

SCUGOG HOUSING ADVISORY COMMITTEE

HOUSING FOR ALL AGES AND STAGES

Council Presentation March, 2018

1. INTRODUCTION

This housing plan for the Township of Scugog is more than just a bricks and mortar scheme. It is a community building document to address housing opportunities that will have the power to transform the way we view community life and happiness in Scugog. It is a document that seeks to break down barriers between people of all ages, abilities and income levels, no matter what their stage of life.

Human beings are more than the sum of their abilities and achievements; we are social beings, who benefit from supportive communities. Other housing plans seek to individualize people and make it easier for them to live apart with high fences. This plan seeks to provide a welcoming community and homes that people can enjoy and afford.

Since its establishment by Council in the Fall of 2014, the Scugog Housing Advisory Committee has ambitiously sought to determine the complexities of the housing situation in the Township. This involved numerous discussions with Township staff, other organizations and individuals with expertise in the housing industry. In addition, three Housing Symposiums have been held to discuss the housing issues in the Township.

Public involvement is essential in understanding the issues facing the Township in the provision of housing for the future. A holistic housing plan takes into consideration much more than bricks and mortar and hard costs. An outstanding housing plan considers fundamental human needs: it considers the whole person, safety and security, sustainability, green living, and relational values. In our discussions with people we discerned a trend toward folks seeking more enjoyment and happiness from their homes, rather than owning large homes that are costly, inefficient and burdensome. With this document, the Housing Advisory Committee would like to radically change the concept of a housing plan to incorporate the “happiness factor.” This is a housing plan that offers something for everyone, whatever their age, income level, ability or aspiration. It is our hope that the fulfillment of this plan will enable people to experience the joy of community in Scugog and that it will form an important component to the Port Perry Community Improvement Plan.

2. BASIS OF HOUSING FOR ALL AGES AND STAGES

Housing for all Ages and Stages is based on the principles contained in the Durham Region Housing Plan – At Home in Durham, This Plan identifies that rental affordability is the primary housing challenge facing Durham and contains the following four goals to address the housing needs in Durham:

- End Homelessness in Durham
- Affordable rent for everyone
- Greater housing choice
- Strong and vibrant neighbourhoods

The Township of Scugog Official Plan that covers the entire Township and the Port Perry Secondary Plan are policy documents that are aimed at providing a wide range of housing types and tenure within the Port Perry area and the hamlets and surrounding agricultural areas. It is intended that the endorsement of Housing for All Ages and Stages by the Council of the Township of Scugog will form the basis for the implementation of recommendations contained in the Housing Plan through amendments to the Township of Scugog Official Plan, the Port Perry Secondary Plan and the Township of Scugog Zoning By-law.

A Housing Symposium was held in November 2015 which brought forward a number of critical issues for public discussion. This Symposium assisted in determining the focus for the Housing Plan for the Township. The interest generated by the Symposium has resulted in additional workshops and symposiums in the Townships of Brock and Uxbridge and will be continued through further consultations with the residents of the Township. A second Housing Symposium was held in November 2016 at which time the draft Housing Plan generated considerable discussion and comment. It has been clearly demonstrated that other communities are dealing with the same issues and Scugog has an opportunity to be a leader in the Region regarding an inclusive and appropriate housing philosophy and plan. A third Housing Symposium was held in November 2017. The focus of the discussion at the symposium was on the implementation options for the provision of affordable housing, in both ownership and rental tenures.

In the preparation of this Plan, the Housing Advisory Committee met with the various housing providers and residents in the Township to determine specific issues/barriers that were encountered in the municipality when addressing the housing needs of its residents.

3. VISION

The ideal future of housing in the Township of Scugog includes:

- A full range of housing types and ownerships;
- Building strong neighbourhoods through the integration of housing types and ownerships throughout the community;
- The community as a willing host to affordable housing options;
- The design of housing to accommodate people of all ages and abilities;
- The provision by the Township of incentives to developers who provide affordable housing units; and,
- Partnership development between the Township, housing providers and developers to achieve a complete community that meets the needs of all residents.

All residents will be able to live in and work within the Township in housing that addresses all their needs, including financial and physical. They will enjoy living in a community that is environmentally aware and is all inclusive.

4. A SNAPSHOT OF SCUGOG HOUSING

- There are a total of approximately 22,000 residents in the Township. Forty-five percent of the people reside in Port Perry, with the remainder living in the hamlets, shoreline residential areas and the rural areas.
- 85% of the houses are single detached dwellings which are generally owner-occupied.
- The cost to buy a single detached house in Port Perry is approximately \$540,000. (DRAR December 2016)
- There are approximately 600 rental apartments in Scugog with an average rent of \$762/month for a one-bedroom and \$935 for a two bedroom unit (2016).
- The concentration of individuals 65 years and over in Port Perry represents close to 25% of the Township's residents and is almost double that compared to Durham Region as a whole. This percentage is anticipated to increase in the coming years to 33%.
- Cost to build a new house in Port Perry includes:
 - Land – in April 2016, the minimum cost of an unserviced lot in Port Perry was \$180,000 and the minimum cost of a serviced lot was \$235,000.
 - Studies – which may be required for a property already zoned include archaeological assessment, stormwater management and grading, traffic, and environmental assessment. Additional studies may be

required if the property requires rezoning. Depending on the studies required the costs can range from \$2000 to approximately \$15,000.

- Design costs- by an architect and/or builder
- Building Permit – 2016 fee for construction of a new residence is \$1.08 per square foot. For a 1,200 sq. ft. house the cost for the building permit fee is \$1,296.
- Development Charges – Total Development Charges payable for a single or semi-detached Dwelling (including Regional and Education Development Charges for development on a serviced lot is \$39,727 (July 2016)
- Construction - the current costs for construction of a residential house ranges from approximately \$1.80 - \$2.20 per square foot.

All of these costs are included in the purchase price of a home.

- Growth in Port Perry over the last 12 years has been slow due to the lack of sewage capacity
- Upon completion of a new sewage treatment plant in 2017, an additional 1,750 people can locate in Port Perry in accordance with the Growth Plan policies which are contained in the Township Official Plan. Several residential development applications have already been by the Township which, if approved could consume a large proportion of the anticipated capacity. None of the proposed developments contain affordable housing units.
- The Township adopted a sewage allocation policy on June 27, 2016 that provides a priority to affordable housing and is a first step in achieving the stated goals in the Official Plan and Port Perry Secondary Plan
- Those with special needs, transitional housing, retirement communities and social housing may benefit from the sewage allocation policy and may receive the necessary allocation to allow this type of housing to be developed in the Township. The existing lack of safe and affordable housing, particularly for seniors and those on limited incomes or disability incomes, means that individuals may not be able to be appropriately housed in their community of choice. They may have to move to urban centres in the south parts of the Region or in other communities with more affordable housing choice and transportation options, leaving behind the communities where they were raised, worked and contributed.

By December 2018, the housing situation in the Township has not improved a great deal. The cost of housing increased in 2017 and stabilized in 2018. A few infilling houses have been developed and several of the subdivision developments have received final approvals and are in various stages of construction. One of the churches in Port Perry is examining the opportunity for providing affordable housing on a portion of the church's property.

5. FOCUS ON HOUSING

The existing housing in Port Perry, hamlets and the surrounding rural area is predominantly single detached housing. The average resale cost of a resale house is over \$540,000 (December 2016). Rental accommodation is a rare commodity and comes at a premium cost. The Township does not provide a range and mix of housing that is encouraged by its policy documents and that is required by its residents currently. The residents who cannot afford to buy a single detached dwelling or pay the high rent for an apartment are being forced to move out of the community and relocate elsewhere.

In order to achieve a greater range of housing options, there is a need to provide a greater variety of affordable home ownership options and more opportunities for rental housing. More affordable home ownership options are required for first time home buyers and those who are retiring and transitioning to a fixed income, yet want to stay in the community, whether in Port Perry or one of the hamlets in the rural area. A greater variety of housing options needs to be integrated within the existing single detached housing developments.

Affordable Homeownership Options

1. *Smaller houses*

In order to increase densities and encourage intensification, more municipalities are permitting the construction of small houses, with less than a 1,000 sq. ft. footprint on small lots and in some cases, in laneways. Minimum lot size, and side and rear yard requirements have been reduced to accommodate this trend. Changes may be required to the Zoning By-law that will facilitate the construction of smaller houses. Due to the large number of laneway buildings in Toronto there have been a number of pilot projects approved that have allowed a garage on the laneway to be converted to a small house.

2. *Townhouses, semis & link housing*

Townhouses, semi-detached dwellings and link housing are generally constructed on a relatively small lot with minimum setbacks required. These forms of housing have the potential to provide more affordable home ownership options. The Township policies encourage their development. However, recent actions have eliminated such housing from approved subdivision developments, reverting back to single detached housing developments. Policies need to be incorporated into the Township's Official

Plan and the Port Perry Secondary Plan that will require a more inclusive mix of housing forms and implement the sewage allocation policy. Such policies will then assist the Township in meeting the stated growth management goals.

3. *Innovative ownership models*

The first Housing Symposium focused on a number of innovative home ownership options. One that generated a lot of interest is the concept of several unrelated persons sharing home ownership. This form of co-ownership is permitted but should be based on a clearly understood legal agreement. It is anticipated that this concept will appeal, at a minimum, to first-time homebuyers and seniors wishing to downsize. CMHC is currently encouraging this ownership option and is closely examining the project in Port Perry.

Township policies also provide for the construction of a garden suite in residential areas. Such purpose-built suites are considered temporary but may remain up to 20 years on the site. The establishment of a garden suite is essentially the same as permitting a secondary housing unit in an accessory building. Such a housing unit is to be connected to the water and sewer services that service the main residential building. There have not been many examples of garden suites in the Township, due mainly to the temporary nature, albeit 20 years, of the development. It is not reasonable to expect that such a unit will be demolished over 20 years. It is recommended that the 20 year requirement for the demolition of a garden suite be eliminated. This may encourage the development of more garden suites in the Township. As the garden suite would no longer be considered a temporary use, changes to the Development Charge By-law care should be made to ensure that a residential development charge is not levied at the time of construction.

Charities such as Habitat for Humanity Durham, provide a helping hand to some families who may otherwise never have the opportunity or economic ability to purchase their own home. Chosen families must meet strict criteria and fulfill “sweat equity” requirements in order to qualify for a house. In order to assist Habitat for Humanity Durham to provide housing in the Township of Scugog, a fundraising committee must first be established by the community.

Residential condominiums can provide the opportunity for apartment ownership. This form of housing is limited in the Township and is not considered to be “affordable” as the existing units are classified/marketed as luxury condominiums. There are some interesting examples in other municipalities where apartments are available for both home ownership and rentals in the same residential development while sharing common facilities and services. These are generally aimed at providing housing for seniors. Various services that may be required by the residents are offered on site. The Township’s rapidly growing aging population has created a strong demand for this type of housing.

Life Leases offer a form of housing that lies between the options of independent living in an owned single detached dwelling or the rental of a dwelling unit such as an apartment. There is one small development in Port Perry that offers this option. Life leases have become increasingly popular for seniors who are capable of independent living. In life leasing, you do not own a property, but an interest in that property for an initial lump sum payment and monthly maintenance fees and property taxes. You then have the right to occupy the unit.

Affordable Rental Housing

1. Secondary dwelling units in existing houses

The most economical way of providing much needed rental accommodation is through the development of secondary dwelling units in existing houses. This type of accommodation benefits both home owners and potential renters. At the present time secondary dwelling units are only permitted in single detached houses. As this is a form of rental housing that has been encouraged by the Township for many years, it should no longer be solely allowed in single detached dwellings. They should also be permitted in semi-detached, links and townhouses. In addition, some municipalities are permitting secondary units in accessory buildings such as garages. This should also be encouraged since it provides for increased densities while adding a greater degree of privacy to both those living in the residence and the tenants. Another change that would help increase the formation of secondary suites is to delete the stipulation in the zoning by-law that one of the units must be owner-occupied. The requirement of two parking spaces per dwelling unit is also onerous. Consideration should be given to

decreasing the parking requirements for secondary dwelling units in the zoning by-law.

It is noted that all new secondary units must meet the Township and the Ontario Building Code requirements. It is also a form of housing that can be provided without payment of additional Development Charges to the municipalities and the School Boards (provided they are installed in an existing dwelling).

There have been recent discussions with the Township staff regarding the need to have a separate category for garden suites. Permitting a secondary unit in an accessory dwelling such as a garage or in a purpose built building on the subject property is essentially the same as a garden suite without the 20 year time frame for demolition.

2. *Secondary dwelling units in new house construction*

Consideration should be given by builders that the design of new house construction should include a “rough in” for a secondary unit. This would include, in the case of a unit in the basement, a secondary access, large windows and plumbing. Such rough-ins would allow for the ease of obtaining the necessary permits at a minimum cost to the home owner. Council could encourage the consideration such “rough ins” at the time of building permit by offering incentives such as a reduction in the building permit application fee.

It is recommended that the Development Charges By-law be revised so that a development charge is not levied against a secondary unit, whether it is part of new construction, is included in a renovation to an existing building, in an accessory building on the property or in a garden suite.

3. *Homesharing*

Homesharing is a housing solution that was first started in the United States and have become more fully developed in England. Formal Homeshare programs are now becoming more common in many countries including Canada. A Homeshare Practice Guide prepared by with the support of the British Department of Health in 2011 provides the following information regarding homesharing:

- A Homeshare involves two people with different sets of needs, both of whom have also something to offer.
 - Householders who have a home that they are willing to share but are in need of some help and support
 - Homesharers need accommodation and who are willing to give some help.
 - Both participants gain from the arrangement, giving and receiving in equal measure. Operating within the principle of mutuality, both parties feel valued and respected for their contribution and can enter the agreement with dignity and enthusiasm
 - Homeshare makes use of housing stock that would not otherwise be available to the community
 - It is not for live-in care, a live-in housekeeper or simple lodger arrangements

Constraints

There are a number of identified barriers that constrain the variety of housing produced.

1. Market Forces

Typically, builders construct houses that will sell quickly and produce a profit. At the present time, the housing construction of choice within the Township of Scugog, is the single detached dwelling. This comes despite the policies in the Provincial, Regional and Township documents which encourage a wide range of housing types and tenure. It is very difficult for a builder to construct a single detached house that could be considered affordable, (i.e \$300,000), when the cost of the land, development charges, connection charges, application fees, legal fees and required studies amount to more than \$250,000 before approvals are received for construction.

A townhouse or semi-detached dwelling is usually sold at a more affordable cost than a single detached dwelling. However, it is more difficult for the builder to make a profit when the cost of development is almost the same for a single detached dwelling as it is for a townhouse. In addition, it may take more time for a townhouse to sell which adds additional costs to the builder.

2. Township Policies

- Official Plan Policies

The existing Official Plan Policies, both in the parent document and the Secondary Plan for Port Perry, “encourage the provision of a range of housing types and opportunities to accommodate persons with diverse social and economic backgrounds, needs and desires while promoting the maintenance and improvement of existing housing”. Stronger language is necessary given that the ultimate goal of the Township is to provide a complete range and mix of housing, both ownership and rental and with an affordable component.

- Zoning Provisions

There are a number of provisions in the Zoning By-law that either prohibit or constrain the development of affordable housing. These include not allowing habitation in an accessory building; one of the units must be owner occupied for a secondary unit to be permitted; onerous parking and ingress and egress requirements for secondary dwelling units; and, secondary units only permitted in single detached dwellings. Reduced parking requirements should be considered in specific portions of Port Perry near the bus route for boarding/rooming homes, senior citizens housing complexes and apartments.

Present and suggested parking requirements:

Residential:	Current Parking Requirements	Suggested Parking
(a) Apartment, Fourplex or Converted Dwelling	1.5 Parking Spaces for each Dwelling Unit.	Allow 5% of downtown apartments to have no parking spaces.
(b) Boarding, Lodging or Rooming House	1 Parking Space for each Dwelling Unit plus 1 Parking Space per Guest Room.	Option to have 25% of rooms without a parking space.
(c) Senior Citizens Housing Complex	1 Parking Space for each Dwelling Unit.	Option near transit to have .75 parking space per dwelling unit
(d) Residential other than specified herein	2 Parking Spaces per Dwelling Unit, one of which may be located inside a Garage.	
(e) Retirement Home	0.75 Parking Spaces per Suite.	
(f) Secondary Suite	The parking requirements for two Dwellings on the Lot are met;	Option to have 2 spaces rather than 3

- Community Improvement Plan

Community Improvement Plans (CIP) offer grant and loan programs and other incentives to improve certain areas of a community. The Township is initiating the preparation of a CIP for specific portions of Port Perry. The adoption of the CIP will permit the Township to offer incentives to homeowners and possibly allow the Township to obtain grants to implement the CIP. It is suggested that, since the need for wider range of housing types and affordability is a priority for many existing residents of the Township and there is only a small window of opportunity (five years) to achieve some more diversity in the housing stock, the Township establish the residential area in downtown Port Perry as its first priority for a Community Improvement Plan.

- Upper Storey Conversion to Residential Loan Program

This loan program can be used for the conversion of upper storeys of commercial buildings to residential use, including the provision of safety and fire protection systems, installation or reinforcement of floors, ceilings and walls, windows, stairs and improved accessibility features. If the loan is retired within three years, 25% of the loan is forgiven as a grant. The loan covers 100% of the costs of the eligible works per building, subject to a maximum of \$25,000 per building. It may be beneficial if this program could

also be applied to the conversion of upper stories of certain industrial buildings to residential use.

- Upgrade to Building Code

This loan program can be used for upgrading buildings to Ontario Building Code standards, including fire protection systems, ventilation, reinforcement of floors, ceilings and walls, windows, electrical wiring, plumbing and improved accessibility. The loan covers 100% of the costs of the eligible work per building, subject to a maximum of \$25,000 per building. If the loan is retired within three years, 25% of the loan is forgiven as a grant.

- Façade and Accessibility Improvement Loan

This loan program can be used for façade restoration and repair, redesign, painting, entranceway modifications, improved accessibility (including automatic doors), lighting, awnings, signage and window replacement. The loan covers 100% of the costs of eligible works to a maximum of \$15,000 per address or storefront. If the loan is retired within three years, 25% of the loan is forgiven as a grant. The interest-free loan can be carried for a maximum of ten years.

- Development Charges

Development charges are levied by the Region, Township and the school boards at the time of building permit issuance for new construction. These charges are intended to cover the cost of municipal services that will be required to serve new populations. Some municipalities provide a reduction in the charges to encourage non-profit affordable housing. At the present time the existing development charge by-law for the Township does not reduce charges to encourage affordable housing. In addition, all development charges related to a proposed development are required to be paid at the time the building permit is issued. Consideration should be given to requiring the payment of these charges over a period of time (i.e 10 years). The By-law comes up for review in 2019 and consideration should be given to include some incentives for that could allow for the provision of more affordable housing.

At the present time, if a builder proceeded with providing a secondary unit in the construction of a new house, it will be considered as a two unit house and development charges would be applied to both units. A revision to the Region's and the Township's Development Charges By-laws would be

necessary to delete the requirement for the charge for secondary units that are “roughed in” at the time of construction. In addition, the By-law should be reviewed to ensure that once a garden suite is no longer considered a temporary use, that a residential development charge will not be levied.

- Application Fees

The Township recently increased all development application fees which came into force on July 1 2015. The fees are automatically increased annually. The Scugog Housing Committee had an opportunity to provide some comments on the proposed fee structure. The comments were considered and resulted in a motion being passed that would allow Council to change application fees on a site specific basis if the proposed development required less time and resources to process than a typical application and/or if the development substantially contributes to the long term strategic objectives of the Township.

- Allocation of Water and Wastewater Capacity

With the limited number of residential units that can be permitted with the completion of the expansion of the sewage treatment plant, consideration should be given to implementing and monitoring the recently adopted sewage allocation policy to determine its effectiveness in providing a greater variety of housing. This should focus specifically on the provision of affordable housing. Concern has been expressed that without specific requirements regarding the provision of affordable housing units, few, if any, affordable housing units will be provided sewage allocation in the next five years. The adopted policy identifies that applications will be evaluated by Council on the achievement of one or more of detailed criteria and a determination of priority. Care needs to be taken to ensure that all forms of residential development can be considered in the allocation of servicing capacity.

6. PRELIMINARY ACTION PLAN

ACTION # 1	BY WHOM	TIMING
Present Housing Plan to Township Committee	SHAC and Township of Scugog	SHAC – March 20, 2017 Township – June 2017

ACTION #2	BY WHOM	TIMING
Amend Official Plan and Secondary Plan for Port Perry to require a specific percent of subdivision/tract housing to be townhouses, links or apartments to encourage integration of all housing types.	Township of Scugog	Initiate amendment process in 2019

ACTION #3	BY WHOM	TIMING
Encourage the rough-in of accessory apartments in new construction. Requires revision to the Development Charges By-law	Region of Durham & Township of Scugog	2018

ACTION #4	BY WHOM	TIMING
<p>Amend Zoning By-law:</p> <ul style="list-style-type: none"> a) to eliminate the minimum lot size, reduce setbacks to encourage the production of small, efficient houses; b) to delete requirement that accessory apartments only be permitted in residences that are owner occupied; c) permit accessory apartments in accessory buildings; d) reduce parking standards for accessory apartments from 2 spaces to 1; e) reduce parking standards in areas within walking distance of downtown or even the implementation of a no vehicle zone in the downtown area; f) permit accessory apartments in semi-detached, links and townhouses g) delete the 20 year requirement for the removal of "garden suites" from the by-law . 	Township of Scugog	Council approved that some amendments be brought forward for approval in 2018 - ongoing

ACTION #5	BY WHOM	TIMING
		2017

<p>In the review of the Development Charges By-law include:</p> <ol style="list-style-type: none"> 1. an exemption/reduction for affordable housing based on specific criteria and a housing service agreement with the appropriate agency; 2. an exemption for the “rough-in” of a secondary dwelling unit at the time of new construction; 3. an exemption for a garden suite (no longer a temporary use) 4. Permit the payment of Development Charges over a period of years (i.e. 10 years) 	Township of Scugog	
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ACTION #6	BY WHOM	TIMING
Amend the Port Perry Secondary Plan to implement the sewage allocation policy which identifies the priority for affordable units and reserving units for infilling proposals of 1-2 units in size to encourage intensification of existing neighbourhoods..	Township of Scugog	Initiate in 2018

ACTION #7	BY WHOM	TIMING
As a first priority, prepare a Community Improvement Plan for the residential portion of downtown Port Perry that can be used to provide incentives for developments that provide affordable housing.	Township of Scugog	2017 – 2018

ACTION #8	BY WHOM	TIMING
Review the parking requirements in the Zoning Bylaw that will: <ul style="list-style-type: none"> - examine reducing parking requirements in the downtown of Port Perry and along bus route and for secondary units; an - examine the reduction of the parking requirements for accessory units to 1 from 2 parking spaces. 	Township of Scugog	2018

ACTION #9	BY WHOM	TIMING
Develop a model for innovative housing in association with a University that can assist the Township in providing small efficient residences that reduce the carbon footprint and that could be used as a model for other municipalities facing the same pressures as Scugog.	Township of Scugog, Housing Advisory Committee, Durham Region Home Builders	2018 - 2019

ACTION #10	BY WHOM	TIMING
Meet with housing stakeholders to discuss issues and involve them in the implementation of suggested actions	Housing Advisory Committee	On - going

ACTION #11	BY WHOM	TIMING
Continue with community education regarding housing issues in the Township	Housing Advisory Committee	On-going

ACTION #12	BY WHOM	TIMING
Consider incentives for builders who incorporate green infrastructure in the construction of houses that help to reduce the carbon footprint of the houses. These features could include solar panels, geo-thermal systems, etc. Incentives could include reduction in application and building permit fees, delay in taxation	Council	2018

7. UPDATE AND NEXT STEPS

During the last four years the Housing Advisory Committee has encouraged the participation of the Township’s residents in discussion regarding the housing issues that

we all face. Each year a Housing Symposium was held in the fall, all of which were well attended. In addition, a number of workshops were held on specific topics that addressed concerns by the residents. In June 2016, the Housing Advisory Committee presented the Preliminary Housing For All Ages and Stages to Council on June 20, 2016. Subsequent to further public consultation and a second Housing Forum at which time the draft Housing Plan was presented and received feedback from the participants. A more final version of the Housing Plan was presented to Council in March 2017 at which time staff was authorized to proceed with a number of recommended amendments to the Zoning by-law as suggested in the Housing Plan. Presentation of the Housing Plan to Committee of the Whole on March 20, 2017.

The next steps in addressing the housing issues in the Township include;

- Presentation of Updated Housing Plan to Committee of the Whole on April 23, 2018
- Participate on the EDAC on a regular basis
- Monitor the implementation of the Housing Plan once adopted by Council
- Hold the 4rd Annual Housing Symposium in November, 2018 where the focus will be Homesharing.
- Hold seminars on various topics including being a landlord/tenant
- Further discussions are required regarding establishing vital partnerships that will assist in the provision of affordable housing
- Further discussions are required regarding the impact of the implementation of the provincial inclusionary zoning requirements on the provision of affordable housing
- Further discussions are required regarding development charges levied on affordable housing and on parking requirements