

## Diversified and affordable housing needed

By Bill Rea

Addressing Caledon's housing needs is not going to be easy.

That was one of the apparent developments that came out of last Wednesday's meeting in Bolton regarding the Housing Study that's been commissioned by the Town. The study is being conducted by SHS Consulting.

There were about 30 people on hand for the meeting, and they were asked to respond to various questions about the housing system that's in place, with comments being written on Post-it Notes.

When asked what's working well in Caledon's housing system, responses included comments on restrictions on development to maintain farmland, statements that Peel Living's seniors' buildings are working well, people are looking forward to the coming developments in Mayfield West, the concept of a community of communities, the fact that detached family home are prevalent in town and restrictions on the height on buildings.

In terms of what people would do to change or improve Caledon's housing system, responses included requiring developers to build a range of housing options, increase the number of rental units, pushing back on higher densities, increase high-density seniors' housing, more affordable options for seniors, calls to change Caledon's 'exclusive nature.' the need for housing for people with intellectual disabilities, the need for transit and the need for more seniors' housing in Caledon East, Palgrave and Caledon village. Another question dealt with what an improved housing system in Caledon would look like, and the responses included maintaining medium to low-density, more modest housing options, having a more balanced community, seniors being able to live close to services, more rental housing, walkability (especially for seniors), multi-income communities and affordable supportive housing. The question of what it would take to implement changes and the barriers to be overcome, the responses included having market rent units at Peel Living buildings, money to support assisted living, overcoming resistance from developers, more direction from government, the cost of servicing new development, streamlining the approval process, more flexible zoning bylaws and getting through red tape.

Marisa Williams, senior policy planner with the Town, said the study is a roughly nine-month process, which she said should be done by mid-September. She added this is the first time the Town has studied all types of housing and looked all over the municipality. She said the aim is to create a base line to observe changes in the housing market over time.

Williams said the data collection has been completed, and they were now seeking public input.

Christine Pacini of SHS Consulting said the study is also being conducted as part of the review of the Town's Official Plan, creating baseline data that will be the basis of specific priorities and policies.

She also said there are two phases to the study. The first involved the collection of the data, and the other deals with looking at needs, existing plans and legislation, and to make recommendations to the Town.

Data so far has been obtained from the Town and Peel Region, as well as Statistics Canada, Canada Mortgage and Housing Corporation (CMHC) and housing stakeholders.

Pacini said there has been a focus on certain areas of Caledon, including Bolton, Caledon East, Mayfield West and Caledon village. She added data obtained in Caledon is also being compared with that in other places, including Brampton and Mississauga, as well as Aurora, Whitchurch-Stouffville and Halton Hills.

She also observed that the housing market can be seen as a continuum, where supply responds to the range of demand in a community. As well, there are non-market factors, such as emergency shelters, transitional housing, supportive housing, social housing and affordable.

Addressing demand, Johanna Hashim of SHS Consulting pointed out the number of households in Caledon is increasing, but not as fast as it is in the rest of Peel. Caledon's population increased by 31.4 per cent between 2001 and 2016, while the population in Peel went up by 39.7 per cent. The number of households in Caledon also increased by about 31.9 per cent, compared with 39.3 per cent in Peel, but Caledon's numbers are expected to increase faster by 2031, on the order of 60 per cent, to 20.4 per cent in Peel.

Hashim also pointed out the need for housing options to facilitate aging in place is increasing, and she added that while the numbers are rising in all age groups, it's fast for seniors.

One man argued that's not an emerging trend, but it's been the case for some time.

As well, Hashim observed the current housing needs in Caledon is for options for families and a couples. But there is also an emerging need for options for seniors, people with disabilities and people living alone. She stated that in 2016, a quarter of the households in Caledon had four people, and 29.1 per cent were two-person households.

Another point Hashim made is there are very limited rental options in Caledon. As of 2011, only 8.1 per cent of residents rented

their lodgings, while the number was 22 per cent for Peel.

Another factor Hashim pointed to was the relatively high incomes of Caledon residents. The average household income in Caledon is \$133,015, while the Peel average is \$105,575.

She also observed there are certain household types that are likely to have lower incomes, and that suggests the need for affordable options.

One man observed that people tend not to move away as they get older, but rather are inclined to stay put.

Councillor Annette Groves stated there are a lot of seniors in the community and there just isn't enough housing for them. She said there are now more seniors in Caledon than teenagers, and a lot of older people are leaving because of a lack of appropriate accommodations.

Addressing issues of supply, Hashim observed most homes in Caledon are single-detached units, amounting to about 83.4 per cent, as opposed to 45.6 per cent in Peel. Units like these are ideal for families with children, but Hashim said they might not be as good for the elderly or disabled.

Another problem is house prices are increasing in Caledon, making homeownership unaffordable for households with low or moderate incomes. The average price in 2005 was a little more than \$389,000, but it's expected it's up to more than \$988,000 this year. Add to that a limited number of rental units in town, accounting for only about five per cent of the market.

There is also a waiting list for subsidized and social housing. It's not very long in Caledon, but Hashim said some households don't apply.

One man wondered if there's an identified need for rental housing, what's stopping its construction.

Hashim said it's partly due to a perception that Caledon is more affluent, and that developers prefer to build houses for owners, rather than renters. She added there is also a lack of awareness of the need for affordable housing, adding there are hopes this study will help in that regard. She also said rental units don't have to be just in high rises.

?Rental can be anything,? she said.

One woman observed these issues are all over the Greater Toronto Area, and not just Caledon.

Pacini added there have been many studies done, and economics say it doesn't make sense to build rental units.

One man commented there seems to be a boom in seniors' housing development in Georgetown and Orangeville.

?They seem to be way ahead of us in having planned this,? he remarked.

Hashim commented that the number Caledon households facing affordability issues is increasing. Citing data from 2011, she 21.3 per cent of Caledon households were spending 30 per cent of their income on shelter, and nine per cent were spending at least 50 per cent.

The average rent in Caledon is about \$1,742 per month, and Hashim said affording that requires an income of \$69,680. She added the average house price in Caledon is \$988,237, requiring an income of \$244,800.

?People who are now in Caledon are lucky,? she remarked.

One man pointed out the quality of available employment in Caledon is an issue.

?We're building warehouses,? he observed, adding people working in such facilities can't afford to live here. He pointed to the need to attract better-paying jobs.