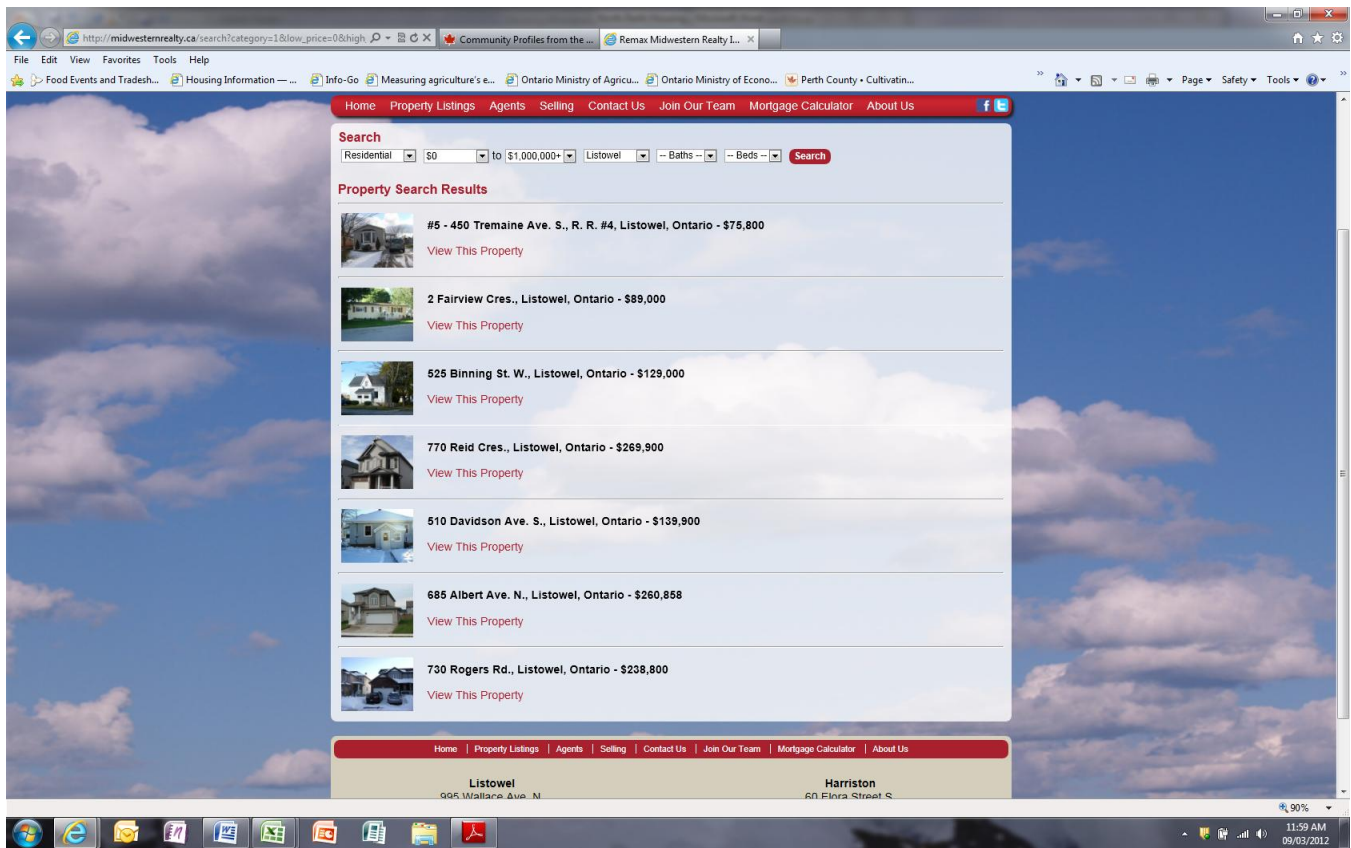
Households would require an income between \$30,000 and \$40,000 to afford homes in the range of \$115,000 to 135,000 (representing 13% of North Perth households), and \$40,000 to \$50,000 to afford homes priced between \$135,000 and \$176,000.

LOTS AVAILABLE IN LISTOWEL, BRUSSELS AND ATWOOD!! CALL FOR DETAILS!

CURRENT LISTINGS - UNDER \$200,000  
\$200,000-\$400,000      \$400,000 PLUS

MLS #	Price	Address
SOLD		15 Tramaire Ave S. Listowel
MLS 308017	\$74,900	290 Princess St. Brussels
MLS 299246	\$69,900	55 Orchard Lane Brussels
MLS 604949	\$89,900	155 Argyle Ave N. Listowel
MLS 802193	\$92,500	74 Fairview Cr. Listowel
MLS 157370	\$115,900	163 Smith St. Monkton
MLS 106673	\$124,900	174 Winstanley St. Monkton
MLS 639566	\$139,000	2045 James St. Gorrie
MLS 801148	\$139,000	273 Inkerman St. E. Listowel
MLS 770043	\$144,900	1048 Howick St., Wrosexter
MLS 696840	\$149,900	654 Rose St. Lucknow
MLS 691426	\$169,900	170 Nichol Ave S Listowel
MLS 334769	\$164,900	200A Main St. Atwood
MLS 807582	\$173,900	3106 Patrick St. Fordwich
MLS 809442	\$174,500	6966 Rd 164, Atwood





Overall, there currently appears to be housing available in the marketplace at a range of price levels that could be accommodated by a range of income levels. The largest challenge remains to ensure there is sufficient affordable housing for those earning less than \$30,000 per year.

## AFFORDABLE & SOCIAL HOUSING UNITS

In North Perth affordable units are run by the Stratford Housing Division, with units in Atwood and Listowel. Rents are established on a geared to income basis. Rent is calculated based on 30% of the gross household income to a maximum of the established "market rent" for the unit in the development in which you will reside (or to a maximum of the designated Household Income Limit, whichever is lower). Rent for those persons in receipt of social assistance from (Ontario Works and Ontario Disability Support) is in accordance with a scale established in the Social Housing Reform Act, 2000, Ontario Regulation 298/01 and may be changed periodically. The minimum rent for a unit is \$85.00 plus any applicable utility charges.

**North Perth Public Housing**

Adult	185 Ellen Street	Atwood	12
Adult	180 Queen St E	Listowel	12
Adult	190 Queen St E	Listowel	6
Adult	170 Queen St E	Listowel	24
Adult	645 Derry St E	Listowel	27
Family	905-949 Davidson Ave N	Listowel	10
Affordable Housing*	Perth Meadows	Listowel	4

\*Affordable Housing = 80% of Market Rent

Listowel District Seniors	Federal	Seniors	555 Elma Street N	Listowel	42
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**Atwood – 185 Ellen Street**

Currently in Atwood there are 12 one bedroom units. These are rent-geared to income based on 30% of gross household income. As one-bedroom units these are not well suited to families. There are currently no vacancies



**Listowel – 645 Derry Street East**

Currently in Listowel there are 27 one –bedroom units in a two storey walk up style. These are rent-geared to income units based on 30% gross household income. These units are generally suitable for singles or couples. There are currently no vacancies. There is currently a waiting list of 22 people for a 1 bedroom unit, and 1 person on the list for a 4 bedroom unit.



## INDICATORS OF AFFORDABILITY

Low income cut-offs (LICOs) are income thresholds, determined by analyzing family expenditure data, below which families will devote a larger share of income to the necessities of food, shelter and clothing than the average family would. To reflect differences in the costs of necessities among different community and family sizes, LICOs are defined by community and family size. For a family of four living in rural or small urban areas in Ontario, they would be considered to be living in poverty if they earn \$27,118 or less before tax or \$21,728 after tax in 2006 (same as census year).

Based on these figures 18.8% of North Perth population is living in poverty.

As defined by the 2006 Census, 4% of the population in North Perth would be deemed to be Low Income after tax.

% Low Income before Tax – all persons	7.4%
% Low Income after Tax – all persons	4.0%
% of Low Income before tax – Persons less than 18 years of age	11.2%
% of Low Income before tax – Persons less than 18 years of age	5.0%

The indicator for housing affordability is that housing (including utilities and taxes) amount to less than 30% of a household income. In North Perth, 28.5% of renters are paying in excess of 30% of their income for their accommodations. Similarly, 14.5% of households that own their homes pay in excess of 30%.

In general, this supports the other findings in this report. There is a diversity and range of housing types and prices available in Listowel, offering more opportunities for those owning their home.

By comparison, almost one-third of renters are not in affordable accommodations. This may be a factor of lack of supply which will in turn result in higher rental rates. The municipality is encouraged to review rental availability on a regular basis and encourage developments that will diversity the rental accommodations available to the market place.

### Residents paying more than 30% for accommodation, 2005

	Renters	Owners
Stratford	38.2%	15.0%
Perth South	30.0%	13.7%
St. Marys	29.7%	13.2%
West Perth	25.5%	14.5%
Perth East	27.5%	20.0%
North Perth	28.5%	14.5%
PERTH COUNTY	34.2%	15.3%
ONTARIO	44.3%	20.8%
CANADA	40.1%	17.8%

## PROPOSED HOUSING DEVELOPMENTS

In July 2010, the municipality adopted a master growth plan. This growth plan identified the focus for future settlement expansions will be Listowel and Atwood (North Perth Growth Plan, 10).

This plan concluded that there is sufficient land available to accommodate projected growth for the next 20 years. It does recommend that to accommodate growth effectively the municipality establish policies through its Official Plan review that provide for the priority of new development through infilling, intensification, adaptive reuse of existing buildings and brown-field redevelopment sites.

*“The focus for future settlement expansions in North Perth should be in Listowel and Atwood”  
~North Perth Master Growth Plan*

The following table identifies recent developments that have provided for higher density housing in Listowel. There is a mix in housing types including rental apartment (four-plex) as well semi-detached and townhouse units.

### Recent Construction of Higher Density Housing units in Listowel Ward

Development	Unit Types	# Units
Royal Homes	Apartment	4
Danby Street E	Townhouse	8
Mowat Street E	Townhouse	8
McDonald Street E	Townhouse	12
Wellington Ave S	Apartment	16
Salisbury Ave S	Semi-detached	6
Mowat Street E	Semi-detached	20
Rogers Road	Semi-detached	20
<b>Total</b>		<b>94</b>

The following illustrates the applications in progress that have accommodated for higher density housing:

### Pending


Wallaceview		
Developments Phase 2	10-24 townhouse (min. 10)	10
Ameribuild Draft Plan	small lot singles, & 40 townhouses	40
Sonnenburg Draft Plan	2 apartment blocks (29)	29
Sonnenburg Draft Plan	5 townhouse blocks (44)	44
Lunor Subdivision	20-38 townhouses (min.20)	20
Elizabeth St. W.	OP and Zoning approved for townhouse units	16
Albert Ave. and Edgar St.	Semi-detached (22 units)	22
<b>Total</b>		<b>181</b>

Based on current active applications, there are approximately 29 additional apartment units, 22 semi-detached units and 50+ townhouses pending. The municipality is encouraged to continue supporting developments that offer a range of housing options and contribute to affordable goals.

## WHAT CAN THE MUNICIPALITY DO TO ADDRESS AFFORDABILITY?

### Policy

Provincial Policy Statement (2005) directs municipalities to “promote efficient development and land use patterns, by accommodating an appropriate range and mix of residential, employment (including industrial, commercial and institutional uses), recreational and open space uses to meet long-term needs. It encourages growth in *designated growth areas* with compact form, mix of uses and densities that allow for the efficient use of land, *infrastructure and public service facilities*.



“Permitting and facilitating all forms of housing required to meet the social, health and well-being of current and future residents, including special-needs requirements”  
~Provincial Policy Statement

The Provincial Policy Statement speaks very clearly to the requirement for planning authorities to provide for an appropriate range of housing types and densities to meet projected requirements of current and future residents of the *regional market area* by:

- establishing and implementing minimum targets for the provision of housing which is *affordable to low and moderate income households*;
- permitting and facilitating all forms of housing required to meet the social, health and well-being requirements of current and future residents, including *special needs* requirements; and all forms of *residential intensification and redevelopment* ; and
- establishing development standards for *residential intensification, redevelopment* and new residential development which minimize the cost of housing and facilitate compact form, while maintaining appropriate levels of public health and safety.

Through the Official Plan, municipalities can establish housing policies that encourage intensification, infilling, as well as setting targets for new developments and affordability.

Currently, the Listowel Ward Official Plan sets out a policy for “20% of all housing units within the Listowel Ward are to be within the affordability range for this area as established by the Province”.

The Municipality is encouraged to review its housing policies to ensure they are achieving the Municipality’s goals with respect to affordability and diversity of housing options, as well as reviewing the methods for achieving these goals.

## Zoning By-Law:

Development criteria set out in zoning by-laws including permitted housing types, and zone requirements such as minimum lot frontages, maximum lot coverage, parking requirements, side yard setbacks, can all be reviewed and amended as required to encourage and promote a range of housing types, smaller lots, higher density uses as well as infilling.

### ***Infill/Intensification:***

Listowel has older neighbourhoods where there are smaller war-time style homes on large lots that could have the potential for severance and infilling with compatible scale development. The Municipality could review its policies and zoning requirements for its ability to support this type of development.

An effective approach toward infilling and intensification will be to also include design guidelines to ensure compatibility in scale and massing of infill projects. This will improve compatibility and minimize potential conflict of development applications that do not fit the character of an existing neighbourhood, and provide owners of existing homes in areas identified for infilling confidence that the character of the street will be maintained. It would provide assurance that the massing, size and relationship to their property would be taken into consideration in the approval process.

*Municipalities can develop policies, zoning and design guidelines to promote and encourage compatible infilling and intensification within existing neighbourhoods.*

This is supported in the findings of the Master Growth Plan “through the next Official Plan Review, the Official Plan should establish policies that provide for the priority of new developments through infilling, intensification, adaptive reuse of existing buildings and brown field redevelopment before urban expansions” (Master Growth Plan, 13).

## Development Charges:

The Municipality could review its Development Charge By-law and amend it to provide a more affordable rate for higher density housing and for infill/intensification vs. more expensive greenfield development. This would reflect the fact that developments of large lot singles cost the municipality more to service per lot than more intensive and infill forms of development.

## Other Opportunities/Considerations:

### **Accessory Units:**

The municipality could consider reviewing policies and zoning requirements related to accessory apartments. Accessory units that can be constructed and meet fire requirements could provide a source of income for homeowners, making ownership more feasible. In addition, accessory apartments increase the rental housing stock and provide affordable alternatives in the marketplace.

As our population ages, this may be a way for the municipality to help support an aging population and allow families to provide independent care for aging parents who could be accommodated in an accessory unit.

### **Housing Opportunities Fund**

The City of Kelowna has developed a fund to encourage the development of affordable housing. The City will use monies (generated from land sales and leases as well as other sources) to acquire lands suited to development opportunities that would include affordable housing. Land would then be leased or sold to builders, non-profit housing societies, developers and others to achieve projects that include a proportion of affordable housing. The City now offers grants in return for the provision of affordable rental housing.

## CONCLUSIONS

A healthy housing sector, able to meet a broad range of needs, is a vital part of the economic and social wellbeing of any community.

Local municipalities have an array of initiatives available to increase and preserve the supply of rental and affordable housing. Providing tax exemptions, addressing intensification and redevelopment, streamlining approvals, and exploring alternative development standards, are among the tools available.

The municipality of North Perth has a range of housing options within its existing housing stock. Proposed new housing developments should be encouraged to further diversify the opportunities in the housing market and encourage developments that integrate higher densities.

Broad analysis based strictly on average house prices and incomes would indicate that half of the households in North Perth would be challenged to afford an averaged priced home of \$214,000.

A review of current supply of homes for sale in the market, demonstrates that there are options available to a range of income levels in the existing inventory. There are a range of houses for sale between \$75,000 and \$175,000. There are limited options in the home ownership market that would be deemed affordable to households with incomes below \$30,000. Those that are available are modular homes or homes appearing to need substantial repairs.

Overall, it does not appear that there is an immediate affordability need related to home ownership, however the rental market does appear to be limited as it relates to affordable units. A waiting list of 23 people in North Perth through the housing authority points to an immediate need for additional affordable rental units. Recent approved developments, once constructed will result in approximately 20 additional rental units in four-plex style units in Listowel. This will improve the availability in the rental market, but additional affordable units appear to be required, particularly to provide additional rent-geared-to income units.

The municipality is encouraged to consider opportunities to improve the rental housing situation in the short term.

As the population continues to age, housing requirements will shift and change and there will be additional services and housing types required to accommodate an aging population. A review of housing policies and regulations related to accessory apartments may assist in addressing this, as well as providing smaller, more affordable rental units into the market.

In keeping with the Provincial Policy Statement and Smart Growth Principles, the Municipality is also encouraged to review its policies, zoning and development charge by-law towards supporting and encouraging more efficient and diversity in housing types and sizes in new housing developments, and to ensure it meets affordable housing targets.

As part of a comprehensive housing strategy, flexible zoning and policy will also be a means of attracting young families and new workers to the community. Affordable new developments that integrate a range of housing types such as multi-unit dwellings, stacked townhouses, townhouses and semi-detached units provide an entry opportunity into the market for young families.



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