

## What is Affordable and Special **Needs Housing?**

### Affordable Ownership Housing

Based on the provincial definition, affordable ownership housing in Markham is housing which is affordable to households earning less than about \$103,000 per year. In Markham, this represents about 46,000 households.

### **Affordable Rental Housing**

Based on the provincial definition, affordable rental housing in Markham is housing which is affordable to households earning less than about \$40,000 per year. In Markham, this represents about 15,000 households.

### Special Needs Housing

Based on the provincial definition, special needs housing is defined as housing that is used by people who have specific needs beyond economic needs including, but not limited to, needs such as mobility requirements or supports services needed for daily living.



Who needs Affordable and

The need for affordable housing impacts many of Markham's

esidents and workers, whether they are a first time home buyer, a student looking for affordable rent, a single parent needing to find adequate housing, a senior citizen on a fixed

For this reason it is difficult to generally characterize those in need of affordable housing, as many households may experience the need for affordable housing given their

**Special Needs Housing?** 

ncome, a recent immigrant looking for affordable accommodation, a person no longer able to work due to a disability or unforeseen circumstance, or simply those with

various circumstances and stages of life.

nodest incomes.



## **Next Steps**

This Strategy focuses on practical steps that can be taken together with our community partners to increase housing choices for Markham residents and workers.

The delivery of Affordable and Special Needs Housing Strategy must be co-ordinated with Marknam's new Official Plan, Community Sustainability Plan, Integrated Leisure Master Plan, Economic Competitiveness Strategy, and Transportation Strategic Plan. Partnerships and community support and participation in this Strategy will be key to its success. We welcome your comments and eedback on this draft Strategy.

### Get Involved—Send us your comments

For more information and to provide comments please contact:

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# A Draft Affordable and Special Needs **Housing Strategy for Markham**



## **Community Vision for improving housing choices in Markham**

At a stakeholder workshop in May 2010, Markham's housing partners collectively set a direction for housing in Markham by identifying a community vision statement for improving house choices in Markham.

"To support the social and economic vitality of Markham through the facilitation and provision of a range of housing options (by type, tenure and affordability) for Markham residents and workers throughout their lifetime in order to sustain a more complete community."



Markham.

While the current housing supply in Markham is meeting the demands of the majority of its residents, the needs of some residents are not adequately being met in the traditional market, especially for households of low or modest incomes and persons with special needs (i.e., persons with disabilities, seniors, etc.)

modate all Markham households across the range of incomes.

April, 2011

## Why build Affordable and Special **Needs Housing in Markham?**

Housing is vital to the creation of healthy and sustainable communities. It is critical that there are housing choices for residents and workers of all ages, income levels, abilities, cultures, and family types in the Town of

The Town of Markham currently has limited housing options for persons and families in crisis; many Markham workers are unable to find suitable housing within the Town; there are long waiting lists for subsidized housing; and approximately one third of all households are spending more than 30% of their income on housing.

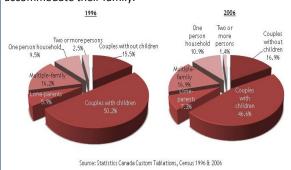
High land values and rising construction costs make it increasingly difficult to achieve housing options to accom-





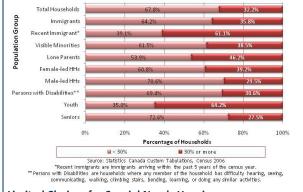
# What are the housing issues facing Markham?

Markham's Housing Stock requires further diversification The household composition is changing and diversifying and there is an increasing number of smaller households (one and two person), senior led households, immigrant households and lone parent households looking for more choices in housing types and tenures. At the same time, almost 70% of Markham households have children (including multiple households, lone-parent households, and couples with children) requiring housing choices of sufficient size to accommodate their family.



### More Affordable Housing Options Are Needed

Affordability remains an issue in both rental and ownership markets and there are several population groups, including lone parent families, recent immigrant households, single person households, youth led households, and the elderly, who are experiencing higher than average affordability challenges.



### Limited Choices for Special Needs Housing

There are a limited supportive housing choices available for residents requiring additional support and/or home design features that enable them to live independently, and there are no emergency housing options within the Town for residents who find themselves in crisis due to family break up, loss of employment, illness, eviction, etc.

## Markham's Strategy for Affordable and Special Needs Housing

Meeting the housing needs of all Markham residents and workers relies on the collaboration of many stakeholders including the Region of York, the Non-Profit Sector, the Private Sector as well as the people of Markham and senior levels of government. This Strategy is a coordinated effort with our partners to realize the following Affordable and Special Needs Housing goals for Markham:

- Ensure a diverse range of housing choices
- Increase the supply of affordable ownership and rental housing
  Increase affordable housing options for seniors, youth, new immigrants, and single person households
- Provide a range of affordable housing options for families
- Examine further emergency and supportive housing needs
- Increase the supply of accessible housing

Markham must rely, to a significant extent, on senior levels of government and community based sponsorship to fund affordable and special needs housing. It can play an effective role in creating opportunities for new units through financial incentives, advocacy and partnerships, education and policy initiatives. This strategy focuses on:

### **Policy Development**

- Provide definitions of Affordable and Special Needs housing in the Town's Official Plan
- Identify new housing targets in the Town's Official Plan and Community Sustainability Plan including targets for housing type, tenure and affordability, and monitor annual housing growth towards the targets by Unit :
  - <u>Type</u>: approximately 21% singles, 25% semis/townhouses, and 54% apartments for new housing units by 2031;
  - <u>Tenure</u>: 25% of new housing units to be rental and 75% of new housing units to be ownership by 2031; and
  - <u>Affordability</u>: 25% of new housing units across the Town be affordable to be low and moderate income households and 35% of new housing units in Markham Centre, the Langstaff Gateway and Key Development Areas to be affordable to low and moderate income households.
- Consider alternative development standards to support the development of Affordable Housing
- Develop rental housing demolition/conversion policies and guidelines
- Monitor changes to inclusionary zoning regulations
- Develop a Seniors' Plan to address the needs of an aging population
- Encourage a mix of family housing types in Urban Growth Centres and Key Development Areas, including appropriate ground related housing
- Review zoning provisions for Group Homes
- Develop a policy to encourage Accessibility Features in new housing

### **Financial Incentives**

- Consider deferral or conditional grants for Development Charges and reduced Parkland Dedication fees for qualifying affordable and special needs housing projects
- Consider lowering Development Charges for multi-residential dwellings suitable for families within Urban Growth Centres and Key Development Areas
- Continue to support projects that receive funding under senior government programs

### Advocacy

- Request senior levels of government to commit to sustainable Provincial and National housing strategies
- Request the Region of York to advocate for more coordinated and long-term funding for homelessness and special needs programs
- Request the Region of York to advocate for capital funding to assist landlords and developers to make rental units more accessible and barrier free

### **Develop Partnerships**

### **Region of York**

- Develop an annual report system to monitor the housing targets
- Support any new home ownership incentive programs
- Work with new Welcome Centres to ensure housing information is available and accessible
- Develop a feasibility study and action plan for the creation of family crisis beds in Markham
- Examine potential for a housing help centre or suitable alternative
- Adopt accessibility guidelines for affordable and special needs housing

### **Central Local Health Integrated Network**

- Ensure funding for seniors housing and support services is allocated to Markham
- Identify opportunities to increase the number of supportive housing units in Markham

### **Community Agencies**

- Support agencies in provision of emergency and special needs housing (i.e. in access to funding, bringing stakeholders together, etc.)
- Identify opportunities to support Habitat for Humanity initiatives in Markham

### **Region, Housing Providers and Private Sector**

- Identify lands suitable for affordable housing
- Work on the application of Section 37 Official Plan policies to secure affordable and special needs housing as community benefits
- Identify opportunities to locate new affordable and special needs housing in close proximity to transit and other amenities
- Encourage a range of affordable housing options

### **Education Campaign**

- Identify opportunities to incorporate a range of housing forms and designs
- Promote the development of alternative forms of affordable home ownership models such as rent-to-own, life lease, and home ownership cooperatives
- Increase awareness of economic and social advantages of affordable and special needs housing
- Work with the non-profit and private sector to explore feasible options in the development of affordable housing
- Increase awareness of issues related to homelessness
- Promote use and awareness of '211' information line
- Provide information on new and existing standards developed under the Accessibility for Ontarians with Disabilities Act (AODA)



## Markham's Housing Market not fully meeting housing needs

Markham's housing market is faced with a demand for a broader variety of housing types and sizes to meet the diverse range of needs of Markham's residents and workers. The housing supply consists of emergency and transitional housing, special needs housing, social housing (housing with subsidies), private rental housing and ownership housing.

By provincial definition, to be considered affordable, low and moderate income Markham households (in the lowest 60% of the income distribution) should not be exceeding 30 percent of their gross annual income on ownership or rental housing.

In general, the private sector provides market affordable housing to meet the majority of housing needs for Markham's moderate income households (between 30% and 60% of the income distribution). However, the provision of a full mix and range of housing is not always adequately met in the private market especially for lower income households (in the lowest 30% of income distribution) or households with special housing needs. As a result, the public and not-for-profit sectors play a key role in providing publicly financed social or assisted housing in response to the housing requirements of persons whose needs are not being met in the private market.

Given the fundamental need for affordable shelter options within the Town, and the relatively limited supply, the Town of Markham is aspiring to create greater opportunities for the development of Affordable and Special Needs housing within Markham.

