

Appendix 2: Housing Brampton (Main Document)



HOUSING BRAMPTON
AFFORDABLE • DIVERSE • INNOVATIVE

HOUSING BRAMPTON

Housing Strategy and Action Plan

April 2021



LAND AND CALL TO ACTION ACKNOWLEDGEMENT

We acknowledge that Brampton is situated on the Treaty Territory of the Mississaugas of the New Credit First Nation, and before them, the traditional territory of the Haudenosaunee, Huron and Wendat. We also acknowledge the many First Nations, Metis, Inuit and other global Indigenous people that now call Brampton their home. We are grateful to have the opportunity to operate on this land and we recognize our responsibility to serve as stewards for the land and give our respects to its first inhabitants.

Brampton supports the United Nations Declaration on the Rights of Indigenous Peoples and the Truth and Reconciliation Calls to Action, which act as starting points for the City to develop meaningful collaborative relationships and work that addresses the systemic inequities and racism that Indigenous Peoples face. We recognize, however, that a more comprehensive approach is required for the City to work towards true reconciliation and restorative justice - work which must involve sustained engagement with local Indigenous communities as we implement Housing Brampton over the next five years.

MAYOR'S MESSAGE



“Safe and adequate housing is key to physical, economic, and social well-being. I am proud that Brampton is developing its first ever housing strategy- *Housing Brampton*. It is a bold step forward to improve affordability and diversity through new and innovative approaches. We are working closely with community stakeholders and our regional, provincial and federal partners to help create the best conditions possible for better housing supply, more options and greater availability for all.”

Mayor Patrick Brown



ACKNOWLEDGEMENTS

Housing Brampton is the result of feedback, advice, and expertise provided by residents of Brampton, Council, City staff, the Region of Peel, non-profit organisations, co-operatives, community partners, development industry representatives, other levels of government and the Brampton Housing Advisory Committee. Thank you for your passion and contribution to the development of this strategic document! The City looks forward to working closely with all partners in the implementation of Housing Brampton.

HOUSING BRAMPTON

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PART 1 INTRODUCTION

1.0 Introduction

The Region of Peel is one of the fastest growing urban centres in the Province. Its growth is driven by a wide variety of factors such as international and interprovincial migration, location within the GTA, proximity to downtown Toronto, whether for employment or visitation, and strong accessibility features, including significant highway access and transit.

Brampton is a vibrant city within the Region of Peel that is experiencing strong growth and development, which is expected to continue in the future. Its growth is now shifting from greenfield development to greater intensification. Brampton's new vision for its future, 'Brampton 2040 Vision' was endorsed by its Council in 2018 following extensive public engagement. Brampton 2040 depicts a more sustainable, urban, and innovative direction for the City. Vision 5 Social Matters and Housing states: In 2040, Brampton will be a rich mosaic of cultures and lifestyles, coexisting with social responsibility, respect, enjoyment, and justice.

The Vision suggests that Brampton adopt a Brampton-made comprehensive housing strategy to address the varied housing needs of its residents. The development of a housing strategy is also a Term of Council priority under 'Creating Complete Communities'.

Brampton's housing supply is beginning to diversify with higher density housing forms such as stacked townhomes and apartments that further broaden the type and price of housing for current and future residents. Brampton is also undertaking significant City-building projects that could further increase demand for housing. These include

improving regional connections through the Hurontario-Main Street Light Rail Transit and the Queen Street Rapid Transit projects; moving forward with the downtown flood mitigation project - Riverwalk (which is expected to unlock massive re-development and create 2,200 full time jobs); planning for transit oriented communities such as Uptown Brampton; advocating for post-secondary expansion projects in downtown Brampton; incentive programs targeting office investment in strategic areas; and a sustainable and smart greenfield expansion in Heritage Heights.

Brampton's growth forecast will account for most of the population growth to 2051 in Peel Region. It is expected to be a city of 1 million people by 2051. Strong population growth will increase demand for housing. However, over the last decade, the increased rate in housing prices across Brampton far outpaced the rate of growth in household income and housing supply. This has contributed to a housing affordability crisis. Recognising this, Brampton Council approved the framework for preparation of an affordable housing strategy in 2017. The strategy, ('Housing Brampton'), is designed to build upon the Brampton 2040 Vision process to deliver a forward-looking plan that has regard for complete communities, the environment,



“Safe, affordable housing makes our cities and communities welcoming places to live, work and start a business. It’s also integral to retaining workers and attracting newcomers to enrich our neighborhoods and drive tomorrow’s economic growth.” - Federation of Canadian Municipalities

jobs and urban centres, neighborhoods, transportation, social matters, health, and arts and culture. The City has engaged in assessing housing market conditions, identifying housing challenges and gaps along the housing continuum, undertaking extensive research, studies, and consultation, and outlining strategies and tools to address these challenges and gaps. Various early deliverables related to housing have already been advanced, such as a Supportive Housing Review, a Lodging Houses Review, a Student Housing Review, a Concierge Program for Affordable Housing Developments, and a Short-Term Rentals Review.

Housing Brampton is aligned with legislation and policy at the national, provincial and regional levels. This includes the Planning Act, the Provincial Policy Statement, the provincial Growth Plan, the National Housing Strategy, the Region of Peel Official Plan, the Region's Growth Management work, the Region of Peel Major Transit Station Area Studies, the Peel Intensification and Market Demand Analysis, the Region of Peel Housing Master Plan, the Peel Housing and Homelessness Plan, Ontario's Housing Supply Action Plan, and the Province's Community Housing Renewal Strategy. Recent lessons from COVID-19

have also influenced Housing Brampton, specifically the increased understanding that all urban areas need healthy housing; housing choices with thoughtful infill density; better non-institutional ageing options; and permanent housing, not shelters for residents experiencing homelessness.

Housing Brampton aims to address two common concerns with housing: a lack of affordable housing, which generally leads to measures to build more affordable housing through subsidies or regulatory tools; as well as available housing being unaffordable, which normally leads to measures to incentivize and legalize the construction of more housing of all shapes and sizes. Housing Brampton recognises that Brampton's housing issues are multi-faceted, and therefore warrant multiple solutions, a comprehensive strategy and sustained and concerted efforts by all stakeholders involved. As such, the focus of the housing strategy project has evolved to include both facilitating the creation of affordable housing and improving housing choice. The strategy aims to address housing issues in all contexts - greenfield development as well as strategic intensification in the built-up areas.

PART 2 EXECUTIVE SUMMARY

2.0 Executive Summary

BRAMPTON IS EXPECTED TO BE A CITY OF **1 MILLION** PEOPLE AND **325,000** HOUSEHOLDS BY **2051**



Housing is a fundamental and universal human right (Universal Declaration of Human Rights: Article 25(1)). Everyone needs and deserves a safe, adequate and suitable home that is affordable to them.

With an average annual population growth rate of approximately 4.0% annually between 2001 and 2016, the City of Brampton has been one of the fastest growing municipalities in Canada. Its population is expected to reach between 1 million and 1.1 million by 2051. Housing affordability challenges in Brampton have never been as serious as they are today. Housing prices are escalating at unprecedented rates. Rents are also rising, with rental vacancy rates hovering close to 1.3 percent (2020), where a rate

between 3% to 5% is considered healthy. Waitlists for non-market housing units are increasing, as are residents requiring rent supplements to afford housing. Emerging trends like co-ownership with friends and family are trying to overcome the hurdle of high housing prices. Sharing a single-family home between two families, dividing the floors between them, or children seeking financial support from parents for down payments are becoming more common practices.

THE 2020 AFFORDABILITY THRESHOLD

(for households in the low and medium income groups)

OWNERSHIP

\$438,306

+ 4% from last year



RENTAL

\$1,503

+ 6% from last year



Municipal governments are responsible for managing the growth and development of their communities. They have a key role in ensuring the establishment of compact, mixed-use, walkable, affordable, and transit-friendly cities. In consultation with residents and housing stakeholders, the City has prepared a comprehensive, made-in-Brampton strategy (Housing Brampton), to facilitate the creation of safe, affordable, and diverse housing for its residents and help achieve the Brampton 2040 Vision of complete communities.

“The factors leading to an unaffordable housing market are complex. They include a combination of low vacancy rates, inadequate supply, high commodity and investment interests, but also modest employment and labour markets. Many buyers and renters do not make enough money to truly afford housing available on the market” (Fixing the Housing Affordability Crisis, AMO, 2019)

Rapidly rising housing costs have placed pressures on all households in the low and medium-income ranges in Brampton. In response, Housing Brampton primarily focuses on these sectors. Certain household typologies in the City have been identified as experiencing significant challenges in finding suitable housing. These include persons living alone, lone parents, recent immigrants, at-risk youth, seniors, and families with children. Housing Brampton has developed key recommendations, building upon drivers such as the opportunities for robust data collection and analysis, greater collaboration with the Region and the need for greater advocacy at senior levels of government.

“If many millennials are unable to enter the market or are forced into housing options that don’t meet their needs, the effects will be far-reaching, affecting all of society, including businesses and existing homeowners....” -
Canadian Home Builders’ Association

KEY RECOMMENDATIONS OF HOUSING BRAMPTON

Housing Brampton is an ambitious, collaborative and solutions-focused approach to address the complex housing challenges faced by the city. The document identifies 6 Principles, 4 “Big Moves” and 16 specific Actions for implementation of these Big Moves. In addition, many other items are identified under the Implementation Roadmap as supporting approaches to achieve the intent of the Principles.

Six Principles that will guide the City’s response to housing needs are:

- 1 Reduce Barriers to Supply of Housing
- 2 Make Full Use of Regulatory Tools
- 3 Incorporate Equity
- 4 Collaborate with the Non-Profit Sector
- 5 Advocate for the Right Housing
- 6 Demonstrate Innovation

The four priority “Big Move” recommendations are as follows:

- 1 Purpose-built Rental Housing
- 2 Use of Public Land for Housing
- 3 Attainable Home-ownership Options
- 4 Clear Housing Targets

Actionable charts of deliverables have been provided in relation to these Big Moves.

Key companion documents prepared during the strategy development process can be accessed at the City’s website [here](#).

PART 3 BACKGROUND & SCOPE

3.1 Affordable Housing and Housing Affordability

Affordable Housing

In Canada, “affordable housing” is that which costs less than 30 per cent of a household’s before-tax income.

A common understanding of “affordable housing” is as a reference to rental housing, subsidized by the government. However, the term is much broader and includes housing provided by the public, private, and non-profit sectors and can refer to all forms of housing tenure such as rental, ownership, co-operative ownership, as well as temporary and permanent accommodations.

Core and Severe Housing Need

Households that spend more than 30% of their income on shelter are deemed to be in core housing need. Those that spend 50% or more on shelter are in severe housing need.

Housing Continuum

(see Fig.1) is a spectrum of housing options, from homelessness to emergency shelters, community housing, affordable housing to market home ownership.

A complete glossary of housing terminology is available at the end of this Plan.

Housing Affordability

has a direct co-relation to housing diversity. Households have different housing needs based on household size, employment, ability, health, income, stage in life, and a host of other factors. The challenges of home ownership for middle-to-high-income earners are very different to the struggles of low-income earners in finding a place to rent – let alone own. Housing comes in all shapes, sizes, and locations, and at any number of different price points. Housing which is affordable and meets the household’s needs provides a greater ability to meet other needs such as food, clothing, transportation, and recreation.

Housing affordability requires building differently than we have. Most of Brampton’s residential zoning is restricted to single family homes. Expanding Brampton’s housing choices by allowing a variety of housing: apartments of varied types, duplexes, triplexes, fourplexes, small house clusters, infill townhouses, micro-unit apartments, home sharing, live-work housing, etc. can offer residents a choice to find housing that fits within their requirements and financial parameters. Improving the land use mix



Fig.1 The Housing Continuum, CMHC

by integrating retail, transit, mixed-use buildings can provide residents easy access to daily activities, while investing in economic sectors can offer residents jobs within the City.



Fig. 2 A Diversity of Affordable Housing Options, City of St. John's Affordable Housing Strategy

Producing affordable housing and allowing for housing affordability should be complementary goals- Brampton needs both to solve its housing crisis. Policies can advance both goals by allocating more funds for subsidized affordable housing, planning for naturally affordable housing, introducing inclusionary zoning in areas that can support it, “upzoning” for mid-rise buildings and low-cost multifamily buildings, using density bonusing, abolishing parking minimums, and others.

Housing Brampton has been prepared with both these notions in mind, leading to solutions that align with its integrated structures, transportation planning, approach to transit, sustainability, economic development, and complete communities. Specifically, the Implementation Roadmap in this document lists Housing Brampton’s integration with the strategies and plans of various departments.

Affordability plays a role in inter provincial migration. Based on Statistics Canada data, the Centre for Urban Research and Land Development at Ryerson University found that millennial population is growing the fastest in Peel, which remains as a magnet for the global millennial migration.

However, millennials moving within the country appear to prefer more affordable regions such as Durham, Halton, and Simcoe. Peel (-8,500) had one of the greatest net outflows of Canadian millennials in 2020.

Brampton needs to create housing affordability for all its residents, including millennials and seniors.

3.2 Role of the Local and Senior Governments



PROVINCIAL AND FEDERAL ROLES IN HOUSING

The Provincial and Federal governments play a key role in providing funding for all housing types across the continuum, from capital funding to building housing for low-income households (e.g., community housing), to providing tax incentives and rebates to homeowner households.

The Federal Government, through the Canada and Housing Corporation (CMHC), provides mortgage insurance to homeowners and initiates, funds and implements various housing programs. The National Housing Strategy (2017) is a 10-year, \$55+ billion Federal plan which commits to removing 530,000 families from housing need and cutting chronic homelessness by 50% over the next decade. Its targets are intended to be met through a \$55+ billion joint

investment between the federal and provincial governments in partnership with the private sector. This funding is administered by CMHC and provided through several initiatives such as:

- the National Housing Co-Investment Fund, which provides low-cost loans and/or financial contributions to support and develop new mixed-income, mixed-tenure, mixed-use affordable housing
- the Rental Housing Construction Financing Program, which provides low cost loans to encourage the development of new purpose-built rental housing
- the Affordable Housing Innovation Fund, which provides funding for unique and innovative building techniques that revolutionize the affordable housing sector
- the Rapid Housing Initiative, which is a \$1 billion program designed to help address urgent housing needs for vulnerable Canadians and will aim to develop 3,000 new units by March 31st 2021
- the Federal Lands Initiative, which provides surplus federal lands and buildings for the creation of affordable housing

The Provincial Government has legislated responsibility for housing and can offer legislative tools and financial support. In recent years, the role of the Province has changed from direct delivery to an administrative one as the authority for the provision of housing services was

delegated to Service Managers. Funding is provided to Service Managers to manage local housing needs. The Province recently introduced the Housing Supply Action Plan (More Homes, More Choice) that focuses on increasing the supply of market housing; as well as the Community Housing Renewal Strategy which focuses on affordable housing for low-income households and the non-profit, co-operative, and municipal housing sector. The Province also launched two new programs in 2019 - 2020. These are the Canada-Ontario Community Housing Initiative and the Ontario Priorities Housing Initiative.

REGIONAL RESPONSIBILITIES

As outlined in the *Housing Services Act*, the Region of Peel is one of 47 Service Managers across the province that oversee the community housing system (previously referred to as the Social Housing system)

- In Peel, the community housing system includes 48 non-market housing providers which includes:

- 46 non-profit housing providers
- the Peel Housing Corporation (PHC) - aka Peel Living, which is owned by the Region of Peel
- The Region of Peel - RoP is a housing provider separate and apart from PHC.
- The Community Housing System also includes emergency and transitional shelter and supports for the homeless.
- As per Fig. 3 below, key responsibilities of the Service Manager include:
 - assessing community housing needs and developing and implementing a 10-year housing and homelessness plan to address those needs
 - ensuring that the assets within the community housing system are maintained/sustained
 - increasing the supply of affordable housing

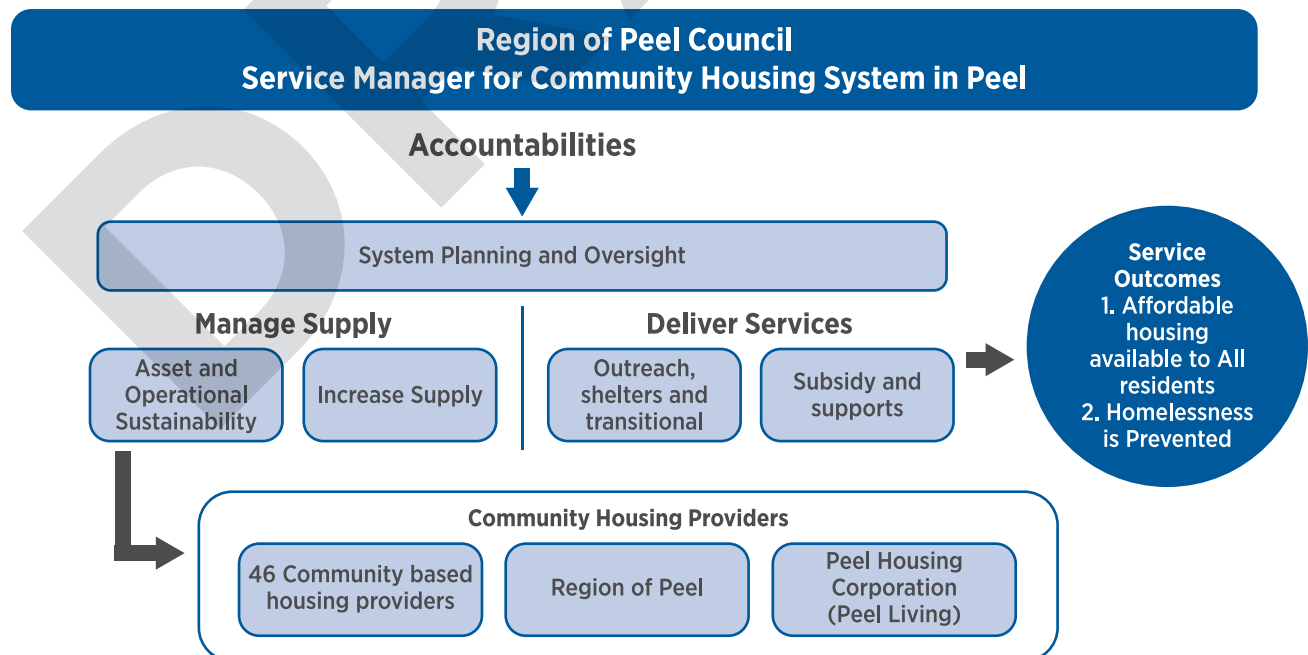


Fig. 3 Responsibilities of Region of Peel as the Housing Service Manager

- o operating/managing/funding street outreach, emergency and transitional shelters and other services to the homeless
- o administering housing subsidies, managing the centralized waiting list for subsidized housing, administering eviction prevention funds and providing case management supports
- o advocacy
- Within the Region of Peel, the Housing Development Office (HDO) creates affordable housing including shelters on Region of Peel and Peel Housing Corporation-owned lands, guided by the Housing Master Plan under the Peel Housing and Homelessness Plan. The HDO works with private and non-profit developers to create new affordable rental housing units and shelter beds to meet community needs. It also undertakes policy, research, community engagement and consultation to advance affordable housing development.
- In addition to the above, through the Regional Planning and Growth Management division, the Region is responsible for researching, developing, updating, and implementing Regional Official Plan housing policies, as well as policies that impact housing development. This includes policies related to growth management, environment, settlement area boundary expansion, health and the built environment, and major transit station areas. It also measures housing data annually and performs analysis and research to inform housing policy and programs across the Region.
- The Development Services division is responsible for the review of development applications and the implementation of appropriate regional policies to meet the Region's housing targets. Development Services works closely with the City of Brampton to facilitate and expedite housing projects where applicable, and to implement requirements for affordable housing through the development approvals process.

ROLE OF THE CITY OF BRAMPTON

Given the control over local policy and zoning, local municipalities have a lead role to play in enabling, encouraging, and requiring the development of the housing typologies that are needed in their jurisdictions. As the lower tier/local municipality, Brampton's role in meeting the Region's housing targets is to be concentrated primarily in the affordable rental housing, affordable ownership, and private market rental areas of the continuum, apart from the private ownership market area.

Brampton can best support the Region in its role by maintaining a supportive policy framework and development approval processes. Brampton can also influence the provision of housing that is affordable to its residents through primarily planning policy, zoning, financial and non-financial incentives to housing developers and non-profits, and by advocacy and partnerships. Brampton's role will create the greatest impact for moderate-income households, and some impact for low-income households.

3.3 Scope of Housing Brampton

Given the above, the scope of Housing Brampton focuses on facilitating the supply of private market rental, affordable rental, and affordable ownership housing. Brampton will continue to play a supporting role to the Region of Peel and other stakeholders in the provision of non-market housing (which includes emergency, transitional, supportive housing as well as subsidised rental housing).

LIMITATIONS OF THE SCOPE

Housing crises in cities are structural and large-scale. These are driven by a multitude of factors, including income disparities, the cost of building housing to minimum standards, expectations of project profit, supply and demand, mortgage rates, land speculation as well as immigration policies.

Housing Brampton can better succeed if supported by other initiatives, such as robust economic and social development efforts, and ample support from senior levels of government.



PART 4 STATUS OF HOUSING IN BRAMPTON

4.1 Growth Projections

POPULATION FORECAST

The Region of Peel is working with Brampton, Caledon, and Mississauga to distribute the population forecasts allocated to Peel in *A Place to Grow: Growth Plan for the Greater Golden Horseshoe* amongst the three lower-tier municipalities. Distribution reflects growth trends and long-range plans of the three municipalities and seeks to ensure that the Region will achieve the density and intensification targets set out for it in *A Place to Grow*. Preliminary forecasts prepared as part of the distribution exercise show Brampton reaching a population of approximately 985,060 people (in approximately 291,730 housing units) by the year 2051.

With an average annual population growth rate of approximately 4.0% annually between 2001 and 2016, the City of Brampton has been one of the fastest growing municipalities in Canada. Brampton is currently undertaking a comprehensive review and update of its Official Plan ('Brampton Plan'). The project has also undertaken a detailed analysis of current growth trends; and draft numbers indicate that the City of Brampton's population base is forecast to reach approximately 1 million people by 2051.

Brampton Plan has identified the following key principles to accommodate this growth in population and associated growth in employment:

- The majority of growth should be directed to the Built-Up Area (BUA) with priority intensification in areas supported by higher order transit, such as Uptown, Downtown, Queen Street and Hurontario Street.

- Heritage Heights and Secondary Plan Area 47 will be the recipients of most of the growth in the Designated Greenfield Area (DGA) over the next three decades.
- It is recommended that efforts be made to explore opportunities to increase the density of previously approved projects within the DGA - this applies to all land use categories, with an emphasis on residential, mixed-use and employment.
- Gentle intensification, compatible with existing neighborhood character is anticipated in the BUA, outside of strategic growth areas.

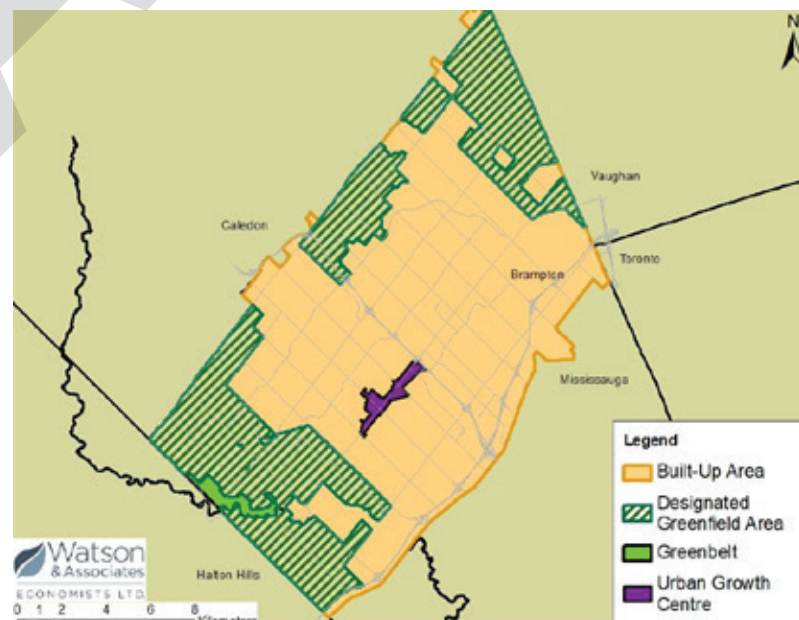


Fig. 4 Brampton Planning Policy Area Map (current)

HOUSING FORECAST

In keeping with the population growth forecasts, by 2051, the City of Brampton's total number of households is expected to experience a growth of approximately 156,900 households, with the total number of households reaching approximately 324,800. The forecasts also reflect key planning projects as well as long-range plans (e.g., Brampton 2040 Vision, Secondary Plans, Block Plans) and recent development trends. A steady increase in the number of housing units by type is expected between 2016 and 2051, as is a gradual decline in the proportion of low density single-family housing and increases in the proportions for medium and high density housing (such as town houses and apartment units).

Engagement participant feedback: "Brampton should address affordable housing as a workforce strategy, if it truly wants to sustain future growth."



4.2 Housing Snapshot

This section provides a picture of housing demand, supply, and affordability in Brampton. The data in this section is from the City of Brampton Housing Needs Assessment (2018) and the Region of Peel Report: December 2020 Update of the 2018 Regional Housing Strategy Data.

HOUSEHOLD CHARACTERISTICS

Average person per household size in Brampton according to the 2016 Census was 3.5 persons, significantly higher than the provincial and national averages of 2.6 persons and 2.4 persons, respectively.

Overall, the trend towards larger household sizes and multi-family households within Brampton has resulted in strong demand for homes that have enough bedroom capacity to accommodate changes in household composition. A total of 83% of all residential units within the City contain a minimum of 3 bedrooms. Based on growth projections, there will continue to be a strong demand for residential dwellings that contain 3 or more bedrooms to accommodate the predominance of larger families in Brampton.

The City of Brampton also has the highest proportion of multi-family households across the Region. According to the 2016 Census, 12% of all private households in the City consisted of two or more families, in comparison to the City of Mississauga’s average of 5%, and the Provincial average of 2.8%.

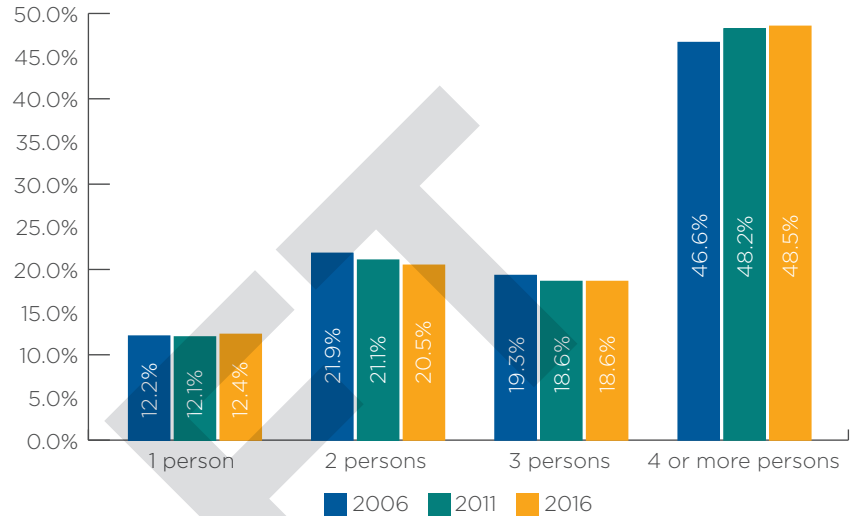


Fig. Household Size in Brampton. (2006-2016)

Source: 2006 and 2016 Census and 2011 National Household Survey, Statistics Canada

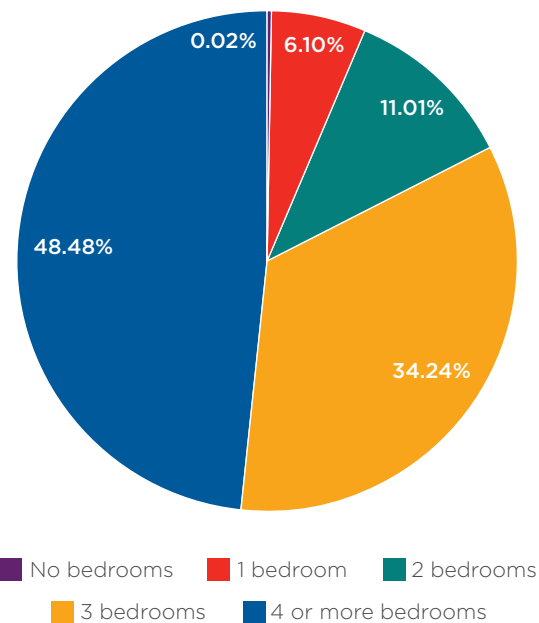


Fig. Percentage of Occupied Dwellings by Number of Bedrooms in Brampton (2016)

Source: 2016 Census, Statistics Canada

HOUSING DEMAND

Brampton’s average household income in 2019 was \$106,595 per year (which is a 37% increase over the last 19 years)

1. Household Income Deciles by Household Type:

Figure 5 shows that in Brampton, persons living alone, youth households, seniors, lone parents, and recent immigrants have the highest share of households with low incomes and some of the lowest share of households with high incomes. Whereas couples with children, multiple and other family households, as well as larger households are less likely to have low incomes.

| | Low Income | Moderate Income | High Income |
|--|------------|-----------------|-------------|
| Youth (under 25 yrs old) | 75% | 18% | 8% |
| Persons living alone | 71% | 23% | 6% |
| Recent Immigrant Households | 51% | 32% | 17% |
| Lone parents | 51% | 32% | 18% |
| Seniors (65+ yrs old) | 46% | 26% | 27% |
| Two or more persons household (non-family) | 39% | 34% | 27% |
| Indigenous Households | 35% | 29% | 35% |
| Immigrant Households | 30% | 31% | 39% |
| Households with a Person with a Disability | 28% | 29% | 43% |
| Couples without Children | 33% | 32% | 35% |
| Couples with Children | 21% | 31% | 48% |
| Large families (5+ persons) | 14% | 30% | 56% |
| Multiple & Other Family Households | 11% | 29% | 59% |

Fig. 5 Household Income Deciles by Household Type: Brampton

Source: Statistics Canada Custom Tabulation Data 2016.

HOUSEHOLD INCOME DECILES BY HOUSEHOLD TYPE:

Brampton’s average household income in **2019** was **\$106,595** per year (which is a **37% increase** over the last 19 years)



- Persons living alone, youth households, seniors, lone parents, and recent immigrants have the **highest** share of households with **low incomes** and some of the **lowest** share of households with **high incomes**



- Couples with children, multiple and other family households, as well as larger households are **less likely to have low income**

2. Household Income Deciles by Household Tenure:



Renter households in Brampton tend to disproportionately have **low incomes** when compared to homeowners

3. Household Income Deciles by Household Size:

Figure 6 indicates that as the number of persons increase in a household, it tends to correspond with higher household incomes.



As the number of **PERSONS INCREASE** in a household, it tends to correspond with **HIGHER HOUSEHOLD INCOMES**

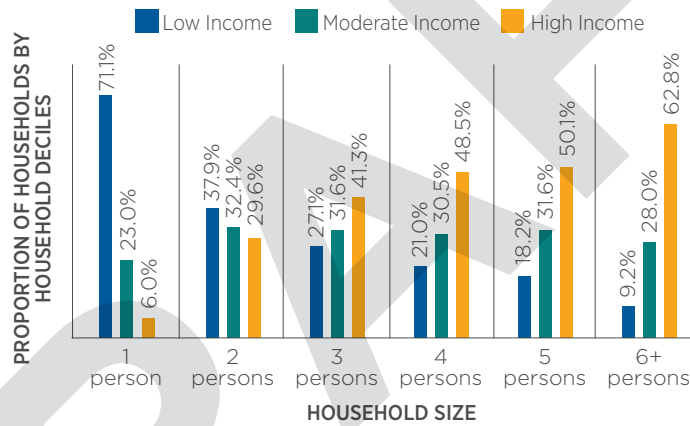


Fig. 6 Household Income Deciles by Household Type: Brampton
Source: Statistics Canada Custom Tabulation Data 2016.

HOUSING SUPPLY

Historically, Brampton’s housing market supply has been in the form of low density residential development, which is increasingly becoming highly unaffordable. The established low density suburban areas are also experiencing intensification in the form of second units and lodging houses due to the same lack of affordability. Lately, there is an upward trend in supply of townhouses and apartments.

1. Housing Completions:

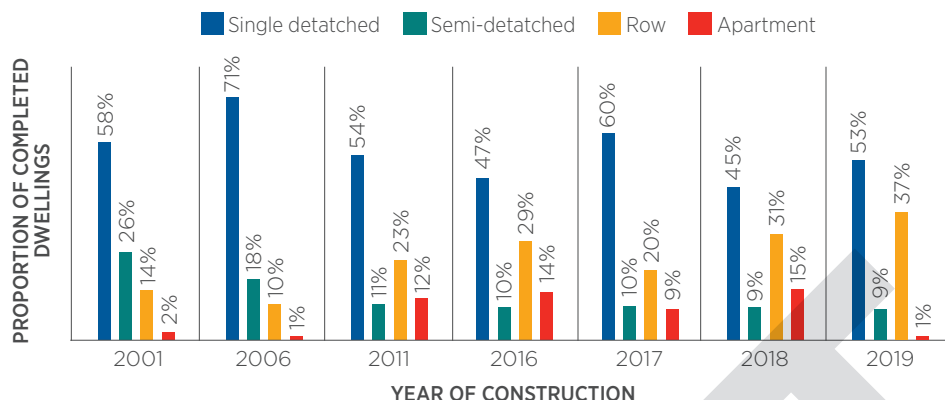


Fig. 7 Housing Completions by Typology in Brampton (2001-2019). Source: Peel Data Centre

Figure 7 highlights the housing completions that have occurred in Brampton from 2001 to 2019. Since 2001, single-detached units have continued to make up a large share of Brampton’s new housing stock, as Brampton develops its remaining greenfield areas. Townhouse completions have increased since 2006 and are nearing the proportion of single-detached units.

2. Residential Building Permits Growth Trends:

Between 2016 and 2019, the growth in the number of new residential units increased by 34% in Brampton. Apartment units have been increasing significantly between 2016 and 2019 for Brampton (783%). Permits for apartments now make up a large share of building permits issued in 2019.

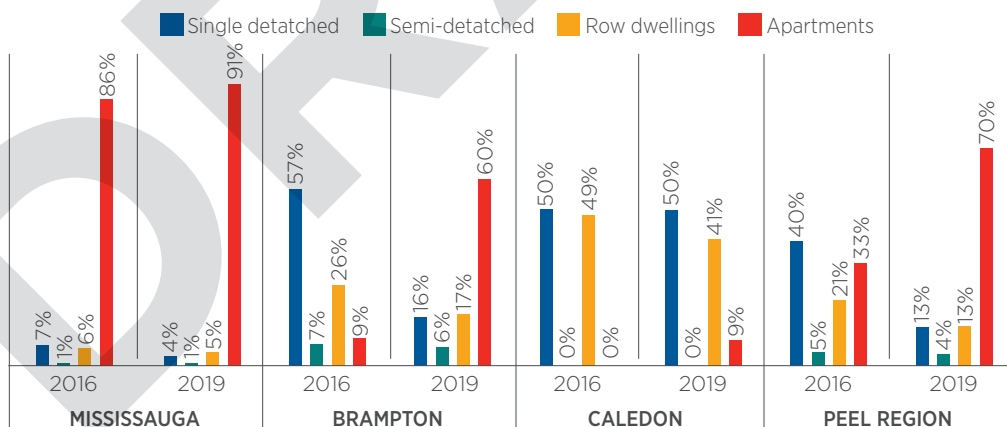


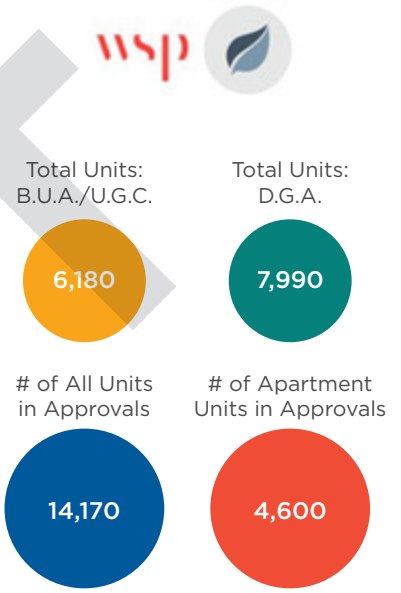
Fig. 8 Residential Building Permits Growth Trends: Mississauga, Brampton, Caledon, and Peel Region: 2016–2019. Source: Peel Data Centre

The high density residential market in Brampton is slowly beginning to emerge, as evidenced by the large supply of recent activity, with most proposed development being attracted to central locations that will be serviced by proposed transit service as well as improved transit service at existing GO Stations. This market shift is occurring due to several inter-related factors, including the fact that Brampton’s once large supply of vacant greenfield land is quickly eroding, limiting the ability of developers to continue to provide low density housing types.

City of Brampton Approved Development

City-Wide
Approved Development as of September 2020
B.U.A., U.G.C. and D.G.A.

| Policy Area | Housing Type | | | Total Units | Share (%) |
|---------------------|-------------------------|------------|------------|-------------|-----------|
| | Singles & Semi-Detached | Townhouses | Apartments | | |
| B.U.A. | 566 | 1,644 | 2,442 | 4,652 | 33% |
| U.G.C. | 3 | 36 | 1,489 | 1,528 | 11% |
| Total B.U.A./U.G.C. | 569 | 1,680 | 3,931 | 6,180 | 44% |
| D.G.A. | 4,044 | 3,280 | 683 | 7,987 | 56% |
| Total | 4,613 | 4,960 | 4,594 | 14,167 | 100% |



Source: Based on City of Brampton data provided to Watson & Associates Economists Ltd. September 25, 2020. Based on the following application status: Approved; Clear for Pre-Servicing; CMB Approved; Clear for Registration; Closed Approved; and Draft Approved and Registered.

Fig. 9 Approved Development in Brampton by BUA and DGA as of 2020
Source: City of Brampton Official Plan Review – Growth Scenarios Council Presentation

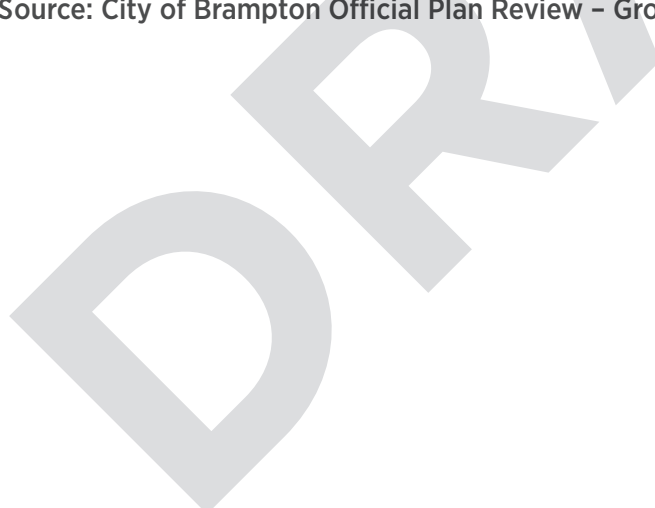




Fig. 10. Brampton 2040 Vision for Uptown

Brampton 2040 Vision envisions a city planned to rapidly intensify with medium to higher density housing forms. Brampton is aggressively pursuing intensification along future transit corridors/stations and growth areas. Transit and public realm improvements across the City are also expected to improve housing demand looking forward.

3. Market Housing:

- **Ownership Housing:**

All dwelling typologies have seen a big change in the price points as seen in Fig.11. The condominium market has seen a relatively smaller increase in values.

| Type | 2019 House Prices | % Change (2005-2019) |
|-------------|-------------------|----------------------|
| All Homes | \$727,324 | 158% |
| Detached | \$845,154 | 161% |
| Semi | \$671,519 | 163% |
| Town | \$587,537 | 174% |
| Condominium | \$405,448 | 142% |

Fig. 11 Household Income Deciles by Household Type: Brampton
 Source: Statistics Canada Custom Tabulation Data 2016.

- **Primary (purpose-built) Rental Market:**

Rental demand appears strong in Brampton, where there is a vacancy rate of only 1.3% as of the 2019 CMHC rental survey, whereas a healthy vacancy rate is within the 3% - 5% range. A low vacancy rate limits choice in the market for interested households, which presents the market condition for landlords to increase rents above inflationary levels due to the imbalance between supply and demand.

The average market rent for a primary rental unit was \$1,401 in 2019. Of the rental units, the most common unit size is 2-bedroom units (51%), followed by 1-bedroom units (34%). Only 13% of the total purpose-built stock consists of 3-bedroom units or larger (CMHC Housing Information Portal).

The lack of rental housing being brought to market in Peel Region and Brampton is due to many factors but is largely attributed

to the popularity and attractiveness of condominium development as an investment option relative to rental housing. Developers seek to build and sell condominium units to a range of purchasers that includes investors, who will then rent condominium units on the private market to prospective tenants. The investor condominium market has therefore largely fueled the new rental supply, rather than purpose-built rental apartments.



RENTAL AFFORDABILITY

Average market rents in Brampton show that **renters in the 5th income decile** can afford **bachelors or 1-bedroom units** at most, **renters in the 4th income decile** could only afford **a bachelor unit** in the City

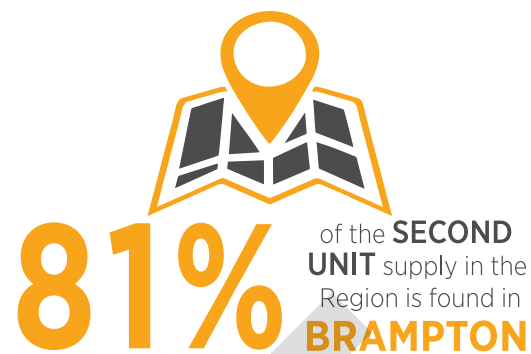
- **Secondary Rental Market:**

In Peel, 28.4% of the condominium units were being rented in 2019. However, the average market rent for rented condominium units is very high (in 2019 was \$2,201, an increase of 15.0% in a year.) This year-over-year increase far exceeds provincial rental increase guidelines and what has been reported for the average rents for primary market units. Over the last few years, the vacancy rate for this market hovers at around 1.0% or lower. While recent changes in provincial legislation offer more protection for tenants in the secondary rental market, the trends in vacancy rates and average rents suggest that this rental housing supply is still less stable than the primary rental market.

- **Second Units and Other Rentals:**

The bulk of the second unit supply in the Region is found in Brampton (around 81%). Brampton's second unit registry does not fully represent or encapsulate all second units found within the City. Non-registered or non-licensed second units tend to outnumber those that are properly licensed or registered. A

similar situation exists in the case of lodging houses and short-term rentals. These rental forms do supply relatively affordable options for many Brampton's residents; however there is a lack of data on the actual affordability of these rentals, given the fact that there is no landlord accountability and no transparency on rents. A large part of this rental supply is not licensed, leading to unsafe living conditions, overcrowding and adverse impacts on the neighborhoods.



4. Non-Market Housing:

Generally the Region provides for non-market housing in collaboration with other community providers. This housing includes emergency shelters, transitional and subsidised housing. Data indicates that the demand for non-market housing units in Peel is strong and will continue to increase in the coming years. The number of households on the CWL has only increased in the last several years and these trends indicate that more supply is required to keep up with need and demand.

NON-MARKET HOUSING

26% of households on the Region's Centralised Waitlist (CWL) are from **BRAMPTON**. Households on the waiting list consist of:



50%
FAMILIES



28%
SINGLES



24%
SENIORS

In 2020, the Region has received \$28.9 million from the Federal Reaching Home and Provincial Social Services Relief Fund to support the homeless and other vulnerable groups during the pandemic, including receiving essential health and social services. This emergency funding has allowed and will continue to allow the Region, together with local municipal and community partners to support vulnerable residents in Peel, by meeting basic needs and ensuring access to essential services and supports (i.e., preventing the spread of the virus within the shelter system). In addition, during the pandemic, the Region has also housed over 600 households into permanent housing to ease the pressures on its emergency shelter system.

AFFORDABILITY

Thresholds indicate the limit of affordability for households in the low- and medium-income groups. In general, as Fig.12 indicates, for the Region, the 2020 affordable ownership threshold is now \$438,306: an increase of 4% from last year. Whereas the affordable rental threshold is now \$1,503; an increase of 6% from the previous year. Housing related costs that exceed these two numbers (for ownership and rental housing each) are considered unaffordable in 2020.

OWNERSHIP HOUSING PRICE INCREASE

2019 House Prices and % Change (2005-2019)

| | | |
|-------------|-----------|------|
| Detached | \$845,154 | 161% |
| Semi | \$671,519 | 163% |
| Town | \$587,537 | 174% |
| Condominium | \$405,448 | 142% |

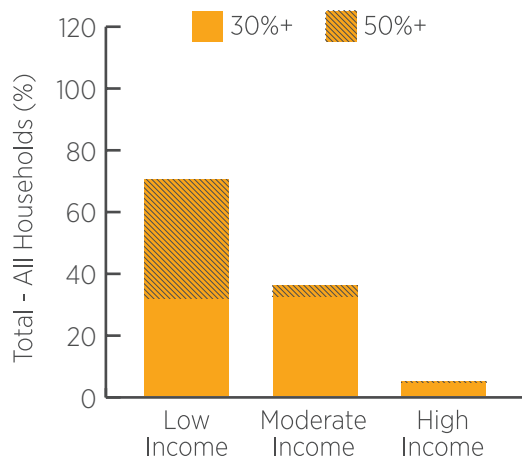
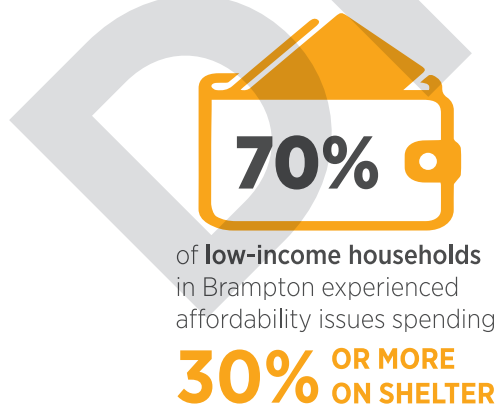
| Peel Region | 2020 |
|--------------------------------|-----------|
| Affordable Ownership Threshold | \$438,306 |
| Affordable Rental Threshold | \$1,503 |

Fig. 12 Affordable Ownership and Rental Threshold in Peel Region, 2020.

1. Income Spent on Shelter by Household Type and Household Deciles:

In Brampton, within the low-income category, a total of 70% of households had affordability issues (spending 30% or more on shelter), with 38.5% of households paying more than 50% of their income towards shelter. For moderate-income households, 35.7% of all households experienced affordability issues by spending 30% or more on shelter. A smaller percentage of households with moderate incomes had severe housing affordability issues, and only a small proportion of households with high incomes were facing housing affordability issues.

INCOME SPENT ON SHELTER BY HOUSEHOLD TYPE AND HOUSEHOLD DECILES (2016)



2. Rental Affordability:

Figure 13 compares 2019 Brampton average market rents with Brampton renter household income deciles. Most of the units were affordable only to households at the 6th income decile or higher. Those in the 5th decile could afford bachelors or 1-bedroom units at most, whereas those at the 4th decile could only afford a bachelor unit in the City.

| Brampton Deciles (2019) | | Affordable Rents by Decile | CMHC AMR by Unit Type (2019) | | | | |
|-------------------------|------------|----------------------------|------------------------------|-----------|-----------|------------|---------|
| | | | Bachelor | 1 Bedroom | 2 Bedroom | 3+ Bedroom | Total |
| | | | \$917 | \$1,274 | \$1,447 | \$1,583 | \$1,401 |
| Decile 1 | \$17,869 | \$447 | No | No | No | No | No |
| Decile 2 | \$26,331 | \$658 | No | No | No | No | No |
| Decile 3 | \$35,853 | \$896 | No | No | No | No | No |
| Decile 4 | \$44,152 | \$1,104 | Yes | No | No | No | No |
| Decile 5 | \$53,883 | \$1,347 | Yes | Yes | No | No | No |
| Decile 6 | \$63,899 | \$1,597 | Yes | Yes | Yes | Yes | Yes |
| Decile 7 | \$76,311 | \$1,908 | Yes | Yes | Yes | Yes | Yes |
| Decile 8 | \$93,205 | \$2,330 | Yes | Yes | Yes | Yes | Yes |
| Decile 9 | \$121,000 | \$3,025 | Yes | Yes | Yes | Yes | Yes |
| Decile 10 | \$121,001+ | \$3,026+ | Yes | Yes | Yes | Yes | Yes |

Fig. 13 Comparison of Average Market Rents and Renter Household Income Deciles: Brampton, 2019

Source: CMHC Rental Market Report 2019, Statistics Canada Custom Tabulation Data 2016 and Region of Peel Affordable Rental Price Calculation and spending 30% on housing costs

Fig.14 directly compares 2019 Brampton average market rents from TREB's Q4 Rental Market report for apartments and Brampton renter household income deciles. This includes rentals not considered a part of the purpose-built universe (e.g., rented condominiums). Most apartment unit types are not affordable to Brampton renter households, especially those below the 6th income decile. Unlike what has been witnessed in the Fig.13, all the unit types found on TREB are more expensive due to the lack of purpose-built rental supply and demand for secondary market units. These results suggest a strong need for more affordable rental housing in the form of purpose-built rentals.

| Brampton Deciles (2019) | | Affordable Rents by Decile | TREB AMR by Unit Type, Apartments (2019) | | | |
|-------------------------|------------|----------------------------|--|-----------|-----------|------------|
| | | | Bachelor | 1 Bedroom | 2 Bedroom | 3+ Bedroom |
| | | | \$1,600 | \$1,848 | \$2,165 | \$2,324 |
| Decile 1 | \$17,869 | \$447 | No | No | No | No |
| Decile 2 | \$26,331 | \$658 | No | No | No | No |
| Decile 3 | \$35,853 | \$896 | No | No | No | No |
| Decile 4 | \$44,152 | \$1,104 | No | No | No | No |
| Decile 5 | \$53,883 | \$1,347 | No | No | No | No |
| Decile 6 | \$63,899 | \$1,597 | No | No | No | No |
| Decile 7 | \$76,311 | \$1,908 | Yes | Yes | No | No |
| Decile 8 | \$93,205 | \$2,330 | Yes | Yes | Yes | Yes |
| Decile 9 | \$121,000 | \$3,025 | Yes | Yes | Yes | Yes |
| Decile 10 | \$121,001+ | \$3,026+ | Yes | Yes | Yes | Yes |

Fig. 14 Comparison of TREB Q4 Average Market Rents for Apartments and Renter Household Income Deciles: Brampton, 2019. Source: TREB Rental Market Report Q4 2019, Statistics Canada Custom Tabulation data 2016 and Region of Peel Affordable Rental Price Calculation and spending 30% on housing costs

3. Ownership Affordability:

Figure 15 below provides a comparison of 2019 Brampton average home prices from TREB and Brampton total household income deciles. The bulk of units on the market were affordable only to high-income households. However, condominium units were more affordable to those in the 6th income decile (i.e. the upper most limit to what is affordable to Brampton's moderate-income households).

| Brampton Deciles (2019) | | Affordable House Price by Decile | Average Home Price by Home Type (2019) | | | | |
|-------------------------|------------|----------------------------------|--|-----------|-----------|-----------|-----------|
| | | | All homes | Detached | Semi | Town/Row | Condo |
| | | | \$727,324 | \$845,154 | \$671,519 | \$587,537 | \$405,448 |
| Decile 1 | \$34,409 | \$131,786 | No | No | No | No | No |
| Decile 2 | \$50,777 | \$194,474 | No | No | No | No | No |
| Decile 3 | \$65,403 | \$250,488 | No | No | No | No | No |
| Decile 4 | \$79,441 | \$304,252 | No | No | No | No | No |
| Decile 5 | \$94,110 | \$360,432 | No | No | No | No | No |
| Decile 6 | \$109,590 | \$419,722 | No | No | No | No | Yes |
| Decile 7 | \$127,963 | \$490,227 | No | No | No | No | Yes |
| Decile 8 | \$151,394 | \$584,570 | No | No | No | No | Yes |
| Decile 9 | \$188,747 | \$734,979 | Yes | No | Yes | Yes | Yes |
| Decile 10 | \$188,748+ | \$734,980+ | Yes | Yes | Yes | Yes | Yes |

Fig. 15 Comparison of Average House Prices to Affordable House Prices by Brampton Household Income Deciles: Brampton, 2019. Source: Toronto Real Estate Board Market Outlook 2019, Statistics Canada Custom Tabulation data 2016 and Region of Peel Affordable House Price Calculation based on a 5% down payment and spending 30% on housing costs

4.3 Region of Peel Ongoing Housing Initiatives

Region of Peel Housing and Homelessness Plan (PHHP) 2018-2028: In 2018, the Region of Peel completed the Peel Housing Needs Assessment through a collaborative approach. As a result of the Needs Assessment, the PHHP and the Region of Peel Housing Strategy were developed. The PHHP outlines strategies and planning tools available to the Region to increase the supply of affordable housing in Peel. The Region, and each local municipality, address PHHP's housing targets through a wide variety of strategies.

The Region is currently implementing strategies to supply low-income rental housing in several ways by:

- assisting residents with subsidies including shelter/transitional housing, rent-geared-to-income (RGI) housing, rent supplements and housing allowances.
- working with agencies to support homeless individuals to obtain housing. For instance, the Region is currently planning to develop a vacant site in Brampton into a youth homeless shelter in response to the need to support homeless youth in the area.
- partnering with non-profit agencies to provide on-site services for individuals with mental health issues.

Region of Peel Housing Master Plan (HMP) is a long-term infrastructure plan to guide the use of the Region's lands and Peel Housing Corporation (PHC) sites to increase the supply of affordable housing in Peel. The Plan focuses on sites that are suitable for redevelopment, while

also providing portfolio-level planning for affordable, supportive, and transitional housing, and emergency shelters. Overall, it consists of 30 development projects which will add 5,364 new affordable rental units, 226 supportive and 60 emergency shelter beds to the housing stock in Peel by 2034.

The Regional Official Plan (ROP) provides a long-term strategic policy framework for guiding growth and development in Peel, while protecting the environment, managing resources, and outlining a regional structure that supports complete communities. Peel 2041+ is the (currently ongoing) Region's Official Plan Review and Municipal Comprehensive Review (MCR), which will help the Region plan better for the future by acting on new population and employment forecasts, responding to public and stakeholder feedback, and complying with new provincial legislation, plans, and policies. Peel 2041+ housing focus area is intended to introduce new and updated policies with the key objective of increasing affordable housing supply. Emerging trends in housing include the need to:

- strengthen and support established housing objectives (such as increasing supply of affordable housing, providing a range and mix of housing options, increasing supply of housing in existing communities)
- set strong, needs-based targets to measure progress
- implement new tools and mechanisms for providing affordable housing such as financial incentives and inclusionary zoning

4.3.1 INCLUSIONARY ZONING ASSESSMENT

Provincial legislation authorizes municipalities to adopt inclusionary zoning (IZ) provisions that would require a proportion of new residential development to be allocated for affordable housing. An IZ policy can apply to both a new ownership and/or purpose-built rental building. The affordable requirement can be based on the total gross floor area proposed or based on an increment in density beyond as of right conditions. IZ can also require that the affordable units be a certain bedroom type and size.

As part of Peel 2041+ Housing focus area, the Region is working collaboratively with the local municipalities to undertake the background analysis that must be completed in accordance with Provincial policy prior to the implementation of inclusionary zoning policies, under Part 2 of Ontario Regulation 232/18. This analysis will include an overview of local municipal

demographics, housing markets, and housing needs and demand.

Due to recent changes to the Planning Act (in particular through Bill 108), IZ can only be applied within Protected Major Transit Station Areas (PMTSAs) and Community Planning Permit System (CPPS) By-Law Areas where a CPPS has been ordered by the Minister of Municipal Affairs and Housing (see Fig. 16 below). The Regional Official Plan review is ongoing. This update will bring forward a plan for the 2051 planning horizon including a Regional structure. Importantly, it will precisely delineate PMTSA boundaries and allow the municipalities to bring forward plans for the area, which is a requirement for IZ to be implemented.

Along with policy development, the roles and resourcing requirements of the Region, local municipalities, non-profit sector, and other stakeholders to implement and administer inclusionary zoning are also being considered.

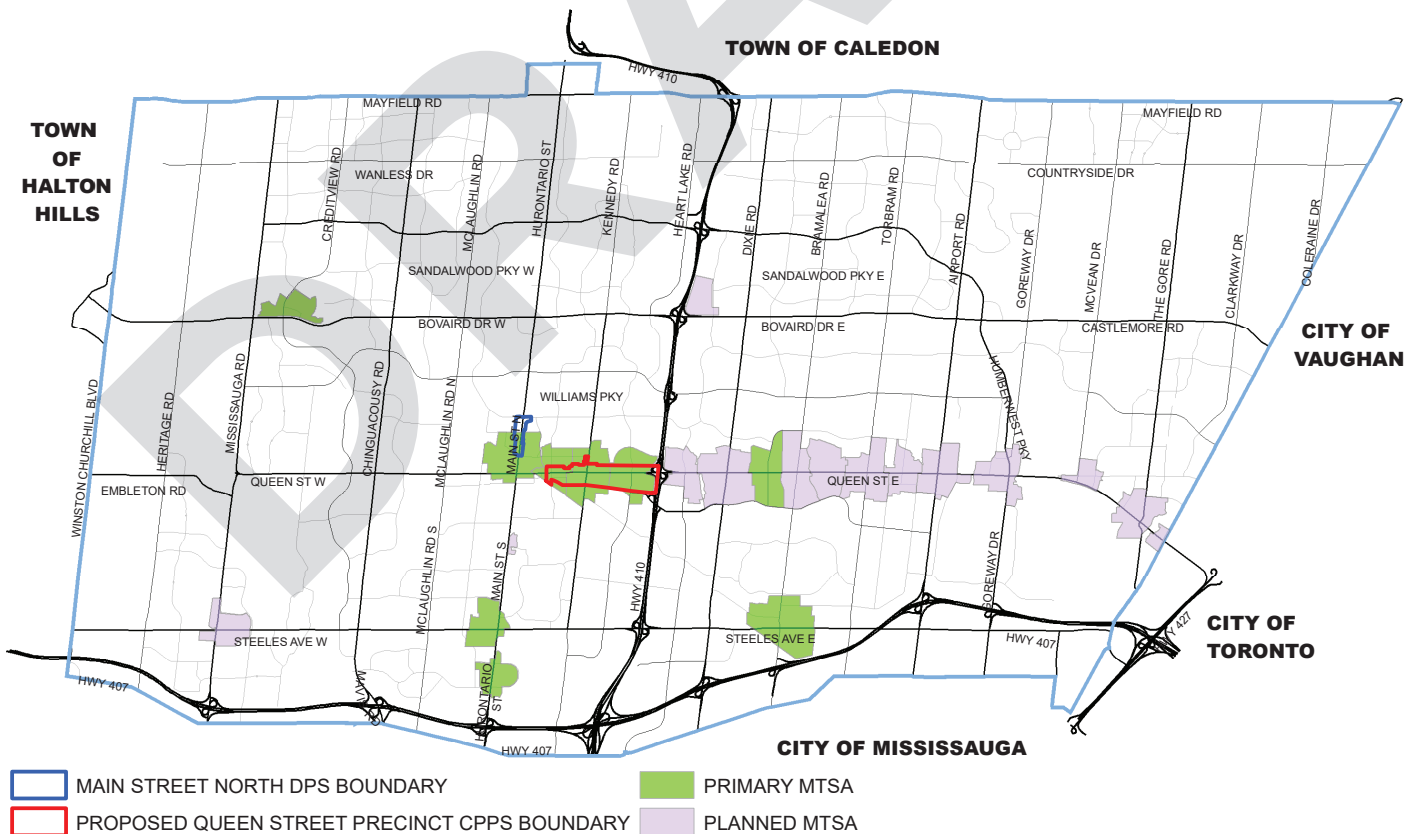


Fig. 16 Proposed areas in Brampton for Inclusionary Zoning

Various criteria must be satisfied prior to Brampton implementing an IZ program, including:

- An IZ Assessment Report including Market Analysis (currently ongoing);
- Mandatory peer-review of the Market Analysis by a Qualified Reviewer;
- Enactment of an IZ by-law under Section 34 of the Planning Act, associated official plan policies setting out the City's approach for authorizing IZ, and a determination of various program details; and,
- Update reports to Council, to be prepared every two years.

Once the Inclusionary Zoning Assessment is finalized (expected in April/May 2021), and Regional policy work proceeds, Brampton will evaluate and determine its approach to desired affordability criteria, tenure, approach to incentives and implementing provisions during the next steps in the process. Engagement and collaboration with for-profit and non-profit housing developers and operators will be critical to the development of a realistic IZ program in Brampton.

4.3.2 AFFORDABLE HOUSING INCENTIVES PILOT PROGRAM

The need for low and moderate-income affordable rental housing was identified through the PHHP and Regional Housing Needs Assessment. As a part of Strategy 3 of the PHHP (Provide incentives to build affordable housing) and in alignment with draft Region Official Plan policy, the Region is launching an Affordable Housing Incentives Pilot Program focused on addressing moderate-income needs. The Program is designed as a competition, and will provide capital grants to successful

applicants, to support the development of new moderate-income affordable rental housing in Peel. \$2.5 million has been approved by Regional Council for capital grants, and an additional \$5 million in funding for the Pilot Program was requested and approved through the 2021 budget process. The Program will be launched in mid 2021. Eligibility criteria include a minimum % of affordable units, tenure of affordability, unit mix and unit sizes. Additional preferred criteria include deeper affordability and locational preferences. The delivery tool is a Municipal Capital Facilities By-law, which allows local municipalities to add their own incentives to the Region's grants, for qualifying local projects.

4.3.3 MY HOME SECOND UNIT RENOVATION PROGRAM

The Regional program is designed to assist homeowners with converting their existing, unregistered second unit to a legal, registered second unit. The program will provide a grant of up to a maximum of \$20,000 by way of a forgivable loan to eligible homeowners; plus, an additional \$10,000 if the unit is rented at an affordable rate to a tenant referred by the Region of Peel.

4.3.4 MEASURING AND MONITORING PROGRAM

The Region of Peel undertakes an annual monitoring of the housing supply in the Region and the local municipalities. The Region also updates its Housing Strategy, and the accompanying housing data as per provincial legislation. The data in this document is from the December 2020 Update to the 2018 Regional Housing Strategy Data.

PART 5 CITY OF BRAMPTON HOUSING INITIATIVES

5.1 Housing Advisory Committee

The Brampton Housing Advisory Committee was formed in 2018 and is comprised of housing leaders across the GTA, including representation from non-profits, market developers, co-ops, faith groups, CMHC, Region of Peel and City staff and Councillors.

The Committee guides the development and implementation of Housing Brampton, including advising the City on best practices and innovative approaches to affordable housing.



5.2 Concierge Program for Affordable Housing



The Concierge Program is an early deliverable of Housing Brampton and has been launched in 2021 as a two-year pilot program. It aims to assist developers of affordable housing to navigate through site selection, funding, incentives, partnerships, and approvals processes. Projects will include:

- Region of Peel led housing developments (e.g., projects under the Region's Housing Master Plan)
- Non-profit sector affordable housing projects
- Private sector ownership or purpose-built rental projects qualifying for federal and provincial funding (where at least 25% of the units would need to be affordable, this may change as the development of other projects such as IZ advances)

The Program will be evaluated annually, and parameters may be modified as needed.

5.3 Seniors Housing Study

The study identified potential sites and areas in the City suitable for seniors' housing and provided recommendations that could improve the availability of seniors' housing in Brampton, including:

- Additional affordable housing for seniors
- Culturally sensitive seniors housing
- Development applications for seniors' developments to be assessed against the site selection criteria in the study
- Support for the creation of local partnerships with non-profit and faith communities
- Strong Official Plan policies
- Incentives and tools to promote the development of seniors housing sites

Housing Brampton addresses these recommendations in various Action Items and policy directions. It recognises the need to have multiple approaches to senior housing issues. Home retrofits, the concept of "VisitAbility" (ability to freely move around in the neighborhood without having to negotiate physical barriers) can address safety and accessibility for seniors in their current residences.

Brampton will encourage other approaches to provide safe and affordable housing for seniors, as detailed in this Plan. These include home-sharing, integrating seniors' units within multi-unit market housing developments, specialised senior-oriented SROs, design features for multi-generational households (e.g., a master bedroom on the main floor of houses) and well-designed and accessible additional residential units (e.g., backyard units). Further policy work on seniors housing will also be included in the ongoing Brampton Plan exercise.

Engagement session participant: "Brampton is full of diversity and lifestyles differ - Brampton should require developers to build more culturally appropriate and flexible housing".

5.4 Supportive Housing Review

The provision and accommodation of supportive housing facilities such as group homes is critical to providing a range of accessible housing choices to vulnerable populations. Brampton is conducting a review of the City's existing supportive housing policies, to align with Provincial and Regional initiatives such as the Region's

Supportive Housing Demand and Supply Analysis and Action Plan. The Review will result in Official Plan and Zoning By-law amendments to encourage additional supportive housing by updating existing provisions and the registration process to align with current best practices and the Ontario Human Rights Code.



5.5 Short Term Rental Review

Similar to other GTA municipalities, Brampton has identified a need to develop provisions to regulate short-term rentals (such as *Airbnb*) and prohibit investment properties being converted for short-term rentals (which is understood to influence housing affordability). The City is now moving forward with the implementation of a Business Licensing By-law for short-term rentals.

5.6 Student Housing Review

The net population growth in Brampton has recently been all international. As per Statistics Canada, in the last three years, Brampton's growth included 84,000 net international migrants, this number includes 18,000 non-permanent residents (mostly international students and associated people). There is a greater need for affordable accommodation for students both on-campus and off-campus. Brampton's ongoing Student Housing Review explores collaborative solutions with education institutions, developers, and others. Staff has been working with post-secondary institutions and community stakeholders to identify, prioritize specific issues and concerns (i.e., student housing & landlord relations, health & safety), and make recommendations that will influence policy development and resource allocation.

Housing Brampton aims to address off-campus student housing as affordable housing for singles, through various Action Items, including the introduction of a new rental typology- Single Room Occupancy, and initiatives such as Additional Residential Units. On-site student housing will be explored with the collaboration of post-secondary institutions through the Student Housing Review project. The Lodging Houses Review (see below) and implementation of its recommendations is also an important deliverable to address student housing needs.

IN THE LAST 3 YEARS, BRAMPTON'S GROWTH INCLUDED

84,000



net international migrants, which includes **18,000** non-permanent residents

(mostly international students and associated people)

5.7 Lodging Houses Review

Lodging houses are a form of shared housing and have become a critical component of filling the gap for lower and moderate-income single person households (including students, new immigrants).



The number of licensed lodging houses is limited in Brampton because they are mainly permitted in the downtown core. This has led to several illegal lodging houses across the city. The City is currently reviewing lodging house regulations and policies to strategically expand the licensing program. This is anticipated to streamline and regulate the supply of well-designed and well-maintained lodging houses in areas outside the downtown of Brampton.

Housing Brampton also aims to address such shared housing through various Action Items, including the introduction of a new rental typology- Single Room Occupancy and encouraging acquisition of lodging houses by non-profits and community organisations, among others.

5.8 Infrastructure Capacity Analysis



The City, with support from the Region of Peel, is undertaking a high-level Infrastructure Capacity Analysis. This is a preliminary review of the carrying capacity of existing built-up areas, to understand impacts of gentle intensification such as by additional residential units. A range of potential impacts (water, wastewater, storm water, traffic and parking, school capacity, property tax assessments, etc.) are being analyzed for a sample of residential neighborhoods in Brampton.

The outcome of the Infrastructure Capacity Analysis will inform the work undertaken as part of the policy review to permit Additional Residential Units, as well as inform the City and Region on potential impacts of gentle densification on existing infrastructure and services. A preliminary data modelling reveals that the impacts differ geographically and depend on a host of related planning and engineering factors.



EXISTING BUILT-UP RESIDENTIAL AREAS IN BRAMPTON ARE EXPECTED TO INTENSIFY AT A RATE OF **36% to 41%**

5.9 Additional Residential Units Review

Through the proclamation of Bill 108 and amendments to the Planning Act, municipalities are required to amend their Official Plan policies and Zoning By-law provisions to permit the use of two residential units, as well as an additional unit within a building or structure accessory to a detached, semi-detached, or townhouse dwelling. Brampton is currently undertaking a policy review to implement Additional Residential Unit (ARU) policies in the Official Plan and Zoning By-law, subject to specific performance standards and the City's overall ability to support additional units, while protecting the public interest.

ARUs in the form of backyard units, laneway units, etc. will provide additional rental housing supply in Brampton. However, there are no known mechanisms yet to ensure if this rental housing will be truly affordable. If accessibility is addressed well, ARUs can contribute age-friendly housing options and support multi-generational living. In built-up areas, ARUs can better utilize existing infrastructure for gentle intensification. New subdivisions can incorporate ARU considerations from the initial design stage. The ARU review will replace the existing Second Unit provisions of the City.



Fig.17 Additional Residential Unit as a detached backyard unit

5.10 Brampton Housing Needs Assessment

The 2018 assessment provided a snapshot of the housing context in Brampton, as well as an overview of the need for affordable housing. It identified challenges in creation of affordable housing, as well as several recommendations including:

1. Develop tailored solutions for improving the City's core housing needs, such as youth homelessness, and housing affordability for low income, as well as moderate-income families.
2. Diversify the City's housing stock by supporting a full spectrum of housing forms and unit types through innovation and collaboration.
3. Enact zoning regulations that ensure support for the development of a full mix of housing types and densities, with consideration of pre-zoning preferred sites.
4. Create a development approval process including streamlining or fast-tracking of priority projects (i.e. affordable housing, infill development)
5. Develop conversion and rental protection policies that maintain and increase the supply of rental units and explore how demolition permits could support rental protection objectives.
6. Explore financial tools and incentives that encourage the development of affordable housing, including development charges grants, density bonusing, and cash-in-lieu provisions which recognize affordable housing as a community benefit.
7. Advocate for funding support from provincial and federal governments.
8. Develop a communication and education strategy to increase awareness around housing needs and choices and facilitate ongoing dialogue with the Region of Peel as the Service Manager for housing.

Housing Brampton incorporates these recommendations in the various Big Moves, Action Items and the Implementation Roadmap.



5.11 Second Unit Registration Program

Seeking cost-friendly housing solutions, many of Brampton's residents live in second units. Brampton's Second Unit Registration Program was initiated in 2015 and has successfully contributed more than 4640 registered two-unit dwellings as of February, 2021. Housing Brampton recommends that the City encourage the creation of legal second units at the time of new builds, as well as implement a good education and outreach program to reduce the creation of illegal second units.

Brampton has more than
4,640 registered
second units
as of February 2021



PART 6 DEVELOPMENT OF HOUSING BRAMPTON

6.0 Development of Housing Brampton

City Council endorsed a framework and work program for Housing Brampton in 2017. The Brampton Vision 2040 exercise led to the need for alignment and a Housing Needs Assessment was completed in June 2018 to provide a snapshot of the current housing contexts and needs. This was followed by the creation of an Affordable Housing Advisory Committee to support the development and implementation of Housing Brampton.

The development of Housing Brampton has been based on:

- an understanding of Brampton's housing needs, population, demographics and growth forecasts;
- market and intensification analysis;
- a best practice review and assessment of local opportunities;
- feedback from community engagement;
- feedback and direction from Council;
- legislative and policy context, specifically the updated Growth Plan for the Greater Golden Horseshoe, 2020 (Growth Plan), the Provincial Policy Statement, 2020 (PPS), introduction of Bill 108, More Homes, More Choices Act, 2019 and Bill 197;

- a recognition that the City is transitioning from suburban greenfield approaches to those of urban intensification;
- a shift in focus towards intensification around Major Transit Station Areas (MTSA's), Gateway Mobility Hubs and Intensification Corridors;
- an understanding of other policy changes, for example the ongoing Peel 2041+ Review.

Technical analysis has included a comprehensive research of benchmarking and a planning analysis of policy options relating to the development of affordable housing tools and incentives. Industry knowledge has been tapped into for creative housing solutions, which are proposed in the Plan as Pilot or Demonstration Projects.



6.1 Vision of Housing Brampton



The Vision statement below is a culmination of the input received from the stakeholders on the desired outcome of Housing Brampton.

“Brampton will be a vibrant, inclusive and thriving city with a wide range of housing options that are affordable, diverse and innovative”.

THE VISION AND PLAN ALIGN WITH:

PROVINCIAL POLICY STATEMENT, 2020 (PPS)

The PPS directs planning authorities to provide for an appropriate range and mix of housing options and densities to meet projected market-based and affordable housing needs of current and future residents of the regional market area by permitting and facilitating all housing options and all types of residential intensification, including additional residential units, and redevelopment.

A PLACE TO GROW: GROWTH PLAN FOR THE GREATER GOLDEN HORSESHOE, 2020 (GROWTH PLAN)

The Growth Plan supports housing choice through the achievement of the minimum intensification and density targets, identifying a diverse range and mix of housing options and densities, including additional residential units and affordable housing to meet projected needs of current and future residents; and establishing targets for affordable ownership housing and rental housing.

REGION OF PEEL OFFICIAL PLAN

The Plan aims to provide for an appropriate range and mix of housing types, densities, sizes, and tenure to meet the projected requirements and housing needs of current and future residents of Peel; as well as to increase the supply of affordable rental and affordable ownership housing.

PEEL HOUSING AND HOMELESSNESS PLAN (PHHP)

The PHHP is focused on helping people to get and keep housing through five strategies, including building new affordable housing, providing incentives for others to build affordable housing, transforming service delivery to help people get and keep housing, optimizing existing stock - creating more affordable housing within existing private stock, increasing supportive housing.

BRAMPTON 2040 VISION

Vision 3 (Neighborhoods) describes Brampton as a mosaic of characterful and complete neighborhoods. Vision 5 (Social Matters and Housing) envisions Brampton as a rich mosaic of cultures and lifestyles, with specific Action #5-2 Housing - Adopt a Brampton-made comprehensive housing strategy for partnerships and to implement through a local civic agency - target to end homelessness.

BRAMPTON TERM OF COUNCIL PRIORITIES

1. Create Complete Communities
2. Embed Diversity and Equity
3. Innovative Engagement
4. Sustainable Growth
5. Community Partnerships

CITY OF BRAMPTON OFFICIAL PLAN

The current Official Plan policy areas that align are ones on balanced housing policy: choice and affordability, a wide mixture and range of housing within neighborhood districts, housing options along the entire housing continuum to meet the needs of a diverse community; and intensification in the built-up area.

6.2 Policy Analysis

Prior to the selection of the priority recommendations (Big Moves), staff undertook detailed analysis and engagement, described in reports including:

- Recommendation Report (includes benchmarking), June, 2020
- Policy Options Report, February, 2021

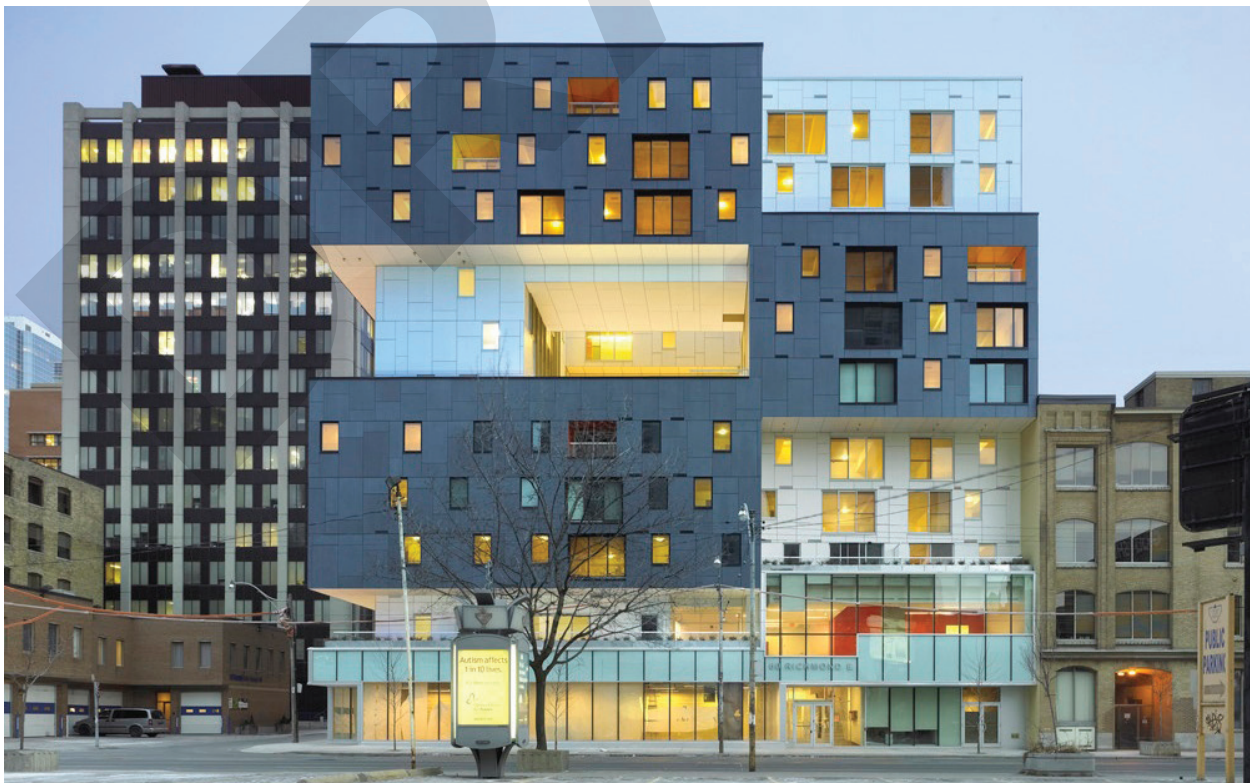
The analysis stage included identification of key policies, pilot projects and discussions with experienced housing providers about barriers to supply of the identified housing typologies.

Council direction and input on policy options was obtained in two Council Workshops. A multitude of possible policies and tools were explored, and the ones listed in this document have been selected as priority items based

on the following criteria (in no order of preference):

- Housing needs
- Public input
- Legislated requirements
- Existing policy (local and Regional)/ gap in policy
- Upcoming policy
- Economic and market trends
- Resource availability
- Ability to leverage external resources and partnerships

Staff also analysed other corporate and departmental initiatives and master plans to find alignment with housing objectives.



6.3 Stakeholder Engagement



The recommendations of Housing Brampton have been reviewed by a cross-section of subject matter experts, including City and Regional staff, the development industry, the non-profit sector as well as the Brampton Housing Advisory Committee. Throughout 2019 and 2020, the City conducted comprehensive stakeholder consultations. From September to December of 2019, public engagement included pop-up events at city community centers, open houses, and public workshops. Many participants who desired to stay involved were invited to participate in the 2020 consultations. Following public engagement, a total of 45 focused engagement sessions with internal and external stakeholders were conducted from September to December of 2020, to determine possible policy options for Housing Brampton.

Multiple meetings took place through the years with the Brampton Housing Advisory Committee, which comprises of non-profits, market developers, housing co-operatives, faith groups, CMHC, Region of Peel and City staff and City Councillors. Two Council workshops were conducted (September, 2020 and January, 2021) to appraise Council of the engagement results and selected action items. Council suggestions were incorporated into the draft strategy.

Presentations were also made to the BILD chapter. Through detailed implementation of the actions and recommendations of this strategy, further engagement with all stakeholders will form part of statutory planning processes.

The [Engagement Summary Report \(February, 2021\)](#) provides a summary of the 2019 and 2020 engagement sessions.

6.4 Structure of this Document

The structure of Housing Brampton includes Principles, Big Moves and Implementation Roadmap. The three structural components are interrelated and overlap. As such, they should be read in conjunction.

Principles: are overarching values that will guide housing development in Brampton

Big Moves: are areas that need fundamental focus and a commitment to immediate action

Implementation Roadmap: is the bridge between the strategy and execution that will help Brampton achieve various housing goals

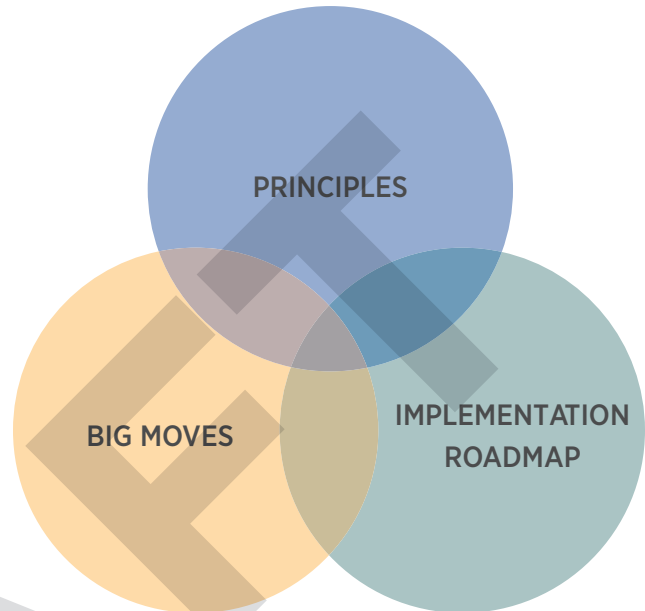


Fig. 18 Structure of Housing Brampton

DRY

PART 7 PRINCIPLES

7.0 Principles



The six Principles that will guide the City's response to housing needs are:

- Reduce Barriers to Supply of Housing
- Make Full Use of Regulatory Tools
- Incorporate Equity
- Collaborate with the Non-Profit Sector
- Advocate for the Right Housing
- Demonstrate Innovation

7.1 Reduce Barriers to Supply of Housing

Brampton needs an immense supply of housing to meet its growth projections, as well as offer greater housing choices. The strategic addition of more mid-rise and high-rise building types with a greater mix of dwelling unit sizes, will accommodate an increasing number of smaller households, senior led households, immigrant households and lone parent households, as well as a significant number of larger households with children and multi generational households. A greater diversity of housing tenure will assist residents and workers with a preference for rental and shared accommodation, given their household size and composition, their stage of life and level of ability, or their economic status.

Barriers to achieve these objectives may include a lack of suitably zoned land, an extensive development approvals process, restrictive parking requirements, lack of protection for existing and planned affordable housing stock and land designations, and restrictive development standards. Bringing affordable housing projects or purpose-built rental projects to the market can be even more challenging. Brampton will strive to reduce such barriers through regulatory and process approaches. For instance, the City is committed to continue streamlining the review process and offer concierge services to developers of affordable housing. Through the Brampton Plan and Zoning By-law Update projects, Brampton will ensure land is suitably ready for a range of residential development options.

Engagement session participant: “Builders can provide a variety of innovative housing – but barriers exist, such as parking requirements. The City needs to address these barriers.”

7.2 Make Full Use of Regulatory Tools

Brampton will utilize land use planning and financial tools enabled under provincial legislation (Municipal Act and Planning Act) to help promote a wider range of housing types needed in Brampton - including affordable housing. These tools include new official plan policies, zoning by-laws, Community Improvement Plans, Community Planning Permit Systems and Inclusionary Zoning. In addition, the City will explore financial tools within municipal jurisdiction to mitigate costs associated with the development of affordable housing, such as relief of planning application fees for affordable units.

COMMUNITY IMPROVEMENT PLAN (CIP)

A Community Improvement Plan (CIP) is a tool that allows a municipality to direct funds and implement policy initiatives toward a specifically defined project area. Brampton's (existing) Central Area Community Improvement Plan (CIP) is used to develop or revitalize targeted areas through programs, grants, and incentives in Brampton's downtown area. Affordable housing has been included as one of the community benefits through the Central Area CIP incentive programs. The City will introduce a new city-wide CIP for housing to assist the creation of affordable housing, purpose-built rental housing and housing for vulnerable households in Brampton.

MUNICIPAL CAPITAL FACILITIES BY-LAW (MCFB)

Brampton will participate in the Region of Peel Incentive Program for Rental Housing, which will be administered through an MCFB. Brampton will stack its own incentives on top of Regional grants for proposed projects in Brampton. The City will consider matching the Region's capital grant on an annual basis for each RFP round and offer other non-financial incentives. More details are available in Part 8.1 of this Plan.

COMMUNITY PLANNING PERMIT SYSTEM (CPPS)

A CPPS can influence housing affordability in a positive manner. A CPPS can pre-zone specific lands for the desired housing typology and mix, focus public participation and appeal process at the front-end of the process; integrate policy, regulations, and design guidelines into one document, expedite development; and specify flexible standards to encourage development (e.g., parking, permitted uses). Apart from the existing Central Area CPPS and the proposed Queen Street CPPS, Brampton will continue to explore other CPPS areas within its strategic growth areas.

DENSITY BONUSING AND COMMUNITY BENEFITS CHARGES (CBC)

Bill 197: The COVID-19 Economic Recovery Act, 2020 repealed and replaced Section 37 of the Planning Act, which allowed municipalities to accept cash or in-kind contributions in exchange for increases in height and density (“Density Bonusing”). The newly enacted section 37 permits the council of a local municipality to impose, by by-law, “Community Benefits Charges” - a financial contribution that is required to be paid when land is developed to contribute to the “capital costs of facilities, services and matters” incurred from development and population growth.

Unlike density bonusing, CBCs are no longer restricted to zoning and minor variance applications proposing height and/or density beyond the as-of-right planning permissions. CBCs may not be imposed for development or redevelopment with fewer than five storeys and development or redevelopment that adds fewer than 10 residential units. Essentially, CBCs can fund any municipal service that is not being recovered under a parkland by-law or a DC by-law.

The new CBC regime under section 37 is permissive, not mandatory. As such, municipalities can choose whether or not to avail themselves of a CBC By-law and, by the operation of s. 37.1(2)1, are even permitted to continue enacting by-laws under the old section 37 density bonusing until the earlier of September 18, 2022 or the date the municipality enacts a CBC by-law. During this transition phase, there is an opportunity for Brampton to use density bonusing to obtain community benefits such as affordable housing, in exchange for higher than permitted densities; while ensuring that technical and public concerns are addressed, and the developments make good planning sense.

Brampton will continue to assess the viability and implementation of a CBC strategy and by-law.

Section 37 used by CreateTO led to Habitat for Humanity securing 25 affordable units in a project at 30 Ordinance Street, Toronto, developed in Partnership with Diamondcorp, Cityzen Development Group and Fernbrook Homes.



ZONING

Increasing zoning permissions can increase the permitted scale of development. Brampton is working on a new City Structure through the Brampton Plan exercise, where strategic intensification in key growth areas will be explored. The subsequent exercise, the City's Zoning By-law Update project will establish appropriate zoning to achieve the densities envisioned in the Brampton Plan. Currently more than 80% of Brampton's residential land is zoned exclusively for low-rise dwellings. Expanding zoning permissions at strategic locations in built-up areas can promote context-specific densification, for example low-and moderated-priced 'house-scale' infill in inner low density residential areas (house-scale includes duplexes, fourplexes, tiny homes on the existing land parcels). In low-medium density areas, "upzoning" at key strategic growth locations can increase relatively more affordable housing typologies such as eightplexes stacked townhouses and apartments.

INCLUSIONARY ZONING (IZ)

The Region of Peel, along with the local municipalities, is undertaking an Inclusionary Zoning Assessment to help guide a framework of policy and zoning to implement IZ and secure affordable units in market housing developments. Collaboration with the private market and non-profit sector will be key to the success of this tool. A detailed explanation of IZ can be found in Part 4.3.1 above.

MUNICIPAL ZONING ORDERS (MZO) FOR INCLUSIONARY ZONING

Bill 197 introduced enhanced authority for the Minister of Municipal Affairs and Housing to address site plan matters and apply inclusionary zoning when making a Ministerial Zoning Order (MZO). The enhanced MZO is intended to be used as an augmented zoning tool whereby the Minister would apply a form of zoning (e.g., permitted use, density, height etc.) which may also include inclusionary zoning (affordable housing) requirements. The amendments provide that the Minister can make an inclusionary zoning MZO regardless of whether a municipality has prepared an assessment report or adopted official plan policies for inclusionary zoning, and regardless of the establishment of MTSA areas.

The new regulation is effectively a tool that the Province, ideally with the collaboration of local and regional governments, may use to overcome potential barriers and development delays associated with the construction of strategic provincial projects such as affordable housing. The City of Toronto had requested an MZO for modular supportive housing purposes, mainly to expedite the approvals process.

However, the most recent legislative changes to the Planning Act proposed through Schedule 3 of Bill 257: Supporting Broadband Infrastructure Expansion Act, indicate that certain Minister's Zoning Orders (MZOs) do not have to be consistent with the Provincial Policy Statement (PPS). This substantial change to the provincial direction is concerning as it would circumvent important land use planning considerations outlined within the PPS. Brampton continues to monitor MZO updates as they relate to implementation and support of affordable housing initiatives.

7.3 Incorporate Equity

The Ontario Human Rights Code offers protection from discrimination in five social areas including housing and one of the protected grounds is receipt of public assistance (in housing). When municipal by-laws and the Code conflict, the Code takes precedence. Municipalities should incorporate equity in planning policies and processes. Examples of inequitable planning include reserving a larger land area exclusively for unaffordable housing typologies, imposing minimum separation distances or restrictions on the number of housing projects allowed in an area, and not accommodating for informal gatherings, recreation, arts, culture and spirituality throughout the city. An example of inequitable processes is privileging property owners over renters for notifications of proposed development applications.

MORE THAN

80%



of Brampton's residential land is zoned exclusively for low rise dwellings (as of 2020)

Equitable policies include as-of-right affordable and/or supportive housing throughout the city in all neighborhoods; offering a balanced mixture of rental and ownership opportunities; creating more flexible zones to provide more attainable and affordable types of housing; mitigating displacement and inclusionary zoning.

A key part of achieving inclusive neighborhoods where all residents feel welcome to live, work and play is taking steps to overcome community opposition to affordable housing. The City has a particular role in advocating to its residents and addressing 'Not in my

Backyard' (NIMBY) attitudes, which can delay progress for many types of housing developments- subsidized, supportive, mixed-use, medium and high density. Brampton will develop and implement an outreach model that addresses and alleviates resident concerns, addresses misconceptions and stigmas, and highlights the positive benefits of varied housing options.

In the preparation of this Plan, Brampton has applied an equity lens and it will continue to do so throughout the implementation of the various housing initiatives and action items.

Best Practice: Public Meetings

At the beginning of each public meeting to talk about a new affordable housing project, lay out clear ground rules. State that the only issues open for discussion are legitimate land use issues such as location, size, setback and parking requirements. Advise attendees that the meeting will not be a forum to make negative comments about the people who will be living there. In addition, actively interrupting and objecting to discriminatory language or prejudicial comments can help prevent them from happening again.

Source: *In the Zone: Housing, Human Rights and Municipal Planning, OHRC*

7.4 Collaborate with the Non-Profit Housing Sector

The non-profit housing sector plays a critical role in meeting the needs of groups or households that may experience barriers to housing or are those considered vulnerable. Non-profit led housing developments have been increasingly fulfilling a key role in the provision of affordable housing in the GTA, with increased access to various funding programs. Non-profit housing providers have expertise in tenant qualification and selection as well as ongoing occupancy management. Further, they can help integrate wraparound services such as employment training, education, addictions recovery, and immigration services into housing projects.

With Inclusionary Zoning frameworks being explored, Brampton will also need to understand and facilitate implementation mechanisms that will include partnerships with non-profits and market developers. This Principle ensures that City will collaborate with and utilize the experience of non-profit housing providers in achieving housing in goals. The City's Concierge Program is a step towards streamlining the approvals

process for non-profits. Brampton can also help non-profits with financial incentives to deliver innovative housing, which is the purpose of the proposed Housing Catalyst Fund (Sec 9.6 of this Plan).

Brampton 2040 Vision suggests that Brampton's housing solutions will benefit from community involvement in support of housing needs, with local resources, and with community-based self-help. More local philanthropy can reinforce regular funding as well as sponsor new housing pilots and experiments.

Brampton 2040 Vision also addresses a catalytic action of collaboration with charities such as the Brampton and Caledon Community Foundation. This existing foundation is an incorporated, independent, philanthropic organization that provides an effective vehicle for donors and philanthropists to leave a charitable legacy for the long-term betterment of their community. Such charities can thus enhance local philanthropy on housing issues.

7.5 Advocate for the Right Housing

Recognizing that affordable housing, particularly non-market housing, is also not possible without government funding and support, Brampton will continue advocating to and working with senior levels of government. Brampton will also carry on collaboration with the Region of Peel in all manners of policy, growth management and development planning areas. The City will also advocate to the Region to incorporate local municipal needs for non-market housing based on Brampton's growth numbers and to allocate Brampton a fair share of the requisite housing.

Brampton will petition all senior levels of government (Peel, Provincial and Federal Governments) to create sustainable funding programs that help market developers deliver affordable housing. The City will support the Region of Peel in advocacy to CMHC to leverage funding available through various funding streams of the National Housing Strategy.

Brampton will advocate to higher levels of government for the following (and other items):

- increased funding for programs such as the Rapid Housing Initiative (RHI);
- new funding programs for repair and retrofit of market rental housing;
- policies, funding and incentives for the supply of purpose-built rental housing;
- a strategy and/or financial assistance to develop safe and affordable housing for international students;
- financial incentive programs to stimulate the adaptive reuse of heritage buildings for housing;
- funding support for acquisition of land for key housing pilot projects in the City;
- priority access to surplus or under-used crown lands to the City contingent on the provision of affordable housing.



7.6 Demonstrate Innovation

Brampton is committed to demonstrate innovation in housing. Housing Brampton will identify policy areas where demonstration/pilot projects can help inspire and facilitate creativity. These Pilot Projects will provide an opportunity to test new housing typologies or partnership approaches. Brampton will aim to build relationships with housing providers whose official mandate includes housing affordability and who have expertise in innovative partnership formats to deliver such housing. Brampton can actively support innovation by providing financial incentives (See Housing Catalyst Fund or Capital Project - Sec 9.6 of this Plan).

Brampton will also explore incentives for innovative and affordable housing projects, including funding assistance from senior levels of government. The City will also capitalize on the expertise of its Innovation and Technologies division within Brampton Economic Development to support local businesses on innovative technological solutions to housing issues.



PART 8

RECOMMENDATIONS: BIG MOVES AND ACTION ITEMS

8.0 Recommendations: Big Moves and Action Items

This Part presents a set of fundamental shifts (Big Moves) and corresponding actions; that respond to the Vision statement and Principles of Housing Brampton. A brief context is provided for each Big Move and Action Item.

It should be noted that Brampton will continue to address housing needs beyond the scope of the Big Moves and Action Items too. The Big Moves are the areas which need a major shift; however, this does not deter Brampton's efforts on the ongoing work on various initiatives such as lodging housing, additional residential units and others.



8.1 Big Move One – Purpose-Built Rental Housing

ISSUE:

There is a widespread shortage of purpose-built rental housing in Brampton that is appropriate for low- and moderate-income people, including seniors and families. Brampton’s rental vacancy rate is 1.3% (2019). Very few purpose-built rentals have been constructed in recent years. Generally, rental housing is challenged relative to ownership housing as ownership projects generate larger and faster returns than a rental building and financing is easier to obtain for ownership projects. As described in Part 4, while the secondary rental market is a good source of rental units, these units are still not as stable in tenure or as affordable as units in the purpose-built rental market. The provision of more diverse and affordable housing supply options will support the ability of households to progress along the housing continuum within Brampton.

OBJECTIVE:

To increase the supply of purpose-built rental housing for low and moderate-income households



Fig. 19 Purpose-built rental development in Newmarket, Ontario

PRIMARY PURPOSE-BUILT RENTAL MARKET

The average market rent for a primary rental unit was **\$1,401** in **2019**

SECONDARY RENTAL MARKET

The average market rent for rented condominium units in **2019** was **\$2,201**

ACTION ITEMS:

8.1.1 COMMIT TO BRAMPTON-SPECIFIC INCENTIVES WITHIN THE REGION OF PEEL INCENTIVE PROGRAM FOR RENTAL HOUSING

Brampton's participation in the Region of Peel's Incentive Pilot Program for Rental Housing will incentivize development of affordable purpose-built rental housing with mid to large sized units, for moderate-income households. Locational criteria have been developed to prioritize projects in strategic locations. Brampton has an opportunity to add its own incentives (on top of the Region's capital grants) as a stacking option. This can provide funding to create additional affordable units in program. The Financial Assessment and Business Case Report for the Region's Incentive Program, prepared by NBLC, summarizes the subsidy cap calculated for each test site in Peel Region across each affordability threshold and tenure. The results indicate that in Brampton, the subsidy required for a developer to deliver affordable rental (mid-large sized) units ranges between \$31,500 and \$47,800 per unit for the moderate-income group, depending on the location. Conditional to budget approvals, Brampton has an opportunity to create more appropriate sized units that are affordable, by providing this subsidy amount per unit.

Housing Brampton recommends that the City commit to one or more incentives from the following for this program:

- Local municipal capital grants (per unit cap for the affordable units)
- Relief of Brampton's planning application fees for units in the development (affordable and market units)
- Relief of Brampton's Development Charges for the affordable units, or for units of a certain type (e.g., larger units)
- Reduced parking ratio for affordable units

| | Deliverables | Leads and (Potential Partners) | Timeline |
|---------|---|--|-------------|
| 8.1.1.1 | Approval for a one-time financial incentive under the 2022 budget for a qualifying Brampton project | City Planning and Design, Corporate Finance, Legal | Short Term |
| 8.1.1.2 | By-law Enactment to enable stacking of incentives and agreements with the Region. | City Planning and Design, (Corporate Finance, Legal, Region of Peel) | Short Term |
| 8.1.1.3 | Ongoing commitment towards this program | City Planning and Design, Corporate Finance, Legal | Medium Term |
| 8.1.1.4 | Monitoring progress of Brampton's participation in Program | City Planning and Design, Region of Peel | Long Term |

Fig. 20 Deliverables for Action Item 8.1.1

8.1.2 FACILITATE A WIDE RANGE OF RENTAL HOUSING NEAR TRANSIT

Brampton needs a diversity of rental housing- for families, singles and seniors near frequent transit, on transit corridors, for easy access to schools, workplaces, and amenities. The City will include this consideration in the Major Transit Station Area policies. The City is advancing the Queen Street BRT project. A large supply of rental housing can be planned along other City roads that can accommodate higher frequency transit and can support intensification. The City also requires more family-friendly rental units that are appropriately sized units (3+ bedrooms). The City shall facilitate this action by various approaches listed in the Deliverables Chart below.

The Housing Now Program in Toronto is an initiative for investing in City-owned lands across Toronto for the development of affordable housing within mixed-income, mixed-use, transit-oriented communities.

“CreateTO”, the City of Toronto’s agency in charge of managing its real estate, has put up more than 50 properties for development since its creation market and affordable rental housing with a mix of unit types and sizes on surplus properties near transit nodes.

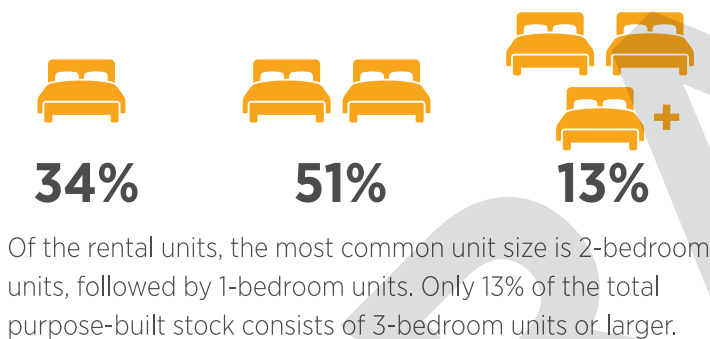


Fig. 21 Rendering of the upcoming Queen Coxwell Revitalization, an area well-served by public transit

| | Deliverables | Leads and (Potential Partners) | Timeline |
|----------|--|---|-------------------|
| 8.1.2.1 | Official Plan (and Secondary Plans) to explore and establish policies, such as for SROs, shared housing, rental housing as a community benefit, criteria for conversion of employment land to include a requirement of rental housing, criteria for mid-large sized family-friendly rental units in key growth areas | Official Plan and Growth Management, (Region of Peel, Rental Housing Task Force, BILD, Non-profits, charitable housing providers, CMHC, BHAC) | Short Term |
| 8.1.2.2 | Inclusionary Zoning to assess viability of inclusion of rental housing component (condo or purpose-built) and consider exemption or lower set aside rates if not viable | Official Plan and Growth Management, Region of Peel, BILD | Short Term |
| 8.1.2.3 | Brampton Plan housing targets to include rental tenure targets | Official Plan and Growth Management, Region of Peel | Medium Term |
| 8.1.2.5 | Housing Analysis and Rental Conversion Report requirements in development review process | City Planning and Design, Development Services | Short Term |
| 8.1.2.6 | Incentives Framework for Housing to include purpose-built rental housing | City Planning and Design, (Corporate Finance, Legal) | Short-Medium Term |
| 8.1.2.8 | Pilot Project for accessible multi-unit design | City Planning and Design, (Community partner, Development partner) | Medium Term |
| 8.1.2.9 | As-of-right zoning permissions for a variety of housing typologies near frequent and rapid transit corridors, transit nodes and MTSAs | Official Plan and Growth Management, Building and Zoning | Medium term |
| 8.1.2.10 | Urban Design Guidelines for a range of rental housing typologies | Urban Design | Medium Term |
| 8.1.2.11 | Exploration of land banking for purpose-built rental development by the Region of Peel and non-profit housing developers | Development Services, Region of Peel, (City Planning and Design, non-profits) | Long Term |
| 8.1.2.12 | City surplus land policies to include purpose-built rental housing criteria | Official Plan and Growth Management, Corporate Realty | Short-Medium Term |
| 8.1.2.13 | Purpose-built Rental Housing Task Force | City Planning and Design, BILD, non-profits, REITs, CMHC, Region of Peel | Medium Term |

Fig. 22 Deliverables for Action Item 8.1.2

8.1.3 SINGLE ROOM OCCUPANCY (SRO) AND CO-LIVING



In Brampton, a larger proportion of low-income households tend to live alone (71.1%). As the number of persons increase in a household, it tends to correspond with higher household incomes. 75% of youth (under 25 years old) living alone have low incomes. Overall renter households in Brampton tend to disproportionately have low incomes when compared to homeowners.



The SRO typology can provide affordable, purpose-built rental housing for single person households. The individual micro-units are very compact; and common amenities such as communal food

preparation areas are shared. SROs can be either standalone new buildings, integrated into new development, or repurposed from existing buildings. They may be operated by the private sector, local non-profits, and community organizations.

Co-living housing is a type of intentional SRO community that provides shared housing for people with similar values or intentions and could include studio-type apartments on every floor, with different shared amenities available on each floor. These SROs can be designed for a particular household typology (e.g., students, young professionals, senior couples).

Brampton will prepare a policy framework with as-of-right permissions in residential and commercial zones, design guidelines and opportunity for modular construction methods. Pilot Projects will be supported to demonstrate the new housing typology.



Fig. 23a Modular SRO by NOW Housing



Fig. 23b SRO development by Niche Living

There are various developers of micro suites based in Ontario, including NOW Housing, who can provide a wide variety of modular housing solutions for SRO projects, from small 1-to-10-unit infill projects to larger 3 storey, multi-unit low-rise buildings. Their modular units can be either self-contained (each unit contains a bathroom, kitchenette, and laundry) or manufactured as simple sleeping quarters with shared amenities. In addition to exceeding building code, NOW Housing units are equipped with large windows and modern, efficient heat/air-conditioning units, all of which are a huge advantage to renters compared to non-compliant basement and other living spaces. NOW Housing works with non-profit partners and are currently developing an SRO building for youth in Windsor, Ontario as well as an affordable infill community housing project in Cambridge, Ontario.

Engagement session participant: “Students, seniors, young professionals, and new immigrants need affordable housing options that are not second units or illegal rooming houses. The City should allow hostels with shared kitchens or extended stay rentals.”

| | Deliverables | Leads and (Potential Partners) | Timeline |
|---------|---|--|-------------------|
| 8.1.3.1 | Official Plan policy and zoning regulations for SRO typology | Official Plan and Growth Management, Zoning and Building | Short Term |
| 8.1.3.2 | Incentives Framework to include purpose-built rental housing with SROs | City Planning and Design, (Corporate Finance, Legal) | Short-Medium Term |
| 8.1.3.3 | Pilot Projects, preferably with modular components | City Planning and Design, Development Services, Innovation and Technology Sector | Short Term |
| 8.1.3.4 | Support for non-profits, post secondary institutions, and charitable organisations for development and operation of Co-living typology geared towards students, seniors and other singles | City, non-profit housing providers, charitable groups, community organisations | Long Term |

Fig. 24 Deliverables for Action Item 8.1.3

8.1.4 SUPPORT NON-PROFITS IN ACQUIRING AND OPERATING LODGING HOUSES, HOTELS AND OTHER RENTALS AS AFFORDABLE HOUSING

Brampton will support non-profit organizations in acquisition and operation of lodging houses and hotels as affordable housing for vulnerable groups, including seniors. Also after the City shall advocate for grant funding from senior levels of government. This action item will encourage legal, well-run, and well-designed rental houses. Non-profits will have the opportunity of starting operations with minimal renovation and will utilize existing stock efficiently.



Fig. 25a Lodging house operated by a non-profit, Montreal

Montréal’s policy on non-profit acquisition and operation: Since the 1980s, drawing on a range of grant programs from all orders of government, Montréal has transferred much of its private rooming house stock into municipal or non-profit ownership. The City has acquired and renovated over 3,258 units in 65 apartment buildings. Following the renovation, the management of the units was delegated to non-profit organizations, including a housing co-operative.

Engagement session participant: “Brampton has community organisations who can manage and operate affordable housing, but do not have resources to build it. The City should work with these organisations and facilitate partnerships.”



Fig. 25b Lodging houses in Brampton are predominantly located in single family neighborhoods

| | Deliverables | Leads and (Potential Partners) | Timeline |
|---------|---|---|-------------------|
| 8.1.4.1 | Updated Official Plan policies, zoning and licensing for Lodging Houses and with city-wide application | City Planning and Design, Building and Zoning, By-law Enforcement | Short-Medium Term |
| 8.1.4.2 | Zoning By-law amendment to include accessory residential uses in applicable zones that allow hotel uses | City Planning and Design, Building and Zoning | Short Term |
| 8.1.4.3 | Inventory of non-profits, community and charitable organizations | City Planning and Design, Region of Peel, non-profits | Short-Medium Term |
| 8.1.4.4 | Review of corporate policy to support non-profits partnerships | Legal, City Planning and Design | Medium Term |
| 8.1.4.5 | Incentives Framework to support non-profit acquisition of rentals for affordable housing | City Planning and Design | Long Term |

Fig. 26 Deliverables for Action Item 8.1.4

8.1.5 ALLOW ADDITION OF RENTAL HOUSING IN COMMERCIAL AND OTHER AREAS

Brampton will plan for a greater area under mixed-use designations to create complete communities and will encourage the provision of purpose-built rental housing as a complementary use to the base use. An inventory of suitable land with accessibility to current or projected transit, schools, and amenities can act as a database of opportunity sites. Lands can include public lands, vacant church properties, other commercial sites like under-utilized shopping plazas or strip malls, and current and projected transit hubs. A Pilot can demonstrate addition of modular rental housing on existing low rise commercial buildings. Suitable vacant lands zoned for commercial and other uses can allow for temporary use of lands for affordable rental housing (e.g., with tiny homes, container homes) until the market materializes for intended permanent uses.

Engagement session participant: “Brampton needs to be very creative – look for underutilized sites such as strip malls and add housing options on these.”



Fig. 26 Rendering of Avalon Alderwood Place, part conversion of an existing shopping center into housing, Seattle

Engagement session participant: “The City should focus on well-designed rental housing of various types. This will definitely reduce the pressure on second units and lodging houses.”

| | Deliverables | Leads and (Potential Partners) | Timeline |
|---------|--|--|------------------|
| 8.1.5.1 | Brampton Plan policies that prioritise rental housing within the residential use component of mixed-use areas | Official Plan and Growth Management | Short Term |
| 8.1.5.2 | Brampton Plan to explore temporary use policies that include modular, movable temporary rental housing, non-market housing | Official Plan and Growth Management | Short Term |
| 8.1.5.3 | Inventory of housing opportunity sites | City Planning and Design, landowners of underutilised commercial, institutional sites, faith organisations | Medium Term |
| 8.1.5.4 | Pilot Project for addition of modular rental housing on existing low rise commercial site | City Planning and Design, landowners of underutilised commercial site | Medium-Long Term |

Fig. 27 Deliverables for Action Item 8.1.5

8.2 Big Move Two – Use of Public Land

ISSUE:

In Brampton’s high growth market areas, land cost can be the largest constraint for the development of affordable and rental housing. The City, the Region and School Boards have an opportunity to help non-profits, purpose-built rental developments and pilot projects with access to suitable surplus public land (either vacant or underutilized). There are many implementation models, including sale of land at market value or at below market value in exchange for the provision of affordable housing units; or leasing the land to a developer and/or non-profit organization, subject to the agreement that they will provide a minimum number of desired housing units. Brampton can also explore funding from senior levels of government to acquire land for Pilot Projects and partnership approaches with housing developers and operators.

OBJECTIVE:

To support use of public land for affordable housing, pilot demonstration projects and purpose-built rental housing.

Engagement session participant: “Any public land should first and foremost be used for social outcomes – such as housing for vulnerable residents.”



ACTION ITEMS:

8.2.1 PRIORITISE AFFORDABLE HOUSING ON SUITABLE SURPLUS CITY LAND

Several municipalities in Ontario, across Canada and the US have adopted land for housing first policies. If surplus sites are available and deemed suitable for residential development, Brampton shall prioritize the development of affordable housing on these sites. This will also increase public confidence in the City’s efforts in facilitating the supply of affordable housing.

| | Deliverables | Leads and (Potential Partners) | Timeline |
|---------|--|--|-------------------|
| 8.2.1.1 | Brampton Plan policies and land suitability criteria | Official Plan and Growth Management, Realty, Legal | Short Term |
| 8.2.1.2 | Incentives Framework to include criteria for Pilot Projects and purpose-built rental housing on public lands | City Planning and Design, Corporate Finance, Legal | Short-Medium Term |
| 8.2.1.3 | Pilot Project on surplus public lands (Projects based on Big Move Action Items) | City Planning and Design | Medium Term |
| 8.2.1.4 | Mapping of properties on City Lands and Surplus Lands List | IT, GIS | Medium Term |

Fig. 28 Deliverables for Action Item 8.2.1

8.2.2 EXPLORE CO-LOCATION OF HOUSING IN NEW CITY FACILITIES

The City will investigate infill opportunities and co-development of affordable housing with City facilities such as community centres and fire stations. This type of mixed-use provides easy access to public amenities and improves housing affordability. The developments can be either vertical mixed-use buildings, horizontal mixed-use blocks, or a combination of both forms.

Vancouver: YWCA Pacific Spirit Terrace and Fire Hall No. 5 marks the first fire hall in Vancouver co-located with housing and sets a precedent for future public building projects. Co-locating the fire hall with housing on a small site already owned by the City kept the cost per square foot down in comparison to similar facilities in Vancouver.



Fig. 29 Co-location of a fire hall with housing in Vancouver, BC

| | Deliverables | Leads and (Potential Partners) | Timeline |
|---------|--|--|------------------|
| 8.2.2.1 | Identification of suitable projects and sites in the City's Parks and Recreation Master Plan for co-location opportunities | City Planning and Design, Parks Planning and Recreation | Short Term |
| 8.2.2.2 | Brampton Plan policies and criteria for co-location | Official Plan and Growth Management, Community Services, and relevant stakeholder department who has the property as part of their portfolio | Short Term |
| 8.2.2.3 | Partnership framework for development of mixed-use city facilities | Community Services, Economic Development, Legal | Medium-Long Term |

Fig. 30 Deliverables for Action Item 8.2.2

8.2.3 ACQUIRE OR LEASE LAND FOR PARTNERSHIP PROJECTS

Brampton will explore opportunities to acquire or lease land for partnership projects, such as innovative solutions to housing for vulnerable groups. Incentives will be explored for Pilot Projects in this Plan, such as projects for veteran and indigenous housing. Brampton will actively advocate to senior levels of government and other sources for funding programs and opportunities for the same.

Homes for Heroes develops small land parcels and provides housing and support services to veterans across Canada. The model creates affordable urban villages consisting of 15 to 25 ‘tiny homes’ arranged in a park-like setting.



| | Deliverables | Leads and (Potential Partners) | Timeline |
|---------|---|--|-------------|
| 8.2.3.1 | Brampton Plan policies and pre-zoning to allow for specific residential uses on suitable City lands | City Planning and Design | Short Term |
| 8.2.3.2 | Pilot partnership projects or projects on leased City land | City Planning and Design, Realty | Medium Term |
| 8.2.3.4 | Incentives Framework to consider acquisition/lease of land for public/private partnership projects | City Planning and Design, (Corporate Finance, Legal) | Medium Term |

Fig. 31 Deliverables for Action Item 8.2.3

8.2.4 SUPPORT ADAPTIVE REUSE FOR HOUSING

Brampton has inherited a rich legacy of cultural heritage resources. Many of these heritage buildings are vacant or underutilized, which presents opportunities for refurbishment and adaptive reuse for many uses, including affordable housing for groups like seniors and families. Policies, financial incentives, and programs can provide a stimulus to conserve these in a purposeful and sustainable way. Often the cost of rehabilitating heritage buildings may be lower than cost to build new units. An adaptive reuse approach reduces poverty by providing at risk individuals with a housing solution and supports the skilled trades required for heritage conservation. A pilot program will explore potential partnerships with non-profits and work with internal City departments to identify potential properties fit for conversion to affordable housing.



Fig. 32 Heritage house adapted for social housing in Mole Hill, Vancouver

Mole Hill, Vancouver:
This 170 unit unique and complex project involved the restoration of 26 City of Vancouver-owned heritage houses on an entire city block, for reuse as 170 social housing suites, three daycares, a group home, and a host of community assets, set in a park-like environment.

The homes include some of the oldest structures remaining from early Vancouver history and this significant heritage resource had been under threat of demolition for many years.

| | Deliverables | Leads and (Potential Partners) | Timeline |
|---------|---|--|-------------------|
| 8.2.4.1 | Inventory of potential properties suitable for conversion to affordable housing | City Planning and Design-Heritage group, (Realty, Community Services, Building, Engineering) | Short Term |
| 8.2.4.2 | Brampton Plan adaptive reuse policies, conversion criteria | Official Plan and Growth Management | Short Term |
| 8.2.4.3 | Pre-zoning selected sites to support adaptive reuse opportunities | Official Plan and Growth Management, Zoning | Medium Term |
| 8.2.4.4 | Pilot Project- restoration and conversion of one city heritage resource | City Planning and Design-Heritage, (City Realty, Finance, Community Services, non-profits) | Short Term |
| 8.2.3.4 | Incentives Framework to consider adaptive reuse projects on heritage sites | City Planning and Design, (Corporate Finance, Legal) | Short-Medium Term |

Fig. 33 Deliverables for Action Item 8.2.4

8.2.5 SUPPORT LAND BANKING EFFORTS

Land banking can help reserve scarce land resources for future use for affordable housing projects. This is one of the various initiatives currently being considered by the Region of Peel. The City shall support the Region’s (currently draft) Regional Official Plan policy direction related to land banking, and any associated initiatives.

The City of Greater Sudbury’s Affordable Housing Land Banking Strategy includes a framework for evaluating surplus municipal land suitable for the development of affordable housing in conjunction with the Affordable Housing Community Improvement Plan.

| | Deliverables | Leads and (Potential Partners) | Timeline |
|---------|--|---|-------------------|
| 8.2.5.1 | Official Plan policies around support for land banking, affordable housing contributions or conveyance of land | Official Plan and Growth Management, Region of Peel, (City Development Services, Realty, Legal) | Short-Medium Term |

Fig. 34 Deliverables for Action Item 8.2.5

8.3 Big Move Three – Attainable Home Ownership

ISSUE:

Recent data from the Update to the Regional Housing Strategy Data (December 2020) indicates that in Brampton, 61% of all owned dwelling units were single-detached houses, whereas 38% of all apartments 5 storeys or larger were occupied by renters. Row houses (13%) and semi-detached houses (15%) were the second most common dwelling types among homeowners. At the regional level, only 0.01% of the Region's total ownership stock is affordable to low-income households. Households with moderate incomes, representing 30% of all households in Peel Region, would also find it challenging to find an

affordable home as only 10% of the total supply of ownership homes is affordable to households with incomes in the 4th to 6th income deciles. Brampton aims to create frameworks that expand ownership options for moderate households, and to an extent, households within the upper end of the low-income category.

OWNERSHIP HOUSING PRICE INCREASE

2019 House Prices and % Change (2005-2019)

| | | |
|-------------|-----------|------|
| Detached | \$845,154 | 161% |
| Semi | \$671,519 | 163% |
| Town | \$587,537 | 174% |
| Condominium | \$405,448 | 142% |

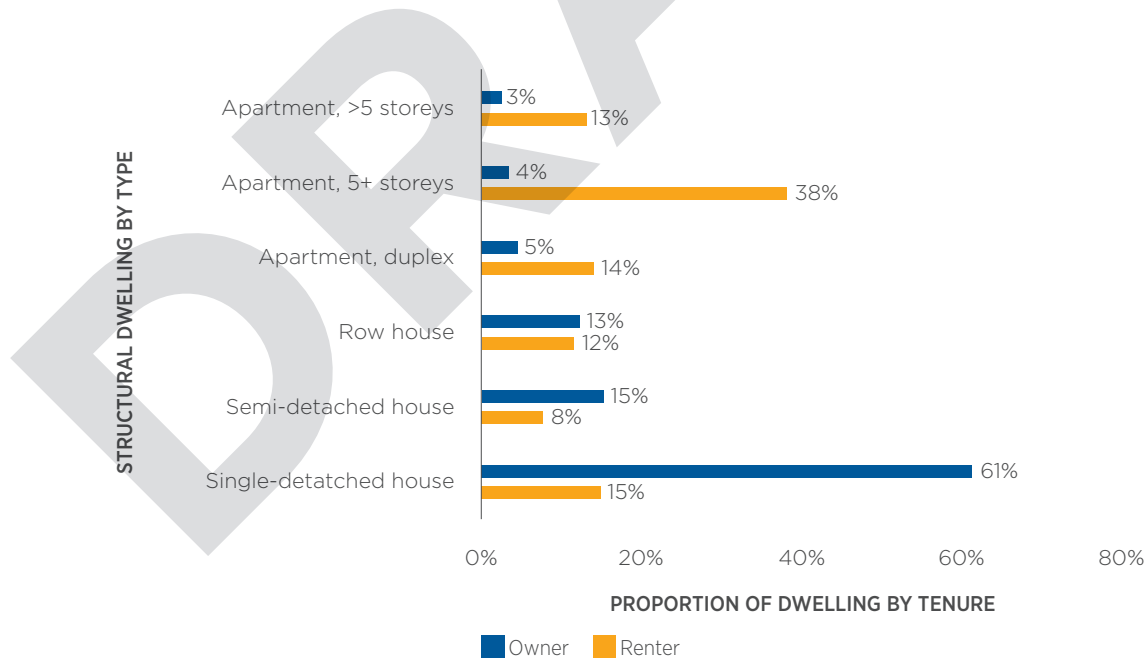


Fig. 35 Housing Supply by Tenure: Brampton
Source: Statistics Canada, 2016

OBJECTIVE:

To expand home ownership options for residents of Brampton.

ACTION ITEMS:

8.3.1 ENCOURAGE SHARED EQUITY DEVELOPERS TO INVEST IN BRAMPTON

In Brampton, there is a cohort of moderate-income households who are narrowly out of reach of home ownership. One of the largest hurdles for these families is saving enough money for a down payment. These households could potentially alleviate some of the pressure on the rental market if they could move towards the home ownership side of the continuum. Shared equity homeownership programs allow housing to be purchased below market value to households “just out of reach” of homeownership, or those unable to obtain a mortgage through conventional methods. Brampton will actively encourage and incentivise first time home ownership programs by helping developers and non-profits who operate on these models to invest in Brampton.



Fig. 36 Shared equity developments by Options for Homes in Toronto

Options for Homes works exclusively on making home ownership more affordable in their developments. Under their model, prospective homeowners provide a 5% down payment for a unit they intend to live in, and Options for Homes will provide a down payment loan of between 10-15%. As the value of the home appreciates, Options for Homes shares in the growth and are repaid their initial down payment loan percentage when the house is sold.

| | Deliverables | Leads and (Potential Partners) | Timeline |
|---------|---|--|-----------------|
| 8.3.1.1 | Identification of pilot sites | Shared equity developer, City Planning and Design | Short Term |
| 8.3.1.2 | Concierge Program | Development Services, City Planning and Design | Short Term |
| 8.3.1.3 | Incentives Framework to consider shared equity ownership projects that cater to Income Deciles 3 to 6 | City Planning and Design, (Corporate Finance, Legal) | Medium Term |

Fig. 37 Deliverables for Action Item 7.3.1

8.3.2 PLAN FOR A FULL RANGE OF AFFORDABILITY OPTIONS IN KEY GROWTH AREAS

The 2019 average sale price for a townhouse in Brampton was \$587,537 and for a condominium was \$405,448. Data indicates that only 10% of the total supply of ownership homes is affordable to households with incomes in the 4th to 6th income deciles. Condominiums fall within the range of affordability for these households. Brampton will support development of medium to high density apartment forms with varied unit sizes in

ongoing and future planning exercises, such as the Queen Street CPPS, and Heritage Heights Secondary Plan area. The City will also evaluate opportunities to strategically increase density permissions along transit corridors and in key growth areas, through the Brampton Plan project. An important goal of intensification will be to incorporate age-friendly design and enhanced accessibility to suit the needs of diverse household typologies.

| | Deliverables | Leads and (Potential Partners) | Timeline |
|---------|---|--|-------------------|
| 8.3.2.1 | Brampton Plan development to explore housing mix and density categories for greenfield/built-up/ and built-up intensification areas; permit a wider range of housing typologies; and specify both minimum and maximum densities | Official Plan and Growth Management | Short Term |
| 8.3.2.2 | Brampton Plan to address missing middle ownership housing typologies, downzoning policies | Official Plan and Growth Management | Medium Term |
| 8.3.2.3 | Official Plan policies for conversion of employment land to require a full range of housing options | Official Plan and Growth Management | Short Term |
| 8.3.2.4 | Housing Analysis requirements in development review process | City Planning and Design, Development Services | Short Term |
| 8.3.2.5 | Incentives Framework to consider affordable ownership housing within desired unit mix and size criteria | City Planning and Design, Corporate Finance | Short-Medium Term |
| 8.3.2.6 | Inclusionary Zoning to assess inclusion of affordable ownership housing component and a diverse unit mix | Official Plan and Growth Management, (Region of Peel, BILD) | Short-Medium Term |
| 8.3.2.7 | Zoning By-law Update project to explore zero-lot-line housing, small lot subdivisions, flex housing, and strategic zoning of built-up areas | Official Plan and Growth Management | Medium-Long Term |
| 8.3.2.8 | Parking innovations through city-wide Comprehensive Parking Strategy | City Planning and Design, Traffic Planning, Transportation Planning | Short Term |
| 8.3.2.9 | Pilot Projects- Flexible Housing, Accessible Multi-Unit Housing, Community Land Trust, and Home Share | City Planning and Design, (Community Partners, Seniors Organizations, Post-secondary Institutions) | Short-Medium Term |

Fig. 38 Deliverables for Action Item 8.3.2

8.3.3 ALLOW FOR HOUSE-SCALE INFILL OPTIONS IN LOWER DENSITY BUILT-UP AREAS

As described in Part 4.1 of this document, existing built-up areas in Brampton are expected to intensify at a rate of 36% to 41% as per current or preferred trend scenarios. Most of the growth directed to the Built-Up Area (BUA) will include priority intensification in areas supported by higher order transit, such as Uptown, Downtown, Queen Street and Hurontario Street. Gentle intensification is anticipated in the BUA, outside of strategic growth areas. In these areas, Brampton can incrementally broaden the type of housing permitted that is context-sensitive, and still at the scale of neighbouring housing typologies. This can help lower the cost of housing for first time homebuyers and downsizers who prefer or require compact, ground-oriented housing.

Simplifying the stratification process for developments of four units or less will increase the uptake of gentle density projects. Stratification allows homeowners and/or home builders to sell newly created units, rewarding them with a more immediate and attractive financial return. For example: a homeowner with an existing single-detached house can convert it into a triplex; stratification allows them the chance to sell two of the newly created units, while continuing to live in one of the units.

In low density areas adjacent to other uses, or along collector and arterial roads, gradual increase in permissions can allow for 3-4 storey townhouse, eightplexes and walk-ups.

Edmonton’s Tiny Homes Zoning Review: In 2019, the City Council approved Zoning Bylaw changes that enable tiny homes manufactured off-site to be used as garden suites or single detached housing across the city. The new rules also increase opportunities for ‘missing middle’ housing by allowing tiny home cluster developments in the RF5 Row Housing Zone.

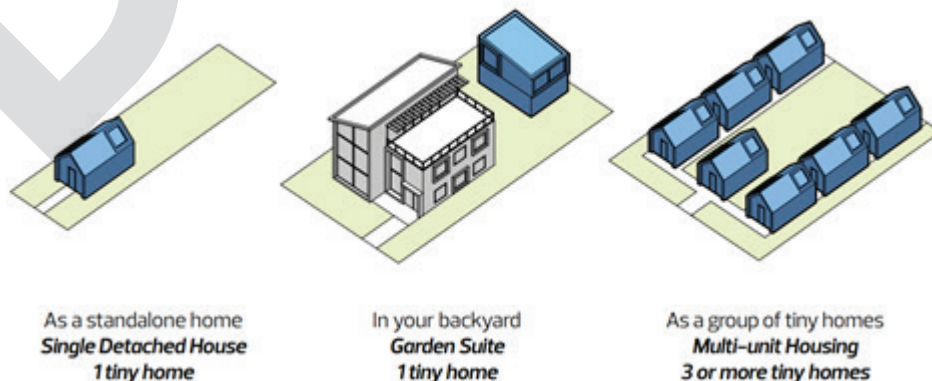


Fig. 39a Zoning options for tiny homes in Edmonton, Alberta



Fig. 39b Side-by-side Duplex (with two ownership units) on one single detached lot



Fig. 39c Fourplex (with four ownership units) in a single detached form

| | Deliverables | Leads and (Potential Partners) | Timeline |
|---------|--|--|-------------------|
| 8.3.3.1 | Brampton Plan to address 'house-scale' infill, density and housing mix to include these typologies | Official Plan and Growth Management | Short Term |
| 8.3.3.2 | Viability Analysis for diverse infill typologies in Brampton | City Planning and Design, Zoning (BILD) | Short Term |
| 8.3.3.3 | Zoning By-law regulations for house-scale infill typologies- duplexes, triplexes, fourplexes, small two storey townhouses, tiny homes on small lots, cluster housing, small lot subdivisions | Official Plan and Growth Management, Zoning and Building, Development Services, Urban Design | Medium Term |
| 8.3.3.4 | Urban Design Guidelines for house-scale infill typologies | City Planning and Design- Urban Design | Medium Term |
| 8.3.3.5 | Communication and Outreach to residents for co-design of house-scale infill typologies | City Planning and Design | Medium Term |
| 8.3.3.6 | Pilot Project-Neighborhood Growth Plan | City Planning and Design, Official Plan and Growth Management | Medium Term |
| 8.3.3.7 | Pilot Project to explore conversion of single-detached houses into a duplex/triplex/fourplex | City Planning and Design, Zoning, Building | Short-Medium Term |
| 8.3.3.8 | Low density subdivision applications to include a range of house scale multi unit typologies such as duplex, triplex, fourplex | City Planning and Design, Development Services, Urban Design | Long Term |

Fig. 40 Deliverables for Action Item 8.3.3

8.3.4 SUPPORT MODULAR AND FLEXIBLE HOUSING

Modular housing can be quickly constructed and provides flexibility in design. Reduced construction financing period due to a shorter construction timeline may lead to savings in construction financing and the construction bonding period. Modular housing can often be built on land that traditional developers would not find developable, therefore, the cost of that land can be lower (examples could include small properties, infill, or irregular shapes). The City will support developments that use a modular technology, specifically for demonstration projects that can offer innovative programming for vulnerable households. Brampton will also support incremental and flexible ownership housing that offers expandable/reducible units (i.e., time-share units often have the option of combining adjoining units for larger floor plans or closing off access for small units).

As part of the “HousingTO” 2020-2030 Action Plan, the City of Toronto committed to create 1,000 new modular homes. City Council approved the first two phase of the project that aimed to create 100 modular homes on City-owned sites in 2020 and an additional 150 in 2021.

ONLY 10% of the total supply of **ownership homes is affordable** to households with incomes in the 4th to 6th income deciles



BC Housing has developed many modular apartments as supportive housing under its Housing First strategy.



Parcel Developments/JVN is redeveloping 468-476 James Street North in Hamilton as an eight-storey, mixed-use condominium, with a new approach to flexible design and inclusionary and affordable home ownership. Through an innovative, participatory approach to financing, design, and development, the development proposal has been prepared in close consultation with current and local residents.



Fig. 41 Flexible design as part of the Parcel Developments project in Hamilton, Ontario

| | Deliverables | Leads and (Potential Partners) | Timeline |
|---------|--|---|-------------------|
| 8.3.4.1 | Brampton Plan policies that support modular housing and flexible housing | Official Plan and Growth Management | Short Term |
| 8.3.4.2 | Incentives Framework to include pilot project in modular and/or flexible housing | City Planning and Design, Corporate Finance | Short-Medium Term |
| 8.3.4.3 | Pilot Projects for modular and/or flexible housing | City Planning and Design | Medium Term |

Fig. 42 Deliverables for Action Item 8.3.4

8.4 Big Move Four – Clear Housing Targets

ISSUE:

The Region of Peel establishes housing forecasts and targets for the Region. The Region's MCR includes a detailed Regional analysis forecasting the number, type and location of new units considering population growth, past trends, demographic changes, changing household formation rates, affordability considerations, the role of the existing housing stock in meeting new needs, and the PPS and Provincial Growth Plan policies in effect. Setting clear targets helps all stakeholders and Brampton will align with the Region's targets and establish local housing targets that consider Brampton's growth, needs and markets.

OBJECTIVE:

To establish clear targets for housing needs and monitor progress.

ACTION ITEMS:

8.4.1 ALIGN HOUSING TARGETS WITH GROWTH FORECASTS, INTENSIFICATION PLANS AND REGION'S TARGETS

The PHHP sets out annual housing targets for 2018 – 2028 to support population growth over the next ten years. The PHHP identifies a target of 7,500 new housing units annually, 2,000 units of which will be affordable housing for households with low and moderate incomes. A target for rental housing has all been set at 25% of all new housing development and 50% of all new housing development should be medium or high density.

There are 11 projects identified in the Housing Master Plan for Brampton. The projects and their anticipated timing are:

| Project | Planned Use | Number of Units/Beds | Anticipated Timing |
|---|-------------------|----------------------|--------------------|
| Brampton Youth Shelter Replacement | Shelter | 40 | 2019 - 2022 |
| Chelsea Gardens | Affordable Rental | 200 | 2019 - 2023 |
| Peel Manor A | Supportive | 93 | 2019 - 2025 |
| Peel Manor B | Supportive | 104 | 2019 - 2025 |
| Brampton Family Shelter | Shelter | 60 | 2020 - 2024 |
| Chamney Court | Affordable Rental | 283 | 2022 - 2028 |
| 996 Kennedy Rd Child Care site, Parkholme Place | Affordable Rental | 364 | 2022 - 2028 |
| McHardy Court and Fair Oaks Place | Affordable Rental | 444 | 2026 - 2032 |
| New Haven Manors | Affordable Rental | 311 | 2026 - 2032 |
| 175 Central Park | Affordable Rental | 175 | 2028 - 2033 |
| Knightsbridge, Knightsbridge Child Care site | Affordable Rental | 302 | 2028 - 2034 |

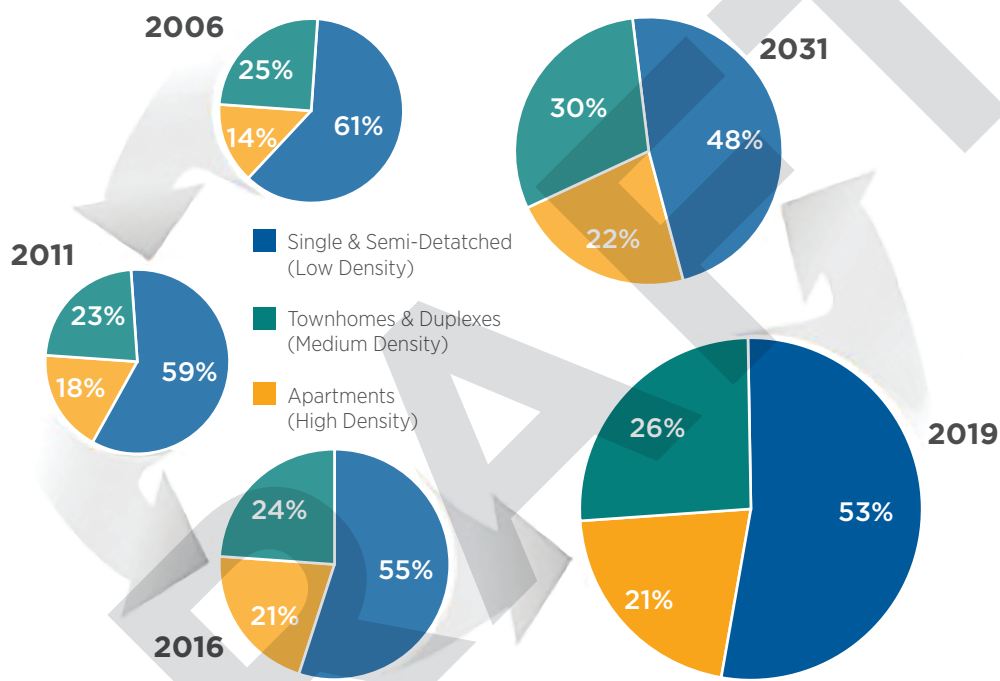
Based on Brampton's new growth projections, current affordable housing needs, housing supply trends and income trends, the current regional targets for non-market housing in Brampton should be updated to reflect the scale of need for such housing in the City. A review of the Regional targets will also inform Brampton's share of the Region's resources for non-market housing, or the rationale to fast track planned investment. It will help with advocacy for more provincial and federal funding. The City will collaborate with the Region to review and update local targets for non-market housing in Brampton.

In accordance with Brampton's intensification plans, and in collaboration with the Region, Brampton will aim to establish local minimum targets for criteria including affordable housing units for low and moderate-income households, etc. Annual reports on how minimum new housing unit targets are met will be

prepared in coordination with Brampton Plan and Growth Management Program (GMP), which is currently being designed as a city-wide strategic growth program that will direct growth and development in an orderly and sustainable manner. Targets for household typologies (such as seniors, large families, single parent households, etc.) as well as targets specific to geographical areas (key growth areas) will be explored.

Brampton can also explore site level density targets (floor space index) for intensification areas identified in the Growth Plan (ex. urban growth centres, transit corridors and station areas). This can create clear expectations for development density, and remove the need for rezoning in many instances. For example, at transit stations: floor area ratios that allow for midrise buildings of up to 12-storeys as-of-right; and along transit corridors, 6-10 storey midrise buildings as-of-right.

The City of Guelph’s housing mix targets diagram illustrates the current and future housing mix in the city’s housing stock. A shift in the demand for different forms of housing, combined with policy changes, development targets to promote intensification and transit-friendly development, and a greater mix of housing are all aimed at increasing the proportion of medium and high density forms of housing.



| | Deliverables | Leads and (Potential Partners) | Timeline |
|---------|--|---|-----------------|
| 8.4.1.1 | Brampton Plan and Growth Management Plan to include housing targets and Key Performance Indicators (housing mix, density, affordability, tenure, household typologies, etc.) aligned with housing needs, Growth Forecasts (for Built-up Areas, Designated Greenfield Areas and Intensification Areas) and Regional targets | Official Plan and Growth Management, (Region of Peel) | Short-Long Term |
| 8.4.1.2 | Housing Analysis requirement in development review process | City Planning and Design, Development Services | Short Term |

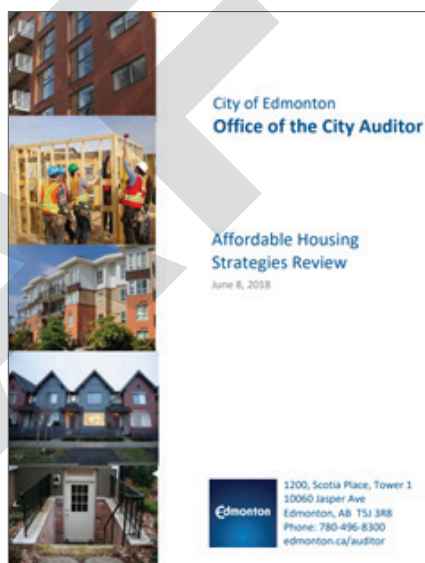
Fig. 43 Deliverables for Action Item 8.4.1

8.4.2 MONITOR AND REPORT ANNUALLY TO COUNCIL

Active management and monitoring of housing targets in Brampton will help the City understand progress on the recommendations and action items of Housing Brampton. The Region of Peel supplies the local municipalities with an annual measuring and monitoring report. Brampton will bring forward an annual report, either as a standalone report, or as part of the Growth Management Plan reports, to inform Council on Brampton’s housing market information, demographic data, housing supply and housing affordability.

The report will provide an update on the status of the housing typology mix, housing densities, affordable ownership stock, market rental stock, market ownership stock, and affordable rental stock by type and across income deciles. To monitor the diversity of housing stock, Brampton will require Housing Analysis / Housing Impact Statements from development applications to identify the number of proposed new residential units by type, size and tenure.

Example: Edmonton’s Affordable Housing Strategies Review, 2018 documents the success or failure of the City’s affordable Housing Strategies and determine barriers to achieving the measurable action items.



| | Deliverables | Leads and (Potential Partners) | Timeline |
|---------|--|--------------------------------|-----------|
| 8.4.2.1 | Annual Status of Housing Report to Council: market data, supply data, affordability and demographic data, updates on Housing Brampton Action Items | City Planning and Design | Long Term |

Fig. 44 Deliverables for Action Item 8.4.2

PART 9 IMPLEMENTATION ROADMAP

9.0 Implementation Roadmap

ACCELERATING THE TRANSITION:

The City of Brampton has completed several housing related initiatives, while other initiatives are ongoing. Apart from the Big Moves and Action Items in Part 8 above, the ideas in this Part reflect how Brampton will build on the momentum towards achieving the Vision of Housing

Brampton. The Implementation Roadmap provides a path to prepare Brampton for the transition needed. It will require the co-operation of stakeholders, city departments and senior levels of government, apart from the residents of Brampton. The list in this Part is not meant to be exhaustive, Brampton will stay agile and incorporate emerging ideas to achieve housing goals over the years.



9.1 Bringing the Community Onboard

9.1.1 PROACTIVE OUTREACH TO REFRAME THE IMPORTANCE OF ATTAINABLE AND INCLUSIVE HOUSING

To achieve success in its housing initiatives, the City must invest in long-term, sustained communications with residents. Proactive outreach is necessary to reframe the importance of attainable and inclusive housing. Communications strategies should relate to Brampton being an inclusive and welcoming city for newcomers, and promote a non-confrontational approach to well-planned housing developments, affordable housing, intensification, supportive housing, etc. This is especially important from a human rights perspective. In addition, the following initiatives can be undertaken to address the myths surrounding these housing typologies.

- Sharing and referencing professional studies on:
 - the co-relation of affordable, supportive and high density housing developments and their impact on surrounding property values
 - the impacts of increasing density on traffic, public services, and infrastructure
 - crime statistics near affordable, high density and supportive housing
- Education on the positive impacts of compact development, such as how high density housing helps the City's tax base

- Educational tools including a catalogue of visual images illustrating various housing types, the meaning of various densities, community benefits, the relationship of housing and the public realm
- A team of community champions to help better engage with residents
- Building on programs such as the Nurturing Neighborhoods Program to form community connections

9.1.2 NON-STATUTORY NEIGHBORHOOD MEETINGS LED BY PROPONENTS OF DEVELOPMENT APPLICATIONS

Brampton will consider this approach to engaging with the local residents who may be impacted by redevelopment. Non-statutory neighborhood meetings led by proponents of development applications prior to the statutory public meeting process can provide the opportunity to:

- Inform the public of an upcoming project, educate them about the planning process and their role in these meetings and decision-making process.
- Engage public in an informal setting and flag key concerns and/or issues and share ideas.

Some municipalities in Ontario include mandatory non-statutory public meetings as part of their planning process. For example, in Burlington, Toronto, and Kitchener, meetings are held prior to the statutory public meeting for Official Plan/ Zoning By-law and Plan of Subdivision applications. In some instances, the City informs the residents at the pre-application stage.

These non-statutory meetings are not part of the Planning Act; thus each municipality has their own protocol, standards for public notice, presentation, and public feedback. Meetings are usually held in an open house format and are initiated by the applicant. Planning staff and the Ward Councillor are in attendance to receive input and respond to any queries. The venue for these meetings is in close proximity to the subject site.

9.1.3 LOCAL PUBLIC REALM IMPROVEMENTS IN DEVELOPMENT APPLICATIONS

It is important that any improvements to the local public realm proposed by development applications be discussed as early as possible, and highlighted in non-statutory meetings, open houses and information reports in order to engage with the community. This can help assuage resident concerns with applications. Brampton will also explore

regulatory tools to obtain specific local community benefits. Example of such benefits and public realm improvements are streetscape improvements, parkland improvements and/or the provision of privately owned publicly accessible open space, pedestrian amenity improvements, transit improvements, bicycle share facilities, etc.

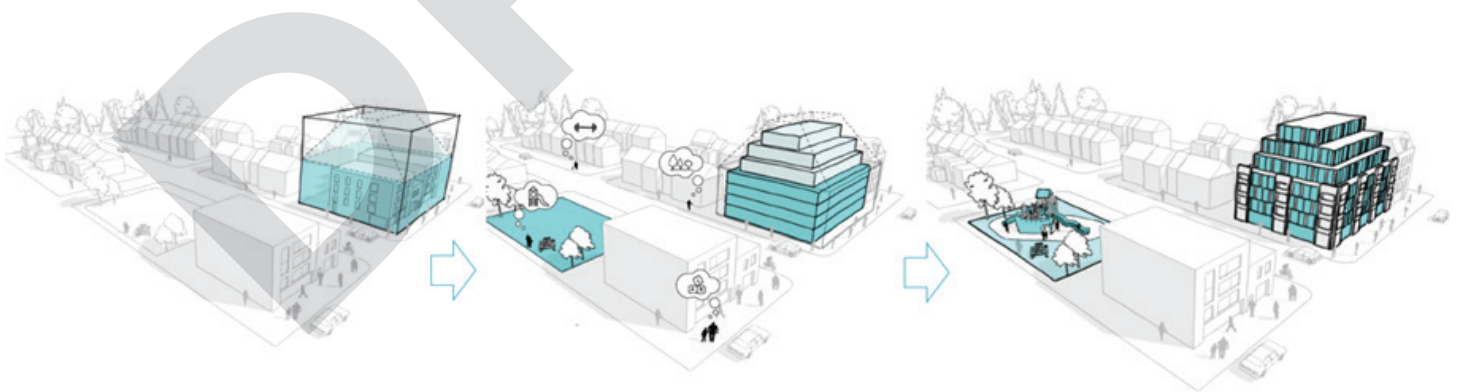


Fig. 44 Community benefits from density bonusing (adapted from through Part 37 toolkit, Toronto)

9.2 The Right Policies

Creating a supportive policy environment is key to the success of Housing Brampton. Official planning documents and development regulations need to clearly articulate and complement the Vision and Principles of Housing Brampton. The following policy focus areas (in no order of importance) shall be reviewed in detail through Official Plan Amendment processes and through the Brampton Plan development and engagement process:

9.2.1 STRATEGIC INTENSIFICATION IN KEY GROWTH AREAS

Strategic intensification policies and programs can direct, prioritise, and promote medium to high density housing and a diverse housing supply in key growth areas. These areas may include urban growth centres, Major Transit Station Areas, infill sites, redevelopment sites, brownfield sites, lands along major roads, arterials, or areas with frequent or higher order transit service. Brampton Plan, through its City Structure, will indicate and propose policies, densities, and housing typologies suitable for strategic intensification to occur in key growth areas in Brampton. Such intensification will also provide opportunities to proactively plan for affordable housing through various policies and tools such as IZ and CPPS areas.

9.2.2 DISCOURAGEMENT OF DOWNZONING IN INTENSIFICATION AREAS

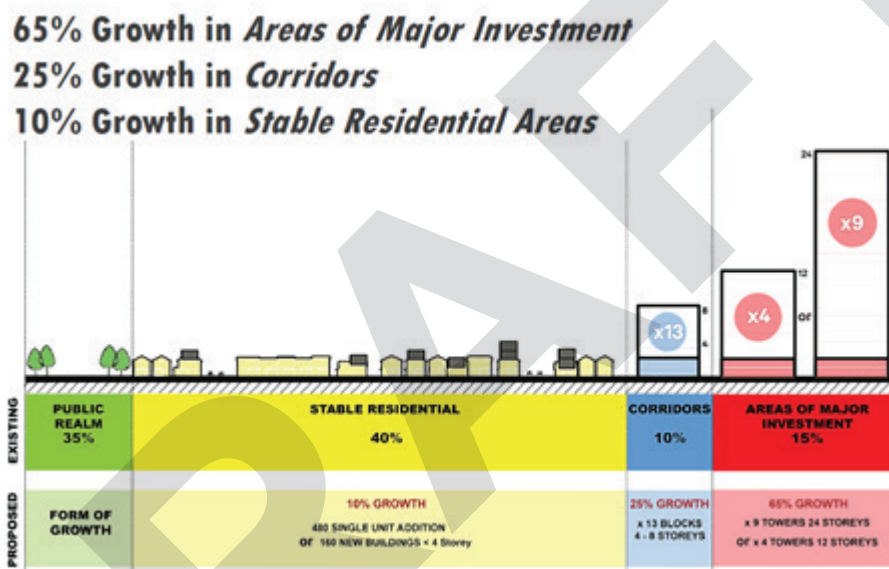
Downzoning is the reduction of density allowed for a certain property under zoning by-laws, such as from high density to medium density. Downzoning may have the effect of reducing the affordable housing stock as sites that are zoned to

allow multi-residential developments (such as mixed-use developments, townhouses, and apartments which are generally more affordable), would then only provide low density residential developments after the downzoning process. Depending on the context, prohibition, or discouragement of downzoning in intensification areas can ensure the efficient use of land and can address and prevent ‘leakage’ of designated land areas that can accommodate affordable housing.

9.2.3 UNDERSTANDING NEIGHBORHOOD GROWTH OPTIONS

In Brampton, planning for and understanding built-up area neighborhood growth in the form of infill developments has been challenging. Well-planned neighborhood growth can contribute to the creation of complete communities. Brampton Plan will incorporate these considerations in policies geared towards neighborhoods. For example, larger site infill developments can include a wider range of low to mid density housing typologies whereas small-scale infill sites will generally include context-sensitive housing forms in built-up areas. Growth options can be accompanied by user-friendly design guidelines.

Neighborhood Growth Plan (Hamilton West Harbor, supported by Hamilton Community Foundation): A Neighborhood Growth Plan assumes an allocation of estimated growth targets to each neighborhood (working down from the provincial Growth Plan). The Plan is carried out in full consultation with each Neighborhood, begins by identifying identifies potential developable areas for population increase – through both intensification and/or new greenfields development. It then identifies potential new forms of residential and employment growth – be these capturing existing as-of-right densities, or through infill, changes in permitted uses, increasing densities – and the built form these could take. This example is an optional growth scenario from Hamilton, and was prepared for the Hamilton West Harbor Investment Guide for landowners, builders and land developers.



9.2.4 HOUSING MIX AND TENURE IN NEW LARGE SITE DEVELOPMENTS

Following the Region of Peel Official Plan update, Brampton policies may explore how large new development applications can provide a diverse range and tenure of mid to high density residential and mixed-use developments, including affordable and rental housing. The policies could be based on several criteria, including location and project size. Overlaps with IZ policy and other key growth area policies will be analysed prior to the possible formulation of this policy.

9.2.5 RENTAL CONVERSION AND DEMOLITION

Purpose-built rental housing contributes to a full range of housing types and tenure. Given market influences over the past several decades, the creation of new rental housing within Brampton has remained minimal, with the demand for rental outpacing supply. Amendments to the Official Plan are required to provide greater protection of Brampton’s rental housing stock. The policy will seek to prohibit future conversions of purpose-built rental units to condominium tenure if it has been determined by the Canada

Mortgage and Housing Corporation that the City's vacancy rate is below 3%. The policy will also propose to prohibit the demolition of rental units if it adversely affects the City's supply of affordable rental housing (as determined by vacancy rates and the Region of Peel's and/or the City's housing targets); unless replacement rental units are provided. Replacement criteria will be developed in consultation with the development industry and residents. A rental protection by-law will be developed to expand the protection of existing rental units.

9.2.6 MIXED USES

Brampton will create policies to promote a range of mixed-use designations. These will allow for various land uses to be combined within a single development or larger land area and may 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 neighborhoods that are integrated with commercial and service uses. These also offer the potential for cost savings in the form of shared parking arrangements and shared costs for building operation and maintenance.



Fig. 45 A mixed-use development with housing and retail, Toronto (Daniels Corp.)

9.2.8 ADAPTIVE REUSE

Brampton will prepare adaptive reuse policies that support the conversion of vacant or underutilized publicly or privately owned buildings for affordable housing (for operation by non-profit organizations). This will contribute to the affordable housing supply in Brampton.



Fig. 46 A 115-year-old former dry goods store utilized to create over 10,000 square feet of space, Louisville, Kentucky

9.2.9 RANGE OF SENIORS-ORIENTED HOUSING

As mentioned in Part 8, Brampton will create specific policies, designations, guidelines and zoning for housing forms and tenures that cater to seniors. These may include smaller lot subdivisions, co-op housing, shared housing, accessible and senior friendly units in multi-unit developments, additional residential units, retirement homes, assisted/supportive housing, long term care facilities (nursing homes), homes for the aged, and seniors apartment buildings.

Brampton's Zoning By-law will be updated to allow these uses and housing types as of right in certain zones. Housing targets will provide the required data to ensure sufficient land in the City is zoned and ready for development of these types of senior housing. The site suitability criteria developed in the City of Brampton Seniors

Housing Study will inform the pre-zoning of these sites. Incentives and mechanisms to secure seniors-oriented housing will also be included within the proposed Incentives Framework.

For multi-generational and extended families, an important consideration is ensuring adequate space (including kitchen space) and appropriate number of bathrooms to accommodate all members of their family, and especially consider the mobility needs of older members of a family and persons with disabilities. For multi-generational households, policies that promote conversion of suitably sized single detached dwellings into duplex/triplex typologies will be explored. Accessibility considerations will include the concept of VisitAbility (see below), and encourage rental and ownership housing to include dual master bedrooms or require a master bedroom and a full accessible washroom on the main floor. Additional Residential Unit policies will explore accessibility requirements as well as seniors-oriented design so that seniors wishing to downsize can comfortably move into such units.



Fig. 47a Second master bedroom on main floor for multi-generational households

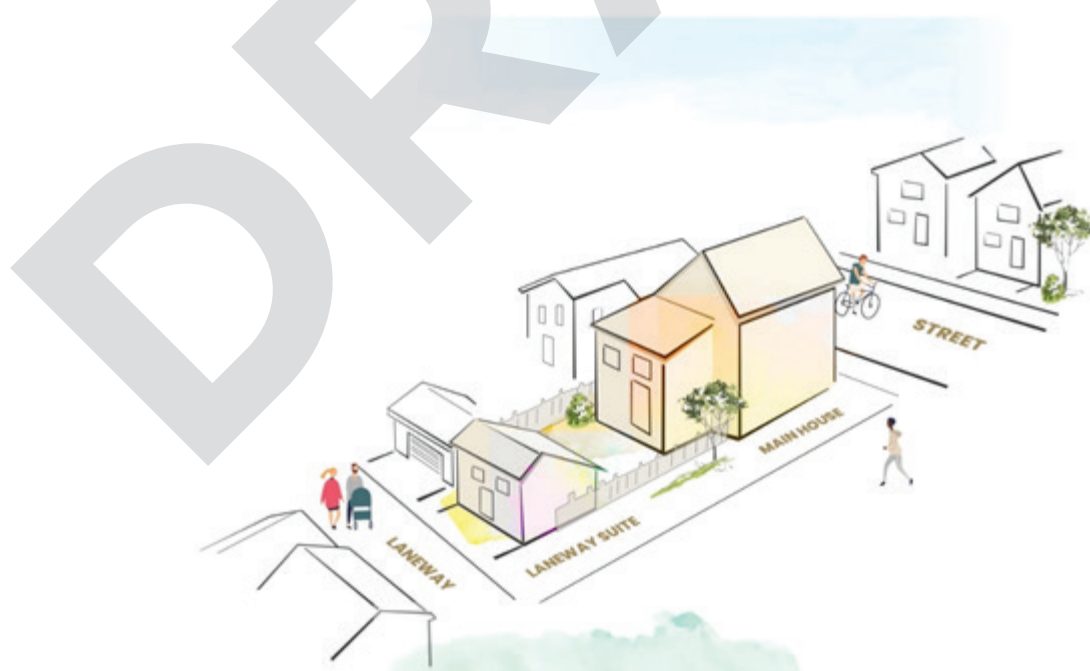


Fig. 47b Aging in place option- additional residential unit

9.2.10 ACCESSIBLE AND ADAPTABLE HOUSING

Policies that encourage and incentivise enhanced accessibility features and designs in qualifying development proposals will be included in the Official Plan. Consideration of how adaptations could be easily and inexpensively incorporated at a future time will also be important. Adaptable design allows for changes which are required by residents with varying or changing needs to support independent living and aging in place. Cities such as Vancouver have a concept of VisitAbility that offers similar benefits to residents of ground-oriented dwellings, such as single and semi-detached dwellings, duplexes, and townhouses, by designing and building homes with basic accessibility features. Such homes are meant to provide easy access on the main floor for individuals of all ages and mobility. These homes have three basic accessibility features - no step entrance, clear passageways, and an accessible bathroom on the main floor. Brampton will address this concept in the policy and design guidelines frameworks.



Fig. 48a VisitAble home offering a zero-step entrance



Fig. 48b Accessible multi-unit developments are senior friendly

9.2.11 CLIMATE-FRIENDLY NEIGHBORHOOD DESIGN

Policies that encourage the application of energy saving strategies and technologies in the construction of new affordable housing buildings, and the promotion of sustainable retrofitting for older residential buildings can lead to more climate friendly neighborhoods, and these will be included in the Official Plan Review.

9.2.12 FAMILY-FRIENDLY APARTMENTS

Brampton will address policies and provisions in the Official Plan to support the creation of family-friendly (2 and 3+ bedrooms) multi-unit housing (condominiums/ purpose-built rental). This is anticipated to provide moderate income and multi-generational households an opportunity to enter the homeownership market. It will also support diversification of the rental stock to suit the needs of larger families in Brampton.

As an example, the City of Toronto's Secondary Plan for Downtown Toronto set minimum requirements for two- and three-bedroom units (equalling a total of 40% of the overall unit mix in developments with more than 80 units).



Fig. 49 Family-friendly amenities

In September, 2020, a market scan was completed as part of the background analysis for the upcoming Inclusionary Zoning Assessment Report by NBLC. The scan reflects NBLC’s assumptions of the most likely suite mix and unit size to come forward in a new building that resembles the density provided for each test area for the purpose of IZ proforma modelling. The results of the scan are based on what the consultant is seeing in recently completed, currently selling, and proposed activity, as well as their market opinion for each PMTSA. The scan indicates that the most likely suite mix in new multi-unit developments (within the parameters listed above) will include around 5% to 10% of 3-bed units (unit size around 1,000 sq.ft.).

Brampton will collaborate with the development industry to increase the supply of 2 and 3 bedroom units in key growth areas by starting with establishment of a preferred unit mix number and monitoring uptake. Incentives (in addition to the recently approved parking amendments) will be considered, through an Incentives Framework.

Brampton’s Urban Design Guidelines will incorporate this provision with supporting guidelines on family-friendly design, ground level activation with mixed-uses, multi-generational outdoor spaces, space programming and amenities.

The Brampton Plan and the Zoning By-law Update projects will also address appropriate housing unit mix and related criteria for new developments.

9.2.14 AMENITY AREAS

Amenity Area policies and requirements can make multi-unit living more attractive and convenient. It can support family friendly multi-unit living, age-friendly initiatives and create complete communities. Brampton will explore policies, design guidelines and zoning regulations for amenity areas for each residential typology. In addition, guidelines will address accessibility in amenity areas.

9.2.15 LODGING HOUSES AND OTHER RENTALS

Policies will be established to preserve and expand the supply of affordable housing available to single persons (including students, seniors, newcomers, etc.). A major action in this regard will be encouraging and permitting legal, well-run, and well-designed lodging houses. This may involve requiring property maintenance and pest control agreements and carrying out proactive education and enforcement for safety and parking concerns. There is also potential to support non-profit acquisition and operation of lodging houses and hotels to provide stable stock of primary, affordable rental units. In addition, the City will explore registration of all rental properties with a system of random inspections to ensure compliance. Brampton will introduce and encourage micro-unit (SRO) and co-living housing typologies within multi-unit developments. The introduction of Additional Residential Units, where feasible, will also increase the supply of age-friendly rental options.

9.3 Smart Zoning for Housing Affordability

The planning process can be lengthy and the results uncertain. Having planning approvals in place for lands in key growth locations can reduce financing costs and risk to housing providers. Brampton is ready to use tools such as pre-zoning, inclusionary zoning, and more as-of-right permissions areas for lands in appropriate locations across the city and in proximity to transit services. This will allow the built forms and densities needed to produce affordable housing and to support the development of family-sized housing units. Apart from Inclusionary Zoning, which has been addressed in previous Parts of this document, key zoning related tools are:

9.3.1 PRE-ZONING SITES FOR USE PERMISSIONS

Identifying and pre-zoning sites in areas lacking in housing for special needs will reduce time in the future when funding or interest is available. There is also potential to zone multiple sites at once, or pre-zone large areas, through the future Zoning By-law Update project.

Engagement Feedback:
“Not convinced that the vast majority of people in Brampton want more high rises. Focus on mid rise buildings.”

9.3.2 APPROPRIATE HEIGHT AND DENSITY STANDARDS

Development standards can affect the price of housing construction and can contribute to lowering the costs for housing development. More efficient built forms which contribute to lower base costs for housing development can be achieved through by-law standards for minimum building height and density. Brampton will explore this further through the development of Brampton Plan and the Zoning By-law Update.



9.3.3 AS-OF-RIGHT PERMISSIONS FOR A VARIETY OF HOUSING OPTIONS

The Zoning By-law Update project will include clear and updated definitions and regulations of various possible housing options and including as-of-right permissions for flexible housing, emergency, supportive, and transitional housing, SROs, shared housing, and duplex, triplex, and infill developments based on the direction from the Brampton Plan.

Engagement Feedback:
“Brampton should build equity - most of the City’s land is zoned only for single family housing.”

9.3.4 OPTIMIZED PARKING

Brampton will prioritize reducing parking requirements for housing sites in close proximity to frequent or rapid transit and add additional policies to prioritize reducing parking for purpose-built rental housing and affordable housing within walking distance (400 metres) of a frequent transit network. In market developments where a percentage of the units are affordable, further parking reductions may be explored for the affordable units. Shared parking arrangements for mixed use developments can also address affordability.

A recent City-initiated Zoning By-law amendment to modernize parking standards eliminates minimum parking requirements in areas of the City that are planned for intensification and that are well-served by transit, and includes lands

that are located within the Downtown, Central Area, and the Hurontario-Main Corridor. In addition, a City-wide Parking Strategy is currently being prepared to develop a forward-thinking, comprehensive parking policy framework for Brampton.

9.3.5 SMALL SCALE EMPLOYMENT GENERATION

Brampton will explore updating zoning requirements to support small home businesses, live/work, social enterprises in housing developments, the use of apartment parking lots for temporary entrepreneurial events, and small-scale retail uses in multi-unit ground levels. Brampton’s new Business Incubator programs will be utilised to address outreach opportunities.



Fig. 50 Toronto’s new RAC zoning allows small scale retail and community service uses on ground levels of apartment towers

9.4 Supportive Processes

Apart from the Concierge Program for Affordable Housing Applications (see 5.2 in this Plan), the City will implement the following to streamline and support the housing development process:



9.4.1 IMPLEMENTATION PROCESSES TO SECURE AFFORDABLE HOUSING

With Inclusionary Zoning frameworks being explored, Brampton will need to prepare implementation mechanisms

that will include legal agreements and partnerships with non-profits and market developers. Brampton will collaborate with the Region to prepare an inventory of pre-qualified non-profits and community organisations for such partnerships.

9.4.2 ALTERNATE DEVELOPMENT STANDARDS

Alternative development standards will be explored during the early stages of development review process; to replace traditional standards with more flexible and innovative regulations and save on development costs. These include road, parking, landscaping, building design and finish standards.

9.4.3 URBAN DESIGN GUIDELINES

Various urban design guidelines such as guidelines for amenity areas, family-friendly apartments, youth, and senior friendly design, infill housing, flexible housing, and SROs shall be prepared to assist developers and residents.

9.4.4 INVENTORY OF OPPORTUNITY SITES

Through the upcoming Growth Management Program, Brampton will strive to create an inventory of all municipally and Regionally owned land and buildings, and privately owned sites with development or redevelopment potential, as well as sites with opportunities for higher density housing development.

9.4.5 CONCURRENT DEVELOPMENT APPLICATIONS

Brampton will allow concurrent review of development applications related to the same project- this usually supports faster review processes. This requires defining clear submission requirements for concurrent applications and eligibility criteria to ensure a consistent approach.

9.4.6 HOUSING ANALYSIS FOR DEVELOPMENT APPLICATIONS

Brampton will require a Housing Analysis as part of development applications of a certain type and size. This will assist with data input into Brampton's housing stock, Growth Management and other planning needs. It will also be helpful in analysis of the development application in terms of the suitability of the proposed unit mix and unit sizes, in alignment with the objectives of the City's and Region's housing needs and targets. Once the Inclusionary Zoning Framework is established, this Housing Analysis will inform the evaluation of the unit mix in terms of affordability, tenure and size.

9.5 Integration with Other City Plans

Housing Brampton should not be reviewed as a stand-alone document. To be successful, it must work in tandem with other municipal strategies and initiatives and must be embedded in the corporate goals and work of various departments. The City is exploring affordable housing and housing mix requirements in various ongoing initiatives (such as the Precinct Plans and Community Hubs). In addition, the following City initiatives and plans have been analysed and key integration areas have been identified:

9.5.1 BRAMPTON PLAN

Starting in late 2019, the City began developing a new Official Plan “Brampton Plan”. The Brampton Plan will integrate several of the proposed policies in this document and will guide the location and type of housing needed to support a growing city. It will emphasize housing affordability, mixed-uses, higher density development in key growth areas, set targets, and address policy areas identified in Part 9.2 above.

9.5.2 CITY-WIDE PARKING STRATEGY

The City-wide Parking Strategy will provide innovative approaches for reducing and optimizing parking for housing, specifically for infill housing typologies and housing in areas with high transit frequency. It will also explore and establish differentiated parking rates based on ‘affordable housing’ criteria.

9.5.3 TRANSPORTATION MASTER PLAN UPDATE

The Transportation Master Plan Update (expected start Q2, 2021) will, amongst other goals, plan for: mobility solutions that support compact, high density, mixed-use development; universal transportation accessibility to meet the needs of people of all ages, abilities, and incomes; and, enhancement of the attractiveness, liveability, and well-being of the community, thereby planning for goals beyond conventional mobility issues. In so doing it will address issues of transportation equity, including the relationship between affordable housing and the provision of transportation options.



9.5.4 BRAMPTON GROW GREEN ENVIRONMENTAL MASTER PLAN UPDATE

The updated Brampton Grow Green Environmental Master Plan places a stronger focus on social, economic, and environmental sustainability and emphasizes the need for a social equity lens in each project. Various initiatives align with the recommendations of Housing Brampton.

9.5.5 PARKS AND RECREATION MASTER PLAN IMPLEMENTATION

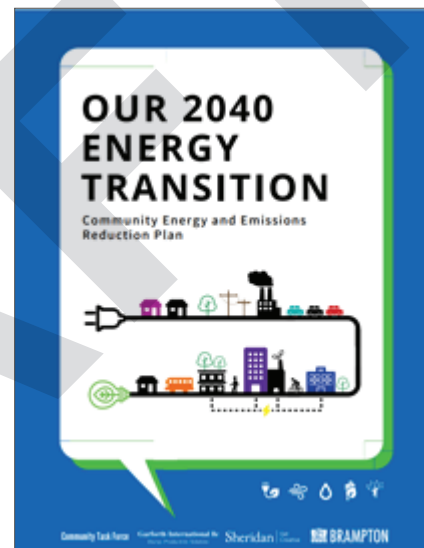
The implementation will explore co-location opportunities for affordable and rental housing in future City facilities such as fire halls, community and recreation centres.



9.5.6 COMMUNITY ENERGY AND EMISSIONS REDUCTION PLAN (CEERP) IMPLEMENTATION

The CEERP outlines actions to reduce our contributions to global climate change. It encourages the City to develop land use policies and tools to mitigate climate

change through increases in strategic urban density, mixed-use developments, and transit-oriented development. This may include targeted introduction of height and density bonusing and support for a wider range of housing choices in Brampton. Housing Brampton addresses all of these policies and proposes action items for each. A Home Retrofit Program Design Study is currently underway, reviewing retrofit of older residential developments to improve energy efficiency and support the creation of climate-friendly neighborhoods.



9.5.7 SUSTAINABLE COMMUNITY DESIGN GUIDELINES

The Sustainable Community Design Guidelines will incorporate updated scoring criteria for project proposals that include a certain percentage of affordable or purpose-built rental housing units in residential developments.

9.5.8 HERITAGE HEIGHTS SECONDARY PLAN

The “Heritage Heights Community” is Brampton’s last undeveloped area.

The City's Planning and Development Committee endorsed a Conceptual Land Use Plan for it in 2020. The principles guiding future policies, design, and growth in Heritage Heights include creating walkable communities for people to gather, recreate, work, and live; and for development to be compact and diverse to achieve walkable and affordable neighborhoods.

Housing Brampton sees an opportunity to implement the action items from the housing strategy into the detailed planning of Heritage Heights. A diverse housing mix will be encouraged in Heritage Heights, including a significant number of dwelling units, which accommodate households with children, seniors, multi-generational family units, as well as singles. The housing mix shall comprise a range of compact housing forms and tenures. Heritage Heights will also plan for MTSA areas which shall ensure the implementation of Inclusionary Zoning.

9.5.9 TRANSIT PLANNING

Transit availability, frequency and safety can contribute to overall housing affordability. Brampton Transit planning will actively work with the City's Planning Department to provide new route design and stop locations to serve growth in advance of development approvals. This coordination will contribute to the implementation of transit-oriented design principles in the new growth areas. Brampton Transit will also be undertaking an on-demand transit pilot program, as recommended in its Five-Year Business Plan and by the 2019 KPM Service Level Review study. This pilot program will analyze the effectiveness of on-demand transit strategies to fill gaps in service and provide metrics for the implementation of further on-demand transit initiatives throughout the city.

9.5.10 ZONING BY-LAW UPDATE

The project will implement many of the recommendations of Housing Brampton and Brampton Plan in terms of housing typologies, alternate standards, new mixed-use zones; and will aim to improve social equity by pre-zoning lands for the City's housing needs.

9.5.11 URBAN DESIGN GUIDELINES UPDATE

As mentioned earlier, updates to the Urban Design Guidelines will aim to address current gaps in areas such as infill housing, family-friendly apartments, amenity areas and age-friendly design criteria.

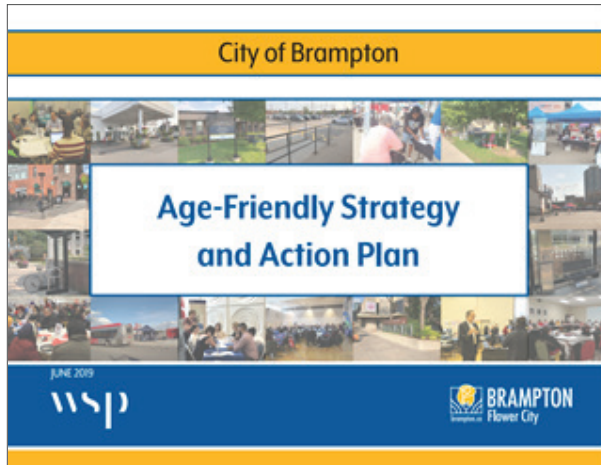
9.5.12 NURTURING NEIGHBORHOODS PROGRAM

The Nurturing Neighborhoods Program will be a platform to share housing related resources and information with the residents. The program can also help identify community champions for the implementation phase of Housing Brampton.

9.5.13 AGE-FRIENDLY STRATEGY IMPLEMENTATION

Brampton's Age-Friendly Strategy outlines action items and goals to ensure that Brampton is an age-friendly community that meets the needs of all ages and abilities. One of the Strategy's eight goals is to promote the creation of affordable and accessible housing, along with a range of housing types and tenures. Housing Brampton includes numerous action items that will help achieve the goals of the Age-Friendly Strategy.

Implementation of both strategies will be synergistic, specifically in the Pilot Projects geared towards seniors and youth.



9.5.15 BRAMPTON GROWTH MANAGEMENT PROGRAM (GMP)

The GMP project is a city-wide strategic growth plan for the City of Brampton that will direct growth and development in an orderly and sustainable manner to establish an urban future. This program will be critical to implement Housing Brampton action items in areas of target setting, strategic intensification, land use diversity, housing choice, monitoring opportunity areas for development and monitoring growth.

9.5.14 INTEGRATED DOWNTOWN PLAN (IDP)

The City is undertaking a review and update of the policy framework for Downtown Brampton to align with various City plans and initiatives to provide a comprehensive and strategic framework for the revitalization and redevelopment of the Downtown. The Integrated Downtown Plan (IDP) will include a master plan (conceptual) based on a planning horizon of 30 years to 2051. The IDP will have eight key components, including Housing and Social Matters. It will align with the recommendations and strategies of Housing Brampton to ensure the Downtown supports the housing needs of its residents and future population, including providing an appropriate range of housing mix, tenure, and affordability. Following the IDP, the City will implement Inclusionary Zoning in the Downtown Brampton Major Transit Station Area.

9.6 A Framework of Incentives to Stimulate Housing that Meets Brampton's Needs

The City will advocate for funding and investment from higher levels of government and will also directly access funding for example through relevant programs under the National Housing Strategy. As part of the implementation of Housing Brampton, a framework of financial and non-financial incentives will be evaluated and established. The following incentive mechanisms have been identified:

9.6.1 A CITY-WIDE CIP FOR HOUSING

Housing Brampton identifies a city-wide need for a range of housing choices and tenure, including market rental housing, affordable rental housing and affordable ownership housing for singles, large families and vulnerable populations. Moreover, the upcoming Inclusionary Zoning regime will likely require incentives for market developments located in Major Transit Station Areas and Community Planning Permit System Areas, that will be required to supply a number of affordable units. A new city-wide Community Improvement Plan for Housing will support market developers, private non-profits and charities.

A toolbox of Incentive Programs will be included in the CIP. Individual incentive programs will be established by way of approval of Implementation Guidelines and corresponding budget. The toolbox will include:

- **Development Charges (DC) Equivalent Grant Program**

This program can incentivize market rate purpose-built rental projects (including SROs), affordable units within market developments, senior housing and larger units within market developments or projects led by private non-profits and charities. Detailed implementation guidelines can specify if the City DCs can be waived fully or partially; as well as a specify a cap on a maximum waiver amount per development.

- **Development Application Fee Equivalent Grant Program**

This grant can offset a portion of the costs associated with rezoning and site plan applications for qualifying projects.

9.6.2 HOUSING CATALYST FUND OR CAPITAL PROJECT

The City will evaluate setting up of a revolving fund or establish a capital project to deliver grants for innovative Pilot Projects identified in this Plan. Funds can only be granted to a non-profit and in exchange for a purpose that Council considers to be in the interests of the municipality. Housing Brampton proposes that the City support select Pilot Projects that will demonstrate to the City innovative approaches to address critical housing issues. This fund will be similar to the City's Advance Brampton fund, with an annual call for applications. Funds can only be granted to a non-profit and in exchange for a purpose that Council considers to be in the interests of the municipality. The City will work with project proponents to identify opportunities and barriers and review the type of incentive required for each.

Opportunities to divert contribution into this fund will be explored. Advocacy for funding from senior levels of government will also be integral to the success of such a fund.

9.6.3 REDUCED PARKING RATES

The parking ratio reduction is an incentive tool that will not have direct financial implications on the City. Parking spaces, especially underground spaces, are very costly to build. It is estimated that every underground parking space costs about \$55,000 to construct. The City can incentivise desired housing typologies by requiring reduced parking, provided planning and technical concerns are addressed. Recent City-initiated zoning amendments for parking standards address this issue to an extent, and the Comprehensive Parking Strategy will further evaluate optimal parking requirements city-wide.

PART 10 DELIVERABLES AND MONITORING PROGRESS

10.0 Deliverables and Monitoring Progress

Housing Brampton is a framework for achieving the housing related aspirations of the City of Brampton. The success of the Plan will depend on a commitment to implement action items over their prescribed time frames. This commitment includes the City, Region of Peel, the development industry, and all other stakeholders. The Plan requires a group of champions to keep the Housing Brampton Vision in focus.



Upon endorsement of Housing Brampton, detailed policies and other guiding documents will need to be prepared. Some actions may be easy to implement right away, but others may need a work program to move them forward, including additional analysis and technical work, more public engagement, further dialogue with other governments in many cases, and considerations of timing, budgets, staffing, legal authorities, etc. Cross-departmental staff working teams will be assembled, as well as resources identified for specific, instrumental projects.

The City shall make full use of its resources, including land, to promote innovative housing partnership projects. Implementing Housing Brampton over a period of five years will also require staff resources to prepare new policies, build and monitor pilot programs, establish, and administer incentive programs, undertake community outreach, continue dialogue with other levels of governments and design new administrative processes.

In addition to development of the Brampton Plan, the City is also well underway with its comprehensive review of the Zoning By-Law and is also working on updates to Urban Design Guidelines. These tools will be useful in implementation of Housing Brampton. Further engagement with the public will be undertaken, where needed, through the engagement sessions of Brampton Plan and Zoning By-law Update project.

The short term (1-2 years), medium term (3-4 years) and long term (5 years and beyond) deliverables detailed in Part 8 will be monitored and evaluated annually with a Report to Council. The report shall also evaluate barriers, if any, to the successful implementation of Housing Brampton and provide recommendations to address these barriers.

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National Housing Strategy, 2017

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Peel 2041 Regional Forecasts and Draft Strategic Market Demand Analysis (ongoing)

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Region of Peel Affordable Housing Incentives Pilot Program Report, July 2020

Region of Peel DC Interest Rate Policy (ongoing)

Region of Peel GM and MTSA Study (ongoing)

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Region of Peel Official Plan

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Image Credits: Alex Taranu (City of Brampton), Brampton 2040 Vision, BA Group- Humbertown Master Plan 2014, (pg. no. 54) Greenwin

Please note: photo(s) were taken /images produced prior to onset of COVID-19 and introduction of physical distancing and mandatory face covering regulations.

GLOSSARY OF HOUSING TERMS

Glossary of Housing Terms

Note: Not to be interpreted for the purposes of zoning

Sources: The National Housing Strategy Glossary of Common Terms; Provincial Policy Statement, CMHC, Region of Peel Housing Strategy, Official Plan, Brampton Zoning By-law, Ontario Non-Profit Housing Association Glossary of terms and acronyms.

Accessibility (Housing): Accessibility refers to the way housing is designed, constructed or modified (such as through repair/renovation/renewal or modification of a home), to enable independent living for persons with diverse abilities. Accessibility is achieved through design, but also by adding features that make a home more accessible, such as modified cabinetry, furniture, space, shelves and cupboards, or even electronic devices that improve the overall ability to function in a home.

Affordable (Housing):

- 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.

Affordability: Affordability means that the household has the financial ability or means to effectively enter or compete in the housing market.

Affordability Threshold: The threshold at the upper end of affordability for low and moderate-income households.

Apartment: A building containing five or more dwelling units which have a common entrance from the street level, and the occupants of which have the right to use common elements.

Assisted Living: Where seniors live together but in separate units (rooms or apartments) owned by an organization (for-profit or not-for profit) and formal services are provided (e.g., meals, recreational activities, transportation, some health care services, etc.).

Back to back Townhouse: A building containing four or more dwelling units separated vertically by a common wall, including a rear common wall, that do not have rear yards.

Cash-in-lieu: Payment of cash instead of stock

Canada Mortgage and Housing Corporation (CMHC): The agency responsible for carrying out the current responsibilities of the federal government regarding affordable housing. In 1999, CMHC signed the Canada-Ontario Social Housing Agreement that transferred the funding and administration of social housing, which had been developed under federal programs, into the hands of the provincial government.

Community Housing: Housing that is either owned and operated by non-profit housing societies and housing co-operatives, or owned by provincial or municipal governments.

Community Land Trusts (CLTs): are locally-based, private non-profit organizations that acquire and hold land for the benefit of a community. They do so with the specific purpose of making this land available perpetually for affordable housing, usually catering to low- and moderate-income residents. CLTs achieve housing affordability through the dual ownership approach, meaning CLTs retain ownership of the land and, through long-term leasehold interests, grant the right to third parties (e.g., low- to moderate- income households) to use that land.

Complete Communities: Complete communities meet people's needs for daily living throughout an entire lifetime by providing convenient access to an appropriate mix of jobs, local services, a full range of housing, and community infrastructure including affordable housing, schools, recreation and open space for their residents. Convenient access to public transportation and options for safe, non-motorized travel is also provided.

Co-operative housing: Households in a co-operative housing project are all members of the co-operative corporation that owns the building. They elect from amongst themselves a board of directors who are responsible for overseeing the management of the building. They are subject to rules in the Co-operative Corporations Act and are not considered to be landlords, and are therefore not subject to the Residential Tenancies Act.

Density (Residential): the number of dwellings divided by the area of land they occupy.

Density Bonusing: Used as a zoning tool that permits developers to build additional floor area, in exchange for amenities and affordable housing needed by the community.

Double Duplex: a detached building that consists of two duplex dwellings attached to each other containing a total of four dwelling units.

Duplex: a building that is divided horizontally into two dwellings units, each of which has an independent entrance either directly or through a common vestibule

Dwelling Unit: One or more habitable rooms designed or capable of being used together as a single and separate housekeeping unit by one or more persons. It contains its own kitchen and sanitary facilities, with a private entrance from outside of the unit itself.

Emergency Shelters: short-term accommodation (usually 30 days or less) for people experiencing homelessness or those in crisis.

Energy Efficiency: A measure of how efficiently a housing unit uses energy

Equitable: Ensuring that systems and processes provide equal opportunities for people to access, obtain, and retain housing that meets individuals' needs and preferences.

Flexible Housing: Housing with design that can be easily changed to meet residents' needs.

Fourplex or Quadruplex: a detached building containing four dwelling units arranged in a group.

High-rise Buildings: As defined in the Brampton Official Plan as those over 9 storeys in height

Homelessness: Having no home or permanent place of residence

Homeshare: is an intergenerational housing option where a senior homeowner rents out a room to a younger individual at a very low cost. In exchange, the younger individual, typically a university student, supports the senior with daily tasks such as shopping, cooking, or cleaning.

Household: All the persons who occupy or intend to occupy a housing unit

Housing Continuum: A visual concept used to describe and categorize different types of housing, from non-market to market housing. Housing continuums are developed to assist with planning and program development. On the non-market end of the continuum are emergency services and transitional housing, which often require the most public funding, moving towards supportive and social housing options in the middle of the continuum and then towards independent housing options on the right, where housing is typically provided by the private market.

Housing Options: A range of housing types such as, but not limited to single-detached, semi-detached, rowhouses, townhouses, stacked townhouses, multiplexes, additional residential units, tiny homes, multi-residential buildings and uses such as, but not limited to life lease housing, co-ownership housing, co-operative housing, community land trusts, affordable housing, housing for people with special needs, and housing related to employment, institutional or educational uses.

Inclusionary Zoning: Requirement that affordable housing units be included in new residential developments of a certain scale and in a certain location.

Independent Housing: Either individual units or congregate housing where seniors live together but no formal organized services are provided. Normally the units are owned by an organization (for-profit or not-for profit) or by the seniors as a group.

Intensification: Developing an area at a higher density than currently exists through development, redevelopment, infill and expansion or conversion of existing buildings.

Intensification Corridors: Intensification areas along major roads, arterials or higher order transit corridors that have the potential to provide a focus for higher density mixed-use development consistent with planned transit service levels.

Live-work Townhouse: a townhouse dwelling composed of three or more dwelling units, where commercial and or residential uses are permitted on the ground floor/first floor,

Lodging House: a single detached dwelling in which residential accommodation is provided, or is intended to be provided in which each lodger does not have access to all of the habitable areas of the building and consists of more than four lodging units.

Long-term Care: Where seniors live together normally in separate units (rooms) owned by an organization (for-profit, not-for profit or municipal) and received 24 hour per day oncall nursing and all other services.

Low and Moderate-Income Households:

Ownership: Households with incomes in the lowest 60 percent of the income distribution for the regional market area

Rental: Households with incomes in the lowest 60 percent of the income distribution for renter households for the regional market area

Major Transit Station Areas (MTSAs):

The approximately 500- to 800-metre radius surrounding an existing or planned higher-order transit stop or station. MTSAs are areas intended to accommodate a substantial proportion of a municipality's future residential and employment growth to encourage transit usage. The current Growth Plan requires upper- and single-tier municipalities to delineate the boundaries of MTSAs on priority transit corridors (as identified in Growth Plan Schedule 5) or subway lines.

Market Rental Housing: Rental units in the private rental market and include purpose-built rental units as well as units in the secondary rental market, such as second suites and rented single detached dwellings.

Market Ownership Housing: Ownership units priced at market values and purchased with or without a mortgage but without any government assistance.

Mid-Rise Buildings: Mid-rise buildings are generally considered to range between 4 and 9 storeys in height.

Minister's Zoning Order: controls the use of land and sets specific requirements for new development, such as minimum lot sizes, frontage, access, and servicing requirements. A zoning order may also restrict certain types of development. Zoning orders are common in areas without municipal organization and within areas covered by the Parkway Belt West Plan. A MZO could potentially be used to control land use in any area of the province.

Mixed-use Development: Mixed-use development is the development of land or a building with two or more different uses, such as residential, office and retail. Mixed-use can occur vertically within a building, or horizontally on a site.

Non-Market Housing: Affordable housing that is owned or subsidized by government, a non-profit society, or a housing cooperative; whereby it is not solely market driven. Examples include transitional housing, emergency housing and rent-geared-to-income housing.

Non-profit Housing: Social housing provided by a non-profit corporation, overseen by a volunteer board of directors. Generally, 25% to 100% of tenants pay rent-geared-to-income, and the remaining pay market rents.

Not in My Backyard Syndrome (NIMBY): In the broadest sense, the "Not-In-My-Backyard" syndrome or 'NIMBY' is the term used to describe the desire of residents in a neighborhood to prevent certain land uses near their homes or communities. It has also been described as "opposition to housing projects that are based on stereotypes or prejudice towards the people who will live in them. It can refer to discriminatory attitudes as well as actions, laws or policies that have the effect of creating barriers for people"

Official Plan: A municipal land use planning policy document adopted by a municipality or planning board and approved by the province or upper-tier municipality. Official plans should reflect both provincial and municipal planning policy requirements.

Private Non-profit Housing Corporation (PNP): A non-profit housing provider initiated by a local organization such as a church, ethno-cultural group, service club, labour union, or other community group. It is a non-share corporation incorporated under the Corporations Act. The Not-for-Profit Corporations Act set out some new requirements for all provincially incorporated non-profit corporations. A few PNPs are incorporated under federal legislation and some have charitable status with the Canada Revenue Agency.

Protected Major Transit Station Areas (PMTSAs): MTSAAs identified by a municipality and subsequently approved by the Minister, as protected. There is no legislative requirement for municipalities to identify PMTSAAs. If, however, a municipality wants to implement inclusionary zoning, then it must identify and “protect” a delineated MTSA.

Purpose-Built Rental: Housing that is designed and built expressly as long-term rental accommodation. It is different from other types of rentals, such as condominiums or secondary suites, which may be available in the rental pool one year and not the next. Purpose-Built Rental housing is the most secure form of rental housing available.

Regional Market Area: An area, generally broader than a lower-tier municipality that has a high degree of social and economic interaction. In southern Ontario, the upper- or single-tier municipality will normally serve as the regional market area. Where a regional market area extends significantly beyond upper- or single-tier boundaries, it may include a combination of upper-, single and/or lower-tier municipalities.

Second Unit: is an accessory self-contained residential dwelling unit within a single detached, semidetached or townhouse dwelling, with its own cooking facility, sanitary facility and sleeping area.

Secondary Rental Market: CMHC identifies the following dwelling types as comprising the Secondary Rental Market: Rented single-detached houses; rented double (semi-detached) houses; rented freehold row/town homes; rented duplex apartments (i.e., one-aboveother); rented accessory apartments (separate dwelling units that are located within the structure of another dwelling type); rented condominiums; and one or two apartments that are part of a commercial or other type of structure. It is difficult to measure the number of secondary rental

market units because they come in and out of the market quickly and there is no systematic way of tracking them.

Semi-detached Dwelling: a building that is divided vertically into two separate dwelling units which share a common wall.

Single Detached Dwelling: a completely detached residential building containing only one dwelling unit.

Shared Housing: Shared Housing is a form of housing where individuals share accommodation either for economic, support, long term care, security, or lifestyle reasons. In some cases, shared housing has no support services attached such as students, seniors, or other unrelated individuals choosing to live together to share the cost and/or maintenance of housing. In other cases, shared housing may have various levels of support and services for persons with special needs which may include assistance with daily living, housekeeping, counselling, medication, etc.

Social Enterprise: Social enterprises are businesses owned by non-profit organizations that are directly involved in the production and/or selling of goods and services for the purpose of generating revenue to offset operation costs. Social enterprises range in size and type, such as kitchen catering and/or restaurant, thrift store, restore, and retail store.

Subsidised Housing: Households that can not afford rent can apply for housing subsidies. E.g., The Region’s “Peel Living Buildings” which offers several non-subsidized housing units which are often lower than market rates. Households can be provided with rent supplements or be housed in Subsidized or “rent-geared-to-income” (RGI) units whereby rents are about 30% of a household’s total monthly income before taxes and adjustments.

Supportive housing: Non-profit housing for people who need support to live independently, e.g. the frail elderly, people with mental health problems, addictions or developmental disabilities. Administration and funding of supportive housing providers were not downloaded to the municipal service managers in 2001; the responsibilities were transferred to the provincial ministry that funded the support services, either the Ontario Ministry of Health and Long-Term Care or the Ontario Ministry of Community and Social Services.

Stacked Townhouse: a building containing four or more dwelling units where each dwelling unit is separated horizontally and vertically from another dwelling by a common wall.

Surplus Public Lands: refer to land, either vacant or underutilized, that is no longer needed to deliver government goods and services (Infrastructure Ontario).

Sustainability: Sustainability requires us to meet our own needs without compromising the ability of future generations to meet their own needs. Sustainability is improving the quality of human life while living within the carrying capacity of supporting eco-systems. Four pillars of sustainability include: cultural, economic, environmental and social.

Tax Increment Equivalent Grant (TIEG): A TIEG provides grants or rebates to property owners to offset a portion of the property tax increase the owners will face because of the redevelopment. The TIEG is payable in installments, typically over a 10-year period, with year one rebating 100 per cent of the tax increase, year two rebating 90 percent of the tax increase, and a continual decrease of 10 percent over time, until it becomes extinguished.

Transitional Housing: Housing which is intended to offer a supportive living environment for its residents. It is considered an intermediate step between

emergency shelter and supportive or permanent housing and has limits on how long an individual or family can stay. Stays are typically between three months and four years

Triplex: is a detached building that is divided horizontally into three dwelling units, each of which has an independent entrance either directly or through a common vestibule.

Townhouse: a building that is divided vertically into three or more dwelling units. Each dwelling unit has an independent entrance to the front and rear yard.

Underutilized Land: Includes land, which is in use, but that has the potential for more productive uses, such as built out sites where the building is not fully occupied, or sites with a relatively large footprint with low density structures built on it.

Universal Design: Universal Design is the design and composition of an environment so that it can be accessed, understood, and used to the greatest extent possible by all people regardless of their age, size, ability or disability.

Urban Growth Centres: The Province's A Place to Grow Plan identifies 24 urban growth centres within the Greater Golden Horseshoe which are meant to become focal points for mixed-use, high density, and public transit-oriented developments. Within Urban Growth Centres, land use formulas promote intensification and public transit use objectives to be deployed to the fullest extent.

Vacancy Rate: Canada Mortgage and Housing Corporation (CMHC) undertakes a rental housing market survey each year. Vacancy rate refers to the percentage of rental housing units that are vacant in the survey area (municipality or sub market of the municipality) at the time the survey is undertaken.

Visitability: “Visitable Housing” or “Visitability” is the concept of designing and building homes with basic accessibility features. Visitable homes provide easy access on the main level for everyone. Visitable housing offers a convenient home for residents and a welcoming environment for visitors of all ages and mobility.

Veterans’ Housing: Housing developed for veterans’ and their families, often provided along with resources, services and training that will enable veterans to successfully transition back into civilian life.

Vulnerable Population Groups: Vulnerable populations can be defined broadly to include any individual, group, or community whose circumstances present barriers to obtain/understand information, access resources, services, programs. These circumstances may include, but are not limited to: age, physical, mental, emotional, or cognitive status; culture; ethnicity; religion; language; citizenship; or socioeconomic status.

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