

## 12.

### **HOUSING POLICIES**

#### **INTRODUCTION**

*The City of London has concerns related to the availability, affordability and adequacy of housing that may not be fully satisfied by the designation and servicing of land for residential use. To a large extent, these are social rather than land use concerns and they are primarily addressed through the Municipal Housing Statement and the Affordable Housing Strategy for the City of London.*

(Amended by OPA 438 Dec. 17/09)

## 12.1.

### **HOUSING OBJECTIVES**

It is intended that the application of the policies of this Chapter of the Plan shall achieve the following objectives:

- i) Support the provision of a choice of dwelling types so that a broad range of housing requirements are satisfied.
- ii) In keeping with provincial policy on housing, provide opportunities for an adequate supply of housing to meet the economic, social, health and well-being requirement of all people..  
(Clause ii) amended by OPA No. 88 - OMB Order No. 2314 - approved 99/12/23)  
(Clause ii) amended by OPA 438 Dec. 17/09)
- iii) Promote the maintenance and rehabilitation of the existing housing stock.
- iv) Support the development, at appropriate locations, of residential facilities that meet the housing needs of persons requiring specialized care.
- v) Through the Housing Division, and other relevant Departments, the City shall promote Federal, Provincial and local opportunities for the provision of affordable and supportive housing.
- vi) The City shall encourage and support private, public and local partnerships in the provision of affordable and supportive housing.
- vii) Encourage all levels of government to consider offering appropriate surplus lands for affordable housing prior to any other uses.
- viii) The City shall work with other levels of government, other public and not-for-profit groups and agencies, and the private sector to provide housing for households and individuals who are below the level of Low- and Moderate-income Households as defined in this Plan.
- ix) In addition to opportunities for the development of affordable housing in new developments, residential intensification, including the conversion of non-residential structures, infill and

redevelopment, also contributes to the supply of affordable housing, and may assist the City in meeting its target for the provision of affordable housing.”

(Clauses v) to ix) added by OPA 438 Dec. 17/09)

**12.1.1.**

Affordable  
Ownership  
Housing

**DEFINITIONS**

- i) Affordable Ownership Housing will mean either one of the following:
  - (a) Housing for which the purchase price results in annual accommodation costs which do not exceed 30% of gross annual household income for Low- and Moderate-income Households; or
  - (b) Housing for which the purchase price is at least 10% below the average purchase price of a comparable resale unit in the City of London.

Affordable Rental  
Housing

- ii) Affordable Rental Housing will mean either one of the following:
  - (a) A unit for which the rent does not exceed 30% of gross annual household income for Low- and Moderate-income Households, or
  - (b) A unit for which the rent is at or below the average market rent of a unit in the City of London.

Low- and  
Moderate-income  
Households for  
Affordable  
Ownership  
Housing

- iii) In the case of Affordable Ownership Housing, Low- and Moderate-income Households will generally mean those households with incomes in the lowest 60% of the income distribution for the City of London.

Low- and  
Moderate-income  
Households (for  
Affordable Rental  
Housing

- iv) In the case of Affordable Rental Housing, Low- and Moderate-income Households will generally mean those households with incomes in the lowest 60% of the income distribution for either households for the City of London.

Section 12.1.1. added by OPA 438 Dec. 17/09)

**12.2.**

**HOUSING SUPPLY**

**12.2.1.  
Availability  
of Housing**

Council shall promote the provision of an adequate supply of housing to meet a wide range of needs according to location, cost, type, size, tenure, accessibility and design criteria.

Section 12.2.1. amended by OPA 438 Dec. 17/09)

Municipal Support

- i) The City shall support housing production through measures that will assist in the provision of an adequate supply of serviced residential land. Such measures may include, but are not limited to, the oversizing of hard services to provide for the future expansion of residential development, and the adoption of

procedures to reduce the processing time for residential development applications.

Housing Mix and Density

- ii) New communities will be planned to accommodate a mix of housing types and densities that will contribute to an efficient utilization of land and services. Housing mix and residential densities will be determined through the area planning process having regard for the location and physical characteristics of the planning area.

(Clause ii) added by OPA No. 88 - OMB Order No. 2314 - approved 99/12/23)

Housing Programs

- iii) The City may assist, where required by legislation, the federal and provincial governments in the administration of housing programs.

Affordable New Residential Development

- iv) In keeping with Provincial Policy Statements, the City will within its legislative powers support the provision of opportunities for affordable housing in residential development throughout all areas of the City. A target of 25% of housing to be affordable to Low- and Moderate-income households as defined in this Plan and the Provincial Policy Statement may be met through new residential development and residential intensification through the conversion of non-residential structures, infill and redevelopment.

(Clause iv) deleted and replaced by OPA 438 Dec. 17/09)

Residential Land Supply

- v) In keeping with provincial policy statements on housing, the City will, within its legislative powers, provide a minimum ten year supply of residential land by designating and planning for the provision of services for sufficient lands to accommodate a range of housing types, including land suitable for low, medium and high density development and provision for intensification and infill development in existing developed areas.

(Clause vi) amended by OPA No. 88 - OMB Order No. 2314 - approved 99/12/23)

(Clause v) deleted and v) renumbered and amended by OPA 438 Dec. 17/09)

Innovative Housing

- vi) Residential developments that offer innovative design features, construction techniques or tenure arrangements; which are consistent with the objectives of the Plan, and which broaden the range of housing alternatives available to City residents, shall be encouraged. Adaptive re-use will be encouraged as a means of protecting and restoring residential properties of cultural heritage value or interest, pursuant to the provisions in Chapter 13.

(Clause vi) renumbered by OPA 438 and amended by Ministry Mod. #24 Dec. 17/09)

Land Supply in Plan of Subdivision

- vii) In keeping with provincial policy statements on housing, the City will within its legislative powers endeavour to maintain an inventory of residential land in registered and draft approved plans of subdivision to meet expected needs over a three year period. It is recognized, however, that in some situations caused by land shortages, property ownership and development constraints, it may not always be possible to maintain a three year supply of residential land in registered and draft approved plans of subdivision.

(Clause vii) renumbered and amended by OPA 438 Dec. 17/09)

- Monitoring Guidelines
- viii) In keeping with provincial policy statements on housing, and as provided for in policy 19.2.2. of this Plan, the City has adopted guidelines for the processing and review of development applications which emphasize the timely consideration of such applications, while allowing for input from agencies and the public.  
(Clause viii) renumbered by OPA 438 Dec. 17/09)
- Affordable Housing Provision Ratio
- ix) Initiatives and proposals for creating new affordable rental housing should give priority to housing which proposes rents that are affordable to a mixture of Low- and Moderate-income Households. Fifty percent of the rental units should be available for low income households whose annual accommodation costs exceed 50% of gross household income. A higher proportion of Low-income rental units may be provided in smaller scale housing projects containing support services.  
(Clause ix) added by OPA 438 Dec. 17/09)
- Affordable Housing Target
- x) Council may periodically review the target as a means of monitoring and evaluating the policy. The City may establish a new target during the life of this Plan without an amendment to the Official Plan policy. This target will be reviewed in accordance with Section 12.2.4. of this Plan and at the time of any comprehensive Official Plan review.  
(Clause x) added by OPA 438 Dec. 17/09)
- Affordability Sub-Target
- xi) The City will, within its legislative powers and policies, pursue opportunities for no less than half of the affordable housing units created through new residential development, as required in policy 12.2.1. iv), to be affordable to the lowest 30<sup>th</sup> percentile of household incomes in the City of London in order to meet the broad housing needs of Londoners. Opportunities may be provided in new residential structures, infill and redevelopment, and may be done through partnerships with private and/or public sector housing providers.  
(Clause xi) added by Ministry Mod #26 Dec. 17/09)
- 12.2.2. Measures to Increase the Supply of Affordable Housing**
- Council shall, where a need for affordable housing has been identified in accordance with policy 12.2.4 i) of this plan, undertake all or some of the following:  
(Subsection 12.2.2 amended by OPA No. 88 - OMB Order No. 2314 - approved 99/12/23)  
(Section 12.2.2. amended by OPA 438 Dec. 17/09)
- 25% Requirement
- i) Require Secondary Plans and larger residential development proposals to include a 25% affordable housing component through a mix of housing types through the following methods:
- (a) Completed Area Studies may require 25% of the new housing units to be in forms other than single detached dwellings.
- (b) Larger residential development proposals, generally greater

than 5 hectares in size, located outside of an existing Area Study boundary, may require up to 30% of the new housing units to be in forms other than single detached dwellings.

(Clause i) amended by OPA No. 88 - OMB Order No. 2314 - approved 99/12/23  
(Clause i) amended by OPA 438 Dec. 17/09)

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| New Areas for Intensification             | ii)  | Designate further areas of the City for intensification and infill, subject to consideration of neighbourhood planning issues, adequate servicing, potential impacts and mitigating measures, and the policies of 3.2.3. of this Plan.<br>(Clause ii) amended by OPA 438 Dec. 17/09)                                                                                                   |
| Bonusing                                  | iii) | Provide density bonuses, where suitable, to proposals which have an affordable housing component above the 30% minimum.<br>(Clause iii) amended by OPA No. 88 - OMB Order No. 2314 - approved 99/12/23)                                                                                                                                                                                |
| Approval Processes                        | iv)  | Give a higher priority to reviewing proposals which provide an affordable housing component.                                                                                                                                                                                                                                                                                           |
| Assistance                                | v)   | Seek assistance from senior levels of government, where required, to assist in the delivery of affordable housing.                                                                                                                                                                                                                                                                     |
| Innovative Design and Servicing Standards | vi)  | Consider development proposals that use innovative design features and servicing standards as a means of improving land use efficiency and providing affordable housing.<br>(Clause vi) added by OPA No. 88 - OMB Order No. 2314 - approved 99/12/23)                                                                                                                                  |
| Surplus Municipal Lands                   | vii) | Surplus municipal lands shall be evaluated for their suitability for the development of affordable housing prior to their consideration for any other uses. Any amendments to the Official Plan and/or the Zoning By-law that are required to permit residential use of the lands will be subject to the policies of <i>Chapter 3 – Residential Land Use Designation</i> of this Plan. |

Any surplus municipal lands to be considered for affordable housing should meet the following criteria:

- (a) Lands are of an adequate size to support the use;
- (b) Lands are not isolated from existing residential areas and are located in proximity to public uses and infrastructure, including schools, parks, libraries and transit;
- (c) Lands provide an opportunity for a mix of housing types and do not concentrate affordable housing in a single area of the City.

(Clause vii) added by OPA 438 Dec. 17/09)

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| Surplus Provincial and Federal Lands | viii) | Council shall encourage the federal and provincial governments to consider any government owned, undeclared surplus land for affordable housing before any other use is considered. The consideration of any amendments to the Official Plan and/or the |
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Zoning By-law to permit the use of the surplus lands for residential purposes will be subject to the policies of *Chapter 3 – Residential Land Use Designation* of the Official Plan and the criteria listed under policy 12.2.2. vii) of this Plan.

(Clause viii) added by OPA 438 Dec. 17/09)

Affordability Sub-Target

- xi) The City will, within its legislative powers and policies, pursue opportunities for no less than half of the affordable housing units created through new residential development, as required in policy 12.2.1. iv), to be affordable to the lowest 30<sup>th</sup> percentile of household incomes in the City of London in order to meet the broad housing needs of Londoners. Opportunities may be provided in new residential structures, infill and redevelopment, and may be done through partnerships with private and/or public sector housing providers. (OPA 438 - Ministry Modification #26 – December 17/09)

**12.2.2.1.  
Accessory Dwelling Units**

Accessory dwelling units may be permitted in single detached and semi-detached dwellings subject to a Zoning By-law amendment and consistent with the policies of policy 3.2.3. of this Plan.

(Section 12.2.2.1. added by OPA 438 Dec. 17/09)

**12.2.3.  
Adequacy of Housing**

Council shall promote the maintenance of the City's housing stock at a standard sufficient to provide acceptable conditions of health, safety, and appearance.

Maintenance and Occupancy Standards

- i) The City shall continue to enforce a by-law on standards for the maintenance and occupancy of property within the municipality, according to the provisions of Section 19.10.

Rehabilitation Programs

- ii) The City may assist in the rehabilitation of low and moderate income housing by continuing its involvement in the delivery of federal and provincial housing rehabilitation programs.

Social Housing

- iii) Promote the retention and maintenance of the City's inventory of social housing stock comprised of non-profit, co-op, and public housing.

(Clause iii) added by OPA 438 Dec. 17/09)

Affordable Rental Units

- iv) Promote the retention of private rental units that are affordable to Low- and Moderate-income Households.

(Clause iv) added by OPA 438 Dec. 17/09)

**12.2.4.  
Monitoring**

The City, through a biennial Housing Monitoring Report, shall update and assess its residential land supply; evaluate housing conditions, the supply of affordable housing, development trends and densities; analyze other housing supply and demand factors; review the recommendations of the *Affordable Housing Strategy (2005)*; and assess the demand for Affordable Housing. Average annual housing requirements may be adopted subject to the policies of 12.2.2. i) of this Plan and housing starts may be monitored to identify potential shortfalls.

(Subsection 12.2.4 amended by OPA No. 88 - OMB Order No. 2314 - approved 99/12/23)

(Section 12.2.4. amended by OPA 438 Dec. 17/09)

Affordable

- i) The City will undertake, annually, and periodically as need arises,

Housing  
Monitoring

a housing affordability needs analysis and strategy for addressing deficient areas. This will include an assessment of the following:

- (a) Proportion of new ownership and rental houses, by housing form, which satisfies the definition of Affordable Ownership Housing and Affordable Rental Housing of this Plan.  
(Clause (a) amended by OPA 438 Dec. 17/09)
- (b) Proportion of resale housing forms which satisfies the definition of Affordable Ownership Housing of this Plan.  
(Clause (b) amended by OPA 438 Dec. 17/09)
- (c) Rental vacancy rates, and the anticipated trend in vacancy rates.
- (d) Vacant lands capable of providing affordable housing by housing form.
- (e) Infill and Intensification projects approved and refused by Council.
- (f) A review of neighbourhoods and current zoning to identify potential areas which can be pre-zoned to allow increased intensification.
- (g) Supply of available rooming and boarding units.
- (h) An analysis of land and building costs for new residential construction.
- (i) Potential surplus municipal lands to be evaluated for the suitability for the development of affordable housing as per the requirements of policy 12.2.2. vii) of this Plan.
- (j) Potential surplus Provincial and Federal government lands to be evaluated for the suitability for the development of affordable housing as per the requirements of policy 12.2.2. vii) of this Plan.
- (k) Wait list for subsidized housing.
- (l) Homelessness data.
- (m) Demolition and conversion statistics.

(Clauses (i) to (m) added by OPA 438 Dec. 17/09)

Housing Forms

- ii) The City will incorporate into its Municipal Housing Statement an overview of housing forms being constructed and a monitoring report on residential intensification projects and initiatives.

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| Land Supply                             | iii) The City will monitor on an ongoing basis, land supply and land requirements, as a means of assessing its land needs and the adequacy of its Official Plan and Zoning By-law for meeting land needs objectives.                                                                                                                                    |
| Monitoring Approvals                    | iv) The City will monitor the approval process to assess how targets and procedures for processing development applications are being met, and as the need arises will make revisions to these procedures.<br><small>(Clause iv) renumbered by OPA 438 Dec. 17/09)</small>                                                                              |
| Demolitions and Condominium Conversions | v) The City may establish policies to limit the demolition of residential units or the conversion of rental units to condominiums if it is demonstrated through the Housing Monitoring Report that there has been an adverse impact on the supply of affordable housing through these actions.<br><small>(Clause v) added by OA 438 Dec. 17/09)</small> |