

# Gaps, challenges and solutions for affordable housing considered by Council

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At the April 27 Council meeting, Johanna Hashim of SHS Consulting provided the Council with a presentation regarding the Affordable Housing Strategy. The purpose of Hashim's presentation was to show the key findings and recommendations that informed it.

The Town and its housing partners have been actively working to identify and address the housing needs for residents for the last few years and had a housing study completed in 2018.

In the 2018 study, it was found that there are very limited options for seniors, people with disabilities, and smaller households and limited options that are affordable to low and moderate incomes. It was also found the market rental housing supply in Caledon doesn't meet the need, the planning application process is long and complicated, and there are opportunities to improve it in collaboration with residential developers. Additionally, they found housing stakeholders are not fully aware of how they can contribute to the housing system.

“Since then, housing needs have persisted and new policies and programs have been introduced by senior levels of government,” said Hashim. “The Town is undertaking a review of its Official Plan so there is an opportunity to introduce new housing policies.”

To improve on the housing issues, Tuesday's presentation looked at the key housing gaps in Caledon and housing policy context.

Caledon uses the PPS and Regional Official Plan's definition of affordable housing, a purchase price which is not greater than 30 per cent of the gross annual household income for low and moderate-income households with rent at or below the average market rent of a unit in the regional market area. The household income for moderate-income households in 2020 was \$111,259 and the household income for moderate income renters was \$63,974 in 2020.

The maximum affordable house price for low-income households in Caledon is \$247,554 and moderate-income households is \$443,591, with the average resale price in Caledon being \$1,107,109 for all dwelling types and \$1,404,324 for a single detached home.

As for rental housing, the maximum affordable monthly rent for low-income renter households is \$860, and \$1,599 for moderate income renters with the average rent for all unit sizes in Caledon at \$1,138?it's \$1,974 on the secondary rental market.

Hashim's presentation identified six gaps in the housing market to provide affordable housing to local residents.

The first is there is a need for more diverse housing options suitable for seniors and smaller households. From 2001 to 2016 there's been a 37 per cent growth of smaller households (two people or less) and a 28.5 per cent growth in larger households (three or more).

It also identified in Gap 2 that there is a need for more supportive housing options for persons with disabilities to live as independently as possible. From 2001 to 2016, there's been a 111.8 per cent increase in senior households and a 37.9 per cent increase in households with a member with a disability.

In Caledon, 62.4 per cent of households with low incomes face affordability issues and 36.2 per cent face severe affordability issues, while 30.7 per cent of moderate incomes face affordability issues with 5.1 per cent facing severe affordability issues.

?There is a need for housing affordable to households with low incomes and these options should include a range of unit sizes,? said Hashim. ?Households with moderate incomes are facing affordability issues in Caledon as there are very limited rental and ownership housing options affordable to households with moderate incomes.?

Gap Five looked at the market rental housing supply in Caledon not being enough to meet the need, with 90.6 per cent of homes owned and only 9.2 per cent rented?lower than Brampton, Mississauga, and the average in Peel Region.

?Housing supply should adapt to shifting housing preferences and be built to limit exposure for vulnerable populations to COVID 19 in Caledon,? said Hashim.

Hashim proposed 16 policy and regulation actions that looked at housing targets for affordable housing, rental housing and a more diverse housing supply; increasing minimum densities in growth areas; allowing two additional residential units and requiring at least one in singles and semis in large residential developments; implementing a registration process for additional residential units; changing ?special needs housing? to ?shared housing? and allowing this form in all communities where dwellings are permitted; using Section 37 or Community Benefits Charges (CBC) to fund affordable housing; providing surplus Town-owned land/buildings for affordable housing at below market value; permitting alternative development standards for affordable and supportive housing; implementing inclusionary zoning in future MTSAs (Major Transit Station Areas) and in community planning permit areas; implementing a rental conversion and demolition policy; allowing infill, adaptive reuse of existing properties, and the conversion of non-residential uses to housing.

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