

Chapter/Policy/Section	
12.	<u>HOUSING POLICIES</u>
	<p style="text-align: center;"><u>INTRODUCTION</u></p> <p><i>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 <u>and the Affordable Housing Strategy for the City of London.</u></i></p>
12.1.	<u>HOUSING OBJECTIVES</u>
	<p>ii) <u>In keeping with provincial policy on housing, provide opportunities for an adequate supply of affordable housing to meet the economic, social, health and well-being, requirements of all people.</u></p> <p>v) <u>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.</u></p> <p>vi) <u>The City shall encourage and support private, public and local partnerships in the provision of affordable and supportive housing.</u></p> <p>vii) <u>Encourage all levels of government to consider offering appropriate surplus lands for affordable housing prior to any other uses.</u></p> <p>viii) <u>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 Low- and Moderate-income Households as defined in this Plan.</u></p> <p>ix) <u>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.</u></p>
12.1.1.	<u>DEFINITIONS</u>
<u>Affordable Ownership Housing</u>	<p>i) <u>Affordable Ownership Housing will mean either one of the following:</u></p> <p>(a) <u>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</u></p> <p>(b) <u>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.</u></p>
<u>Affordable Rental Housing</u>	<p>ii) <u>Affordable Rental Housing will mean either one of the following:</u></p> <p>(a) <u>A unit for which the rent does not exceed 30% of gross annual household income for Low- and Moderate-income Households, or</u></p> <p>(b) <u>A unit for which the rent is at or below the average market rent of a unit in the City of London.</u></p>
<u>Low- and Moderate-income Households for Affordable Ownership Housing</u>	<p>iii) <u>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.</u></p>

<u>Low- and Moderate-income Households for Affordable Rental Housing</u>	iv) <u>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 renter households for the City of London.</u>
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, <u>accessibility</u> , and design criteria.
Affordable New Residential Development	iv) In keeping with Provincial Policy Statements on housing, the City will within its legislative powers support the provision of opportunities for affordable housing in residential development throughout 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. Opportunities will be provided for at least 30% of new residential development and residential intensification through conversion of non-residential structures, infill and redevelopment to be affordable to meet the housing needs of incomes up to the 60th percentile in the London Census Metropolitan Area.
Affordability Sub-Target	v) In keeping with provincial policy statements on housing, the City will, within its legislative powers, attempt to provide opportunities for no less than half of the affordable new housing units created through new residential development, as required in policy 12.2.1.iv), to be affordable to the lowest 30th percentile of household incomes in the London Census Metropolitan Area in order to meet the broad housing needs of Londoners.
Residential Land Supply	vi) v) In keeping with provincial policy statements on housing, the City will, within its legislative powers, provide a minimum ten year supply of <u>residential</u> 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.
Innovative Housing	vii) 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.
Land Supply in Plan of Subdivision	viii) vii) In keeping with provincial policy statements on housing, the City will within its legislative powers endeavour to maintain an inventory of <u>residential</u> 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 <u>residential</u> land in registered and draft approved plans of subdivision.
Monitoring Guidelines	ix) 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.
<u>Affordable Housing Provision Ratio</u>	ix) <u>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.</u>

<p><u>Municipal Affordable Housing Target</u></p>	<p>x) <u>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.</u></p>
<p>12.2.2. Measures to Increase the Supply of Affordable Housing</p>	<p>Council may <u>shall</u>, where a need for affordable housing has been identified in keeping with policy 12.2.1. iii) <u>in accordance with policy 12.2.4.i) of this Plan</u>, undertake all or some of the following:</p>
<p>30% <u>25%</u> Requirement</p>	<p>i) Require Area Studies and larger residential development proposals to include a 30%-25% <u>affordable housing component through a mix of housing types through the following methods:</u></p> <p>(a) <u>Completed Area Studies may require 25% of the new housing units to be in forms other than single detached dwellings.</u></p> <p>(b) <u>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.</u></p>
<p>New Areas for Intensification</p>	<p>ii) Designate further areas of the City for intensification and infill, subject to consideration of neighbourhood planning issues, adequate servicing, and <u>potential impacts and mitigating measures, and the policies of 3.2.3. of this Plan.</u></p>
<p><u>Surplus Municipal Lands</u></p>	<p>vii) <u>Surplus municipal land 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 Chapter 3 – Residential Land Use Designation of this Plan.</u></p> <p><u>Any surplus municipal lands to be considered for affordable housing should meet the following criteria:</u></p> <p>(a) <u>Lands are of an adequate size to support the use;</u></p> <p>(b) <u>Lands are not isolated from existing residential areas and are located in proximity to public uses and infrastructure, including schools, parks, libraries and transit;</u></p> <p>(c) <u>Lands provide an opportunity for a mix of housing types and do not concentrate affordable housing in a single area of the City.</u></p>
<p><u>Surplus Provincial and Federal Lands</u></p>	<p>viii) <u>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 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.</u></p>
<p>12.2.2.1. Accessory Dwelling Units</p>	<p><u>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.</u></p>
<p>12.2.3. Adequacy of Housing</p>	
<p>Social Housing</p>	<p>iii) <u>Promote the retention and maintenance of the City's inventory of social housing stock comprised of non-profit, co-op, and public</u></p>

		<u>housing.</u>
<u>Affordable Rental Units</u>	iv)	<u>Promote the retention of private rental units that are affordable to Low- and Moderate-income Households.</u>
12.2.4. Monitoring		The City, through an annual <u>through a biennial</u> Housing Monitoring Report, shall update and assess its residential land supply; evaluate housing conditions, the supply of affordable housing, development trends and densities; and analyze other housing supply and demand factors; <u>review the recommendations of the Affordable Housing Strategy (2005); and assess the demand for Affordable Housing.</u> Average annual housing requirements may be adopted <u>subject to the policies of 12.2.2.i) of this Plan</u> and housing starts may be monitored to identify potential shortfalls.
Affordable Housing Monitoring	i)	The City will undertake, annually, and periodically as need arises, 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 affordability criteria set out in policy 12.2.1.iii) <u>definition of Affordable Ownership Housing and Affordable Rental Housing</u> of this Plan.
	(b)	Proportion of resale housing forms which satisfies the affordability criteria of policy 12.2.1.iii) <u>definition of Affordable Ownership Housing</u> of this Plan.
	(i)	<u>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.</u>
	(j)	<u>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.viii) of this Plan.</u>
	(k)	<u>Wait list for subsidized housing.</u>
	(l)	<u>Homelessness data.</u>
	(m)	<u>Demolition and conversion statistics.</u>
<u>Demolitions and Condominium Conversions</u>	iv)	<u>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.</u>