

# Housing Report

## Smiths Falls Housing Task Force



Prepared September, 2020  
Presented to the Housing Task Force September 28, 2020  
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**Housing Report  
Smiths Falls Housing Task Force  
December, 2020**

**Table of Contents**

<b>1</b>	<b>Introduction</b>	<b>3</b>
	1.1 Purpose	3
	1.2 Town Profile	5
	1.3 Housing Affordability	10
<b>2</b>	<b>Current Context</b>	<b>10</b>
	2.1 Summary of Survey Results	11
	2.2 Existing Policies & Programs	15
	2.3 Human Rights & Housing	20
<b>3</b>	<b>Recommendations</b>	<b>21</b>
	3.1 Policy & Regulations	22
	3.2 Programs & Incentives	26
<b>4</b>	<b>Awareness and Advocacy</b>	<b>27</b>
	4.1 Residential Development Information Guide	27
	4.2 Tenant Workshop & Education	27
	4.3 Development Partnerships with Non-Profit Organizations	28
<b>5</b>	<b>Moving This Plan Forward</b>	<b>28</b>
<b>6</b>	<b>Appendices</b>	
	Terms of Reference	
	Minutes of Housing Task Force Meetings	
	Construction/Building Permit Information	
	Survey	

# 1 INTRODUCTION

## 1.1 PURPOSE

*Housing is one of the most fundamental of human needs. It is also a key driver shaping the economic and social sustainability of communities, a vehicle for social inclusion and an important component of growth.*

*Access to safe, affordable and adequate housing touches almost every aspect of a community's well-being and affects all of its members. Communities with a range of housing choices that meet the full range of their housing needs - including the needs of low- and moderate-income citizens - are generally more livable, more economically competitive and resilient. A growing body of research shows that access to good quality affordable housing supports not only low- and moderate-income households, but also has positive community-wide benefits related to economic competitiveness, health, education and community well-being.<sup>1</sup>*

The establishment of a Task Force on Housing was prioritized by the current Elected Officials in their 2019-2022 Strategic Plan as a means of identifying priority short term and longer-term objectives and implementation strategies aimed at advancing affordable housing availability and options for the residents of the Town of Smiths Falls. The goal of the Housing Priority outlined in the Strategic Plan is to support more diverse built housing stock with the accompanying infrastructure (high end to affordable). In order to accomplish this Council set initiatives to foster this goal:

Goal	Completion Update
Form a Housing Task Force and Develop a Project Charter	Complete in October, 2019 and adopted via Bylaw 10085-2019
Launch the Housing Task Force: <ul style="list-style-type: none"> <li>- Investigate planning tools to encourage the types of housing in demand</li> <li>- Examine housing Needs</li> <li>- Review Provincial Policy</li> <li>- Refine policies to remove barriers, attract developer(s) and examine planning approvals timelines.</li> </ul>	Inaugural Meeting on December 16, 2019. Meetings held: January 13, 2020 February 10, 2020 March 2, 2020 May 11, 2020 September 28, 2020 (Interim Report Presented) December 21, 2020 adopted by Council.
Develop a Housing Strategy	Housing Strategy to be discussed by the Housing Task Force after the Interim Report is reviewed.
Review changes to building codes, bylaws and other policies to facilitate different types of housing	Ongoing
Ensure inventory of land available for Greenfield Development and infill.	Completed. <a href="https://www.smithsfalls.ca/business/land-building-listings/">https://www.smithsfalls.ca/business/land-building-listings/</a>
Conduct a Development Charges Study.	Underway. The Request for Proposals for the Preparation of a Development Charges Study and Bylaw was awarded to HEMSON in July, 2020.

<sup>1</sup> Municipal Tools for Affordable Housing, MMAH 2011

The Mission Statement for the Smiths Falls Housing Task Force calls upon the Task Force to present a coordinated and practical set of recommendations designed to guide Council in their decisions to address the Town of Smiths Falls housing supply. This Interim Report has been prepared as a first step in developing these final recommendations.

The Task Force has examined the current state of housing supply in the Municipality and will make recommendations for strategies and opportunities to expand access for residents. These recommendations will include actions that may be taken by the Municipality to increase access to non-profit and subsidized housing, affordable rental housing and affordable home ownership for low and moderate-income households. Recommendations will take into account the needs of residents at different stages of life and the range of housing options designed to lift individuals and families out of unaffordable or substandard housing and minimize risks for chronic homelessness.

#### Scope of Work of the Housing Task Force:

- Identify current and projected needs for housing within the Municipality
- Identify existing affordable housing units/developments within the Municipality
- Understand the Municipal government's current approaches to increasing access to affordable housing, including the review of applicable Smiths Falls Official Plan policies and Zoning By-Law provisions
- Identify enablers and inhibitors in current Municipal government by-laws, policies and procedures related to the goal of increasing access to housing
- Research effective models of affordable housing and best practice strategies found in other municipalities, including secondary dwelling housing, coach houses, redevelopment, and mixed housing in new developments
- Review the Federal Government's *National Housing Strategy* and identify opportunities to seek funding through the National Housing Co-Investment Fund
- Review the Provincial Government's *Long-Term Affordable Housing Strategy* and identify partnership and/or funding opportunities as well as review any other pertinent Provincial Policy
- Establish a process to engage and consult the public. The Task Force will consult with business, labour and community groups. The Task Force will also seek input from a broad cross section of the community with a variety of lived experiences seeking housing in the municipality, such as seniors, students, vulnerable populations, immigrants, and young professionals.

#### Deliverables

- Determine strategies to improve Municipal access to programs and/or funding for the development of affordable housing available.
- Identify potential partners and partnership strategies with the private, non-profit and government sectors to assist in the development of affordable housing
- Identify vacant development lands within the Municipality with the potential to be used for the development of affordable housing
- Identify strategies to promote the conversion of non-residential and residential buildings for use as affordable housing
- Propose planning policy approaches including but not necessarily limited to zoning changes to implement the findings of this Task Force and best carry out the objectives and policies outlined in the Municipality's Official Plan. If policy gaps are identified in the Official Plan, propose solutions to align the Plan with current priorities of the Municipality.

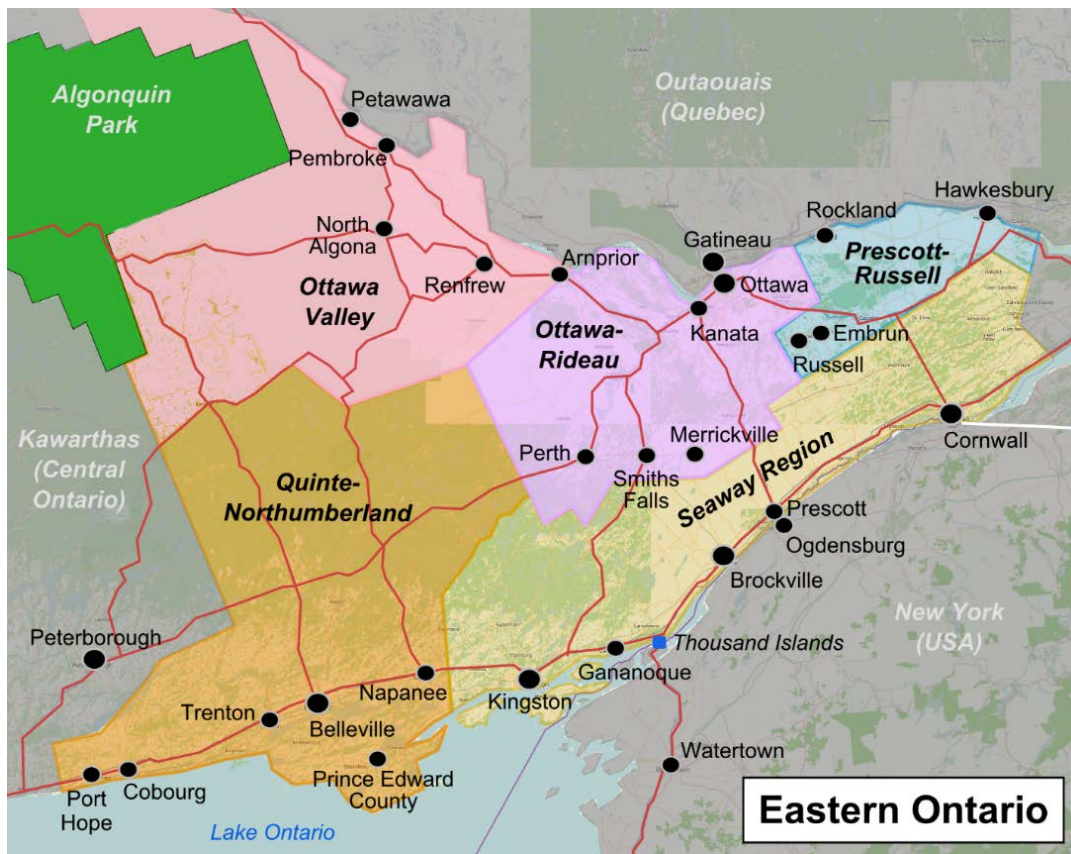


- Present a final report to Smiths Falls Town Council no later than the end of the second quarter 2020 that addresses the above noted items and outlines strategies and actions for implementation

This report was completed by analyzing various sources of data including population, projected growth, income, housing policies, current housing/land stock, affordability and household characteristics. Additionally, we consulted with the community and municipal officials through discussion and a survey and received input from 113 respondents from our broader community.

## 1.2 TOWN PROFILE

Located at the heart of the Rideau Canal, Ontario’s only UNESCO World Heritage Site, Smiths Falls is a vibrant community with approximately 9,000 residents. Incorporated in 1954 and named after Lieutenant Thomas Smyth, the Town flourished after the construction of the Rideau Canal in the 1830s. With the coming of the CP Railway the Town became a hub of rail transportation and related industrial growth through the following century, drawing on immigration from Ireland and Scotland and building a skilled, innovative workforce and a thriving culture and recreation scene.



Smiths Falls enjoys a wide range of ages, lifestyles and interests, as well as employment and housing opportunities. In Smiths Falls we offer competitive housing costs, wages and an unbeatable location.

### Approximate Driving Times

**Ottawa: 1 hour**  
**Brockville: 45 mins.**  
**Kingston: 1 hour**  
**Perth: 15 mins.**  
**Toronto: 4 hours**  
**Carleton Place: 20 mins.**  
**Montreal: 3 hours**  
**Merrickville: 15 mins.**

Smiths Falls sits at the centre of a transportation hub, and several major highways run through town, seeing thousands of vehicles pass through each day. Smiths Falls is also fortunate to be a destination and route for passenger and freight train lines. VIA Rail provides daily passenger service to and from Ottawa and Kingston, while the Canadian National Railway and Canadian Pacific Railway freight trains also pass directly through Smiths Falls.

For boating traffic, the Rideau Canal offers runs through the center of Smiths Falls and offers a water-based mode of transportation.

The Russ Beach Smiths Falls-Montague Airport, is a destination for aerial traffic and is located just outside of Smiths Falls, can accommodate small passenger planes and air delivery services. <sup>2</sup>

### Population & Geography

Since 1971, Ontario's population has almost doubled, from 7.8 million to 14.6 million in 2019. Over this time period, the provincial population grew at an average pace of 1.3 per cent, or 140,000 annually. Ontario's share of the Canadian population also rose, from 35.7 per cent in 1971 to 38.8 per cent in 2019. In 2018–19 alone, Ontario's population increased by 248,000 (1.7 per cent). This was much faster than the average annual growth of 121,000 (0.9 per cent) observed in the preceding decade (2006 to 2016). The population of the province grew faster due to increased immigration, a rapidly growing number of non-permanent residents including international students, and positive interprovincial migration.

(2016-Statistics Canada)

2016 Population: 8,780  
2011 Population: 8,978  
% Change (2011 to 2016): -2.2%  
Number of Private Dwelling (2016): 4,4387  
Area: 9.61 km<sup>2</sup>  
Density: 909.1 people per km<sup>2</sup>

Ontario's population is projected to continue growing but at a moderating pace, from 1.8 per cent in 2019–20 declining over time to 1.0 per cent by 2045–46. The annual population growth rate is projected to decline as the recent rapid increase in the number of non-permanent residents is assumed to slow down and return to more normal values by 2025. While the growth rate is projected to slowly decline in the long term, the annual growth in the number of people is projected to increase, from 182,000 per year in 2025–26 to 190,000 annually by 2045–46. Provincial population is projected to rise from 14.6 million in 2019 to 19.8 million in 2046. This represents an increase of 5.2 million (36 per cent) over the next 27 years. <sup>3</sup>

<sup>2</sup> Town Profile

<sup>3</sup> [www.ontario.ca](http://www.ontario.ca)

The following is an excerpt from the Town's Official Plan 2014:

*Originally known as Smyth's Falls, the area was named after Thomas Smyth, a United Empire Loyalist who received a 400 acre land grant in 1786. Not long after Smyth built a saw mill at Smyth's Falls, the land was sold to Abel Russell Ward. Ward was the first to move into the area (1826) and actively start to build a settlement. Construction of the Rideau Canal National Historic Site and UNESCO World Heritage Site (1826-1832) resulted in an expansion to the settlement area and the area becoming a regional hub. Incorporated as a Village in 1854, the average household size was 6.2 (persons per household) during this period, known as the Victorian Era.*

*In 1883, Smiths Falls became incorporated as a Town and had an estimated population of 2,351. In 1885, the Town was chosen as a division point for Canadian Pacific Railway's (CPR) main railway line. In 1912, Canadian Northern Railway (CNoR) built a second railway line in Town.*

*With completion of the Rideau Canal and Railway transportation corridors, Smiths Falls was well on its way to becoming the employment centre for Lanark County. In fact, during the First World War (1914-1918), railway activity resulted in a rise of employment for the area.*

*Provincial highway number 15 was built from Smiths Falls to Kingston in 1920. The introduction of the automobile (1931) resulted in a gradual decline in rail related employment. Furthermore, people looking for land could now afford to live outside core areas / employment areas and drive to work. This period was also marked by the Great Depression in Canada (1929-1939) and World War II (1939-1945) which also resulted in a decline in growth.*

*Following this period of boom and bust, in 1951, Smiths Falls saw the opening of an institutional facility, originally known as the Ontario Hospital School. The facility was later known as the Rideau Regional Centre and is now known as the Gallipeau Centre. The facility's peak residential population was 2,500 and it employed more than 830 people.*

*Not long after, the Hershey Chocolate manufacturing factory opened. At its peak, the manufacturing plant employed more than 550 people. Smiths Falls was in another economic boom, notwithstanding the decline in railway employment and traditional industries due to technological improvements (mechanization). In 1966, Smiths Falls' population peaked at 9,876.*

*The Community Living movement (1971) followed by the Canada-U.S. Free Trade Agreement (1989) signaled the beginning of de-institutionalization and plant closures in Smiths Falls; resulting in the loss of employment (closing of the Rideau Regional Centre and Hershey Canada).*

*The 1991 population of the Town was 9,396 persons, this number slightly decreased to 9,140 by 2001, followed by another slight decline in population to 8,978 persons in 2011. The 2011 average household size was 2.2 (persons per household). This slight decline in population over the past twenty years can be attributed to three factors: an aging population, a series of setbacks to the Town's economic development, and a growth in residential development in the surrounding rural municipalities which are attractive because of their many lakes and rivers.*

*Notwithstanding the foregoing, as a result of the Town's proactive and forward thinking approach, there has been a fairly constant yet moderate growth in residential development within the Town over the past twenty years. This primarily reflects the aging population with its corresponding decrease in household*

size. The creation of new employment in innovative industries has assisted in the attraction and retention of young people within the community.

The Official Plan Review 2013-2014 Land Needs Background Study projected a population of 10,092 in 2034, representing a compound annual growth rate of 0.51%. This represents a projected population increase of approximately 48 people per year and a housing demand of approximately 22 new units per year over the next 20 years. The Study included a detailed analysis of population, housing and employment. Based on the analysis and consistent with the PPS, Smiths Falls has:

- The ability to accommodate residential growth for a minimum of 10 years through residential intensification and redevelopment, and lands designated and available for residential development; and,
- Land with servicing capacity sufficient to provide at least a 3 year supply of residential units available through lands suitably zoned to facilitate residential intensification and redevelopment, and land in draft approved and registered plans.

Furthermore, there are sufficient lands, either through intensification, redevelopment and/or designated growth areas, to accommodate an appropriate range and mix of housing to meet projected needs for a time horizon of up to 20 years.

In terms of affordable housing, it would appear the Town has a good supply of affordable housing and rental apartments. Based on its resident labour force, there are sufficient employment lands over the 20 year planning horizon.<sup>4</sup>

Smiths Falls Family Characteristics (2016 Census)	
Number of households: 4,065	Families in Private Households: 2,440
Couple Family Households: 1,835	Lone-parent Households: 610
One-person Households: 1520	

Lanark County's population (including Smiths Falls) is expected to grow by 61.4% by 2038 with an annual growth rate of 2.2% and the County is expected to grow by 11,550 dwellings. The highest growth being along the Highway 7 corridor in the town/ships of Beckwith, Carleton Place, Mississippi Mills and Drummond/North Elmsley. The average size of Lanark County Households in 2016 was 2.4 people. The biggest increase in population we are experiencing is in the 65+ cohort which is expected to increase by 44% by 2041.

The majority of the Lanark County's Social Housing stock was built in the 1970s, with all of it being constructed by the early 1990's. The County's social housing stock is allocated as follows:

- 39.6% is in the Town of Smiths Falls
- 23.4% is in Mississippi Mills
- 19.7% is located in Carleton Place
- 17.2% is in Perth

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<sup>4</sup> Town of Smiths Falls Official Plan, 2014

In total, there are 679 physical social housing units across the County. At the time of construction, the needs of the community were different then today, for instance average family size was much larger in the 1970s and the average age much lower.

<b>Social Housing Stock Distribution – General Units, 2018</b>							
	# of Bachelor Units	# of 1 Bedroom Units	# of 2 Bedroom Units	# of 3 Bedroom Units	# of 4 Bedroom Units	# of 5 Bedroom Units	Total # of Units
Carleton Place	4	75	14	16	10	0	119
Mississippi Mills	12	29*	40*	28	4	0	113
Perth	0	71	12	11	5	0	99
Smiths Falls	0	156	32	69	9	3	269
Total # of Units	16	331	98	124	28	3	600

<b>Social Housing Stock Distribution – Units Designated for Seniors, 2018</b>			
	#1 Bedroom	# 2 Bedroom	Total # of Units
Carleton Place	14*	1*	15
Mississippi Mills	23*	10*	33
Perth	16*	2*	18
Smiths Falls	0	0	0
Total # of Units	53*	13*	66

<b>Social Housing Stock Distribution – Assisted Living Units for Individuals with Developmental Disabilities, 2018</b>			
	Bachelor	Group Home	Total # of Units
Mississippi Mills	8	5	13

5

Since 2018, the rapid expansion of the Canopy Growth Corporation facilities and other new industries resulted in well over 1,000 new jobs in the Town. This has created housing pressures within Smiths Falls as well as surrounding areas and has resulted in substantial commuting into the town from other areas. These rapid changes unfortunately cannot be reflected or even predicted in the 2016 Census, nor in the current Official Plan. In response to the development pressures, the Town has been working with several with developers on projects that will lead to the construction of hundreds of single-family homes and townhomes and hundreds more apartment units in the next few years.

The value of construction projects in Smiths Falls was over \$70 million in 2018 and the construction of almost 40 new homes is indicative of the rising demand we are seeing across the housing sector. Construction Values from 2015 through 2019 as well as types of construction that has occurred and Building Permits that were issued is included in the Appendices.

<sup>5</sup> Lanark County Housing Study, October 2018

### 1.3 HOUSING AFFORDABILITY

When the housing sector is working well, the marketplace should be able to meet most people's housing needs. We also know that not everyone has the financial means to access or compete in the housing market. Economic changes locally in Smiths Falls and globally with the uncertainties surrounding life with and after the COVID-19 pandemic have created challenges and the marketplace is not always able to meet the unique needs of certain groups, even in the best of times. In these cases, governments, community organizations, non-profits and the private sector all have a role to play to provide affordable housing.

Affordable housing is a broad term that includes a wide array of shelter and housing types based on the varied needs of individuals and families. Affordable housing can range from emergency shelters and social housing to non-market and market rental housing and home ownership.

#### THE HOUSING CONTINUUM



6

The 2020 Provincial Policy Statement under the Planning Act defines affordable housing as:

*In the case of ownership housing, 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 household 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 least expensive of:*

- 1. a unit for which the rent does not exceed 30 percent of gross annual household 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.*

The 2020 Provincial Policy Statement under the Planning Act defines low and moderate income households as:

- a) in the case of ownership housing, households with incomes in the lowest 60 percent of the income distribution for the regional market area; or*
- b) in the case of rental housing, households with incomes in the lowest 60 percent of the income distribution for renter households for the regional market area*

<sup>6</sup> <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/develop-new-affordable-housing/programs-and-information/about-affordable-housing-in-canada>

## 2 CURRENT CONTEXT (Full Survey included in Appendices)

The purpose of this survey was to identify housing gaps in the municipality of Smiths Falls and to help inform decisions about housing in Smiths Falls, moving forward. The survey that data was collected voluntarily via an online survey. *113 people responded to the survey. Although the small number of respondents, the survey results are useful for understanding some of the bigger issues and perceptions around housing.*

### 2.1 SUMMARY OF RESULTS - HOUSING NEEDS SURVEY FOR SMITHS FALLS

<b>Age</b>	15 – 19 0.88% 1 Person	20 – 29 6.19% 7 People	30 – 39 22.12% 25 People	40 – 49 14.16% 16 People	50 – 64 30.09% 34 People	65 and over 25.55% 30 People	
<b>2019 Total Income Before Deductions</b>	Less than \$10,000 1.77% 2 People	\$10,000 – \$25,000 23.01% 26 People	\$25,001 – \$50,000 30.09% 34 People	\$50,001 - \$75,000 15.93% 18 People	\$75,001 - \$100,000 12.39% 14 People	\$100,001 - \$150,000 14.16% 16 People	More than \$150,000 2.65% 3 People
<b>Current Housing Status in Smiths Falls</b>	Homeowner 59.29% 67 People	Tenant 35.40% 40 People	Boarder (room rental) in a residence 2.65% 3 People	Dependent(s) residing with parents or family 0.88% 1 Person	Other 1.77% 2 People		
<b>No. of People in Household</b>	1 12.39% 14 People	2 36.28% 41 People	3 24.78% 28 People	4 17.70% 20 People	5 5.31% 6 People	6 1.77% 2 People	7 and over 1.77% 2 People

#### Questions for Tenants

If you are renting (tenant) housing in Smiths Falls please provide the following:

- 1) Current rent per month

See survey in Appendices. Results varied from \$230 to \$2000



- 2) Does this include utilities
- |            |        |           |
|------------|--------|-----------|
| <b>YES</b> | 33.33% | 15 People |
| <b>NO</b>  | 66.67% | 30 People |
- 3) Please circle which type of unit you are currently renting:
- |            |        |           |
|------------|--------|-----------|
| 1 Bedroom  | 17.78% | 8 People  |
| 2 Bedroom  | 42.22% | 19 People |
| 3 Bedroom  | 28.89% | 13 People |
| 4+ Bedroom | 4.44%  | 2 People  |
| Other      | 6.67%  | 3 People  |
- 4) Are you currently paying more than 30% of your gross income on rent and utilities?
- |            |        |           |
|------------|--------|-----------|
| <b>YES</b> | 75.56% | 34 People |
| <b>NO</b>  | 24.44% | 11 People |
- 5) Do you have any unresolved issues with your current landlord?
- |            |        |           |
|------------|--------|-----------|
| <b>YES</b> | 28.26% | 13 People |
| <b>NO</b>  | 71.74% | 33 People |
- 6) How long have you been a tenant at your current address?
- |                  |        |           |
|------------------|--------|-----------|
| Less than 1 Year | 21.74% | 10 People |
| 1 to 3 Years     | 34.78% | 16 People |
| 3 to 5 years     | 23.91% | 11 People |
| 5 to 10 Years    | 8.70%  | 4 People  |
| Over 10 Years    | 10.87% | 5 People  |

### Questions for Homeowners

- 7) How long have you owned your current home?
- |                  |        |           |
|------------------|--------|-----------|
| Less than 1 Year | 2.94%  | 2 People  |
| 1 to 3 Years     | 19.12% | 13 People |
| 3 to 5 years     | 8.82%  | 6 People  |
| 5 to 10 Years    | 27.94% | 19 People |
| Over 10 Years    | 41.18% | 28 People |
- 8) Currently, homeowners in Smiths Falls can create a secondary (accessory) apartment within a single detached dwelling. Would you consider this?
- |            |        |           |
|------------|--------|-----------|
| <b>YES</b> | 24.29% | 17 People |
| <b>NO</b>  | 75.71% | 53 People |
- 9) As a homeowner, would you consider creating a secondary (accessory) dwelling as a detached unit on your lot?
- |            |        |           |
|------------|--------|-----------|
| <b>YES</b> | 28.99% | 20 People |
| <b>NO</b>  | 71.01% | 49 People |



10) As a homeowner and if you had a “tiny home” on your lot, how important would it be for that dwelling to be moveable?

46.27%	31 People	Extremely
53.73%	36 People	Helpful but not Essential

### Questions for All Respondents

#### Affordable Housing:

Broadly, this refers to housing for low-to-moderate income households at pricing set at or below the average market rent or selling rate for a given area.

#### Social Housing:

This is government-assisted housing providing lower cost rental units to households with low-to-moderate incomes. For the Town of Smiths Falls this is operated by the County of Lanark. It includes public housing, not-for-profit and co-operative housing, and rural and Aboriginal housing. Rent supplement programs through the government also are available to eligible households (often in the private market).

11) Do you believe that adequate *affordable housing* is available in Smiths Falls (according to the definition)?

<b>YES 18.58%</b>	<b>21 People</b>
<b>NO 81.42%</b>	<b>92 People</b>

12) If you believe that there is insufficient, *affordable housing* in Smiths Falls, please rank those most in need of improved availability from the list provided (“1” indicates the highest priority).

4.02	Youth
5.10	Young Families
3.66	Older Families
4.57	Seniors
2.15	Seasonal or Temporary Employees
1.50	Other

13) Do you believe that adequate *social housing* is available in Smiths Falls (according to the definition)?

<b>YES</b>	23.89%	27 People
<b>NO</b>	76.11%	86 People

14) Do you believe that the availability of detached houses (“tiny homes”) would assist low-to-moderate income families with their housing needs?

<b>YES 71.68%</b>	<b>81 People</b>
<b>NO 28.32%</b>	<b>32 People</b>

15) Please outline any housing needs other than affordability which may be met by the availability of detached accessory houses (e.g. “tiny homes”).

Examples of replies that were submitted (see full Survey in Appendices for full listing of results):

- Homelessness
- Privacy
- Housing for Seniors to live on Children’s property
- Emergency Housing
- Accessibility (one level)
- Better sense of community and belonging
- Affordability
- Energy efficiency, autonomy, kinship with tiny home community

16) Would you be in favour by-law changes allowing secondary (accessory) apartments in semi-detached and row houses?

**YES** 61.06%          69 People  
**NO** 38.94%          44 People

17) Would you be in favour of by-law changes allowing detached secondary (accessory) dwellings to be situated in yards?

**YES** 64.86%          72 People  
**NO** 35.14%          39 People

18) Are you satisfied with your current accommodation in Smiths Falls?

**YES** 69.91%          79 People  
**NO** 30.09%          34 People

19) Do you believe that there is adequate housing in Smiths Falls to meet everyone’s needs?

**YES** 9.73%          11 People  
**NO** 90.27%          102 People

20) What would you consider to be ideal for you? Please circle answer:

**Renting**            26.55%          30 People  
**Owning**            73.45%          83 People

21) Which type of housing would best suit your needs?

Single Detached	63.72%	72 People
Semi Detached	3.54%	4 People
Townhouse	8.85%	10 People
Apartment	10.62%	12 People
Tiny Home	7.08%	8 People
Room Rental	0.00%	0 People
Other	6.19%	7 People

22) How many bedrooms would you ideally like:

1 Bedroom	7.08%	8 People
2 Bedroom	31.86%	36 People
3 Bedroom	43.36%	49 People
4+ Bedroom	15.93% 1	8 People
Other	1.77%	2 People

23) How many bathrooms would you ideally like?

1 Bathroom	13.27%	15 People
1.5 Bathroom	31.86%	36 People
2 Bathrooms	49.56%	56 People
3 Bathrooms	3.54%	4 People
4+ Bathrooms	0.00%	0 People
Other	1.77%	2 People

24) Do you (or does anyone close to you) feel the need to leave Smiths Falls in order to find less expensive housing?

<b>YES</b>	53.10%	60 People
<b>NO</b>	46.90%	53 People

25) If you have further suggestions to increase affordable and market value housing in Smiths Falls, please explain.

Examples of replies that were submitted (see full Survey in Appendices for full listing of results).

- Find a way to help families get into a mortgage. Rent to own options.
- Lowering property taxes and water rates.....
- ...more condos and apartments for seniors.
- Clean up the town.
- Use better construction companies.
- More social housing in small clusters or blocks to blend in with neighbourhoods.
- Offer subsidies or partner with the County.
- Tiny homes.
- Providing incentive for developers would be good....

26) Would you be supportive of the Town providing financial incentives to developers to build affordable housing?

Yes	62.50%	70 People
No	11.61%	13 People
Other	25.89	29 People

## 2.2 EXISTING POLICIES AND PROGRAMS

All municipal governments play a critical role in facilitating affordable housing. Housing pressures are mostly seen as a local issue. Depending on fiscal circumstances and community priorities municipalities may have several planning and financial tools at their disposal such as:

- Implementation of Community Improvement Plans to provide incentives;
- Implement more permissive zoning changes;
- Waive or defer Development Charges
- Designate housing providers as municipal capital facilities to provide financial assistance.

Municipal governments are responsible for local planning and the implementation of the Ontario Building Code. When it comes to community housing, the Ontario government is the steward of the housing system, creating legislation and establishing service requirements for Service System Managers.

Lanark County is the Consolidated Municipal Service Manager responsible for administering a range of housing and homelessness programs for Lanark County and the Town of Smiths Falls. The Housing Services Act, 2011 requires service system managers to develop ten-year housing and homelessness plans. These plans are based on local needs and guide local actions to address homelessness and housing in line with provincial and local priorities. The 2019 County's Housing and Homelessness Plan was developed in conjunction with the 2018 Lanark County Housing Study and provided an analysis of the current need and supply for all forms of housing, specifically affordable housing. Lanark County Housing Services offers the following programs <sup>7</sup>:

#### Social Housing Registry for Rent Geared to Income (RGI) Housing

Lanark County Social Housing operates the Social Housing Registry, which is a centralized wait list for all rent-geared-to-income properties in Lanark County, including the Lanark County Housing Corporation. In an RGI unit tenants pay 30% of their total family income as rent. The waitlist increased by 10.5% from 625 (2018) to 690 (2019).

#### Homeownership Program

This program is funding through Ontario Priorities Housing Initiative. It assists low to moderate income households currently renting a home in Lanark County or the Town of Smiths Falls to purchase a home by providing a one-time 20-year forgivable loan for up to 5% of the purchase price for first time home buyers; household income limit must be less than \$93,100, house value less than \$305,372.

#### Renovate Lanark

Renovate Lanark offers Financial assistance, in the form of a forgivable loan (maximum \$10,000) or accessibility grant (maximum \$5,000) to allow low income homeowners to conduct mandatory home repairs permitting continued safe occupancy of their home.

#### Insulate Lanark

The Insulate Lanark program offers a one-time grant of up to \$2500 to qualified applicants to assist with a new insulation project that will improve the condition and energy efficiency of your home. The total project may exceed \$2500; however, the homeowner would be responsible for paying any balance over and above the grant amount. Applicants must meet income limits, home value restrictions and asset amounts to be eligible for the program.

#### Minor Home Repair

The Minor Home Repair program will reduce or prevent homelessness by allowing low income homeowners to remain housed when a relatively small expenditure is required to ensure the home is safe and habitable. Lanark County will consider requests from homeowners for repairs for any item considered necessary for the health and safety of the household.

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<sup>7</sup> <http://www.lanarkcounty.ca/Page1924.aspx>

### Rent Support Program

The Rent Support Program, under the provincial Investment in Affordable Housing (IAH), is a housing allowance that helps low-income households by providing a portion of their rent (up to a maximum of \$200 per month). It is paid directly to the landlord and is intended to help offset high shelter costs. This program is being phased out over the next three years, with final payments being issued to recipients in March 2023.

### Rent Supplement Programs

Rent supplement programs provide rent-geared-to-income assistance to qualifying individuals. The County has 77 rent supplement units including a partnership with Lanark County Interval House (LCIH) to support women and children fleeing domestic violence through Second Stage Housing.

### Housing Options Program

This program is funded through the Community Homelessness Prevention Initiative. The Housing Options Program provides assistance for those who are at risk or experiencing homelessness; up to \$ 1,000 per calendar year for assistance with rent deposits, utility arrears, mortgage arrears, transportation, hygiene kits, food cards, emergency minor home repairs (e.g. furnace, septic tank).

### Domiciliary Hostels

The Domiciliary Hostel Program provides residence and some support with activities of daily living for people with special needs. Residents are people who are vulnerable with respect to securing and maintaining housing and daily living activities. The County subsidizes the providers' costs and administers a Personal Needs Allowance to the residents.

### Low Income Energy Assistance Program

A grant program through the Ontario Energy Board intended to provide emergency relief to eligible low-income consumer who may be experiencing difficulty paying their bill. LEAP is funded by all utility ratepayers through the distribution rates of each utility.

### Housing Help

The Housing Help Caseworker assists singles and/or families who are homeless or at risk of homelessness to access and maintain housing. The Caseworker provides intervention, information and support to obtain and stabilize appropriate housing.

### Homemakers Program Referral Program

The Homemakers Program supplements home care services to qualified applicants, usually in the form of light housekeeping or other household tasks that the applicant is unable to undertake on their own. Typically, an applicant can receive a maximum of 4 hours per month in assistance.

### Portable Housing Benefit

This is a monthly subsidy provided to low-income households to help make rent more affordable in the private rental market; subsidy is calculated based on average monthly rent and household income.

\*Lanark County Housing programs are always changing based on available funding.

The provincial government is also the primary funder of supportive housing in Ontario. The Province regulates community housing through the Housing Services Act, 2011 and sets guidelines for local Housing and Homelessness Plans through the *Ontario Policy Statement: Service Manager Housing and Homelessness Plans* and through various housing strategies. A new *Community Housing Renewal Strategy* was released by the provincial government in April 2019 to sustain, repair, and grow the community housing system.

The Promoting Affordable Housing Act, 2016 amended four Acts to help increase the supply of affordable housing and modernize social housing by:

- Giving municipalities the option to implement inclusionary zoning which requires affordable housing units to be included in residential developments;
- Making second units such as above-garage apartments or basement units in new homes less costly to build by exempting them from development charges;
- Encouraging more inclusive communities and strengthening tenant rights by preventing unnecessary evictions from social housing and creating more mixed income housing; and
- Gathering data about homelessness in Ontario by requiring Service Managers to conduct a local enumeration of those who are homeless in their communities, so that Ontario can continue to work towards its goal of ending chronic homelessness by 2025 (Ministry of Municipal Affairs and Housing, April 2018).

*More Homes, More Choices: Ontario's Housing Supply Action Plan* aims to make it easier to build new housing, and suggests changes to planning, heritage, environmental assessments, endangered species, and conservation-related policy. As well, the Action Plan promises to help renters by making it easier to build new rental properties and to develop secondary suites in existing homes. Many of these provincial proposals have already been addressed with the royal assent of Bill 108, the More Homes, More Choices Act, 2019.

Ontario also has several funding programs to help people find homes. Provincial low-income programs provide funding to:

- support affordable housing construction
- facilitate homeownership and renovations
- advance homelessness prevention
- increase access to low cost financing
- provide rent supplements and housing allowances,

Some of these programs, like the Ontario Priorities Housing Initiative and Canada-Ontario Community Housing Initiative programs, are co-funded with the federal government. They all have specific mandates and targets with time-limited funding.

Municipal governments and Municipal Service Managers manage service delivery through these provincial funding programs, including:

- Community Homelessness Prevention Initiative (CHPI)
- Strong Communities Rent Supplement
- Home for Good
- Canada-Ontario Community Housing Initiative (COCHI)

- Ontario Priorities Housing Initiative (OPHI). This is the successor program to the former Investment in Affordable Housing (IAH) program.

The federal government functions as a system enabler when it comes to housing policy and funding.

From 1986 to 1992, the federal government's role in housing slowly diminished until funding for new community housing came to a complete halt in 1993. The federal government then transferred administrative responsibility for its community housing stock to the province through a 1999 agreement

with Ontario. These administrative functions were further passed on to municipal governments with the enactment of the Social Housing Reform Act in 2000. In the years that followed, the federal government slowly began taking tentative steps towards reclaiming its prior role. It returned in force beginning in 2016 with consultations for a new National Housing Strategy. As part of the strategy, several remaining federal housing programs will be replaced by successor initiatives.

The National Housing Strategy announced in 2017 is a Canada-wide \$40 billion, 10-year plan.

A bilateral agreement on the National Housing Strategy was signed between Canada and Ontario in 2018. Notably, a Trilateral Coordination Forum has been created with representatives from the federal, provincial, and municipal orders of government to advance the strategy in Ontario. Key highlights of the agreement are:

- investments of approximately \$4 billion over 9 years to protect, renew, and expand community housing — this funding will also support Ontario's priorities related to housing repair, construction, and affordability;
- a new Canada Housing Benefit in Ontario; and
- long-term, predictable funding to preserve existing community housing units beginning April 1, 2019.

Funding opportunities are also available outside of the bilateral agreement through the National Co-Investment Fund and other initiatives. Other federal housing supports include:

- seed funding programs
- funding to preserve community housing
- support for innovative financing opportunities
- various loan insurance programs
- other investments in affordable housing.

In addition, the federal government is creating a Technical Resource Centre called the Community Housing Transformation Centre. The purpose of this Centre is to help community housing providers build capacity to become more effective and sustainable.

The 2019 Ontario Budget confirmed the provincial investment in the strategy. It also indicated next steps in negotiating and co-designing the Canada-Ontario Housing Benefit with the Canada Mortgage and Housing Corporation (CMHC). This proposed housing benefit will help address housing affordability.

While the 2019 Federal Budget did not include further new investments for community housing, it did include initiatives targeting private market housing. This includes assistance for new home buyers and an increase in funding for new rental construction. The federal budget also includes funding to support urban Indigenous service providers. As well, the federal government introduced legislation that would require future governments to maintain an ongoing National Housing Strategy.<sup>8</sup>

### 2.3 HUMAN RIGHTS AND HOUSING

International law views adequate and affordable housing as a human right. To help achieve this in Ontario, tenants and landlords (or housing providers) have rights and responsibilities under the *Human Rights Code*. Under the *Code*, everyone has the right to equal treatment in housing without discrimination and harassment. Landlords are responsible for making sure the housing they operate is free from discrimination and harassment. People cannot be refused an apartment, bothered by a landlord or other tenants, or otherwise treated unfairly because of their:

- race, colour or ethnic background
- religious beliefs or practices
- ancestry, including people of Aboriginal descent
- place of origin
- citizenship, including refugee status
- sex (including pregnancy and gender identity)
- family status
- marital status, including people with a same-sex partner
- disability
- sexual orientation
- age, including people who are 16 or 17 years old and no longer living with their parents
- receipt of public assistance.

People are also protected if they face discrimination because of being a friend or relative of someone identified above.

The right to equal treatment without discrimination applies when renting or buying a unit. This right also applies to choosing or evicting tenants, occupancy rules and regulations, repairs, the use of related services and facilities, and the general enjoyment of the premises.

Landlords and housing providers are responsible for making sure tenants' human rights are respected. Government legislators, policy makers, planners and program designers, tribunals and courts must also make sure their activities, strategies and decisions address discrimination issues in housing.

The *Code* stipulates what business practices are acceptable and what information landlords may ask for when choosing tenants:

- Rental history, credit references and/or credit checks may be requested.
- Income information, considered together with any available information on rental history, credit references and credit checks.
- Landlords can only consider income information on its own when no other information is made available.

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<sup>8</sup> AMO, Fixing the Housing Affordability Crisis, August, 2019



- Landlords can only use income information to confirm the person has enough income to cover the rent. If a landlord is providing subsidized housing, it is illegal to apply a rent-to-income ratio such as a 30% cut-off rule.

Landlords can ask for a “guarantor” to sign the lease – but only if the same requirement applies for all tenants.

Landlords and tenants share the responsibility for making the accommodation work. Landlords must take an active role in the process and work with tenants in good faith to find the best solution. Medical or other personal information must be kept confidential. Landlords also have a legal duty to accommodate tenants (meet special needs they may have) if they have real needs, based on *Code* grounds. Landlords must accommodate up to the point of undue hardship, based on cost, the availability of outside sources of funding, or health and safety concerns. Some tenants need changes to rules and practices to accommodate changing family situations or religious practices. Sometimes a tenant who is unwell or who disrupts others may need help. Landlords should assess their role to see if there are things they can do as a landlord to help the situation.<sup>9</sup>

Tenants have important rights:

- **Their home must be safe and in good repair** - even if the tenant knew about the problems before they agreed to rent the home.
- **Vital Services:** Tenants must have access to heat (from September 1 to June 15), hot and cold water, electricity, and fuel (such as natural gas). A landlord cannot shut-off these services, even if tenants have not paid their rent.
- **Privacy:** Landlords may only enter the tenants home only for certain reasons (i.e. repairs).
- **Controlled rent increases:** A landlord may raise rent (within legal limits) once in a 12-month period. The amount of the increase has to be within legal limits.
- **Protection from unlawful eviction:** Tenants can be evicted for specific reasons .
- **Children/Noise in the home:** Tenants have the right to have children living in their home. Children and family have the right to make a "reasonable" amount of noise.
- **Documents:** Tenants have a right to a written copy of the tenancy agreement, written notice of your landlord's legal name and address, and rent receipts.<sup>10</sup>

### 3 RECOMMENDATIONS

The following recommended actions will help the Town and its housing partners to address housing gaps in Smiths Falls and are focused on actions that can be reasonably implemented by Council. These actions are focused on creating and enhancing the tools we have to encourage a more diverse housing supply, including options for smaller households, options which are affordable to households with low and moderate incomes and rental housing options. The recommended actions are also based on the results of the engagement sessions conducted as part of the work of the Task Force as well as a review of existing policies and legislation that guide decisions on housing.

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<sup>9</sup> ohrc.on.ca

<sup>10</sup> settlement.org

A suggested implementation timeline has been identified for each recommendation and implementation strategy, as well as a suggested “champion” to address each item. Timelines have been roughly determined to mean:

- Immediate term – to be initiated within the next six months;
- Medium term- to be initiated within the next two years; and
- Longer term - to be initiated after two years

The Task Force, recognizing that there are many competing interests and needs within the community hopes the Municipality will endeavor to implement the recommendations at the earliest reasonable opportunity, and as a corporate and community priority. Further, legislative amendments and new funding opportunities initiated by senior level governments will also have substantive influences on potential implementation priorities and timelines.

### **3.1 POLICY AND REGULATIONS**

#### **3.1.1 Zoning By-law Changes and Updates**

The Town’s Zoning By-law is the primary planning tool in place that regulates land use and development. It is prescriptive and detailed. The Zoning By-law implements the higher-level Official Plan, which articulates Council’s overall vision for the growth and development of the municipality. The current Zoning By-law dates to 1994 (with subsequent amendments) and is tentatively scheduled for review and replacement by 2021.

The creation and amendment of a zoning by-law is a fully public process intended to ensure that anyone who might be impacted by a change to the land use rules has the opportunity to participate in the process. The Task Force recognizes that creating broader ‘as of right’ policies in the Zoning By-law is an important step to facilitate the creation of additional housing supply. Creating more permissive policies allow property owners and developers to create housing quickly, while allowing the Town the ability to ensure the proper regulations remain in effect to ensure neighbourhood compatibility.

The Task Force has identified several opportunities for zoning changes to promote the objectives of this Plan and recommends these approaches be considered and implemented in the upcoming zoning review.

#### **Parking Requirements**

Minimum parking requirements effectively cap the size of residential development downtown and in other areas where land is scarce. Paved parking is also expensive to construct. The parking requirement is intended to allow for each unit to have a car, as well as visitor parking and remove parking pressures on the street. Parking requirements are standard in zoning by-laws and tend to range between 1 and 1.25 in comparator municipalities. Most multi-residential development in Smiths Falls requires 1.25 parking spaces per unit.

<b>Recommendation #1</b>	<b>Reduce parking requirements for large and/or small scale projects.</b>
<b>Priority: Medium</b>	<b>Champion: Planning Services</b>
<b>Implementation considerations:</b>	<b>Allow consideration of reductions of certain criteria are identified in zoning (proximity to bike lanes, certain services, etc.)</b>

## **Secondary Dwellings**

The Zoning By-law currently allows homeowners to create an accessory apartment within a single detached dwelling (which usually ends up in the basement). Recent changes to the *Planning Act* require municipalities to continue to allow accessory apartments (including in rowhouses and semi-detached) and also in detached units. Detached accessory dwellings can be referred to as “coach houses”, “tiny homes”, “granny flats”, etc., however those terms are tricky to use as legal definitions since they can mean different things to different people.

<b>Recommendation #2</b>	<b>Allow secondary dwelling units in semi-detached and rowhouse dwellings as well as detached.</b>
<b>Priority: Medium</b>	<b>Champion: Planning Services</b>
<b>Implementation considerations:</b>	<b>Municipalities cannot use zoning to define the user (i.e. whether the ‘main’ dwelling is owner-occupied is irrelevant; policies cannot favour family, etc.). Municipalities can also enact reasonable regulations to ensure that secondary dwellings are appropriately designed on the lot and within the community.</b>

## **Minimum Dwelling Size**

Minimum dwelling size requirements are common in zoning by-laws; however, some municipalities are either reducing or removing these requirements. These provisions are often in place to establish a consistent development profile for an area and also provide what is perceived to be adequate living space for residents. The Task Force recognizes that minimum dwelling size requirements are also a barrier to creating affordable housing options.

<b>Recommendation #3</b>	<b>Reduce the minimum dwelling size requirements for single family homes, apartment units and other forms of housing.</b>
<b>Priority: Medium</b>	<b>Champion: Planning Services</b>
<b>Implementation considerations:</b>	<b>The Ontario Building Code does not establish a single flat minimum dwelling size requirement; however, it does establish minimum unit sizes based on a variety of factors and amenity space calculations so there is no single number, however one could expect a minimum range of around 23-33 m<sup>2</sup> (250-350 ft<sup>2</sup>).</b>

## **Minimum Lot Size**

Minimum lot sizes are usually used to establish and confirm a consistent development character for a neighbourhood. Current minimum lot size requirements in the Zoning By-law accommodates development at a lower density than what is envisioned in the newer Official Plan. Smaller lots yield more units per hectare and can lower costs for single family lots. The Task Force recognizes that smaller lot sizes encourage development that provides affordable options and reduces the number of variances required to accommodate gentle infill.

<b>Recommendation #4</b>	<b>Reduce the minimum lot size in all residential zones but ensuring there is park/green space.</b>
<b>Priority: Medium</b>	<b>Champion: Planning Services</b>
<b>Implementation considerations:</b>	<b>The upcoming zoning review can also investigate maximum lot sizes in new subdivisions in order to make the most efficient use of services. Ensuring park/green space to also be investigated.</b>

### **Mixed Use Zoning**

Mixed use zoning allows various land uses to be combined within a single development or district and can create new housing opportunities in areas where such opportunities may have previously not existed. Mixed use developments can promote housing diversity, social inclusiveness and more compact, walkable neighbourhoods that are integrated with commercial and service uses. It also has the potential for offering cost savings to developers in the form of shared parking arrangements and shared costs for building operation and maintenance. Many cities and towns are considering the long-term future of established shopping areas by investigating allowing residential development that is close to existing services and also creates customers to allow the long-term sustainability of the commercial development.

<b>Recommendation #5</b>	<b>Allow provisions to accommodate mixed use development in shopping centre zones.</b>
<b>Priority: Medium</b>	<b>Champion: Planning Services</b>
<b>Implementation considerations:</b>	<b>This will require an amendment to the Official Plan. The amendment process will need to consider the appropriate mix and range of uses to ensure compatibility as well as ensure the long-term viability of employment uses.</b>

<b>Recommendation #6</b>	<b>Investigate zoning changes to allow ground floor residential development in certain circumstances in the downtown core.</b>
<b>Priority: Medium</b>	<b>Champion: Planning Services</b>
<b>Implementation considerations:</b>	<b>This can include at the rear or other non-street facing areas of downtown buildings while still maintaining the objective of the commercial streetscape.</b>

### **Pre-Zoning for Density**

There is very little vacant land in the Town that is ‘pre-zoned’ for higher density residential development. Most lands zoned for higher density (apartment and townhouse development are already developed. Almost all single-family dwelling neighbourhoods north of the Rideau are zoned R4, which allow duplexes, semi detached and “converted dwellings” and most single-family residential neighbourhoods in the southern half of the town are zoned R1, which only allow singles. The Official Plan supports targeted, compatible and gentle intensification. Pre-zoning lands for medium density housing at strategic locations (i.e. along collector roads) will provide certainty for developers and catalyze infill.

<b>Recommendation #7</b>	<b>Amend zoning to allow semi-detached, duplex and townhouse dwellings along collector roads.</b>
<b>Priority: Medium</b>	<b>Champion: Planning Services</b>
<b>Implementation considerations:</b>	<b>Zoning review would identify areas or neighbourhoods where existing services or infrastructure may not support this form of development.</b>

**3.1.2 Town lands policies**

The Town of Smiths Falls owns several vacant developable lots, which have been acquired in various ways over many decades. While the Town does not envision itself as a developer, it has from time to time received and solicited bids from developers who are interested in acquiring municipal land and developing it. This gives Council, as the property owner, a greater degree of say over the timing of development and the type of development to ensure the best interests of the community and taxpayers at large are met.

The process of land sales and development are guided by a By-law to Regulate the Sale of Municipally Owned Real Property which, among other items, establishes evaluation criteria by which Council considers multiple bids. Economic impact and employment opportunities created are currently considered primary criteria in considering the sale of municipal land. The Task Force believes that the Town can play an integral role with encouraging affordable housing and recommend that Council amends the applicable by-laws and policies to emphasize this.

<b>Recommendation #8</b>	<b>Amend municipal land sale by-law and implementing policies to prioritize housing as a criteria in considering the sale of municipal land.</b>
<b>Priority: Immediate</b>	<b>Champion: Clerk/Corporate Services</b>
<b>Implementation considerations:</b>	<b>Disposition of Land bylaw to be amended to reflect this criteria.</b>

<b>Recommendation #9</b>	<b>Create and publicise a listing of Town owned land that is reasonably available for residential development.</b>
<b>Priority: Immediate</b>	<b>Champion: Clerk/Corporate Services</b>
<b>Implementation considerations:</b>	<b>Can consider expanding this to include private owned land, subject to appropriate screening.</b>

**3.1.3 Property Standards**

The Town has a Property Standards Bylaw and a Yards Bylaw which set out the minimum standards for building and property maintenance within the town. Standards prescribed in these bylaws are intended to outline the reasonable maintenance and upkeep of yards, buildings and properties. All property owners are required to repair and maintain their property including owners of properties that are rented out.

The authority to pass a Property Standards Bylaw comes from the Building Code Act, Section 15. “Property” in the Act is defined as follows:

*“property” means a building or structure or part of a building or structure, and includes the lands and premises appurtenant thereto and all mobile homes, mobile buildings, mobile structures, outbuildings, fences and erections thereon whether heretofore or hereafter erected, and includes vacant property; (“bien”)*

The *Municipal Act, 2001* permits municipalities to pass by-laws. These by-laws allow the municipality to enter onto your land *at any reasonable time without a warrant* for the purposes of investigating alleged by-law infractions or determining compliance with orders. The major caveat to this broad right-of-entry power is that an officer shall not enter a room or place *being used as a dwelling* without permission or a warrant.

<b>Recommendation #10</b>	<b>Review of the Town’s property standards and yards by-laws and investigate amendments to ensure that landlords can be held more accountable for meeting the “standards” for their property. Review level of enforcement.</b>
<b>Priority: Immediate</b>	<b>Champion: Clerk/Corporate Services / Bylaw Enforcement</b>
<b>Implementation considerations:</b>	<b>Limited by legislation for this type of Bylaw for issues such as hoarding, clutter, etc....</b>

**3.2 PROGRAMS AND INCENTIVES**

3.2.1 Affordable Housing Community Improvement Plan

Section 28 of the *Planning Act* gives municipalities the ability to prepare community improvement plans. Community improvement plans (CIPs) are intended to encourage rehabilitation initiatives and/or stimulate development. A community improvement approach is a flexible, comprehensive, co-ordinated and strategic framework for dealing with lands and buildings to address a physical, social, economic or environmental need. Through CIPs, municipalities can:

- focus public attention on local priorities and municipal initiatives;
- target areas in transition or in need of repair, rehabilitation and redevelopment;
- facilitate and encourage community change in a coordinated manner; and
- stimulate private sector investment through municipal incentive-based programs

Community improvement plans typically feature **incentive-based programs (grant, loan and property tax assistance)** that are targeted and focussed to improve the living and working conditions in the community and achieve public benefits that result in more socially cohesive, environmentally friendly and economically sound communities. In 2015 the Town’s first Community Improvement Plan came into effect in the downtown core which created four municipal incentive programs to support development and redevelopment projects in this area. The *Planning Act* and Official Plan do not limit the Town to one community improvement plan and indeed several other municipalities around Ontario have created CIP programs to support affordable housing in addition to existing area-specific ones. An affordable housing CIP that covers the entire municipality can co-exist with the existing downtown CIP and offer a separate program to achieve what is ultimately a different objective.

The objectives can be achieved in a few ways:

- Affordable housing development loan program
- Additional residential unit (secondary dwelling) loan program
- Affordable unit grant programs (up to a set maximum)
- Tax increment grant programs (rebating portions of increased assessments)
- Planning and building fee rebates
- Feasibility study rebates
- Development charges rebate program

<b>Recommendation #11</b>	<b>Develop and implement an affordable housing community improvement plan</b>
<b>Priority: Medium</b>	<b>Champion: Planning Services</b>
<b>Implementation considerations:</b>	<b>An affordability CIP would need to define what is meant by affordability, how long the affordability provision would apply, the areas to which the programs would apply, the calculation of taxes and the application and approval process in order to establish a consistent predictable process. Budget allocations would need to be set each year.</b>

## **4 AWARENESS AND ADVOCACY**

### **4.1 RESIDENTIAL DEVELOPMENT INFORMATION GUIDE**

The Task Force has identified education, for both the housing providers and residents as essential in building a resilient and sustainable residential community. Town staff, particularly in Building and Planning Services, as well as other departments work closely with residential developers from the planning to occupancy stages of their construction. Many developers are new developers, or new to Smiths Falls. The Task Force has identified the value of a residential “development information guide” to be provided and shared with developers of rental housing at the time of construction. This guide would communicate the Town’s appreciation for the investment in the community and will provide important information and supports and resources.

<b>Recommendation #12</b>	<b>Develop and distribute a Residential Development Information Guide to provide information and support to rental housing developers.</b>
<b>Priority: Medium</b>	<b>Champion: Planning Services</b>
<b>Implementation considerations:</b>	<b>Content to be determined and refined in consultation with Building Services, Economic Development and Housing Advisory Committee to maximize the benefit of this promotion.</b>

### **4.2 TENANT WORKSHOPS AND EDUCATION**

In consultation with the community and stakeholders, the Task Force has learned that knowledge gaps relating to rights and responsibilities have led to conflict between landlords and tenants and in many cases tenants may not know their rights under provincial legislation. Other communities in our area have periodically hosted workshops or legal clinics to help educate renters on their legal rights. Providing this service in Smiths Falls, ideally on an annual basis, would assist in empowering residents and enhancing the community-wide base of knowledge on housing issues. The Task Force also recognizes the necessity of including landlords, especially smaller scale landlords as part of the discussion and outreach, recognizing that they may also not know the rules. As a point to consider, in creating affordable housing in Town (and ideally, fair and equitable opportunities for accessing housing for all), it is important to build a system that is supportive, inclusive and not overly burdensome. Workshops to be designed to ensure they are inclusive, free of charge/minimum fee for anyone to attend and not overly burdensome for citizens who are already stressed about income/housing.

<b>Recommendation #13</b>	<b>The Town will coordinate the hosting of legal clinics or workshops to help inform tenants, renters as well as smaller scale landlords on their legal rights within the housing context.</b>
<b>Priority: Immediate</b>	<b>TBD</b>
<b>Implementation considerations:</b>	<b>While every effort should be made to ensure this is free of charge for clients, the hosting of the event would likely incur some costs.</b>

In a competitive housing market, the Task Force appreciates that entering the housing market is often the first and foremost challenge for young people, people with different abilities and those who have undergone significant challenges in their lives. Once securely housed, citizens find it easier to secure employment and participate more fully in their community. The development of soft skills and tips for new renters to assist them in making that best first impression is very important. This includes electronic etiquette, good references and pet etiquette. The Task Force appreciates the work done by one member<sup>11</sup> to promote and advocate this skills enhancement and believes that any education and outreach done by the Town and community partners should include this element.

<b>Recommendation #14</b>	<b>The Town to assist in the coordination of an educational session to assist potential new renters/tenants on skill enhancement.</b>
<b>Priority: Immediate</b>	<b>TBD</b>
<b>Implementation considerations:</b>	<b>Possible minor budgetary impacts (fee for room rental, etc.)</b>

**4.3 DEVELOPING PARTNERSHIPS WITH NOT-FOR-PROFIT ORGANIZATIONS**

In recent years, most housing supply in Smiths Falls has been provided by the private sector on a for-profit basis. The Task Force gratefully appreciates the investment that our local development community has made to house our residents and provide what is predominantly good quality housing. The not-for-profit sector targets a different market within the community and these organizations can be a major partner in alleviating the housing and affordability pressures in the Town on a larger scale. At present, social housing is provided by Lanark County Housing, however at this time we cannot assume that this supply will be expanded in the coming years.

In recent years, several not-for-profit organizations have contacted the Town with interest in developing affordable housing on different properties, including lands owned by the Town. These include smaller one- and two-unit developments as well as larger projects. While this outreach is always welcomed, there is no guiding strategic policy that establishes how we could best leverage partnerships with these organizations to create housing opportunities.

The Task Force also recognizes the importance of building relationships with other established providers such as Lanark County Housing.

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<sup>11</sup> Vicky Murray “Tips and Soft Skills For a Prospective Renter”  
<https://www.unpublishedottawa.com/letter/268671/tips-soft-skills-prospective-renter>



<b>Recommendation #15</b>	<b>Council supports and prioritizes the development of partnerships with not-for-profit organizations in recognition of their role in creating affordable housing supply within the Town.</b>
<b>Priority: Medium</b>	<b>TBD</b>
<b>Implementation considerations:</b>	<b>Council supportive of forming relationships with one or more affordable housing not-for-profits and is prepared to leverage the recommendations of the Housing Report to help ensure the development of new, affordable housing units is achievable. Council to work with not-for-profit sector to seek federal and provincial funding programs for the development of affordable and rent-geared-to-income units in our community.</b>

<b>Recommendation #16</b>	<b>The Town meets on an annual basis with Lanark County Housing to address and plan for affordable housing priorities within the Town.</b>
<b>Priority: Medium</b>	<b>TBD</b>
<b>Implementation considerations:</b>	<b>Scope and goals of meetings to be refined</b>

\*\* The Town has been invited by Lanark County Housing to join/sit on the Housing Coalition to receive legislative updates and changes happening in this sector.

## 5 MOVING THIS PLAN FORWARD

This plan presents a snapshot of the housing condition in the Town of Smiths Falls in the fall of 2020 and presents a series of strategies targeted to create and unlock the regulatory and incentive-based tools to support housing development and affordable housing as well as empowering residents and the community in being full partners in housing. The presentation of this plan to Town Council does not represent the end of the necessary work, but rather the beginning. The Task Force recognizes the tremendous technical and subject matter expertise and lived experience within our Town that have guided this report and will be necessary to ensure its implementation.

Following the conclusion of the Mayor’s Task Force on Affordable Housing, it is recommended that Council establish an affordable housing advisory committee predominantly comprised of appointed volunteer residents of the Town of Smiths Falls to:

- Assist Council with and advise Council on the implementation of the recommendations of the Mayor’s Affordable Housing Task Force and other municipal affordable housing policies, programs and initiatives;
- Evaluate and advise Council on applications under the Affordable Housing Community Improvement Plan, once adopted by Council;
- Assist Council by monitoring and advising on local affordable housing trends and senior government legislation, programs and funding associated with affordable housing; and
- Champion affordable housing related matters in Smiths Falls and within the broader region as required.
- Make recommendations to and liaise with Lanark County as required.

<b>Recommendation #17</b>	<b>That Council appoint a Housing Advisory Committee to oversee and assist on implementing the recommendations of the Task Force</b>
<b>Priority: Immediate</b>	<b>Champion: Clerk/Corporate Services</b>
<b>Implementation considerations:</b>	<b>As per terms of reference to be drafted.</b>

**6 APPENDICES**

- Housing Task Force Terms of Reference
- Minutes of All Housing Task Force Meetings
- Survey Regarding Housing in Smiths Falls
- 2015-2019 Building Statistics



## HOUSING TASK FORCE TERMS OF REFERENCE

APPENDICES  
Housing Task Force  
Terms of Reference

Approved: October, 2019 via Bylaw 10085-2019

### **INTRODUCTION**

The establishment of a Task Force on Housing has been prioritized by the current Elected Officials in their 2019-2022 Strategic Plan as a means of identifying priority short term and longer-term objectives and implementation strategies aimed at advancing affordable housing availability and options for the residents of the Town of Smiths Falls.

### **MISSION STATEMENT**

The Housing Task Force will present a coordinated and practical set of recommendations designed to guide council as they make decisions to address the Town of Smiths Falls housing supply.

### **DEFINITIONS**

Affordable Housing shall be as defined in the Provincial Policy Statement.

Municipality refers to the Corporation of the Town of Smiths Falls.

### **MANDATE**

The Task Force will examine the current state of housing supply in the Municipality and make recommendations for strategies and opportunities to expand access for residents. The recommendations will include actions that may be taken by the Municipality to increase access to non-profit and subsidized housing, affordable rental housing and affordable home ownership for low and moderate income households. Recommendations will take into account the needs of residents at different stages of life and the range of housing options designed to lift individuals and families out of unaffordable or substandard housing and minimize risks for chronic homelessness.

### **SCOPE OF WORK**

- Identify current and projected needs for housing within the Municipality
- Identify existing affordable housing units/developments within the Municipality
- Understand the Municipal government's current approaches to increasing access to affordable housing, including the review of applicable Smiths Falls Official Plan policies and Zoning By-Law provisions
- Identify enablers and inhibitors in current Municipal government by-laws, policies and procedures related to the goal of increasing access to housing
- Research effective models of affordable housing and best practice strategies found in other municipalities, including secondary dwelling housing, coach houses, redevelopment, and mixed housing in new developments



## HOUSING TASK FORCE TERMS OF REFERENCE

Approved: October, 2019 via Bylaw 10085-2019

- Review the Federal Government's *National Housing Strategy* and identify opportunities to seek funding through the National Housing Co-Investment Fund
- Review the Provincial Government's *Long-Term Affordable Housing Strategy* and identify partnership and/or funding opportunities as well as review any other pertinent Provincial Policy
- Establish a process to engage and consult the public. The Task Force will consult with business, labour and community groups. The Task Force will also seek input from a broad cross section of the community with a variety of lived experiences seeking housing in the municipality, such as seniors, students, vulnerable populations, immigrants, and young professionals.

### DELIVERABLES

- Determine strategies to improve Municipal access to programs and/or funding for the development of affordable housing available.
- Identify potential partners and partnership strategies with the private, non-profit and government sectors to assist in the development of affordable housing
- Identify vacant development lands within the Municipality with the potential to be used for the development of affordable housing
- Identify strategies to promote the conversion of non-residential and residential buildings for use as affordable housing
- Propose planning policy approaches including but not necessarily limited to zoning changes to implement the findings of this Task Force and best carry out the objectives and policies outlined in the Municipality's Official Plan. If policy gaps are identified in the Official Plan, propose solutions to align the Plan with current priorities of the Municipality.
- Present a final report to Smiths Falls Town Council no later than the end of the second quarter 2020 that addresses the above noted items and outlines strategies and actions for implementation

### TASK FORCE STRUCTURE

Housing Task Force members shall be appointed by Council and the Task Force shall consist of the following:



## HOUSING TASK FORCE TERMS OF REFERENCE

Approved: October, 2019 via Bylaw 10085-2019

### Voting Members

1 representative from each of the following sectors:

- The Mayor or designate
- One Municipal Council member or designate
- Lanark County Housing
- Care Bridge Community Support
- Lanark Leeds and Grenville Health Unit
- A primary healthcare provider representative from Smiths Falls
- A faith community representative from Smiths Falls
- A landlord/property manager
- A develop/builder
- A realtor
- A community advocacy employee from Canopy Growth Corporation
- A representative from the seniors community
- A tenant
- A member of the community

### Non-Voting Staff Resource

- Senior Planner or Designate

The Task Force will invite additional content experts to attend and present at specific meetings in order to meet its mandate.

The Task Force will receive technical and administrative support from the Staff Resource.

### **TASK FORCE CHAIR & VICE CHAIR**

The Mayor (or designate) shall be the Chair and Spokesperson on the Task Force. The Committee shall select a Vice-Chair from among its membership. Members of Council and municipal staff sitting on the committee are not eligible to assume the position of Vice Chair.

The Chair provides leadership to the Committee, ensures that the Committee carries out its mandate, and acts as the primary liaison between the committee and staff. The



## HOUSING TASK FORCE TERMS OF REFERENCE

Approved: October, 2019 via Bylaw 10085-2019

staff liaison will prepare the agenda/minutes for each meeting in consultation with the Chair.

If the Chair is temporarily absent, the Vice Chair will assume the position and responsibilities for the Chair in the interim. If the position of Chair becomes vacant, the Vice Chair shall assume the responsibilities of the Chair until a new Chair can be elected. If the Vice Chair becomes vacant, the Chair may appoint a member of the Committee as Interim Vice Chair until a new Vice Chair can be elected. Election, when required, will be held at the next meeting of the Committee.

### **RESPONSIBILITIES AND OBLIGATIONS OF MEMBERS**

While it is the legislative mandate of the Municipal Council to make the final decision on all matters that affect the Municipality, the role of an advisory committee is to provide recommendations, advice and information to the Municipal Council on those specialized matters which relate to the purpose of the advisory committee, to facilitate public input to Council on programs and ideas and to assist in enhancing the quality of life of the community, in keeping with the Municipal Council's Strategic Plan principles. Advisory committees shall conduct themselves in keeping with the policies set by the Municipal Council pertaining to advisory committees, and also in keeping with the Council Procedure By-law and the Code of Conduct.

All Committee members shall abide by the Terms of Reference for this Committee as approved by Council. All Committee members shall abide by the Policy Respecting the Appointment of Members. Members must be willing to commit to the time required to understand and evaluate the information provided, as well as be open-minded to various opinions and perspectives. Members must also:

- Collaborate on agenda items and priority areas of work for the Task Force
- Regularly attend and actively participate in meetings
- Prepare for meetings and review and/or contribute to reports, as indicated

The Chair, may speak on behalf of the Committee to Council or the public. Other members shall not act or speak on behalf of the Committee without prior approval of the Committee.

The Committee and its members will not act outside the mandate and advisory capacity of the Committee. Should the Committee wish to comment on an issue that is within the mandate of another Council committee, the Chair shall consult with the responsible staff resource/liaison and/or the Chair of the other committee/board.



## **HOUSING TASK FORCE TERMS OF REFERENCE**

Approved: October, 2019 via Bylaw 10085-2019

### **LENGTH OF TERM**

Membership term expires on achievement of mandate.

### **MEETINGS**

The Task Force will meet as needed over the course of its mandate. Additional meetings may be held at the call of the Chair and as indicated to ensure the work of the Task Force is completed within the established timelines.

### **QUORUM**

A majority of voting members shall constitute a quorum. In the event that a quorum is not met, the meeting may proceed but members cannot vote or make decisions.

### **PUBLIC PARTICIPATION AND DELEGATIONS**

All Committee meetings are open to the public.

Members of the public are not permitted to participate in Committee discussions but may appear as a delegation. Questions may be asked by the public with the majority consent of the committee.

Any person wishing to appear before the committee as a delegation must submit a request to the Municipal Clerk's Office, advising of the topic/item they wish to speak on. All requests for delegations must be received at least one week before the meeting to ensure inclusion on the agenda. All delegations will be limited to 10 minutes.

The Chair may eject any member of the public from a meeting if, in the opinion of the Chair, the person is being disruptive or disrespectful.

### **STAFF RESOURCES, MINUTES & AGENDAS**

The Staff Resource shall provide clerical, administrative and technical assistance to the Committee. The staff resource shall provide the following resources to the Committee:

- Preparing and forwarding meeting materials to members
- Preparation of meeting minutes and correspondence
- Professional advice on matters within the mandate of the Committee
- Assist the Committee in participating in events and activities related to its mandate.

The Staff Resource is provided only to assist the Committee in undertaking their mandate. Additional requests of the staff resource shall be at the discretion of the Chief



## **HOUSING TASK FORCE TERMS OF REFERENCE**

Approved: October, 2019 via Bylaw 10085-2019

Administrative Officer. Time restraints, budget and workload will be taken into consideration. The minutes of each Committee meeting will be amended as necessary and approved at the following meeting.

### **CONFLICT OF INTEREST**

All members of the Housing Task Force must abide by the Municipal Conflict of Interest Act.

### **REPORTING PROCESS**

A final report will be presented to the Committee of the Whole.

### **BUDGET**

The committee's annual budget allocation shall be requested on an annual basis during the budget process, based on the goals and objectives of the committee and subject to the adoption of the budget by Council. There is no remuneration paid to members of this Task Force.

### **TIMELINES**

An interim report will be completed by the end of March, 2020.

The Task Force will complete its current mandate and author its final report no later than the end of the second quarter 2020 with a presentation to the Committee of the Whole to follow.



December 16, 2019



## HOUSING TASK FORCE MINUTES

Monday, December 16<sup>th</sup>, 2019 – 10:00 a.m.  
Memorial Centre – Upstairs Hall

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*Chair, Mayor Pankow*

**1. CALL TO ORDER**

Mayor Pankow called the meeting to order at 10:03 p.m.

Mayor Pankow welcomed committee members to the inaugural meeting of the Housing Task Force emphasizing that affordable housing is a key Strategic Priority for Council this term. With local economic growth and the increase in development, the availability of local rental units is decreasing and there are risks associated with this reality. The goal of this committee is to understand the challenges and issues surrounding affordable housing so that vulnerable populations are not left behind.

**2. APPROVAL OF AGENDA**

Moved by: Pauline Auger

Seconded by: Shawna Stone

THAT the Housing Task Force Agenda be approved as circulated.

**3. APPOINTMENT OF VICE-CHAIR**

Moved by: Tracy Gallipeau

Seconded by: Lorraine Allen

THAT Chris Saumure be appointed as the Smiths Falls Housing Task Force Vice Chair

**4. ADOPTION OF MINUTES**

None

**5. DISCLOSURE OF MONETARY INTEREST**

None

**6. PRIORITY ISSUES**

**i) Introductions**

Each member of the committee introduced themselves, identified their role on the Housing Taskforce and what they hoped the committee would accomplish.

- **Sean Webster**, Community Advocate and Director Government and Stakeholder Relations, Canopy Growth. Mr. Webster is responsible for government relations for Canopy Growth primarily at the Federal level and

with the Province of Ontario. He identified his interest in affordable housing as a representative of Canopy Growth due to its large number of employees (1400) in the Town of Smiths Falls. Employees have identified issues with finding affordable local housing and would like to have a more balanced lifestyle without long commutes to work. Consequently, Canopy has a vested interest in making sure that employees can find and secure local housing.

- **Chris Saumure**, Developer/Contractor, discussed some of Saumure Group's current development projects including his new development on Brockville Street and upcoming residential build in Bellamy Farms.
- **Shawna Stone**, Manager of Lanark County Housing Services. Ms. Stone discussed her role on social housing side and her interest in helping municipalities in the area of funding and the development of affordable housing options.
- **Kelly Robinson**, Director of Primary Care, Rideau Community Health Service, primary healthcare provider representative from Smiths Falls. Ms. Robinson discussed her experience providing healthcare services to people who face a number of barriers to inclusion including securing affordable housing. She has lived in the area for some time and is both a community member and advocate.
- **Pauline Auger**, is a Realtor and owner of the Royal LePage offices in Perth and Smiths Falls. Mrs. Auger comes to the committee with previous experience as the President of the Canadian Real Estate Association and a seven-year tenure on the Smiths Falls and Lanark County Housing Authority. She spoke of the need for a balance between the interests of developers and the need for housing for the most fragile members of the community. She acknowledges the increasing difficulty in finding affordable housing in Smiths Falls, especially within the last two years.
- **Alexis Green**, Public Health Nurse, Lanark Leeds and Grenville Health Unit. Ms. Green works with municipalities on a number of issues including active transportation, the built environment and the social determinants of health which include having access to affordable housing. She emphasised a holistic approach to good health including education, income, background, upbringing and health equity.
- **Jeff Mills**, Carebridge Community Support (Almonte, Mississippi Mills). Mr. Mills discussed Carebridge's role as a community development agency that provides supports and services for seniors, families and people with intellectual disabilities. Carebridge provides affordable housing and Mr. Mills emphasized that affordable housing is a topic that really needs to be worked on across Lanark County.
- **Lorraine Allen**, Councillor, Town of Smiths Falls. Mrs. Allen discussed her experience working with people who are homeless as a teacher and principal as well as with the United Church. As a Councillor, she recognized that this topic is an important part of the Strategic Plan, especially in terms of the availability of affordable housing for seniors. Ms. Allen commented that

there is a revitalization of many homes in Smiths Falls because of the economic growth brought by Canopy Growth. However, renovations of former single-family homes on Maple are leading to increases in rent and gentrification of neighbourhoods causing the displacement of lower income tenants.

- **Shawn Breen**, a representative from the seniors' community and resident of Smiths Falls. Mr. Breen is a community member involved in a number of issues surrounding social justice. He is an apartment dweller and understands the value of having a warm place to call home. He wishes to contribute to the development of a positive solution to the lack of affordable housing.
- **Victoria Murray**, member of the community and renter in Smiths Falls. Ms. Murray has been a renter in Smiths Falls for three years and previously lived in Carleton Place until she lost her apartment and almost became homeless. She co-facilitates a class on poverty in Smiths Falls with the goal of helping people look beyond their own barriers (e.g. housing, mental health) toward a more positive future. She is acting as a representative for renters.
- **Josie Wittmer**, member of the community. Ms. Wittmer moved to Smiths Falls in August 2018 and is currently in the midst of finishing a PhD with an interest in the social determinants of health. She is interested in advocating for equitable property development.
- **Tracy Gallipeau**, Project Manager of Construction Company, Gallipeau Group. Ms. Gallipeau discussed her role in the construction of several developments in Smiths Falls including the conversion of the former Rideau Regional Centre into a mixed use development that primarily accommodates apartments geared towards seniors.
- **Mary Remmig**, Planning Coordinator; **Kerry Costello**, Clerk; **Helen Gillis**, Corporate Services Office Clerk; and **Karl Grenke**, Senior Planner introduced themselves as Town of Smiths Falls staff. Mr. Grenke is the staff resource for this committee.

ii) **Overview of Municipal Policies, Documents & Procedures – K. Costello, Clerk**  
Ms. Costello provided an overview of important municipal policies, documents and procedures that committee members should be aware of as well as the availability of various information and reports on drop box (internet link provided in previous email correspondence).

- **Conflict of Interest:** Members were informed that they must declare a conflict of interest as per the municipality's policy. Conflicts of interests include being impacted economically, either positively or negatively, and can also include impacts felt by a spouse, children or other relations. Conflicts can be declared at any point in a meeting.
- **Accountability and Transparency:** Members were reminded of the requirement for accountability and transparency. To that end, meetings are open to the public and minutes are recorded and become a part of the public record.

- **Code of Conduct:** The municipal code of conduct applies to members of boards and committees and outlines how members should deal with confidentiality, media relations and other items. Members were informed of the possible outcomes of a violation of the Code of Conduct including complaints made to the Integrity Commissioner.
- **Accessibility Training:** Committee members were reminded of the requirement to complete accessibility training and to forward their certificates of completion to Director Costello.

iii) **Breakout Session – Group SWOT Analysis on current state of Housing in Smiths Falls**

Members broke out into four discussion groups to discuss affordable housing in a broad way focusing on the issues rather than potential solutions.

iv) **Examination of SWOT Analysis/Next Steps**

Each group presented a SWOT Analysis (Strengths, Weaknesses, Opportunities, Threats) of the local housing situation.

- **Group One** – presented by Shawna Stone
  - **Strengths (S):** The following items were identified as strengths: strong local economy, willingness amongst partners (private and public) to work together, engaged non-profits, and a responsive planning department at the Town of Smiths Falls.
  - **Weaknesses (W):** The following items were identified at weaknesses: lack of public transit or a reliable ride-share system, restrictive parking requirements and planning policies, privately owned vacant land, lack of local post-secondary education opportunities, local labour shortage, especially in the area of trades, lack of real data and analysis about the scope of the housing problem as well as indicators to track growth or decline, landlord/tenant issues including the stigma surrounding community/social housing - many landlords are reluctant to rent to clients who require social housing.
  - **Opportunities (O):** The following items were identified as opportunities: vacant land could be an opportunity to create agreements for social housing developments, expand and support the non-profits who do social housing very well, the creation of different partnerships and agreements e.g. mixed housing which is not limited to one area of town, mixed housing also helps balance the cost of geared-to-income housing.
  - **Threats (T):** The following items were identified as threats: funding (federal and provincial), downloading of responsibilities onto municipalities, uncertainty of the future and responsibilities, and threat of an economic downturn.
- **Group Two** – presented by Pauline Aunger
  - **S:** Availability of present research, including a Lanark County Housing's ten-year plan, that identifies key roles and responsibilities in the area of affordable housing, greater involvement from all parts of the community,

and the current economic upswing.

- **W:** Availability of land, lack of community awareness at the level of the average citizen, huge change in the availability of rental housing, there is less available rental housing and low morale for housing workers who are trying to secure housing for people at entry level employment and for people who have been displaced by development (houses that are being converted into single family dwellings).
- **O:** There is an urgency now and momentum for change, to choose solutions and develop a focused response. There is an opportunity to give the community a campaign and to shift its understanding of homelessness to focus on people who are homeless locally- e.g. a family living in one room. There are opportunities to be innovative, develop diverse solutions and for funding from foundations.
- **T:** Stigma toward social housing “not in my back yard”, difficulty in changing thought processes, fear of the unknown, ghettoization of neighbourhood because social housing has been segregated to specific areas, and fear of impact on property values.
- **Group Three** – presented by Lorraine Allen
  - **S:** The Town itself and its location on the river, many community leaders, strong compassionate council, community assets (parks, playgrounds), many “forever” residents, community resilience through hardships, economic rebirth, people are able to sell houses for good value, and increased restoration and new builds.
  - **W:** Low income housing units segregated to the same neighbourhood, lack of housing for seniors, lack of accessible housing/apartments, and a lack of affordable housing for seniors.
  - **O:** Older housing is being converted into multi-unit dwellings, younger families are moving to Town, healthy neighbourhoods and supports to increase health including in the areas of food security, transportation and mental health, and community organizations working together.
  - **T:** Restrictive by-laws preventing development (e.g. height requirements), gentrification has led to homelessness, negative attitudes, lack of space to build or create homes.
- **Group Four** – Presented by Josie Wittmer
  - **S:** Diverse voices on the committee, increased attention to the issue in general, willingness to listen and to solve problems.
  - **W:** Lack of housing and public transit, lack of post-secondary educational options locally, the red tape and challenges to development that exists, funding systems in general (i.e. rental subsidy programs), segregation and stigma of poverty.
  - **O:** To engage the community and to do some meaningful listening, for

partnerships and collaboration, and for creative appropriate housing options.

- **T:** Displacement of people and gentrification (including political, social and economic aspects of gentrification), safety and security (including the mental state of stress when finding housing), insecure funding in general across programs and levels of government for individuals and organizations, and generally poverty is a big threat.

#### **v) Discussion of SWOT Analysis Presentation**

**Mayor Pankow:** Commented that evictions are becoming a driver of lack of affordability, as rents are increasing. The Province also has a role in affordable housing and the committee should keep this in mind when advocating for change including maintaining those programs with a positive impact such as rent subsidies.

**Shawna Stone:** Commented that funding allocation will be dependent on the size of the funding envelope and the disbursement of funds which could change based on government priorities.

**Mayor Pankow:** Spoke about the impact of Bill 108. Prior to the bill's passing, the Town could mandate affordable housing in housing developments through inclusionary zoning. This is no longer an option under Bill 108. Mayor Pankow would like the group to explore government policy and perhaps advocate to the Province for changes. For instance, currently 20% of Smiths Falls population do not have access to a vehicle. Perhaps the parking requirements for affordable housing could be looked into and modified. This committee's objective is to help close the gap, but it is difficult to identify what the gap is today and what the barriers are to affordable housing. This would be a good opportunity to reach out to the community, especially those who are housing insecure, to discover and identify what their challenges are and could be an item for staff to follow-up on. Perhaps we need a special definition of affordable housing that reflects Smiths Falls based on local income needs and rental rates today. Subsequently, we can look at potential solutions that could be employed such as changing the Community Improvement Plan. Perhaps there are tax opportunities for developers that could include affordable housing in their planning.

**Chris Saumure:** Commented that the committee needs a clear understanding of its mission.

**Alexis Green:** Spoke about her experience with the development of the municipality's drug strategy. During the strategy's planning, the issue of housing came up. Ms. Green emphasized that it is important that people with lived experience are heard and that their needs and wants are understood. For instance, location is important as well as walkability to key amenities such as grocery stores, medical clinics etc.

**Mayor Pankow:** Commented that the committee will need to identify measures of its success. However, these indicators may not be visible or measurable for a few years. There are a variety of elements that the committee needs to consider and debate including the merits and drawbacks of certain programs.

**Karl Grenke:** Commented that parking requirements are one of the key factors that

inform how many units can be permitted on a property. Mr. Grenke expressed hesitancy in reducing the requirements on a broad scale due to the lack of public transportation in Smiths Falls, however noted this could be looked at.

**Jeff Mills:** Spoke about redefining public housing and its associated image. Public housing should be a part of building good neighbourhoods and communities. Public housing should be connected with community supports and be a place where people meet, know their neighbours and work together to find solutions to make their own lives better.

**Kelly Robinson:** Agreed that there is an opportunity for momentum and working with people with lived experience to find solutions to the housing shortage.

**Victoria Murray:** Stated that she may be late to meetings because she has to rely on public transportation.

**Chris Saumure:** Voiced his support for mixed housing using an example of integrated housing in Perth.

**7. CORRESPONDENCE ITEMS**

None

**8. IN-CAMERA ISSUES**

None

**9. ADJOURNMENT**

Moved by: Lorraine Allen

Seconded by: Jeff Mills

THAT the meeting be adjourned at 12:00.

The committee will reconvene on January 13, 2020 at 10:00.

X

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Mayor Shawn Pankow  
Chair

X

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Chris Saumure  
Vice Chair



## HOUSING TASK FORCE MINUTES

Monday, January 13<sup>th</sup>, 2020 – 10:00 a.m.  
Memorial Centre – Upstairs Hall

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### ATTENDANCE

**Members Present:** Shawn Pankow, Chair; Chris Saumure, Vice Chair; Sean Webster, Chris Saumure, Shawna Stone, Kelly Robinson, Pauline Aunger, Alexis Green, Jeff Mills, Lorraine Allen, Shawn Breen, Victoria Murray, Josie Wittmer, and Tracy Gallipeau

**Members Absent:** None

**Staff Present:** Kerry Costello, Karl Grenke

#### 1. CALL TO ORDER

Mayor Pankow called the meeting to order at 10:05 a.m.

#### 2. APPROVAL OF AGENDA

Moved by: L Allen

Seconded by: P Aunger

THAT the Housing Task Force Agenda be approved as circulated.

#### 3. ADOPTION OF MINUTES

Moved by: S Webster

Seconded by: P Aunger

THAT the Minutes of the December 16, 2019 Housing Task Force Meeting be approved as circulated.

#### 4. DISCLOSURE OF MONETARY INTEREST

None noted

#### 5. DELEGATIONS

- A) Shawna Stone, Housing Services Manager: 2018 Housing Study  
See Appendix A: 2018 Housing Study – Executive Summary



- B) Pauline Aunger, Broker of Record: Real Estate Statistics & Trends**  
P Aunger discussed the current real estate trends:
- Houses often selling with multiple offers and sometimes for above list price.
  - The number of listings on the market in Smiths Falls has dropped by 50% since December 2017.
  - People are renovating duplexes into single family homes so fewer rental units available
  - What was affordable is becoming more and more less affordable as rentals units turn over and rents increase.
  - Landlords are sometimes reluctant to put money into renovations in units where they are not getting market rents and seeing a positive return
  - Smiths Falls real estate prices continue to rise.
  - People are able to sell quickly but unfortunately cannot always find something to purchase
  - There are many buyers and tenants unable to find a home because of the lack of inventory.
- C) Karl Grenke, Senior Planner: Land Use Planning & Presentation on Bill 108**  
See Appendix B: Housing & the Planning Process Presentation

## **6. PRIORITY ISSUES**

- A) Review of the Terms of Reference (S Pankow)**  
See Appendix C: Terms of Reference Presentation

### **B) Break Out Session**

Groups were be asked to answer the following questions:

- i) What is “affordable”?  
Defining “Affordable” was deemed to be difficult by all groups as there are so many factors that could play into the definition.
  
- ii) What would it take to create affordable housing in Smiths Falls?  
A very board discussion took place that discussed elements such as:
  - Development Charges and whether that could impede our objectives or be used creatively.
  - Possible Amendments to Official Plan/Zoning to allow more single person” housing. Density and height instead?
  - Parking requirements and whether that was a barrier
  - Property Taxes and potential incentivization.
  - Investigation of a portable housing benefit

### **C) Next Meeting Date**

Next Meeting is February 10<sup>th</sup>, 2020. 9am to 11 am, Memorial Community Centre (Upstairs Hall)

**7. CORRESPONDENCE ITEMS**

**8. IN-CAMERA ISSUES**

**9. ADJOURNMENT**

Moved by: L Allen

Seconded by: S Webster

THAT the meeting be adjourned at 11:25 a.m.

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Mayor Shawn Pankow Chair

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Chris Saumure Vice Chair

## **2018 Housing Study - Executive Summary**

The County of Lanark undertook the housing study inclusive of a need and demand analysis to develop recommendations for the future. The recommendations focus on how to increase housing affordability within our community.

### **Process**

Building on our 10-year Housing and Homelessness Plan (2014-2024) further investigation was needed to understand the current and future housing needs in Lanark County. The purpose of this study is to assess the current housing situation in Lanark County by looking at gaps between demand and housing supply focusing most specifically on the affordable housing gap. The study was completed by analyzing various sources of data including population, growth, employment, housing policies, current housing stock, affordability, household characteristics, income and special needs. Additionally, we consulted with the community and municipal officials through surveys and public consultations and received input from over 20 service providers and 300 residents.

### **Current Situation**

Lanark County's population is expected to grow by 61.4% by 2038 with an annual growth rate of 2.2% and the County is expected to grow by 11,550 dwellings. The highest growth being along the Highway 7 corridor in the town/ships of Beckwith, Carleton Place, Mississippi Mills and Drummond North Elmsley. The average size of Lanark County Households in 2016 was 2.4 people. The biggest increase in population we are experiencing is in the 65+ cohort which is expected to increase by 44% by 2041.

Housing is considered affordable when housing costs do not exceed 30% of a household's before-tax income. According to the 2016 Census, 48.7% of renters and 16.2% of homeowners in Lanark County spent more than 30% of their income on housing. A major barrier to home ownership is that the price of housing is rising at a faster rate than household income. The average resale for all owned dwellings increased 154% from 1996 to 2016, during that same time period the median household income only increased by 48%. As housing costs increase, affordability decreases, drastically impacting individuals and families in the low to moderate income range.

### **Priorities**

The study identified various gaps in our current housing market. These gaps are a result of changing demographics, aging housing stock, policy barriers, lack of public understanding, and limited funding. The identified proprieties are:

- There is a need to improve access to affordable housing for low income individuals and families. Rental rates are high and as a result renters are struggling; 48.7% of renters are spending 30% or more of their income on housing. People are struggling to move along the housing continuum; the average price of homes rising at a much faster rate than median household income. There needs to be a greater emphasis on smaller units. While activity appears to be keeping up with projections, activity type has not shown diversification.

- There is a need to improve housing options across the housing spectrum. The current social housing stock is aging and in need of repair. There is a lack of social housing stock and housing options (i.e. accessible affordable housing).
- There is a need for additional supportive services partnered with permanent housing. There is limited support to assist people in maintaining their housing. Marginalized groups struggling with housing affordability or maintaining housing include: families with dependent children, people fleeing from domestic violence, people with addiction issues, people with compromised mental wellness, people with developmental disabilities, people with physical disabilities or illnesses, seniors, youth and youth transitioning from child welfare system.
- There is a need to improve coordination and collaboration among stakeholders and educate the community on affordable housing needs and demands in the community. There is limited support for the private market to build and offer affordable housing. Public awareness events must be a central part of advancing affordable housing in our community.

### **Solution**

Housing is part of a complex social system and is a basic necessity of life. Therefore, the five strategic directions encompass both physical space and social supports to ensure housing is not only acquired but maintained.

1. Increase the Supply of Affordable Housing
  - Build new affordable housing stock
  - Support the private market to offer affordable housing options
  - Support affordable homeownership opportunities
  - Meet and maintain Service Level Standards
  - Leverage the social housing stock asset
2. Plan for a Diverse Range of Housing Choices
  - Offer a variety of affordable housing options
  - Support Official Plan policies that encourage the development of affordable housing
3. Stabilize and Revitalize Current Social Housing Stock
  - Protect the current supply of rental housing; including social and affordable housing
  - Encourage mixed residential housing (RGI, affordable and market housing in each housing project)
4. Ensure an Adequate Supply of Appropriate, Supportive and Universal Housing
  - Support vulnerable populations by increasing supports and access to housing
  - Meet the needs of an ageing population
  - Promote additions to supportive housing stock
  - Improve accessibility of new housing
  - Review current use of funds
5. Educate the Community on Local Housing Needs and Offer Incentives to Developers Building Affordable Housing
  - Offer incentives to developers creating new affordable rental housing units
  - Share housing needs and demand information with stakeholders and community

# Housing and the Planning Process

January 13, 2020

Smiths Falls Housing Task Force



SMITHS FALLS

RISE AT THE FALLS



# What is Planning?

“Planning means the scientific, aesthetic, and orderly disposition of land, resources, facilities and services with a view to securing the physical, economic and social efficiency, health and well-being of urban and rural communities.”

-The Canadian Institute of Planners

# Planning Framework in Ontario

- Ontario Planning Act
  - Primary legislation- sets out timelines, consultation
- Provincial Policy Statement
  - Guiding policy direction
  - All planning decisions “must be consistent” with PPS
- Other legislation...
  - Heritage Act, Municipal Act, Conservation Authorities Act, etc.



# How we Plan in Smiths Falls

- Planning policies and rules made by Council based on provincial policy and local feedback
- Official Plan establishes overall vision for Town. OP's guiding policies implemented by:
  - Zoning By-law
  - Site Plan Control By-law
  - Community Improvement Plan
  - Etc.
- Planning decisions based on established policies
  - Certainty and predictability
- Process for creating and amending planning rules



# Role of the Planner in Housing

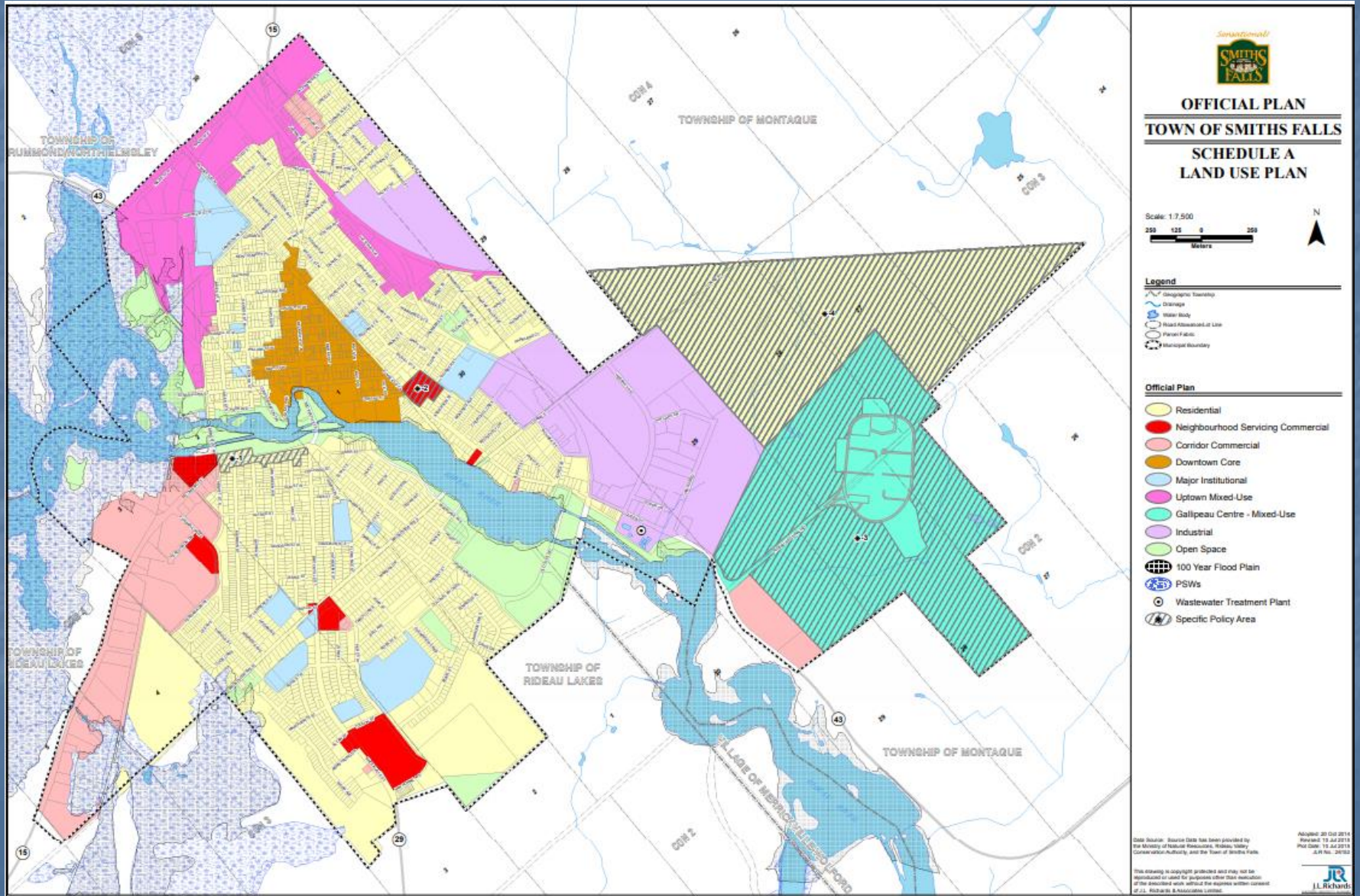
- Development review
  - Ensure applications processed in accordance with Planning Act
  - Liaise with proponents, agencies, outside experts and abutting property owners
  - Recommendation to Council
- Policy work- up to date
- Advice to Council, builders, general public
  - Responsibility to the public interest
  - Balance needs of communities, individuals and environment (OPPI)
  - Seek creative solutions, flexibility when appropriate

# Official Plan 2034

- Council's vision for growth and development of Town in 20 year horizon
- Establishes general land use policies
  - Consistency with PPS
- Various land use designations reflect different priorities for different parts of town
- Identifies strategic and important features
- Evaluation criteria for new development
  - Environmental protection, compatibility, suitability, etc.



# Official Plan- Land Use



**OFFICIAL PLAN**  
**TOWN OF SMITHS FALLS**  
**SCHEDULE A**  
**LAND USE PLAN**

Scale: 1:7,500



N



**Legend**

- Geographic Township
- Drainage
- Water Body
- Local Institutional Use
- Parcel Fabric
- Municipal Boundary

**Official Plan**

- Residential
- Neighbourhood Servicing Commercial
- Corridor Commercial
- Downtown Core
- Major Institutional
- Uptown Mixed-Use
- Gallepeau Centre - Mixed-Use
- Industrial
- Open Space
- 100 Year Flood Plain
- PSWs
- Wastewater Treatment Plant
- Specific Policy Area

Map Source: Source Data has been provided by the Ministry of Natural Resources, Parks, Wildlife and Conservation Authority, and the Town of Smiths Falls.

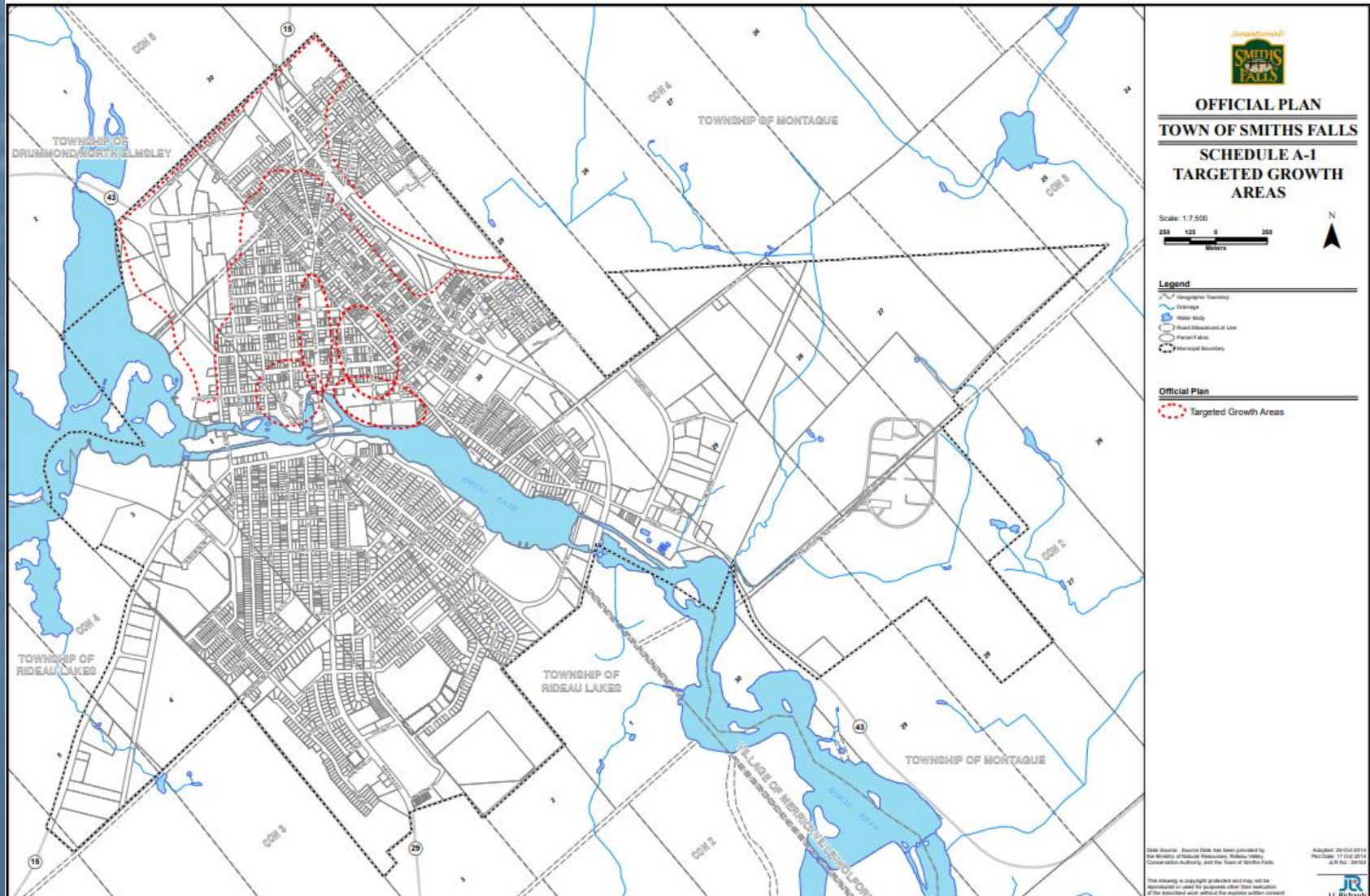
Adopted: 20 Oct 2014  
 Revised: 13 Jul 2015  
 Plot Date: 13 Jul 2015  
 J.R.N. 20150

This drawing is copyright protected and may not be reproduced or used for purposes other than those intended by the associated work, without the express written consent of J.L. Richards & Associates Limited.



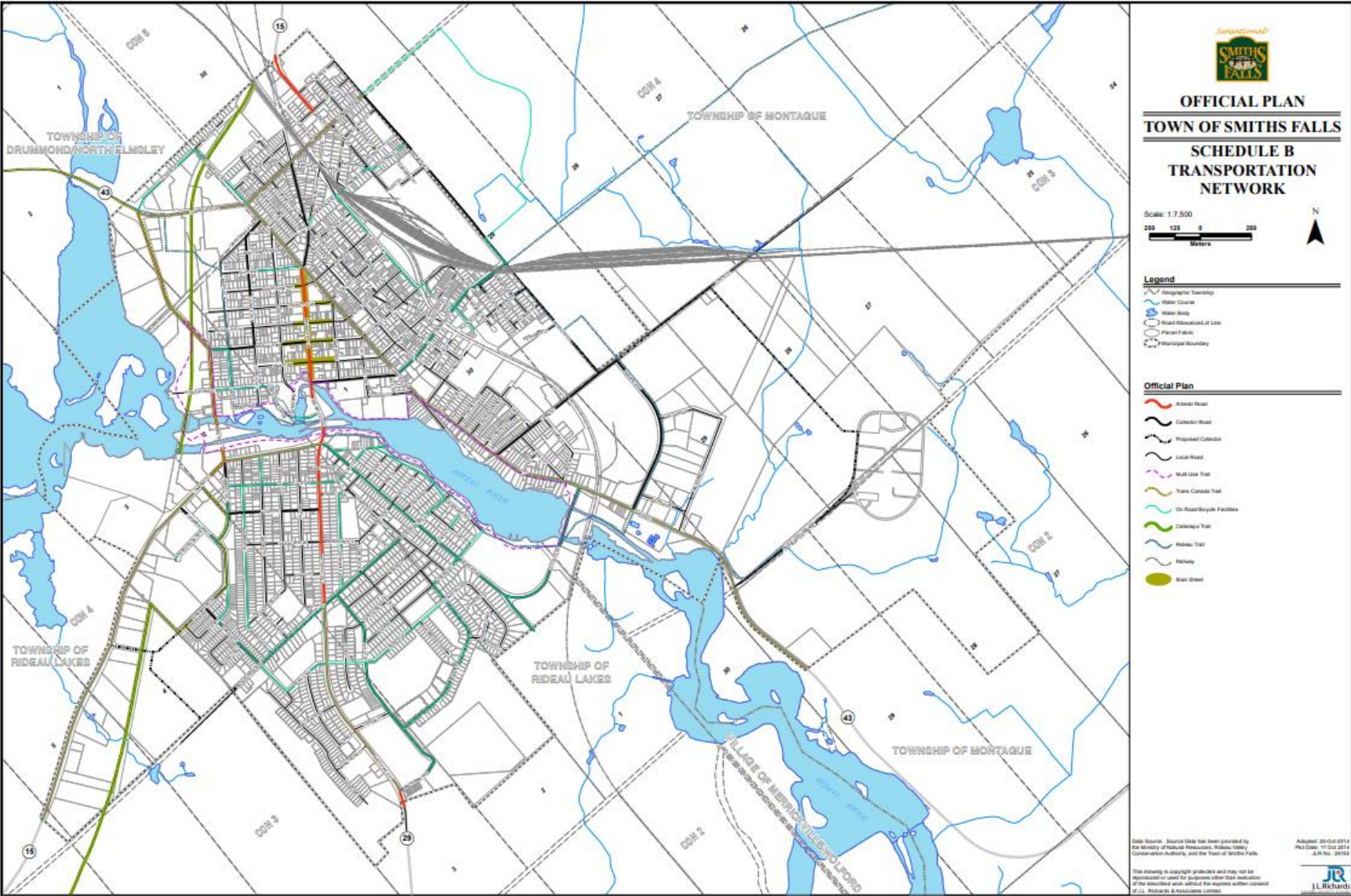


# Official Plan- Targeted Growth Areas



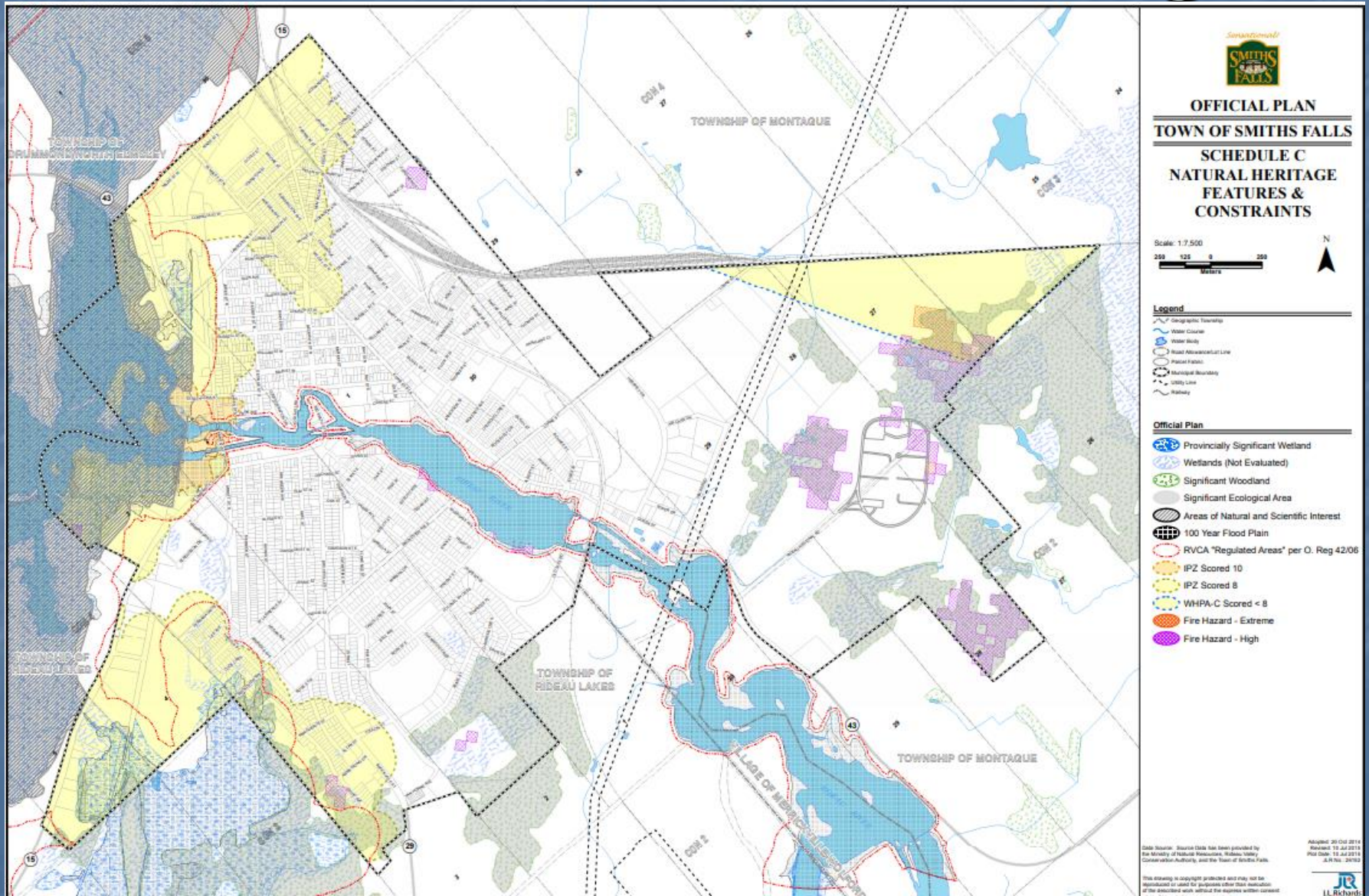


# Official Plan- Transportation





# Official Plan- Natural Heritage



# Some Highlights

- Promotes mix of housing across type, location and price to respond to needs of all segments of population (H-1.1)
- Multi-residential development “should” be provided as part of large development projects (H-2.5)
- Density targets in different designations to promote efficient use of space (“Targeted Growth Areas”) (LU-2.8 & 2.9)
- Evaluation criteria for proposals that increase density in a neighbourhood to ensure compatibility (LU-2.11)
- Development should make efficient use of services and be fiscally sustainable (FS-3.2)



# Zoning By-law

- Implements the Official Plan and contains specific requirements (the “rules”).
- Adopted by Council following public process
- Legally enforceable document that states exactly:
  - how land and buildings may be used
  - where buildings and other structures can be located
  - the lot sizes and dimensions, parking requirements, building heights and setbacks from the street.
- Different land use zones, with detailed map.



# How does zoning guide housing?

- Mix and range of uses
  - Ex: upper floor residential only in downtown
  - Ex: Apartment vs. Hotel
- Density requirements
  - By zone and type of development
- Parking regulations
  - Off-street parking required (1-1.25 spaces per unit)

# What happens when we have a rezoning application?

- **Does it meet the intent of the Official Plan?**
- Review of applicable planning policies- Council's stated objective
- Consider feedback from agencies and departments
  - Technical expertise and jurisdictional mandate
- Community feedback- local expertise

# Site Plan Control

- Site specific planning process focuses on building design and site layout
  - Achieves municipal goals of safety in design, attractive, compatible, environmental protection
  - Zoning (land use) must be satisfied first- design comes next.
- Required for multiple residential development
- Addresses matters not practical in zoning
  - Landscaping
  - Stormwater management
  - Building design
  - Etc.
- Technical review and approval process- no mandatory public consultation



# Bill 108

- Shortens timelines for decision making (complete applications)
- Inclusionary Zoning (affordable housing thresholds) limited to areas around transit stations
- Deferral of development charges for non-profit housing (20 years)
- Restricts third party appeals on subdivisions
- Restores some previous OMB appeal rules (conformity/consistency with higher level plans)
- Require municipalities to allow a secondary residential unit in a house and detached accessory building
- New Community Benefits Charge and changes to Development Charges
- Various changes to other legislation (Ontario Heritage Act, Endangered Species Act, Conservation Authorities Act, etc)

# Other Planning Tools We Can Consider

- Community Improvement Plan
- Special Zones
  - Temporary, Interim Control, Holding
- Development Charges
- Community Benefits Charge By-law

# Where this may all lead...

- Explore planning solutions to facilitate housing
- Up to date zoning to reflect community needs in 2020
  - Addresses emerging ideas and trends
  - Balances needs of future residents with existing
  - Removes unhelpful barriers
- Consider unique and targeted programs to achieve housing objectives



# Thank You!

- Questions welcome!



"I'm sorry, but there's nothing in the zoning regulations covering bad taste."

© Randy Glasbergen / glasbergen.com



**"The office supply store is having a sale on red tape this week, but it will take us 9 months to approve the purchase."**

# SMITHS FALLS HOUSING TASK FORCE



**SMITHS FALLS**

RISE AT THE FALLS



# INTRODUCTION

The establishment of a Task Force on Housing has been prioritized by the current Elected Officials in their 2019-2022 Strategic Plan as a means of identifying priority short term and longer-term objectives and implementation strategies aimed at advancing affordable housing availability and options for the residents of the Town of Smiths Falls.

# MISSION STATEMENT

The Housing Task Force will present a coordinated and practical set of recommendations designed to guide council as they make decisions to address the Town of Smiths Falls housing supply.

# Provincial Policy Statement, 2014

## Definition of “Affordable”

### **Affordable: means**

*a) in the case of ownership housing, 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 household 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;*

*b) in the case of rental housing, the least expensive of:*

- 1. a unit for which the rent does not exceed 30 percent of gross annual household 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.*

### **Low and moderate income households: means**

*a) in the case of ownership housing, households with incomes in the lowest 60 percent of the income distribution for the regional market area; or*

*b) in the case of rental housing, households with incomes in the lowest 60 percent of the income distribution for renter households for the regional market area.*

# MANDATE

The Task Force will examine the current state of housing supply in the Municipality and make recommendations for strategies and opportunities to expand access for residents. The recommendations will include actions that may be taken by the Municipality to increase access to non-profit and subsidized housing, affordable rental housing and affordable home ownership for low and moderate income households. Recommendations will take into account the needs of residents at different stages of life and the range of housing options designed to lift individuals and families out of unaffordable or substandard housing and minimize risks for chronic homelessness.

# SCOPE OF WORK

- Identify current and projected needs for housing within the Municipality
- Identify existing affordable housing units/developments within the Municipality
- Understand the Municipal government's current approaches to increasing access to affordable housing, including the review of applicable Smiths Falls Official Plan policies and Zoning By-Law provisions
- Identify enablers and inhibitors in current Municipal government by-laws, policies and procedures related to the goal of increasing access to housing
- Research effective models of affordable housing and best practice strategies found in other municipalities, including secondary dwelling housing, coach houses, redevelopment, and mixed housing in new developments

# SCOPE OF WORK...Continued.....

- Review the Federal Government's *National Housing Strategy* and identify opportunities to seek funding through the National Housing Co-Investment Fund
- Review the Provincial Government's *Long-Term Affordable Housing Strategy* and identify partnership and/or funding opportunities as well as review any other pertinent Provincial Policy
- Establish a process to engage and consult the public. The Task Force will consult with business, labour and community groups. The Task Force will also seek input from a broad cross section of the community with a variety of lived experiences seeking housing in the municipality, such as seniors, students, vulnerable populations, immigrants, and young professionals.

# DELIVERABLES

- Determine strategies to improve Municipal access to programs and/or funding for the development of affordable housing available.
- Identify potential partners and partnership strategies with the private, non-profit and government sectors to assist in the development of affordable housing
- Identify vacant development lands within the Municipality with the potential to be used for the development of affordable housing
- Identify strategies to promote the conversion of non-residential and residential buildings for use as affordable housing

# DELIVERABLES ...Continued.....

- Propose planning policy approaches including but not necessarily limited to zoning changes to implement the findings of this Task Force and best carry out the objectives and policies outlined in the Municipality's Official Plan. If policy gaps are identified in the Official Plan, propose solutions to align the Plan with current priorities of the Municipality.
- Present a final report to Smiths Falls Town Council no later than the end of the second quarter 2020 that addresses the above noted items and outlines strategies and actions for implementation



# STRUCTURE

Housing Task Force members shall be appointed by Council and the Task Force shall consist of the following:

- The Mayor or designate
- One Municipal Council member or designate
- Lanark County Housing
- Care Bridge Community Support
- Lanark Leeds and Grenville Health Unit
- A primary healthcare provider representative from Smiths Falls
- A faith community representative from Smiths Falls
- A landlord/property manager
- A develop/builder
- A realtor
- A community advocacy employee from Canopy Growth Corporation
- A representative from the seniors community
- A tenant
- A member of the community

# TASK FORCE CHAIR & VICE CHAIR

The Mayor (or designate) shall be the Chair and Spokesperson on the Task Force. The Committee shall select a Vice-Chair from among its membership. Members of Council and municipal staff sitting on the committee are not eligible to assume the position of Vice Chair.

The Chair provides leadership to the Committee, ensures that the Committee carries out its mandate, and acts as the primary liaison between the committee and staff. The staff liaison will prepare the agenda/minutes for each meeting in consultation with the Chair.

If the Chair is temporarily absent, the Vice Chair will assume the position and responsibilities for the Chair in the interim. If the position of Chair becomes vacant, the Vice Chair shall assume the responsibilities of the Chair until a new Chair can be elected. If the Vice Chair becomes vacant, the Chair may appoint a member of the Committee as Interim Vice Chair until a new Vice Chair can be elected. Election, when required, will be held at the next meeting of the Committee.

Shawn Pankow, Chair

Chris Saumure, Vice Chair



# RESPONSIBILITIES AND OBLIGATIONS OF MEMBERS

While it is the legislative mandate of the Municipal Council to make the final decision on all matters that affect the Municipality, the role of an advisory committee is to provide recommendations, advice and information to the Municipal Council on those specialized matters which relate to the purpose of the advisory committee, to facilitate public input to Council on programs and ideas and to assist in enhancing the quality of life of the community, in keeping with the Municipal Council's Strategic Plan principles. Advisory committees shall conduct themselves in keeping with the policies set by the Municipal Council pertaining to advisory committees, and also in keeping with the Council Procedure By-law and the Code of Conduct.

# RESPONSIBILITIES AND OBLIGATIONS OF MEMBERS...Continued

All Committee members shall abide by the Terms of Reference for this Committee as approved by Council. All Committee members shall abide by the Policy Respecting the Appointment of Members. Members must be willing to commit to the time required to understand and evaluate the information provided, as well as be open-minded to various opinions and perspectives. Members must also:

- Collaborate on agenda items and priority areas of work for the Task Force
- Regularly attend and actively participate in meetings
- Prepare for meetings and review and/or contribute to reports, as indicated
- The Chair, may speak on behalf of the Committee to Council or the public. Other members shall not act or speak on behalf of the Committee without prior approval of the Committee.

# RESPONSIBILITIES AND OBLIGATIONS OF MEMBERS...Continued

The Committee and its members will not act outside the mandate and advisory capacity of the Committee. Should the Committee wish to comment on an issue that is within the mandate of another Council committee, the Chair shall consult with the responsible staff resource/liaison and/or the Chair of the other committee/board.

## **MEETINGS**

The Task Force will meet as needed over the course of its mandate. Additional meetings may be held at the call of the Chair and as indicated to ensure the work of the Task Force is completed within the established timelines.

## **LENGTH OF TERM**

Membership term expires on achievement of mandate.

## **QUORUM**

A majority of voting members shall constitute a quorum. In the event that a quorum is not met, the meeting may proceed but members cannot vote or make decisions.

# PUBLIC PARTICIPATION AND DELEGATIONS

- All Committee meetings are open to the public.
- Members of the public are not permitted to participate in Committee discussions but may appear as a delegation. Questions may be asked by the public with the majority consent of the committee.
- Any person wishing to appear before the committee as a delegation must submit a request to the Municipal Clerk's Office, advising of the topic/item they wish to speak on. All requests for delegations must be received at least one week before the meeting to ensure inclusion on the agenda. All delegations will be limited to 10 minutes.
- The Chair may eject any member of the public from a meeting if, in the opinion of the Chair, the person is being disruptive or disrespectful.



# STAFF RESOURCES, MINUTES & AGENDAS

The Staff Resource shall provide clerical, administrative and technical assistance to the Committee. The staff resource shall provide the following resources to the Committee:

- Preparing and forwarding meeting materials to members
- Preparation of meeting minutes and correspondence
- Professional advice on matters within the mandate of the Committee
- Assist the Committee in participating in events and activities related to its mandate.

## **CONFLICT OF INTEREST**

All members of the Housing Task Force must abide by the Municipal Conflict of Interest Act.

## **REPORTING PROCESS**

A final report will be presented to the Committee of the Whole.

## **BUDGET**

The committee's annual budget allocation shall be requested on an annual basis during the budget process, based on the goals and objectives of the committee and subject to the adoption of the budget by Council. There is no remuneration paid to members of this Task Force.

## **TIMELINES**

An interim report will be completed by the end of March, 2020. The Task Force will complete its current mandate and author its final report no later than the end of the second quarter 2020 with a presentation to the Committee of the Whole to follow.

# Questions??



**SMITHS FALLS**





APPENDICES  
February 10, 2020  
Housing Task Force Meeting Minutes

## HOUSING TASK FORCE AMENDED MINUTES

Monday, February 10<sup>th</sup>, 2020 – 9:00 a.m.  
Memorial Centre – Upstairs Hall

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**Members Present:** Shawn Pankow, Chair; Chris Saumure, Vice Chair; Shawna Stone, Kelly Robinson, Pauline Aunger, Alexis Green, Jeff Mills, Lorraine Allen, Shawn Breen, Victoria Murray (arrived at 9:54am), and Josie Wittmer

**Members Absent:** Sean Webster and Tracy Gallipeau

**Staff Present:** Kerry Costello, Karl Grenke

**1. CALL TO ORDER**

Mayor Pankow called the meeting to order at 9:08 a.m.

**2. APPROVAL OF AGENDA**

Moved by: L Allen

Seconded by: K Robinson

THAT the Housing Task Force Agenda be approved as circulated.

**3. ADOPTION OF MINUTES**

Moved by: C Saumure

Seconded by: K Robinson

THAT the Minutes of the January 13<sup>th</sup>, 2020 Housing Task Force Meeting be approved as circulated.

**4. DISCLOSURE OF MONETARY INTEREST**

None noted

**5. DELEGATIONS**

**A)** Presentation on Housing from ROMA Conference (S Pankow)

All presentations will be added to the Drop Box.

**6. PRIORITY ISSUES**

**A) Ontario Priorities Housing Initiative / Community Homelessness Prevention Initiative / Canada-Ontario Community Housing Initiative (S Stone)**

S Stone advised that the Lanark County Housing Corporation (LCHC) has 497 units. Smiths Falls has the majority of units. LCHC also has 75 rent

supplement agreements with landlords. There is a 3-7 year wait list. There are 5 non-profit housing providers in the County. The average portable housing benefit is \$290/month. The County has programs that offer support for emergency rent and critical repairs (i.e. furnace).

Ontario Priorities Housing Initiative is modelled after the Investment in Affordable Housing Program (IAH) and offers flexibility to help Service Managers address local priorities including affordability, repair and new construction.

Canada-Ontario Community Housing Initiative can be utilized to support the repair and renewal of existing social housing supply; to protect affordability for households in social housing including the non-profit housing sector; and to expand the supply of community housing over time.

Community Homelessness Prevention Initiative assists people who are homeless obtain and retain housing and assists people at risk of homelessness remain housed. S Stone noted that this is a successful program but there is not a huge envelope for funding but believes this is money well spent.

*V Murray arrived at 9:54 a.m.*

- B) Homelessness - Prevention & Temporary/Transitional Housing** (S Pankow)  
Mayor Pankow questioned if “homelessness” should be added to the Housing Task Force mandate. This will form part of the discussion in the breakout sessions. S Pankow acknowledged that a solution to homelessness has to be sustainable and resourced – it cannot just be setting something up (i.e. Shelter).

S Stone noted that she feels that affordable housing should be looked at first as it is attainable by this task force. There is a need to work with community partners as this task force cannot do everything. S Stone commented that there is more than just infrastructure. There has to be supports in place to make this work.

A Green noted the need to look at the prevention piece. Homelessness prevention could be a spinoff of the task force.

- C) Root Cause Analysis** (Corey Turnbull, Quality Facilitator, RCHS)  
K Robinson introduced C Turnbull and noted that there is a need to determine “what problem do we want to solve” in order to move forward.

C Turnbull cautioned adding “homelessness” into the scope/mandate as this is a huge issue. S Pankow agreed but noted it does need to be discussed.

C Turnbull to facilitate a smaller group at a future date to discuss root cause analysis. Anyone who is interested in participating is to contact K Costello. See Appendix A

**D) Break Out Session**

Members were divided into 2 groups for deeper discussion. Some ideas presented are as follows:

- Opportunity with the old St Francis de Sales School on Elmsley Street
- Grant Programs for Ownership
- Incentives for trades, developers, etc. (i.e. Habitat for Humanity)
- Cautioned about Develop Charges
- Encourage projects that move people along the housing continuum.
- Partnerships
- Building high efficiency units
- Cautioned against Airbnb's as they take places off the market for "quick hits"
- Focus on areas that the Task Force can actually have an impact on.
- House people first then deal with other issues. "Housing First" approach.
- Even if something is "out of scope" there is still room for advocacy.
- Zoning and how it can be seen as a barrier.

**E) Next Meeting Date**

Notice of Upcoming Meeting: Task Force Meeting to commence at 9am and the City of Belleville's Mayor will be coming to present on Affordable Housing at 10am on March 2, 2020 - Memorial Community Centre, Upstairs Hall.

7. **CORRESPONDENCE ITEMS:** None

8. **IN-CAMERA ISSUES:** None

9. **ADJOURNMENT**

Moved by: L Allen

Seconded by: C Saumure

THAT the meeting be adjourned at 11:20 a.m.

---

Mayor Shawn Pankow Chair

---

Chris Saumure Vice Chair

## **Scope**

Should be clear with definitions of what will be looked at and what won't. In a sense, you're creating walls around the project to ensure you are not "boiling the ocean" .

**Actions are not typically within a Scope. An action is a deliverable.**

Using TOR as starting point, the Scope could look like this.

### **In Scope:**

- Definition of access to affordable housing falls within the 4 buckets
  1. Homeless – People who do not have access to shelter now.
  2. Displaced – people who have been displaced because of development.
  3. Poverty to Low Income – People who cannot afford shelter because of rising costs
  4. Availability for working families – People who cannot find houses because of a shortage
- Current and projected needs for housing within the municipality
- Existing affordable housing units/developments within the municipality
- Smiths Falls Official Plan and Zoning By-law provisions
- Municipal government's current approach to increasing access to affordable housing
- Consultation and engagement of public including business, labour and community groups. Such groups will include a cross section with lived experiences seeking housing in the municipality such as seniors, students, vulnerable populations, immigrants and young professionals.
- Potential zoning or by-law changes

### **Out of Scope:**

- Solutions to Social Determinants
- Access to housing outside Municipal Government boundaries

# Deliverables

Research	Identify/Action	Strategy
<ul style="list-style-type: none"> <li>• Research effective models of affordable housing and best practice strategies found in other municipalities, including secondary dwelling housing, coach houses, redevelopment and mixed housing in new developments</li> <li>• Review the Federal Governments National Housing Strategy and identify opportunities to seek funding through National Housing Co-Investment Fund</li> <li>• Review the Provincial Governments long term Affordable Housing Strategy and identify partnership and/or funding opportunities as well as review any other pertinent provincial policy</li> </ul>	<ul style="list-style-type: none"> <li>• Establish a policy to engage and consult the public as per scope statement</li> <li>• Identify enablers and inhibitors in current Municipal Government by-laws, policies and procedures related to increasing access to housing</li> <li>• Determine strategies to improve Municipal access to programs and/or funding for the development of affordable housing available</li> <li>• Identify potential partners and partnership strategies with the private, non-profit and government sectors to assist in the development of affordable housing</li> <li>• Identify vacant development lands within the Municipality with the potential to be used for affordable housing</li> <li>• Identify the strategies to promote the conversion of non-residential and residential buildings for the use of affordable housing</li> </ul>	<ul style="list-style-type: none"> <li>• Propose planning policy approaches including but not limited to zoning changes to implement the finding of this Task Force and best carry out the objectives and policies outlines in the municipalities Official Plan.</li> <li>• Propose solutions on any policy gaps in order to align the plan with the current priorities of the Municipality</li> <li>• Present a final report to Smiths Falls Town Council no later then the end of the second quarter 2020 that address the above noted items and outlines strategies and actions for implementations.</li> </ul>



## Timeline

- Create a clear timeline around the deliverables, with owners and update at least weekly. This should be published to group ( and because of scope, accessible to public )

## Root Cause

- Sometimes we mistake an effect, symptom or result as the cause.
- Different tools for different problems, but I recommend two potential tools for this Task Force
  - Ishikawa or Fishbone – In this scenario, you look at the issues itself and consider all the potential causes that impact the issues. You categorize these within the following buckets: Man, Method, Machine, Materials, Measurement, Environment
  - 5/6 Whys – In this scenario, you take the issue and simply drill down by asking “Why?” 5-6 times, arriving at the base .
- Both scenarios could lead to multiple branches growing out from underneath.
- Root Cause is only as good as the project scope. Why?
  - Because a poorly scoped project will be impossible to nail down.
  - If a project creeps into a “Boil the ocean” scenario , some issues will be unresolvable. For example “World Hunger”.



APPENDICES  
March 2, 2020 Minutes of the  
Housing Task Force

## HOUSING TASK FORCE AGENDA

Monday, March 2<sup>nd</sup>, 2020 – 9:00 a.m.  
Memorial Centre – Upstairs Hall

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**Chair,** Mayor Pankow

**Members Present:** Shawn Pankow, Chair; Chris Saumure, Vice Chair; Kelly Robinson, Pauline Auger, Lorraine Allen, Victoria Murray, Josie Wittmer, Tracy Gallipeau and Karen Bryan

**Members Absent:** Sean Webster, Shawna Stone, Alexis Green, Jeff Mills and Shawn Breen

**Staff Present:** Kerry Costello, Karl Grenke

1. **CALL TO ORDER**

Chair Pankow called the meeting to order at 9:04 am

2. **APPROVAL OF AGENDA**

Moved by: C Saumure

Seconded by: K Robinson

THAT the Housing Task Force Agenda be approved as circulated.

3. **ADOPTION OF MINUTES – February 10, 2020**

Moved by: P Auger

Seconded by: C Saumure

THAT the Minutes of the February 10, 2020 Housing Task Force Meeting be approved as circulated.

4. **DISCLOSURE OF MONETARY INTEREST**

None noted

5. **DELEGATIONS**

Mitch Panciuk, Mayor, City of Belleville  
Affordable Housing

Presentation is attached as Appendix A

9000 employees in the manufacturing sector. The challenge was to get someone to move to Belleville to try the job however offers were being declined as there was shortage of temporary housing. Mayor Panciuk advised that the summit brought attention to the housing issues. Belleville now needs out of Town developers/builders as the local ones are maxed out.

Belleville opted out of inclusionary zoning as they felt incentives were a more effective approach for a community their size. Belleville is also dealing with a homeless crisis. Belleville is committed to having a Housing Strategy. Software developer in Belleville has developed an app for landlords to screen/match with tenants.

S Pankow noted that Habitat for Humanity would love to build in Smiths Falls.

K Grenke noted that there is no reason that Smiths Falls could not have a Community Improvement Program (CIP) that encompasses the entire Town. Belleville has 3 CIP Programs (Brownfield, Downtown and Housing).

## **6. PRIORITY ISSUES**

### **A) Report on Rental Properties in Smiths Falls (S Pankow)**

S Pankow provided a presentation regarding rental properties in Smiths Falls. Attached as Appendix B.

S Pankow and L Allen attended a workshop/summit in Carleton Place and learned that most tenants do not know their legal rights. Should look at hosting a similar session in Smiths Falls and have the legal clinic educate people on their rights.

P Auger noted that Lanark County is the area's largest landlord. Would like to have seen the County as well as a couple other predominant landlords data added to the rental property presentation.

### **B) Interim Report (S Pankow)**

S Pankow indicated that the hope is to bring an Interim Report to Council at the end of March. This report will bring Council up to date on the work completed to date and public feedback received. This should guide the development of the deliverables.

Need to identify current and projected needs. The following are points that were discussed:

- lack of rentals
- implement rent control
- illegal landlords
- education
- need to identify all the units that are identified as affordable housing.
- clause for affordable housing on new builds.
- review Zoning and Official Plan for opportunities. K Grenke to come back to next meeting to discuss how planning items can assist with housing.
- identify vacant land.

### **C) Survey (S Pankow)**

S Pankow advised that a draft survey has been developed to get some public feedback. The survey aims to see what people want to see regarding housing.

Would have to have many means to distribute (social media, websites, paper copies at various locations, SpeakUp Smiths Falls platform, paper copies at churches, etc.)

**D) Update on St Francis**

S Pankow advised that there was a meeting last Tuesday. The housing needs were identified. The outcome of the discussion was that more possibilities would be considered for the property. C Saumure noted that he had heard back from a parish committee member and they are open to discussing further. C Saumure noted that even if the building was destroyed that someone could rebuild on the lot but position further towards McGill Street.

**E) Next Meeting Date**

March 23, 2020 @ 9am, Memorial Community Centre, Upstairs Hall  
Reminder of the “Root Cause” discussion on **March 5<sup>th</sup> @ 9am** Town Hall, Council Chambers

**7. CORRESPONDENCE ITEMS**

None received.

**8. IN-CAMERA ISSUES**

None

**9. ADJOURNMENT**

THAT the meeting be adjourned at 11:30 a.m.

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Mayor Shawn Pankow Chair

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Chris Saumure Vice Chair



# City of Belleville's Response to the Housing Crisis



# Housing Summit



**City of Belleville Housing Summit  
March 2019**

# Housing Summit



**City of Belleville Housing Summit  
March 2019**

# Housing Summit

## 2019 Housing Summit Presentations

[Affordability and Attainability - Stephen Ashton presenter](#)

[Building Stats and Projects - Ted Marecak presenter](#)

[Current Planning Initiatives - Rod Bovay presenter](#)

[Habitat for Humanity Presentation David Morris](#)

[Hastings County Role Partnerships](#)

[Housing CIPs - Stephen Ashton presenter](#)

[NS City of Belleville Housing Summit March 2019](#)

[QHBA QHBA Housing Summit](#)

[Potential Recommendations](#)

[Quinte Landlord Association presentation Affordable Housing Summit](#)

[Second Units - Thomas Deming presenter](#)

[Van Huizen Home -Pathways - 110 North Park Street](#)

## 2019 Housing Summit Videos





# Housing Summit

Questions:

1. What is affordable rental housing?
2. How will we ensure units are kept affordable?



**City of Belleville Housing Summit  
March 2019**

# Affordable Rental Housing Resolutions



1. Create an Affordable Rental Housing Community Improvement Plan.
2. Develop a housing strategy with the goal of approving 1,000 rental units by 2025 by prioritizing and fast-tracking affordable housing.
3. Reduce development charges by 50% for affordable rental housing.
4. Update the Official Plan to include modernized housing policies and clearly defined intensification policies.
5. Increase property donations to organizations like Habitat for Humanity.
6. Address secondary units by clarifying how to bring illegal units into conformity and encouraging new secondary units.

# 1. Affordable Rental Housing CIP



**Public Information Session & Stakeholder Meetings  
December 2019**



## 2. Developing City's Housing Strategy



**Skyline Living Ridgeway Suites Grand Opening  
October 2019**

# 3. Reducing Development Charges



## Development Charge Background Study

City of Belleville

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Proposed Development Charge By-Law Amendment  
to Update the Boundary of the Central Business  
District

**Council Approves Updated Development Charge Bylaw  
April 2019**

# 4. Updating Official Plan



City of Belleville | Municipal Government

August 28, 2019 · 🌐

Planning & Development | The first step toward the development of updated policies is the preparation of a Technical Brief to support the Official Plan Update titled Emerging Policy Issues which outlines Emerging Policy Issues along with recommendations for updating the Official Plan.

To provide input on Emerging Planning Issues - Technical Brief – please email [mtmacdonald@belleville.ca](mailto:mtmacdonald@belleville.ca) by Sept 10, 2019. Additional time required? Email [planning@belleville.ca](mailto:planning@belleville.ca) to advise staff of this requirement. For further info visit: <https://belleville.ca/city-h.../page/2018-official-plan-review>.



City of Belleville

**Emerging Policy Issues**

Technical Brief to Support the Official Plan Update

**Terms of Reference Expanded  
September 2019**



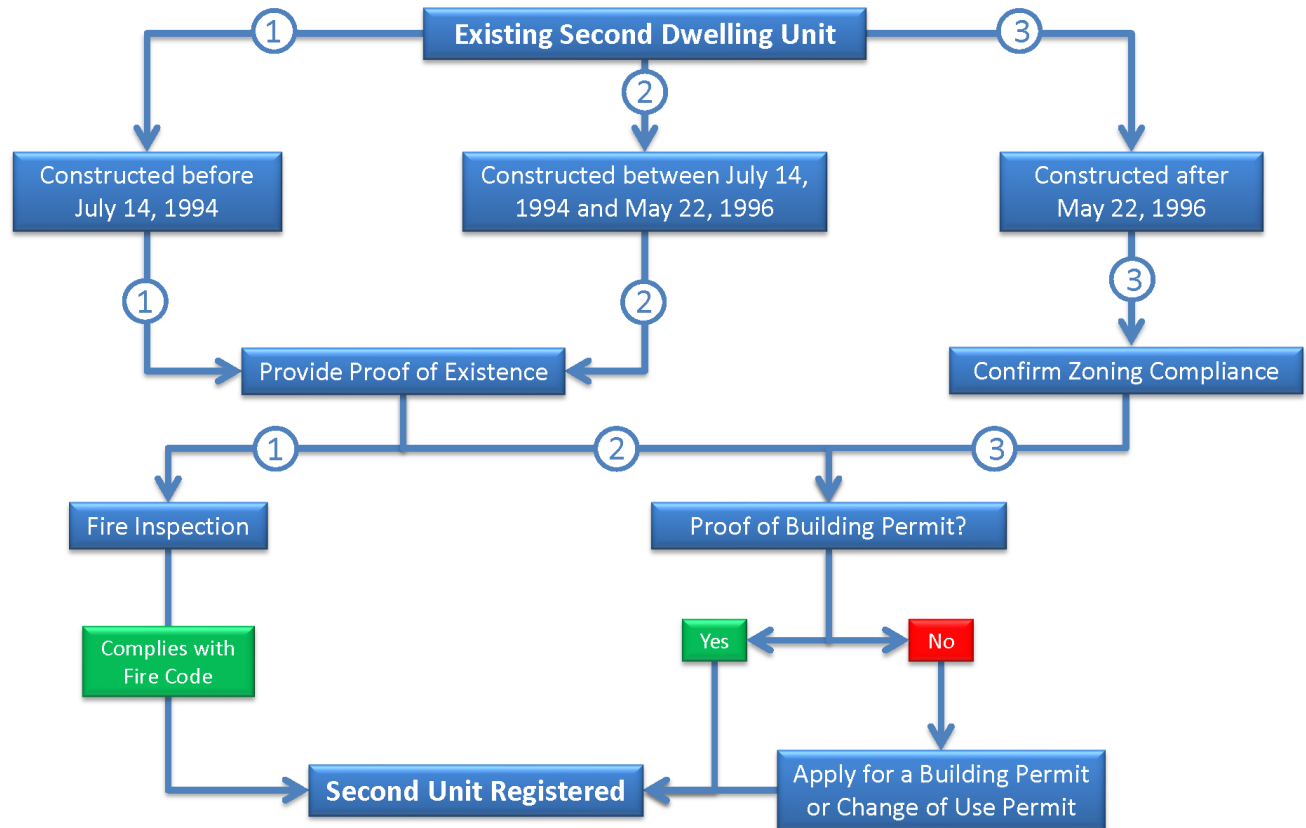
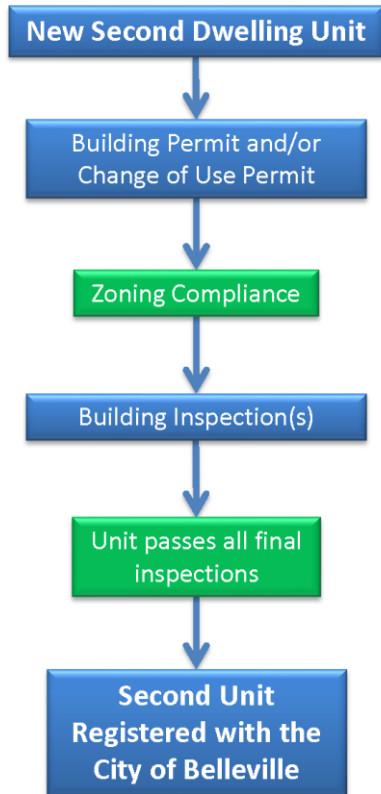
# 5. Property Donations



**Habitat for Humanity Donation Announcement  
March 2019**



# 6. Secondary Units



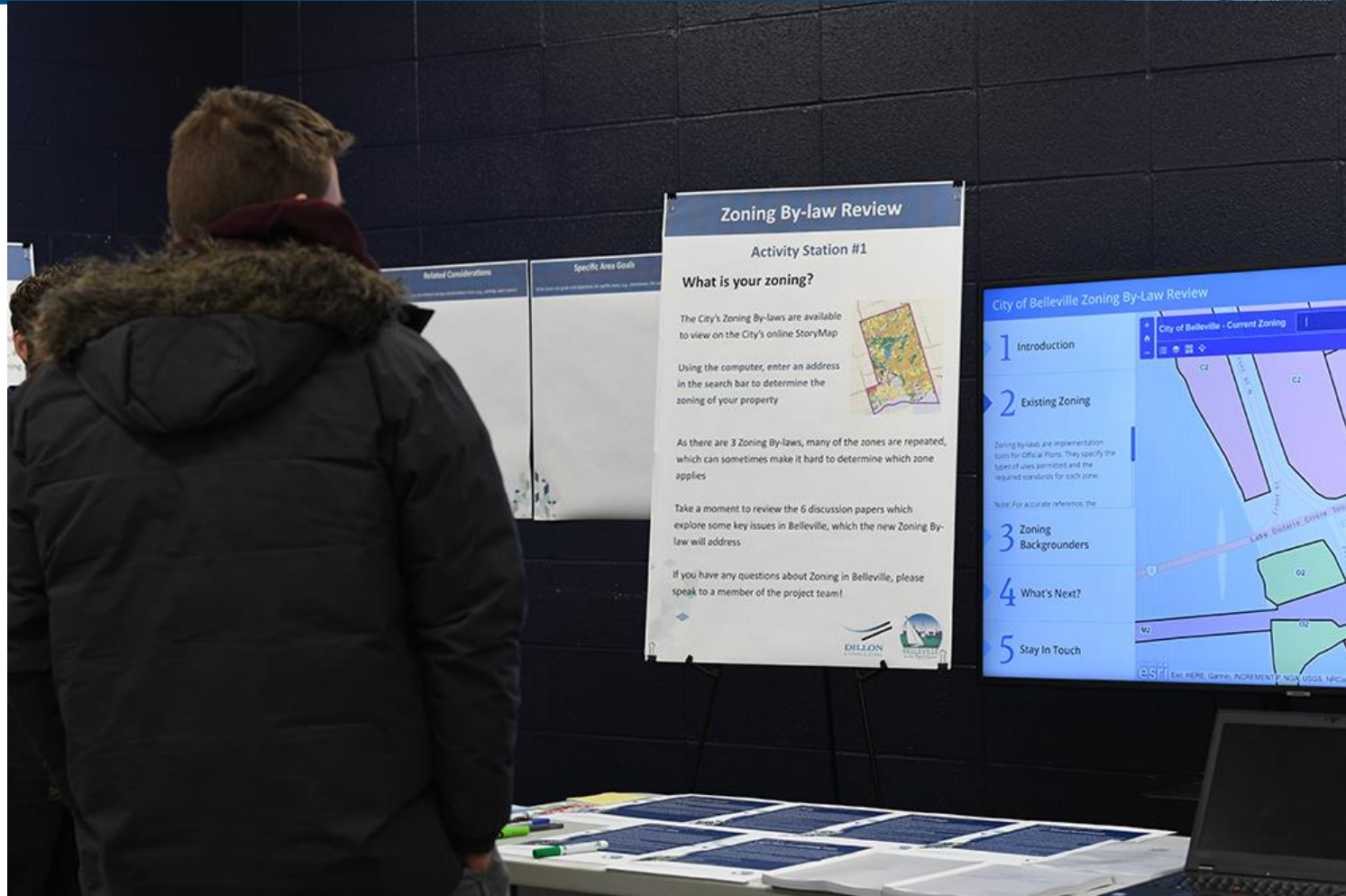
Secondary Unit Flow Charts

# Additional Initiatives



**Reduced Parking Guidelines**

# Additional Initiatives



## Zoning Bylaw Review Consultation December 2019

In Conclusion...





**SMITHS FALLS**

**RISE AT THE FALLS**



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**Rental Survey February 2020**



8 of the towns largest landlords and property managers were surveyed to better understand rental stock in Smiths Falls. The landlords included;

- Chris Saumure
- Jay Code
- Tracy Gallipeau
- Andrew Mitton
- Steve James
- Parkview
- Kevin Grimes
- Cindy Rivington

County Housing Statistics were also included.



### 605 Rental Units in surveyed group

219 x 1 bedroom

296 x 2 bedroom

78 x 3 bedroom

9 x 4 bedroom

3 x 5 bedroom

### Average Rent Price

1 bedroom = \$935

2 bedroom = \$1200

3 bedroom = \$1325

- Parking is included in 85% of the rentals
- 5 of the 8 landlords have a waiting list, with a total of 595 people on the combined lists
- There are 4 vacancies, 3 x 2 bedroom, 1 x 1 bedroom (there is also one possible vacancy for May 1<sup>st</sup>)
- 80 units have utilities included in the rent price

The Tweed Effect

Low Rent Relief

Demand



SMITHS FALLS







APPENDICES  
May 11, 2020 Minutes of the  
Housing Task Force

**HOUSING TASK FORCE  
MINUTES  
MAY 11, 2020  
9:00 AM**  
Virtual Meeting using ZOOM

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**Chair, Mayor Pankow**

**Members Present:** Shawn Pankow, Chair; Chris Saumure, Vice Chair; Pauline Auger, Lorraine Allen, Victoria Murray, Josie Wittmer, Tracy Gallipeau, Karen Bryan Sean Webster Jeff Mills (arrived at 9:20a.m.)

**Members Absent:** Kelly Robinson, Shawna Stone, Alexis Green, and Shawn Breen

**Staff Present:** Kerry Costello, Karl Grenke

1. **CALL TO ORDER**  
Chair Pankow called the meeting to order at 9:04 am
2. **APPROVAL OF AGENDA**  
Moved by: P Auger  
Seconded by: S Webster  
THAT the Housing Task Force Agenda be approved as circulated
3. **ADOPTION OF MINUTES –** February 10, 2020 Request to Amend and Re-adopt March 2, 2020  
Moved by: K Bryan  
Seconded by: L Allen  
THAT the Amended Minutes of the February 10, 2020 Housing Task Force Meeting and the Minutes of the March 2, 2020 Housing Task Force Meeting be approved as circulated.
4. **DISCLOSURE OF MONETARY INTEREST:** None noted.
5. **DELEGATIONS**
6. **PRIORITY ISSUES**
  - A) **Community Improvement Plan to Incentivize Affordable Housing** (K Grenke)  
Memorandum regarding the Community Improvement Plan to Incentivize Affordable Housing is attached as Appendix A.

Members were in favor of using the Community Improvement Plan as an incentive to support and encourage the development of affordable housing and further that



this tool be used to leverage municipal support with private sector expertise and development capabilities to incent the creation of affordable units within the Town.

L. Allen inquired as to whether this would likely be implemented through amendment to the existing CIP or through a new one.

K. Grenke responded that the current CIP focusses on restoration and economic development in the downtown core and a housing CIP would have a different focus and can apply to the whole municipality. Affordable housing CIPs often exist alongside other CIPs in other municipalities. This will be a recommendation within the Task Force's final report as an area to be explored.

**B) Zoning Options to Facilitate Housing (K Grenke)**

Memorandum regarding Zoning Options to Facilitate Housing is attached as Appendix B.

K Grenke noted that Council has approved smaller dwelling townhouses since the memorandum was written.

L Allen noted that some seniors do not want a car or have one and do not require a parking space.

P Aunger feels that many buildings have been "grandfathered" in. Many tenants in the downtown core do not have cars or require parking. There are opportunities for people to buy parking in the downtown. Parking could be different in a commercial zone.

C Saumure noted the need to ensure that the Town does not over-densify and that there is adequate parking.

S Webster felt that there should be discussions with Rideau Lakes and the adjacent townships and that these municipalities could adopt similar policies to Smiths Falls.

C Saumure noted that there is lots of land within the Town – it just needs to be developed properly.

S Pankow reminded everyone that the Town does not have an Airbnb Policy as of this date.

P Aunger noted that traditionally in Smiths Falls people have required furnished short-term rentals.

J Mills felt that Airbnb's can also be an affordable solution for people paying down a mortgage. Consensus with the group was that the small number of Airbnb's does not have a significant impact on the Town's housing crisis and that this should not be a focus of the zoning recommendations

L Allen mentioned that retirees want a nice lot but not one that requires a lot of maintenance.

P Aunger noted that seniors in Smiths Falls are capable of staying longer in their residence but when they are moving, they want 2 bedrooms. Looking for 800-1000 sq. ft. Single parents are also looking for low maintenance spots near amenities.

J Wittmer reminded all about “Housing First”. Although there are great things that can be done with bylaws and other municipal items there is a need to think about the people inside the buildings. J Wittmer left the meeting at 9:59am.

L Allen questioned whether people could rent rooms and share living space in Smiths Falls. J Mills noted that more and more people are embracing this model. This also assists with reducing social isolation. We should be embracing this structure (Golden Girls Act).

K Grenke noted that the Town’s Zoning Bylaw very broadly defines a “household” which would open up this opportunity. All concurred that this should be part of the interim report.

P Aunger noted that rooming houses are very much affordable and questioned if our bylaw was too restrictive.

K Grenke noted that the bylaw does define this and allows them in the R4 zone.

There was consensus to have consideration for the items that were outlined in the Memorandum regarding Zoning Options to Facilitate Housing. This would be further explored in the final report.

**C) Outcome of Root Cause Discussions (C Turnbull)**

C Turnbull was absent however S. Pankow summarized the root cause discussions. See Appendix C.

S Pankow reminded the group that a subcommittee had met a couple of times and discussed the best way to tackle the housing issue and what was out of scope.

**D) Survey (S Pankow)**

S Pankow noted the need to reach out to the community to share the interim report and share the progress that has been made and get feedback. Survey will need to focus on items that the municipality can have an impact on and not items that are beyond our scope. Additionally, some of the actionable items were identified earlier in Senior Planner Grenke’s two reports.

C Saumure noted that we need to indicate what the targets are (i.e. square footage/# of bedrooms).

L Allen asked if the parking issue could form part of the survey.

Forms of outreach include:

- Website/social media
- Ad in newspaper with link to survey
- Paper copies to be distributed through church groups, etc...
- Landlords to send to tenants
- Water/Tax Bills

A sub group of 3 members will be formed to prepare the survey. K Costello to coordinate. Majority would like the survey to go out as soon as possible so that the interim report can include the findings.

K Grenke reminded the group that an implementation strategy will be a critical part of the Task Force's work and deliverable.

**E) Interim Report (S Pankow)**

Discussed in tandem with the Survey.

**F) Next Meeting Date**

Next 2-3 weeks. K Costello to determine the date once there is a draft interim report to review/discuss.

**7. CORRESPONDENCE ITEMS**

**8. IN-CAMERA ISSUES**

**9. ADJOURNMENT**

Moved by: P Aunger

Seconded by: C Saumure

THAT the Housing Task Force meeting adjourn at 10:43am.

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Mayor Shawn Pankow Chair

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Chris Saumure Vice Chair



# SMITHS FALLS

RISE AT THE FALLS

## MEMO

To: Mayor Pankow and Smiths Falls Housing Task Force  
From: Karl Grenke, Senior Planner  
Date: March 23, 2020  
Re: Community Improvement Plan to incentivize affordable housing

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### **Background**

Over the last two months, the Smiths Falls Housing Task Force has investigated ways to encourage the development of affordable housing in the town and assessed what role the municipality can play. While governments have in the past been developers and landlords, the Task Force is interested in investigating ways in which we can partner with and assist the private sector in order to encourage the best outcomes and as the most effective use of limited resources.

Planning staff are pleased to present the Community Improvement Plan as a tool that is available as a 'carrot' to support and encourage the development of affordable housing.

### **What is a Community Improvement Plan?**

Section 28 of the *Planning Act* gives municipalities the ability to prepare community improvement plans. Community improvement plans (CIPs) are intended to encourage rehabilitation initiatives and/or stimulate development. Once implemented, they allow municipalities to provide tax assistance, grants or loans to assist in the rehabilitation of lands and/or buildings within the defined CIP project area.

A community improvement approach is a flexible, comprehensive, co-ordinated and strategic framework for dealing with lands and buildings to address a physical, social, economic or environmental need. Through CIPs, municipalities can:

- focus public attention on local priorities and municipal initiatives;
- target areas in transition or in need of repair, rehabilitation and redevelopment;
- facilitate and encourage community change in a coordinated manner; and
- stimulate private sector investment through municipal incentive-based programs

Community improvement plans typically feature **incentive-based programs (grant, loan and property tax assistance)** that are targeted and focussed to improve the living and working conditions in the community and achieve public benefits that result in more socially cohesive, environmentally friendly and economically sound communities.

### **CIP in Smiths Falls**

Section 7.2.2 of the Town's Official Plan implements Section 28 of the Planning Act and gives us the authority to develop our own community improvement plan(s). The section outlines Council's goals in community improvement and provides a checklist of criteria and community objectives that a CIP can achieve.

***Section 7.2.2 has been appended to this memo for the Task Force's information.***

Affordable housing is not addressed specifically in this section as an objective, however the section does list “*improving environmental, social, cultural, economic development, or safety conditions*” as a valid objective for a CIP. In light of the social and economic changes seen in the Town that have spurred the creation of this Task Force and could not have been foreseen in the Official Plan, affordable housing can likely be defined to fit within this parameter.

In 2015 the Town's first Community Improvement Plan came into effect in the downtown core. The Plan identified the downtown as the Town's economic, social and cultural hub and established four municipal incentive programs to support development and redevelopment projects in this area in order to reduce the high vacancy rate, generate new economic activity, increase assessment and promote good design and heritage sympathetic restoration (where applicable). The CIP primarily focused on commercial development and was structured to offer matching funding to eligible property owners. In the past five years close to two dozen applications have been approved, most of which involve façade enhancements and some interior improvements.

The CIP is administered by planning staff, who work closely with the Economic Development Department. Applications are reviewed by an Evaluation Committee that has been appointed by Council and consists of applicable Town staff and downtown stakeholders. Evaluation Committee recommendations are brought to Council for final approval.

Funding approvals are implemented in a funding agreement between the Town and applicants to administer the terms and milestones for the funding release and approval conditions.

**Affordable Housing CIP**

Nothing in the Planning Act or the Official Plan limits the Town to one community improvement plan.

Subsection 28(1.1) of the Planning Act provides that “community improvement” includes the provision of affordable housing. Municipalities can consider using CIPs to provide for grants or loans in relation to the provision of affordable housing within CIP project areas. In some instances, loan agreements between municipalities and landowners have required that specified properties be maintained as affordable housing. An affordable housing CIP that covers the entire municipality can co-exist with the existing downtown CIP and offer a separate program to achieve what is ultimately a different objective.

Several municipalities have adopted or are in the process of adopting community improvement plans that relate specifically to affordable housing, including the cities of Belleville, London, Peterborough, Barrie and Greater Sudbury.

Affordable housing CIPs in other municipalities have a few ways to incentivize housing:

- Affordable housing development loan program
- Additional residential unit (secondary dwelling) loan program
- Affordable unit grant programs (up to a set maximum)
- Tax increment grant programs (rebating portions of increased assessments)
- Planning and building fee rebates
- Feasibility study rebates
- Development charges rebate program

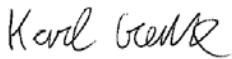
An affordability CIP would need to define what is meant by affordability, how long the affordability provision would apply, the areas to which the programs would apply, the calculation of taxes and the application and approval process in order to establish a consistent predictable process. Budget allocations would need to be set each year.

### **Adopting a CIP**

The process for adopting a community improvement plan is similar to the process for adopting an Official Plan. Public consultation is a key component of the planning process and at least one public meeting will need to be held in order to help us identify issues and solicit feedback. The Ministry of Municipal Affairs and Housing will need to be consulted during the process. Community improvement plans can be appealed to the Local Planning Appeals tribunal and would only take effect following the completion of the appeal

In the opinion of staff an affordable housing CIP presents a potentially workable tool to leverage municipal support with private sector expertise and development capabilities to incent the creation of affordable units within the town. This can be explored further as a recommendation within the Task Force's final report.

Respectfully Submitted:



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Karl Grenke RPP, MCIP  
Senior Planner



## 7.2.2 Community Improvement Plans

Under Section 28 of the *Planning Act*, Council may by By-Law designate part of, or the entire Town, as a Community Improvement Project Area. It is the intent of Council to utilize Community Improvement Plans to promote and focus public and private sector investment into maintenance, rehabilitation, and redevelopment activities that improve the living and working conditions in the Town.

The goals of community improvement are to:

- a. Preserve, redevelop and rehabilitate the built environment, including residential, commercial, industrial, and mixed-use areas;
  - b. To make efficient use of existing community uses and other amenities;
  - c. To ensure private and public community improvement activities are coordinated;
  - d. To address existing land use conflicts, and minimize or mitigate future land use conflicts;
  - e. To assist the Town in identifying priorities for municipal expenditure regarding community improvement projects; and,
  - f. To participate, wherever possible, in Federal and/or Provincial programs that facilitate community improvement.
2. Community Improvement Plans may be prepared and adopted to achieve one or more of the following objectives:
- a. Encouraging private sector renovation, repair, rehabilitation, redevelopment or other improvement of lands and/or building, including environmental remediation, development, redevelopment, construction and reconstruction of lands and buildings for rehabilitation purposes, or for the provision of energy efficient uses, buildings, structures, works, improvements or facilities;
  - b. Improving or upgrading community uses;
  - c. Encouraging or facilitating intensification;
  - d. Preserving and enhancing the Downtown Core area as a major focal point and destination for investment in institutional and region-wide public services, regional-serving land uses and activities such as recreational, social, cultural, entertainment, office, tourism, and significant employment uses;
  - e. Maintaining and improving the transportation network and associated transportation infrastructure, including the active transportation network, and provide sufficient parking facilities, particularly within the Downtown Core area;
  - f. Facilitating improvements to the built form or streetscape;

- g. Eliminating, mitigating or relocating incompatible land uses;
  - h. Facilitating brownfield remediation; and,
  - i. Improving environmental, social, cultural, economic development, or safety conditions.
3. For an area to be designated as a Community Improvement Project Area, it must satisfy one or preferably more than one of the following criteria:
- a. Building stock or property in need of rehabilitation or redevelopment;
  - b. Opportunities exist to realize energy efficiency improvements or expand housing opportunities through redevelopment or conversion of residential lands and/or buildings;
  - c. Known or perceived contamination of land or buildings;
  - d. The presence of incompatible land uses or activities, including non-conforming uses, that disrupt the land use and/or lifestyle of the citizens of the area due to factors such as noise, odour, vibration, parking, loading, and traffic circulation;
  - e. Deterioration or deficient community infrastructure, such as, but not limited to, road, sanitary and storm sewers, water mains, curbs and sidewalks, community facilities, open spaces, parks, streetscapes, and utilities;
  - f. The presence of cultural heritage resources which would benefit from enhancement;
  - g. Opportunities exist to facilitate intensification within Targeted Growth Areas;
  - h. Deteriorated or insufficient parking facilities, road access or traffic circulation;
  - i. Built form and/or streetscapes being incoherent or detracting from a neighbourhood; and
  - j. Other significant environmental, social or community economic development reasons for community improvement.
4. The Town may create Community Improvement Plans to address the goals and objectives of these policies, and may include any of the following actions within defined Community Improvement Project Areas:
- a. Strategically use public monies to repair or upgrade community infrastructure;
  - b. Utilize public monies to fund grants and/or loans to owners of land and their assignees for the purposes of carrying out the Community Improvement Plan, including rehabilitation of contaminated properties;
  - c. Municipal acquisition, and subsequent clearance, rehabilitation, redevelopment or sale/lease or otherwise dispose of land and buildings;
  - d. Support of the conservation of cultural heritage resources through authorities provided in the *Ontario Heritage Act*, and the use of funding programs under that Act; and,

- e. Participation in senior level government programs that provide assistance to municipalities and/or private landowners for the purpose of community improvement, including application for financial assistance from such senior government programs.
5. The phasing of community improvements shall be prioritized according to:
- a. The ability for the Town to fund community improvement projects;
  - b. The availability of senior level government programs that provide assistance for community improvement; and,
  - c. The alignment of required capital expenditures to undertake community improvement with departmental priorities and associated capital budgets.
6. In developing Community Improvement Plans, Council will ensure that the public is involved in the planning process.



# SMITHS FALLS

RISE AT THE FALLS

## MEMO

To: Mayor Pankow and Smiths Falls Housing Task Force  
 From: Karl Grenke, Senior Planner  
 Date: March 23, 2020  
 Re: Zoning Options to Facilitate Housing

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### Background

The Housing Task Force has made tremendous progress over the last few months identifying key issues that impact housing availability and affordability within the Town of Smiths Falls. Key factors that affect our goal of creating universal housing opportunities include socio-economic barriers, services and programs as well as regulatory policies and barriers.

The Town’s Planning staff are pleased to provide the Task Force some options regarding zoning tools that we have in order to best use these tools to achieve our objectives.

### Zoning By-law

The Zoning By-law is the primary planning tool in place that regulates land use and development. It is prescriptive and detailed and ‘black and white’ (ie. something is either allowed, or not allowed). Staff do not have the authority to grant variances or exceptions, even if we think it is warranted and we cannot zone with conditions.

The Town’s current Zoning By-law dates to 1994 (with subsequent amendments) and tentatively scheduled for review and replacement by 2021.

### Parking Requirements

Minimum parking requirements effectively cap the size of residential development downtown and in other areas where land is scarce. Paved parking is also expensive to construct. The parking requirement is intended to allow for each unit to have a car, as well as visitor parking and remove parking pressures on the street. Parking requirements are standard in zoning by-laws and tend to range between 1 and 1.25 in comparator municipalities. Major reductions to this range may be advisable in exceptional site specific circumstances or if transit were to be available.

Current Provisions	Options to Consider
1.25 spaces per unit for converted dwellings, multi-residential dwellings.  1 space per unit for singles, townhouses, duplexes and semis.	Reduce to 1 space per unit. Allow consideration of reductions if certain criteria are identified (proximity to bike lanes, certain services, etc).

### Secondary/Accessory Dwellings

The Zoning By-law currently allows homeowners to create an accessory apartment within a single detached dwelling (which usually ends up in the basement). Recent changes to the Planning Act

require municipalities to continue to allow accessory apartments (including in rowhouses and semi-detached) and also in detached units. Municipalities cannot use zoning to define the user (ie. whether the 'main' dwelling is owner-occupied is irrelevant; policies cannot favour family, etc). Municipalities can enact reasonable regulations. Detached accessory dwellings can be referred to as "coach houses", "tiny homes", "granny flats", etc., however those terms are tricky to use as legal definitions since they can mean different things to different people.

Current Provisions	Options to Consider
Accessory apartments are currently allowed only within a single detached house.	Allow accessory apartments in semi-detached and row houses as well (as required by legislation).
Detached- not currently allowed	<p>Allow detached accessory dwellings on a lot (as required by legislation). Zoning regulations can look at:</p> <ul style="list-style-type: none"> <li>• Size of the units and relationship with 'main'</li> <li>• Lot coverage</li> <li>• Setbacks from lot lines</li> <li>• Moveability of unit</li> </ul> <p>To ensure they are designed compatibly with the neighbourhood.</p>

### **Short Term Rentals**

The Zoning By-law currently allows Bed and Breakfasts (maximum of two guest rooms within a dwelling) rented out, but is completely silent on entire units for short term rentals. This is an emerging land use matter that was not even contemplated when our Zoning By-law was adopted and is a legal grey area. Short term rentals offer a welcome extra income for homeowners and satisfy demand for tourist accommodations (especially until more hotel capacity can be provided) but they also displace previous rental accommodations from the market if used regularly. This is a delicate balancing act and the chosen policy will ultimately depend on what Council views is the appropriate role for Airbnbs (etc) in the community.

Current Provisions	Options to Consider
None	<p>Define short term rentals and allow them within principle dwelling units only (owner or rental). As an example, entire home can be rented up to 180 days per year. Enforcement will be a challenge.</p> <p>Can be subjected to business licensing rules with rental records provided to Town as requested.</p>

### **Minimum Dwelling Size**

These are common in zoning by-laws, however some municipalities are either reducing or removing these requirements. These provisions are often in place to establish a consistent development profile for an area and also provide what is perceived to be adequate living space for residents.

Planning staff have heard from members of the Task Force as well as the public that minimum dwelling size requirements are also a barrier to creating affordable housing options.

Current Provisions	Options to Consider
<p>Single family homes range from minimum 85 m<sup>2</sup> (915 ft<sup>2</sup>) in R4 and R5 to 90 m<sup>2</sup> (970 ft<sup>2</sup>) in R1.</p> <p>Apartment units range in various zones range from 37 m<sup>2</sup> (400 ft<sup>2</sup>) for bachelor to 84 m<sup>2</sup> (900 ft<sup>2</sup>) for three-bedroom.</p>	<p>Reduce minimum dwelling size requirements for single family homes; apartment units or any combination thereof.</p> <p>Eliminate minimum dwelling size requirements. Doing so would effectively tag the unit size requirement to that established under the Ontario Building Code. The Code establishes minimum unit sizes based on a variety of factors and amenity space calculations so there is no single number, however one could expect a minimum range of around 250-350 ft<sup>2</sup>.</p>

### **Minimum Lot Size**

Minimum lot sizes are usually used to establish and confirm a consistent development character for a neighbourhood. Current minimum lot size requirements in our older Zoning By-law accommodate development at a lower density than envisioned in newer OP. Smaller lots yield more units per hectare and can lower costs for single family lots.

Current Provisions	Options to Consider
<p>Minimum lot sizes for single detached dwellings are 420 m<sup>2</sup> (4,520 ft<sup>2</sup>) in R4 and 450 m<sup>2</sup> (4,844 ft<sup>2</sup>) in R1.</p> <p>Smaller lot sizes (down to 200 m<sup>2</sup> / 2,153 ft<sup>2</sup> for freehold townhomes) for freehold units that are part of a larger building.</p> <p>Larger lot sizes for multi-residential developments on single lots (varies based on form of development and zone).</p>	<p>Reduce minimum lot sizes to encourage development that provides affordable options and reduces the number of variances required to accommodate gentle infill.</p> <p>Investigate maximum lot sizes in new subdivisions to make most efficient use of services.</p>

### **Mixed Use Zoning**

This allows various land uses to be combined within a single development or district and can create new housing opportunities in areas where such opportunities may have previously not existed. Mixed use developments can promote housing diversity, social inclusiveness and more compact, walkable neighbourhoods that are integrated with commercial and service uses. It also has the potential for offering cost savings to developers in the form of shared parking arrangements and shared costs for building operation and maintenance.

Current Provisions	Options to Consider
<p>Shopping centre commercial zones have no residential allowances.</p>	<p>Many shopping centres in larger urban areas are redeveloping to include residential components to take advantage of</p>



<p>General Commercial Zone (downtown) allows residential uses on upper floors only.</p> <p>Local and Highway Commercial zones allow a dwelling house accessory to the main use.</p>	<p>transportation and servicing proximity. The Official Plan would also need to be amended to allow this.</p> <p>More flexibility for ground floor residential development in downtown area (rear of buildings, etc).</p>
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**Pre-Zoning for Density**

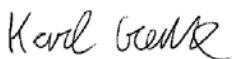
Most higher-density (apartment and townhouse) development is already zoned for that purpose. Almost all single family dwelling neighbourhoods north of the Rideau are zoned R4, which allow duplexes, semi detached and “converted dwellings” and most single family residential neighbourhoods south are zoned R1, which only allow singles. The Official Plan supports targeted, compatible and gentle intensification. Pre-zoning lands for medium density housing at strategic locations (ie. along collector roads) will provide certainty for developers and catalyze infill.

<p><b>Options to Consider</b></p> <p>Rezone residential lots along collector roads to R4 to facilitate semi-detached or duplex dwellings, or conversion of houses into multiple units.</p> <p>Rezone residential lots along collector roads to R5 to allow townhouse development.</p>
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**Next Steps**

The right zoning policies will open the door for the market to provide inclusive housing opportunities to meet community needs, while ensuring compatibility within existing communities. Subject to the Task Force’s review and comment, these policy options can be considered as recommendations in the final report.

Respectfully Submitted:




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Karl Grenke RPP, MCIP  
Senior Planner

<u>Focus</u>	<u>Resolve/Impact/BO</u>	<u>Category</u>	<u>Comment</u>
Construction costs	I	Development, Construction, Ownership	Ensuring that the process to develop, build and own is fair, cost effective and able to be managed within reason
Development process	I	Development, Construction, Ownership	
Lack of incentives	I	Development, Construction, Ownership	
Costs for landlords to own	I	Development, Construction, Ownership	
Right size spaces/locations	I	Development, Construction, Ownership	
Disability access	I	Development, Construction, Ownership	
Slum Lord	I	Policy	Policy review and tweaks to ensure it reflects goals of task force
Bylaws	I	Policy	
Not in my back yard	I	Community Wellness and Awareness	Education, Awareness and tasks to improve our community
Education - Rights	I	Community Wellness and Awareness	
Education - Tenant skills	I	Community Wellness and Awareness	
Stereotypes	I	Community Wellness and Awareness	
Spousal loss	I	Access and Support	Looking at how to support those who want to stay in their homes.
Keeping people in existing homes	I	Access and Support	
Lack of rentals	I	Supply/Demand	These are symptoms of availability, and can be impacted by improving the number of affordable units in the market
Too high of rent - market demand increases	I	Supply/Demand	
Supply/Demand	I	Supply/Demand	
Low vacancy rates	I	Supply/Demand	
Ace scores and Social determinants	I	Other Project - Concept	Recommend looking at this at a future date
Vulnerable	BO	Other Project - potential tie into Food Security	A larger issue outside the scope of this team, however other initiatives that are being looked at could help address some of this
Addiction	BO	Other Project - potential tie into Food Security	
Mental Health	BO	Other Project - potential tie into Food Security	
Loss of Income	BO	Out of Scope or Too Large	Deemed too large or out of scope
Employment	BO	Out of Scope or Too Large	
Credit	BO	Out of Scope or Too Large	
Available land	BO	Out of Scope or Too Large	
Dependant children	BO	Out of Scope or Too Large	
Insufficient CHPI funding	BO	Out of Scope or Too Large	
Shared environment adversion	BO	Out of Scope or Too Large	
Change in Demographics	BO	Out of Scope or Too Large	
Gentrification	BO	Out of Scope or Too Large	
For Profit interest	BO	Out of Scope or Too Large	
<b>Comments</b>			
Have a lived experience session			
Can we look at "Rooming" houses and policy around			
Community CIP projects			
Support and Landlords and tenants - example access to CSW			
Eviction occurring without due notice, or legal ability			
Stuck in a rent circle - can't afford anything else, landlord aware, landlord not fixing/resolving issues			

\*\* BO = Boil the Ocean

Policy	Development, Construction, Ownership	Community Wellness and Awareness
<p><b>Proposing a By Law Review:</b></p> <ul style="list-style-type: none"> <li>• Min unit size</li> <li>• Zoning By-law revision</li> <li>• Zone industrial to Residential ( if suitable )</li> <li>• Use reclaimed land, donate to affordable housing ( reclaimed - example - non payment of taxes )</li> <li>• Density , Sidewalk, Parking regulations</li> </ul> <p><b>Proposing and adopting a position or strategy on:</b></p> <ul style="list-style-type: none"> <li>• Air BnB strategy</li> <li>• Housing First strategy</li> <li>• Rules around length of time a unit stays affordable</li> <li>• Instead of receiving \$\$ for Parks, request land is used towards affordable</li> </ul> <p><b><u>Comments</u></b></p> <ul style="list-style-type: none"> <li>• What is the long term strategy to ensure any work completed is maintained? Will there be an ongoing committee?</li> <li>• Be careful around Code enforcement</li> </ul>	<p><b>Proposing a investigation into:</b></p> <ul style="list-style-type: none"> <li>• CIP options for affordable housing</li> <li>• Tax Abatement</li> <li>• Reduce building permit fees for affordable housing</li> <li>• Reduce planning Fees for affordable</li> <li>• Donation of Municipal land for affordable housing</li> <li>• Reducing required parking spaces per unit</li> <li>• Ensuring that process and priorities are aligned across the municipal desks</li> <li>• Continue to advocate for quick and efficient process at other levels of government</li> <li>• Support to Owners and Tenant through community organisations like RCHS</li> <li>• Resist Ghetto style development</li> </ul> <p><b><u>Comments</u></b></p> <ul style="list-style-type: none"> <li>• Recognition that each party comes to the table with it's own objectives and needs is important and it's also OK. Remember the goal is not to judge or expect someone else to change, rather it's to work together to try and make the affordable housing situation better.</li> <li>• Municipality cannot directly reward or compensate a developer</li> <li>• SF does not currently have Development charges, need to maintain</li> </ul>	<p><b>Proposing the organisation and execution of a awareness and education team that would have within it's scope ( but not limited to ) the following:</b></p> <ul style="list-style-type: none"> <li>• Educational and Awareness forum/session</li> <li>• Education on rights and obligations for Tenants and Landlords</li> <li>• Skill development for tenants (<b>Vicky's</b> article as base)</li> <li>• Mental Health awareness</li> <li>• Lived experience - Tenant and Landlord</li> <li>• Community awareness and sensitivity</li> <li>• Developer open house on projects</li> <li>• Using Media to it's fullest – Traditional, Social</li> <li>• Tie into larger rebranding project of SF</li> <li>• Clear Message and statement on objectives</li> <li>• Have a resource available as a Q &amp; A</li> <li>• Options for financial literacy training</li> <li>• Partner with High School – awareness, financial, sensitivity</li> <li>• Assisting with spousal loss – isolation, sharing rooms.</li> <li>• Program to assist keeping people in their houses</li> </ul>



**HOUSING TASK FORCE  
MINUTES  
SEPTEMBER 28, 2020  
9:00 AM**  
Virtual Meeting using ZOOM

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**Chair, Mayor Pankow**

**Members Present:** Shawn Pankow, Chair; Pauline Auger, Lorraine Allen, Victoria Murray, Tracy Gallipeau, Karen Bryan, Kelly Robinson Sean Webster Jeff Mills (arrived at 9:05a.m.)

**Members Absent:** Chris Saumure, Vice Chair; Shawna Stone, Alexis Green, Josie Wittmer and Shawn Breen

**Staff Present:** Kerry Costello, Karl Grenke and Malcolm Morris

**1. CALL TO ORDER**

Chair Pankow called the meeting to order at 9:02 am

**2. APPROVAL OF AGENDA**

Moved by: K Bryan

Seconded by: L Allen

THAT the Housing Task Force Agenda be approved as circulated.

**3. ADOPTION OF MINUTES – May 11, 2020**

Moved by: K Bryan

Seconded by: S Webster

THAT the minutes of the May 11, 2020 Housing Task Force Meeting be approved as circulated.

**4. DISCLOSURE OF MONETARY INTEREST:** None noted.

**5. DELEGATIONS:** None scheduled.

**6. PRIORITY ISSUES**

With the concurrence of all in attendance, Priority Item D was discussed first.

**D) Interim Report**

K Grenke reviewed the draft report with the Task Force members with an emphasis on the recommendations and what is within the municipalities' grasp.

S Pankow emphasized that 75% of those who responded to the survey are spending more than 30% on housing.

### Zoning Bylaw Changes and Updates

V Murray noted that there is a need to find a solution for overnight and visitor parking.

P Aunger noted that it is not just large-scale projects that require parking. It needs to be looked at individually. K Grenke clarified that it is the large-scale projects that require large paved lots.

M Morris informed the group that the Town has just completed a parking study and there are areas like shared parking that the Town needs to find a solution to.

K Bryan questioned if there could be site specific zoning instead of blanket.

L Allen hopes that park space will be looked at. Children need green space as part of their development. Building high-rises around a shopping plaza creates a vital area for seniors as they are able to walk to the mall and socialize.

Group generally supportive of the recommendations.

K Grenke reviewed the Town Land policies.

J Mills noted that having affordable lands makes a big difference for those who create affordable housing.

K Bryan noted that having a list of lands available would be very helpful.

K Costello reviewed the property standard recommendation and noted that increased enforcement and a review of the bylaw is highly recommended.

### Programs and Incentives

K Grenke informed the Task Force that he has not seen an Affordable Housing CIP for a community of our size as they are typically in larger municipalities. This type of program would take 6 months to a year to get up and running as there is research, design and public input that needs to be undertaken. There would be budgetary impacts as well.

### Awareness & Advocacy

V Murray noted that tenant unaware of their rights is a huge issue.

S Webster commented that Ottawa Community Services runs workshops. S Pankow noted that the legal clinic in Perth also held a workshop.

V Murray advised that she could assist with Recommendation #13 by reaching out within the community to support this type of clinic with sponsorships, etc.

P Aunger noted that "smaller" landlords need to be trained as well so they are aware of the legislation and what rights tenants and landlords have.

K Grenke noted that he looks forward to feedback on these recommendations so staff can prepare the final draft.

S Pankow reviewed Sec 4.3 (Developing Partnerships with Not-For-Profit Organizations) and noted that this is existing as there is Carebridge in our community. J Mills noted that he loves working in Smiths Falls. It is a hard task to develop affordable housing.

Task Force members supported the recommendations and passed the following motion:

Moved by: P Auger

Seconded by: V Murray

*THAT the Housing Task Force adopt the Interim Report and support the recommendations going forward to Council.*

CARRIED UNANIMOUSLY

**A) Pandemic Impacts on Real Estate** (P Auger)

P Auger noted that real estate agents are inquiring where CMHM got their information from for this report. Multiple offers are the norm currently. Agents had a good market coming into March. In April the market dropped 58% and now the market is currently breaking records. It will take a while before it flips. The new norm is that people can work anywhere. The real estate market is great in Smiths Falls but difficult for first time home owners. Bungalows are “hot” right now.

**B) Feedback on the old St. Francis School-Elmsley Street** (S Pankow)

S Pankow gave the group a brief outline of the history of this item.

On August 31, 2020 St Francis informed us that they had reviewed the item but the parish decided to proceed with demolition and turn the area into a parking lot. There is funding through FCM as the Federal Government has noted their desire to get more affordable housing built. S Pankow would like to relay this information to St. Francis. S Pankow noted that he is disappointed about this decision.

**C) Article “Tips and Soft Skills For a Prospective Renter”** (V Murray)

V Murray reviewed her article and noted that she welcomes any feedback. V Murray also noted her desire to be part of the Affordable Housing Committee.

*K Robinson, S Webster and M Morris left the meeting at 10am*

**D) Interim Report** (S Pankow)

Discussed before Priority Item A.

**E) Next Meeting Date**

S Pankow expressed his appreciation to the Task Force for their contributions and noted that the group has made major strides but it is now up to Town Council to move this forward.

J Mills noted that getting the report to the public is imperative and that we should be willing to share this report with other municipalities.

S Pankow to take draft report to Council for feedback and engage the public for feedback. Once this has been completed, we will bring this group together again to review the final report.

7. **CORRESPONDENCE ITEMS:** None

8. **IN-CAMERA ISSUES:** None

9. **ADJOURNMENT**

Moved by: K Bryan

Seconded by: L Allen

THAT the Housing Task Force meeting adjourn at 10:09am.

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Mayor Shawn Pankow Chair

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Chris Saumure Vice Chair



## 01/01/2015 - 12/31/2019 Summary Report

YEAR		2015		2016		2017		2018		2019	
		# of permits issued	Value of const.	# of permits issued	Value of const.	# of permits issued	Value of const.	# of permits issued	Value of const.	# of permits issued	Value of const.
Com. & Inst.	New Starts	0	\$0	2	\$40,000	1	\$10,000,000	2	\$456,500	2	\$610,000
	Renovations	10	\$334,950	24	\$582,500	21	\$916,300	18	\$2,584,864	30	\$5,133,540
Ind.	New Starts	0	\$0	1	\$277,000	1	\$2,600,000	2	\$57,500,000	1	\$38,000,000
	Renovations	3	\$67,000	11	\$5,914,000	13	\$11,219,815	23	\$101,843,952	14	\$26,519,987
Multi-Unit Res.	New Starts	0	\$0	0	\$0	2	\$310,000	0	\$0	8	\$4,314,427
	Renovations	8	\$1,555,500	5	\$94,000	9	\$3,074,470	9	\$266,615	7	\$332,030
Single Res.	New Starts	11	\$1,115,000	11	\$1,328,000	19	\$2,109,687	18	\$2,470,425	9	\$1,525,585
	Renovations	43	\$410,903	51	\$960,100	30	\$308,902	35	\$487,516	38	\$561,981
<b>Total Value</b>		<b>75</b>	<b>\$3,483,353</b>	<b>105</b>	<b>\$9,195,600</b>	<b>96</b>	<b>\$30,539,174</b>	<b>107</b>	<b>\$165,609,872</b>	<b>109</b>	<b>\$76,997,550</b>

<b>Total Permit Fees</b>		\$53,778.64		\$128,237.04		\$407,215.03		\$2,068,279.85		\$992,212.20
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Type										
Apt/Row House	0		0		2		0		8	
Duplex	4		0		2		0		0	
Single Family Home	7		11		17		18		9	
Conversions	2		1		1		1		2	
<b>Total New Living Units</b>	<b>11</b>	<b>\$1,115,000</b>	<b>11</b>	<b>\$1,328,000</b>	<b>21</b>	<b>\$2,419,687</b>	<b>18</b>	<b>\$2,470,425</b>	<b>17</b>	<b>\$5,840,012</b>
Accessory Structures	3		6		3		5		4	
Additions	1		4		1		1		2	
Decks	13		22		16		12		14	
Install/Erect/Replace	11		1		7		6		3	
Renovation/Alter/Repair	29		37		38		48		47	
Signs	0		9		0		0		0	
Swimming Pools	2		4		1		5		4	

Commercial Building Permits	7	\$205,050	19	\$376,500	16	\$785,300	12	\$1,968,000	28	\$5,566,540
Government/Institutional Building Permits	3	\$129,900	6	\$239,000	5	\$10,121,000	6	\$853,364	2	\$35,000
Industrial Building Permits	2	\$50,000	11	\$5,914,000	14	\$13,819,815	25	\$159,343,952	15	\$64,519,987
Residential Building Permits	62	\$3,081,403	67	\$2,382,100	60	\$5,803,059	62	\$3,224,556	61	\$6,733,923
Municipal Building Permits	1	\$17,000	2	\$284,000	1	\$10,000	2	\$220,000	3	\$142,100
<b>Total Permits</b>	<b>75</b>	<b>\$3,483,353</b>	<b>105</b>	<b>\$9,195,600</b>	<b>96</b>	<b>\$30,539,174</b>	<b>107</b>	<b>\$165,609,872</b>	<b>109</b>	<b>\$76,997,550</b>
<b>Total Demolition Permits</b>	<b>3</b>	<b>19800</b>	<b>7</b>	<b>122500</b>	<b>5</b>	<b>161300</b>	<b>7</b>	<b>1272500</b>	<b>11</b>	<b>187600</b>

Year	2015	2016	2017	2018	2019					
<b>Total Permits Applied For</b>	<b>77</b>	<b>\$3,529,753</b>	<b>108</b>	<b>\$9,382,487</b>	<b>94</b>	<b>\$30,381,637</b>	<b>115</b>	<b>\$173,783,927</b>	<b>112</b>	<b>\$72,743,495</b>

Year	2015	2016	2017	2019
<b>Cancelled Permits</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>1</b>

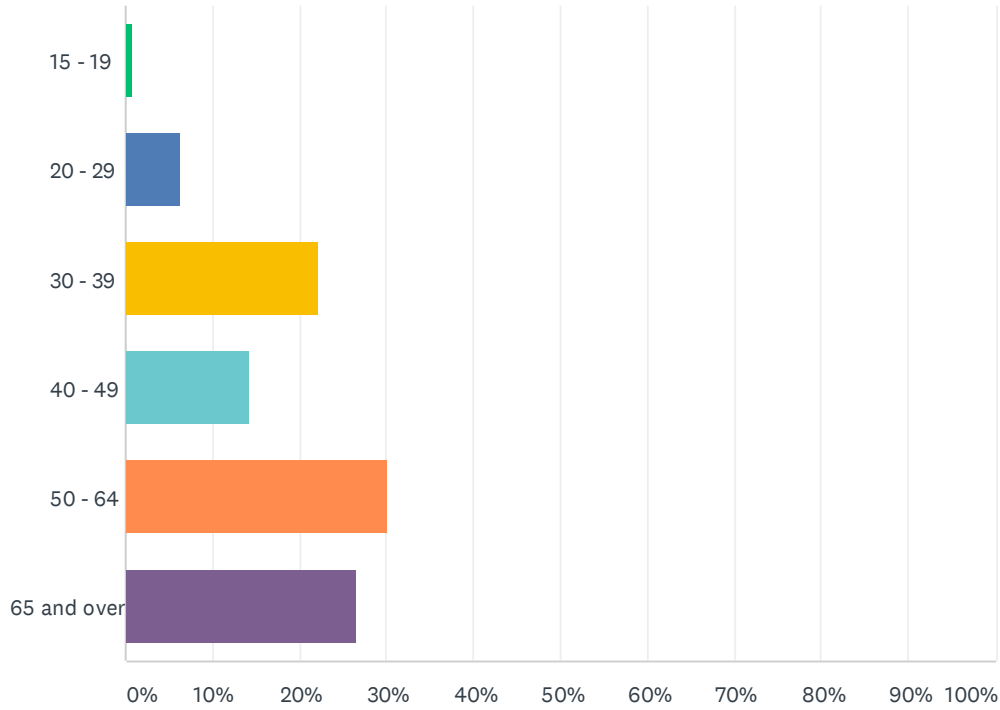
Year	2015	2016	2017	2018	2019
<b>Last Permit Number</b>	<b>2015-076</b>	<b>2016-108</b>	<b>2017-098</b>	<b>2018-110</b>	<b>2019-109</b>

Total Permits Applied for indicate the # of permits with a Request Submitted Date in that year.

Cancelled Permits indicate the # of permits that have been cancelled in that year regardless of when the permit was originally created.

### Q1 Please indicate your age:

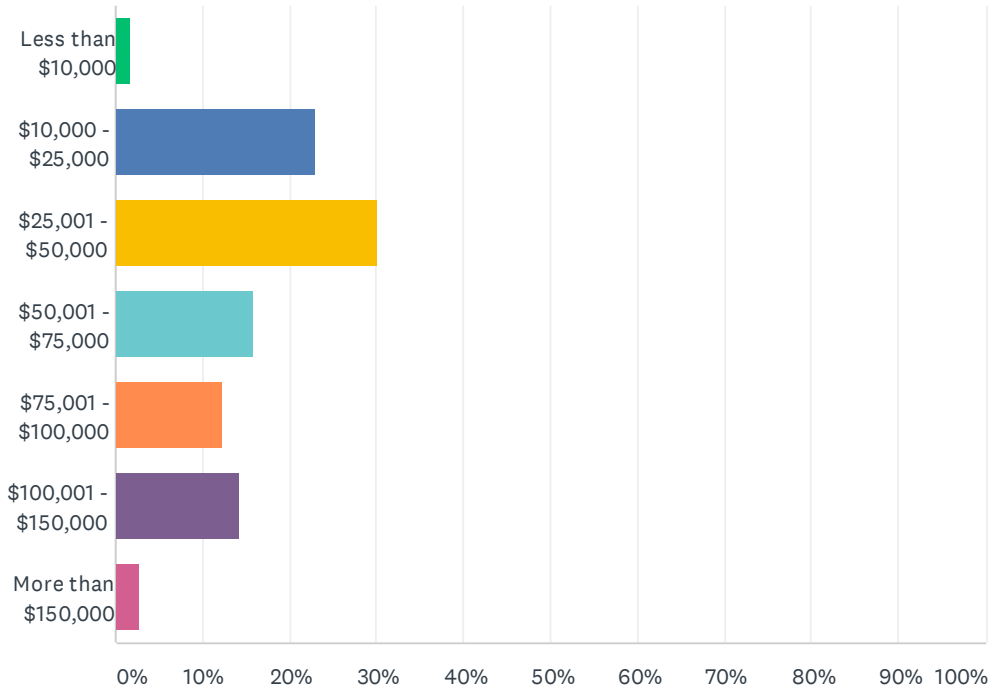
Answered: 113 Skipped: 0



ANSWER CHOICES	RESPONSES
15 - 19	0.88% 1
20 - 29	6.19% 7
30 - 39	22.12% 25
40 - 49	14.16% 16
50 - 64	30.09% 34
65 and over	26.55% 30
<b>TOTAL</b>	<b>113</b>

## Q2 Please indicate your 2019 total income before deductions:

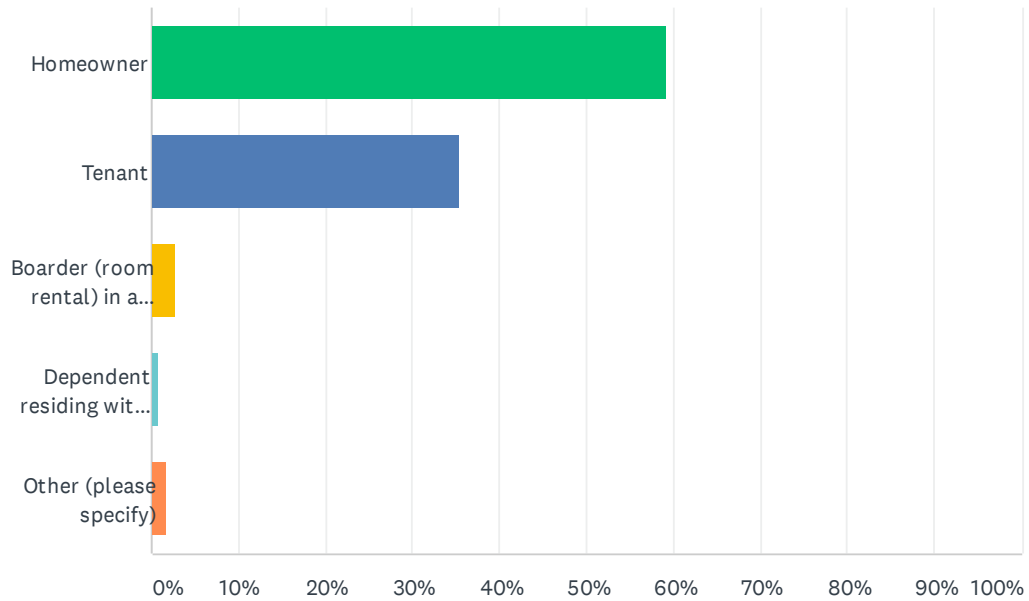
Answered: 113 Skipped: 0



ANSWER CHOICES	RESPONSES
Less than \$10,000	1.77% 2
\$10,000 - \$25,000	23.01% 26
\$25,001 - \$50,000	30.09% 34
\$50,001 - \$75,000	15.93% 18
\$75,001 - \$100,000	12.39% 14
\$100,001 - \$150,000	14.16% 16
More than \$150,000	2.65% 3
<b>TOTAL</b>	<b>113</b>

### Q3 Please indicate your current housing status in Smiths Falls:

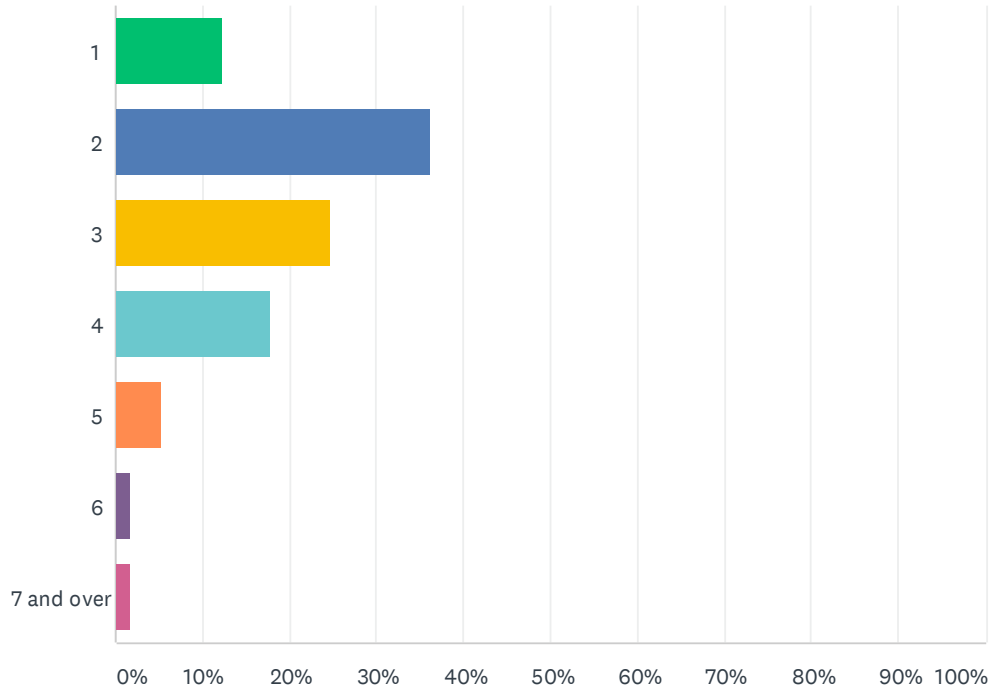
Answered: 113 Skipped: 0



ANSWER CHOICES	RESPONSES	
Homeowner	59.29%	67
Tenant	35.40%	40
Boarder (room rental) in a residence	2.65%	3
Dependent residing with with parent(s) or family.	0.88%	1
Other (please specify)	1.77%	2
<b>TOTAL</b>		<b>113</b>

## Q4 Please indicate the number of people residing in your household

Answered: 113 Skipped: 0



ANSWER CHOICES	RESPONSES	
1	12.39%	14
2	36.28%	41
3	24.78%	28
4	17.70%	20
5	5.31%	6
6	1.77%	2
7 and over	1.77%	2
<b>TOTAL</b>		<b>113</b>

# Q5 Current rent per month (\$)

Answered: 43 Skipped: 70

## Housing Needs Survey for Smiths Falls

#	RESPONSES	DATE
1	1125	7/2/2020 12:56 PM
2	1400	7/2/2020 11:28 AM
3	1200.00	7/1/2020 9:41 PM
4	1880	6/20/2020 11:39 PM
5	1910	6/19/2020 6:33 PM
6	850	6/19/2020 9:34 AM
7	1100	6/18/2020 11:56 PM
8	650.	6/18/2020 3:23 PM
9	870.00	6/18/2020 2:33 PM
10	900.00	6/15/2020 6:45 PM
11	950	6/13/2020 7:40 PM
12	700	6/12/2020 9:17 PM
13	950	6/12/2020 8:49 AM
14	1100	6/10/2020 4:48 PM
15	1040	6/10/2020 1:38 PM
16	865.30	6/10/2020 8:49 AM
17	\$1200	6/10/2020 8:32 AM
18	\$500	6/10/2020 7:58 AM
19	990	6/9/2020 10:16 PM
20	850	6/9/2020 8:32 PM
21	900	6/9/2020 5:47 PM
22	1200	6/8/2020 1:38 PM
23	875	6/7/2020 5:07 PM
24	1000.00	6/6/2020 7:57 PM
25	1050	6/6/2020 11:19 AM
26	1250	6/6/2020 10:33 AM
27	900	6/6/2020 3:21 AM
28	600	6/6/2020 2:24 AM
29	900.00	6/5/2020 9:02 PM
30	600	6/5/2020 7:33 PM
31	1750	6/5/2020 5:17 PM
32	800.00	6/5/2020 4:40 PM
33	610	6/5/2020 1:27 PM
34	\$1200	6/5/2020 1:15 PM
35	1,200	6/5/2020 12:52 PM
36	2000	6/5/2020 12:50 PM
37	\$230. As it's like subsidized housing. However it doesn't include utilities.	6/5/2020 12:04 PM

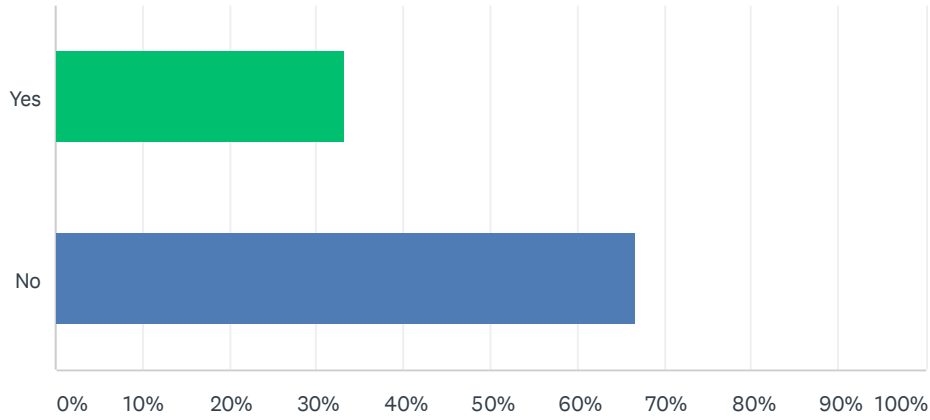


Housing Needs Survey for Smiths Falls

38	625.00	6/5/2020 12:04 PM
39	935	6/5/2020 10:52 AM
40	400	6/5/2020 10:39 AM
41	850	6/5/2020 10:36 AM
42	438.00	6/5/2020 10:25 AM
43	1177.50	6/5/2020 10:20 AM

### Q6 Does the above question include utilities?

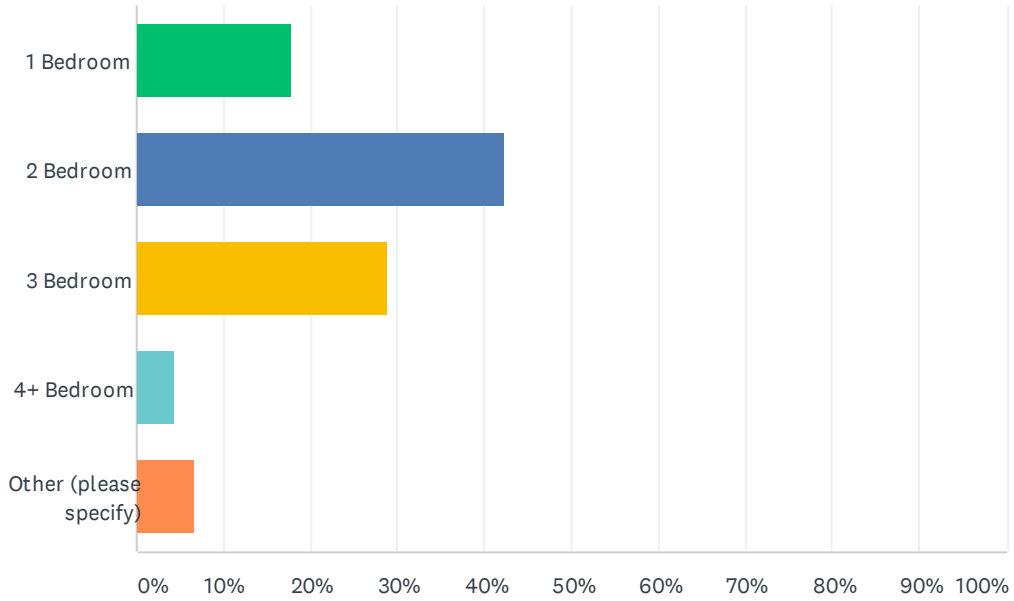
Answered: 45 Skipped: 68



ANSWER CHOICES	RESPONSES
Yes	33.33% 15
No	66.67% 30
TOTAL	45

### Q7 Please select which type of unit you are currently renting:

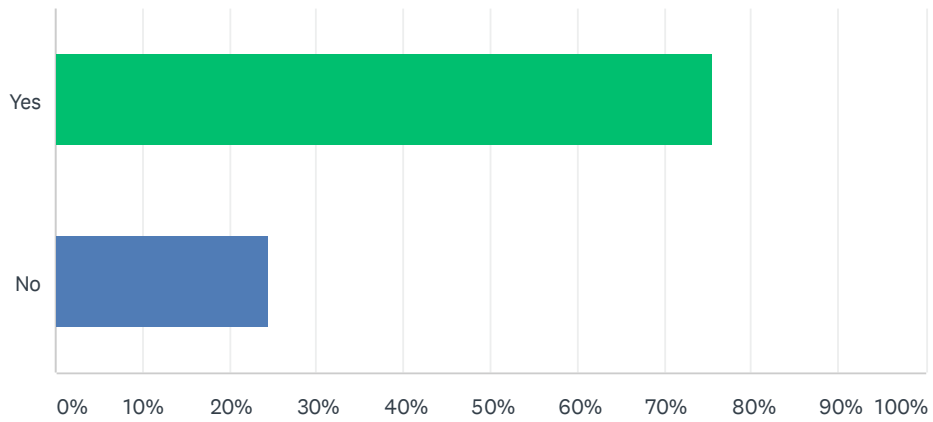
Answered: 45 Skipped: 68



ANSWER CHOICES	RESPONSES	
1 Bedroom	17.78%	8
2 Bedroom	42.22%	19
3 Bedroom	28.89%	13
4+ Bedroom	4.44%	2
Other (please specify)	6.67%	3
<b>TOTAL</b>		<b>45</b>

### Q8 Are you currently paying more than 30% of your gross income on rent and utilities?

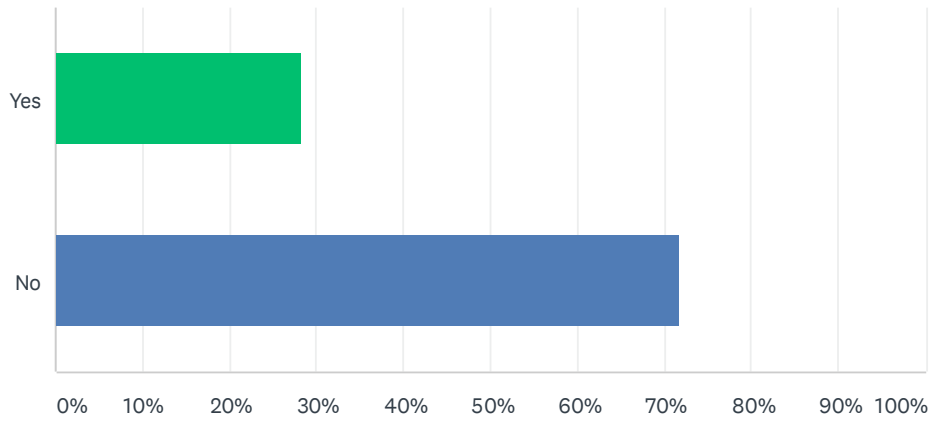
Answered: 45 Skipped: 68



ANSWER CHOICES	RESPONSES	
Yes	75.56%	34
No	24.44%	11
TOTAL		45

### Q9 Do you have any unresolved issues with your current landlord?

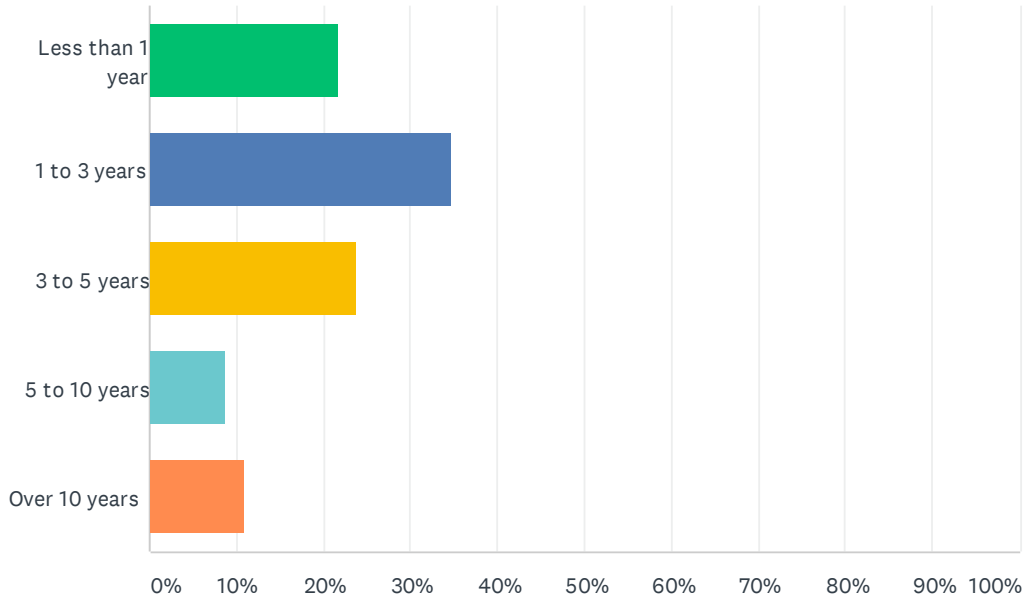
Answered: 46 Skipped: 67



ANSWER CHOICES	RESPONSES	
Yes	28.26%	13
No	71.74%	33
TOTAL		46

## Q10 How long have you been a tenant at your current address?

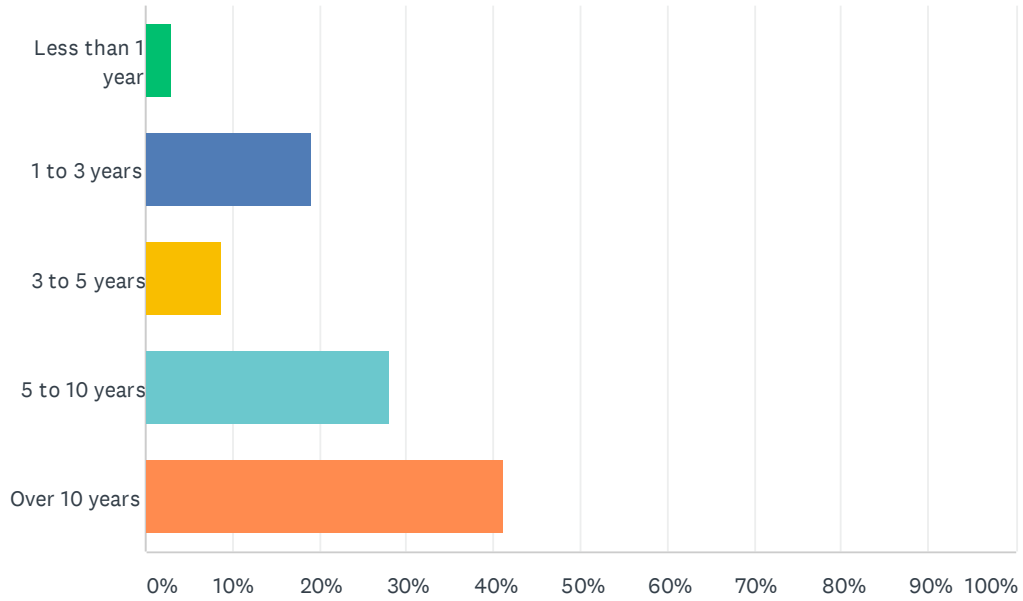
Answered: 46 Skipped: 67



ANSWER CHOICES	RESPONSES	
Less than 1 year	21.74%	10
1 to 3 years	34.78%	16
3 to 5 years	23.91%	11
5 to 10 years	8.70%	4
Over 10 years	10.87%	5
Total Respondents: 46		

## Q11 How long have you owned your current home?

Answered: 68 Skipped: 45

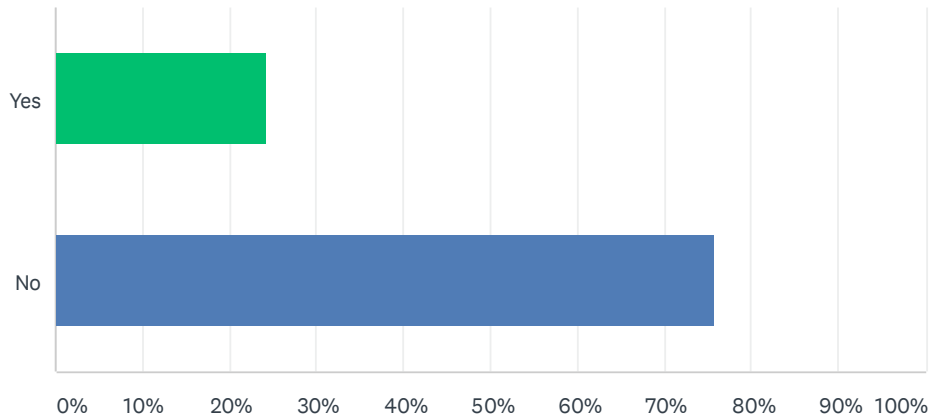


ANSWER CHOICES	RESPONSES
Less than 1 year	2.94% 2
1 to 3 years	19.12% 13
3 to 5 years	8.82% 6
5 to 10 years	27.94% 19
Over 10 years	41.18% 28
Total Respondents: 68	



Q12 Currently, homeowners in Smiths Falls can create a secondary (accessory) apartment within a single detached dwelling. Would you consider this?

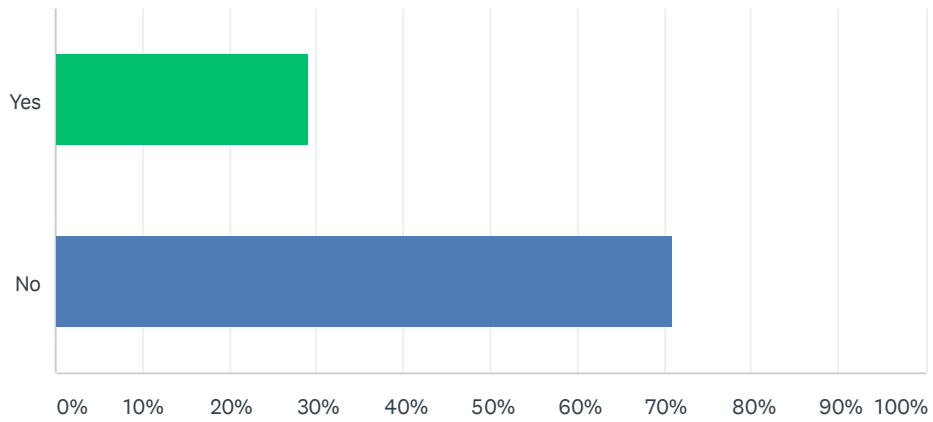
Answered: 70 Skipped: 43



ANSWER CHOICES	RESPONSES	
Yes	24.29%	17
No	75.71%	53
TOTAL		70

### Q13 As a homeowner, would you consider creating a secondary (accessory) dwelling as a detached unit on your lot?

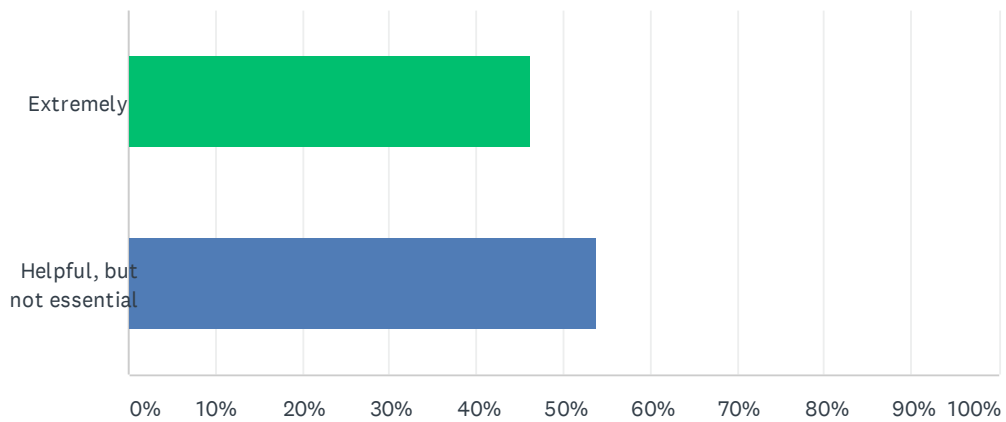
Answered: 69 Skipped: 44



ANSWER CHOICES	RESPONSES	
Yes	28.99%	20
No	71.01%	49
TOTAL		69

### Q14 As a homeowner and if you had a “tiny home” on your lot, how important would it be for that dwelling to be movable?

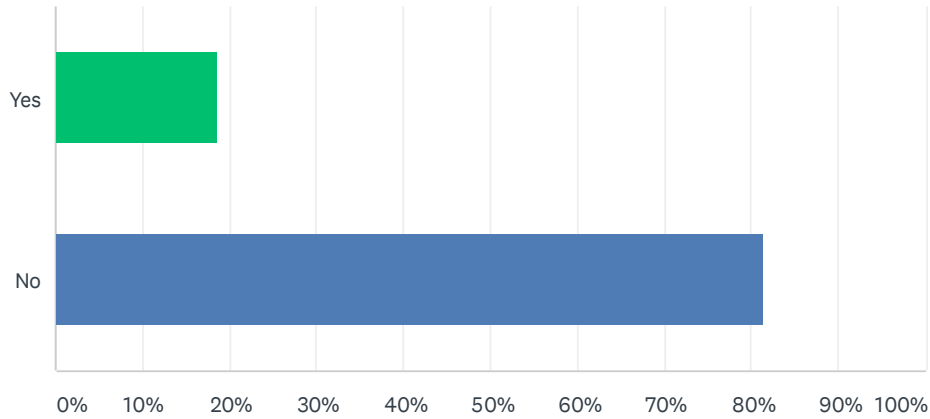
Answered: 67 Skipped: 46



ANSWER CHOICES	RESPONSES	
Extremely	46.27%	31
Helpful, but not essential	53.73%	36
TOTAL		67

Q15 Do you believe that adequate affordable housing is available in Smiths Falls according to the definition below: Affordable Housing: Broadly, this refers to housing for low-to-moderate income households at pricing set at or below the average market rent or selling rate for a given area.

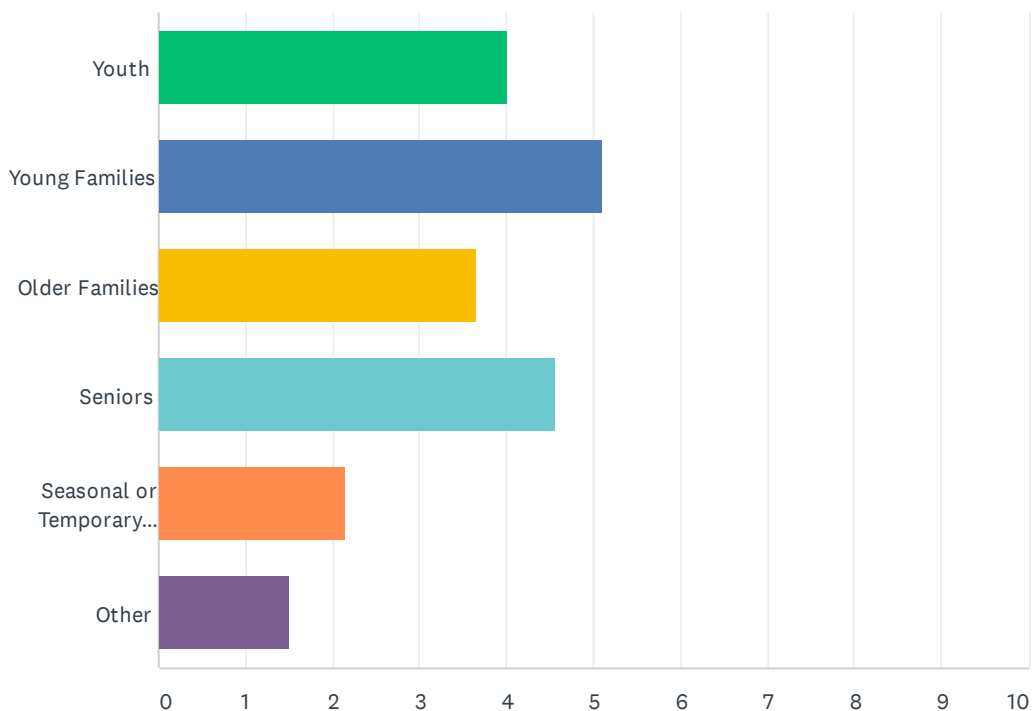
Answered: 113 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	18.58%	21
No	81.42%	92
TOTAL		113

Q16 If you believe that there is insufficient, affordable housing in Smiths Falls, please rank those most in need of improved availability from the list provided (“1” indicates the highest priority).

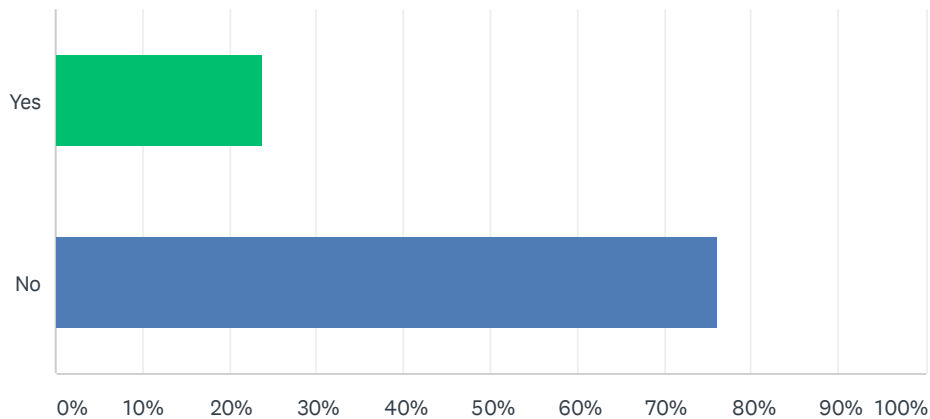
Answered: 113 Skipped: 0



	1	2	3	4	5	6	TOTAL	SCORE
Youth	16.81% 19	20.35% 23	21.24% 24	31.86% 36	8.85% 10	0.88% 1	113	4.02
Young Families	43.36% 49	33.63% 38	13.27% 15	8.85% 10	0.88% 1	0.00% 0	113	5.10
Older Families	3.54% 4	19.47% 22	33.63% 38	30.09% 34	9.73% 11	3.54% 4	113	3.66
Seniors	30.97% 35	24.78% 28	23.89% 27	12.39% 14	6.19% 7	1.77% 2	113	4.57
Seasonal or Temporary Employees	0.88% 1	0.88% 1	5.31% 6	14.16% 16	62.83% 71	15.93% 18	113	2.15
Other	4.42% 5	0.88% 1	2.65% 3	2.65% 3	11.50% 13	77.88% 88	113	1.50

Q17 Do you believe that adequate social housing is available in Smiths Falls according to the definition below: Social Housing: This is government-assisted housing providing lower cost rental units to households with low-to-moderate incomes. For the Town of Smiths Falls this is operated by the County of Lanark. It includes public housing, not-for-profit and co-operative housing, and rural and Aboriginal housing. Rent supplement programs through the government also are available to eligible households (often in the private market).

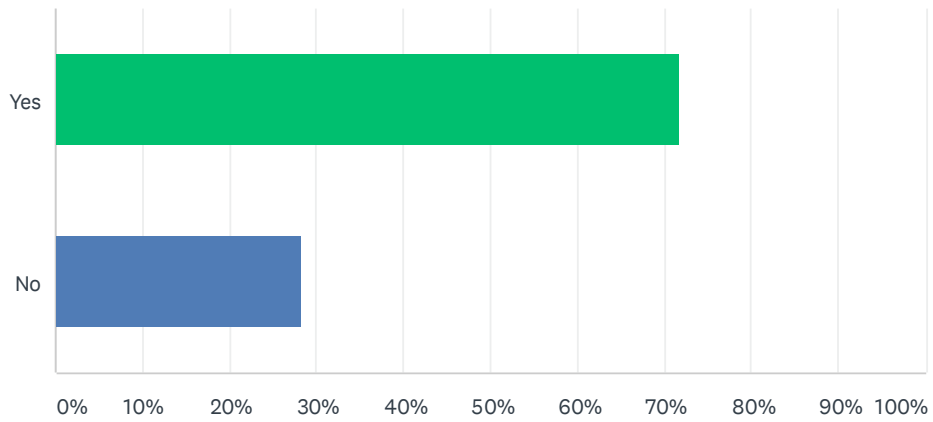
Answered: 113 Skipped: 0



ANSWER CHOICES	RESPONSES
Yes	23.89% 27
No	76.11% 86
TOTAL	113

Q18 Do you believe that the availability of detached houses (“tiny homes”) would assist low-to-moderate income families with their housing needs?

Answered: 113 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	71.68%	81
No	28.32%	32
TOTAL		113



**Q19 Please outline any housing needs other than affordability which may be met by the availability of detached accessory houses (e.g. “tiny homes”).**

Answered: 43 Skipped: 70

## Housing Needs Survey for Smiths Falls

#	RESPONSES	DATE
1	We need more spaces available.	7/1/2020 9:41 PM
2	Single individuals needing a reasonable housing option	6/19/2020 6:33 PM
3	Parking	6/19/2020 9:34 AM
4	Space	6/19/2020 12:50 AM
5	these tiny homes are good for single people or couples but families won't be able to thrive with no space (im learning that from experience)	6/18/2020 11:56 PM
6	Homelessness	6/18/2020 9:01 PM
7	privacy	6/18/2020 7:02 PM
8	Housing for Seniors to live in a tiny home on children's property	6/18/2020 5:01 PM
9	Single people could live in them , whereas leaving 2, 3 and 4 bedroom for families	6/18/2020 3:23 PM
10	Decent homes, several are falling apart and have not been maintained-perhaps an incentive (similar to the down payment program) would assist.	6/18/2020 3:01 PM
11	Landlords that look after their rental units and keep them up to standard.	6/15/2020 6:45 PM
12	Focus is always on landlords renting for dirt cheap. Promote how much it cost to own and rent for below your mortgage costs. So many low income houses are in terrible shape and I know because I enter them. Why rent to someone that will destroy or. It maintain your belonging.	6/13/2020 1:01 PM
13	Emergency housing: Accommodate people with addiction/mental health issues. Accommodate victims of domestic violence.	6/13/2020 7:36 AM
14	Most of the houses are old and require a lot of maintenance here. With that comes older utility methods.	6/12/2020 9:17 PM
15	Apartments allow for more density per km2 and the town doesn't have that much land.	6/12/2020 8:49 AM
16	Not having 90% of houses being a garage	6/10/2020 8:22 PM
17	Handicap accessible..all on 1 level.	6/10/2020 1:38 PM
18	Small one level 2 bedroom homes that can be rented so that seniors don't need to do maintenance	6/10/2020 8:32 AM
19	People with intellectual and physical disabilities that want to live alone without room mates that make them feel unsafe.	6/9/2020 10:42 PM
20	Most places only have 1 to 2 bedrooms , my place I have been renting for the last 8 years is being sold and soon my family of 6 7 will be on the streets	6/9/2020 10:16 PM
21	Taxes, water, hydro/heating cost	6/9/2020 9:33 PM
22	I think that tiny housing would help with senior and single persons as long as the rents are reasonable The cost of housing is to high, an average single working person can not afford the rents ( 1000-1200) for a one bedroom plus plus is crazy	6/9/2020 8:32 PM
23	community support, access to resources through community neighbours	6/9/2020 8:51 AM
24	responsibility, vulnerability, self confidence	6/7/2020 1:10 PM
25	greater independence	6/6/2020 7:57 PM
26	I am not saying they wouldn't work , but be caution and carefull of were they could be developed. Take a good look at property around them they could effect property values.	6/6/2020 6:42 AM
27	Tiny homes	6/6/2020 12:16 AM
28	A better sense of community & belonging.	6/5/2020 10:43 PM
29	Tiny Homes are not going to work for most of the community. They might work for youth, seasonal workers, and people like that. These ar definitely not going to work for most families.	6/5/2020 9:02 PM
30	It would focus on the need to live with less conspicuous consumption. Climate Chaos	6/5/2020 7:33 PM

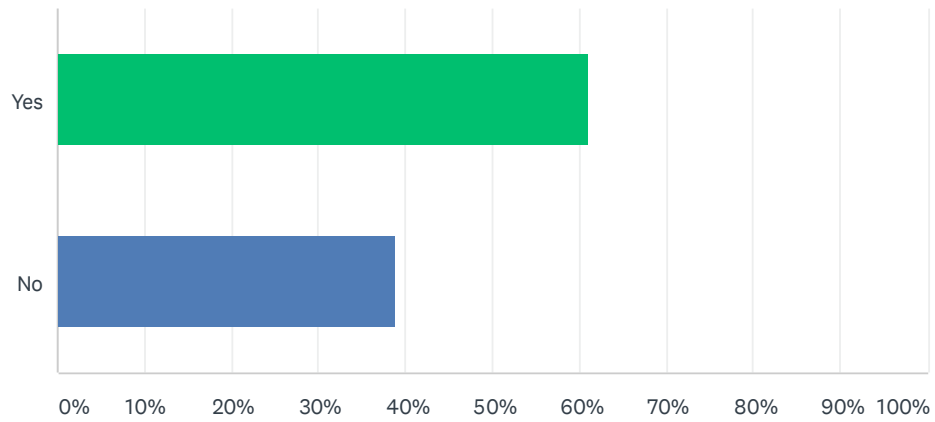
## Housing Needs Survey for Smiths Falls

demands that we rein in our desires and consumption. We need to learn to live modestly and within our means and not be collectors of crap for the sake of it.

31	cost of living in a tiny home is more affordable	6/5/2020 6:58 PM
32	there is no way i could squish my 2 children (one has mental health illness) into a "tiny home"	6/5/2020 1:15 PM
33	Tiny homes are overly expensive for the small footage and serve no actual purpose. We need proper full sized apartments 2-3 bedrooms that rent for UNDER \$1200/month	6/5/2020 12:26 PM
34	This number 19 statement doesn't seem to make sense. You need to elaborate better. And of for the ones of concerning homeowners, you didn't make it clear of if those questions/statements were meant for homeowners only to answer.... or if they were also meant for non-homeowners to answer too.	6/5/2020 12:04 PM
35	Affordable housing to exist not within senior citizen housing buildings.	6/5/2020 12:04 PM
36	Energy efficiency Autonomy Kinship with tiny home community	6/5/2020 11:53 AM
37	Single or double bedroom apartmenrs	6/5/2020 11:48 AM
38	Regarding seniors, tiny houses could help in two ways; they could house people to support seniors in their own homes, and also provide manageable housing for seniors to remain independent in the community. I don't think they would be much help for families, but they could help open up existing housing for family use. They would also help students, and of course, people living on the verge of homelessness.	6/5/2020 11:37 AM
39	Accessible homes, which normally aren't defined as tiny homes, but normally have a higher cost associated with them as well.	6/5/2020 10:56 AM
40	Homes for independent disabled people	6/5/2020 10:39 AM
41	I'm not sure tiny homes would help families but I believe they would be affordable and acceptable to singles or couples (no family)	6/5/2020 10:27 AM
42	Easy access for seniors and disables	6/5/2020 10:25 AM
43	Ground floor accessible.	6/5/2020 10:20 AM

## Q20 Would you be in favour of by-law changes allowing secondary (accessory) apartments in semi-detached and row houses?

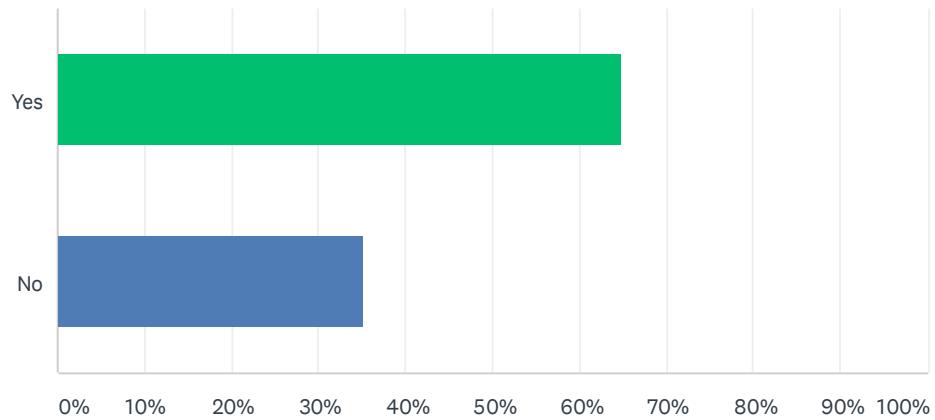
Answered: 113 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	61.06%	69
No	38.94%	44
TOTAL		113

## Q21 Would you be in favour of by-law changes allowing detached secondary (accessory) dwellings to be situated in yards?

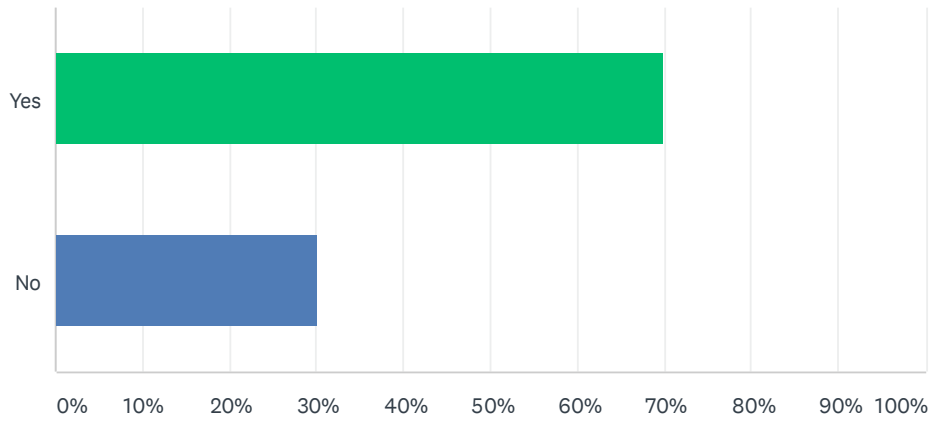
Answered: 111 Skipped: 2



ANSWER CHOICES	RESPONSES	
Yes	64.86%	72
No	35.14%	39
TOTAL		111

## Q22 Are you satisfied with your current accommodation in Smiths Falls?

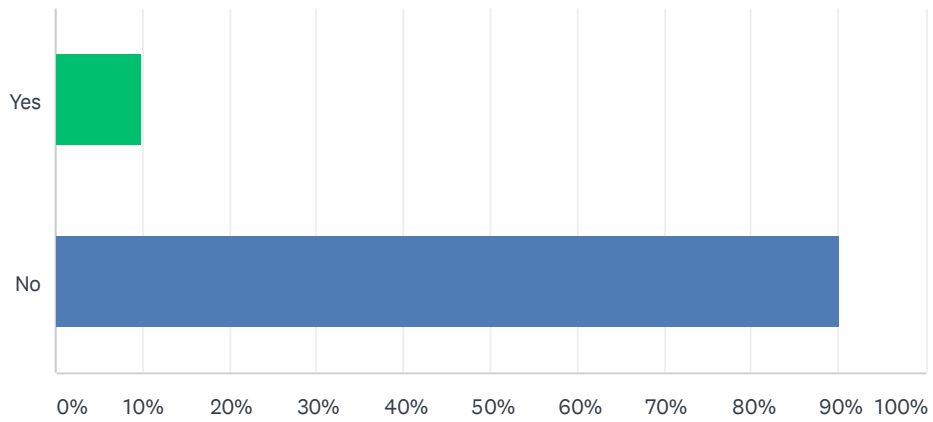
Answered: 113 Skipped: 0



ANSWER CHOICES	RESPONSES
Yes	69.91% 79
No	30.09% 34
TOTAL	113

### Q23 Do you believe that there is adequate housing in Smiths Falls to meet everyone's needs?

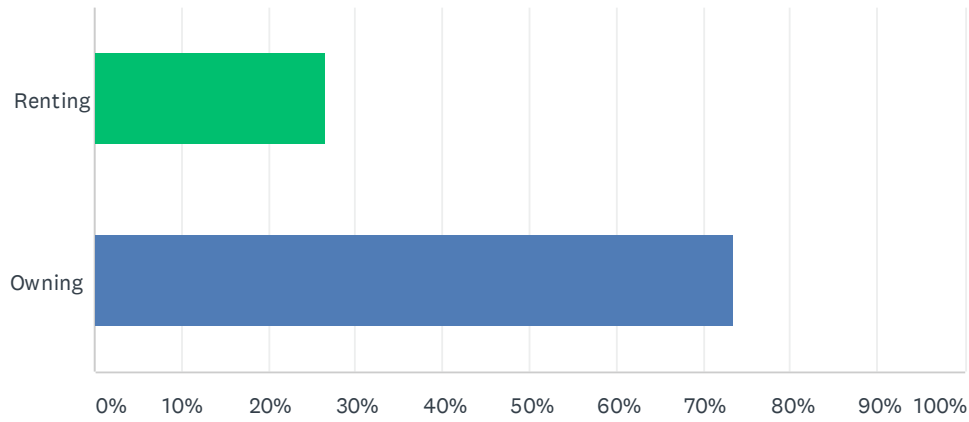
Answered: 113 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	9.73%	11
No	90.27%	102
TOTAL		113

## Q24 What would you consider to be ideal for you?

Answered: 113 Skipped: 0

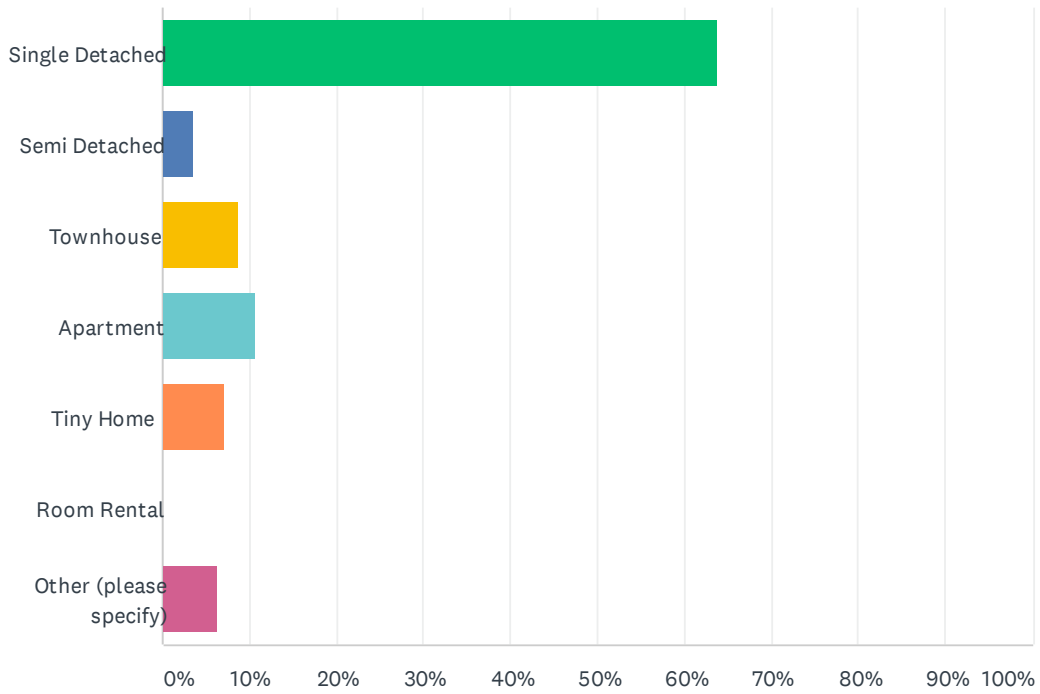


ANSWER CHOICES	RESPONSES
Renting	26.55% 30
Owning	73.45% 83
TOTAL	113



## Q25 Which type of housing would best suit your needs?

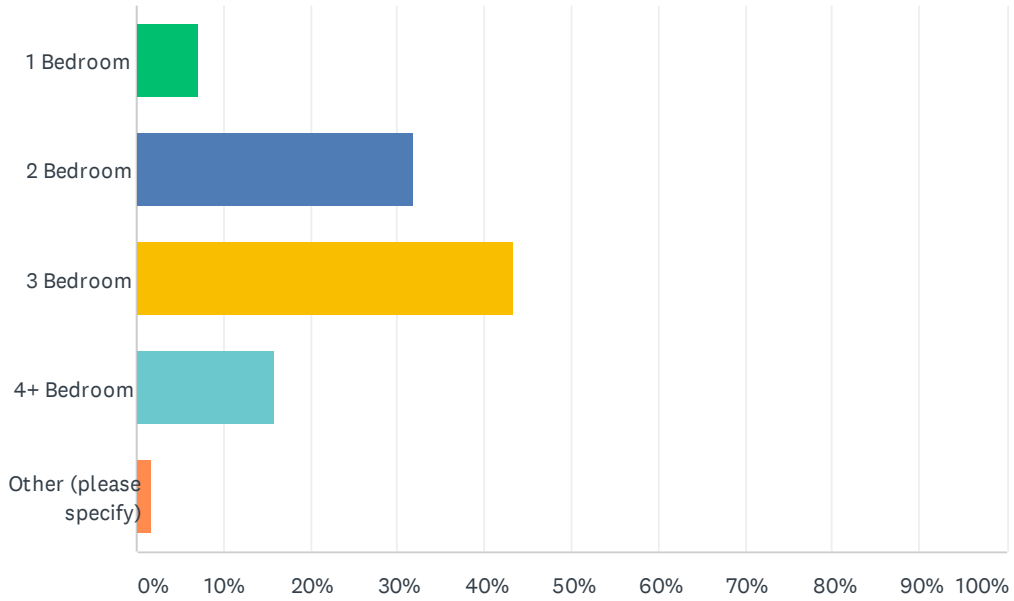
Answered: 113 Skipped: 0



ANSWER CHOICES	RESPONSES	
Single Detached	63.72%	72
Semi Detached	3.54%	4
Townhouse	8.85%	10
Apartment	10.62%	12
Tiny Home	7.08%	8
Room Rental	0.00%	0
Other (please specify)	6.19%	7
<b>TOTAL</b>		<b>113</b>

## Q26 How many bedrooms would you ideally like?

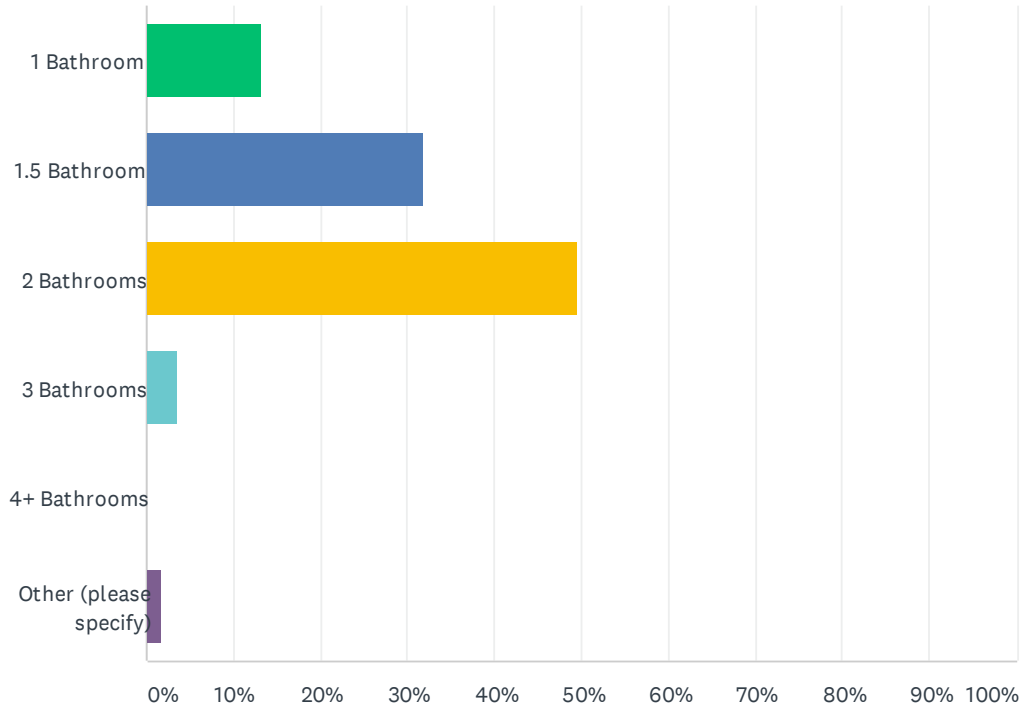
Answered: 113 Skipped: 0



ANSWER CHOICES	RESPONSES	
1 Bedroom	7.08%	8
2 Bedroom	31.86%	36
3 Bedroom	43.36%	49
4+ Bedroom	15.93%	18
Other (please specify)	1.77%	2
<b>TOTAL</b>		<b>113</b>

## Q27 How many bathrooms would you ideally like?

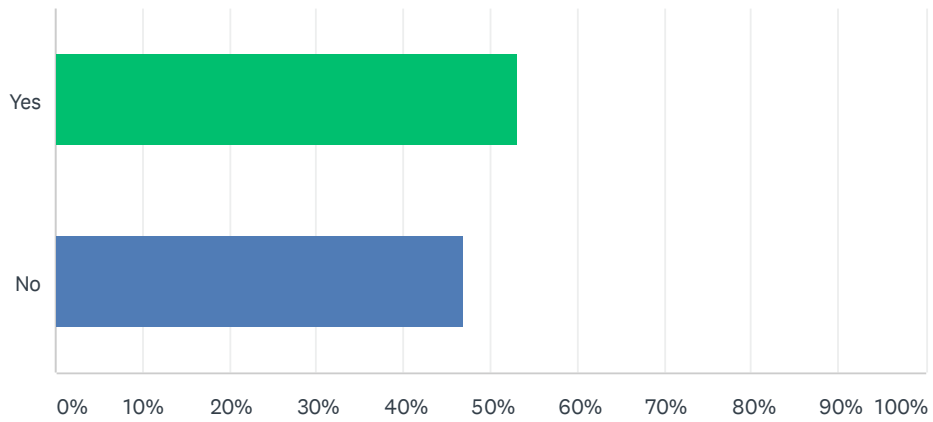
Answered: 113 Skipped: 0



ANSWER CHOICES	RESPONSES	
1 Bathroom	13.27%	15
1.5 Bathroom	31.86%	36
2 Bathrooms	49.56%	56
3 Bathrooms	3.54%	4
4+ Bathrooms	0.00%	0
Other (please specify)	1.77%	2
<b>TOTAL</b>		<b>113</b>

## Q28 Do you (or does anyone close to you) feel the need to leave Smiths Falls in order to find less expensive housing?

Answered: 113 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	53.10%	60
No	46.90%	53
TOTAL		113

Q29 If you have further suggestions to increase affordable and market value housing in Smiths Falls, please explain.

Answered: 30 Skipped: 83

## Housing Needs Survey for Smiths Falls

#	RESPONSES	DATE
1	Find a way to help families get into a mortgage. Rent to own options	7/1/2020 9:41 PM
2	I have seen elsewhere in Ontario a community of small modular homes in a community-housing type of development that are available in a variety of sizes and styles, with a central rec and entertainment complex; if the town or co-op group could build such a community with a variety of renters in mind, I believe that you would have a winning option	6/19/2020 6:33 PM
3	Lowering property taxes and water rates could draw more homeowners and landlords to Smiths Falls. It could also increase the likelihood of developers wanting to expand Smiths Falls	6/19/2020 7:41 AM
4	Invest more in the community and housing. The police have around 20% of the total budget and community funding is minimal comparatively.	6/19/2020 12:50 AM
5	I have no suggestions I just know that if my family is to survive in Smiths Falls I need help. I'm fighting to keep my kids here because I've spent my whole life here, their services are here, their school is here. But I just don't know anymore.	6/18/2020 11:56 PM
6	Smiths falls needs more condos and apartments for seniors. Nice places with perks like underground parking, common areas	6/18/2020 5:01 PM
7	We are affordable! We are the only market segment where you can get a detached single family for well under 300k. Our challenge here is that certain areas in town are falling apart, landlords are not being held accountable, the homes look unsafe and unkept... We are slowly beginning to see out of town investors acquiring investment properties, fixing them up and renting them. This is who we need to attract, there are great rent subsidy programs in place for this very reason.	6/18/2020 3:01 PM
8	Clean up the town. It's in poor shape. Reward people that maintain their place and enforce people that don't. Maybe hire bylaw that lives in this area like Perth. They have a much better bylaw than Smiths Falls.	6/13/2020 1:01 PM
9	Smiths Falls has the cheapest housing in the area currently when you consider amenities. If you make it cheaper, a specific demographic will follow.	6/12/2020 8:49 AM
10	I think if you are building affordable apartment complexes the rent should be geared to a percentage of the individual's income. The rent would therefore be different for each individual based on their income.	6/11/2020 8:49 PM
11	Use better construction companies	6/10/2020 8:22 PM
12	1) Turn old St Francois into 1 bdrm apartments. 2) Build a residence type building with 5 floors; 10 single rooms, a shared kitchen, shared common room, shared bathrooms and showers per floor. Rent rooms out separately, everyone keeps their own dishes in their room. Main floor secured entrance, with front desk personnel, maintenance/janitorial staff for cleaning shared areas	6/10/2020 4:48 PM
13	More Social Housing in small clusters or blocks to blend in with neighbourhoods. I like the idea of incentives to builders to include a proportion of units to low income families making an inclusive environment.	6/10/2020 6:44 AM
14	I've heard and seen many organizations talking and building tiny house communities for homeless youth, seniors, young adults. It would solve a lot of shortages for housing for 1 bedroom apartments, one room rentals and having to share a home with multiple occupants.	6/9/2020 10:42 PM
15	Continue talking with everyone	6/9/2020 8:51 AM
16	n/a	6/6/2020 11:19 AM
17	Offer subsidies or partner with the County. Ask the community for help with this. Designate a salary for this because fundraising takes a lot of time and effort to be successful.	6/6/2020 10:33 AM
18	Be careful of where you develop it and have a good look around it, that means a lot	6/6/2020 6:42 AM
19	All the newer housing is high end. The only affordable housing is older homes that frequently have old plumbing & electricity, poor insulation, & high ownership costs.	6/5/2020 10:43 PM
20	Apartments	6/5/2020 9:32 PM
21	I think a complete overhaul of things such as taxes and water should be looked into. We have	6/5/2020 9:02 PM

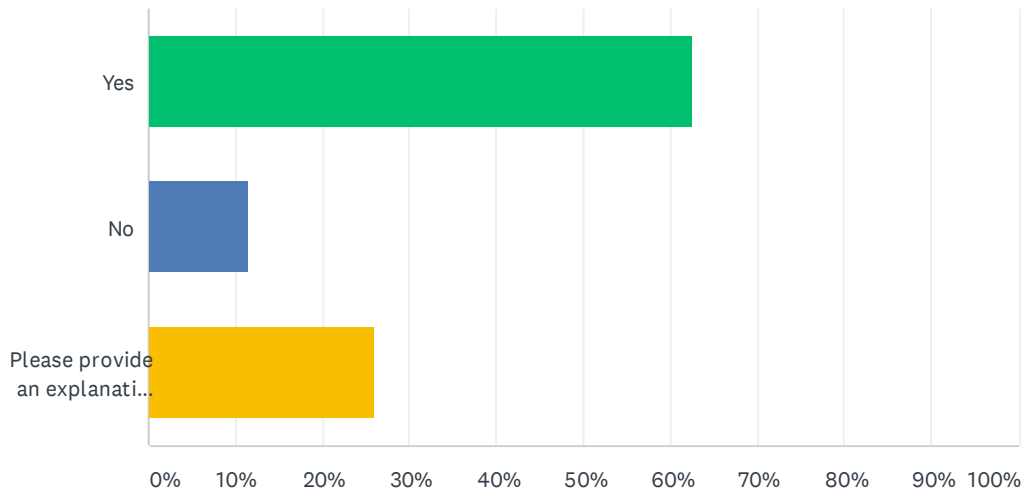
## Housing Needs Survey for Smiths Falls

the highest cost compared to even Toronto or Vancouver, which I have friends in both. People here are starting to feel as if they live in germany under hitler. That is why people are wanting to leave. I have talked to a few people who have moved here and have said they are moving again because the cost is higher then they could have imagined. I know all of this will be ignored like everything else the community has to say.

22	The housing market in Smiths Falls is overvalued at the moment, in my opinion. I suspect that will be reflected in prices once the COVID pandemic is resolved. There are some old homes in town that were on the market, which could be refurbished and perhaps set up for co-housing or Baba Yaga housing for seniors.	6/5/2020 7:33 PM
23	make it easier for builders to work in this area	6/5/2020 6:58 PM
24	lower property taxes	6/5/2020 6:09 PM
25	the town needs to regulate how much tent can be charged per square foot of space	6/5/2020 1:15 PM
26	I don't feel like this survey will accomplish anything. It's been deplorable for years in Smiths Falls trying to find a decent home to rent	6/5/2020 12:50 PM
27	Reduce property taxes and water/sewer rates by at least half, otherwise we are overpaying for a low grade town with no services and no amenities	6/5/2020 12:26 PM
28	Tiny homes of course.	6/5/2020 12:04 PM
29	Providing incentive for developers would be good, but for the families that are wanting to own and are financially viable, providing assistance to them (grant for downpayment after financial review+ conditions) which could better their lives and provide roots in Smiths Falls for these new families.	6/5/2020 10:56 AM
30	Tiny home community would be a nice addition to the town and rented to low income single disabled people who can't afford apartments but want independence.	6/5/2020 10:39 AM

### Q30 Would you be supportive of the Town providing financial incentives to developers to build affordable housing?

Answered: 112 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	62.50%	70
No	11.61%	13
Please provide an explanation below:	25.89%	29
<b>TOTAL</b>		<b>112</b>