

Report to Planning and Environment Committee

To: Chair and Members
Planning & Environment Committee
From: John M. Fleming
Managing Director, City Planning and City Planner
Subject: Affordable Housing Development: Planning Toolkit Update
Meeting on: June 17, 2019

Recommendation

That, on the recommendation of the Managing Director, Planning and City Planner, the following actions be taken with regard to the Affordable Housing Development Toolkit:

- a) That Staff **BE DIRECTED** to prepare and develop the new tools of the Affordable Housing Development Toolkit, as identified in this report;
- b) That this report **BE CIRCULATED** to stakeholders, agencies, and community groups including, but not limited to: London Development Institute; London Home Builders Association; Urban League; London Middlesex Community Housing; and Housing Development Corporation London.

IT BEING NOTED THAT the results of consultations regarding the Toolkit will also inform the development of the Affordable Housing Community Improvement Plan.

Executive Summary

- Recent legislative changes have provided municipalities with new tools that can be used to support the development of affordable housing. The Province has also recently undertaken public consultation regarding increasing housing supply in Ontario.
- The City currently has various tools, such as policies, incentives, and regulations, which can be used to support the development of housing and assist with the affordability of housing; however, these tools can be enhanced to better support the provision of affordable housing.
- In November 2018, Council directed that the City's existing planning tools, as well as consideration of potentially introducing new tools, be coordinated through an affordable housing development strategy to promote the development of affordable housing.
- Since November 2018, City Planning, the Homeless Prevention and Housing Division, the Housing Development Corporation London (HDC), and London Middlesex Community Housing (LMCH) have identified that the affordable housing development "toolkit" may be prepared to support the framework of the City's "Homeless Prevention and Housing Plan".
- The purpose of this report is to identify the tools of the "Toolkit" which can be used to stimulate the development of affordable housing and to identify the timelines for preparing various new policies, incentives, regulations, and programs of the affordable housing development "Toolkit".
- The tools of the toolkit are intended to be used by private developers, non-profit organizations, and public agencies developing affordable housing units.
- Bill 108, the "More Homes, More Choice Act, 2019", proposes changes to various Provincial Acts, including the *Planning Act* and the *Development Charges Act*. Bill 108 is currently progressing through the legislative approval process, but at

time of writing this report the Bill has not yet received royal assent. This proposed legislation could have an impact on the number and scope of tools being considered.

Analysis

1.0 Background

1.1 Background

Recently, a number of affordable housing initiatives have been introduced at various levels of government. These initiatives include Secondary Dwelling Units, new regulations to support Inclusionary Zoning, the recent City policy for the municipal evaluation and acquisition of closed school sites, approval of the new Official Plan (*The London Plan*), and changes to the Federal Government's National Housing Strategy (NHS) programs and requirements. At the same time, housing affordability in the London area has been impacted by increasing housing costs, low residential rental vacancy rates, and a high level of "core housing" need. In recognition of these affordability issues and recent initiatives, at the Council meeting of November 6, 2018, Council directed the following:

That Civic Administration **BE DIRECTED** to initiate an Affordable Housing Development Strategy to coordinate the various tools that support the development of affordable housing units; it being noted that the Strategy will also evaluate the potential opportunities, costs, and benefits of introducing additional tools to support the development of affordable housing.

Shortly after the Council direction was given, the Province of Ontario released a public and stakeholder consultation guide, seeking feedback on how to increase housing supply in Ontario. Feedback on the consultation guide was required by January 25, 2019. As part of the response to the Province, the City identified that housing affordability must be a key component in any new legislation or regulations proposed by the Province to increase the supply of housing. On May 2, 2019, the Province tabled Bill 108, the "More Homes, More Choice Act", which proposes changes to the *Planning Act*, *Development Charges Act*, and various other provincial legislation, all intended to increase housing supply in Ontario. This Bill has not yet received royal assent.

City Planning and the Homeless Prevention and Housing Division have also been working collaboratively with housing-related agencies, such as the LMCH and the HDC, to determine an approach to coordinating housing policy framework and implementation tools. Through these discussions, it is recognized that a coordinated approach to the entire range of housing options is required by the City in order to address housing affordability. The Affordable Housing Development Toolkit is intended to be a set of tools to support the broader framework of the "Homeless Prevention and Housing Plan" that can also be used by private market developers creating affordable units. The "Homeless Prevention and Housing Plan" is led by the City's Homeless Prevention and Housing division and is anticipated for completion in Q3 of 2019. The development of the tools of the "toolkit" will continue in parallel with the preparation of the Homeless Prevention and Housing Plan.

Implementing the Homeless Prevention and Housing Plan will be through tools and actions to be led by Homeless Prevention and Housing Services, Development Services, City Planning, as well as agencies such as the LMCH and HDC.

The Affordable Housing Development Toolkit is intended to be a consolidation of planning-related tools that could support the provision of affordable housing. While some of these tools currently exist, such as Secondary Dwelling Official Plan policies and Zoning By-law regulations, new Secondary Dwelling tools such as the preparation of a "how to" guide for homeowners to develop secondary dwelling units, or an incentive program to encourage the development of secondary dwelling units could be added to the "toolkit".

This report identifies existing tools, as well as the timing for preparing and developing new Planning and development-related tools of the Affordable Housing Development Toolkit.

1.2 London's Affordability Context: Core Need and Shelter Costs-to-Income

1.2.1 Affordable Housing

There are several ways to define "affordable housing". "Affordable Housing" is often defined in one of two ways:

- First, affordable housing is housing that costs less than 30% of the pre-tax income for low-to-moderate income households. This Canada Mortgage and Housing Corporation (CMHC) definition is also known as the "shelter cost to income ratio".
- Second, the term affordable housing is used to define housing that costs less than or equal to the "average market rent" or "average market price" of a city.

The definition of "affordable" for each tool will be based upon the objectives of that specific tool.

1.2.2 Core Housing Need

Affordability is one of three (3) tests of whether a household is meeting their housing needs. The three standards are: "adequacy", "affordability", and "suitability". A household is considered to be in "core housing need" if housing does not meet any one of the three standards of need, and the household would have to pay more than 30% of its pre-tax income to pay the median rent for alternative housing which would meet those three needs.

The standards of need are defined as follows:

- "**Adequate**" housing is housing not requiring any major repairs (as reported by the residents);
- "**Affordable**" housing is shelter costs that are less than 30% of the household's gross income (not including utilities or transportation); and
- "**Suitable**" housing has enough bedrooms for the size and make-up of the household.

1.2.3 Defining the Need in London

The 2016 Census found that 13.8% of all households in the city of London are in core housing need and that 23.8% of one person households are in core housing need. This reflects the percentage of population who, based on household income and local housing costs, could not move to find alternative housing that meets all three standards.

Recent trends in the London rental and ownership housing markets help demonstrate the city's housing need associated with affordable housing.

At a glance, the City of London's rental household market has the following characteristics:

- **39.9%** of all households in the city are within rental units (as of 2016 Census);
- Of these renter households, **46.4%** live in housing that costs more than 30% of their income;
- Costs for one bedroom apartments have risen **21.8%** since 2016, to an average of \$983 (CMHC's 2018 Rental Market Report); and

- For renter households, only bachelor apartments are affordable (27.2% of monthly income), noting this is the average for single-income and multi-income renter households. See Figure 1, below, for chart showing costs versus renter household incomes.

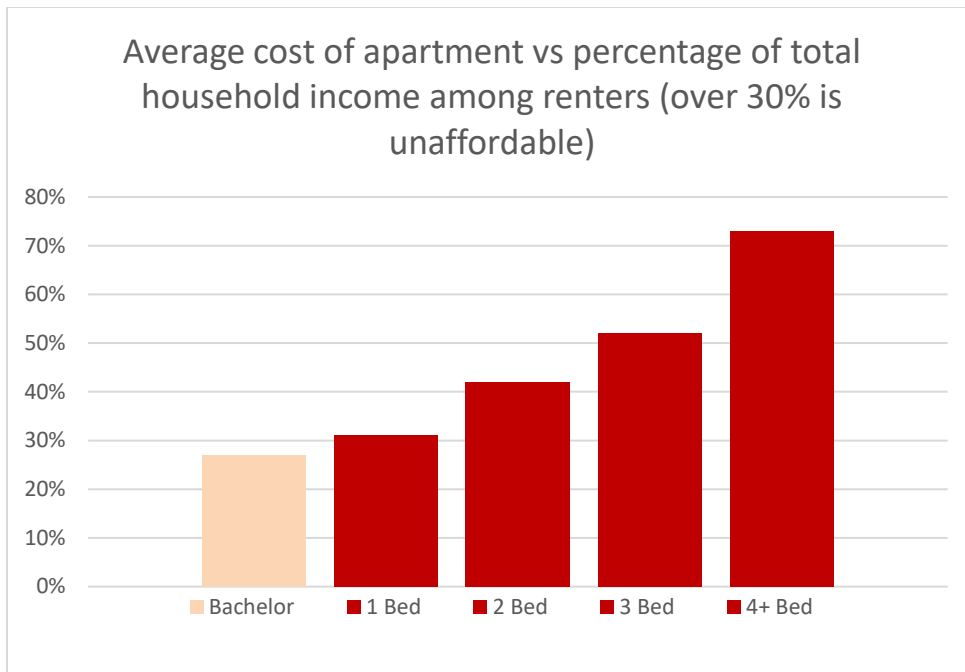


Figure 1: Rental Costs by Unit Type versus Renter Households Incomes

Compared to the rental market, ownership makes up a larger portion of the city housing market and has fewer households in unaffordable housing. At a glance, the City of London ownership market has the following characteristics:

- **60.1%** of households own their homes (as of 2016 Census);
- **14.8%** of these households spend more than 30% of their income on housing; and
- Since this data was collected in 2016, the average sale price has increased from the 2016 cost of \$291,701 to \$416,085 in March 2019 (**42.64%** increase).

Another housing market consideration is for single income households (both rental and owner households), where:

- Only Bachelor apartments are affordable to single income households (at an average of 29.8% of monthly income for households with a single income). See “Figure 2”, below, for average cost of apartment versus percentage of single income household’s income.

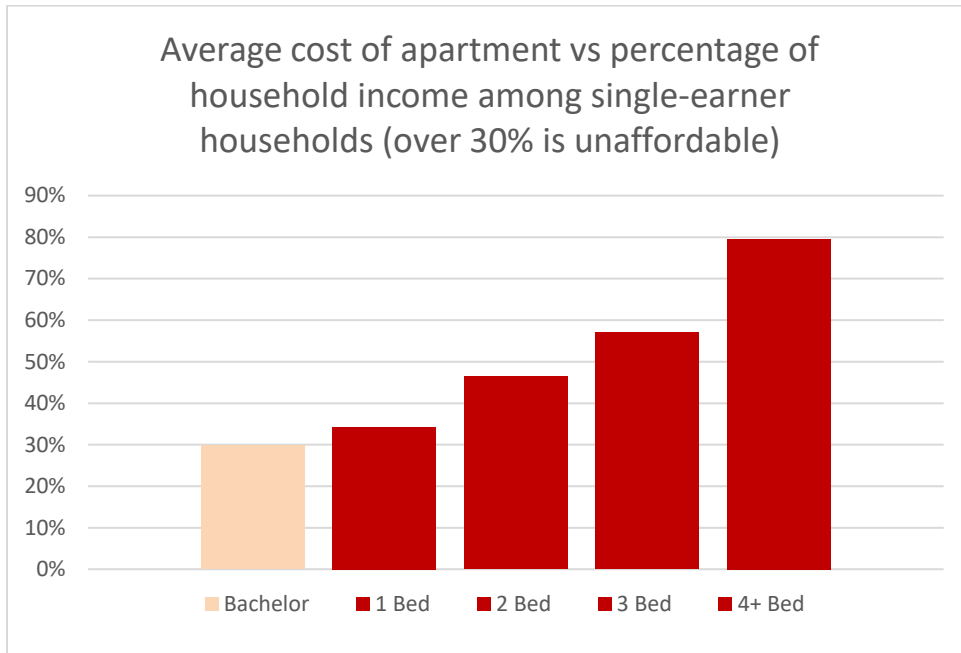


Figure 2: Average Cost of unit compared to single income household's income

Results of further market information will be brought forward to Council in coordination with the draft Community Improvement Plan for Affordable Housing. Different tools under the Toolkit, including various programs, incentives, and/or regulations may define terms differently in order to address various housing and demographic segments of the market.

2.0 Tools of the Affordable Housing Development Toolkit

2.1 Existing and On-going Tools and Activities

- a) Implement Closed Schools Strategy and Undertake Ongoing Surplus Site Evaluations
 - The Council policy for the evaluation and potential acquisition of surplus school sites was approved November 6, 2018. The policy identifies that there are three municipal needs that closed school properties may satisfy: sites for affordable housing; sites for community facilities; and/or sites for park land. In alignment with *The London Plan*, the evaluation process takes an “affordable housing first” approach.
 - Staff and partner agencies will continue to evaluate sites as the school boards undertake their accommodation reviews and declare sites surplus. Reports to Council will bring forward the results of the evaluations of individual surplus sites.
- b) Promote and Stimulate Development of Secondary Dwelling Units
 - The City passed Official Plan Amendment and Zoning By-law Amendments to permit Secondary Dwelling Units in July 2017. Secondary Dwelling Unit regulations do not stipulate the price of rent in the by-law; however, because of their smaller size and number of bedrooms, they are anticipated to be priced at an affordable rate.
 - The City may consider a program through a Community Improvement Plan for Affordable Housing to encourage homeowners to develop second units in eligible homes.

- The City may also consider further engagement and outreach to promote the opportunities available to homeowners to develop Secondary Dwelling Units.

c) Better Use Existing Community Improvement Plans to Incent Affordable Housing

- The City offers a number of Community Improvement Plans (CIPs) that include residential incentive programs which may encourage neighbourhood revitalization and regeneration through new unit construction.
- Existing CIPs are either geographically-based (e.g. Downtown, Old East Village, SoHo, and Hamilton Road), or criteria-based (e.g. Heritage and Brownfield).
- Incentive programs under the existing CIPs include Development Charges grants, Tax Increment Grants to defer the “lift” in taxes after development/redevelopment, and Upgrade to Building Code and Façade Improvement programs. These incentive programs are not specifically targeted or tied to an affordable price for the units.
- There is an opportunity for the current programs to be used to develop affordable units, however the units created are not currently required to be affordable to avail of these programs.

d) Integrate Affordable Housing into City-owned Land Sale Processes

- The City owns a number of properties, some which may provide the opportunity for regeneration and revitalization. The City may also develop partnerships with other governments and agencies (such as the Province, school boards or London Health Sciences Centre) whose surplus lands could provide regeneration and affordable housing opportunities.
- One such example is the “Old Victoria Hospital Lands” on South Street. These lands are a former hospital site, and the LHSC is transferring ownership to the City once the lands are cleared. Through a phased disposition process, these city-owned lands are to be sold as residential redevelopment opportunities, which can address multiple city-building objectives, including affordable housing and transit-oriented development that supports “inward and upward” growth.
- The City may consider specifically requiring the development of affordable housing as a component of development proposals submitted through upcoming RFP processes.

e) Ensure Adequate Supply of Permit Ready Land and Monitor Lot Supply

- A working group, including members of the local development industry, have been focused on defining and developing performance measures related to the permit-ready lot supply in London. Monitoring of lot supply includes the availability of new building lots, establishing consistent definitions, and developing actionable performance measures.
- The ongoing monitoring of land supply and permit ready lots will be used as a tool in support of the affordable housing development toolkit as it will assist in measuring the market housing supply.

2.2 Upcoming Work Plan Activities (New Tools)

a) Consider Affordable Housing Development Tools through ReThink Zoning Process (New Zoning By-law for the City)

- The Zoning By-law is the tool to implement the policies of a city's official plan. Now that the majority of the policies of *The London Plan* are in effect, the City is undertaking a comprehensive review and update of the Zoning By-law.
- The new Zoning By-law will implement the policy framework of *The London Plan*, including its policy directions regarding affordable housing and homelessness.
- As part of the preparation of the new Zoning By-law, the City will evaluate the potential for various zoning system options, including the Community Planning Permit System (CPPS), which is an alternative approval system that integrates Zoning with Site Plan and Minor Variance approvals, as a means of promoting the development of affordable housing.

b) Develop New Community Improvement Plan (CIP) for Affordable Housing

- The City's existing CIPs with residential components are generally geographically-based and residential units are not required to be tied to affordable prices or rents.
- In accordance with Section 28 of the *Planning Act*, Council can identify a community improvement project area under a CIP. The project area can be the entire municipality or an area within the municipality where improvement is considered to be required for environmental, social, or community economic development reasons. Affordable Housing is explicitly identified in the list of community improvements which may warrant a CIP under Section 28.
- CIPs allow for a range of strategic City and community-led actions, including but not limited to the provision of incentive programs in the identified "project areas". Program areas under an affordable housing CIP may consider grants or loans or other program incentives or regulations related to: Development Charges; Tax Increment Grants; multi-unit residential rental building development; City fees or cash-in-lieu requirements; second unit incentives; parking requirements; site or building design standards; or other programs.
- Programs recommended under the Affordable Housing CIP will be consistent with multi-year-budget considerations in coordination with the City's Finance Service Area (noting the 2020-2023 Strategic Plan has included a budget for such CIP programs).
- The public consultation process for the Affordable Housing Development Toolkit will provide direction and frame any new programs under the Affordable Housing CIP.
- In order to be eligible for Federal Canada Mortgage and Housing Corporation funding for affordable housing (termed "co-investment"), the City is required to be a financial partner and provide investment in affordable housing, such as programs offered through a CIP specifically targeted for affordable housing. An Affordable Housing CIP therefore allows the City to access affordable housing funding from other levels of government.

c) Clarify and Use Section 37 (Bonusing) Criteria to Stimulate Affordable Housing Development

- Council may authorize a Zoning By-law that increases height and density of development beyond what is otherwise permitted, if the increase is commensurate with the public benefit provided in return by the developer.
- The City is undertaking a municipal best practices review that will recommend how bonusing provisions may better reflect priorities of Council. The review will consider affordable housing targets and the value of the “uplift” of the bonus in relation to the development proposal.
- On May 2, 2019, the Provincial Government introduced Bill 108, the *More Homes, More Choice Act, 2019*. This Bill identifies changes to various pieces of legislation, including section 37 of the *Planning Act*, which is proposed to be changed to a “community benefits charge by-law”. Bill 108 identifies that through the community benefits charge by-law a municipality can accept community benefits as a fee (based on land value) or the landowner can provide all or a portion of the benefit as an in-kind contribution of the required facilities, services or matters. The City’s review will take into consideration any changes to section 37 or associated regulations that result from the final version of the *More Homes, More Choices Act 2019* (i.e. the royal assent version).

d) Leverage Secondary Plans (e.g. Masonville Transit Village and London Psychiatric Hospital) to Stimulate Affordable Housing Development Integrated into New Development

- *The London Plan* identifies four Transit Villages, which are intended to be exceptionally designed, high density, mixed-use urban neighbourhoods connected by rapid transit to the Downtown and to each other.
- Transit Villages are intended to support intense forms of mixed-use development. Transit Villages are located in existing built-up areas, but their locations have opportunities for significant infill, regeneration, and redevelopment to support transit.
- Secondary Plans such as the Masonville Transit Village Secondary Plan and the London Psychiatric Hospital Lands Secondary Plan are intended to provide a greater level of detail and more specific policy guidance in order to create a plan for the future development of a Transit Village. The Secondary Plans will also address issues of compatibility and transition to existing uses within the Transit Village and the surrounding neighbourhood. Affordable housing opportunities may be considered in the policies of the Secondary Plans.

e) Use Inclusionary Zoning to Require Affordable Housing Development

- Inclusionary Zoning is zoning regulations that would require private development proposals with residential units to include affordable units as part of those proposals, and require those units to be maintained as affordable over a period of time.
- Inclusionary Zoning regulations may include such matters as: the percentage of units “set aside” as affordable, the length of tenure as affordable, definitions of affordability, geographic locations of units, and target demographics and prices/rents at which units are to be set during the “affordability period”.
- A municipal assessment report of income and housing needs is also required as part of the regulations to develop an IZ by-law. The

assessment report is required to include both an income and housing “gap” analysis as well as a market impact/feasibility analysis determining the impacts of Inclusionary Zoning regulations on the market rate units.

- Under the draft of the *More Homes, More Choice Act, 2019*, the Province identified that Inclusionary Zoning may be permitted through official plan policies in areas identified as “protected major transit station areas” or in areas where the Minister of Municipal Affairs and Housing has ordered a community planning permit system be established. The City’s Inclusionary Zoning review will take into consideration any changes to the Provincial legislation or associated regulations that result from the final version of the *More Homes, More Choice Act 2019*.
- f) Establish Rental Housing Conversion Policy to Limit Conversion of Rental Housing to Condominium Housing
- An Official Plan Amendment or Council policy may be introduced to identify when the conversion of multi-unit residential rental buildings to condominium ownership may be considered by the City.
 - The potential for such a policy could be linked to the residential rental vacancy rate (e.g. a policy to limit such conversions if the rental vacancy rate is below an identified minimum threshold percentage).
- g) Initiate Official Plan and Zoning Amendments to Allow for Appropriate Intensification on Housing Regeneration Sites
- There may be unique sites throughout the city which present the opportunity for intensification or regeneration. Such regeneration sites may include properties such as former school sites, former Provincial properties, or properties of London Middlesex Community Housing.
 - A City-initiated review and amendments to *The London Plan* (official plan) and Zoning By-law may be undertaken to recognize the infill and urban regeneration potential of such sites across the city as well as identifying tenant-supportive uses that may be provided as part of the redevelopment of these sites.
 - Such amendments would recognize the potential for these sites to deliver on affordable housing objectives as well as other city-building objectives.
- h) Consider Affordable Housing through the Development Charges By-law 2023
- As part of the City’s background study and review for the 2023 Development Charges By-law, the City may consider the collection of Development Charges for the purposes of establishing an affordable housing reserve fund (e.g. for site acquisition and development of affordable units). Noting that these charges may no longer be permitted under Bill 108.
 - This review will be considered in coordination with the review of section 37 (bonusing/community benefits).
- i) Use New “Community Benefits Charge” to Stimulate Affordable Housing Development
- Under Bill 108, the Provincial Government is proposing that the “Bonus Zoning” section of the *Planning Act* (section 37) be replaced with a “Community Benefits Charge By-law”. The “Community Benefits Charge” by-law would replace bonusing and the City’s ability to collect certain

charges through Development Charges, including for services like libraries, district parks, or recreation centres.

- If the final version of the *More Homes, More Choice Act 2019* includes the changes from “Bonusing” and “soft services” collected through DCs to a new “Community Benefits Charge”, then a review will be undertaken by the City to consider how this new Community Benefit Charge can be used to stimulate the development of affordable housing. This review will be in coordination with the City’s review of Bonusing Criteria and its update to the Development Charges By-law.

3.0 Timeline for Preparation and Development of the Tools

3.1 Timeline of Affordable Housing Development Tools

As noted above, the City is taking a coordinated approach in the delivery and planning of homeless prevention and housing options. The Affordable Housing Development Toolkit is a set of tools to support the broader framework of the forthcoming Homeless Prevention and Housing Plan as well as providing opportunities for private developers to create affordable units. Below is a table with anticipated timing for the preparation and development of some key initiatives of the Affordable Housing Development Toolkit. Additional tools may also be identified through the public and stakeholder consultations.

		2019				2020			
		Planning Tools							
	Affordable Housing Development Toolkit (Pl.)	A		1	2	3	4		
	Affordable Housing Community Improvement Plan	B		1	2	3	4		
	Affordable Housing CIP Business Case	C		1					
	Section 37 (Bonusing) Criteria Review	D					1	2	3
	Inclusionary Zoning	E					1	2	3
	Masonville Transit Village Secondary Plan	F		1	2	3	4		
	Proactive Amendments for Regeneration Sites	G					1	2	3
A	Affordable Housing Development Toolkit	B	C	D	E	F	G		
	Affordable Housing Development Toolkit	Affordable Housing Community Improvement Plan	Affordable Housing CIP - Business Case	Section 37 (Bonusing) Criteria Review	Inclusionary Zoning	Masonville Transit Village Secondary Plan	Amendments for Regeneration Sites		
1	PEC Report - June	1 Launch and Consultation (coordinated with the Toolkit's consultation)	1 Prepare Business Case	1 launch and research	1 Financial Impact Analysis	1 launch and research	1 Launch and research		
2	Consultation	2 Draft CIP and report		2 Engagement	2 Consultation and Draft OPA/ZBA regulations	2 Research and Community Meetings	2 Engagement		
3	Housing Gap Analysis/Needs Study	3 Consultation on Draft		3 Draft OP policies	3 Final Report	3 Draft Secondary Plan Policies and Community Meeting	3 Draft OPA/ZBA policies/regulations		
4	Final Report	4 Final CIP		4 Final	4	4 Final Secondary Plan	4 Final OPA		

3.2 Opportunities to address the Affordable Housing Need

Private market developers, non-profit organizations, and public agencies developing affordable housing units will be able to avail of the various tools of the toolkit. The following table identifies high-level objectives and the potential opportunity for housing providers that are anticipated through each tool.

Strategy (Tool)	Objectives	Potential Housing Opportunity - Provider/Benefit
Closed Schools Strategy (and on-going site evaluations)	<ul style="list-style-type: none"> - Create affordable housing units (and potential parkland and neighbourhood facilities). - Create catalyst for neighbourhood regeneration and infill. 	<ul style="list-style-type: none"> - Affordable - Market - Assisted housing
Secondary Dwelling Units	<ul style="list-style-type: none"> - Create affordable rental units and assist with ownership affordability. - Create catalyst for neighbourhood regeneration and small-scale intensification. 	<ul style="list-style-type: none"> - Affordable (rental) - Market (homeowner and rental)
Existing CIPs with Residential Component	<ul style="list-style-type: none"> - Create housing units in Downtown, business main streets and central area neighbourhoods. 	<ul style="list-style-type: none"> - Affordable - Market - Assisted housing
City-owned Land Sales (Procurements)	<ul style="list-style-type: none"> - Create catalyst for neighbourhood regeneration and intensification. - Foster mixed, complete communities. - Provide opportunities to create units within established neighbourhoods. 	<ul style="list-style-type: none"> - Affordable - Market
ReThink Zoning	<ul style="list-style-type: none"> - Implement policy framework of The London Plan. - Provide opportunities for “Inward and upward” growth. - Provide urban regeneration and affordable housing opportunities. 	<ul style="list-style-type: none"> - Market - Affordable - Assisted housing - Homeowners
Community Improvement Plan for Affordable Housing	<ul style="list-style-type: none"> - Offer tools and incentive programs to encourage the development of affordable housing units (e.g. different tenures, forms of development, levels of affordability). 	<ul style="list-style-type: none"> - Homeowners - Market - Affordable - Assisted housing
Section 37 Bonusing Criteria	<ul style="list-style-type: none"> - Encourage creation of affordable housing by prioritizing affordable housing as a community benefit under the provisions of section 37 of the <i>Planning Act</i> (noting potential changes through Province’s Bill 108). 	<ul style="list-style-type: none"> - Affordable - Assisted housing
Secondary Plans	<ul style="list-style-type: none"> - Provide opportunity to create affordable housing units. 	<ul style="list-style-type: none"> - Affordable - Market

Strategy (Tool)	Objectives	Potential Housing Opportunity - Provider/Benefit
	<ul style="list-style-type: none"> - Create catalyst for urban regeneration. - Provide opportunities for transit-oriented development. - Create mixed-use, complete communities. 	<ul style="list-style-type: none"> - Assisted housing
Inclusionary Zoning	<ul style="list-style-type: none"> - Create mixed-income communities with a portion of housing required (“set aside”) as affordable units. 	<ul style="list-style-type: none"> - Affordable
Rental Housing Conversion Policy	<ul style="list-style-type: none"> - Preserve purpose-built rental housing stock. - Identify when rental housing may be converted to condominium ownership. 	<ul style="list-style-type: none"> - Market (rental) - Affordable (rental)
Official Plan and Zoning Amendments on Housing Regeneration Sites	<ul style="list-style-type: none"> - Create opportunities for affordable housing and market housing units. - Provide for neighbourhood regeneration, infill and intensification on sites presenting unique opportunity. - Address the needs of private market developers and agency partners (e.g. London Middlesex Community Housing). 	<ul style="list-style-type: none"> - Assisted housing - Affordable - Market
Development Charges By-law 2023	<ul style="list-style-type: none"> - Collect Development Charges for the purposes of establishing an affordable housing reserve fund. - Assist with site acquisition and development of affordable units by public agency. 	<ul style="list-style-type: none"> - Affordable
Community Benefits Charge	<ul style="list-style-type: none"> - Collect a “Community Benefits Charge” and review potential for this charge to fund affordable housing development. - Note: subject to Province enacting this Charge through Bill 108, the “<i>More Homes, More Choice Act, 2019</i>”. 	<ul style="list-style-type: none"> - Affordable - Assisted housing

Table 1: Potential Opportunities to address Different Segments of Need

4.0 Conclusion

The City’s interests in affordable housing cross many service areas. The City is currently undertaking an update to the Homeless Prevention and Housing Plan. This Plan will be the framework to guide the work of homeless prevention and housing over the next five years and will help London move towards the goal of housing stability for all individuals and families.

Through ongoing coordination, City Service Areas and housing Agencies will prepare and develop the various tools of the Affordable Housing Development Toolkit. The Affordable Housing Development Toolkit is intended to provide a number of tools that can be used to support the development of affordable housing units by both public and private developers of housing.

This Toolkit will support various city initiatives related to affordable housing, including the policy directions of The London Plan, Council's Strategic Plan, and the Homeless Prevention and Housing Plan.

Public engagement will be coordinated between the Affordable Housing Development Toolkit and the Community Improvement Plan for affordable housing. Subsequent reports will be brought to Council following the public consultations summarizing the nature of public input received through the process.

A Community Improvement Plan for Affordable Housing will be prepared to identify programs to support the provision of affordable housing. These tools will be available to private and public applicants to provide affordable housing units.

Any new programs offered under the Affordable Housing Community Improvement Plan will include a financial analysis and consideration of the multi-year budget, noting that Council's Strategic Plan 2020-2023 has identified a budget for incentive programs under the Affordable Housing CIP.

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Note: The opinions contained herein are offered by a person or persons qualified to provide expert opinion. Further detail with respect to qualifications can be obtained from Planning Services	

June 4, 2019
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Appendix A – Relevant Background

Additional Reports

- March 18, 2019 “Update on Response to Provincial Consultation on ‘Increasing Housing Supply in Ontario’”, Planning and Environment Committee.
- January 7, 2019 “Provincial Consultation on ‘Increasing Housing Supply in Ontario’”, Planning and Environment Committee.
- October 29, 2018 “Affordable Housing – Planning Tools to Support the Development of Affordable Housing”, File 18 AFF, Planning and Environment Committee.