

Housing Needs Assessment

Town of Petawawa

Contents

1.	Introduction and Context	3
2.	What We Heard	7
3.	Housing Needs Assessment	15
4.	Affordable and Attainable Housing Definitions	49
5.	Key Housing Gaps	53
6.	Promising Practises: Alternative Housing Forms	57
7.	Promising Practices: Housing for Seniors	64
8.	Appendix	72

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We would also like to thank all the key stakeholders involved in this study, including the County of Renfrew and representatives of community agencies who provided valuable data and information for this study.

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Town of Petawawa

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1 Introduction and Context

This section introduces the purpose and methodology of the study.

An overview of the Town of Petawawa is provided to situate the Housing Needs Assessment.

Overview

This section includes the following sub-sections and components.

- **Introduction** that provides an overview of the objectives of the study, timelines, an overview of methodology for the study.
- **Context** of Town within the County of Renfrew to set the stage for the report.

Purpose of the Study

As a part of the Town of Petawawa (the Town) Official Plan update, this study aims to gain a deeper understanding of housing need and opportunities in, and to develop a Housing Needs Assessment focused on addressing gaps and increasing housing affordability.

This report will also address the potential impacts and need for alternative housing forms and the housing needs of seniors in Petawawa.

Approach and Report Format

This report provides a technical summary of findings and observations based on a detailed review of data, reports, and ancillary information. Findings have been summarized using distinct sections on demographic profile, housing profile, and housing need. Using a series of key indicators, emerging issues, housing market gaps, and contributing factors are highlighted to help situate priority areas for consideration.

Sources of Information

Unless otherwise stated, the data used in this report is from the Statistics Canada Census of Population to create a social-economic profile of the Town. These robust statistics are gathered by Statistics Canada every 5 years and provide a wealth of information. Due to the COVID-19 pandemic, the 2021 Census of Population was tabulated using data that was impacted by the public health measures that were implemented to slow the spread of COVID-19. These measures impacted economic conditions and how the people of Ontario worked and lived. Data for the non-market housing market was provided by the County of Renfrew.

CMHC's market surveys, including the Rental Market Survey, Housing Starts and Completions Survey, and Market Absorption Survey were relied on for housing market data.

Housing statistics from CMHC have been used extensively to help inform the assessment, due in large part to their reliability and reporting frequency. Most statistics from CMHC are reported no less than annually and there is typically only a modest lag in publishing of this reported information after the data collection year. As a result, these data sets provide a current snapshot and are reflective of trends in market conditions.

Additional data regarding local housing markets have been provided by the Town of Petawawa and the Canadian Real Estate Association.

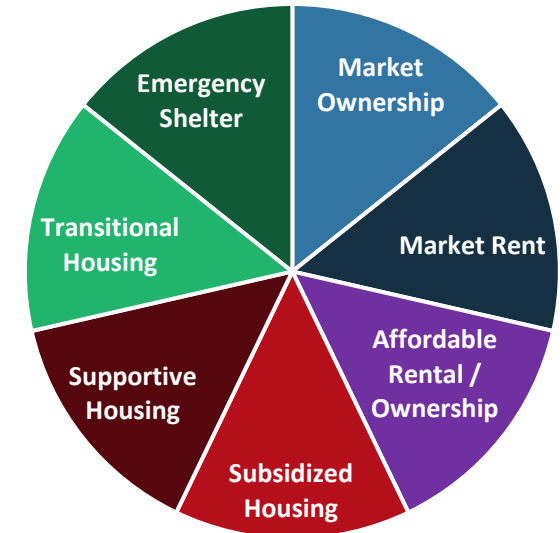
What is the Housing Continuum?

The Canada Mortgage and Housing Corporation (CMHC) defines the housing market as a continuum or system where housing supply responds to a range of housing need.

Due to demographic, social, economic, and geographic factors which impact housing need and demand, the private housing market does not always meet the full range of housing needs in a community. This is particularly true for individuals and families with low- and moderate-incomes or for people with unique housing and support needs.

While the housing continuum appears to be linear, it is not. People can move back and forth along the continuum through different stages of their lifetime. For example, a young couple may start in affordable rental housing when they settle in the geographical community, move to ownership housing as they expand their family, then downsize into a market rental unit during retirement, and move into supportive housing in their old age. As such, it is important for each geographical community to have an adequate supply of housing options within the housing system.

Figure 1: Element of the Housing Continuum



Source: Canada Mortgage and Housing Corporation 2019; Adapted from 'Wheelhouse Model' by the City of Kelowna. Definitions can be found in Appendix B of this report.

Background

The Town of Petawawa is located in the Ottawa Valley on the banks of the Ottawa River. The Town is located in the County of Renfrew, bounded by the municipalities of Laurentian Hills and Laurentian Valley. The Garrison, an army base operated by the Canadian Forces, is located at the north end of the Town, is directly connected to thousands of residents of Petawawa and influences the population and household trends of the Town.

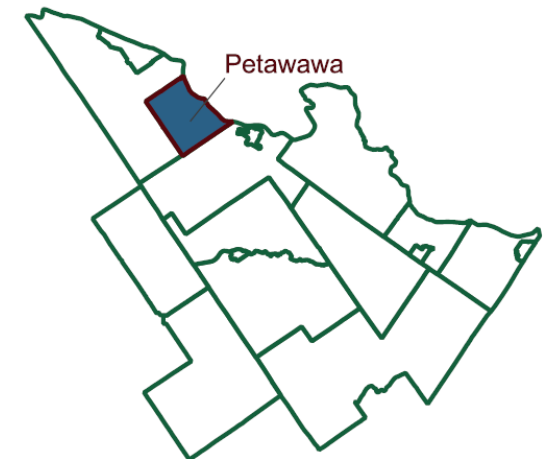
The Town is currently undertaking a review and update of its Official Plan in accordance with the Planning Act. To support this review, the Town is looking for insight into the housing needs within the community to combine with population and economic forecasts.

Public and Stakeholder Consultations

Public and stakeholder consultation activities were undertaken to augment the data and information obtained from the sources previously noted. These consultation activities included feedback from a townhall public engagement, a resident survey, and stakeholder focus groups. The findings from these consultations are incorporated into relevant sections throughout this report and summarized in Section 2: What We Heard of this report.

- The townhall public engagement took place on June 20, 2023, and was run by WSP for the Official Plan Review.
- The resident survey was available to the public from June 26 to July 14, 2023. The survey received 356 responses.
- The stakeholder focus groups were held on July 19 and 20, 2023. These engagements included stakeholders from various backgrounds, including private developers, non-profit organizations, and municipal staff.

Figure 2: Map outlining the County of Renfrew and the study area.



Source: Statistics Canada Geography Boundary Files

2 What We Heard

This section provides an overview of the results of the public consultation that was undertaken as a part of the Town of Petawawa's Housing Needs Assessment and Official Plan Update.

These results were used to augment data findings throughout this report.

Overview

This section includes the following sub-sections and components.

- Themes and highlights from responses gathered from the Town's **townhall public engagement**.
- Summary of responses from the **resident survey**.
- Key themes from the **stakeholder engagements**.

Identifying Needs and Gaps

This stage focused primarily on understanding local community housing needs and will touch on some initial opportunity areas.

Engagement 1 • Townhall

This stage involved engagement participants receiving an overview of initial Housing Needs Assessment findings as a starting point for their responses.

Questions were prepared to gather insights to guide research and analysis.

Refining Needs and Gaps

This stage focused on refining the key messages from the townhall by gathering wide-ranging responses from a number of residents of the Town of Petawawa.

Engagement 2 • Resident Survey

A survey to obtain perspectives from a broad group of residents in the Town was conducted digitally from June 26 to July 14, 2023. The survey received 356 responses.

From Needs to Opportunities

This stage served as the bridge between describing local community needs and identifying promising opportunities to address housing gaps. Engagement participants received an overview of initial Housing Needs Assessment findings as a starting point for their conversations.

Engagement 3 • Focus Groups

These engagements were broken into two sessions:

- One session was focused on the housing gaps and potential obstacles to building housing from the perspective of private developers; and,
- One session was focused on the housing gaps and community needs from the perspective of non-profit housing providers and community agencies.

Participation

The stakeholder session was attended by approximately 20 people in person. The townhall session consisted of a presentation that included preliminary findings for the housing needs assessment and attendees participated in discussions and/or completed question sheets with their feedback regarding key housing issues.

Findings

Housing Need. Participants expressed that the variety of housing, single home dwellings, and attention to servicing are working well in the town; however, they noted a variety of housing needs. Participants noted the need for more affordable housing and expressed frustration that young people or new military families cannot find housing, and that the Town cannot bring a diverse workforce because of insufficient affordable units. Multiple participants called for denser forms of housing, including smaller houses, townhomes, triplexes, apartments, and mixed-use commercial-residential dwellings. Some expressed desire for more walkability and retail destinations or advocated for more attention to streetscapes for high density housing.

Participants also identified a need for more seniors housing and housing for people with low income, and called for a greater diversity of unit types, including one- and two-bedroom units for the transitory nature of the military or for young adults wanting to work in Petawawa. One participant advocated for government grants to assist in the cost of building and operations.

Tiny Homes and Accessory Dwelling Units. When asked about tiny homes, multiple participants expressed interest in the idea, including in a village setting, but had questions as to how this would work. Similarly, some participants expressed interest in adding additional dwelling units to their homes if permitted; however, concerns around parking and traffic were also cited.

Definition of Affordable Housing. A few participants noted that additional factors such as the definition of family, wages, employment, broader costs of living (e.g. car and phone payments, etc.), and additional challenges within a community should be taken into account in a definition of affordable housing.

Participation

A total of 356 responses were received. The majority of respondents (97.5%) lived and/or worked in Petawawa, with some additional participants noting they had previously lived in Petawawa, lived nearby, or had other connections to the Town. For those who worked in Petawawa but lived elsewhere, most lived in Laurentian Valley, Pembroke, or Whitewater Region.

The majority of participants own their current home (71.26%) while an additional 22.6% rent, and 6.1% indicated another arrangement, with a few participants noting that they live with family, in some cases because they cannot afford other options. A small percentage of respondents own a rental property (8.0%) or rent out all or part of their home on a short or long-term basis (7.7%).

While most participants shared that they are living in housing that they can afford (63.8%), some noted that they are having trouble paying rent or mortgage payments (14.8%), paying for needed repairs (11.3%), paying utilities (6.2%), or in need of health-related supports (3.9%) (Figure 3).

Findings

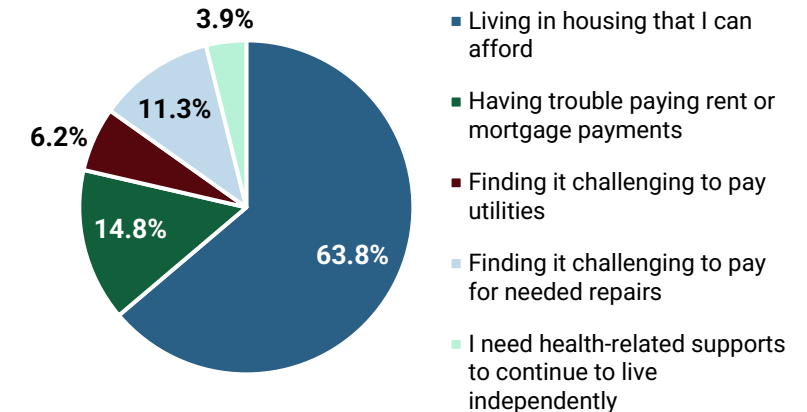
Housing Need. When asked to select what is working well with regard to housing in Petawawa, the most common answers were: the character of residential communities (selected by 49.5% of respondents), the availability of ownership housing (39.6%) and the options for families with young children (35.2%).

Participants were provided with a list of potential changes related to housing and asked to select their top five choices. The most commonly selected answers were:

- Availability of housing options which are affordable to low- and middle-income individuals and families (78.2%)
- Availability of rental housing (65.8%)
- Housing choices for aging seniors (50.5%)
- Availability of alternative housing types, such as tiny homes (41.9%)
- Accessible housing options and support services for people with disabilities and frail seniors (41.5%); and
- Availability of denser forms of housing, such as triplexes, multi-residential buildings or accessory residential units (29.8%).

Approximately one third of participants are facing affordability-related challenges in their housing, and the availability of affordable housing options was the top selected change they would like to see.

Figure 3: Participants' Housing Situation in Petawawa, 2023



Source: Petawawa Resident Survey, 2023

Findings (continued)

Affordability. Many respondents provided comments speaking to the lack of housing affordability, noting that prices are out of reach and housing options are limited.

Rental Housing. When asked if there were sufficient rental housing options in the community, 90.4% of respondents said no. When asked to elaborate on the factors that contribute to the issue with rental supply, 78.4% of respondents selected affordability as their top answer (Figure 4).

Many comments spoke to the high rental prices and lack of options in the rental market. Some comments called for a more stable supply, such as apartment buildings, rather than units within homes. Others expressed concerns for the steep increase in rents at unit turnover, calling for rent caps or expressing concerns around investment properties.

Quality. Further, many participants expressed concerns with the quality of the homes they could afford. Rental properties were a particular concern, with some comments calling for more inspections. Concerns over the quality of old and new buildings were noted.

Housing Options. When asked to rank which types of housing are most needed, the top answers based on a weighted average were:

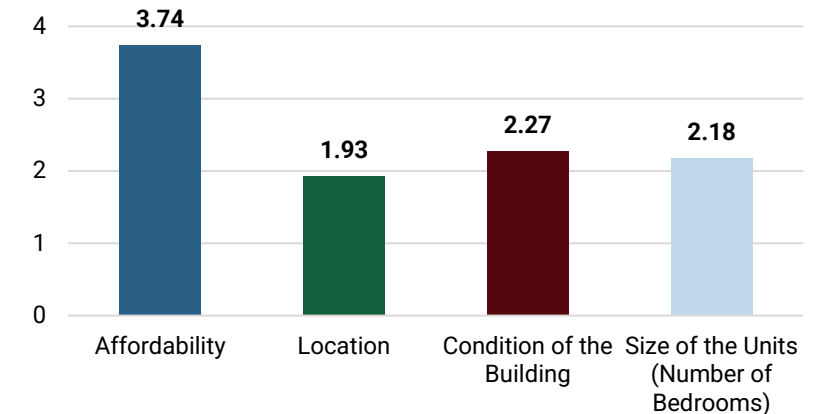
- Detached houses
- Semi-detached houses
- Townhouses
- Secondary suites
- Garage, in-law or garden suites; and
- Small apartment buildings.

Remaining options included triplexes, medium sized apartment buildings, tiny homes, and units above stores.

While some comments called for more single-detached housing, others called for higher density forms of housing, including more mixed-use zoning, and a mix of housing types such as condos, town homes, duplexes, triplexes, and apartment building. Some comments also expressed a need for more social and rent-geared-to-income housing, co-operative housing and a homeless shelter. Some comments also noted the need for appropriate supports, including for those facing homelessness.

Over 90% of participants felt that there are insufficient rental options in Petawawa, with affordability being the top reason.

Figure 4: Factors Contributing to the Insufficient Supply of Rental Housing (Weighted Ranking) in Petawawa, 2023



Source: Petawawa Resident Survey, 2023

Findings (continued)

Tiny Homes and Additional Dwelling Units. A few comments expressed support for densification through additional dwelling units or tiny homes, however one commenter expressed concern that simply providing smaller housing is not the solution.

Seniors Housing. Many respondents expressed the need for more seniors housing. Comments noted the lack of long-term care options or called for adult lifestyle communities or communities of single-storey homes for seniors. The need for supportive housing and community-based supports to promote aging in place was also noted by multiple respondents.

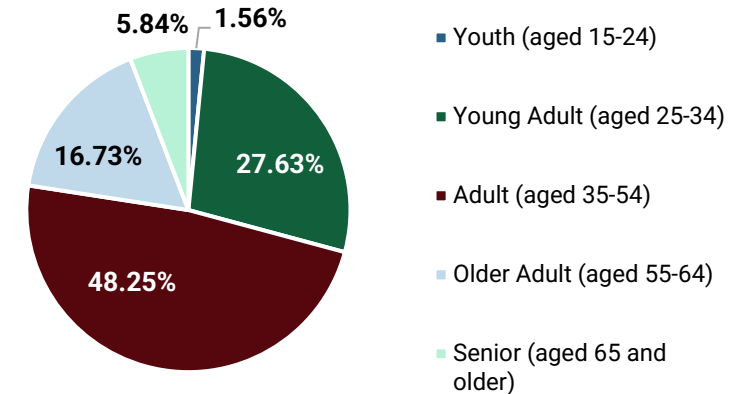
Populations of Concern. Comments also expressed concern for the lack of housing options for single parents and individuals, low-income households, people with disabilities including developmental disabilities, vulnerable youth, students, veterans, younger adults and families, military families, newcomers and people experiencing homelessness.

Complete Communities. A few comments called for more complete communities with sufficient parks, businesses and ‘third places’¹ within walking distance to residential areas and the inclusion of more mixed-use zoning. Comments spoke to the importance of retaining green spaces and natural corridors, including through intensification to prevent sprawl.

Planning. Some comments expressed a desire to ensure high quality community aesthetic, consider traffic and crowding concerns, and ensure adequate parking within new and existing development. With regard to planning, a few comments expressed the need for infrastructure improvements and housing supply to support growth, and hoped for more flexibility and openness to new ideas. A few commentors expressed concerns with property taxes being too high, while another felt taxes and fees were too low to support growth.

Housing options for seniors was a commonly cited concern in the resident survey and 50% of participants indicated this is an important change they would like to see.

Figure 5: Age of Survey Respondents in Petawawa, 2023



Source: Petawawa Resident Survey, 2023

¹- ‘Third places’ is a term coined by sociologist Ray Oldenburg to refer to places outside of home or work. Within the context of complete communities, it is often used to refer to gathering or community-building spaces such as restaurants, stores, places of worship, community centres, etc.

Private Developers and Builders

Participation. The session was attended by eight participants, including contractors, builders and developers. The focus group was a two-hour virtual meeting that included a presentation outlining key findings from the Housing Needs Assessment.

Recommendations. One participant expressed support for a model in where incentives such as tax concessions are delivered on a case-by-case basis through the support of a housing coalition.

Participants also noted the importance of proper partnerships in land developing, for example between developers, builders, and civil construction companies.

Ways to free up capital were also cited, such as using user fees when tying on instead of upfront servicing costs, or alternative forms of securities such as bonds instead of cash or letters of credit that tie up capital.

Key Themes

Demand for housing. This group reported high demand on all types of housing; however, it was noted that there has been a slight downturn due to higher interest rates. It was noted that actual rents are higher than the average rents reported by CMHC.

Planning Approvals. Participants noted that the timing of approvals and development has been challenging. Participants cited delays in getting zoning or other approvals from agencies and different levels of government, emphasizing the impact this has on costs.

Despite the demand for other types of housing, participants explained that it is easier to build single-detached homes due to the quicker and simpler design and approval process, and that it is challenging to provide new rental builds at an affordable price.

Government Program Gaps. Participants also noted frustration that funding programs and other programs through CMHC or the provincial government are not targeted to the local context, or that they felt limited by constraints such as the building code.

High Building Costs. Participants noted that a major contributor to cost-related barriers included high construction costs and labour shortages, rising interest rates, and the high upfront costs where servicing is not yet available.

Servicing. Participants further noted the lack of fully serviced or otherwise suitable land, and noted high costs where land is available. Servicing and upfront costs were a concern, and participants advocated for the town to be open to different development ideas, particularly around servicing.

Additional Dwelling Units. Participants expressed support for additional dwelling units, such as basement suites, and noted a particular interest in tiny homes. They expressed demand for tiny homes either on existing residential lots or in a community or village set-up, particularly for seniors. One participant noted that allowing reduced setbacks, common driveways or other flexible standards not permitted within a standard subdivision could improve feasibility, as ultimately the land and servicing costs remain high.

Non-Profits and Community Agencies

Participation. This session was attended by nine participants, including representatives from the County, Petawawa Housing Corporation, Algonquin College, Pembroke Regional Hospital, Deep River and District Hospital, Garrison Petawawa, and other community agencies. The focus group was a two-hour virtual meeting that included a presentation outlining key findings from the Housing Needs Assessment.

Recommendations Participants suggested streamlining applications and lowering development fees for affordable housing, and recommended partnerships between the town and non-profits.

Several participants spoke to the importance of housing should be coordinated with the appropriate supports, particularly for seniors.

Key Themes

Demand for housing. Participants emphasized concerns around affordability, particularly for rental housing, and felt that these challenges will only continue to grow. They noted the need to better understand what is actually affordable to residents and ensure that affordable housing is also of a suitable quality.

Many participants stressed that there is demand for apartment rental and more affordable options, as single detached homes are not affordable to many. They felt that there is interest in tiny home and mobile homes, including in a community or village format, both for seniors and younger generations.

Seniors Housing Options. Participants noted the need for housing for seniors in particular, and that many wish to stay in their homes or community. In addition to a lack of retirement housing, there is a need for more support services to enable seniors to stay in their homes, and services must be affordable.

High Cost of Construction. Participants noted that the cost of building is high, and even the housing corporation has had to seek partnerships and fundraising in addition to available funding to build affordable options.

Housing for Vulnerable Populations. Participants cited other populations in need, included military families unable to find housing, smaller households, including international workers who have not yet brought their families (but may seek to in the future), and subsidized housing for seniors and those with mental health challenges to reduce the reliance on hospitals.

Housing for Military Families. Participants expressed interest in transitional housing and other more flexible forms of housing for newcomers to the community, including military members. This would allow newcomers to assess and integrate into the community, which would in turn support employers looking to grow and stabilize the workforce.

There is high demand for housing on the military base, and even housing intended to be transitional has been required for live-in members, despite not being conducive to long-term living. The waitlist for housing on the base is close to 600 households, as the single detached housing available in the town is out of reach for members making \$40,000 to \$70,000 a year. Further, many buildings on the base are suboptimal.

3 Housing Needs Assessment

The housing needs assessment for Petawawa is based on statistical data analysis and qualitative input from community and stakeholder engagement sessions.

The analysis examines the demand and supply factors affecting the availability and need for housing in the Town.

Overview

This chapter includes the following sub-sections and components.

- **Demographic profile**, highlighting factors influencing housing demand, including an overview of population trends, household trends, the economic context, and income characteristics.
- **Housing profile**, highlighting factors influencing housing supply, including the existing housing stock, new dwelling trends, non-market housing stock, and market housing trends.
- **Housing needs analysis**, providing an analysis of housing affordability based on the characteristics of the demand and the available supply of housing units.

Overview

This section provides a snapshot of the **demographic profile** in the Town of Petawawa, highlighting factors influencing housing demand, including an overview of population characteristics and projections, household trends, and income characteristics.

The Data

The demographic profile for the Town of Petawawa is used to describe the demand for housing. The demand-side characteristics examined include:

- **Population and household characteristics**, including size, age, and composition
- The **economic context** of the community, including **unemployment and participation** rates
- Household **incomes**

Population and Household Growth

In 2021, the population in the Town of Petawawa was 18,160. This was the most populous municipality in the County of Renfrew and represented 17.1% of the County's population.

From 2016 to 2021, the Town added +975 people to the population, a growth rate of +5.7%, or approximately +1.1% annually. This growth represented the highest absolute growth in the County and the growth rate was higher than the County's (+3.9%).

In 2021, the number of households in Petawawa was 6,760. This represented 15.0% of the total households in the County of Renfrew.

Between 2016 and 2021, the Town added +430 households as the number of households grew by +6.8%, or +1.4% annually. This was the highest absolute growth in the County and higher than the County's household growth during this period (+5.1%).

Growth Projection

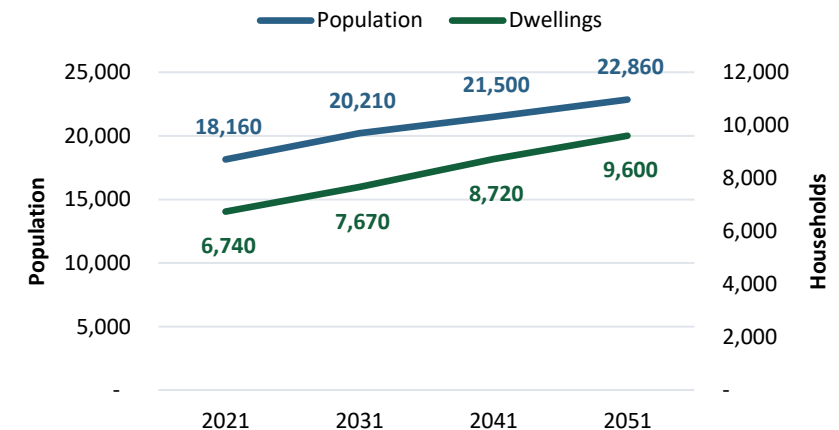
According to projections completed by metroEconomics as a part of the Official Plan Update, the Town's population was projected based on two scenarios: a scenario where the Garrison was projected to grow, and a scenario where the Garrison was not projected to grow (Figure 6).

In the Garrison growth scenario, the population of the Town is expected to grow to 22,860 by 2051. This represents a growth of +25.9% over 30 years, or approximately +0.9% growth annually. This scenario also projected households in the Town to grow to 9,600 by 2051, representing a growth of +42.4% or approximately +1.4% annual growth.

In the scenario in which there is no growth projected for the Garrison, the Town's population and household totals were 21,020 and 8,920, respectively. These totals represented annual growth rates of +0.5% and +1.1%, respectively, for the population and number of households in Petawawa.

The Town's population and households are growing faster than the County average and are projected to continue to grow to 2051.

Figure 6: Projections for population and household growth in the Town of Petawawa, 2021-2051



Source: metroEconomics, Garrison Growth Scenario

Population Age

The population in Petawawa is considerably younger than the rest of the County of Renfrew. The average and median age in Petawawa (34.1 and 32.0 years, respectively) are much lower than the County’s (44.1 and 45.2 years, respectively).

The difference in average age is due to several trends (Figure 7). The Town has a lower concentration of seniors (aged 65 and over) than the County, the Town has a higher proportion of working adults (aged 25 to 44 years) than the County, and the Town has a higher proportion of the population under the age 15 (noted as children).

However, recent trends may point to an aging population in the future (Figure 7). The number of seniors in the Town increased by +23.7% from 2016 to 2021, higher than the County growth (+15.9%) during this period. Further, the number of older adults (aged 45 to 64) in Petawawa grew (+3.8%) during this period while this aged group declined (-2.7%) in the County.

Unique Population Groups

Homeless Population: As of June 2023, the County of Renfrew had 12 chronically homeless people. This was a reduction from a peak in December 2022, when 23 people were homeless.

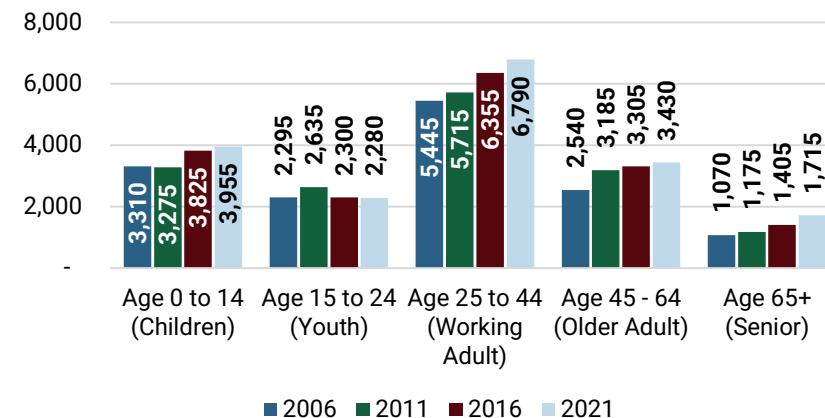
Indigenous Population: In 2021, a total of 1,245 people identified as Indigenous, or 7.2% of the Town’s population. This represented a decrease of -9.5% from 2016.

Of the individuals who identified as Indigenous, 59.4% identified as First Nations, 34.9% identified as Métis, and 2.0% responded with multiple Indigenous identities.

Immigrant Population: In 2021, the immigrant population in the Town was 1,065 people. This represented 3.6% of the Town’s population and a growth of +17.7% from 2016 totals. The immigrant population in Petawawa accounted for 18.7% of all immigrants in the County of Renfrew.

While the population of Petawawa is considerably younger than the County averages, there are signs that the population is beginning to age.

Figure 7: Population by age cohort in the Town of Petawawa, 2006-2021



Source: Statistics Canada Community Profiles, 2006-2021

Immigration by Period

Immigration to Petawawa has been increasing consistently over time. While assessing the current immigrant population in the Town, the most common periods of immigration were between 2011 to 2021 and 2001 to 2010 (both 285 people). Immigrants who moved to Petawawa during these periods account for 53.5% of the 1,065-immigrant population in the Town in 2021 (Figure 8). This immigrant population was the highest of the County and represented 18.7% of the immigrants in the County in 2021.

The population that immigrated before 1980 account for 19.7% of the immigrant population, while those who moved from 1980 to 1990 account for 10.3%.

These trends are not consistent across the County, indicating that new immigrants are choosing to live in Petawawa over other municipalities in the County. In 2021, 14.1% of the 5,690 immigrants in the County of Renfrew immigrated from 2011 to 2021. Almost half (42.4%) of the immigrant population in the County immigrated before 1980.

Population Mobility

In 2021, 15.4% of the population of Petawawa (2,625 people) had noted that they had moved within the last year. Of these movers, 40.4% moved within the Town of Petawawa, 38.5% moved from somewhere else in Ontario, 19.4% moved from another province, and 1.5% moved from another country.

When compared to five years ago, recent movers to the Town were more likely to come from elsewhere in the County of Renfrew and less likely to be inter- or intraprovincial movers (Table 1).

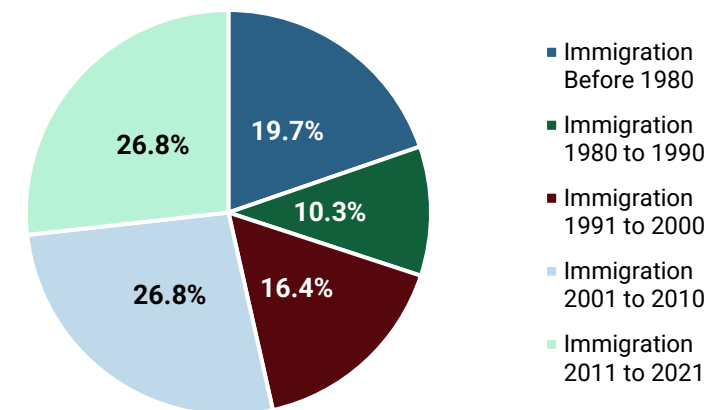
Table 1: Proportion of movers by period of move and where they moved from, 2021

Movers	Moved within One Year	Moved within Five Years
From within County of Renfrew	40.4%	29.2%
From within Ontario	38.5%	44.7%
From another Province	19.4%	24.1%
From outside Canada	1.5%	2.0%

Source: Statistics Canada Community Profiles, 2021

As external immigrants are attracted to the County of Renfrew, the Town of Petawawa has been viewed as an attractive place to live as the levels of immigration increase.

Figure 8: Proportion of immigrants by immigration period, 2021



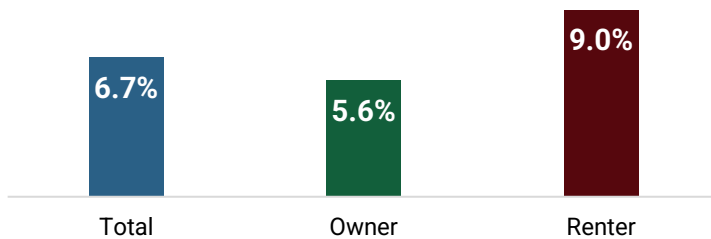
Source: Statistics Canada Community Profiles, 2021

Household Tenure

The majority of households in the Town are owner households. In 2021, there were 4,340 owner households and 2,420 renter households, accounting for 64.2% and 35.8% of households, respectively. This rate of homeownership was lower than the County rate (74.8%) in 2021.

While owner households are more common in Petawawa, the number of renter households experienced a higher growth rate between 2016 and 2021. During this period, the number of renter households grew by +9.0%, while owner households grew by +5.6%. Both growth rates were higher than the County rates during this period (Figure 9).

Figure 9: Growth in households by household tenure in the Town of Petawawa, 2016-2021



Source: Statistics Canada Community Profiles, 2016-2021

Age of Household Maintainer

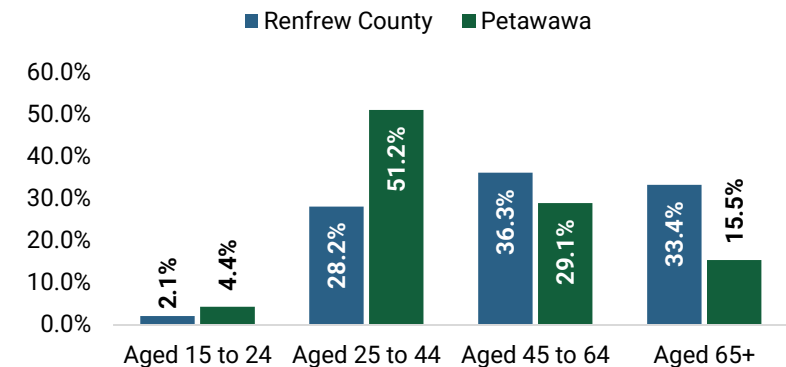
The distribution of the age of primary household maintainers in the Town of Petawawa differs widely from the County. In the Town, the most common age cohort for household maintainers is age 25 to 44 (Figure 10). This age cohort accounts for 51.4% of all households in Petawawa, much higher than the County (28.1%). Senior households, or households maintained primarily by a person over the age of 65, accounted for 15.5% of all households in the Town, almost half of the proportion these households make up in the County (33.4%).

While households primarily maintained by someone below the age of 25 are not common in Petawawa, making up just 4.4% of all households, the rate of these households was more than double that of the County's (2.1%).

Similar to the trends found in the Town's population, the senior households were the fastest growing age cohort for household maintainers from 2016 to 2021 (+19.4). No other age cohort grew by more than +8% during this period.

While renters and senior households are not the most common tenure and age of maintainer, these households have experienced the most growth in the Town in the last five years.

Figure 10: Proportion of household maintainers by age cohort for Town of Petawawa and County of Renfrew, 2021



Source: Statistics Canada Community Profiles, 2021

Household Size

The average household size in the Town of Petawawa in 2021 was 2.6 persons. This remains unchanged since at least 2006 and has been consistently higher than the County average (2.3 persons).

In 2021, the most common household size in the Town was two-person households. These households made up 34.8% of all households, while households with four- or more-persons made up 25.1%, one-person households made up 23.0%, and three-person households made up 17.0%.

Most of the growth in households in Petawawa has been due to the increase in one- and two-person households. These smaller households grew by +180 and +135, respectively, between 2016 and 2021, accounting for 74.1% of household growth during this period.

Although 58.0% of households in the Town were one- or two-person households, renter households were more likely to be these smaller households (62.6%) when compared to owner households (55.3%).

Household Type

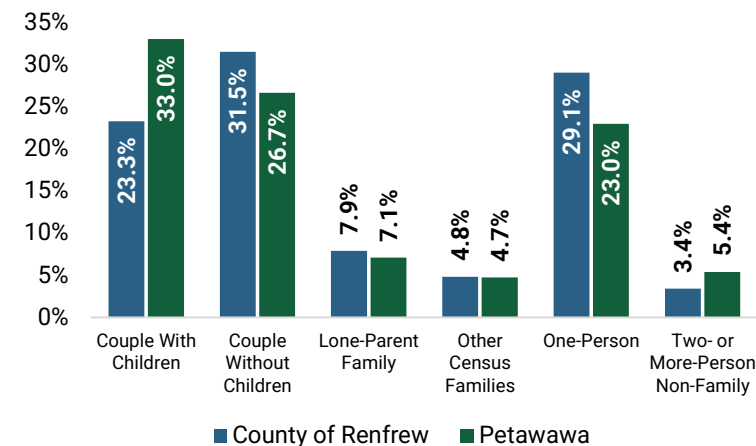
In 2021, the most common household composition in Petawawa was couples with children, making up 33.0% of all households. Couples without children was the second most common (26.7%), followed by one-person households (23.0%), lone-parent households (7.1%), and two- or more-person non-family households (5.4%). Additionally, multi-generational families made up 1.6% of households, while multiple family households accounted for 0.3% (Figure 11).

Relative to the County, Petawawa households were more likely to contain larger household types. In 2021, the Town had a higher rate of couples with children (33.0%, compared to 23.3% for the County) and a lower rate of couples without children (26.7%, compared to 31.5% for the County). Similarly, the Town had a lower rate of one-person households (23.0%, compared to 29.1% for the County), while it had a higher rate of two- or more-person non-family households (5.4%, compared to 3.4% for the County).

Renter households were less likely to be dual-income households than the Town overall, as the rate of couples without children (19.4%) and couples with children (26.0%) were lower among renters, while rates of lone-parent households were higher (8.9%).

The Town has consistently been a home for families. However, small household types are driving the growth in households and will need to be considered in future development.

Figure 11: Proportion of households by household type in County of Renfrew and Town of Petawawa, 2021



Source: Statistics Canada Community Profiles, 2021

Households with a Member with a Disability

The number of households identified there was a member that had a disability is outlined in Table 2 below. Notably, households in the Town are more likely (9.9%) than the Region (7.6%) to have a member with emotional, psychological, or mental health conditions. Households in the Town identified this type of disability at a higher rate than in 2016 (6.4%), as +265 more households identified someone that they lived with had this type of disability in 2021.

From 2016 to 2021, the number of households in Petawawa who identified that a member had a sensory disability increased by +220 households, or a growth of +69.8%, from 2016 levels. This growth rate was almost double the increase in the County (+34.7%) during this period.

Across the five categories outlined in Table 2 below, with the exception of difficulty walking, renter households were more likely to have a disability than owner households.

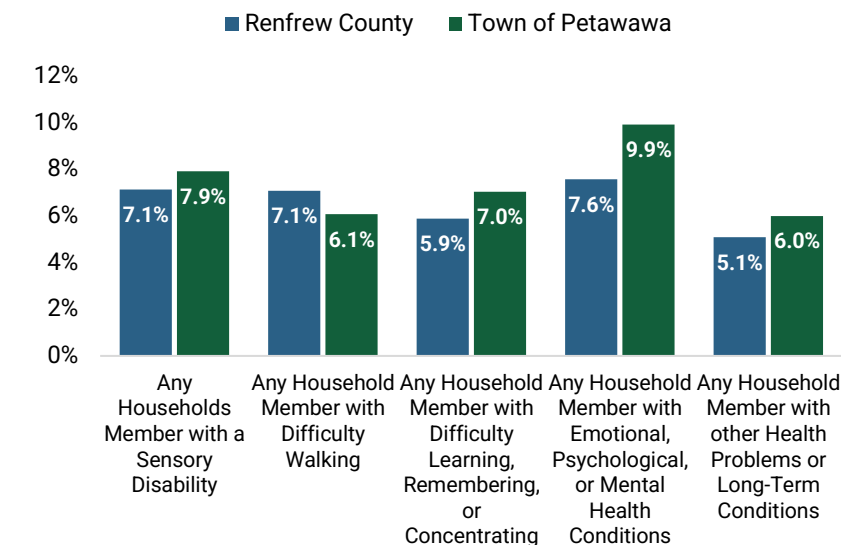
Table 2: Households with a member with a disability by tenure in the Town of Petawawa, 2021

Households with a Member with a Disability	Total Households		Owner Households		Renter Households	
	#	% of Total	#	% of Owners	#	% of Renters
Total Households	6,760	-	4,340	-	2,420	-
Households with Member with a Sensory Disability	535	7.9%	305	7.0%	230	9.5%
Households with Member with Difficulty Walking	410	6.1%	305	7.0%	105	4.3%
Households with Member with Difficulty Learning, Remembering, or Concentrating	475	7.0%	290	6.7%	185	7.6%
Households with Member with Emotional, Psychological, or Mental Health Conditions	670	9.9%	385	8.9%	280	11.6%
Households with Member with other Health Problems or Long-Term Conditions	405	6.0%	240	5.5%	165	6.8%

Source: Statistics Canada Custom Data Tabulation, 2021

Renter households are more likely to include a member of the household dealing with a disability.

Figure 12: Households with a member with a disability, broken down by disability type, Renfrew County and Town of Petawawa, 2021



Source: Statistics Canada Custom Data Tabulation, 2021

Labour Force Characteristics

Economic conditions in Petawawa were positive relative to the County of Renfrew. The labour force in the Town, or the persons who contribute or are available to contribute to the production of goods and services (aged 15 and over), grew by +850 people (+6.8%), higher than the rate in the rest of the County (+4.8%).

The participation rate of the Town was 70.9%, the highest in the County in 2021 and much higher than the County level (57.6%). The employment rate was at 6.3%, much lower than the County-wide rate (9.1%) and the lowest rate in the County.

However, while the trends are important to consider, these numbers were impacted by the COVID-19 pandemic and do not accurately describe the current conditions in the Town. As of May 2023, the Ontario unemployment rate had decreased to 5.4% from 12.2% in 2021. More specifically, the Kingston-Pembroke economic region (in which Petawawa is situated) had experience a decrease in the unemployment rate from 11.1% in 2021 to 4.6% in May 2023.

Commuting Patterns

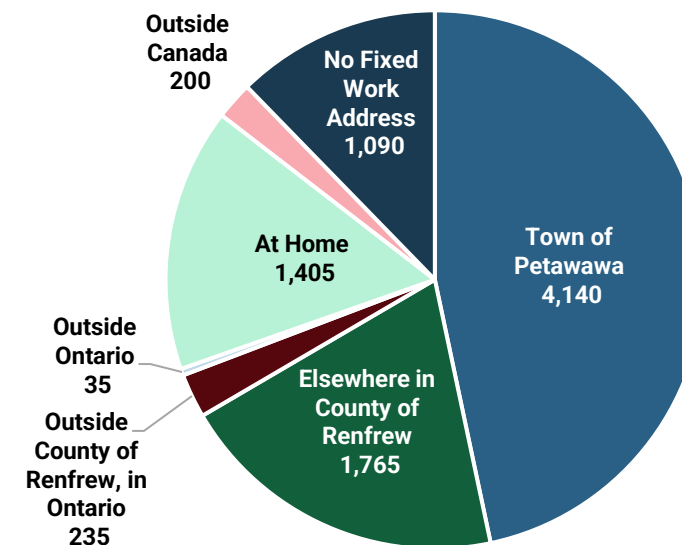
Almost half (46.6%) of workers in Petawawa commuted to work within Petawawa in 2021 (Figure 12). This rate of commuting work within a household's place of residence was much higher than the County average (29.2%).

Due to the COVID-19 pandemic, commuting patterns shifted greatly to more remote work throughout Canada, and the Town was no different. In 2016, 325 workers in Petawawa worked from home. Due to the closures and impacts of pandemic, this number increased to 1,405 in 2021 (+332.3%). While this trend was consistent across the County (+120.2%), Petawawa saw the second highest increase in the shift work-from-home situations in the County.

Considering all workers with Petawawa as the place of work, 67.2% resided in the Town. Of the remaining workers, 9.0% resided in Pembroke, 7.5% resided in Laurentian Valley, and 2.4% live in Whitewater Region. This may indicate that the housing in neighbouring communities is currently more affordable or available than housing in Petawawa.

As the COVID-19 impacted commuting patterns, a larger percentage of households in Petawawa are working from home.

Figure 13: Labour force by location of employment for Town of Petawawa, 2021



Source: Statistics Canada Community Profiles, 2021

Employment by Industry

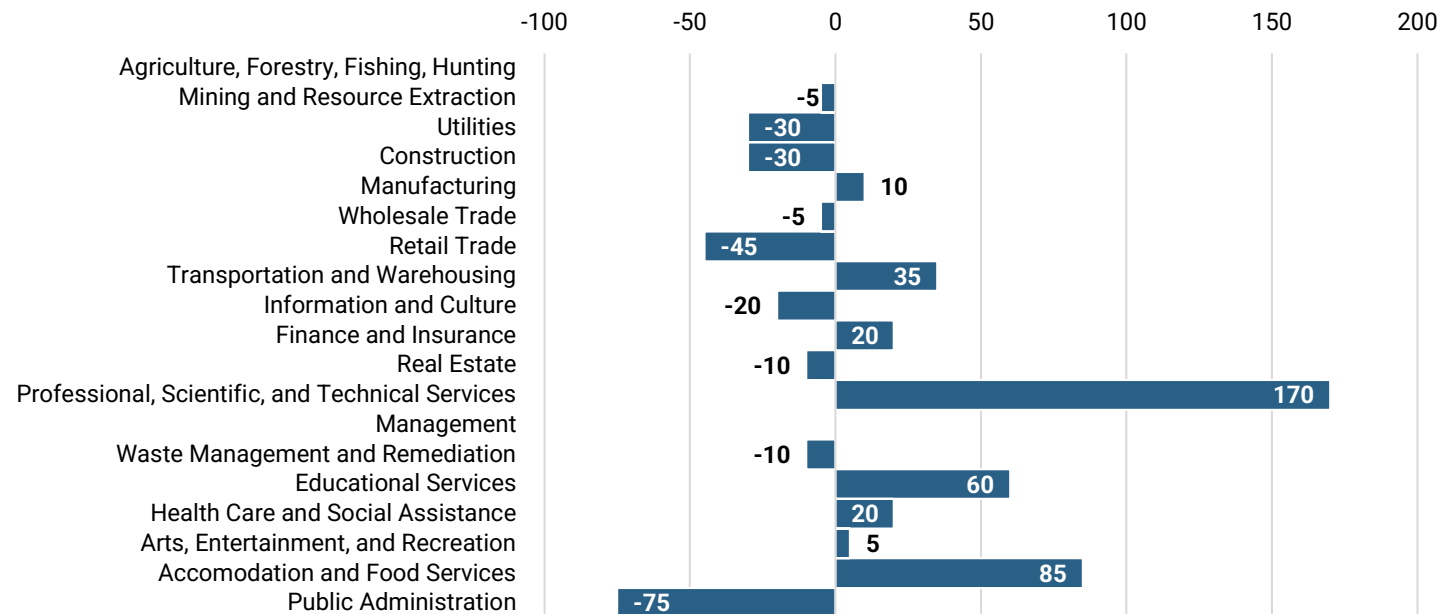
The largest source of employment in the Town of Petawawa is the Garrison, employing 6,287 workers as of Jun 2023¹. In 2021, the most common industry for employment in the Town was Public Administration (4,305 workers; 45.4% of total labour force); followed by Health Care and Social Assistance (930; 9.8%); Professional, Scientific, and Technical Services (720; 7.6%); and Retail Trade (710; 7.5%) (Figure 13).

Compared to 2016, trends in the employment in the Town have remained consistent, with the largest change in jobs occurring in the Professional, Scientific, and Technical Services. This industry added +170 (+30.9%) jobs from 2016 to 2021.

¹ Source: Daphny Gebhardt-Turcotte, Public Affairs Officer, Garrison Petawawa

While the Garrison remains the largest employer in the Town, scientific and technical service professionals have driven recent growth in employment.

Figure 14: Change in labour force by industry in Town of Petawawa, 2016-2021



Source: Statistics Canada Community Profiles, 2016-2021

Average and Median Household Incomes

The average gross household income in the Town of Petawawa was \$112,000 in 2020. This was among the highest incomes in the County of Renfrew and higher than the County-wide average (\$94,600).

Considering household incomes by household size, one-person households had much lower average incomes (\$68,100) in Petawawa than two-or more-person households (\$125,100) (Figure 14).

The median gross household income in the Town of Petawawa was \$102,000 in 2020. This was the highest in the County of Renfrew and higher than the County-wide median (\$80,000).

Considering household incomes by household size, one-person households had much lower median income (\$65,500) in Petawawa than two-or more-person households (\$117,000).

Incidence of Low-Income Population

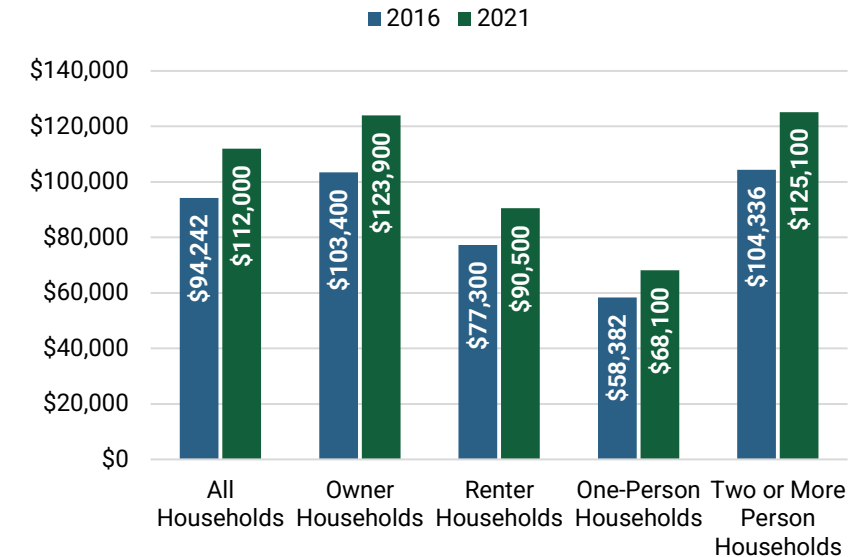
In 2021, 3.7% of the population was considered low-income, by the Statistics Canada definition. This was, by far, the lowest proportion in a population in the County of Renfrew (10.6%).

However, this trend was not consistent when assessed by age cohort. Seniors, aged 65 and over, were the most likely age cohort to be low-income in the Town. In 2021, 8.5% of the senior population was considered low-income.

This may indicate a need for affordable options for households as they age-in-place or require supportive housing accommodations, however it should also be noted that while households led by an individual aged 65 years or more may be more likely to have low incomes, these households often own a significant asset, such as their house, which gives them a high net worth without producing income.

Average incomes in the Town are higher than other municipalities in the County of Renfrew; however, one-person households had much lower average incomes.

Figure 15: Household incomes by household tenure and household size in the Town of Petawawa, 2016-2021



Source: Statistics Canada Custom Data Tabulation, 2021;

Household Income Deciles

While the average household income and median household income provide a general sense of a household's economic capacity, looking at the distribution of income within the local context provides greater detail of the economic capacity of households in Petawawa and their ability to afford housing.

For this report, the ten groups are then combined to create three household income groups:

- **Low-Income Households** (decile groups one to three): households with incomes below \$85,620;
- **Moderate-Income Households** (decile groups four to six): households with incomes between \$85,621 and \$128,690; and
- **High-Income Households** (decile groups seven to ten): households with incomes above \$128,691.

Table 3: Household income decile upper-limit thresholds for all households in the Town of Petawawa and Renfrew County forecasted to 2022 dollars

		Town of Petawawa	Renfrew County
Low-Income Households	Decile 1	\$ 53,700	\$ 29,170
	Decile 2	\$ 72,360	\$ 44,630
	Decile 3	\$ 85,620	\$ 59,660
Moderate-Income Households	Decile 4	\$ 97,220	\$ 74,020
	Decile 5	\$ 112,690	\$ 88,380
	Decile 6	\$ 128,690	\$ 104,950
High-Income Households	Decile 7	\$ 146,930	\$ 125,940
	Decile 8	\$ 170,130	\$ 151,350
	Decile 9	\$ 203,280	\$ 192,230

Source: Statistics Canada Custom Data Tabulation, 2021; Dollars forecasted to 2022 dollars using the increase in Ontario CPI from 2020 to 2022.

What are income deciles?

Using data from the 2021 Census of Population, private households were sorted according to their gross household income and then divided into 10 equal groups each containing 10% of the population. The decile cut-points are the levels of gross household income that defined the 10 groups.

The household income decile group provides a rough ranking of the economic situation of a household based on the relative position of the household in the distribution of the gross household income for all private households in a given jurisdiction.

For the 2021 Census, the reference period for income data is the calendar year 2020, unless otherwise specified.

Household Income Deciles – by Household Tenure

Renter households in the Town had much lower incomes when compared to owner households in the Town of Petawawa. This is particularly true for moderate- and high-income households in each respective household tenure.

Table 4: Household income decile upper-limit thresholds for owner and renter households in the Town of Petawawa, incomes forecasted to 2022 dollars

		Owner Households	Renter Households
Low-Income Households	Decile 1	\$ 60,100	\$ 38,000
	Decile 2	\$ 80,100	\$ 58,780
	Decile 3	\$ 95,000	\$ 74,572
Moderate-Income Households	Decile 4	\$ 110,480	\$ 82,860
	Decile 5	\$ 128,150	\$ 92,800
	Decile 6	\$ 146,930	\$ 103,850
High-Income Households	Decile 7	\$ 164,610	\$ 117,100
	Decile 8	\$ 185,600	\$ 131,470
	Decile 9	\$ 223,160	\$ 157,990

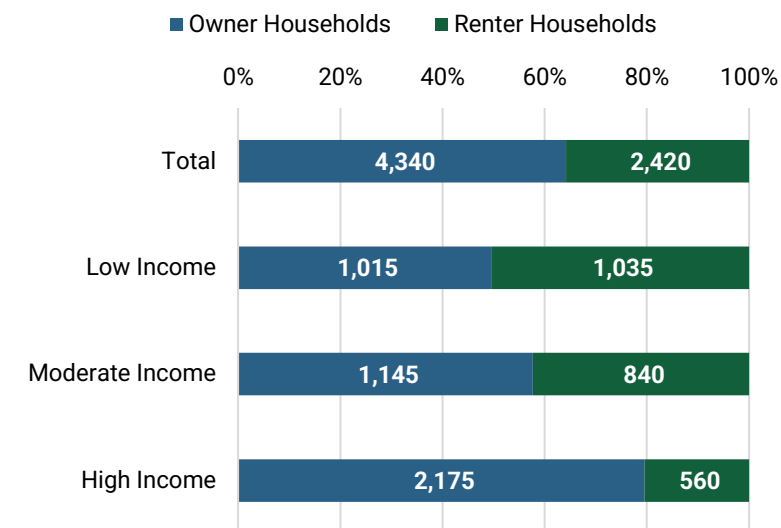
Source: Statistics Canada Custom Data Tabulation, 2021

Despite making up only 35.8% of the total households in the Town, renter households account for over half (50.5%) of the households considered low-income in 2020 (Figure 16). Conversely, owner households made up 64.2% of the households in the Town but accounted for 79.7% of high-income households.

This polarity between household tenures may indicate a lack of ownership options for households with low and moderate incomes. However, it should be noted that this polarity in household incomes is less than that found in the County as a whole. In Renfrew County, renter households made up only 9.3% of all high-income households while they accounted for 25.1% of total households in the County.

There exists a lack of ownership options for low- and moderate-income households in Petawawa. These households should be targeted more directly for housing options.

Figure 16: Breakdown of households by income grouping sorted by household tenure; Town of Petawawa, 2020



Source: Statistics Canada Custom Data Tabulation, 2021

Household Income Deciles – by Household Type

When assessing household types in the Town, households with dual income earning potential (couples without children, couples with children) tend to be high-income when compared to households with only one income earner (lone-parent and one-person households). The average household income for both couple households is much higher than the single-income earner household types (Table 5).

Table 5: Household income decile upper-limit thresholds for selected household types in the Town of Petawawa, incomes forecasted to 2022 dollars

	Couples without Children	Couples with Children	Lone-Parent Household	One-Person Household
Households (2021)	1,825	2,250	480	1,560
Decile 1	\$ 60,100	\$ 92,800	\$ 43,300	\$ 25,410
Decile 2	\$ 76,230	\$ 107,160	\$ 56,560	\$ 37,560
Decile 3	\$ 89,490	\$ 119,320	\$ 66,290	\$ 52,590
Decile 4	\$ 101,640	\$ 131,470	\$ 74,570	\$ 63,190
Decile 5	\$ 116,000	\$ 142,520	\$ 80,100	\$ 72,920
Decile 6	\$ 129,260	\$ 156,880	\$ 88,380	\$ 79,000
Decile 7	\$ 146,930	\$ 173,450	\$ 95,000	\$ 85,620
Decile 8	\$ 166,820	\$ 194,440	\$ 107,160	\$ 93,905
Decile 9	\$ 196,650	\$ 225,370	\$ 125,940	\$ 111,580
Average Household Income	\$ 124,500	\$ 154,890	\$ 86,170	\$ 75,240

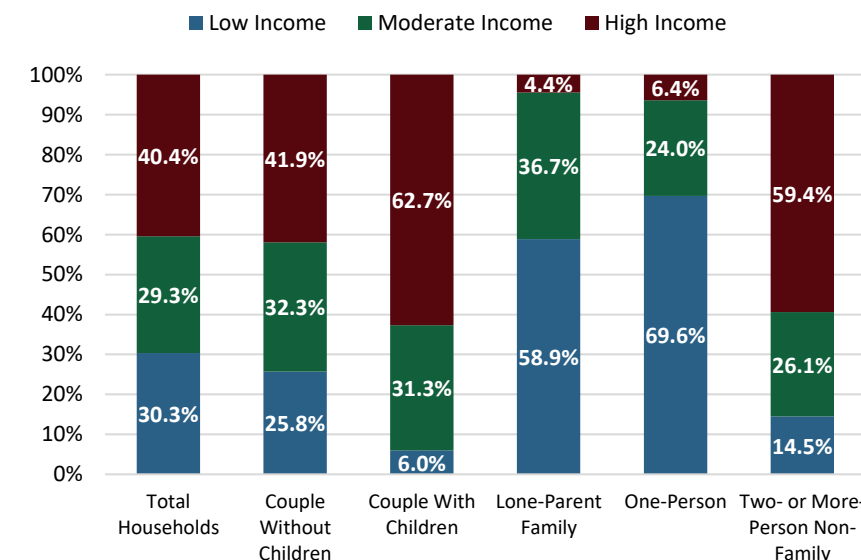
Source: Statistics Canada Custom Data Tabulation, 2021

Between couples with and without children, couples with children tend to have higher incomes. In 2021, 62.7% of couples with children were high-income, by far the highest of the selected household types (Figure 18). This likely indicates that a lack of income may be a deterrent to starting a family in the Town.

Conversely, 69.6% of one-person households and 58.9% of lone-parent households were considered low-income in 2021.

Affordable housing accommodations should consider single income households, such as lone-parent and one-person households, as they are more likely to be low-income.

Figure 18: Breakdown of households by incomes groups by household type in the Town of Petawawa, 2021



Source: Statistics Canada Custom Data Tabulation, 2021

Household Income Deciles – by Age of Primary Household Maintainer

When assessing households by the age cohort of the primary household maintainer, there appears to be a trend of younger households being more likely to be low-income when compared to older cohorts (Table 6).

In 2020, 47.3% of households with a household maintainer younger than 25 years were considered low-income and only 20.0% were considered high-income. It should be noted that these households are typically in school or at the beginning of their professional career and therefore more likely to have low incomes.

Senior households, or households who are primarily maintained by an individual aged 65 or older, were the age cohort most likely to be considered low-income.

This may indicate a need for affordable options for households as they age-in-place or require supportive housing accommodations. Recommendations and best practices for seniors housing can be found in Section 7 of this report.

It should also be noted that while households led by an individual aged 65 years or more may be more highly concentrated in the bottom three income deciles, these households often own a significant asset, such as their house, which gives them a high net worth without producing income.

Households with primary household maintainers that are either younger than 25 or older than 65 require additional consideration when determining housing options in Petawawa.

Table 6: Breakdown of household maintainer age cohort by income grouping in the Town of Petawawa, 2020

Household Maintainer by Age	Total	Low Income	Moderate Income	High Income
Total Households	6,760	30.3%	29.3%	40.4%
Aged 15 to 24 Years	295	47.3%	32.7%	20.0%
Aged 25 to 44 Years	3,450	21.8%	35.0%	43.2%
Aged 45 to 64 Years	1,965	27.4%	21.8%	50.8%
Aged 65+ Years	1,050	58.9%	26.3%	14.8%

Source: Statistics Canada Custom Data Tabulation, 2021

Overview

This section is an overview of the **housing profile** of the region, highlighting factors influencing housing supply, including average market rents, average absorbed housing prices, housing starts and completions, and vacancy rates.

Housing supply data is crucial in determining the need for different housing types in the Town of Petawawa. Supply data will be compared against demand data to help determine the need for housing in Petawawa.

The Data

The housing stock profile for the Town of Petawawa is used to describe the supply of housing in the community. Several supply-side characteristics are examined, including:

- The **existing housing stock**
- **New Dwelling trends**, including **housing starts** and **completions**
- **Non-market** (Supportive, transition, and emergency) housing stock characteristics
- **Market housing supply**, including ownership and rental **prices** and **vacancy rates**

Dwelling Type

The current housing stock in the Town of Petawawa is predominantly comprised of single-detached dwellings, making up 70.4% of the 6,760 existing dwellings. Of the remaining dwellings, 12.5% are row houses, 10.1% are low-rise apartments, and 6.7% are semi-detached dwellings.

From 2016 to 2021, there was an increase of +425 dwellings in the Town. Of this increase, +350 dwellings were single-detached, +85 were low-rise apartments, and +20 were semi-detached dwellings. The Town lost -25 row houses during this period.

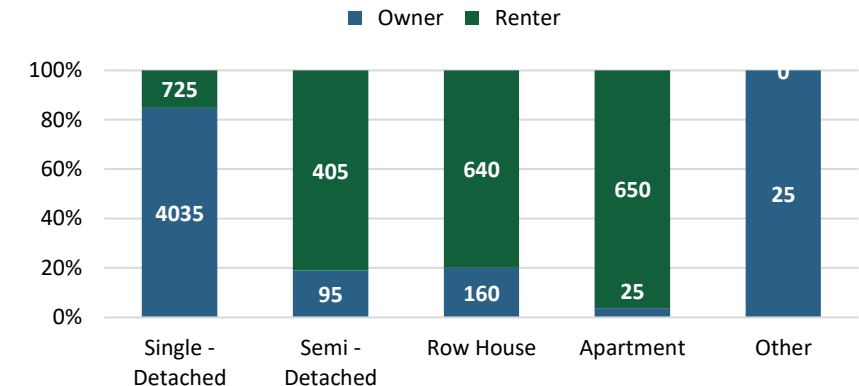
Dwelling Type by Tenure

In 2021, the predominant housing type for owner households in Petawawa was single-detached dwellings (Figure 19). Of the 4,340 owner households in the Town, 4,035 (93.0%) of these households lived in single-detached dwellings. Row houses (3.7%) and semi-detached dwellings (2.2%) were the only other dwelling types to house at least 2% of the owner households in the Town.

Conversely, the renter households in the Town were split evenly into several dwelling types. Of the 2,420 renter households in the Town in 2021, 725 (30.0%) lived in single-detached dwellings, while 640 (26.4%) lived in row houses and 620 (25.6%) lived in apartment dwellings. Semi-detached dwellings housed 405 (16.7%) of the renter households in Petawawa.

While the Town's housing stock is predominately made up of single-detached dwellings, renters are more likely to live in more dense housing forms.

Figure 19: Dwelling type by tenure in the Town of Petawawa, 2021



Source: Statistics Canada Table: 98-10-0239-01

Age and Condition of Existing Stock

The age and condition of residential buildings may have an influence on the quality and suitability of dwellings available in a community. These trends may indicate growth in housing stock over time and may indicate the level of housing choice within the community.

The age of the housing stock in Petawawa is relatively new, when compared to the County’s stock. In 2021, 28.4% of the existing dwellings were built from 2001 to 2021, compared to 18.3% in the County. Conversely, 33.3% of the County’s stock was built before 1960, while only 16.7% of Petawawa’s housing stock was.

Renter households were more likely to be living in dwellings constructed before 1960 (26.0% of renter households) when compared to owner households (11.6%) in Petawawa.

The number of dwellings built between 2017 and 2021 (+490) was approximately consistent with the change in dwelling counts in the 2016 and 2021 Censuses (+425), signaling that this relatively young housing stock was due to the number of new units added to the stock and not the removal (i.e., demolition) of older dwellings (Figure 20).

The condition of the housing stock in Petawawa reflects the relative age of the housing when compared to the County. In 2021, just 5.9% of the housing stock, or 400 dwellings, required major repairs. This is the lowest proportion in the County and lower than the County-wide rate of 8.1%.

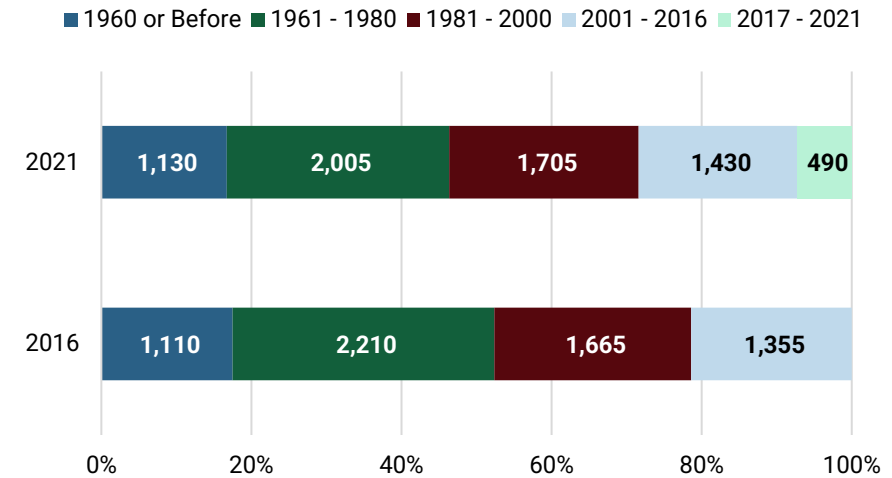
The types of dwellings that required major repairs at the highest rate were semi-detached dwellings (8.0%) and row houses (6.3%).

Renter households were more likely to be living in dwellings that required major repairs (7.6% of renter households) when compared to owner households (5.0%) in Petawawa.

In 2021, the Town also had among the lowest rates of unsuitable dwellings (2.0%) in the County, below the County rate (2.4%). Suitable housing has enough bedrooms for the size and composition of resident households according to the National Occupancy Standard (NOS), conceived by the Canada Mortgage and Housing Corporation and provincial and territorial representatives.

When compared to other municipalities in the County of Renfrew, the housing stock in the Town was less likely require major repairs – likely due to higher proportion of dwellings built since 1960.

Figure 20: Period of construction for housing stock in the Town of Petawawa, 2016-2021

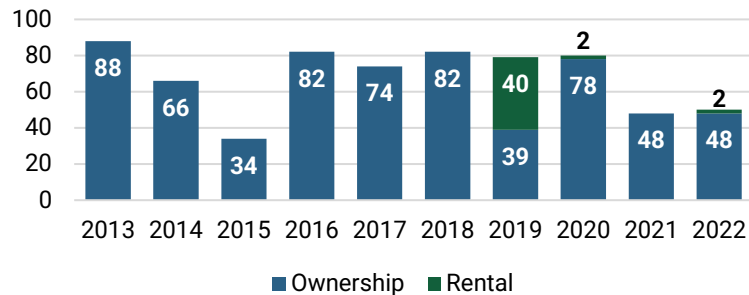


Source: Statistics Canada Community Profiles, 2021

New dwellings that are being added to the housing stock of a community provide insight into the housing supply and the level of activity in the development sector. Dwelling type and tenures are key indicators that are monitored over time to ensure that the housing needs of a community are being met by the development sector.

Data from this section relies on CMHC’s Housing Starts and Completions Survey and the Town’s development permit pipeline. CMHC’s Housing Starts and Completions Survey enumerates dwelling units placed on new, permanent foundations that are designed for non-transient, year-round occupancy through site visits and municipal build permit data.

Figure 21: Housing completions by tenure in the Town of Petawawa, 2013-2022



Source: CMHC Housing Starts and Completions Survey

Housing Completions

From 2013 to 2022, there were a total of 683 completions in the Town of Petawawa. Of these completions, 507 (74.2%) were single-detached dwellings, 118 (17.3%) were row houses, 44 (6.4%) were apartment units, and 12 (1.8%) were semi-detached dwellings.

The number of housing completions has been trending down since the high in 2010 (174 dwellings). The Town has not seen housing completions surpass 50 dwellings since 2020 (Figure 21).

In terms of tenure, the Town has experienced few rental completions in recent years. Since 2020, there have been four (4) purpose-built rental housing completions in the Town. Since 2000, there have been 70 total rental housing completions in Petawawa.

What is a Housing Completion?

For purposes of CMHC’s Starts and Completions Survey, a **housing completion** is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10% of the proposed work remains to be done.

What is a Housing Start?

In CMHC’s Starts and Completions Survey, a **housing start** is defined as the beginning of construction work on a building. This is usually when the concrete has been poured for the whole of the footing around the structure or an equivalent stage where a basement will not be part of the structure.

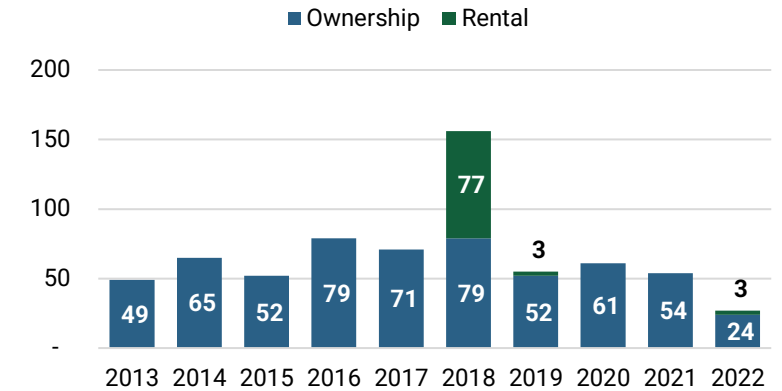
Housing Starts

From 2013 to 2022, the Town has had 669 housing starts. Of these starts, 482 (72.0%) have been single-detached dwellings, 90 (13.5%) were row houses, 83 (12.4%) were apartment units, and 16 (2.4%) were semi-detached dwellings.

In terms of tenure, there have been few rental starts in recent years. Since 2000, there have been 100 total rental housing starts in Petawawa. However, 83 of these purpose-built rental starts have occurred since 2018 (Figure 22).

Similar to housing completions, the Town has experienced a decline in housing starts. As housing starts are typically a sign of development to occur in the future, this may indicate a lack of incoming units in the Town’s development pipeline.

Figure 22: Housing starts by tenure in the Town of Petawawa



Source: CMHC Housing Starts and Completions Survey

Building Permit Trends

From 2013 to 2022, the Town of Petawawa issued building permits for 753 units. This equated approximately 75 units per year during this period. The number of units permitted peaked in 2017 with 71 dwellings permitted for construction. Since 2017, the number of units permitted for construction has trended down, to a low of 27 units in 2022.

Of the building permits issues in the decade prior to 2022, 75.2% were for single-detached dwellings, 13.9% were for apartment dwellings, 8.4% were for semi-detached dwellings, and 2.5% were for additional dwelling units (Figure 23).

These trends are approximately in line with the existing housing stock, where 70.4% of dwellings are single-detached. However, this trend may be shifting. In 2022, 20.8% of building permits issued were for apartment dwellings. When considering all the permits issued for developments that have just begun or are currently in the application process, 70.6% are apartment dwellings.

Planning Application Trends

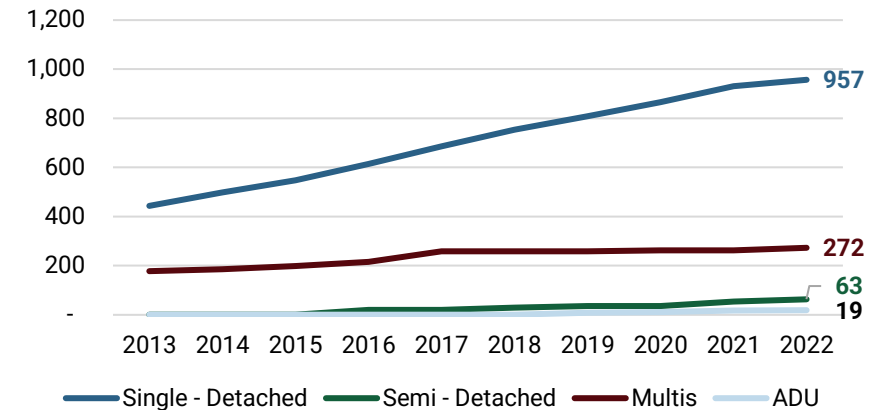
From 2016 to 2023, the Town has received 20 planning applications at some stage in the residential development application pipeline. Within these historical applications, 1,130 units were proposed for construction. Of these, 47.9% were apartment dwellings, 43.6% were single-detached dwellings, and 8.5% were townhouse dwellings. This represents a dramatic shift from both the existing housing stock make-up by dwelling type and the historic housing completion trends towards more dense built forms.

Of the 1,130 units proposed within the residential development application pipeline, 52.4% are within projects in the pre-consultation stage or currently undergoing studies for the planning application process.

The planning application data shows a trend of increased development of more dense built forms in Petawawa. While these applications can change through the application process, these trends identify a shift from historical housing completion data in the Town.

While historical trends show development trends dominated by single-detached dwellings, this trend may be shifting to more dense building forms in the coming years.

Figure 23: Cumulative building permits issued by dwelling type in the Town of Petawawa, 2013-2022



Source: Town of Petawawa Planning and Development

Emergency and Transitional Housing

Emergency shelters are short-term accommodation (usually 30 days or less) for people experiencing homelessness or those in crisis. Transitional housing that is intended to offer a supportive living environment for its residents as it usually includes support services provided on site to help with residents' housing stability and self-sufficiency to assist them in moving to permanent housing. It is intended to bridge the gap between emergency shelter and supportive or permanent housing and has limits on how long an individual or family can stay.

As of 2023, **the County of Renfrew does not have any mandated emergency shelter beds or transitional housing units.**

While the County lacks municipally operated shelter beds and transitional units, the County of Renfrew has partnered with Built for Zero Canada (BFZC) and local community groups to help reduce chronic homelessness by creating the Homelessness Prevention Program (HPP). The HPP is a provincially-funded initiative delivered by the County of Renfrew to help residents with low-income maintain housing stability.

Community Housing

Community, or subsidized, housing refers to either housing that is owned and operated by non-profit housing and co-operatives providers, or housing owned by municipal governments. The availability of community housing is essential to meet the needs of individuals and households with low incomes, including seniors on a fixed income, youth, lone parent families, persons with disabilities, and the working poor.

Community housing is commonly associated with the provision of rental housing through government subsidies for households with low incomes who would otherwise not be able to afford housing in the private housing market.

Community housing plays an important role in the housing continuum as the provision of an adequate supply of social housing units ensures that households with low incomes have an affordable, appropriate and suitable housing option.

Renfrew County Community Housing portfolio includes 1,020 dwellings, located primarily in Pembroke, Renfrew, and individual buildings in municipalities including Whitewater Region and Madawaska Valley.

There are no units within this portfolio located in the Town of Petawawa.

What is Non-Market Housing?

Non-market housing is made up of temporary accommodation and permanent housing units where monthly rent rates are geared-to-income or below-market rates. These housing units are generally provided by the non-profit sector or the public sector and includes emergency shelters, transitional housing, community housing, affordable housing units, and supportive or special needs housing units, including homes for special care and nursing homes.

This section provides an overview of the inventory of non-market housing in the Town of Petawawa. The non-market housing supply in Petawawa is provided through the County of Renfrew.

Long-Term Care Homes

As of 2023, the County of Renfrew operated two long-term care homes:

- Bonnechere Manor had 178 long-term care beds and two (2) respite beds.
 - The waitlist for these beds had approximately 300 residents on it, with wait times up to four (4) years for basic accommodations.
 - Bonnechere Manor is located in the Town of Renfrew.
- Miramichi Lodge had 166 long-term care beds and two (2) respite or short stay beds.
 - The waitlist had approximately 400 residents on it, with an average wait time between two (2) and three (3) years.
 - Miramichi Lodge is located in the City of Pembroke.

There are currently no long-term care homes in the Town of Petawawa.

Housing for Seniors

There are currently no retirement homes located in the Town of Petawawa.

The County of Renfrew operates seniors housing through the Petawawa Housing Corporation. In 2018, 14 new affordable housing apartments were added to their portfolio. Out of 30 units within their portfolio, 30 are non-market rate apartments. Additionally, 16 units receive rent-geared-to-income supports.

What is the Private Rental Market?

This section will include a discussion of the primary and secondary rental market as well as the demand for rental housing in Petawawa. The private rental market in a community is generally made up of the primary or purpose-built rental market and the secondary rental market.

The **primary rental market** includes all self-contained rental units where the primary purpose of the structure is to house renter tenants. The primary rental market includes purpose-built rental apartments and town houses. Canadian Mortgage and Housing Corporation (CMHC) reports on the primary rental market in a community although the annual rental market survey that they conduct only includes structures with three or more units.

The **secondary rental market** represents self-contained units which were not built specifically as rental housing but are currently being used as rental housing. These units include rented single-detached, semi-detached, row/town houses, duplex apartments, rented condominium units, and one or two apartments which are part of a commercial or other type of structure.

Primary Rental Market Trends

As of 2022, the primary rental market in the Town of Petawawa consisted of 402 units. The universe has been stagnant since 2020, when approximately 40 units were added.

The universe is comprised of 273 two-bedroom units (67.9% of universe), 87 one-bedroom units (21.6%), and 42 three-or more-bedroom units (10.4%). There has been no bachelor units in the primary rental market universe since 2008.

Rent Prices

The average rent price in the primary rental market has historically experienced gradual growth, until a recent trend of more rapid price increases (Figure 24). In 2022, the average price for a rental unit on the primary rental market was \$992 in Petawawa. This represented an increase of +18.5% year-over-year. Since 2013, the average rent price has increased +47.6%, or +4.8% annually.

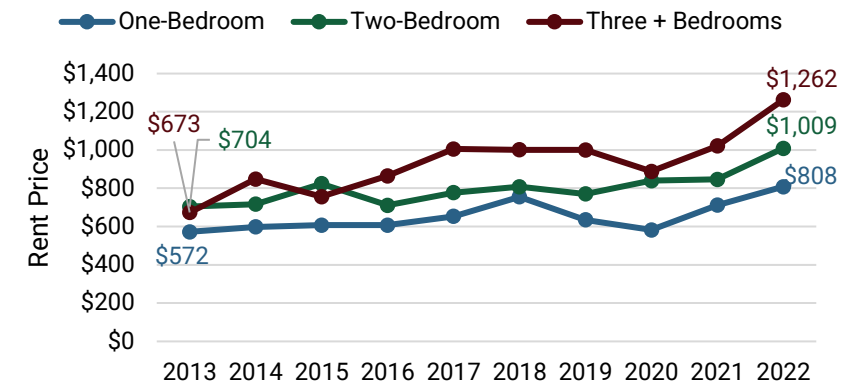
Prices for one-bedroom (\$808), two-bedroom (\$1,009), and three- or more-bedroom (\$1,262) units reached new highs in 2022.

Rent Prices by Structure Age and Size

These average rent prices in the Town may not be representative of all situation, as the prices varied by the age of the structure and number of units in the building.

Rent prices in buildings constructed between 1960 and 1979 average \$935, while buildings with less than 20 units averaged a rent price of \$926. Both of these rent levels are lower than the total average on the primary rental market, indicating that new, larger rental buildings have higher rent prices.

Figure 24: Primary market rental prices by unit size in the Town of Petawawa, 2013-2022



Source: CMHC Rental Market Survey

Primary Rental Market Vacancy Rates

A vacancy rate of 3% is generally accepted as a 'healthy' vacancy rate, indicating a balance between the supply of rental housing and the need for rental housing.

The lack of rental housing construction in the Town has led to a collapse of the vacancy rate in the municipality. In 2020, the vacancy rate in the primary rental market in Petawawa was 5.7%. However, in 2022 this rate had dropped to 0.7% for the second straight year.

Secondary Rental Market Trends

In 2021, the secondary rental market in the Town of Petawawa was estimated to be between 1,130-1,514 households. This represents between 45.9-46.7% of the renter households in the Town finding accommodations on the secondary market.

The lack of new purpose-built rental in Petawawa may force more households to turn to the secondary rental market for housing options, including some households who would prefer a purpose-built rental unit due to higher security of tenure and rent price.

From a point-in-time scan in August 2023, the average rent price for a unit in the Town was approximately \$1,700. Bachelor units were observed to be renting for approximately \$1,000, while one-bedroom (\$1,470), two-bedroom (\$1,650), and three- or more-bedroom (\$2,190) units were significantly more expensive than the primary rental market.

Estimating the Secondary Rental Market

The secondary rental market can be estimated using two methodologies. These methods aim to estimate the number of rented dwellings that are currently available to be rented at any given time to potential renter households in the community.

The first method, to calculate what would be considered the **minimum size of the secondary rental market**, considers the renter households living in dwelling types that are typically not utilized for purpose-built rental building (i.e., single-detached dwellings and semi-detached dwellings).

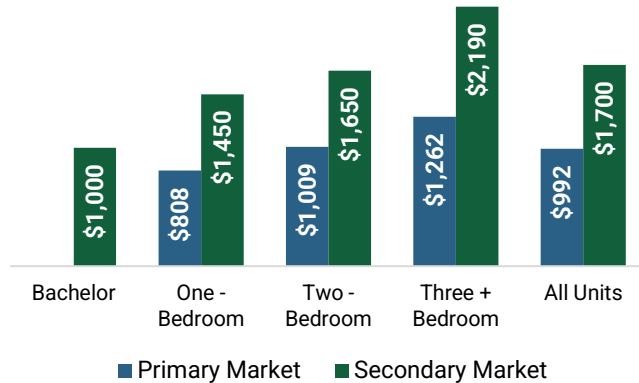
The second method, to calculate what would be considered the **maximum size of the secondary rental market**, subtracts the primary rental universe count from CMHC's Rental Market Survey from the total number of renter households.

Both figures, taken together, can provide insight into the secondary rental market in a community and how much demand is being satisfied by the secondary market.

Secondary Rental Market Prices

From a point-in-time scan of over 40 available units taken in August 2023, the average price of a rental unit on the secondary rental market in Petawawa was \$1,700. This price is approximately 70% higher than the price observed on the primary rental market in 2022 (Figure 25). It should be noted a point-in-time is a sample of available data and should not be considered as comprehensive.

Figure 25: Comparison of prices on primary and secondary rental markets



Source: CMHC Rental Market Survey; Kijiji rental postings.

Note: Primary rental market prices are 2022, while point-in-time scan was completed in 2023.

Private Ownership Market

According to sales data provided by the Town of Petawawa, the average sales price for a dwelling in Petawawa in 2022 was \$496,858 (Figure 26). This represented a year-over-year increase of +19.6% and an increase of +74.5% from prices in 2017.

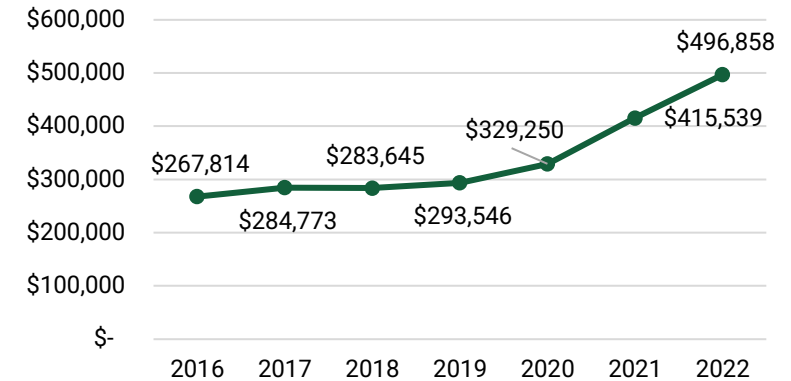
The number of sales occurring in the Town were increasing gradually until the COVID-19 pandemic in 2020, reaching a high of 467 sales in 2019. In 2022, there were 326 sales of residential dwellings in the Town.

From data collected by the Canadian Real Estate Association and prepared for the Renfrew County Real Estate Board, the average sales price for all residential dwellings sold in Petawawa in 2023 as of June was \$483,166. For single-detached dwellings, the year-to-date price was \$514,365.

This is notable, as the increase in prices are consistent even as home ownership prices elsewhere in the province have decreased following the increase in prices that were observed during the initial stages of the COVID-19 pandemic.

The lack of purpose-built rental has led to an increase in the demand for rental units in Petawawa. This has led to decreased vacancy rates and increased prices in the rental market.

Figure 26: Price of re-sale dwellings in the Town of Petawawa, 2016-2022



Source: Town of Petawawa Planning and Development

Overview

The cost of housing is one of the largest monthly expenditures for many households in Canada. The availability of affordable, adequate and suitable housing is a pressing concern for many individuals and families.

This housing needs analysis provides a review of housing affordability based on the characteristics of the demand and the available supply of housing units.

The Data

The needs analysis assesses indicators of housing affordability in the community and the relationship between the demographic profile in the community and what housing is available in the Town of Petawawa. Several affordability indicators are assessed, including:

- **Proportion of the population spending 30% or more on shelter costs**
- **Prevalence of core housing need**
- **Affordability of existing ownership and rental housing market**

What is STIR?

A commonly accepted benchmark for measuring affordability in the Canadian context is where a household spends no more than 30% of its gross household income on housing costs. This is referred to the **shelter-cost-to-income ratio**, or **STIR**, and is a key indicator of affordability.

Generally speaking, when a household is spending 30% or more of their gross household income on shelter costs, they are considered to be facing **affordability issues**. If the household STIR reaches 50% of household income spent on shelter costs, the household is considered to be facing **deep affordability issues**.

STIR

STIR figures from the 2021 Census may be misleading due to the impacts of the COVID-19 pandemic. The Federal Government of Canada introduced COVID-19 relief programs in the 2020 to assist with financial burdens brought on by the closures and economic disruptions of the pandemic.¹ These relief programs impacted household incomes for the year (2020) that was reported on for the 2021 Statistics Canada Census. While these incomes were correctly reported, this relief is not permanent and will likely not be available to households in the future.

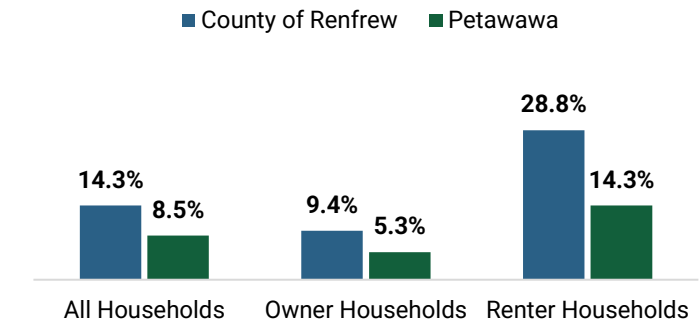
In 2021, there were 575 households in Petawawa spending 30% or more of their gross household income on shelter costs. This represented 8.5% of households, the lowest proportion in the County and lower than the County rate of 14.3%.

STIR by Household Tenure

When assessing by tenure, there is a clear difference between owner and renter households. Renter households were much more likely to spend 30% or more on shelter costs (14.3%) than owner households (5.3%) in 2021 (Figure 27).

However, relative to the County as a whole, the Town experienced lower levels of affordability issues among both tenures. Renter households in the County of Renfrew were twice as likely to be facing affordability issues (28.8%) than those in the Town. Similarly, owner households in the County had a higher rate (9.4%) of meeting this affordability threshold than renter households in Petawawa.

Figure 27: Proportion of households spending 30% or more of gross household income on shelter costs by tenure, 2021

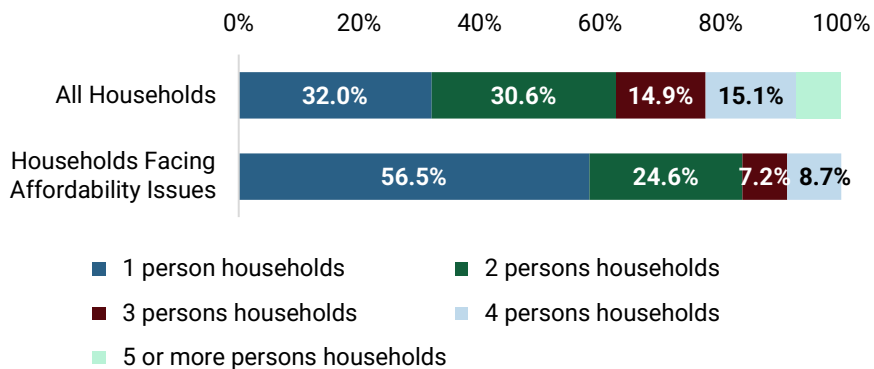


Source: Statistics Canada Community Profiles, 2021

STIR by Household Size

Although one-person households accounted for only 32.0% of the households in the Town of Petawawa, they made up 56.5% of the households facing affordability issues in 2021 (Figure 28). This household size also had the highest rate of households (25.2%) that were spending 30% or more of their income on shelter costs. Two-person households (11.5%), the next highest, was less than half as likely to be facing affordability issues.

Figure 28: Proportion of households by household size, including households spending 30% or more of income on shelter costs the Town of Petawawa, 2021



Source: Statistics Canada Custom Data Tabulation, 2021

STIR by Household Type

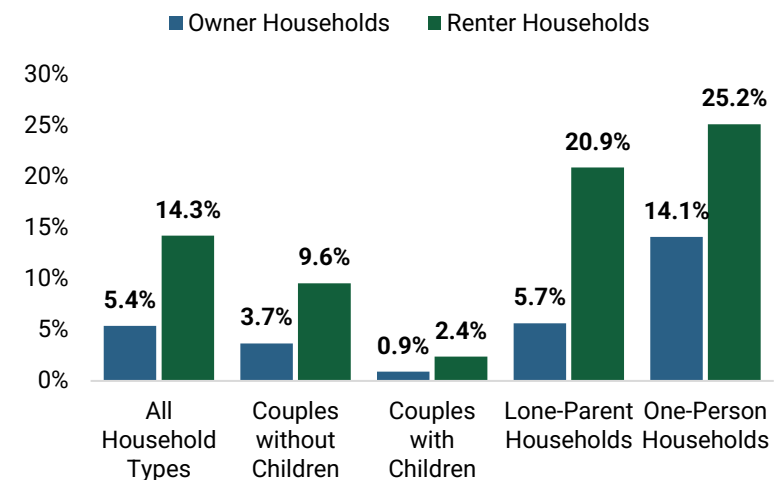
When considering all household types, one-person households were the most likely to spend 30% or more of their gross household income on shelter costs in 2021, with 20.2% of these households meeting this threshold. Lone-parent households were facing affordability issues at the next-highest rate (17.7%), followed by couples without children (4.9%) and couples with children (1.6%).

These trends were consistent when separated by household tenure (Figure 29). However, renter households who were lone-parent households who rented their homes were facing affordability issues at a much higher rate (20.9%) than those who owned their homes (5.7%). There was also a large difference between the rate of affordability issues for couples with children who rented their homes (9.6%) compared to those that owned their homes (3.7%).

These trends indicate an increased level of affordability issues with household containing children in Petawawa, particularly those that rent their home.

There is a need for affordable housing options for those with smaller household sizes, as well as households with children.

Figure 29: Proportion of households spending 30% or more of household income on shelter costs by household type and tenure in the Town of Petawawa, 2021



Source: Statistics Canada Custom Data Tabulation, 2021

What is Core Housing Need?

Core housing need (CHN) is a more complete measure for defining affordability as it assesses the adequacy, suitability, and affordability of housing.

Core housing need refers to whether a private household's housing falls below at least one of the indicator thresholds for **housing adequacy**, **affordability**, or **suitability**, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds). Alternative local housing refers to a similar unit in the local housing market.

This measure differs from STIR, as this affordability threshold is limited to households who cannot afford to move to housing that is adequate and suitable without spending more than 30% of household income on shelter costs.

Core Housing Need

Core housing need figures from the 2021 Census may be misleading due to the impacts of the COVID-19 pandemic. The Federal Government of Canada introduced COVID-19 relief programs in the 2020 to assist with financial burdens brought on by the closures and economic disruptions of the pandemic.¹ These relief programs impacted household incomes for the year (2020) that was reported on for the 2021 Statistics Canada Census. While these incomes were correctly reported, this relief is not permanent and will likely not be available to households in the future.

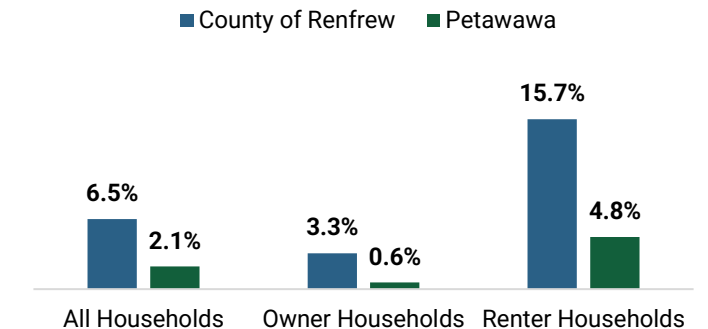
In 2021, there were 140 households in Petawawa that met the criteria for core housing need. This represented 2.1% of households, the lowest proportion of any municipality in the County. Of these 140 households, 92.9% were facing affordability issues and 21.4% were living in inadequate housing (households may meet two or more thresholds).

CHN by Household Tenure

The households in core housing need in the Town were almost entirely renter households (Figure 30).

Owner households made up 18.6% of core housing need households, despite accounting for 64.2% of all households. In 2021, 4.8% of all renter households were considered to be in core housing need, compared to just 0.6% of all owner households. These rates are much lower than the County-wide rates of 15.7% and 3.3%, respectively.

Figure 30: Proportion of households in core housing need by tenure, 2021



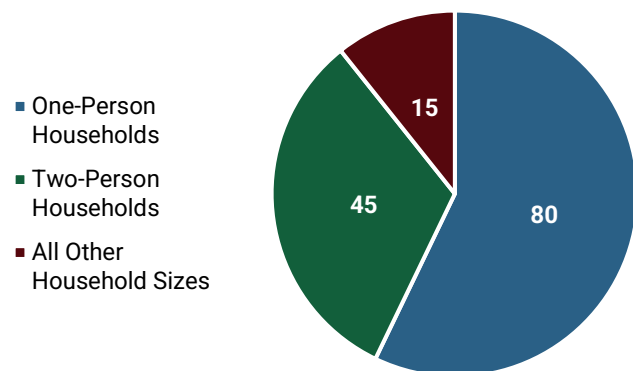
Source: Statistics Canada Community Profiles, 2021

¹ Statistics Canada (2022). Canadian Income Survey. Retrieved from: <https://www150.statcan.gc.ca/n1/daily-quotidien/220323/dq220323a-eng.htm>

CHN by Household Size

Of the 140 households in core housing need in the Town, 57.1% were one-person households and 32.1% were two-person households. These household sizes were the only households in the Town to be in core housing need due to affordability issues.

Figure 31: Breakdown of households in core housing need in the Town of Petawawa by household size, 2021



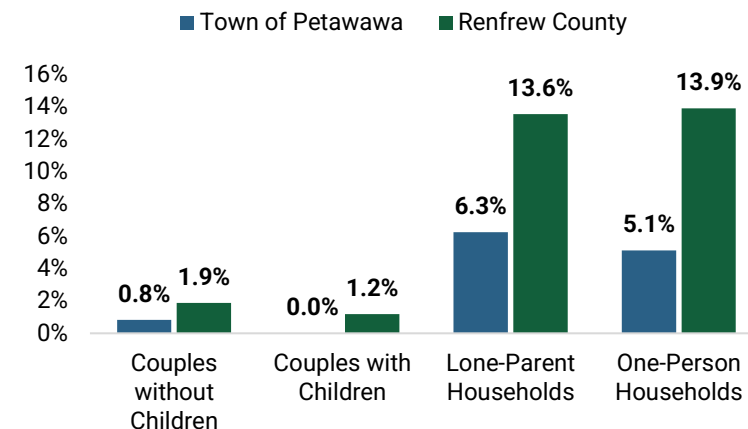
Source: Statistics Canada Custom Data Tabulation, 2021

CHN by Household Type

Lone-parent households (6.3%) were the most common households to be in core housing need in Petawawa in 2021, followed by one-person households (5.1%) and couple without children (0.8%). These trends were consistent with the County as a whole, however the levels of core housing need were much higher in the County (Figure 32).

Housing accommodations for one-person households should be a priority for affordable housing considerations.

Figure 32: Breakdown of households in core housing need in the Town of Petawawa by household size, 2021



Source: Statistics Canada Custom Data Tabulation, 2021

Primary Rental Market Affordability

This section illustrates the current level of affordability in the Petawawa primary rental market for current renter households in the Town.

The table below (Table 7) combines the renter household incomes deciles displayed in Table 2 of this report with the CMHC Rental Market Survey data for the rent prices in 2022. The rent ranges reflect the disparity between new and old rental buildings in the Town.

Currently, the primary rental market appeared to be affordable to most renter households in the Town in 2022. However, while 40 rental units were completed in 2019, the rental stock in Petawawa has been otherwise stagnant in the last decade as the number of renter households continues to grow.

Availability of units, particularly bachelor units and units large enough for families, on the primary rental market remains a concern.

Table 7: Affordability of the primary rental market for renter households in the Town of Petawawa, 2022

Rental Affordability			Petawawa Rental Market (2022) - Ranges in Rent Prices			
	2022 Income (Renter HH)	Maximum Affordable Price	One Bedroom	Two Bedroom	Three or More Bedrooms	All
			\$808 - \$851	\$946 - \$1,009	\$1,262	\$926 - \$992
Low Income Deciles 1-3 (Less than \$68,029)	\$ 38,000	\$ 950	YES	MAYBE	NO	NO
	\$ 58,780	\$ 1,469	YES	YES	YES	YES
	\$ 74,572	\$ 1,864	YES	YES	YES	YES
Moderate Income Deciles 4-6 (From \$68,030 to \$87,959)	\$ 82,860	\$ 2,071	YES	YES	YES	YES
	\$ 92,800	\$ 2,320	YES	YES	YES	YES
	\$ 103,850	\$ 2,596	YES	YES	YES	YES
High Income Deciles 7-9 (Greater than \$87,960)	\$ 117,100	\$ 2,928	YES	YES	YES	YES
	\$ 131,470	\$ 3,287	YES	YES	YES	YES
	\$ 157,990	\$ 3,950	YES	YES	YES	YES

Source: Statistics Canada Community Profiles, 2021; CMHC Rental Market Survey, 2022

Understanding Affordability Tables

Based on the gross household income, a maximum affordable rent price can be calculated by assuming the household spends 30% of their income on rent.

Household incomes were calculated using Statistics Canada's household income distribution and projected forward from 2020 using the increase in the Ontario CPI from 2020 to 2022 (+10.5%).

Within the table, 'YES' denotes a household income decile group that can afford a given unit size based on current market prices. 'NO' denotes a household that cannot afford the current market price without spending more than 30% of their household income on rent. 'MAYBE' denotes that a renter household may be able to afford the rent, depending on the age and size of the unit.

Secondary Rental Market Affordability

This section illustrates the current level of affordability in the Petawawa secondary rental market for current renter households in the Town.

The table below (Table 8) combines the renter household incomes deciles displayed in Table 2 of this report with the results from a point-in-time scan of rent prices from August 2023 outlined earlier in this report.

Currently, the secondary rental market appeared to be affordable to most renter households in the Town in 2022. However, there were likely no available units affordable for low-income households in Petawawa due to the current market prices and size of rental stock in the Town.

Further, the affordability of family-sized units may be a concern as the Town is home to high proportion of households with children.

Table 8: Affordability of the secondary rental market for renter households in the Town of Petawawa, 2023

Rental Affordability			Petawawa Rental Market (2022)				
	2022 Income (Renter HH)	Maximum Affordable Price	Bachelor	One Bedroom	Two Bedroom	Three or More Bedrooms	All
			\$ 1,000	\$ 1,470	\$ 1,650	\$2,190	\$1,700
Low Income Deciles 1-3 (Less than \$68,050)	\$ 38,000	\$ 950	NO	NO	NO	NO	NO
	\$ 58,780	\$ 1,469	YES	YES	NO	NO	NO
	\$ 74,572	\$ 1,864	YES	YES	YES	NO	YES
Moderate Income Deciles 4-6 (From \$68,051 to \$87,950)	\$ 82,860	\$ 2,071	YES	YES	YES	NO	YES
	\$ 92,800	\$ 2,320	YES	YES	YES	YES	YES
	\$ 103,850	\$ 2,596	YES	YES	YES	YES	YES
High Income Deciles 7-9 (Greater than \$87,951)	\$ 117,100	\$ 2,928	YES	YES	YES	YES	YES
	\$ 131,470	\$ 3,287	YES	YES	YES	YES	YES
	\$ 157,990	\$ 3,950	YES	YES	YES	YES	YES

Source: Statistics Canada Community Profiles, 2021; Point-in-time scan from Aug 2023

Understanding Affordability Tables

Based on the gross household income, a maximum affordable rent price can be calculated by assuming the household spends 30% of their income on rent.

Household incomes were calculated using Statistics Canada’s household income distribution and projected forward from 2020 using the increase in the Ontario CPI from 2020 to 2022 (+10.5%).

Within the table, ‘YES’ denotes a household income decile group that can afford a given unit size based on current market prices. ‘NO’ denotes a household that cannot afford the current market price without spending more than 30% of their household income on rent.

Ownership Market Affordability

This section illustrates the current level of affordability in the Petawawa ownership market for current households in the Town.

The table below (Table 9) combines the household incomes deciles displayed in Table 2 of this report with data collected by the Canadian Real Estate Association and prepared for the Renfrew County Real Estate Board as outlined earlier in this report.

Currently, the ownership market was not affordable to low-income households in the Town. Further, single-detached dwellings are not affordable for to low-end of moderate-income households.

Otherwise, the current re-sale market in the Town would be affordable for moderate- and high-income households of Petawawa. However, as housing development has been slowing there may be an availability concern in the future as the Town continues to grow.

Table 9: Affordability of the ownership market for all households in the Town of Petawawa, 2022

Rental Affordability			Petawawa Ownership Market (2022)		
	2022 Income (All HH)	Maximum Affordable Price	Single - Detached	Multi Unit Dwellings*	All Dwellings
			\$ 514,365	\$ 350,807	\$ 483,166
Low Income	\$ 53,700	\$ 223,770	NO	NO	NO
Deciles 1-3	\$ 72,360	\$ 313,190	NO	NO	NO
(Less than \$85,400)	\$ 85,620	\$ 370,560	NO	YES	NO
Moderate Income	\$ 97,220	\$ 420,770	NO	YES	NO
Deciles 4-6	\$ 112,690	\$ 488,860	NO	YES	YES
(From \$85,001 to \$132,050)	\$ 128,690	\$ 557,630	YES	YES	YES
High Income	\$ 146,930	\$ 643,270	YES	YES	YES
Deciles 7-9	\$ 170,130	\$ 749,110	YES	YES	YES
(Greater than \$132,051)	\$ 203,280	\$ 900,310	YES	YES	YES

Source: Statistics Canada Community Profiles, 2021; Town of Petawawa Planning and Development, 2023

Understanding Affordability Tables

Based on the gross household income, a maximum affordable purchase price can be calculated by assuming the household spends 30% of their income on shelter costs.

Household incomes were calculated using Statistics Canada’s household income distribution and projected forward from 2020 using the increase in the Ontario CPI from 2020 to 2022 (+10.5%).

The maximum affordable house price was calculated using the Bank of Canada’s conventional 5-year mortgage rate and incorporated considerations for downpayment and mortgage payments.

Within the table, ‘YES’ denotes a household income decile group that can afford a given dwelling type based on current market prices. ‘NO’ denotes a household that cannot afford the current market price without spending more than 30% of their household income on shelter costs.

Housing Demand

- Petawawa experienced growth from 2016-21.
 - The Town's population grew by +5.7%.
 - The number of households increased by +6.8%.
- Population age is youngest in the County, but seniors are the fastest growing age cohort.
- Immigration into the Town has been steadily increasing over time.
- Renter households growing faster than owner households.
- While the average household size remains high, smaller households are the fastest growing households. These smaller households were more likely to be renters.
- Strong economic conditions in the Town, with a notable transition to work-from-home during the pandemic.
- High average and median household incomes relative to the rest of the County of Renfrew.
- Single-income household types, like lone-parent households, are more likely to be low-income.

Housing Supply

- Current housing stock is predominantly single-detached dwellings, while row houses and low-rise apartments are less common.
- Housing stock is relatively young when compared to other municipalities in the County. This relatively young age has led to a lower rate of inadequate housing when compared to the County.
- Housing starts and completions have been trending down in recent years.
- Severe lack of purpose-built rental housing completions.
- Primary rental market supply remains stagnant.
- Lack of new rental units has led to sharp increases in rental prices and sharp decline in vacancies.
- Ownership prices continue to grow, with a +19.6% year-over-year increase in sales prices for dwellings in the Town. This is occurring even as prices elsewhere have corrected following the COVID-19 pandemic impacts.

Housing Affordability

- The Town has lower rates of households facing affordability issues relative to the rest of the County of Renfrew.
 - Renter households are much more likely to be facing affordability issues than owner households.
 - One-person households and lone-parent households disproportionately face affordability issues compared to other household sizes and types.
- The Town has a lower rate of households in core housing need relative to the rest of the County of Renfrew.
- The primary rental market of 2022 was affordable to all households above the 1st renter income decile.
 - However, availability may be an issue for renter households looking for accommodations.
- The secondary rental market was considered affordable for moderate- and high-income households, except for three- or more-bedroom units.
- The ownership re-sale market was considered affordable for moderate- and high-income households.

4 Affordable and Attainable Housing Definitions

This section summarizes the methodology for recommending a definition for affordable and attainable housing in the Town of Petawawa.

This section will recommend a definition for affordable and attainable housing for the Town.

Overview

This section includes the following subsections.

- **Existing Definitions**
- **Affordable Housing**
- **Attainable Housing**

Existing Definitions

What is Affordable Housing?

According to the Canada Mortgage and Housing Corporation (CMHC), housing is considered **affordable** if it costs less than 30% of a household's before-tax income.

This definition is consistent for all housing, including housing provided by the private, public and non-profit sectors, all forms of housing tenure (i.e. rental, ownership, and co-operative ownership), and temporary and permanent housing.

Ontario's Bill 23, **More Homes Built Faster Act, 2022**, amended the **Development Charges Act, 1997** to include the following definition of "affordable residential units".

Rental: Affordable rent is no greater than 80% of the average market rent.

Ownership: Affordable price is no greater than 80% of the average purchase price.

This definition is now referenced throughout the **Planning Act**.

What is Attainable Housing?

Generally, **attainable housing** is considered housing that is at or near market price and is not considered 'affordable housing' by any existing definition.

Ontario's Bill 23, **More Homes Built Faster Act, 2022**, amended the **Development Charges Act, 1997** to include the following criteria for "attainable residential units".

1. The residential unit is not an affordable residential unit.
2. The residential unit is not intended for use as a rented residential premises.
3. The residential unit was developed as part of a prescribed development or class of developments.
4. The residential unit is sold to a person who is dealing at arm's length with the seller.
5. Such other criteria as may be prescribed.

Note: Ontario's Bill 23, **More Homes Built Faster Act, 2022**, defines affordable and attainable housing using the average market rent and average market price for residential units as identified in the Bulletin entitled the "Affordable Residential Units for the Purposes of the Development Charges Act, 1997 Bulletin".

As of the writing of this report, this bulletin has not been made publicly available.

For the purposes of this report, average market rents will be extracted from CMHC Rental Market Survey and the average market price will be provided by the Town of Petawawa.

Recommended Definition

For the purposes of this study, it is recommended to be consistent with the definition introduced by the **More Homes Built Faster Act, 2022**.

This definition creates the following criteria for affordable units in the Town of Petawawa:

Rental: Affordable rent is no greater than 80% of the average market rent.

Ownership: Affordable price is no greater than 80% of the average purchase price.

Affordable Housing Thresholds (2022)

With the aforementioned definition for affordable housing for the Town of Petawawa, the following table provides the affordable housing thresholds and the income required for affordability for rental and ownership units in 2022.

Table 10: Affordable Housing Thresholds for 2022

Unit Size	AMR (2022)	80% AMR	Income Required
One-Bedroom	\$ 808	\$ 646	\$ 25,840
Two-Bedroom	\$ 1,009	\$ 807	\$ 32,280
Three+ Bedrooms	\$ 1,262	\$ 1,009	\$ 40,360

Source: AMR from CMHC Rental Market Survey, 2022.

Table 11: Affordable Housing Thresholds for 2022

Unit Size	Average Sale Price (2023)	80% Price	Income Required
Detached	\$ 514,365	\$ 411,500	\$ 94,850
Multi	\$ 350,810	\$ 280,645	\$ 64,410

Source: Canadian Real Estate Association

Note: The County of Renfrew Official Plan, 2020 references affordable housing as defined by the Provincial Policy Statement (PPS). This definition is:

- In the case of ownership housing, the least expensive of:
 - 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
 - housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area;
- In the case of rental housing, the least expensive of:
 - a unit for which the rent does not exceed 30 percent of gross annual household income for low- and moderate-income households; or
 - a unit for which the rent is at or below the average market rent of a unit in the regional market area.

It should be noted that as a part of Ontario's Bill 97, **Helping Homebuyers, Protecting Tenants Act, 2023**, the definition of affordable housing was removed from the proposed 2023 PPS.

Recommended Definition

For the purposes of this study, it is recommended to be consistent with the definition introduced by the **More Homes Built Faster Act, 2022**.

This definition creates the following criteria for attainable units in the Town of Petawawa:

1. The residential unit is not an affordable residential unit.
2. The residential unit is not intended for use as a rented residential premises.
3. The residential unit was developed as part of a prescribed development or class of developments.
4. The residential unit is sold to a person who is dealing at arm's length with the seller.
5. Such other criteria as may be prescribed.

Therefore, it is **recommended that attainable housing be defined as housing that is at or below average market price, but above 80% of the average market price.**

Attainable Housing Ranges (2022)

With the aforementioned definition for attainable housing for the Town of Petawawa, the following table provides the attainable housing threshold ranges and the income required for affordability for rental and ownership units in 2022.

Table 12: Affordable Housing Thresholds for 2022

Unit Size	AMR (2022)	Attainable Range	Income Required
One-Bedroom	\$ 808	\$ 647 - 808	\$ 25,840
Two-Bedroom	\$ 1,009	\$ 808 – 1,009	\$ 32,280
Three+ Bedrooms	\$ 1,262	\$ 1,010 – 1,262	\$ 40,360

Source: AMR from CMHC Rental Market Survey, 2022.

Table 13: Attainable Housing Thresholds for 2022

Unit Size	Average Sale Price (2023)	Attainable Range	Income Required
Detached	\$ 514,365	\$ 411,500 – 514,370	\$ 94,850
Multi Unit	\$ 350,807	\$ 280,645 – 350,810	\$ 64,410

Source: Canadian Real Estate Association.

5 Key Housing Gaps

This section summarizes the key housing gaps identified in the previous sections of this report.

The key housing gaps were determined by comparing demographic trends and forecasts, household characteristics, and economic considerations in Petawawa with the existing and planned housing supply and trends in housing affordability.

Overview

The gaps analysis determined the following housing gaps in the Town of Petawawa.

- **Gap #1:** There is a need for purpose-built rental units.
- **Gap #2:** There is a need for considerations for seniors housing, including supports for those looking to age-in-place and seniors' residences.
- **Gap #3:** There is a need for a diverse range of housing options for households in a variety of sizes and types.

Key Housing Gap #1

There is a need for purpose-built rental units.

While the number of renter households is outpacing owner households, there is a severe lack of purpose-built rental housing units being added to the housing stock in the Town. In the last decade, only 44 purpose-built rental units have been completed in the Town, as the number of renter households has grown by 200 since 2016.

The lack of new purpose-built rental units in the Town has forced renter households to be more likely to live in older housing units that are more likely to require major repairs than household who own their homes.

These trends may mean households will be forced to rent on the secondary rental market when they would prefer not to, leading to higher rents and a more precarious tenure situation. In recent years, in particular, this has caused a sharp increase in rental prices on the primary market and a sharp decrease in vacancy rates.

The housing stock of the Town has historically been dominated by single-detached dwellings – a dwelling not typically associated with the rental tenure. However, 30.0% of renters in Petawawa live in this dwelling type.

Future residential planning application data appears to show a shift in development to more dense building forms. These building forms are more likely to be appropriate for renter households, particularly those facing affordability issues in their current housing accommodations.

Renter households in Petawawa are more likely to be facing affordability issues, that is spending 30% or more of their gross household income on shelter costs, and more likely to be in core housing need than owner households.

This indicates a need for more rental units overall, but also a need for affordable units for this tenure.



There is a need for considerations for seniors housing, including supports for those looking to age-in-place and seniors' residences.

While Petawawa's population is younger than its geographic neighbours in the County of Renfrew, the senior age cohort, or those 65 and older, are the fastest growing age cohort in the Town.

This age cohort accounts for over 15% of all primary household maintainers and, similar to the trends found in the Town's population growth, the senior households were the fastest growing age cohort for household maintainers from 2016 to 2021 (+19.4). No other age cohort grew by more than +8% during this period.

Households with a primary maintainer aged 65 and older were the households most likely to be low-income in Petawawa. While these households are more likely to own their home, affording the supports necessary to age-in-place may be difficult.

When considering housing solutions for seniors in Petawawa, a diverse range of housing option may be required to supply dwellings suitable for seniors to age in place. For example, the housing stock is currently predominantly single-detached dwellings, which may be too large and too difficult to maintain for empty-nesters or single seniors.

There are currently no long-term care homes or retirement homes operated by the County located in the Town. The County's Senior Housing Strategy (2020) noted that demand for long term care and retirement homes is evident from notable waiting lists and there is need for additional supply. Consultations cited a sustained demand for housing that addresses long term care needs. It is estimated that one third of those on the long-term care wait list could be served at home through the use of additional supports.

The strategy also noted that seniors are anticipated to account for over one third of the population within 20 years and are trending towards smaller households that are more diverse in composition. Current housing production does not reflect this shift, however, leaving few middle market options, a lack of purpose-built rental housing, and affordability issues for over 20% of senior households. Consultations reported a lack of appropriate housing options and a desire to maintain independence.

For more on solutions for this housing gap, see Section 7 of this report.



Key Housing Gap #3

There is a need for a diverse range of housing options for households in a variety of sizes and types.

While the average household size in Petawawa is larger than that of the County, smaller households have been the fastest growing households in recent years. The growth in one- and two-person households accounted for almost three-quarters of the total household growth between 2016 and 2021 in the Town.

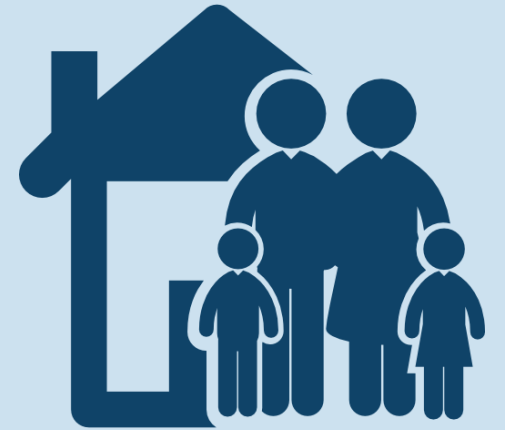
At the same time, the needs of family-sized households must be considered. The number of three- or more-bedroom rental units has remained completely stagnant since 2011 and these units remain the most unaffordable on the rental market in Petawawa. Single-detached dwellings, typically a dwelling type associated with family-sized households, continue to increase in price and are unaffordable for some moderate-income households.

The two most likely household types to be facing housing affordability issues in the Town were one-person households and lone-parent households. These two household types represent a difficulty to afford housing on one income in Petawawa and the diverse needs of households who are currently struggling to afford their housing accommodations.

With external immigration into the Town continuing to increase over time, housing that is suitable for these new households is critical to maintaining the attractiveness of living in Petawawa has fostered. Immigrants may have a range of housing needs based on household type, from transitional housing needs or housing suitable for multi-generational household situations.

Historical housing starts and completions data show a continued trend of predominantly single-detached dwellings to be built in the future. However, this trend may be started to shift. Almost half of the units in proposed developments currently being reviewed by the Town are apartment units. The planning application data shows a trend of increased development of more dense built forms in Petawawa. While these applications can change through the application process, these trends identify a shift from historical housing completion data in the Town.

Diverse housing options, including apartment units, tiny homes, and multiplexes provide more options for a range of household sizes and types. For more on solutions for this housing gap, see Section 6 of this report.



6 Promising Practices: Alternative Housing Forms

This section will provide an overview of an environmental scan to identify effective models of alternative forms of housing, such as tiny homes, and promising practices across other municipal jurisdictions.

Overview

This environmental scan will include, but is not limited to, how municipalities are using the following alternative housing forms in new developments and incorporating them into the urban fabric:

- **Micro Living and Tiny Homes**
- **Modular Housing**
- **Additional Dwelling Units**
- **Infill Housing**

What Is It?

Micro living and tiny homes may present an opportunity to provide more affordable housing units due to their smaller unit size and potential flexibility in terms of siting/location. These units are intended for single occupancy households and target lower-income individuals looking for an affordable housing option. These dwelling options may also be used as an Additional Dwelling Unit (ADU) on an existing property that could be used for a family member or friend who requires supports while still living as independently as possible.

The *Build or buy a tiny home* innovation guide published under the More Homes, More Choice: Ontario's Housing Supply Action Plan defines a tiny home as a small, private and self-contained dwelling:

- With living and dining areas
- With kitchen and bathroom facilities
- With a sleeping area
- Intended for year-round use

Examples

Ontario Guidelines. Despite their size, tiny homes must still comply with the health and safety requirements of Ontario's Building Code, municipal zoning, and other local by-laws. The size of a tiny home varies across municipalities depending on standards set out in zoning by-laws. Some municipalities have minimum size requirements, while others have maximum size requirements. In all cases, a tiny home cannot be smaller than the minimum required size set out in Ontario's Building Code, which is 17.5 sq. m. (188 sq. ft.). There are minimum required room sizes laid out for open concept and separated space style homes.

For tiny homes built on site, the building code requirements are largely the same as regular-sized houses. Primary design considerations are storeys (for stair design) and a heating, ventilation and air conditioning system that is appropriate for the building. For tiny homes built in a factory, the specifications for the home will be provided prior to the delivery of the home. The pre-built home will need to meet Ontario Building Code standards and municipality standards and by-laws.

Micro Dwelling Policies and Guidelines (Vancouver, British Columbia). Micro dwelling units are new self-contained units with a private bathroom and kitchen, which are smaller than 320 square feet and may be relaxed down to 250 sq.ft. and are intended for single occupancy. Vancouver has developed policies and guidelines to encourage the creation of these affordable micro dwelling rental units in certain parts of the City. The preference is that they be located in buildings with a variety of unit sizes and located in close proximity to open green space, commercial, and community and recreational facilities. As part of the development permit process, the intention is that the City will enter into an agreement with the developer which will be registered against the title of the property to ensure that these micro units are secured either as non-market or market rental units for 60 years or for the life of the building, whichever is greater.

Examples

Your Choice Homes and Piikani Nation Tiny Homes (Alberta). Your Choice Homes is an organization that teaches high school students construction skills for high school class credit, apprenticeship hours and a pay cheque while also developing life skills and promoting empowerment. The organization partnered with the Piikani Nation on a pilot project funded by a \$250,000 grant from Indigenous Services Canada to build tiny homes to help address the severe housing shortage experienced by this southern Alberta First Nation. Each tiny home will have one bedroom and will be allocated to a local elder. This is the first project of its kind in Alberta although the concept has already been tested in Saskatchewan.

The Tiny Homes Project (Cambridge, Ontario). This partnership between the University of Waterloo's School of Architecture and the City of Cambridge involved the design and construction of a fully accessible tiny home prototype that was made available for public viewing at City Hall. Feedback is being collected from individuals with lived experience of homelessness and housing insecurity to refine the design and better understand the applicability of a supportive or transitional tiny home community in the Waterloo Region.

Homes for Heroes. The Homes for Heroes Foundation's mission is to integrate homeless military Veterans into the community through the provision of housing and support services across Canada. Their villages for Veterans consist of 15 to 25 individual tiny homes arranged in a park-like setting, where each home is less than 300 square feet in size, but fully equipped with all of the features of a larger home. Each village also incorporates a central resource centre, social worker's office, community garden and other amenities. Homes for Heroes, the City of Kingston and the Province of Ontario have partnered to convert one-and-a-half acres of land transferred from the province into a Veteran's Village, which is set to open in fall 2023. The ATCO Veterans village in Calgary opened in 2019 and houses 15 Veterans who were previously homeless.

Key Takeaways for Petawawa

The Provincial Policy Statement updated in 2020 added tiny homes to the definition of 'Housing Options' that need to be considered for a diversity of housing forms. These types of housing forms can contribute to the range of housing options that align with the future housing needs and gaps in Petawawa.

Opportunities for this form of housing in Petawawa can be enhanced through providing a flexible enough policy and regulatory framework to accommodate this built form within low density residential neighbourhoods. The development of tiny homes can be further supported and complemented through other initiatives, such as the use of public lands for tiny home developments, exploring partnerships with tiny home builders or suppliers (including modular or pre-fabricated builders) and other aligned organizations, or initiatives to raise public awareness about this building option.

What Is It?

Modular housing construction is a construction approach where units are constructed off-site and relocated to the desired location. This process is faster and often cheaper than traditional builds and can provide a unique housing type to address lower-income household needs for a municipality. The climate-controlled factory conditions also allow for year-round construction. Within the context of Ontario, modular construction can be challenging as a result of Ontario Building Code (O.B.C) requirements. It may also require more flexible zoning by-laws, to address matters of setback in some circumstances which can typically be dealt with through a minor variance application.

Examples

Cree Nation. The Cree Nation received \$17.4 million in funding from CMHC's Rapid Housing Initiative in 2022 to build 55 new modular homes in one year. The homes will provide housing for elders and persons with disabilities in 9 Cree Nation communities across Quebec.

City of Toronto. As part of the HousingTO 2020-2030 Action Plan, the City of Toronto committed to creating 1,000 new modular homes as an innovative and cost-effective way to build small-scale infill housing while providing a rapid response to address homelessness. Two buildings providing 100 new homes have been completed while three additional projects are under development. The City selects a qualified non-profit housing providers to manage the property and provide support services.

Evolv35. As part of the Evolv35 project in Moodyville, British Columbia, 35 four-bedroom townhomes with secondary suites were built to form a new master-planned community. This project required the rezoning of the neighbourhood of post-war homes to allow for a more flexible approach to design. All homes were built to Passive House Canada standards and 2032 energy codes, reducing energy usage by 90% annually.

Key Takeaways for Petawawa

Factory manufacturing of the components of a housing project can reduce construction costs and time and be applicable to both temporary and permanent dwellings. These factors impact the affordability of the dwellings down the line and represent opportunities to facilitate the construction of more affordable housing. They can also improve worker safety, reduce transportation costs, and mitigate site congestion and disruption. Further, the shorter construction timelines can support eligibility for funding programs such as CMHC's Rapid Housing Initiative.

As-of-right zoning requirement relief for performance standards such as setbacks and density these types of developments can support the fast and efficient implementation of this innovative approach by improving the feasibility and cost-effectiveness of new and infill development on small lots or difficult sites.

Implementing these types of policies would allow for modular housing units to add to the diverse range of housing options in Petawawa in a more cost-effective manner.

What Is It?

Additional dwelling units (ADUs) or secondary suites are a type of infill development that can offer affordable forms of accommodation within a community, as well as providing improved housing choices for its residents. They also offer homeowners the opportunity to earn additional income to help meet the costs of home ownership. This type of development may be particularly useful in already established neighbourhoods where land is currently being under-utilized. Some of the challenges associated with infill development are ensuring that new development is sensitive to the existing context and promoting awareness among residents of the value of this type of infill development.

While many municipalities restrict the location of ADUs to specific areas or building types, under Bill 23, the *More Homes Built Faster Act, 2022*, official plans and zoning by-laws may not include policies and provisions that have the effect of prohibiting up to three residential units per lot, or minimum unit sizes for those units.

Examples

Education and Design Guides. The Province of Ontario has published guides on adding a second unit to your house or building a laneway house, and many municipalities have similarly published information guides on building ADUs, including Bruce County, the Township of Springwater, the Town of Innisfil or the Town of Essex in Ontario. The City of New Westminster, British Columbia established a set of municipal design guidelines for secondary suites in order to help address concerns about their effect on the built form.

Municipal Incentives. Multiple municipalities have provided grants (City of Calgary, City of Edmonton) or interest-free and/or forgivable loans (Halton Region, United Counties of Leeds and Grenville) for the development of additional dwelling units, typically in exchange for a fixed period in which the unit must be rented, in some cases with rent and/or income caps.

Alternative Standards. Some municipalities have created alternate standards to permit new or existing secondary suites. The City of Edmonton has relaxed by-law restrictions to encourage secondary suites. In British Columbia, the City of Coquitlam (BC) developed alternative life safety standards to address the issue of units in existing homes and the City of New Westminster developed guidelines that would only close 'grandfathered' units if there were serious safety issues.

Examples

The Town of Collingwood’s Rapid ADU Deployment Program. This program seeks to increase the number of ADUs as a ‘neighbours-helping-neighbours’ approach to address the affordable housing crisis.’ The program includes a number of features, including:

- A streamlined one-window service approach that connects applicants with the necessary resources;
- Pre-approved designs with an ongoing call for design submissions.
- Financial incentives in the form of grants, on top of the County of Simcoe’s forgivable loan program; and
- Landlord support for renting out an ADU.

Key Takeaways for Petawawa

ADUs can provide a solution to the demand for affordable rental housing such as youth, older adults and new immigrants and assist households facing financial challenges to stay in a community, such as homebuyers with limited equity or on fixed incomes.

Ensuring a supportive policy and regulatory framework, incentives for these developments, either through grants, as part of a broader CIP, or through streamlined approvals, and working to educate residents about the benefits of ARUs while supporting them through the process provides opportunities for Petawawa to increase the range of housing options within established neighbourhoods, including affordable rental housing.

What Is It?

Infill development is the process of developing vacant or under-utilized land within existing developed urban areas. Some examples of infill development include ADUs, converting a single detached dwelling to a semi-detached or to townhouses or building on an underutilized parking lot. Infill development can revitalize communities and can return cultural, social, recreational, and entertainment land uses to a community. This type of development may be particularly useful in already established neighbourhoods where land is currently being under-utilized, left vacant, or covered with surface parking lots. Some of the challenges associated with infill development are ensuring that new development is sensitive to the existing context. There is also a need to increase awareness among residents of the importance of infill development.

Examples

Design Guidelines and Overlays. A number of municipalities have created design guidelines that focus on infill housing and intensification, including the City of Ottawa, the Town of Aurora and Huron County. These guidelines can provide guidance for homeowners, designers, and architects, address concerns around compatibility, and support the review of development applications. Relatedly, the City of Edmonton developed the Mature Neighbourhood Overlay (MNO) which includes a set of 24 regulations on top of the existing zoning intended to ensure that new development in older neighborhoods is sensitive and cohesive with its existing character.

Studies and Strategies. The City of Toronto's Expanding Housing Options in Neighbourhoods initiative combines a series of studies, reviews of city-owned land, and the convening of a roundtable to facilitate more low-rise housing in residential neighbourhoods and expand opportunities for "missing middle" housing. Other municipalities, including the City of Mississauga, the City of Kingston, and the Township of Springwater have recently initiated infill and intensification studies or strategies, in some instances in combination with Official Plan Reviews.

Key Takeaways for Petawawa

The promotion and facilitation of infill and intensification projects could yield a range of unique housing options based on the context of the site and the existing community character. Developments identified as infill projects may provide housing options that would be directed to meet the current and future household needs in Petawawa.

Allowing greater opportunities for infill development also supports a more walkable, complete community and allows for a diverse range of housing within the existing built-up areas of the Town.

Planning for infill development requires consideration to adequacy of servicing, including water and wastewater services, parking, and community facilities, as well as concerns around compatibility. Any initiatives should also include education and awareness actions to ensure existing residents are supportive of infill developments.

7 Promising Practices: Housing for Seniors

This section will provide an environmental scan of housing options for seniors across other municipal jurisdictions. This scan will focus on the housing needs of those looking to 'age-in-place' in Petawawa and how comparable communities are addressing these needs.

Overview

This environmental scan will include, but is not limited to, how municipalities are using the following practices to support seniors' housing needs and promote positive aging in the community:

- **Aging Plans or Strategies**
- **Barrier-Free Housing**
- **Housing Options Guides**
- **Seniors Housing Options** (including cluster housing, home sharing, life leases, care condominiums, and Abbeyfield housing)

What Is It?

Aging plans or strategies serve as a guide for the delivery of a comprehensive and coordinated set of community services to older adults. The focus can include health services, transportation, housing, recreation, safety, and other community services. It allows for proactive planning rather than reacting to crises. In addition, such documents provide information to use in planning for future needs, allocating resources, and preparing grant applications.

Examples

City of Brantford and County of Brant Master Aging Plan. The Master Aging Plan for Brantford and Brant County was completed in 2008 through a grant from the Ontario Trillium and led by the Alzheimer Society of Brant. It is meant to be a roadmap for the delivery of a comprehensive and coordinated set of community services for older adults who have a wide range of needs. The development of the plan involved an extensive consultation process, including consultations with more than 100 seniors, and a demographic analysis of Brantford and Brant County.

Simcoe County Positive Aging Strategy. This corporate-wide strategy draws from recommendations and actions identified through a previously completed Age Friendly Community Needs Assessment, and aligns with other related documents, including the County's Strategic Plan and Housing and Homelessness Strategy. The document is organized around and provides a number of priorities under the World Health Organization's 8 key dimensions that are central to creating an Age-friendly community, one of which is housing.

Key Takeaways for Petawawa

An aging plan or strategy can provide opportunity to bring together varied stakeholders to proactively plan for an aging community. In addition to providing an in-depth look at the existing need within this particular sub-population, aging plans or strategies can complement existing plans and strategies while providing a targeted focus on seniors and the creation of age-friendly communities. Such initiatives in Petawawa could align with existing resources, including the County's Housing and Homelessness Plan and Seniors Housing Strategy.

What Is It?

Accessible design and Universal Design concepts generally refer to the ability of something to be used by anyone. Accessible design is usually associated with improving accessibility for those with disabilities, while universal design takes a broader, more inclusionary scope that is aimed at simply ensuring that there are no barriers to anyone — that the products and environments be usable by all people, without a need for adaptation or specialized design¹. Both are aimed at removing barriers to daily life to ensure that all individuals, with or without disabilities, can live better.

Visitable housing² is the concept of designing and building homes with basic accessibility features that provide easy access on the main level for everyone. This type of housing typically has features such as no-step entrances, wider doorways and hallways, and wheelchair accessible bathrooms. These features make for a more convenient and accessible dwelling for those of all ages and abilities.

¹United Nations Convention on the Rights of Persons with Disabilities, Article 2 – Definitions

²VisitAble Housing Canada

Examples

Bridgwater, Winnipeg. Bridgwater is one of the first new developments in Canada to provide a large proportion of visitable homes. Manitoba Housing worked with builders to incorporate visitability features into the development in order to create housing that is accessible to everyone. Manitoba Housing undertook a number of processes to enable this initiative, including unique lot development, extensive consultation and best practice research, the use of architectural guidelines and show homes, and a phased roll-out with pilot homes.

Daniels' Accessibility Designed Program (ADP). The Daniels ADP offers suites that exceed the accessibility standards set by the Ontario Building Code (OBC). Recognizing varied mobility needs, the ADP offers a series of standard accessible layouts to choose from at no additional cost. These include accessible features such as roll-in showers and roll-out balconies. Homebuyers can also consult with Daniels to further upgrade their suites to meet their specific accessibility needs.

Age-Friendly Seniors Housing Grant Program, Simcoe County. This program funds projects that incorporate accessible, adaptable and inclusive designs, which allow seniors to continue to live independently in their communities for as long as possible. Applicants can be homeowners of principal residences or developers, who wish to include design modifications for occupants aged 60 or older.

Key Takeaways for Petawawa

Promoting accessible and universal design can support aging in place and the development of an age-friendly community. Including targets or policies that encourage accessibility features in new housing, providing or advocating for funds for homeowners, developers and landlords to improve the accessibility of units, and promoting accessible design standard can contribute to the development of more barrier-free housing in Petawawa.

What Is It?

A variety of housing options exist for seniors looking to age-in-place, downsize, find supports, or otherwise find suitable and attainable housing. In recognizing the variety of options available, including alternative or emerging options that may particularly suit seniors' needs, some municipalities have prepared resources guides outlining the options available for seniors and older adults with regards to housing.

On the following pages a number of housing options for seniors, including options cited in the County of Renfrew's Senior Housing Strategy, are further explored.

Examples

Housing Options for Older Adults in Hamilton.

The Hamilton Seniors Advisory Committee prepared this resources guide with information about housing for seniors in Hamilton to help with the decision-making process. It reviews a variety of options within ownership, rental, and housing with supports, as well as financial options such as tax rebates or reverse mortgages, agencies providing support with housing decisions, and tips for keeping one's home safe.

Housing Options in Ottawa: A Guide for Older Adults.

This guide, prepared by the Age-Friendly Housing Committee is intended to provide information to residents about their housing options so that they can make informed decisions about where to live. The guide is designed like a workbook, with a checklist and space for the reader to add comments.

Housing Information for Older Adults in Halton.

This guide similarly provides information on housing choices. It explore approaches to shared living, alternative housing options, resources to help one stay in their home, rental options, and housing with care services.

Key Takeaways for Petawawa

A wide range of housing options suitable for seniors and older adults can help enable aging-in-place in one's community. The Town can take a number of steps to promote a wide range of housing options, including working with local private and non-profit builders and developers, as well as other partner agencies to explore opportunities, creating policies that support and promote a variety of housing forms, and providing information on the housing options available in the Town.

Expanding Seniors Housing

The County of Renfrew Seniors Housing Strategy, under Section 5, Expanding Seniors Housing and Services, cites a number of opportunities that could be pursued to expand senior housing options. This includes cluster housing, shared home ownership and home sharing, life leasing, and Abbeyfield housing. These models are explored further on the following pages. For more details on the County's Seniors Housing Strategy, refer to the Policy Framework Review within the Appendix of this report.

Cluster Housing

While cluster housing can be defined in several ways depending on the context, the Renfrew Seniors Housing Strategy defined it as follows:

"Cluster housing (also termed village communities) is a development where small homes are situated in groupings in close proximity to each other to form a small community or village. Residents typically rent the homes and share services that are available to those in the community. Through this clustering, services can be delivered to a number of households in an efficient way. This approach is well-suited to seniors seeking services and social interaction."

Similar models can also be implemented in sections of multi-unit residential buildings to provide supports to seniors.

A related model is that of Retirement Villages or Adult Lifestyle Communities. This model typically consists of a complex of different housing types, such as apartments, single houses, life lease options, and assisted living units, often for adults who are more independent. A management company maintains the grounds and provides repair services. Home care agencies may provide assistance in some instances, and opportunities for activities and socialization are often offered.

Bruyère Village, Ottawa. This housing complex provides independent living, assisted living, affordable housing, healthy aging programs, various support services, and access to shared grounds and amenities. Independent and assisted living units provide services such as housekeeping and a 24-hour emergency response system, while cluster apartments are designed for seniors who require additional support and supervised services. A wide range of amenities are provided, including a medical clinic, physiotherapy clinic, library, pub, hair salon, and more.

Glengarry Hills, Alexandria. IHA Canada Inc. has broken ground on the 750-unit Senior's Village in Alexandria targeted to enable aging-in-place within a 'Campus of Care'. The village includes a mix of single, duplexes, townhouses and apartments in a neighbourhood setting with access to a full range of home, health care and concierge services and amenities geared towards seniors. The Village is located in close proximity to a local hospital and is within walking distance of downtown Alexandria. Units have built-in infrastructure for mobility assistance and the village is designed as a Carbon Zero housing project.

Home Sharing

Home sharing is a living arrangement where unrelated people live in a single dwelling, sharing common areas such as kitchen, bathroom and living room. This is an ideal arrangement for homeowners or tenants who would like the companionship and security of living with another person. Home sharing may give homeowners some help with household chores and, if necessary, help pay for their mortgage or property taxes. Shared support and caregiving services can also be integrated into this arrangement. Home sharing provides tenants with decent, affordable housing and is considered a viable option for some older adults to help them maintain their home.

Ontario Guide to Co-ownership. The Government of Ontario has created an innovation guide on co-owning that cites seniors wanting to age in a caring community rather than live alone as a target example of such arrangements.

Ontario Golden Girls Act (Bill 69). This Act amended the Planning Act by providing more clarity for municipalities to encourage and permit home sharing by unrelated seniors as a housing solution. The Act was inspired by the ‘Golden Girls of Port Perry’, four seniors who overcame opposition related to municipal bylaws to purchase and renovate a house together. Their home was renovated to include features that support aging in place, such as wider doorways and a ramped porch, and to include a basement suite that could accommodate a live-in caregiver should one or more of them need it in the future.

Canada HomeShare. This initiative matches older adult home providers with students to create mutually beneficial living situations. The intention is to support aging in place for older adults while providing safe and affordable housing for post-secondary students. Canada Homeshare currently provides options in Edmonton, Kingston, Metro Vancouver, Peel, Peterborough and Toronto. Hygge Homesharing in Ottawa provides a similar model.

Tay Valley Cohousing. Tay Valley Township and the Rural Development Network (RDN) have worked to identify Co-Housing options in the Township under an Inclusive Communities Grant from the Ministry for Seniors and Accessibility and based on priorities in Tay Valley’s Age-Friendly Plan. Zoning By-Law changes will be explored to allow individuals to live in cohousing arrangements in 2023. These may include a small cluster of stand-alone buildings or one larger building and a shared common building with a shared kitchen and common space.

Life Lease Housing

Life lease housing is owned and managed by a community-based, not-for-profit group. Life lease housing provides residents with the right to occupy the unit for the rest of their life in exchange for a lump sum upfront payment and small monthly maintenance fees which can also cover on-site facilities and activities. In some developments, additional services such as meals and housekeeping can be obtained for a fee.

Life lease housing has the potential for helping to meet a range of seniors housing needs, often in combination with other forms of seniors housing that can help create an “aging in place” opportunity within one site. At the same time, life lease housing may not be affordable for seniors with low and moderate income, especially those on low fixed incomes. Further, community agencies can face difficulty developing life lease housing, in particular, related to the start-up costs associated with new construction.

Ontario Guide to Life Leasing. The Government of Ontario has published an innovation guide on life lease housing. The guide notes that life lease buyers are often seniors looking to move into smaller homes and cites a number of benefits, including affordability, fewer home maintenance responsibilities, access to social and recreational programs, a sense of community, and care and meal services (where available).

Care Condominiums

The Care-A-Minium model, which originated in British Columbia, is another housing option for seniors, primarily those of medium to high income. In this model, residents own their units, much like condominiums, but these usually come with a guaranteed support services “package”. This model has been implemented in the U.S., but appears to be restricted mostly to British Columbia. These typically include common facilities and areas, and the residents pay monthly fees. This model closely resembles life lease housing with the exception that the residents own their units outright.

Abbeyfield

In Abbeyfield housing, a number of people share a large house and live like a family with a housekeeper. Residents have private rooms but share a dining room and living room. Usually about seven to ten people are accommodated in a house with residents sharing two meals a day in the communal dining room and a live-in housekeeper attends to the daily running of the house, the shopping and the preparing and serving of meals.

Abbeyfield is an international society dedicated to providing older people with affordable, companionable and secure housing in a family type household within their local community. Community sponsored and supported, Abbeyfield Houses are set up and run on a not-for-profit basis under the management of a volunteer board of directors. Costs, which include all meals, are shared by residents. There are currently more than 20 Abbeyfield Houses across in Canada.

Abbeyfield Ottawa. Abbeyfield Ottawa provides family-style accommodation for up to 10 independent seniors (single or couples). Abbeyfield Ottawa provides personal and homemaking support from the Community Care Access Centre that allows frail seniors to reside there, depending on their condition. Staff provide meals, security, stability and maintain a comfortable atmosphere. The house is wheelchair and walker accessible.

Abbeyfield Lakefield. Abbeyfield House Society of Lakefield was founded in 2016 and incorporated as a not-for-profit and Registered Charity in 2019. In January of 2021, Abbeyfield Lakefield purchased a 4-acre property in Lakefield. They are now working with neighbours, the Township of Selwyn, Peterborough County and other government organizations to plan and build a house on the property.

Key Takeaways for Petawawa

These housing options represent varied opportunities for seniors housing that can enable aging in place, target social isolation, provide appropriate levels of supports, and/or contribute to financial security. Taken together, these opportunities provide opportunity across a variety of built forms, from single-detached to multi-residential buildings, subject to appropriate renovations and supports as needed. Pathways to acquire and renovate dwellings, secure funding, access appropriate support services, and connect with other individuals and/or agencies, as well as increased awareness, could support the viability of such initiatives in Petawawa.

8 Appendix

Overview

Appendix A: Policy Framework Review

Appendix B: Glossary

Policies and Strategies Reviewed

Housing in Canada operates within a framework of legislation, policies, and programs. This section provides an overview of the planning and housing policies at the Federal, Provincial, County and local level that influence residential development in Petawawa.

This section includes a review of the following legislation, policies, and strategies as they relate to housing at various levels of jurisdiction.

Federal and Provincial Legislation, Policy, and Strategies:

- The National Housing Strategy (2017)
- Planning Act (1990)
 - Changes to the Planning Act
- Municipal Act (2001)
 - Changes to the Municipal Act
- Provincial Policy Statement (2020)
- Development Charges Act (1997)
 - Changes to the Development Charges Act
- Local Planning Decisions and Timelines

The County of Renfrew Policies and Strategies:

- The County of Renfrew Official Plan (2020)
- Housing and Homelessness Plan (2019)
- Housing and Homelessness Plan Addendum Update (2021)
- Seniors Housing Strategy (2020)
- Strategic Plan 2023 – 2026

Town of Petawawa Policies and Strategies:

- Town of Petawawa Official Plan (2014)
- Town of Petawawa Zoning By-law 456/07, updated November 01, 2021
- Town of Petawawa Community Improvement Plan (2021)

National Housing Strategy (2017)

The Federal Government influences the overall direction for housing in Canada through the National Housing Strategy (NHS). Released in 2017, the strategy's goal is to ensure all Canadians have access to housing that meets their needs and that they can afford.

The NHS focuses on creating new housing supply, modernizing existing housing, providing resources for community housing providers, and innovation and research. The Federal Government funds National Housing Strategy programs such as the National Co-Investment Fund, the Affordable Housing Innovation Fund, the Federal Lands Initiative, the Rental Construction Financing Initiative and the Canada Housing Benefit through the Canada Mortgage and Housing Corporation (CMHC).

CMHC also provides funding for programs for: the repair and retrofit of community housing units, the development and operation of supportive housing, as well as supports to make home ownership more affordable, such as mortgage financing.

Planning Act (1990)

The *Planning Act, R.S.O. 1990*, as amended, is the primary legislation that establishes how municipalities in Ontario may plan, manage, and regulate land use. It also outlines matters of provincial interest and enables the Province to issue Policy Statements to provide direction to municipalities on these matters.

The Planning Act enables municipal Councils to pass a variety of tools to plan and regulate the use of land and the placement of buildings and structures on a lot. Under Section 16 of the Act, most municipalities, including the Municipality of Petawawa, are required to prepare and adopt Official Plans in accordance with the requirements of the Act. Official Plans contain a vision, objectives and policies to guide decision making on land use planning matters. Municipal decisions, by-laws and public works are required to conform to the policies of the Official Plan (Section 24(1)).

Section 34 of the Planning Act enables Councils to pass Zoning By-laws to regulate the use of land and the location, height, bulk, size, floor area, spacing, character and use of buildings and structures, as well as parking and loading requirements, and lot requirements.

In accordance with Section 24(1), Zoning By-laws must conform to the Official Plan and be consistent with the Provincial Policy Statement. Zoning By-laws are viewed as one of the primary tools to implement the policies of the Official Plan.

Section 2 of the act outlines matters of provincial interest that the Minister, the council of a municipality, a local board, a planning board, and the Tribunal shall have regard to in carrying out their responsibilities under this Act. This includes (j) the adequate provision of a full range of housing, including affordable housing.

Changes to the Planning Act

The changes to the Planning Act include shorter timelines for making planning decisions; requiring inclusionary zoning (IZ) to be focused on areas known as Protected Major Transit Station Areas (PMTSA) that are generally high-growth and are near higher order transit; allowing a total of three residential units on one property (which would include a primary dwelling and two additional residential units); introducing the community benefits charge which replaces the density bonusing provision (Section 37), development charges for soft costs, and parkland dedication requirements; limiting third party appeals of plans of subdivisions; and allowing the Minister to require that a municipality to implement a community planning permit system in a specified area.

Bill 108, the More Homes, More Choice Act, received royal assent on June 6, 2019. The Bill introduced an amendment to the *Planning Act* to expedite local planning decisions by establishing:

- A 120-day timeline for decisions on Official Plan Amendments (instead of 180 days);
- 90 days for Zoning By-law Amendments (instead of 150 days); and
- 120 days for Plans of Subdivisions (instead of 210 days).

On July 21, 2020, the Government passed Bill 97, an omnibus bill that introduced more key changes to the *Planning Act*. One such change was finalizing the community benefits charges-related provisions of the Act, including a reversal of a Bill 108 change that would have also included parkland dedication within the charges.

The most significant change was the expansion and enhancement of the power of the Minister of Municipal Affairs and Housing to undertake Minister's Zoning Orders (MZOs) under Section 47 of the *Planning Act*.

Though rarely used by previous governments, the MZO allows the Minister to establish zoning permissions for any land (outside the Greenbelt) irrespective of locally adopted zoning by-laws or official plan policies. Under Bill 97, the Minister may now also make an order with regards to site plan control and inclusionary zoning, including the power to require the provision of affordable housing units in a development. An MZO does not require any prior public notice or consultation and is not subject to appeal to the LPAT.

The government has made the use of MZOs a key part of its housing and economic development efforts. Between March 2019 and March 2021 the province issued 44 MZOs. In 2020 alone, 14 MZOs were issued for residential/ mixed commercial residential projects. Though these represent a range of developments, affordable and seniors housing projects account for a significant percentage, and the Province has indicated a clear interest in expediting such projects through use of the MZO, particularly where municipal councils have indicated their support.

Changes to the Planning Act (continued)

Bill 23, *More Homes Built Faster Act, 2022*, received Royal Assent on November 28, 2022. It is now in effect, although some regulations remain outstanding. Bill 23 is intended to support Ontario's Housing Supply Action Plan, with a stated aim of increasing housing supply in the Province. The bill proposes to introduce various amendments to multiple statutes including: the City of Toronto Act, 2006, the Municipal Act, 2001, the Conservation Authorities Act, the Development Charges Act, 1997, the Ontario Heritage Act, Ontario Land Tribunal Act, 2021, and the Planning Act, 1990.

Some of the changes to the planning Act proposed in this legislation are as follows:

- Removal of planning responsibilities from upper-tier municipalities;
- Exemption of residential development with less than ten (10) units from site plan approval process; and
- New Ministerial powers to exempt lands from complying with Provincial policies and Official Plans.

Municipal Act (2001)

The Municipal Act, 2001, sets out the rules for all municipalities in Ontario (except for the City of Toronto) and gives municipalities broad powers to pass by-laws on matters such as health, safety and wellbeing, and to protect persons and property within their jurisdiction. The Act provides direction for land use planning purposes, but it does not directly legislate Official Plans or Zoning By-laws as these are legislated through the Planning Act.

Section 163 of the Act sets out the definition and requirements for group homes within municipalities in Ontario. The Act defines group homes as:

A group home is a residence licensed or funded under a federal or provincial statute for the accommodation of three to ten persons, exclusive of staff, living under supervision in a single housekeeping unit and who, by reason of their emotional, mental, social or physical condition or legal status, require a group living arrangement for their wellbeing.

The Act allows municipalities to enact a business licensing by-law for group homes only if the municipality permits the establishment and use of group homes under section 34 of the Planning Act. A business licensing by-law for group homes can restrict the establishment of group homes to only those with a license and may be required to pay license fees.

Section 99.1 of the Act allows municipalities to prohibit and regulate the demolition of residential rental property and the conversion of residential rental property to a purpose other than the purpose of a residential rental property. However, this power does not apply to residential rental property that contains less than six dwelling units. It should be noted that the *More Homes Built Faster Act, 2022* (Bill 23) empowers the Minister to make new regulations regarding the powers of municipalities to regulate demolition and conversion of residential rental properties.

Provincial Policy Statement (2020)

The Provincial Policy Statement (PPS) outlines the Province's policies on land use planning and is issued under Section 3 of the Planning Act. It provides policy direction on land use planning to promote strong, healthy communities and all local decisions affecting land use planning matters "shall be consistent with" the PPS. The Provincial Policy Statement, 2020 (PPS, 2020) came into effect on May 1, 2020, replacing the previous PPS, 2014. In 2023, the Province unveiled Bill 97: Helping Homebuyers, Protecting Tenants Act, 2023, in which changes to the PPS were proposed.

Many of the key changes introduced in the PPS 2020 fall under the auspices of the government's broader "More Homes, More Choice: Ontario's Housing Supply Action Plan", the Province's overarching framework for a series of legislative and policy changes aimed at streamlining the land use planning process and cutting red tape to make housing more affordable.

Section 1.4 of the PPS includes housing-related policies. Some important changes from the 2014 PPS include the following.

The PPS 2020 increases the requirement for municipalities to maintain the ability to accommodate residential growth for a minimum of 15 years (from 10 years) through residential intensification and redevelopment (1.4.1.a). The new PPS also provides upper-tier and single-tier municipalities the choice of maintaining land with servicing capacity to provide at least a five-year supply of residential units (1.4.1.b).

The PPS 2020 also clarified the requirement for planning authorities to provide 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 (1.4.3): (a) establishing and implementing minimum affordable housing targets which align with applicable housing and homelessness plans; and (b) permitting and facilitating all housing options required to meet the social, health, economic and wellbeing requirements and needs arising from demographic changes and employment opportunities and all types of residential intensification, including additional residential units.

Revised language throughout creates greater flexibility, for example, by stating that municipalities "should" rather than "shall," require new development to have a compact form, mix of uses and densities and establish and implement phasing policies.

The definition of affordable housing in the PPS 2020 remained the same as PPS 2014. However, The PPS 2020 added a new definition for "Housing Options", clarifying the range of housing forms and tenures to be accounted for:

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.

Changes to the Provincial Policy Statement

Bill 97, the Helping Homebuyers, Protecting Tenants Act, 2023 received Royal Assent on June 8, 2023. The bill proposes updates to the 2023 PPS that represent fundamental changes in how growth planning is carried out in the province. The elimination of intensification targets, the repeal of the Growth Plan and the ability to expand settlement areas at any time will shift how, where and when municipalities grow. Some of the key proposed changes are:

- Removing the definition of “affordable” as it applies to housing;
- Expanding the definition of “housing options”;
- Removes mandatory intensification and density targets for all municipalities; and,
- Provides additional options for rural housing.

Development Charges Act (1997)

The Development Charges Act, 1997, regulates development charges, the fees collected by municipalities to fund “hard services” such as roads and servicing infrastructure. The Act enables municipalities to pass by-laws imposing these charges on new development in order to fund the capital costs associated with that growth. Municipalities must complete a development charge background study and conduct statutory consultation before passing a development charge by-law.

Changes to the Development Charges Act

Under Bill 108, “soft services”, such as parks, community centres, libraries, and other community facilities were removed from development charges and financed through a new “community benefits charge” (CBC) based on land value. Further, municipalities are now required to prepare a community benefits charge strategy, including consultation requirements, prior to adopting a new Community Benefits Charge By-law. The new CBC replaced the existing density bonusing provisions under Section 37 of the Planning Act, as well as existing requirements and municipal by-laws for parkland dedication. The Province explained this provides greater certainty regarding upfront costs rather than making these matters subject to negotiation on an ad hoc basis.

Changes to the Development Charges Act (continued)

Further amendments to the Development Charges Act include a change to when development charges are paid for five types of developments: rental housing, institutional developments, industrial developments, and commercial developments. Instead of paying the development charge upon the issuance of a building permit, these developments will be allowed to pay the development charges over six installments, beginning at the issuance of an occupancy permit or when the building is first occupied (whichever is earlier) and every year for the next five years.

Furthermore, development charges will now be determined on the day an application for an approval of development in a site plan control area was made or the day an application for an amendment to a by-law was made.

The More Homes, More Choice Act, 2019, also exempts second dwelling units in new or existing dwellings or structures from development charges. Further changes, included in the More Home Built Faster Act, 2022 (Bill 23), exempts non-profit housing, inclusionary zoning residential units, and affordable and attainable residential units from development charges in new construction. It should be noted that the criteria for attainable residential units has not been finalized at the time of this report.

County of Renfrew Official Plan (2020)

The Official Plan for the County of Renfrew was adopted by Council on March 27, 2002, and approved with modifications by the Ministry of Municipal Affairs and Housing on June 16, 2003. The Official Plan was updated as part of a Five-Year Review under Official Plan Amendment (OPA) No. 25, which received final approval by the Ministry on March 26, 2020. The Plan has been updated by subsequent amendments, and a proposed amendment is underway (OPA 35) to update policies in response to recent provincial changes (Bill 109 and Bill 23). The purpose of the Plan is to provide a policy framework for growth and development in the County.

The Plan (Appendix A) provides a projected population range for the County in year 2036 of 99,282 to 107,245 people, using the 2011 population of 86,534 as a base year. It projects the population of Petawawa to be between 19,512 and 22,082 by 2036, accounting for 27.6% of the County's anticipated growth from 2016 to 2026 (the highest of any municipality in the County). It is an objective of the Plan to direct the majority of projected residential growth to Urban and Village Communities (Sec 1.3 (8)), and local Official Plans in Urban Communities must base their land and unit supply on these projections (Sec 3.3 (2)).

Petawawa is one of four towns designated as Urban Community in the County's Official Plan (Sec. 3.1), which are identified as the locations where the majority of growth and development will occur in the county. Urban Communities permit a broad variety of residential, home occupations, commercial, industrial and institutional land uses, along with open space and hazard lands, and transportation facilities, with further land use policies to be determined within local Official Plans (Sec. 3.3 (1)). The County Official Plan (Sec 3.3 (2)) directs local Official Plans in Urban Communities to contain minimum development and land use policies on several issues, including housing and affordable housing. The County's Official Plan additionally permits residential uses in other designations, including Village Community, Rural, and Agriculture designations, however these do not apply to Petawawa.

Additional policies throughout the Official Plan promote and impact the development of housing in the the County of Renfrew.

Adequate Land Supply. The County Official Plan (Sec 2.2 (1)) supports maintaining a 10-year supply of available and designated land for residential development and a 3-year supply of residential units with servicing capacity in draft approved or registered plans.

Diversified Housing Stock. The Official Plan (Sec 3.3 (2)) requires local Official Plans in Urban Communities to have land use policies permitting low, medium and high density residential uses, affordable housing, and special needs housing and to contain policies requiring a range of housing types and densities to meet projected market-based needs (Sec 3.3 (3)). The Plan (Sec. 2.2 (1)) further permits local municipalities to develop policies, standards and by-laws to permit and regulate alternative forms of affordable housing, citing tiny homes as an example. The Plan permits additional residential types, including group homes in all designations permitting residential uses (Sec 2.2 (17)) and mobile home parks where permitted in the local zoning by-law, subject to certain policies (Sec. 2.2 (19)).

County of Renfrew Official Plan (continued)

Residential Intensification. The Official Plan (Sec 2.2 (1)) encourages all forms of residential intensification in built-up areas with sufficient existing or planned infrastructure, and directs local Official Plans in Urban Communities to provide a 10% intensification target (Sec 3.3 (2)). The Plan (Sec. 2.2 (24)) permits secondary dwelling units within single-detached, semi-detached, row house dwellings, accessory structures, or as separate detached dwellings, subject to standards identified in the Plan, and requires local Official Plans in Urban Communities to permit second suites in single detached, semi-detached, and row houses, and in ancillary structures (Sec 3.3 (2)).

Garden suites, which are defined as portable, detached and ancillary residential structures, are permitted via a Temporary Use By-law for up to 20 years, subject to conditions laid out in the Plan (Sec. 2.2 (25)). It should be noted, as per the recently passed Bill 23, official plans may not include policies that have the effect of prohibiting up to three residential units per lot, or minimum unit sizes for those units. As such, it is understood that these provisions may be subject to change.

Complete Communities. The Official Plan permits some additional uses across multiple designations, including public and institutional uses in all land designations except Agriculture and Environmental Protection, subject to conditions (Sec 2.2 (14)), small-scale and compatible home occupations and home industries as accessory to residential uses (Sec. 2.2 (16)), and daycare facilities (including home daycares) in Urban and Village Community designations (Sec 2.2 (28)).

Short-Term Rentals: The Official Plan (Sec. 2.2 (36)) includes a policy permitting local municipalities to use zoning provisions, site plan control or licensing/permitting to regulate short-term rental accommodations and provides a series of considerations to support these decisions. This is to ensure they are appropriately located, licensed and controlled to mitigate conflicts and maintain the character and stability of existing communities.

Retention of Existing Housing Stock. The Official Plan (Sec 2.2 (1)) supports an adequate supply of rental accommodation, identified a 3% vacancy rate as desirable, and directs that local municipalities may discourage condominium conversions where they would result in a vacancy rate below 3%.

Affordable Housing. The Official Plan (Sec. 2.2 (1)) encourages housing forms and densities which are affordable to moderate- and lower-income households, and provides a target that 15% of new housing units be affordable (as defined by the Provincial Policy Statement). Further, the Plan (Sec. 2.2 (1)) supports the establishment of cost-effective development standards for residential development to reduce the cost of housing. The Plan (Sec. 2.2 (1)) also encourages monitoring the need for social assisted housing for households and seniors through periodic surveys, and acknowledges the County's Housing and Homelessness Plan. Further, the Plan (Sec. 3.3 (3)) requires that local Official Plans in Urban Communities establish targets for housing affordable to low- and moderate-income households that aligns with applicable housing and homelessness plans.

County of Renfrew Official Plan (continued)

Community Improvement Plans. The County Official Plan (Sec. 17.4) includes enabling policies under the Planning Act for Community Improvement Plans (CIPs). The entire the County of Renfrew is designated as a Community Improvement Area for which detailed CIPs may be prepared, and the implementing and project specific Community Improvement Plan Project Area by-laws may be passed by a local Council. The Official Plan outlines criteria that CIPs can be adopted for, including the cleanup and redevelopment of brownfield properties, improving buildings showing sign of deterioration and need of repair, or improving the affordable housing stock, among others. Further, the Plan notes that the intent of the CIP policies at the County level is to achieve and maintain a standard of physical infrastructure and associated facilities that form the foundation of development, including land and buildings within and adjacent to existing or planned transportation corridors that have the potential to provide a focus for higher density, mixed-use development and redevelopment, and affordable housing.

Housing and Homelessness Plan (revised 2019)

The County of Renfrew adopted a ten-year Housing and Homelessness Plan in 2013, following considerable community consultation. This plan, *A Place to Call Home*, helped to identify housing issues and guide a community response through planned actions. In 2019, the County undertook a five-year review to ensure the Plan addresses remaining unmet needs, continues reflecting the housing and homelessness needs in the County, provides a meaningful response, and is in line with appropriate Provincial and County legislation, policies and plans.

As part of this review, the Plan identified a series of trends influencing housing needs and emerging issues, including:

- Shifting and evolving trends in population and housing demands, including modest and variable growth, shifting age dynamics, and smaller more diverse households.
- Sustained issues of affordability for households, including climbing house values and rents, and growing waiting lists for community housing.
- Limited diversity and suitability in the current supply, including an aging stock and a high rate of single detached housing and homeownership and a modest purpose-built rental stock despite the need for rental and multi-residential dwellings.
- Sustained need for homelessness services, especially for prevention.
- Current funding programs are limited in their capacity to add stock.
- Coordination among community resource partners could help improve outcomes and effectiveness.

Housing and Homelessness Plan (continued)

The Plan provides a vision for all the County of Renfrew residents to have a place to call home, and is based on the following principles:

- Person centred. The residents of the County of Renfrew and their unique experiences are central to planning and decision making.
- Thoughtful and holistic. The system is mindful of economic, environmental and social factors.
- Inclusive. An accessible system of supports for individuals and families from all communities.
- Responsive. Responds and is flexible to changes in community demands.
- Well coordinated. A collaboration of committed partners with a shared responsibility to better meet the housing and support needs of residents and families.

The plan establishes four broad goals, under which a series of 12 objectives and 33 actions have been established.

- 1. Housing persons who do not have a home.** Objectives include taking a Housing First approach and improving access to housing and support by focusing on the most vulnerable.
- 2. Preventing homelessness and maintaining housing stability.** This includes objectives for emergency financial assistance programs, service 'hubs', engaging senior levels of government to address local needs, and increasing awareness and stability through partnerships and education.
- 3. Ensuring an adequate supply and choice of housing.** Objectives include retaining and increasing the affordable housing supply, encouraging investment in affordable housing through greater awareness, and continued investment in affordable home ownership.

- 4. Improving coordination and capacity within the system.** This includes objectives to enhance the effectiveness of partners through greater coordination, improve awareness of housing services and programs, and enhance capacity within the system through monitoring and assessment.

The Plan also outlines plans to measure and monitor success through an annual report card, and identifies remaining knowledge gaps, including:

- Setting meaningful housing targets with regard for County and local planning policies and identifying specific gaps in local planning and development policies.
- Understanding the capacity of community housing and service provider organizations.
- Defining the potential for and community housing assets to meet future needs.
- Determining key factors that would help spur private sector engagement in affordable housing development.

Housing and Homelessness Plan Addendum Update (2021)

In June 2021, the County of Renfrew published an Addendum Update to their revised Ten Year Housing and Homelessness Plan developed in 2019. This Addendum acknowledges the impacts of the unprecedented COVID-19 pandemic and provides an assessment of environmental changes and directional implications for the Housing and Homelessness Plan.

The Addendum identified changes since the 2019 Plan, including changes in local market conditions and sectorial policies and programs. Identified changes include:

- Signals of weakening demand in more congregate forms of housing and renewed interest in rural living environments, alongside increased economic hardship for some.
- Sustained demand for rental housing despite limited purpose-build rental production. The informal rental market supplied the bulk of rental housing but continued upward price pressures in the ownership market may negatively influence the stability of this stock.

- Housing production levels increased more in the south of the county and were flat or declining in central/northern areas. There was considerable demand for available homes and notable increases in average sale prices.
- There have been refinements to existing programs and introduction of new initiatives in the housing and homelessness sector that have enabled and supported County and partner programs.
- There has been greater demands for services and impacts on service delivery in response to the COVID-19 pandemic. At the same time, the social services function at the County has been undergoing a transformation towards a more integrated delivery system for human services.

Overall, the addendum notes that the pandemic magnified housing needs, especially for vulnerable households, and raised specific challenges relating to increased homelessness and sustained housing affordability issues. Immediate needs have also presented challenges for advancing longer term objectives.

The Addendum deemed that no changes to the 2019 Plan recommendations were required, however identified that there are areas within the Plan where emphasis or priority may be warranted. These include:

- Prioritizing Community Homelessness Prevention Initiative (CHPI) funds for unsheltered and at-risk individuals.
- Supporting a case management approach for homelessness intake.
- Advancing affordable housing through planning tools and incentives. Sustained affordability issues reinforce the need for longer term policies.
- Alignment with priorities in the Seniors Housing Strategy, including supporting hubs for expanded service delivery, promoting options for seniors housing supply and choice, improving coordination within the housing system, and engaging stakeholders and private sector partners in solutions.

Housing and Homelessness Plan Addendum Update (continued)

Finally, there are a number of transformational changes being instituted or contemplated by senior government which could add complexity, including:

- Homelessness monitoring obligations arising from the point-in-time and by-name list.
- Community housing modernization, including anticipated regulatory changes.
- Social assistance reforms which could impact housing and those at risk of homelessness.
- Changes in the community health care system that could influence the accommodation options available (e.g. in home care).
- Proposed integrated provincial seniors strategy that could include approaches to housing and supports.

Senior Housing Strategy (2020)

The County of Renfrew Seniors Housing Strategy was developed in 2020 to assist in strategic decision making and policy development with regard to seniors' housing. The Strategy recognizes the growing share of seniors in the local population and the housing needs that come with that growth. It seeks to identify local seniors needs, the housing options available to them and the continuum of services required to address these needs.

The Strategy undertook a supply and demand analysis and an extensive consultation process. Through this, the report identified emerging issues, gaps, priorities and opportunities, including:

- Seniors are anticipated to account for over one third of the population within 20 years and are trending towards smaller households that are more diverse in composition. Current housing production does not reflect this shift, however, leaving few middle market options, a lack of purpose-built rental housing, and affordability issues for over 20% of senior households. Consultations reported a lack of appropriate housing options and a desire to maintain independence.

- Demand for long term care and retirement homes is evident from notable waiting lists and there is need for additional supply. Consultations cited a sustained demand for housing that addresses long term care needs. It is estimated that one third of those on the long-term care wait list could be served at home through the use of additional supports.
- While there are a range of supports and services available in the community, waiting times can be encountered in some cases. A desire to broaden access to services in more rural locales and affordability concerns for support services were also reported.
- Challenges in the health care system due to staffing shortages and a perceived lack of coordination in the seniors housing and supports system was reported.

The Strategy also explores impacts from the broader context, including transformation in the health care system and associated impacts on services and supports.

Senior Housing Strategy (continued)

The Seniors Housing Strategy is comprised of five key strategy themes and 17 recommended actions. The five strategy themes include:

1. Expanding appropriate housing options that enable seniors to transition from their traditional homes.
2. Broadening the continuum of supports to help seniors remain at home safely.
3. Addressing sustained demand for assisted and Long Term Care housing facilities.
4. Leveraging opportunities that respond to seniors housing needs.
5. Improving seniors' access to care and supports.

The Strategy notes that the actions cut across multiple areas of responsibility and require substantive financial and resource commitments. The Strategy recommends an interdepartmental steering committee and an implementation work plan.

Strategic Plan 2023-2026

The County of Renfrew Strategic Plan 2023-2026 outlines the County's future direction and strategic priorities for the coming years. The Plan includes six goals, each with associated objectives, actions, and timelines. Goal #5, Attainable Housing & Infrastructure, includes the following housing-related objectives:

- Develop a true community housing strategy that would identify a future state of attainable housing.
- Engage consulting firm to complete inventory of lands and services across the County.
- Develop a program to attract first time buyers.

Related actions include enhancing the community housing and homelessness strategy with a defined number of housing goals and housing units within 2023, creating an outward focused communications plan to support housing that would include developers and non-profits, and prioritizing establishing a plan for underutilized municipal lands.

Town of Petawawa Official Plan (2014)

The Official Plan of the Town of Petawawa was first adopted on January 12, 2002, and received approval from the Ontario Municipal Board on July 15, 2004. The Official Plan replaced the Official Plans of the former Village and Township. The Official Plan has since undergone review and the most recent consolidation was updated in 2013 and approved in 2014.

The Town of Petawawa is currently undergoing an Official Plan Review process. The new Official Plan will establish innovative and contemporary policies to reflect the changing characteristics and demographics of the community and manage growth and development to the 2051 planning horizon.

The Official Plan is based on a projected population in the Town of Petawawa, of approximately 21,020 by the year 2051. This represents an increase of at least 2,140 people and 2,180 residential units over the period of 2023 to 2051. The Official Plan assumes there is a sufficient supply of land designated to accommodate the anticipated growth and that the primary form of development will be residential.

The Residential designation in the Official Plan permits residential development on municipal water and sewer services (Sec. 2.1). While single detached dwellings are intended to be the main form of housing, a range of housing types and densities are contemplated, including detached dwellings, townhouses, apartments, and condominiums up to four storeys.

Residential uses in conjunction with commercial and public uses and apartments up to four storeys are also permitted in the Commercial designation (Sec. 3.3). The Official Plan additionally provides for limited low-density residential development in the Suburban designation (Sec 4.3), low-density and seasonal residential development in the Rural and Rural Residential designations (including private servicing where appropriate) (Sec. 5.3 & 6.3) and seasonal residences in the Island Residential designation (Sec. 12.3).

Additional policies throughout the Official Plan promote and impact the development of housing in Petawawa.

Adequate Land Supply. The Official Plan (Sec. 18.2 (1)) supports requirements from the Provincial Policy Statement to maintain a 10-year supply of land designated for residential use and a 3-year supply of residential units with servicing capacity within draft approved or registered plans.

Diversified Housing Stock. Development proposals with more than 10 lots are encouraged to mix housing forms and densities (Sec. 2.3 (3)). The Official Plan (Sect. 18.2 (9)) permits group homes in all designations permitting residential uses, which may be subject to minimum distance separation standards in the Zoning By-law. The Plan (Sec. 2.3 (5)) also permits mobile homes in areas zoned as mobile home park in recognition of the existing mobile home park, however places limits on its expansion.

Town of Petawawa Official Plan (continued)

Residential Intensification. The Official Plan (Sec. 18.2 (1)) encourages all forms of residential intensification in built-up areas with sufficient planned or existing infrastructure. Second dwelling units are permitted within single detached, semi-detached or row house dwellings or accessory structures (e.g. above garages), while garden suites can be permitted for up to 20 years via Temporary Use By-law, subject to criteria in the Official Plan (Sec. 18.2 (27) & (28)). As previously noted, under Bill 23, official plans may not include policies that have the effect of prohibiting up to three residential units per lot, or minimum unit sizes for those units. As such, it is understood that these provisions may be subject to change as part of the current Official Plan Review.

Complete Communities. Supporting uses are permitted in the Residential designation, including parks, senior citizens housing, school, churches, medical uses, government offices and local commercial uses (Sec. 2.3 (1)). The Official Plan (Sec. 18.2 (11)) also permits small-scale and compatible home occupations and home industries accessory to residential uses, which are subject to certain limitations in Residential and Suburban designations.

Efficient and Effective Use of Land and Resources. The Official Plan (Sec. 2.2 (5)) promotes cost effective development standards regarding energy and water efficiency and conservation, and the efficient use of land, resources, infrastructures and public facilities within the Residential designation.

Affordable Housing. The Official Plan (Sec. 18.2 (1)) encourages housing forms and densities to be affordable to moderate- and lower-income households and supports establishing cost-effective residential development standards to reduce the cost of housing. The Plan (Sec. 20.16) designates the entire Town of Petawawa as a Community Improvement Project Area, and notes that Community Improvement Projects are undertaken for the purpose of upgrading, redeveloping and rehabilitating the physical environment of older neighbourhoods, recreational areas, commercial centres and industrial areas.

Town of Petawawa Zoning By-law 456/07 (2021)

The current Town of Petawawa Zoning By-Law 456/07 was passed by Council on October 15, 2007 and was updated November 1, 2021 via By-law 1448/21. The most recent consolidation is dated January 24, 2022. The By-law regulates the use of lands and the character, location and use of buildings and structures in the town.

Types of Residential Uses Permitted. A mix of residential forms are permitted in increasing density from Residential One (R1) to the Residential Three (R3) Zones. The R1 Zone permits single detached dwellings and group homes. The R2 Zone permits semi-detached, duplex and two-unit dwellings, in addition to the uses permitted in the R1 Zone. The R3 Zone permits triplex, three-unit, four-unit, apartment, and multiple attached dwellings, and boarding houses in addition to the uses permitted in the R2 Zone. These three zones also permit non-residential uses including day care (in a private dwelling), and private and public parks. The Rural Zone permits the same residential uses as the R2 Zone, as well accessory single detached dwellings and further non-residential uses.

Town of Petawawa Zoning By-law (continued)

Specialized housing is permitted in other zones, including limited service dwellings in the Limited Service Residential Zone, seasonal dwellings and one accessory sleep cabin in the Island Residential Zone, and mobile homes with one accessory single detached dwelling in the Mobile Home Park Zone. Accessory dwelling units are permitted in the Commercial and Tourism Commercial Zones, and fully serviced apartments are permitted in the Commercial Zone. Finally, nursing homes and senior citizens homes are permitted in the Community Facility Zone. New residential uses are prohibited in the remaining industrial, airport environmental, open space and development zones. Home occupations are permitted in any Zone, subject to certain provisions including limits on proportional floor area and containment within the dwelling. Home industries are permitted in the Rural Zone subject to provisions.

Additional provisions throughout the Zoning By-law promote and impact the development of housing in Petawawa.

Minimum unit size and floor areas. The Zoning By-law identifies provisions for permitted residential uses for each zone including minimum lot area, minimum lot frontage, minimum yard depths (front, exterior side, interior side, and rear), minimum dwelling unit area, maximum building height, and maximum lot coverage

Group homes policies. Provincially licensed and approved group homes are permitted in single detached dwellings in the R1, R2, R3 and Rural Zones, and are defined as a single housekeeping unit in a residential dwelling in which up to ten unrelated residents, excluding staff or the receiving family, live as a family under responsible supervision consistent with the requirements of its residents and which is licensed or approved under Provincial statute.

Boarding or rooming houses. Boarding houses (also known as rooming houses) are permitted within the R3 Zone. These are defined as a dwelling in which the proprietor resides and supplies for gain, more than three bedrooms for boarders and may include the provision of meals.

Accessory units and garden suites. As per Section 3.32, a maximum of one second dwelling unit per lot is permitted in a single detached or semi-detached dwelling or within an accessory structure, subject to specific provisions. These include, but are not limited to, minimum lot areas, maximum relative unit areas, a one-storey height limit (for coach houses), additional parking requirements, and that semi-detached dwellings must be freehold. The property owner must register the unit with the Town. Garden suites are permitted by site-specific temporary use by-laws in a Residential or Rural Zone, and only where the principle dwelling is a single or semi-detached dwelling (Section 3.14). No more than one accessory dwelling unit is permitted per lot as per Section 3.10. Note as per the recently passed Bill 23, zoning by-laws may not include provisions that have the effect of prohibiting up to three residential units per lot, or minimum unit sizes for those units. As such, it is understood that some of these provisions may be subject to change.

Town of Petawawa Zoning By-law (continued)

Mixed use developments. The Zoning By-law includes limited provisions related to mixed use development, primarily permissions for home occupations in any zone, day cares in private dwellings in the Residential and Rural Zones, home industries in the Rural Zone, accessory dwelling units in the Commercial or Commercial Tourism Zone or apartments in the Commercial Zone.

Other provisions that may impact housing, such as permissions for supportive or special needs housing, alternate parking standards or design guidelines for select housing options, or cash-in-lieu provisions for parking, parkland or other standards, were not identified in the Zoning By-law.

Town of Petawawa Community Improvement Plan (2021)

The Town of Petawawa's endorsed Community Improvement Plan, which was completed on October 4, 2021, is intended to facilitate and encourage economic development and urban improvement throughout the Town. It represents an opportunity for the area businesses, property owners, and landlords to obtain support to improve and revitalize their commercial spaces. The goals of the plan include:

1. Promote business development in Petawawa's commercial core anchored by Petawawa Boulevard (County Road 51).
2. Encourage development which contributes to defining a commercial core that is accessible, vibrant, and attractive.
3. Position Petawawa as the regional hub of the Ottawa Valley given its geographic location, workforce and abundance of nature.
4. Encourage development of vacant and/or underutilized land.
5. Support the revitalization and beautification of the community, existing businesses and future development.

6. Create a business climate that welcomes new entrepreneurs, companies, and social enterprises to locate in the Town

The Plan includes eleven (11) incentive programs. While the majority of programs are only eligible to existing or proposed commercial or industrial businesses, the following programs provide some support for residential or mixed-use development:

- Planning, Building Permit and Demolition Fee Grant Program. Development, redevelopment or major additions to mixed uses or commercial uses with dwelling units are eligible, among other projects.
- Brownfield Redevelopment Grant Program. Properties proposed for commercial, mixed-use, residential or institutional uses are eligible.
- Tax Increment Equivalent Grant Program. Eligible projects include the development or redevelopment of a mixed-use building, or major additions to a residential or mixed-use buildings, among others.



Glossary

Household and Population Terms

Children: Person who is aged 14 years or younger.

Youth: Person who is aged between 15 and 24 years.

Working Adult: Person who is aged between 25 and 44 years.

Older Adult: Person who is aged between 45 and 64 years.

Senior: Person who is aged 65 or older.

Small Household: Consists of households with one- or two people.

Large Household: Consists of any household with three or more people.

Immigrants: Are persons who are, or who have ever been, landed immigrants or permanent residents. This includes Canadian citizens by naturalization.

Labour force: Consists of persons who contribute or are available to contribute to the production of goods and services, including all persons 15 years or over and excludes institutional residents.

Low-income threshold: From Statistics Canada, is defined as the income below which a family is likely to spend 20 percentage points more of its income on food, shelter, and clothing than the average family.

Primary Household Maintainer: First person in the household identified as someone who pays the rent or the mortgage, or the taxes, or the electricity bill, and so on, for the dwelling. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer.

Household tenure refers to whether the household owns or rents their private dwelling.

Owner households are considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it.

Renter households are considered to rent their dwelling if no member of the household owns the dwelling.

Senior Households Households for which the primary household maintainer is aged 65 or older.

Specific Housing or Dwelling Types

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

Transitional Housing: Housing that 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 three years.

Supportive Living: This is housing that provides a physical environment that is specifically designed to be safe, secure, enabling and home-like, with support services such as social services, provision of meals, housekeeping and social and recreational activities, in order to maximize residents' independence, privacy and dignity.

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

Affordable Rental and Ownership Housing: Affordable housing is housing that can be owned or rented by a household with shelter costs (rent or mortgage, utilities, etc.) that are less than 30% of its gross income.

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

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

Single detached dwellings are not attached to any other dwelling or structure (except its own garage or shed).

Semi-detached dwellings are one of two dwellings attached side by side to each other, but not attached to any other dwelling or structure (except its own garage or shed).

Row houses are one of three or more dwellings joined side by side, but without any other dwellings either above or below.

Low-rise apartments are multi-unit apartment structures with fewer than five storeys.

High-rise apartments are multi-unit apartment structures with five or more storeys.

Housing Affordability Measures

Shelter-to-Income Ratio (STIR): A commonly accepted benchmark for measuring affordability in the Canadian context is where a household spends no more than 30% of its gross household income on housing costs. This is referred to as the shelter-cost-to-income ratio, or STIR, and is a key indicator of affordability.

A household facing **affordability issues** is a household spending 30% or more of their gross household income on shelter costs.

A household facing **deep affordability issues** is a household spending 50% or more of their gross household income on shelter costs.

Core Housing Need: A more complete measure for defining affordability as it assesses the adequacy, suitability, and affordability of housing. Core housing need refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability, or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds).

Dwelling Adequacy: Adequate housing is reported by their residents as not requiring any major repairs.

Dwelling Suitability: Suitable housing has enough bedrooms for the size and composition of resident households according to the National Occupancy Standard (NOS), conceived by the Canada Mortgage and Housing Corporation and provincial and territorial representatives.

Dwelling Condition

Regular maintenance needed includes dwellings where only regular maintenance, such as painting or furnace cleaning, is required.

Minor repairs needed includes dwellings needing only minor repairs such as dwellings with missing or loose floor tiles, bricks or shingles; or defective steps, railing or siding.

Major repairs needed includes dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring; and dwellings needing structural repairs to walls, floors or ceilings.

