

Your Home, Your Future:
Town of Wasaga Beach Housing Strategy



Prepared For: Town of Wasaga Beach

Submission Date: January, 2013

Project Team: Tim Welch Consulting Inc.
Lapointe Consulting
GSP Group Inc.



TABLE OF CONTENTS

1.0 INTRODUCTION	1
1.1 Background and Purpose.....	1
1.2 Policy Context.....	2
1.2.1 Provincial Direction	2
1.2.2 County and Local Official Plans.....	10
1.2.3 Other Relevant Legislation	11
2 HOUSING NEED AND DEMAND.....	14
2.1 Population and Household Trends	14
2.1.1 Population Growth.....	14
2.1.2 Household Growth.....	15
2.1.3 Household Size	16
2.1.4 Migration Trends	17
2.1.5 Age Distribution.....	17
2.1.6 Household Type.....	19
2.2 PROPORTION OF HOUSEHOLDS WHO OWN AND RENT.....	20
2.3 EMPLOYMENT TRENDS	21
2.3.1 Employed Labour Force	21
3 HOUSING STOCK	25
3.1 Distribution of Dwelling Types in Wasaga Beach.....	25
3.2 Most Housing in Wasaga Beach is Owned	26
3.3 Housing Condition	27
3.4 Seasonal Dwellings and Tourist Accommodations.....	30
3.5 Social Housing and Special Needs Housing	32
4 POPULATION PROJECTIONS AND FUTURE HOUSING SUPPLY	33
4.1 Projected Population in Wasaga Beach.....	33
4.2 Projected Population Growth in Simcoe County, Barrie and Orillia	34
4.3 Projected Growth in Housholds in Wasaga Beach.....	34
4.4 Future Housing Supply.....	35
5 HOUSEHOLD INCOME AND HOUSING AFFORDABILITY	40
5.1 Median Household Income	40
5.2 Household Income Distribution	42
5.3 Incidence of Housing Affordability Problems	42
5.3.1 Tenant Households with Affordability Problems	42
5.4 House Prices in Wasaga Beach	44
5.4.1 Average Resale Prices.....	44
5.5 Rental Housing Costs	46
5.5.1 Changes in Rents in Two-Bedroom Apartments	46
5.5.2 2012 Rents in Wasaga Beach.....	47
5.5.3 Rents Affordable to Households with Different Income Sources	48
5.6 Affordability Analysis Based on Provincial Policy	48
5.6.1 Definition of Affordable Housing in the Provincial Policy Statement (2005)	48
5.6.2 Defining Affordable Rental Housing.....	49
5.6.3 Affordable Ownership Housing.....	51
5.6.4 Affordability of Existing Housing	53

5.6.5	Cost of New Housing.....	53
6.0	HOUSING STRATEGY RECOMMENDATIONS.....	69
6.1	Population Growth, Wasaga Beach, 1991-2011.....	69
6.2	Need for More Rental Housing.....	79
6.3	The Need for Affordable Rental Housing for low and Moderate Income Households .	80
6.4	Housing Alternatives for Seniors	82
6.5	Ownership Housing Costs Outstripping Incomes	88
6.6	Seasonal Commercial Properties	89
6.7	Accessory Dwelling Units	91
6.8	Special Needs Housing	97
6.9	Residential Intensification and Greenfield Density Targets	97
6.10	Setting Affordable Housing Targets	99
6.11	Monitoring the Housing Strategy	99

LIST OF CHARTS

Chart 1: Population Growth, Wasaga Beach, 1991-2011	14
Chart 2: Household Growth, Wasaga Beach, 1991-2011	15
Chart 3: Average Household Size in Wasaga Beach, Clearview, Collingwood, Simcoe County CD and Ontario, 2011	16
Chart 4: 2011 Age Distribution, Simcoe County CD and Wasaga Beach.....	17
Chart 5: Median Age, 2011, Simcoe County CD, Wasaga Beach and Other Municipalities in Simcoe County	18
Chart 6: Ownership and Rental Propensities: Wasaga Beach, 2006	20
Chart 7: Ownership and Rental Propensities: Collingwood, 2006	20
Chart 8: Labour Force Participation Rates by Age Group, Wasaga Beach, 2006	23
Chart 9: Housing Stock in Wasaga Beach, 2011	25
Chart 10: Past and Projected Population, Wasaga Beach, 2011	33
Chart 11: 2006 Median Household Income: Simcoe County CD, Wasaga Beach, Collingwood and Clearview	40
Chart 12: 2006 Median Household Income for Single Persons: Simcoe County CD, Wasaga Beach, Collingwood and Clearview.....	40
Chart 13: Median Household Income for One Families, Simcoe, Wasaga Beach, Collingwood, Wasaga Beach, Collingwood and Clearview.....	41
Chart 14: Median Household Income, Owners and Tenants, Wasaga Beach and Simcoe Census Division, 2005	41
Chart 15: Percent of Households Paying 30% + on Shelter Costs in Wasaga Beach, 2005.....	43
Chart 16: Five-Year Residential Mortgage Rates, December 1959-2011	46
Chart 17: Rental Rates in Wasaga Beach, 2011 and 2012.....	47

LIST OF TABLES

Table 1: Population Growth, Wasaga Beach and Simcoe County Census Division	15
Table 2: Household Size, 1991-2011: Wasaga Beach, Clearview, Simcoe County CD And Ontario	16
Table 3: Household Size by Dwelling Type, Wasaga Beach, 2011	17
Table 4: Age Distribution, Simcoe County CD and Wasaga Beach, 2011.....	18
Table 5: Household Type, Simcoe County CD, Wasaga Beach and Collingwood, 2011	19
Table 6: Employed Labour Force by Industrial Sector, Wasaga Beach, 2006	22
Table 7: Detailed Breakdown by Industrial Classification of Employed Work Force in Wasaga Beach, 2006.....	22
Table 8: Place of Work of the Resident Labour force, Wasaga Beach, 2006.....	24
Table 9: Housing Stock Composition, Wasaga Beach, Collingwood, Clearview and Simcoe County Census Division, 2011	26
Table 10: Owned and Rented Units, Wasaga Beach, Collingwood, Clearview and Simcoe County Census Division, 2006	26
Table 11: Tenure of Housing Stock by Dwelling Type, Wasaga Beach, 2006	27
Table 12: Condition of Housing in Owned, Rented and All Units in Wasaga Beach, 2006	28
Table 13: Housing Condition in Owned, Rented and All Units, Collingwood, 2006	29
Table 14: Population Growth, Simcoe County Census Division, 2011-2031	34
Table 15: Vacant Residential Lot/Unit Inventory.....	37
Table 16: Distribution of Household Income for Owners and Tenants, Wasaga Beach, 2005.....	42
Table 17: Percent of Income Spent on Housing Costs for Owners and Renters, Wasaga Beach and County of Simcoe CD, 2006	44
Table 18: Cost of Average Priced Home in Wasaga Beach, 2005-2012	45
Table 19: Rent for a Two-Bedroom Apartment, Wasaga Beach, 2005-2012.....	47
Table 20: Incomes and Affordable Rents	48
Table 21: Estimated 2011 Tenant Household Incomes by Income Decile, Wasaga Beach and Simcoe County CD (including Barrie) and Affordable Rents ..	50
Table 22: Affordability of Rents in Wasaga Beach at Different Income Levels Based on Regional Housing Market, 2011	50
Table 23: Average Rents by Bedroom Count, Simcoe County CD, 2011.....	51
Table 24: Affordable Ownership Housing, Simcoe County Census Division, 2011.....	52
Table 25: Affordable Ownership Housing, Wasaga Beach, 2011	52
Table 26: Existing and Future Housing Units by Dwelling Type	55
Table 27: Official Plan & Zoning By-law Summary of Residential Polices & Zones	57

LIST OF MAPS

Map 1: Official Plan Designations – Residential.....	13
Map 2: Residential Inventory, Wasaga Beach.....	38
Map 3: Potential Residential Intensification Areas & Greenfield Medium/High Density Areas	62

EXECUTIVE SUMMARY

INTRODUCTION

The Town of Wasaga Beach, originally a resort community developed around a pristine beach, is a relatively new municipality that has experienced rapid growth by attracting many retirees as well as families looking for housing that is more affordable as well as a high quality of life.

The Town has retained Tim Welch Consulting Inc. in association with the GSP Group and Lapointe Consulting to work with the Town and key stakeholders including residents to identify key housing issues and the full range of housing needs in the Town and to develop a housing strategy to address these needs and issues.

The consultants have worked with a Housing Strategy Working Group and Steering Committee which has included representatives from Council (Mayor Cal Patterson and Councillor Stan Wells), the CAO, the Treasurer, staff from the Planning and Development Department, Fire Department, the Building Department, the Municipal Licensing and Enforcement Department, representatives of the South Georgian Bay Resource Centre, and the Social Housing Division of the County of Simcoe. Consultations have been conducted with the public through key informant interviews, two community workshops and two stakeholder workshops.

PLANNING CONTEXT

The Town of Wasaga Beach lies in the outer area of the Greater Golden Horseshoe (GGH) and is subject to the *Provincial Growth Plan for the Greater Golden Horseshoe, 2012* that has been recently amended. The Growth Plan directs growth within the GGH and requires municipalities to build more compact communities and to support and set targets for residential intensification, greenfield density, and affordable housing. A recent provincial amendment to the Planning Act requires municipalities to permit second units (also known as “accessory apartments”) in most residential dwelling unit types throughout the municipality, subject to certain conditions. The Ontario Provincial Policy Statement (PPS, 2005) also requires municipalities to provide for efficient land use and a full range of housing types and densities to meet the full range of housing needs including affordable housing and special needs housing. In addition to the provincial legislation, plans and policies, there is the County of Simcoe *Official Plan* which establishes County-wide objectives and policies for housing, and the 2012 draft *County Official Plan* also identifies the applicable residential intensification and greenfield density targets by local municipality. Locally, the *Town of Wasaga Beach Official Plan* and Zoning By-law set out

the applicable policies, land use designations and regulations for housing development within the municipality.

KEY FINDINGS

Population and Household Growth

- The Town of Wasaga Beach has exhibited strong population growth over the past twenty years growing from 6,457 persons in 1991 to 17,537 persons in 2011 (a 172% increase) - more than three times the growth rate in the Simcoe County Census Division (which includes the County of Simcoe and the separated Cities of Barrie and Orillia). The Town accounts for 3.9% of the population in the Simcoe County CD. In addition, Wasaga Beach also has a significant seasonal population of about 16,000 persons in addition to permanent residents.
- In 2011, there were 7,570 permanent (excluding recreational) households in Wasaga Beach accounting for 4.5% of all households in the Simcoe County Census Division. The average household size in Wasaga Beach in 2011 was 2.3 persons per household (pph) – well below that of Simcoe County as a whole which was 2.6 persons per household.
- Under the Provincial Growth Plan for the GGH, Wasaga Beach is expected to grow from 17,500 persons in 2011 to 27,500 persons in 2031 representing an increase of 10,000 persons or roughly 4,500 households over twenty years.
- The population in Wasaga Beach is significantly older than in the Simcoe County Census Division as a whole. In 2011, 29.1% of the population in Wasaga Beach was 65 years or older and almost half (46.6%) was 55 years or older (compared to the Simcoe County Census Division where 15.7% was 65 years or older and 28.7% were 55 years and older).

Housing Trends

- Almost all of Wasaga Beach's housing stock consists of single detached dwellings (88.3%) compared to 74.9% in the Simcoe County Census Division as a whole (and 58.7% in nearby Collingwood). A little over two percent (2.1%) are semi detached and 3.6% are row houses. Approximately 4% (3.6%) of dwelling units are apartments in low-rise apartment buildings (i.e., buildings with fewer than 5 stories) and 1.0% are duplexes. There are no high rise apartment buildings (5 stories or more). Mobile homes account for 1.2% of existing housing.
- Proposed housing developments reflect a greater diversity of unit types than found within the existing housing stock. There are 7,330 proposed new dwellings in various planning stages, of which 45% are single detached, 2.9% are semi-detached, 20% are townhouses, 18% are apartments and 14% are other forms of housing or unspecified unit types.

- Based on the most recent census data (2006), the majority of housing (90.0%) in Wasaga Beach is owned. Only 625 dwelling units (10.0%) of the housing stock in Wasaga Beach was rented in 2006 – well below the proportion of rental units in Collingwood (28.0%).
- There is only one County of Simcoe owned social housing apartment building located in Wasaga Beach – a two story building with 41 rent-geared-to-income one bedroom apartments for both seniors and non-senior singles and couples. There are no social housing buildings for families with children in Wasaga Beach.
- The permanent housing stock in Wasaga Beach is generally in good condition though about 10% of the rental housing units needs major repair.
- Many commercial recreational properties are being used for long-term rental housing (388 units in 277 different properties). Some units may be rented year round; other units rented during the off-peak season. . The Town has established a Tourist Accommodation Committee to deal with this issue.
- Forecast demand for new housing units is 4,950 housing units to accommodate the projected population growth and declining household size. The total inventory of available residential lots/units in existing subdivisions and in registered plans, draft approved lots/units and proposed plans for new housing development appears to be sufficient to meet this demand.
- Approximately 20% of proposed housing is located within the built boundary, which coincides with the minimum intensification target of 20% for Wasaga Beach as per the provincial Growth Plan.

Household Income and Housing Affordability.

- In 2006, the median household income in Wasaga Beach was \$54,181 – \$8,150 below that of the Simcoe County Census District as a whole (\$62,328) – or about 13.1% lower. The median owner household income in Wasaga Beach in 2005 was \$57,009 about 1.7 times the median tenant income of \$32,982.
- According to a survey conducted by the Southern Georgian Bay Housing Resource Centre, 2012 monthly rents in Wasaga Beach are: \$495/month for a room, \$488 (utilities included) for a bachelor unit; \$795 (utilities included) for a one bedroom apartment and \$923 (25% do not include utilities) for a two-bedroom apartment.
- As a result of lower incomes among tenants and relatively high rents, a high proportion of tenants in Wasaga Beach have an affordability problem. Based on the 2006 census, approximately (50.8%) of the 620 tenants in Wasaga Beach were paying 30% or more of

their income on housing while close to a fifth (17.7%) were paying 50% or more of their income on housing.

- There has been a steady increase in house prices between 2005 and 2012 in Wasaga Beach with the average house price increasing from \$214,000 in 2005 to \$272,500 in 2012. Thus, the average price of homes sold in Wasaga Beach have increased 27% between 2005 and 2012 – almost twice the increase in the cost of living during this time of 14.3% and an increase in the average wage of 15.3%.

HOUSING ISSUES AND GAPS

Major housing issues identified in this study include:

A greater diversity in the housing mix is needed- to respond to the needs of younger families, single persons, older persons and those who need affordable housing and housing that meets physical and other limitations of seniors and other individuals. The increasing diversity should, however, reflect the desires held by many Wasaga Beach residents to remain a predominately lower density community and effectively see the creation of medium and higher density developments at select and appropriate locations in the Town such as at sites adjacent to commercial nodes.

More rental housing is needed - to meet the needs of the older population for housing alternatives in an accessible house form (e.g., low-rise apartments with an elevator), and to meet the affordability needs of some seniors, young singles and low and moderate income singles and families. Both affordable and market rent units are required.

More affordable ownership housing options are needed – more affordable housing options are needed for seniors on fixed incomes and young families with children. There is a need for more ownership housing affordable to those at the 30th and 40th income percentile which could be achieved with condominium apartment type units as well as other medium density house forms.

More housing options for seniors are needed –to meet the needs of the growing seniors' population. Some of these badly needed options include: market housing in mid-rise elevated apartments close to services and transportation, affordable and accessible seniors apartments, retirement homes for low and moderate income seniors, seniors supportive housing, Abbeyfield housing, life lease housing and continuum of care developments where seniors can move to high levels of support services as they need them.

Second Units – current planning legislation requires municipalities to permit second units in certain types of dwellings. Permitting second units may also assist in addressing housing

affordability for existing homeowners as well as increasing affordable rental opportunities within the existing housing stock.

Tourist Accommodation used as Rental Housing – The Town estimates that there are 36 Tourist Accommodation Conversion Properties with over 500 units that are rented out either on a permanent or off-season basis. Concerns have been raised regarding the illegal use, from a zoning perspective, of using tourist accommodations for rental housing and the lack of municipal oversight and legal framework for such rental uses. The Town has been very proactive in dealing with this issue and there is consensus that the units should meet basic health and safety standards and that the Town should continue its pro-active approach.

Special Needs Housing – There is a lack of special needs housing and some residents such as persons who are developmentally delayed and, in need of accessible accommodation with supports, or in need of mental health supports, have to leave Wasaga Beach to find special needs accommodation. Provincial policies require municipalities to include provisions for special needs housing in Official Plans and zoning by-laws. In addition the Ontario Human Rights commission has taken the provision that site separation distance by-laws are discriminatory.

The 32 recommendations below (a full set of the recommendations appears in Section 6 of the report) provides a Housing Strategy to help meet the full range of housing needs in the Town of Wasaga Beach. The focus is on recommendations which can be considered and implemented locally. It is recognized that the County of Simcoe is currently developing a ten year Housing and Homelessness plan which will be in place by early 2014. It is also recognized that the County has the major municipal government jurisdiction in housing and homelessness support programs and that the Town's housing strategy is intended to be compliment the County's role.

It is also recognized that to help meet the affordable housing needs of lower income residents of Wasaga Beach, there needs to be an ongoing commitment by Federal and Provincial governments to invest significant financial resources in the creation and maintenance of affordable housing.

RECOMMENDATIONS

1. NEED FOR GREATER DIVERSITY IN THE HOUSING STOCK

To respond to the housing needs of a range of current and future Wasaga Beach residents, the Town needs greater diversity in its housing stock:

Recommendation #1 – Amendments to the Town Official Plan and the application of other tools under the Planning Act should be considered to:

- Strengthen the objectives identified in Section 5.1 of the Official Plan for the Residential designation to ensure the provision of a range and mix of housing types, styles and densities to accommodate the diverse economic and social needs of current and future residents;
- Harmonize the policies and criteria applicable to low, medium and high density residential development;
 - Designate locations where high density housing forms are permitted without an amendment to the Official Plan through the identification of intensification/redevelopment areas and mixed use nodes/corridors, including consideration to a residential density plan to geographically define these areas.
 - Implement the current provisions of the *Planning Act* which allow for alternatives to and alternative forms of parkland dedication, recognizing that medium and high density development in intensification areas may not have land available for dedication as parkland and/or the cash-in-lieu payments may adversely affect the economic viability of such intensification projects.
- Establish housing targets, including consideration of a target for housing mix applicable to development in greenfield areas (Low Density 55%, Medium Density 25%, High Density 20%) and/or municipal-wide and/or targets for housing mix at the 2031 planning horizon or build-out condition (Low Density 75%, Medium Density 15%, High Density 10%);
- Provide a framework for annual monitoring and reporting of housing mix including review of building permit data and development activity and residential inventory
- Consider the use of bonusing to allow for height and density increases in return for the provision of *affordable* housing (set out in Section 5.6.2 of this report) as defined by the

Provincial Policy Statement or for the provision of other housing as a need is defined by the Town;

- Consider the designation or expansion of Community Improvement Plan areas where incentives can be offered in order to achieve a public policy goal such as the creation of affordable housing (set out in section 5.6.2 of this report).

Recommendation #2 - An amendment to the Town's Zoning By-law should be considered to:

- Add to existing residential zones and/or create new zones and definitions for triplex, fourplex and other multi-unit dwelling types and establish related zoning regulations;
- Consider a broader application of R2, R3 and R4 zones and the creation of new zones that provide for a greater diversity of lot sizes and frontages, unit types, yards/setbacks, building heights and other standards.

Recommendation #3 – Consider prioritizing infrastructure investments that relate to developments which include a mix of dwelling types and contribute to meeting defined housing needs (eg. special needs, affordable housing, intensification, etc.) and promote a greater mix of dwelling types and densities:

- Give priority to infrastructure investments that relate to developments that include a mix of dwelling types and contribute to meeting defined housing needs (eg. special needs, affordable housing, intensification, etc).

2. NEED FOR MORE RENTAL HOUSING

With only 165 purpose built rental housing units in Wasaga Beach, there is a need for rental housing for seniors and younger adults who chose to rent as well as for low and moderate income household who cannot afford a home.

Recommendation #4 – The Town of Wasaga Beach bring in a new multi-residential tax class with a rate equal to the residential rate with the goal of encouraging new rental property to be built to serve a variety of income levels.

Recommendation #5 – Given that there are no significant operators of rental apartment buildings in Wasaga Beach, it is also recommended that the Town work with potential local builder/developers to encourage them to build and operate rental housing and the Town should also liaise with rental housing developers and rental housing property managers in nearby

municipalities to encourage them to consider establishing rental operations in Wasaga Beach.

3. THE NEED FOR AFFORDABLE RENTAL HOUSING FOR LOW AND MODERATE INCOME HOUSEHOLDS

Given the high level of affordability problems among tenants in Wasaga Beach, the high costs of renting and the small stock of social housing in Wasaga Beach, there is a need for more rental housing for low and moderate income households.

Recommendation #6 – The Town of Wasaga Beach, in co-operation with the County of Simcoe, strongly encourages the Federal and Provincial governments to continue to fund affordable housing initiatives which will provide both capital funding to support the creation of new affordable rental housing as well as funding for rent supplements which can make some of the existing rental housing stock more affordable to tenants.

Recommendation #7 – The Town should provide incentives for new affordable rental housing (housing which contractually – by registering any financial incentives on title to the property as an enforcement tool - would remain affordable for at least a fifteen year period) which would include:

- Providing offsetting grants equal to the amount of the Town’s development charges (currently \$9,800 for an apartment and \$11,589 for a rowhouse).
- Waiving re-zoning and site plan application fees as well as building permit and service fees as well as parkland levies.
- In designated Community Improvement Plan areas and high density nodes, the Town should provide tax increment financing (the property tax payable does not increase to what it otherwise would have been with the increased new housing development) for at least the first 10 years of the operations of the new affordable housing.

Recommendation #8 – The Town should fast track the approvals of development proposals which include at least a minimum level (e.g., 15%) of new affordable rental housing.

Recommendation #9 – The Town of Wasaga Beach should encourage existing developers and builders of housing to consider offering a portion of their housing as affordable and make sure the builder/developers are aware of the potential financial incentives for affordable rental housing.

Recommendation #10 – The Town of Wasaga Beach should review its own land holdings to determine if any of its own land could be appropriately used for the creation of new affordable rental housing.

Recommendation #11 – The Town of Wasaga Beach should encourage interested community organizations to examine their own resources, including land, which could be contributed to support the creation of new affordable housing. The Town should further encourage interested community organizations to consider creating a non-profit corporation with the goal of creating new affordable housing.

4. ALTERNATIVE HOUSING FOR SENIORS

Since seniors form a large part of Wasaga Beach’s population, alternative forms of housing are needed in the community to respond to the needs associated with this growing population cohort. There is however a major gap in the local housing market in terms of apartments in medium density, multi-unit buildings which enable seniors to live independently in an accessible house form in addition to a gap in the range of supported seniors housing for a full range of incomes.

Recommendation # 12 – The Town should encourage the development of condominium and rental low-rise apartment buildings suitable for seniors who are seeking a more accessible and affordable house form.

Recommendation #13 – There be a further examination of Town’s Official Plan and zoning by-law which could recognize Abbeyfield- type of housing as a desirable house form for seniors.

Recommendation #14 – The Town of Wasaga Beach should examine the potential for the development of a life lease project in partnership with a local non-profit organization. No changes are needed to the Official Plan except perhaps to list life lease as an option that could be encouraged to address the needs of seniors who want to live independently with access to support services.

Recommendation #15 – Over the longer term, the Town should explore potential support and partnerships with a non-profit or publicly owned developer to build a retirement home that is affordable to low and moderate income seniors who can no longer live independently but do not need to live in a long-term care facility.

Recommendation #16 – In view of the aging of the population, the Town may want to, as part of its efforts to create a complete community, encourage the development of a long term care facility. The Town should consider amending its Official Plan to recognize the goal of encouraging such a development.

Recommendation #17 – The Town examine providing flexibility in its Official Plan and zoning by-law for a continuum of care community, therefore encouraging “aging in place”.

Recommendation #18 – The Official Plan could recognize the need for additional support services in the community for seniors as well as other special needs groups.

Recommendation #19 – The Town continue to monitor and improve its public transit system for seniors’ including accessible transportation and that in supporting the creation of new seniors’ housing and affordable housing, the Town’s planning approval process should give consideration to access to public transit.

Recommendation #20 – The Town continue to work with the County of Simcoe, the North Simcoe-Muskoka Local Health Integration Network (LHIN) and local agencies to ensure that an adequate level of support services are provided to meet the current and future need for support services among seniors and other individuals.¹

Recommendation #21 – The Town monitor the need for supportive seniors housing and work closely with the County of Simcoe and the North Simcoe Muskoka-Simcoe Local Health Integration Network (LHIN) on the availability of funds for supportive senior accommodation.

5. OWNERSHIP HOUSING COSTS OUTSTRIPPING INCOMES

In order to provide opportunities for young families wishing to purchase a dwelling in Wasaga Beach and to ensure affordability amongst retirees, there will need to be more affordable

¹ According to the North Simcoe Muskoka LHIN web site, the NSM LHIN, through its Aging at Home Strategy, provides funding to health service providers who can provide health care services (i.e., support services) that are tailor-made to meet the needs of local seniors.

ownership housing options developed including townhouses, stacked townhouses and low-rise apartment buildings, all in keeping with the low-rise character of Wasaga Beach.

Recommendation #22 – The Town should encourage builders of ownership housing with improved access to affordable ownership through approaches such as those undertaken by Habitat for Humanity or through other proponents providing down payment assistance and shared appreciation mortgages.

Recommendation #23 – In order to monitor the affordability of the housing being created, the Town of Wasaga Beach, as part of the development approvals process, should request the developer of the housing to provide approximate price ranges for the new housing being proposed.

Recommendation #24 – If the Town perceives that there is a lack of affordable ownership housing being developed, the Town could consider an “inclusionary zoning approach” whereby developers of ownership housing are required to include a minimum percentage of their development at affordable ownership prices. The Town could initially encourage a voluntary negotiated approach with developers but if that is not successful, the Town could implement a by-law that requires 20% of new residential development to be affordable (using “affordable” as defined in this Strategy)

6. SEASONAL COMMERCIAL PROPERTIES

The Town of Wasaga Beach has identified Tourist Accommodation Commercial (TAC) properties that are or have been used for longer term rental housing. Concerns have been raised regarding the illegal use, from a zoning perspective, of using tourist accommodations for rental housing and the lack of municipal oversight and legal framework for such rental uses. There is consensus that the units should meet basic health and safety standards and that the TAC committee should continue its pro-active approach.

Recommendation #25 – TAC should continue its proactive and consensus building approach to resolving this complex issue. The Town could consider amending the Official Plan to provide clear policy direction for conversion of tourist accommodations to permanent residential, including a policy framework for any related changes to existing by-laws and/or the enactment of new by-laws if needed. The challenge is whether to require owners to obtain site-specific amendments for each TAC property, or to permit a more flexible zoning provision which could

recognize the reality of the rental use of seasonal accommodation but at the same time, have the housing be recognized as rental accommodation that must meet health and safety standards and other regulatory requirements. The Town could explore working with one or two TAC owners on a pilot project basis regarding permitting conversions (and ensure the conversions meet proper health and safety /fire safety standards) within an appropriately flexible zoning framework. The Town should pursue the creation and greater availability of permanent affordable rental housing units to help offset the demands for using TAC units as rental housing, and to lessen the impact of such conversions on the availability of TAC units for tourist accommodation.

7. ACCESSORY DWELLING UNITS

The *Strong Communities through Affordable Housing Act, 2011* amended various sections of the *Planning Act* to facilitate the creation of second units (also known as accessory apartments) by requiring municipalities to establish official plan policies and zoning by-law provisions allowing second units in detached, semi-detached and row houses as well as in ancillary structures.

The goals of these changes to the Planning Act are to provide more affordable options for low and moderate income households, and to provide additional income for homeowners.

Recommendation #26 – The Official Plan and Zoning By-law should be amended to implement the provincial requirements to permit second units by:

- Developing a policy that allows for second units in single detached, semi-detached and townhouse dwellings subject to conditions and zoning regulations:
- The Official Plan policies should also promote new dwellings to be constructed in a way that proactively considers second units.
- The Zoning By-law should be amended to include general provisions for converted dwellings to allow for second units in single detached, semi-detached and townhouse dwellings, subject to specific requirements to regulate parking, number and location of units, provision of bathroom and kitchen facilities, permitted alterations/expansions to the dwelling for a second unit, servicing requirements, unit sizes, and other considerations.

- Prior to occupancy permits being issued, the Town should require evidence of compliance with the Ontario Fire Code, Building Code and Electrical Safety Code.
- The Town should consider whether to create and maintain a registration and/or licensing and inspection system for existing and new second units.
- The Town should also consider creating an information/education package and guidelines for second units identifying required submissions/drawings and approval procedures.

8. SPECIAL NEEDS HOUSING

The Ontario Human Rights Commission has identified municipal by-laws which prescribe minimum site separation distances for group homes or other forms of housing for persons needing support as discriminatory.

Recommendation #27 – The Town should amend the Zoning By-law to eliminate the site separation distances for group homes in order to help facilitate the creation of group homes/special needs housing as the need in the community arises.

9. RESIDENTIAL INTENSIFICATION AND GREENFIELD DENSITY TARGETS

Recommendation #28 – The Official Plan and Zoning By-law should be amended to:

- Identify the intensification and Greenfield density targets for Wasaga Beach in the Official Plan and ensure that the Zoning By-law permitted uses/dwelling types and lot and building regulations for residential development support the achievement of these targets;
- Designate intensification areas where redevelopment to medium and/or high density residential housing forms and mixed use (eg. commercial/residential) will be considered in the Official Plan, which may be subject to site-specific amendments to the Zoning By-law.

10. SETTING AFFORDABLE HOUSING TARGETS

The Town currently does not have an affordable housing target in its Official Plan and the *Simcoe County Official Plan* and the *Provincial Growth Plan* only require that 10% of new

housing be developed as affordable housing. However, this study has shown incomes are lower in Wasaga Beach compared to Simcoe County as a whole and that there is a need for more affordable ownership and rental housing as defined by the *Provincial Policy Statement* (for rental housing, housing that is priced below the average rent and for ownership housing 10% below the average resale prices).

Recommendation # 29 – The Town should consider a policy that 20% of new housing in Wasaga Beach be developed as affordable rental and ownership housing. This policy would provide a higher target than that provided in the Simcoe Official Plan but recognizes the realities of Wasaga Beach.

11. MONITORING THE HOUSING STRATEGY

Recommendation #30 – The Town of Wasaga Beach create a housing committee made up of a mixture of community representatives and Town officials (as well as inviting representatives of other levels of government to attend where appropriate) in order to monitor the implementation of the Housing Strategy and to periodically report to Town Council on the progress made in implementing the Housing Strategy.

Recommendation #31 – Given that the County of Simcoe, as Service Manager responsible for social /affordable housing and homelessness services, is currently undertaking the creation of a 10 year Housing and Homelessness plan (to be completed by January, 2014), the Town of Wasaga Beach should undertake a review of its own Housing Strategy in 2014 to reflect upon the potential impact of the County’s Housing and Homelessness Plan, including defining affordable rental and affordable ownership housing.

Recommendation #32 – In order to facilitate the sharing of information and best practices on housing issues, consideration should be given to having representatives of the Town’s Housing Committee meet periodically with their counterparts from the Town of Collingwood and the Town of Clearview.

1.0 INTRODUCTION

1.1 BACKGROUND AND PURPOSE

The Town of Wasaga Beach is a relatively new community having been incorporated in 1974. Originally Wasaga Beach was a cottage resort community developed around a 14 kilometre long pristine beach. Since that time, the Town has experienced rapid growth attracting many retirees as well as families looking for a high quality of life as well as housing that is more affordable than the Greater Toronto Area. The Town has retained Tim Welch Consulting Inc. in association with the GSP Group and Lapointe Consulting to work with the Town and key stakeholders and residents to develop a housing strategy for Wasaga Beach.

The goal of the Housing Strategy is to understand and plan for meeting the full range of housing needs for all residents of Wasaga Beach. The housing strategy also acknowledges the planned continued growth in population and the particular housing needs of the growing and aging senior population.

The housing strategy identifies housing needs and gaps that need to be met today and in the future, provides the planning context and develops recommendations to address these needs and identified housing issues. The analysis of housing needs and housing options was based on statistical data provided by the Town, Statistics Canada and the County, maps of current and proposed developments, key informant interviews, consultation with key stakeholders and with interested residents. A list of key informant interviews is provided in Appendix B

This report builds on the South Georgian Bay Regional Housing Needs Study, completed in January 2012 by Kristine Loft of LOFT Planning Inc. for the South Georgian Bay Area Housing Resource Centre. That report identified the need for a greater variety of housing to meet future needs and in particular, the need for housing that is affordable, permanent and secure for a wide range of households.

Four public consultation meetings have been held. Two meetings were held on October 3rd to discuss housing needs and potential solutions: one in the afternoon with about 25 stakeholders involved in housing issues and an evening meeting attended by over 40 interested local residents. The Mayor addressed both sessions and the public meeting was covered by the local media. The remaining two meetings were held on December 6th to discuss major housing issues and recommended solutions with the mayor and other members of Town council in attendance. Input from these meetings is incorporated into the written report.

This report includes a series of recommendations that will form a housing strategy for the Town to move forward over the short, medium and long-term.

1.2 POLICY CONTEXT

1.2.1 Provincial Direction

The Town of Wasaga Beach Housing Strategy must conform to several Provincial policies and legislation. These directions are briefly discussed below.

Places to Grow: Growth Plan for the Greater Golden Horseshoe (GGH)

Overview

The Province of Ontario's *Growth Plan for the Greater Golden Horseshoe* (the "Growth Plan") became effective on June 16, 2006 under the enabling legislation, the *Places to Grow Act*, 2005. Under the *Planning Act*, municipalities within the GGH area are required to conform with the Growth Plan, which applies to local land use decision-making on applications for development and requires municipalities to amend their official plans to address the requirements outlined in the Growth Plan.

The Growth Plan provides a framework for accommodating forecasted growth in the Greater Golden Horseshoe (GGH) region to 2031. The Guiding Principles are established in Section 1.1.2 of the Growth Plan and include:

- *Build compact, vibrant and complete communities.*
- *Plan and manage growth to support a strong and competitive economy.*
- *Protect, conserve, enhance and wisely use the valuable natural resources of land, air and water for current and future generations.*
- *Optimize the use of existing and new infrastructure to support growth in a compact, efficient form.*
- *Provide for different approaches to managing growth that recognize the diversity of communities in the GGH.*
- *Promote collaboration among all sectors – government, private and non-profit – and residents to achieve the vision."*

Simcoe Sub-Area

Amendment 1 to the Growth Plan became effective on January 19, 2012 and introduced Section 6, Schedule 7, Schedule 8 and new definitions in the Growth Plan pertaining to the Simcoe Sub-area, including the County of Simcoe, the City of Barrie and the City of Orillia. These changes resulted from the "Simcoe Area: A Strategic Vision for Growth" (2009) growth management strategy.

To accommodate the forecasted growth within the GGH, population and employment growth targets for upper- and single-tier municipalities in the GGH are provided in Schedule 3 to the Growth Plan and are to be used for planning and managing growth. Schedule 7 distributes the

Schedule 3 forecast for the local municipalities in the Simcoe Sub-area. The 2031 population and employment forecast for Wasaga Beach is 27,500 residents and 3,500 jobs.

The Growth Plan also establishes a density target of 50 people and jobs combined per hectare for designated greenfield areas, which are defined as follows:

“The area within a settlement area that is not built-up area. Where a settlement area does not have a built boundary, the entire settlement area is considered designated greenfield area.”

Further, the Growth Plan establishes an intensification target of a minimum of 40 per cent of all residential development occurring annually within each upper- and single-tier municipality will be within the built-up area, which is defined as follows:

“All land within the built boundary.”

The built boundary is defined as:

“The limits of the developed urban area as defined by the Minister of Infrastructure in accordance with Policy 2.2.3.5.”

Amendment 1 to the Growth Plan introduced policy 6.5.3 which states that the Ministry of Infrastructure will identify intensification and density targets for the County of Simcoe and the lower-tier municipalities in the County. For Wasaga Beach, the greenfield density target is 32 residents and jobs per hectare, and the intensification target is 20%.

Intensification in the Provincial Policy Statement (2005) (PPPS) and Growth Plan

Overview

Residential intensification is defined as the development or redevelopment of an existing building, site or area within the existing urban area that results in a net increase in residential units.

The PPS and Growth Plan include the following forms of intensification in the definition of the term “residential intensification”:

- a. Redevelopment, including the redevelopment of brownfield sites:
 - Refers to replacement of an existing land use with new or additional housing units;
 - Brownfields are former industrial sites which can be redeveloped to residential or mixed use;

- b. Development of vacant and/or underutilized lots within previously developed areas;
 - New housing units created on vacant portions of existing developed properties;
- c. Infill development;
 - Refers to the development of housing on vacant parcels located between two existing developed properties;
- d. Conversion or expansion of existing industrial, commercial and institutional buildings for residential use;
 - Adaptive re-use involves the conversion of former non-residential buildings to residential use;
 - May also include residential units in mixed use buildings, such as residential above commercial/office uses and live/work units;
- e. Conversion or expansion of existing residential buildings to create new residential units or accommodation, including accessory apartments, secondary suites and rooming houses;
 - Creation of additional units through retrofit/renovation and/or expansion of existing residential buildings;
 - Includes secondary suites/accessory dwelling units within existing dwellings and/or accessory buildings.

The goal of residential intensification is to integrate additional residential dwellings into the existing built-up area in a manner that is compatible with the surrounding neighbourhood. Key benefits of intensification include:

- Avoids urban sprawl and the need for additional land for residential uses, which helps to reduce development pressures on agricultural and natural areas;
- More efficient use of land can result in cost savings;
- Adds housing options and supports revitalization in existing neighbourhoods;
- Sustains local populations to avoid facility closures (e.g. schools, recreation centres, etc);
- Contributes to complete communities;
- Optimizes the use of existing infrastructure while avoiding the need for new services; and,
- Fosters transportation choices by promoting transit use and active transportation.

Directions to Municipalities

The PPS and Growth Plan direct municipalities to:

- Designate sufficient land for intensification and redevelopment and, if necessary, designated growth areas, to accommodate an appropriate range and mix of housing to meet projected needs for a time horizon up to 20 years (PPS, s. 1.1.2);
- Base land use patterns within settlement areas on a range of uses and opportunities for intensification (PPS, s. 1.1.3.2 (b));
- Identify and promote opportunities for intensification (PPS, s. 1.1.3.3);

- Promote appropriate development standards which facilitate intensification, redevelopment and compact form (PPS, s. 1.1.3.4);
- Establish and implement targets for intensification and redevelopment within built-up areas (PPS, s. 1.1.3.5) and phasing policies to ensure the specified targets are achieved prior to, or concurrent with, new development within designated growth areas. (PPS, s. 1.1.3.6);
- Maintain at all times the ability to accommodate residential growth for a minimum of 10 years through residential intensification and redevelopment and, if necessary, lands designated and available for residential development (PPS, s. 1.4.1(a));
- Maintain at all times where new development is to occur, land with servicing capacity sufficient to provide at least a 3 year supply of residential units available through lands suitably zoned to facilitate residential intensification and redevelopment, and land in draft approved and registered plans (PPS, s. 1.4.1(b));
- Provide for an appropriate range of housing types and densities to meet projected requirements of current and future residents by permitting and facilitating all forms of residential intensification and redevelopment (PPS, s. 1.4.3 (b)(2));
- Establish development standards for residential intensification, redevelopment and new residential development which minimize the cost of housing and facilitate compact form (PPS, s. 1.4.3 (e));
- Accommodate population and employment growth by directing a significant portion of new growth to built-up areas through intensification (Growth Plan, s. 2.2.2.1 (a));
- Focus intensification in “intensification areas”, defined as “lands identified by municipalities or the Minister of Infrastructure within a settlement area that are to be the focus for accommodating intensification. Intensification areas include urban growth centres, intensification corridors, major transit station areas, and other major opportunities that may include infill, redevelopment, brownfield sites, the expansion or conversion of existing buildings and greyfields.” “Intensification Corridors” are defined as “Intensification areas along major roads, arterials or higher order transit corridors that have the potential to provide a focus for higher density mixed-use development consistent with planned transit service levels.” (Growth Plan, s. 2.2.2.1 (b));
- Develop and implement a strategy and policies to phase in and achieve intensification and the intensification target that:
 - Is based on the growth forecasts of the Growth Plan;
 - Encourages intensification generally throughout the built-up area;
 - Identifies intensification areas to support achievement of the intensification target;
 - Incorporates the built boundary delineated by the Province;
 - Recognizes urban growth centres, intensification corridors and major transit station areas as a key focus for development to accommodate intensification;
 - Facilitates and promotes intensification;
 - Identifies the appropriate scale and type of development in intensification areas;

- Includes minimum density targets for intensification areas consistent with the planned transit service levels, and any transit-supportive land use guidelines established by the Province;
- Plans for a range and mix of housing, taking into account affordable housing needs;
- Encourages the creation of secondary suites throughout the built-up area (Growth Plan, s. 2.2.2.6);
- Plan and design intensification areas to:
 - Cumulatively attract a significant portion of population growth;
 - Provide a diverse and compatible mix of land uses to support vibrant neighbourhoods;
 - Provide high quality public open spaces with site design and urban design standards that create attractive and vibrant places;
 - Support transit, walking and cycling for everyday activities;
 - Generally achieve higher densities than the surrounding areas;
 - Achieve an appropriate transition of built form to adjacent areas (Growth Plan, s. 2.2.2.7);
- Use infrastructure investment and other implementation tools and mechanisms to facilitate intensification (Growth Plan, s. 2.2.3.8);
- Designate major transit station areas and intensification corridors to achieve increased residential densities that support and ensure the viability of existing and planned transit service levels (Growth Plan, s. 2.2.5.1);
- Plan intensification corridors to accommodate local services, including recreational, cultural and entertainment uses (Growth Plan, s. 2.2.5.3);

Key issues and Challenges Regarding Intensification

- Integration of higher densities and built form within or near established low density areas and potential impacts of changes to the built character of the neighbourhood;
- Building height and potential for shadowing and overlook;
- Traffic impacts on existing area roadways and parking areas;
- Availability of parkland and community services to support added population in areas that may already be underserved; and
- Capacity of servicing systems to support added population where aging infrastructure may require costly renewal or replacement.

Urban design is important in addressing many of the above issues concerning residential intensification projects. Urban design is a comprehensive practice that includes consideration of a number of physical features and elements, including building location and design, landscaping, parking, streetscape treatment, and pedestrian routes. It is generally concerned with the

arrangement and appearance of urban spaces, with the overall focus of creating great places and spaces.

Affordable Housing in the Provincial Policy Statement (2005) (PPS)

The PPS is a policy statement issued under the *Planning Act* and is an overriding planning document which identifies a range of policies regarding development in local and regional/county jurisdictions. The PPS contains policies addressing the need for a range of housing that is affordable to different income levels. Planning authorities are required to provide for an appropriate range of housing types and densities to meet projected requirements of current and future residents. Municipalities are required to establish and implement minimum targets for the provision of housing which is affordable to low and moderate income households as well as meeting special needs housing requirements.

The term “affordable housing” includes both market and government assisted housing which is affordable to low and moderate income households. The PPS defines affordable rental and ownership housing as:

Rental Housing:

The lower of:

- a) housing for which the rent does not exceed 30 percent of gross annual income for tenants with incomes at or below the 60th income percentile for tenants in the regional market area; or
- b) the average market rent of a unit in the regional market area.

Ownership Housing:

The lower of:

- a) housing for which the purchase price results in annual accommodation costs that do not exceed 30 percent of gross annual household income for the lowest 60 percent of all households in the regional market area; or,
- b) 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.

The definition provided through the PPS are different from those used through various Affordable Housing Programs. For example, under the Federal/Provincial/Municipal Affordable Housing Program (AHP) affordable rent was defined as “market rents in the regional market area and below and in the more recent Investment in Affordable Housing for Ontario (IAH), affordable rents are set at 80% of the regional market rent or below.

A more detailed discussion of affordable housing in Wasaga Beach takes place in Section 5 of this report.

Ontario Housing Policy Statement (2011)

With the passing of the *Strong Communities Through Affordable Housing Act, 2011*, the Province enacted the new *Housing Services Act, 2011*, which replaces the *Social Housing Reform Act, 2000*. Under the Section 4 of the *Housing Services Act*, providing a system of housing and homelessness services has been identified as a matter of provincial interest. Consolidated Municipal Service Managers (CMSM) are required to create comprehensive, multi-year plans for local housing and homelessness services, such plans to be in place by January 1, 2014. The County of Simcoe which is the Service Manager for Wasaga Beach is in the process of preparing Housing and Homelessness Plan for the County and individual municipalities. The Housing Strategy of Wasaga Beach recognizes the primary role of the County of Simcoe in delivering housing and homelessness support services and the Town is creating a Housing Strategy which is intended to complement the goals and responsibilities of the County.

In 2011, the Province issued the *Ontario Housing Policy Statement* under the authority of the *Housing Services Act, 2011* which describes in detail additional context and direction to Service Managers to support the development of locally relevant housing and homelessness plans. This focus on planning at the CMSM level provides an opportunity to develop housing plans that are more responsive to local needs and for greater integration across programs and services on the housing continuum at the local level. At the same time however, the absence of long-term funding for housing and homelessness programs from senior levels of government acts as a constraint on the ability of local governments and Service Managers to deliver on their plans.

Changes to the Planning Act Regarding Secondary Units

The *Strong Communities through Affordable Housing Act, 2011* amended various sections of the *Planning Act* to facilitate the creation of second units (also known as accessory apartments) by requiring municipalities to establish official plan policies and zoning by-law provisions allowing second units in detached, semi-detached and row houses as well as in ancillary structures.

Second units are defined in the Provincial government's Long-Term Affordable Housing Strategy as follows:

“Second units are private, self-contained residential units with their own kitchen and bathroom, either located in a house or as accessory units, such as above laneway garages.”

The goals of these changes to the *Planning Act* are to provide more affordable options for low and moderate income households, and to provide additional income for homeowners. Currently, the Town's *Official Plan* does not specifically address second units. The Zoning By-law permits a “converted dwelling” in the Residential Type 2 (R2) Zone, which represents a very small area

of the Town. The current zoning requirements of the Town for second units are further detailed in Section 6.7 of this report.

Canada Ontario Investment in Affordable Housing Program

Since 2003, there have been a series of Federal-Provincial affordable housing programs which have generally focused on one time capital funding (through forgivable loans) to support the creation of new affordable rental housing, down payment assistance for first time purchasers of modestly priced ownership housing, and through limited time housing allowances/rent supplement funding to help low income tenants afford the rents in the existing rental housing market.

In November 2011, the most recent Federal-Provincial agreement was announced – under the name Investment in Affordable Housing program - allocated \$12.5 million to the County of Simcoe over a four year period for various housing initiatives. The County, in 2012 approved allocating these funds as follows:

- \$3.84 million for new one time capital funding to support the creation of at least 32 new rental housing units (restricted to Barrie, Collingwood, Midland, Orillia, Penetanguishene, Tay and Wasaga Beach). This capital funding will provide forgivable loans to offset the cost of constructing and developing new rental housing and as a result of this funding, the new rental housing is required to remain affordable (with rents no higher than 80% of average market rents) for at least a 20 year period.
- \$3.37 million for rent supplements to lower income tenants to help offset the costs of rent in existing rental housing. The County will seek out landlords willing to make units available for low income tenants and the County would then pay to the landlord the difference between the market rent and what the tenant moving into the rental unit can afford (generally 30% of their income)
- \$2.43 million for Ontario Renovates (to help cover the cost of making basic needed repairs and accessibility renovations to owned homes or to add an accessory unit to a home) Average funding to be allocated for this program is \$25,000 per unit. The funding is provided through a forgivable loan to the property owner.
- \$1.65 million for housing allowances (a maximum \$250 per month payment to a low income tenant household to use to help cover the cost of rent)
- \$924,000 for home ownership down payment assistance to provide 5% of the purchase price of homes deemed affordable (at or below average prices) for moderate income households. The down payment assistance is registered on title and is repaid if the home is resold within 20 years of the purchaser buying the home.

There are no new Federal or Provincial government housing programs announced for the period following the expiry of the IAH in March of 2015.

1.2.2 County and Local Official Plans

County of Simcoe Official Plan

The Draft Simcoe Official Plan (June 2012) has several policies regarding affordable housing including:

- Encouraging local municipalities to permit individual lot intensification such as secondary or accessory suites in residential buildings subject to meeting building, health and safety regulations;
- Encouraging local municipalities to use alternative development standards to facilitate the development of affordable housing; reducing or waiving Development and/or Building Charges, planning fees, cash-in-lieu of parkland fees and cash-in-lieu of parking requirements to affordable housing proposals.
- Supporting the use of density bonusing, grants in lieu of Development charges, and
- Setting a minimum target of 10% of new housing units created each year to be affordable housing.

The Draft County Official Plan also establishes greenfield density and intensification targets for Wasaga Beach, as per the Growth Plan as amended for Simcoe Sub Area. For Wasaga Beach, the greenfield density target is 32 residents and jobs per hectare, and the intensification target is 20%.

Town of Wasaga Beach Official Plan

The Town's Official Plan was adopted by Council in 2003 and approved by the County of Simcoe in 2004. Objectives and permitted uses for residential areas are established in Section 5 of the Official Plan and include the following:

- Distinct residential areas with harmonious integration of housing types;
- Separation of residential from industrial and tourism areas, and buffers to be provided between residential and incompatible uses;
- High standard of community design having regard for the semi-rural and recreational theme of the Town;
- Linked recreational trails system;
- Balanced residential and non-residential assessment;
- Wide range of housing types and styles on a range of lot sizes;
- Directing the majority of development to serviced areas with limited infill outside the serviced area;

- Public and institutional uses including churches, community centres, day care centres, libraries, schools and senior citizens housing are permitted in residential areas subject to the Zoning By-law; and
- Secondary uses permitted include home occupations and bed and breakfasts subject to the Zoning By-law.

The Official Plan provides policies for three density categories of residential development, including Low Density Residential, Medium Density Residential and High Density Residential.

The Official Plan also establishes policies for large lot residential development integrated with recreational opportunities, with a high standard of design and natural landscape preservation designated as a “Country Club Community”. Permitted uses are limited to single detached dwellings and recreational uses, and policies are provided in the Plan for the development of these areas which are separately identified on Schedule “A”, Land Use Plan.

The areas designated in the Official Plan for each type of residential are shown on Map 1.

1.2.3 Other Relevant Legislation

Accessibility for Ontarians with Disabilities Act

The *Accessibility for Ontarians with Disabilities Act, 2005* (AODA) is designed to make Ontario fully accessible for persons with disabilities by 2025, which is to be accomplished by the gradual establishment and implementation of accessibility standards for the following areas: customer service; transportation; information and communications; the built environment; and employment. In 2008, the Customer Service Standard became the first standard passed as a regulation under the AODA. The remaining standards under the Act are in the approval, consultation and/or development phases.

The proposed Built Environment Standard aims to break down barriers in buildings and other structures for people with disabilities by proposing requirements in areas such as: entrances, doorways and ramps; parking spaces; signs and displays; and recreation, such as parks and trails.

The Built Environment Standard is expected to increase rental housing options for persons with disabilities. The regulation, however, is also expected to increase renovation costs for the existing social and private rental housing stock.

The Town of Wasaga Beach Accessibility Committee submitted its Multi-Year Accessibility Plan and Progress report which was adopted by Town Council in October 2012. A key policy statement of the plan is that the Town recognizes the diverse needs of its residents and visitors and responds by striving to provide services and facilities which are accessible to everyone.

Bill 107, Human Rights Code Amendment Act, 2006 - Duty to Accommodate

Amendments to the *Human Rights Code*, under Duty to Accommodate, introduced in December 2006, place greater responsibility on landlords to accommodate tenants identified as protected persons under the Act, such as persons with disabilities, both physical and mental health.

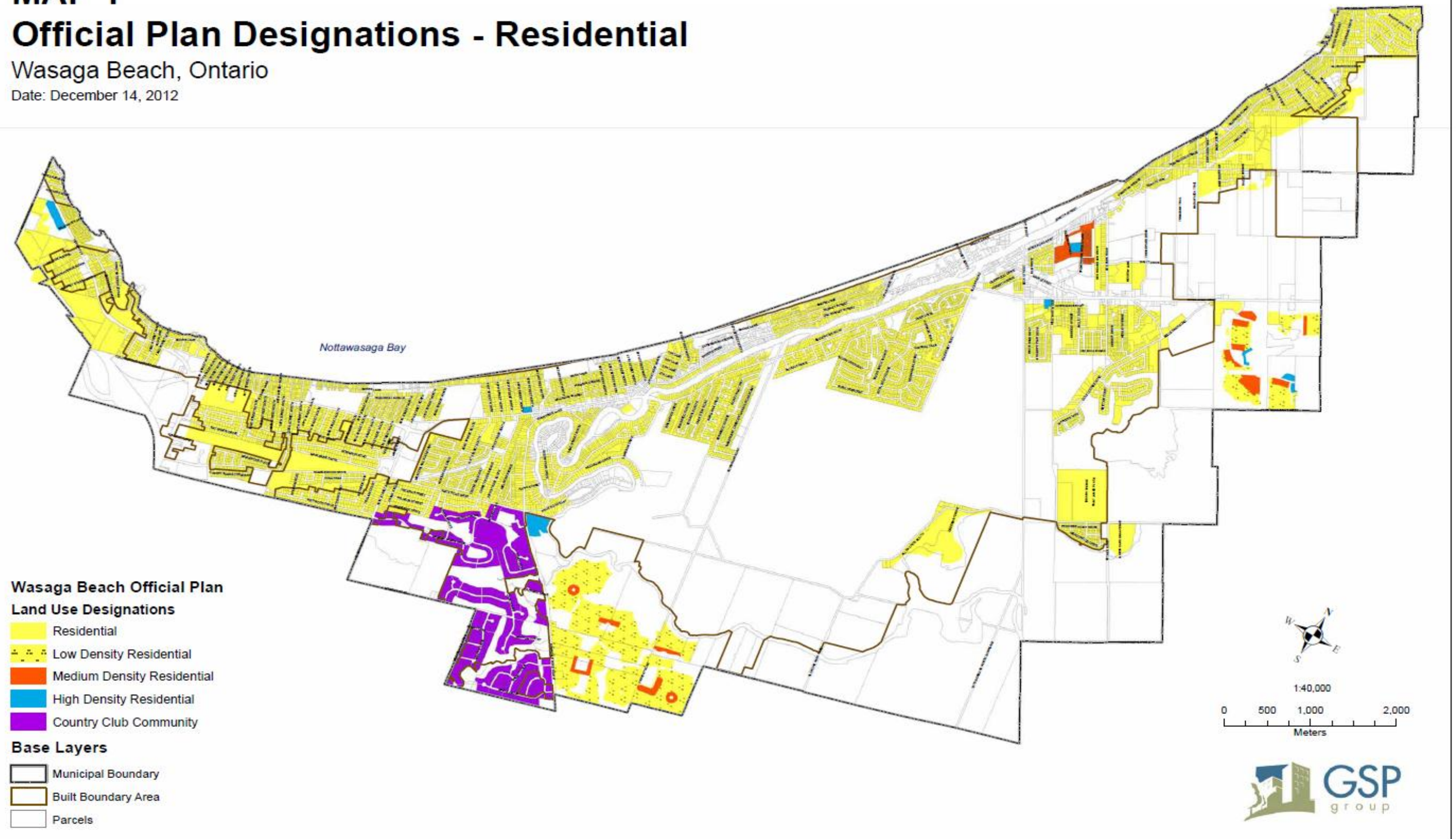
These new amendments will require a landlord to make individualized modifications to accommodate the specific needs of the tenant. As a result, both social housing providers and private landlords could be required to make changes to some rental units, putting unexpected pressure on their financial resources.

MAP 1

Official Plan Designations - Residential

Wasaga Beach, Ontario

Date: December 14, 2012



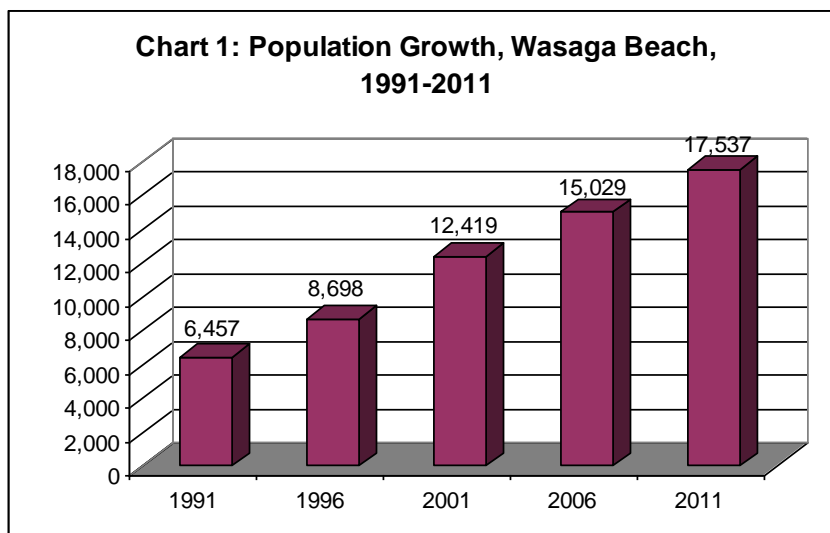
2 HOUSING NEED AND DEMAND

2.1 POPULATION AND HOUSEHOLD TRENDS

2.1.1 Population Growth

The Town of Wasaga Beach has exhibited strong population growth over the past twenty years growing from 6,457 persons in 1991 to 17,537 persons in 2011 (a 172% increase). During this time period the Simcoe County Census Division (which includes the County of Simcoe and the separated Cities of Barrie and Orillia) grew by 54%. Wasaga Beach's share of the Simcoe County Census Division's population has increased from 2.2% in 1991 to 3.9% in 2011. (Refer to Table 1 in Appendix A) Between 2006 and 2011 Wasaga Beach grew 3.1% annually – three times the level of the Simcoe County Census Division's growth rate and three times the growth rate of Ontario as a whole. (Refer to Table 2 in Appendix A)

In addition to the permanent population, Wasaga Beach also has an estimated seasonal population of about 16,000 so that in the summer population is closer to 34,000 people (excluding tourists).²



Source: Statistics Canada, Census, various years

² Dunbar and Associates, David A. Clark Consulting Inc., Lifetime Consulting, John G. Lohuis and Associates, *Wasaga Beach Parks, Facilities and Recreation Master Plan*, Prepared for the Town of Wasaga Beach, pg. 13.

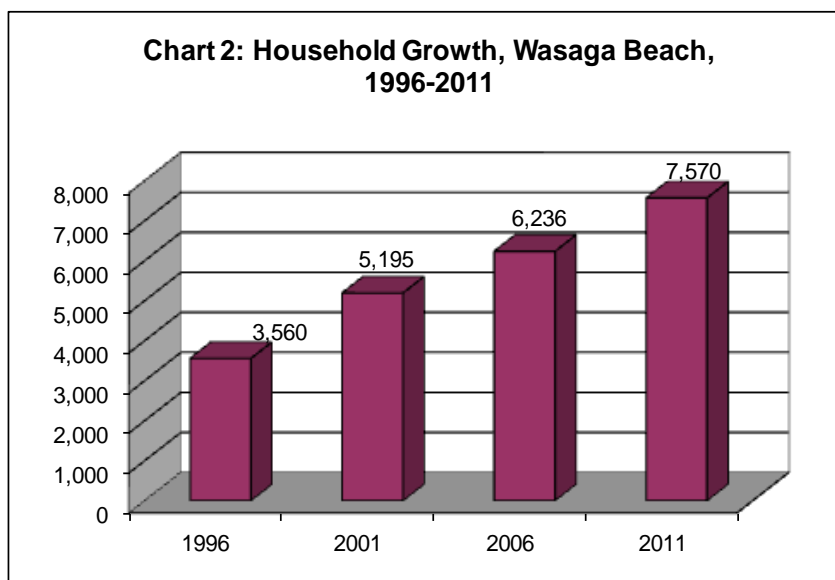
Table 1: Population Growth, Wasaga Beach and Simcoe County Census Division, 1991-2011

	1991		2011		Ch. 1991-2001	
	Pop.	% of Total	Pop.	% of Total	Pop.	% of Total
Adjala-Tosorontio - TP	8,637	3.0%	10,603	2.4%	1,966	22.8%
Barrie C	62,728	21.7%	135,711	30.4%	72,983	116.3%
Bradford West Gwillimbury T	17,702	6.1%	28,077	6.3%	10,375	58.6%
Christian Island R	429	0.1%	1,282	0.3%	853	198.8%
Clearview TP	11,598	4.0%	13,734	3.1%	2,136	18.4%
Collingwood T	14,382	5.0%	19,241	4.3%	4,859	33.8%
Essa TP	14,685	5.1%	18,505	4.1%	3,820	26.0%
Innisfil T	21,249	7.4%	33,079	7.4%	11,830	55.7%
Midland T	14,485	5.0%	16,572	3.7%	2,087	14.4%
Mnjikaning First Nation (Rama)	372	0.1%	870	0.2%	498	133.9%
New Tecumseth T	20,344	7.0%	30,234	6.8%	9,890	48.6%
Orillia C	25,925	9.0%	30,586	6.9%	4,661	18.0%
Oro-Medonte TP	15,713	5.4%	20,078	4.5%	4,365	27.8%
Penetanguishene T	6,862	2.4%	9,111	2.0%	2,249	32.8%
Ramara TP	6,820	2.4%	9,275	2.1%	2,455	36.0%
Severn TP	8,496	2.9%	12,377	2.8%	3,881	45.7%
Springwater TP	13,173	4.6%	18,223	4.1%	5,050	38.3%
Tay TP	10,410	3.6%	9,736	2.2%	-674	-6.5%
Tiny TP	8,168	2.8%	11,232	2.5%	3,064	37.5%
Wasaga Beach T	6,457	2.2%	17,537	3.9%	11,080	171.6%
Simcoe - Total	288,635	100.0%	446,063	100.0%	157,428	54.5%

Source: Statistics Canada, Census, various years

2.1.2 Household Growth

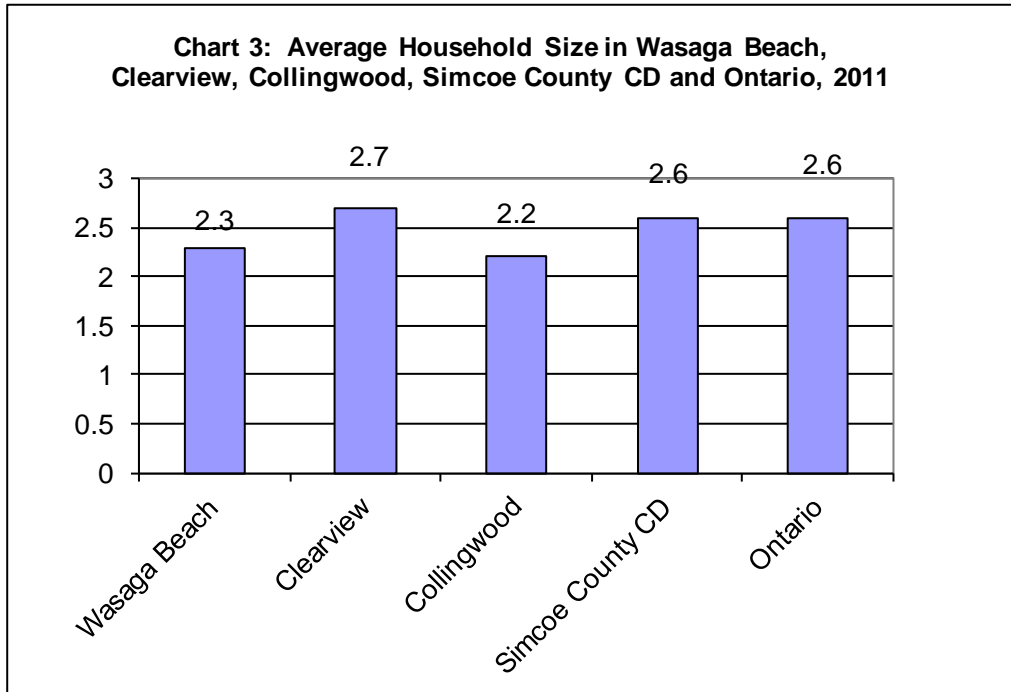
In 2011, there were 7,570 permanent (excluding recreational) households in Wasaga Beach accounting for just under 5% (4.5%) of all households in the Simcoe County Census Division. (See Table 3 in Appendix A.) As with population growth, the number of households has grown at a faster pace in Wasaga Beach compared to other municipalities in the Simcoe County Census Division (except for First Nations communities).



Source: Statistics Canada, Census, various years.

2.1.3 Household Size

The average household size in Wasaga Beach in 2011 was 2.3 persons per household (pph) – well below that of Simcoe County as a whole which was 2.6 persons per household. The average household size in Wasaga Beach has shown very little decline over the past 20 years while Collingwood’s has declined considerably. (See Table 2 below.)



Source: Statistics Canada, 2011 Census, Community Profiles.

**Table 2: Household Size, 1991-2011
Wasaga Beach, Clearview, Collingwood, Simcoe County CD and Ontario**

	1991	1996	2001	2006	2011
Wasaga Beach	2.4	2.4	2.4	2.4	2.3
Clearview	N/A	2.8	2.8	2.8	2.7
Collingwood	2.6	2.5	2.4	2.3	2.2
Simcoe County CD	2.8	2.7	2.7	2.6	2.6
Ontario	2.8	2.7	2.7	2.6	2.6

Source: Statistics Canada, Census, 1991-2011

Table 3 below provides a profile of household sizes by dwelling type. The smallest household sizes are found in apartment units in low-rise apartment buildings (with 4 or fewer stories) where the average household size was 1.56 persons per household. Apartments in duplexes had a much higher average household size of 2.47 pph. In single detached dwellings there were 2.35 persons per household and in semi detached dwellings 2.42 persons per household.

Table 3: Household Size by Dwelling Type, Wasaga Beach, 2011

Dwelling Type	Households	Persons	Average Household Size
Single Detached	6,690	15,705	2.35
Semi Detached	165	400	2.42
Singles & Semis	6,855	16,105	2.35
Row Housing	275	495	1.80
Apartment, Duplex	75	185	2.47
Apartment, Low-rise	270	420	1.56
Total Apartment	345	605	1.75
Other Singles	15	40	2.67
Mobile	90	155	1.72
Total Dwelling Units	7,580	17,400	2.30

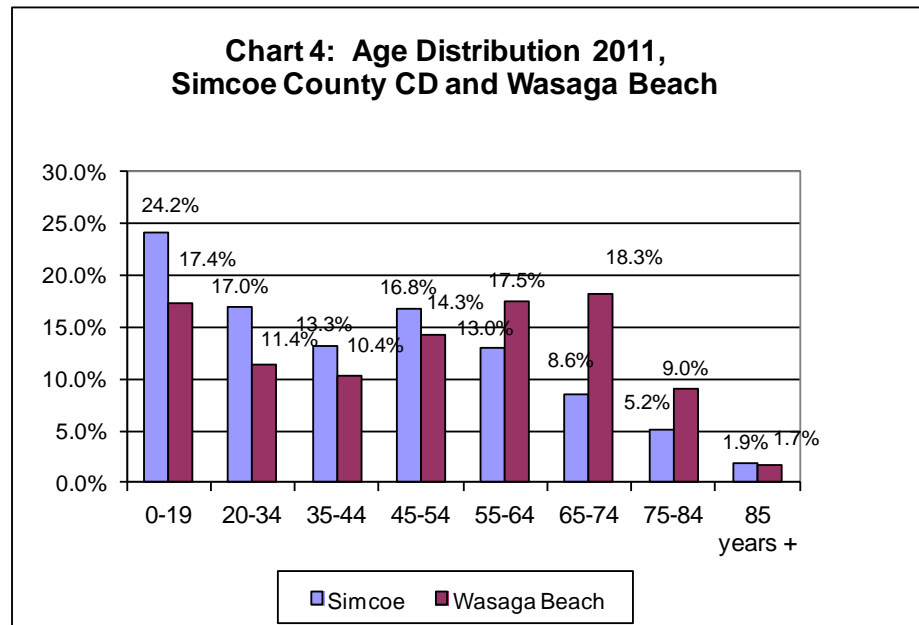
Source: Statistics Canada - 2011 Census. Catalogue Number 98-313-XCB2011023.

2.1.4 Migration Trends

In 2006, approximately a third (4,700) of the Town’s population had moved into Wasaga Beach from another municipality in the Province. Only a couple of hundred persons had moved in from outside Ontario and only a couple of hundred had moved from outside the country.

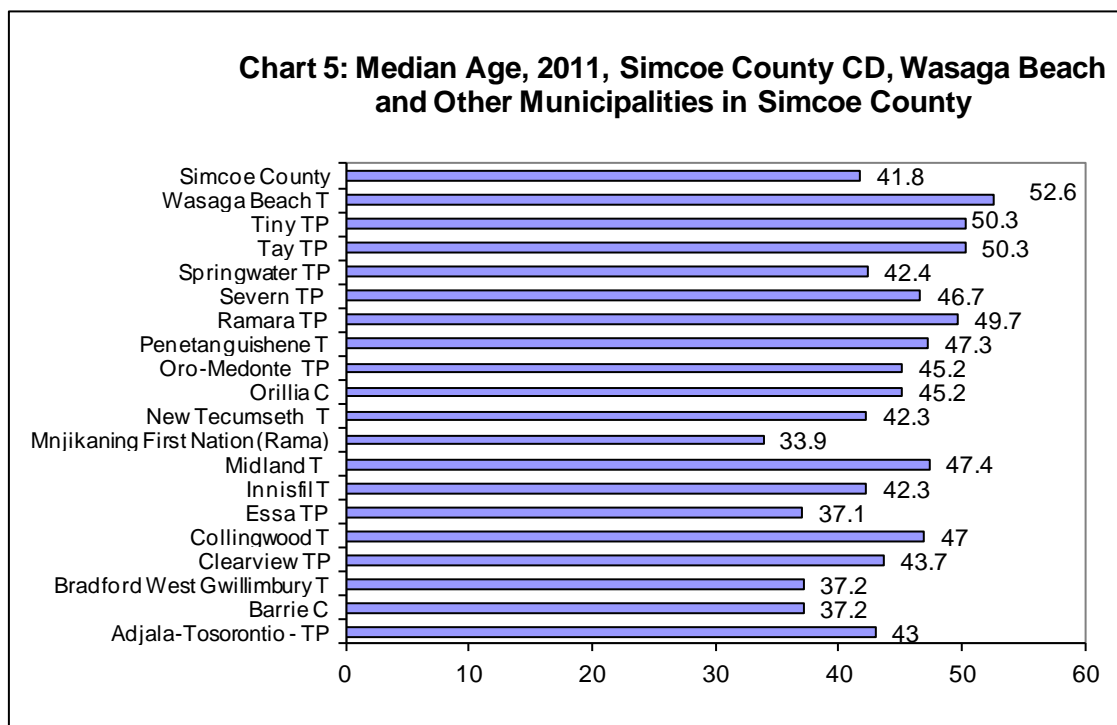
2.1.5 Age Distribution

The population in Wasaga Beach is much older than in the Simcoe County Census Division as a whole. In 2011 29.1% of the population in Wasaga Beach was 65 years or older and almost half (46.6%) was 55 years or older. By comparison, in 2011, 15.7% of the population in the Simcoe County Census Division as a whole was 65 years or older and 28.7% were 55 years and older.



Source: Statistics Canada, 2011 Census, Community Profiles.

The median age of the population in Wasaga Beach is 52.6 years compared to 41.8 years in the Simcoe County Census Division as a whole. The median age in Wasaga Beach is older than that of Collingwood (47.0 years) and Clearview (43.7 years). Over the years, Wasaga Beach has attracted a large retirement population, almost a fifth of its population are in the 65-74 year age category and within 10 years this bulge will require a range of housing options in addition to the current predominant form of raised bungalows.



Source: Statistics Canada, 2011 Census, Community Profiles.

Table 4: Age Distribution, Simcoe County CD and Wasaga Beach, 2011

	Simcoe County				Wasaga Beach			
	Male	Female	Total	%	Male	Female	Total	%
0-19	55,465	52,670	108,135	24.2%	1,635	1,410	3,045	17.4%
20-34	37,900	37,730	75,630	17.0%	980	1,025	2,005	11.4%
35-44	28,925	30,365	59,290	13.3%	895	925	1,820	10.4%
45-54	36,950	38,085	75,035	16.8%	1,230	1,275	2,505	14.3%
55-64	28,225	29,905	58,130	13.0%	1,380	1,690	3,070	17.5%
65-74	18,395	20,055	38,450	8.6%	1,555	1,660	3,215	18.3%
75-84	10,380	12,605	22,985	5.2%	835	750	1,585	9.0%
85 years +	2,745	5,685	8,430	1.9%	125	180	305	1.7%
	218,985	227,100	446,085	100.0%	8,635	8,915	17,550	100.0%
65+	31,520	38,345	69,865	15.7%	2,515	2,590	5,105	29.1%
55+	59,745	68,250	127,995	28.7%	3,895	4,280	8,175	46.6%
Median age	40.8	42.8	41.8		51.4	53.7	52.6	

Source: Statistics Canada, 2011 Census, Community Profiles

2.1.6 Household Type

Reflecting the older age composition of the Town of Wasaga Beach, 42.6% of the Town's households are childless couples (compared to 28.3% in the Simcoe County CD as a whole). Approximately a fifth (20.7%) are two-parent families with children – about 10% below the percentage in the Simcoe County CD as a whole where 30.1% are two-parent families with children. Six percent (6.2%) of households in Wasaga Beach are single parent families compared to 9.2% in the Simcoe County CD as a whole. Other families (e.g., multiple families) account for 5.5% of households in Wasaga Beach compared to 7.4% in the Simcoe County CD.

Just over a fifth of all households in Wasaga Beach are single persons (22.8%) – a similar proportion as in the Simcoe County CD as a whole (21.8%). Only a small proportion (2.2%) of households in Wasaga Beach are comprised of 2 or more unrelated persons.

By comparison, Collingwood has a smaller proportion of childless couples, a slightly higher proportion of single parent households but a much higher proportion of single persons. These differences to some extent reflect housing choices in Collingwood which has more rental housing than Wasaga Beach.

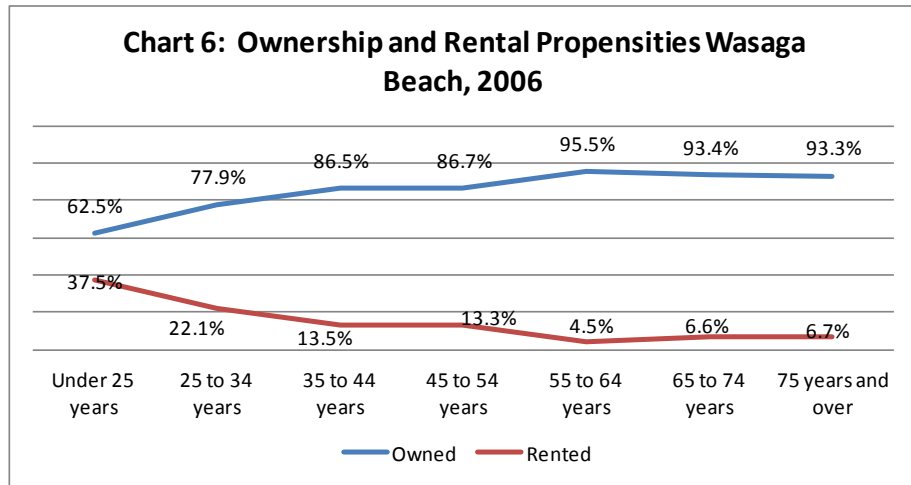
Table 5: Household Type, Simcoe County CD, Wasaga Beach and Collingwood, 2011

Household Type	Simcoe County CD		Wasaga Beach		Collingwood	
	#	%	#	%	#	%
<i>Families</i>						
Childless Couples	47,875	28.3%	3,225	42.6%	2,480	29.7%
<i>Families with Children</i>						
Two-Parent Families	50,960	30.1%	1,570	20.7%	1,770	21.2%
Single Parent Families	15,600	9.2%	470	6.2%	820	9.8%
Other Families	12,605	7.4%	415	5.5%	365	4.4%
<i>Non-Families</i>		0.0%		0.0%		0.0%
Single Persons	36,970	21.8%	1,730	22.8%	2,640	31.6%
Two or More Unrelated Persons	5,455	3.2%	165	2.2%	270	3.2%
	169,465	100.0%	7,575	100.0%	8,345	100.0%

Source: Statistics Canada, 2011 Census, Community Profiles.

2.2 PROPORTION OF HOUSEHOLDS WHO OWN AND RENT

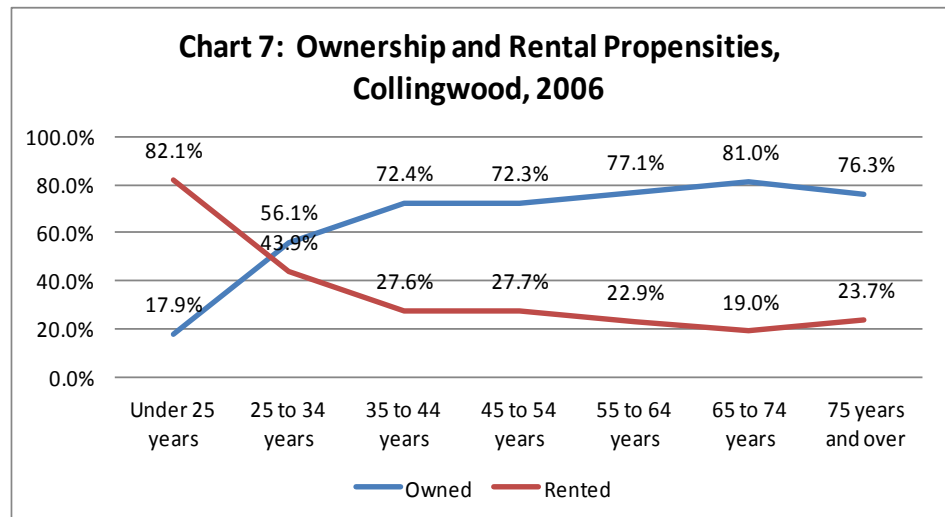
Chart 6 shows the likelihood of households with household maintainers of different ages to rent or own in Wasaga Beach. While overall 90% of households in Wasaga Beach own their own housing, the proportion starts off at 62.5% for younger households and rises almost constantly to



Source: Statistics Canada, 2006 Census, Catalogue Number 97-554-XCB2006020

93.3% for those 75 years and older. On the other hand, 37.5% of those where the household maintainer is under 25 years of age rent while just over a fifth of those 25 to 34 years of age rent. The proportion of households in different age groups who rent declines with the age of the household maintainer. This pattern is somewhat different from many other communities in Ontario where there is a larger supply of rental housing. The usual pattern is for stronger demand for rental housing amongst younger households which declines with age but then rises again for households with older maintainers.

For example, in Collingwood, a higher proportion of younger adults rent and these higher rental rates carry on for older adults. For older adults 75 years and older in Collingwood, almost a quarter are renting compared to only about 7% in Wasaga Beach.



Source: Statistics Canada, 2006 Census, Catalogue Number 97-554-XCB2006020

Clearly, the lack of rental housing opportunities in Wasaga Beach as discussed below in Section 3.2 is limiting the housing tenure choices of local residents. In order to meet the goals of having a housing market that provides a full range of housing options, the Town of Wasaga Beach needs to encourage the creation of a range of rental housing.

A measure which a number of municipalities have undertaken is to equalize the property tax rate for new multi-residential housing with that of the single family residential property tax rate. Currently the Town of Wasaga Beach taxes new multi-residential housing at a rate more than 50% greater than single family residential housing. (The tax rate for existing multi-residential housing as well as new multi-residential housing is 1.5385 compared to 1.0 for the residential rate.

For more than a decade, the Government of Ontario, through amendments to the Assessment Act, has permitted municipalities to establish a new multi-residential property tax class which could permit newly built multi-residential rental housing to be taxed at a rate as low as equal to the residential tax rate. The setting of a new multi-residential property tax class can be done without affecting the property tax rate of existing multi-residential housing. Municipalities such as the City of Guelph, the Region of Waterloo and the City of Toronto have all brought in new multi-residential property tax class, setting the tax rates equal to existing residential tax rates.

2.3 EMPLOYMENT TRENDS

2.3.1 Employed Labour Force

The labour force in Wasaga Beach is employed in a variety of industrial sectors with approximately a tenth employed in each of construction and manufacturing. The service sector accounts for the majority of employment for residents of Wasaga Beach with business services, retail trade, health and social services accounting for the largest share of employment. This distribution of employment amongst the resident labour force is not that dissimilar from the profile of employment found in Ontario as a whole.

A more detailed breakdown of the resident labour force is provided below shows that the largest employment categories are:

- Retail trade (13.5%);
- Manufacturing (10.5%);
- Health care and social assistance (9.4%);
- Construction (9.0%);and,
- Accommodation and food services (8.8%).

Table 6: Employed Labour Force by Industrial Sector, Wasaga Beach, 2006

	Wasaga Beach						Ontario
	Male		Female		Total		%
Agriculture & resource-based ind.& utilities	75	2.1%	15	0.5%	90	1.4%	2.9%
Construction	525	15.0%	80	2.6%	605	9.1%	5.9%
Manufacturing	545	15.6%	165	5.3%	710	10.7%	13.9%
Wholesale trade	215	6.2%	95	3.1%	305	4.6%	4.7%
Retail trade	430	12.3%	470	15.1%	900	13.6%	11.1%
Finance and real estate	185	5.3%	255	8.2%	445	6.7%	6.8%
Health care and social services	95	2.7%	535	17.2%	635	9.6%	9.4%
Educational services	90	2.6%	225	7.2%	325	4.9%	6.7%
Business services	625	17.9%	440	14.1%	1,060	16.0%	19.7%
Other services	710	20.3%	830	26.7%	1,545	23.3%	18.7%
Total	3,495	100.0%	3,110	100.0%	6,620	100.0%	100.0%

Source: Statistics Canada, 2006 Census, Community Profiles.

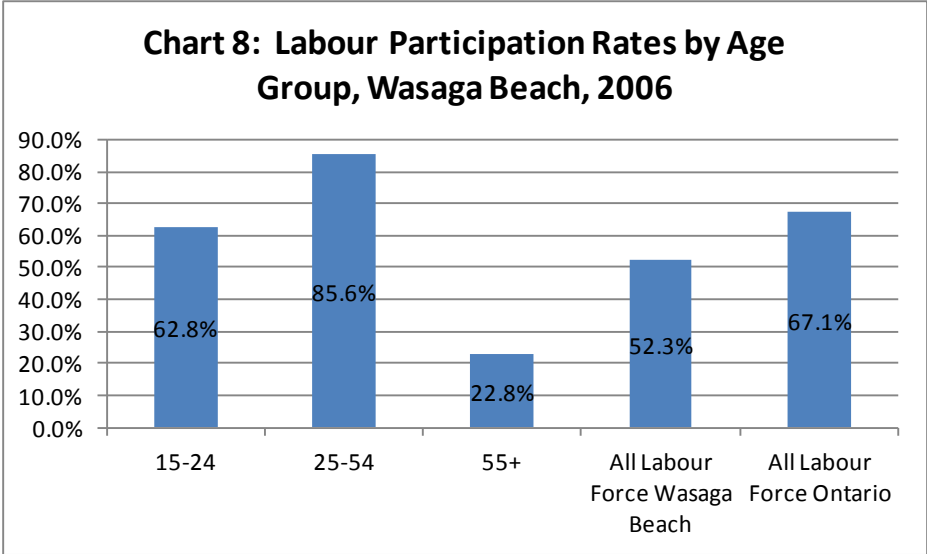
Table 7: Detailed Breakdown by Industrial Classification of Employed Labour Force in Wasaga Beach, 2006

Industry Classification	Employed	%
Accommodation and Food Services	595	8.8%
Administrative and Support, Waste Management and Remediation	280	4.2%
Agriculture, forestry, fishing and hunting	25	0.4%
Arts, entertainment and recreation	255	3.8%
Construction	605	9.0%
Educational Services	325	4.8%
Finance and Insurance	195	2.9%
Health Care and Social Assistance	630	9.4%
Information and Cultural Industries	150	2.2%
Management of companies	0	0.0%
Manufacturing	710	10.5%
Mining and Oil and Gas	15	0.2%
Other Services	250	3.7%
Professional, scientific and technical services	230	3.4%
Public administration	445	6.6%
Real estate and rental and leasing	250	3.7%
Retail Trade	900	13.4%
Transportation and Warehousing	395	5.9%
Utilities	50	0.7%
Wholesale Trade	305	4.5%
Industry not applicable	120	1.8%
Total	6,730	100.0%

Source: 2006 Census, from the County of Simcoe Economic Development Office

Some of the residents who participated in the community meeting were concerned about the lack of employment opportunities within Wasaga Beach and adjacent municipalities, particularly Collingwood. There was a concern expressed around the loss of many higher paying jobs and that many of the local opportunities were in the service sector with lower pay.

As is shown below, the labour force participation rate in Wasaga Beach is much lower than in Ontario – 52.3% in Wasaga Beach compared to 67.1% in Ontario in 2006. This is mainly due to the lower participation rate among older adults 55 years and older who compose such a large proportion of the population and among whom just over a fifth are in the labour force.



Source: Statistics Canada, 2006, Labour Force Statistics

Approximately a third of those residing in Wasaga Beach are able to find employment in the Town. However, over half of the resident labour force in Wasaga Beach travel outside of the community in other parts of Simcoe County with Collingwood providing 24% of all employment for local residents. Almost a tenth of the resident labour force commute to Barrie while about 15% travel to places further south in the Greater Toronto Area.

Table 8: Place of Work of the Resident Labour Force, Wasaga Beach, 2006

Place of Work	Residents	
	#	%
Wasaga Beach	1,510	32.0%
<i>Elsewhere in Simcoe</i>		
Springwater	105	2.2%
Orillia	30	0.6%
New Tecumseth	175	3.7%
Mnjikaning First Nation 32	20	0.4%
Midland	40	0.8%
Essa	150	3.2%
Collingwood	1,135	24.0%
Clearview	210	4.4%
Blue Mountains	145	3.1%
Barrie	445	9.4%
Adjala-Tosorontio	20	0.4%
Bradford West Gwillimbury	35	0.7%
Sub-total Simcoe	2,510	53.2%
<i>Greater Toronto Area</i>		
Vaughan	50	1.1%
Toronto	295	6.3%
Newmarket	20	0.4%
Brampton	205	4.3%
Mississauga	130	2.8%
Sub-total GTA	700	14.8%
Total Resident Labour Force	4,720	100.0%

Source: Statistics Canada, 2006, Catalogue Number 97-561-XCB2006011

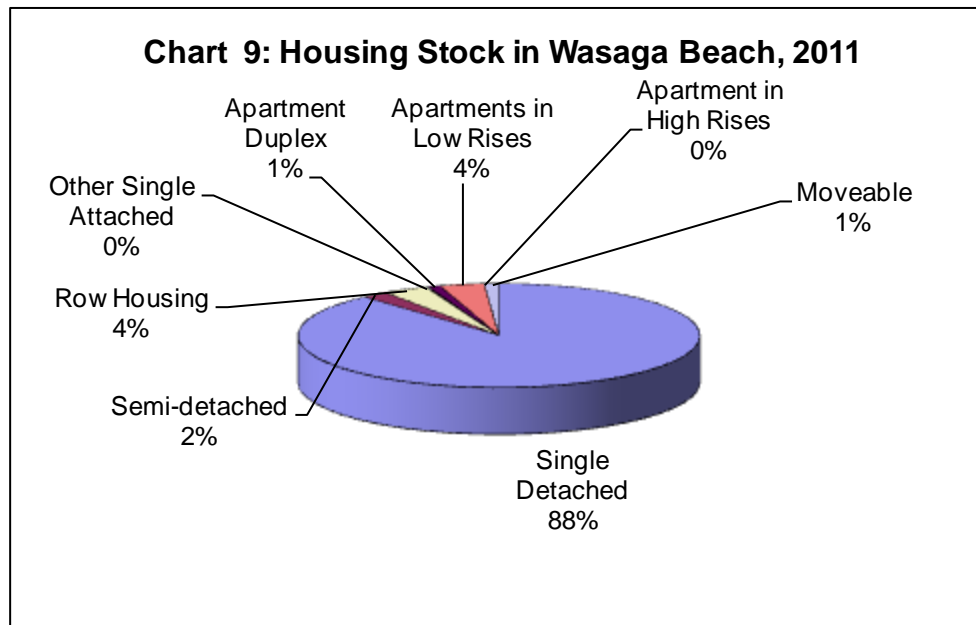
3 HOUSING STOCK

3.1 DISTRIBUTION OF DWELLING TYPES IN WASAGA BEACH

In 2011 there were 11,645 dwellings in Wasaga Beach including seasonal dwellings. Of the total dwellings, 7,570 were occupied by private households and an estimated 4,070 were seasonal residences. Thus, approximately 35% of the housing stock in Wasaga Beach are seasonal residences. Over time, many of these dwellings will become permanent residences as seasonal residents decide to live year round or people purchase cottages and convert them into permanent housing. The discussion in this section deals primarily with the permanent housing stock in Wasaga Beach, that is the 7,570 permanent dwellings.

Most of Wasaga Beach's housing stock primarily consists of single detached dwellings (with a large proportion being in the form of raised bungalows). Ninety-four per cent (94.3%) of all dwelling units in Wasaga Beach are classified as ground-related units. Eighty-eight per cent (88.3%) are single detached dwellings; only 2.1% are semi detached and 3.6% are row houses. Approximately 5% (4.6%) of dwelling units are apartments with the bulk of apartments being in low-rise apartment buildings (i.e., buildings with fewer than 5 stories). There are no high rise apartment buildings (5 stories or more).

By contrast 58.7% of the housing units in Collingwood are single detached, 6.9% are semi detached and 10.1% are row houses. Close to a quarter of all units in Collingwood are considered apartments with the bulk of these being in apartment buildings with fewer than 5 stories. Clearview has a similar distribution of dwelling units as Wasaga Beach by dwelling type.



Source: Statistics Canada, 2011 Census, Community Profiles

The Simcoe County Census Division as a whole has a more diverse housing stock than Wasaga Beach with a lower proportion of single detached units and a slightly higher proportion of semis and row houses. The Simcoe County Census Division as a whole has a higher proportion of apartment units with a mixture of duplexes and apartments in both high-rise buildings (5 or more stories) and low-rise buildings (fewer than 5 stories.)

The lack of a diverse housing stock in Wasaga Beach has been identified as a housing issue through the key informant interviews and the public meetings. A wider diversity is needed to meet current and future needs both in terms of a greater range of housing prices, rental options and the need for more accessible housing as the population ages.

Table 9: Housing Stock Composition, Wasaga Beach, Collingwood, Clearview and Simcoe County Census Division, 2011

	Wasaga Beach		Collingwood		Clearview		Simcoe County	
	#	%	#	%	#	%	#	%
<i>Ground-Related</i>								
Single Detached	6,685	88.3%	4,905	58.7%	4,605	91.4%	126,965	74.9%
Semi-detached	160	2.1%	575	6.9%	25	0.5%	5,810	3.4%
Row Housing	275	3.6%	840	10.1%	130	2.6%	10,055	5.9%
Other Single Attached	15	0.2%	30	0.4%	5	0.1%	355	0.2%
Sub-total ground-related	7,135	94.3%	6,350	76.0%	4,765	94.5%	143,185	84.5%
<i>Apartments</i>								
Apartment Duplex	75	1.0%	215	2.6%	50	1.0%	6,445	3.8%
Apartment -fewer than 5 stories	270	3.6%	1,560	18.7%	215	4.3%	13,315	7.9%
Apartment - more than 5 stories	0	0.0%	225	2.7%	0	0.0%	5,600	3.3%
Sub-total apartments	345	4.6%	2,000	23.9%	265	5.3%	25,360	15.0%
Moveable	90	1.2%	5	0.1%	10	0.2%	920	0.5%
Total Units	7,570	100.0%	8,355	100.0%	5,040	100.0%	169,465	100.0%

Source: Statistics Canada, 2011 Census, Community Profiles

3.2 MOST HOUSING IN WASAGA BEACH IS OWNED

In 2006 the majority of housing in Wasaga Beach was owned units which accounted for 90.1% of all housing. Only 625 dwelling units or one tenth (10.0%) of the housing stock in Wasaga Beach was rented in 2006. The proportion of rental units was higher in Collingwood (28.0%) and in Clearview (13.8%) while in the Simcoe County Census Division as a whole just under a fifth (18.8%) of all units were rented.

Table 10: Owned and Rented Units, Wasaga Beach, Collingwood, Clearview and Simcoe County Census Division, 2006

	Wasaga Beach		Collingwood		Clearview		Simcoe	
Owned	5,615	90.0%	5,265	72.0%	4,320	86.2%	127,140	81.2%
Rented	625	10.0%	2,050	28.0%	690	13.8%	29,500	18.8%
Total	6,240	100.0%	7,315	100.0%	5,010	100.0%	156,640	100.0%

Source: Statistics Canada, 2006 Census, Community Profiles

Most owned units in Wasaga Beach were single detached with only a small proportion of semi-detached or row housing. A small proportion of owned units are also apartments in low-rise buildings. By comparison, the majority of the rental housing in Wasaga Beach is provided through renting single detached dwellings which accounts for 65.0% of all rented units. Just over a quarter (26.8%) of all rented units or 165 units were apartments in low-rise rental buildings (with under 4 stories). A small number of rented units were also provided through semis, row houses and duplexes. Because there is so little rental housing in Wasaga Beach many households are renting seasonal and tourist accommodation many of which were not meant for permanent accommodation. (See discussion below regarding tourist commercial rental housing in Section 6.6).

Table 11: Tenure of Housing Stock by Dwelling Type, Wasaga Beach, 2006

	Owned		Rented		Total	
	#	%	#	%	#	%
Single Detached	5,175	92.1%	400	65.0%	5,575	89.4%
	92.8%		7.2%		100.0%	
Semi-detached	130	2.3%	15	2.4%	145	2.3%
	89.7%		10.3%		100.0%	
Row Housing	90	1.6%	15	2.4%	105	1.7%
	85.7%		14.3%		100.0%	
Apartments (High Rise)	0	0.0%	0	0.0%	0	0.0%
	0.0%		0.0%		0.0%	
Apartments (Low Rise)	70	1.2%	165	26.8%	235	3.8%
	29.8%		70.2%		100.0%	
Apartments (Duplex)	10	0.2%	20	3.3%	30	0.5%
	33.3%		66.7%		100.0%	
Moveable	145	2.6%	0	0.0%	145	2.3%
	100.0%		0.0%		100.0%	
	5,620	100.0%	615	100.0%	6,235	100.0%
	90.1%		9.9%		100.0%	

Source: Statistics Canada - 2006 Census. Catalogue Number 97-554-XCB2006028.

3.3 HOUSING CONDITION

As Table 11 shows, the housing stock in Wasaga Beach is in relatively good condition based on the self-assessment in the 2006 census. Of the whole housing stock, 4.3% of units need major repair; 20.9% need minor repairs and 74.8% need only regular maintenance. Among units in the rental housing stock, almost 10% (9.8% or 60 units) are in need of major repair compared to 3.5% (195 units) of owned units. This self assessment does not necessarily include the housing that is rented out in the commercial recreational uses as concerns have been identified regarding the condition of such units on a longer term basis.

For comparison sake housing conditions are shown in Collingwood in Table 12. A much higher proportion of housing in Collingwood is in need of major repair (8.3%) almost twice the level in Wasaga Beach. This reflects the older age of housing in Collingwood compared to Wasaga

Beach. In Collingwood 7.2% of owned units needed major repairs and 10.9% of rented units needed major repairs.

Table 12: Housing Condition in Owned, Rented and All Units, Wasaga Beach, 2006

Period of Construction	All Units			
	Regular Maintenance	Minor repairs	Major Repairs	Total
1920 or before	25	20	10	55
1921 to 1945	65	75	15	155
1946 to 1960	215	220	70	505
1961 to 1970	285	140	45	470
1971 to 1980	460	130	10	600
1981 to 1985	155	105	15	275
1986 to 1990	390	180	55	625
1991 to 1995	690	245	35	970
1996 to 2000	985	110	10	1105
2001 to 2006	1,380	75	0	1455
Total	4,650	1,300	265	6,215
%	74.8%	20.9%	4.3%	100.0%
Period of Construction	Owned Units			
	Regular Maintenance	Minor repairs	Major Repairs	Total
1920 or before	15	20	0	35
1921 to 1945	65	35	10	110
1946 to 1960	150	180	25	355
1961 to 1970	265	120	35	420
1971 to 1980	350	105	10	465
1981 to 1985	140	105	15	260
1986 to 1990	355	165	55	575
1991 to 1995	660	235	35	930
1996 to 2000	935	110	10	1055
2001 to 2006	1,340	60	0	1400
Total	4,275	1,135	195	5,605
%	76.3%	20.2%	3.5%	100.0%
Period of Construction	Rented			
	Regular Maintenance	Minor repairs	Major Repairs	Total
1920 or before	10	0	10	20
1921 to 1945	0	45	10	55
1946 to 1960	70	40	40	150
1961 to 1970	25	25	0	50
1971 to 1980	110	25	0	135
1981 to 1985	15	0	0	15
1986 to 1990	35	10	0	45
1991 to 1995	35	0	0	35
1996 to 2000	50	0	0	50
2001 to 2006	45	15	0	60
Total	395	160	60	615
%	64.2%	26.0%	9.8%	100.0%

Source: Statistics Canada, 2006 Census. Catalogue Number 97-554-XCB2006023

Table 13: Housing Condition in Owned, Rented and All Units, Collingwood, 2006

	All Units			
Period of Construction	Regular Maintenance	Minor repairs	Major Repairs	Total
1920 or before	400	315	165	880
1921 to 1945	245	135	110	490
1946 to 1960	425	275	110	810
1961 to 1970	540	300	80	920
1971 to 1980	900	415	55	1370
1981 to 1985	425	90	20	535
1986 to 1990	515	175	55	745
1991 to 1995	335	50	0	385
1996 to 2000	400	35	0	435
2001 to 2006	695	20	10	725
Total	4,880	1,810	605	7,295
%	66.9%	24.8%	8.3%	100.0%
	Owned Units			
Period of Construction	Regular Maintenance	Minor repairs	Major Repairs	Total
1920 or before	325	240	125	690
1921 to 1945	110	95	45	250
1946 to 1960	280	195	75	550
1961 to 1970	380	250	50	680
1971 to 1980	535	245	25	805
1981 to 1985	275	80	20	375
1986 to 1990	395	115	30	540
1991 to 1995	275	30	10	315
1996 to 2000	345	35	0	380
2001 to 2006	655	20	0	675
Total	3,575	1,305	380	5,260
%	68.0%	24.8%	7.2%	100.0%
	Rented			
Period of Construction	Regular Maintenance	Minor repairs	Major Repairs	Total
1920 or before	75	75	40	190
1921 to 1945	130	45	65	240
1946 to 1960	150	85	30	265
1961 to 1970	160	45	35	240
1971 to 1980	365	165	30	560
1981 to 1985	150	10	0	160
1986 to 1990	125	55	20	200
1991 to 1995	60	20	0	80
1996 to 2000	50	0	0	50
2001 to 2006	40	0	0	40
Total	1305	500	220	2025
%	64.4%	24.7%	10.9%	100.0%

Source: Statistics Canada, 2006 Census. Catalogue Number 97-554-XCB2006023

3.4 SEASONAL DWELLINGS AND TOURIST ACCOMMODATION

Because of its history as a recreational community, many of the Town's dwelling units are seasonal. In fact, it is estimated that approximately one third of the dwelling units (around 4,000) are seasonal. Over time, many of the cottages in the Town have been converted to permanent, year-round housing with improved insulation and other renovations.

In addition to cottages, there are also a range of tourist accommodation establishments (motel or cottage courts) in the Town, a number of which are older and in need of repair. While designed for tourists, a number of tourist operators rent out their units during the off-peak period.

Concerns have been raised regarding the illegal use, from a zoning perspective, of tourist accommodations for rental housing and the lack of municipal oversight and legal framework for such rental uses. According to a study prepared by the Town's Senior Municipal Law Enforcement Officer in February, 2012, the Town of Wasaga Beach has identified 106 individual properties that are zoned for use as Tourist Accommodation where tourists can only stay for up to 31 consecutive days. There are two zones for Tourist Accommodation: CT- Tourist commercial and CA – Accommodation Commercial. Both zones permit a "Tourist Establishment" which is defined in the Town's zoning by-law as *"a building designed for accommodation of the travelling or vacationing public wherein no room within the establishment shall be occupied by the same guest for a period of time exceeding 31 consecutive days"*.

The same report found that there were three classifications of tourist accommodations that are used for rental housing also called Tourist Accommodation Conversions (TAC):

- Seasonal Conversions (2 properties – 25 units). Refers to properties rented out for seasonal accommodation in the summer and then rented out to those who need rental housing in the off-peak period (seasonal conversion).
- Partial (Permanent) (13 properties – 185 units) In these properties, a portion of the units are converted to long-term accommodation on a year-round basis while some units continue to be rented out to the travelling public year round.
- Full Conversion (20 properties – 213 units) Finally, there are a number of properties that have been completely converted to permanent housing and no longer rent any units to the travelling public.

While Tourist Accommodation properties are required to be licenced, at least half of the TAC properties are not licenced. The licencing process involves inspections by both the Fire Department (life safety/fire regulation concerns) and by the Municipal Enforcement Department (Property Standards, other building deficiencies). In looking at the housing that is rented out in the commercial recreational uses there is a significant issue in Wasaga Beach regarding the status and quality of this accommodation used for longer term rental housing.

Generally, the Seasonal and Partial (Permanent-split use) have some level of inspection by both the Fire Department and Municipal Law Enforcement Department since “open” units are readily available for inspection but there appears to have been a pattern of not inspecting long-term units. The Full Conversion T.A.C. properties have not been inspected because the licencing process triggers the inspection process.

Thus, while many of these T.A.C. units provide needed rental accommodation, there is concern from various quarters regarding the inadequate condition in many such units which were not built for year round accommodation. On the other hand, given that there are relatively few rental housing options in Wasaga Beach, the Town is also concerned about the possible implications for those who have difficulty finding rental housing in the current market in Wasaga Beach.

In the summer of 2011, a compliance review of all Tourist Accommodation properties in Wasaga Beach was conducted to ensure proper Business licences were in place. In 2011 two buildings with six units were demolished due to unsafe conditions, displacing the long term occupants who had to find alternative accommodation.

Over the summer of 2012, the Town’s Fire and Municipal Enforcement Departments have inspected 36 TAC properties containing 495 units to assess safety and identify and correct simple fire and property standards concerns. Based on a report from the Senior Municipal Law Enforcement Officer (November 8, 2012), 27 TAC properties are reported to have long-term occupancies in 388 units, and 9 TAC properties were not being used for long-term occupancy at the time of inspection. Of the 388 units used or converted for long-term occupancies, approximately half (195 units) were actively being used for long-term occupancy at the time of inspections. The level of occupancy reported varies among the 27 TAC properties, with 11 properties at or near full capacity with between 67% to 100% of the units occupied (145 units), 5 properties having between 50% to 60% occupancy (20 units), and 11 properties having 33% occupancy or less (30 units). The 11 properties at or near full capacity accounted for about three quarters of the occupied units. Further work by staff showed a wide demographic occupying the units with an age range from 20 to 70 years of age and the units being rented out to single persons (about 60% of units) and families with up to five persons.

Of the 36 properties that were inspected, most properties had simple property standards issues such as cosmetic maintenance needs (painting, repair of holes in doors/walls or light and receptacle covers, and minor plumbing repairs) and fire safety compliance issues that were easily correctable (improper use/over use of extension cords, inoperable/missing smoke detectors, excessive goods storage, use of hotplates). Only one property was identified with serious property standards concerns (structural or environmental situations which can shorten the life of the building) and four properties were identified as having serious fire safety issues

(blocked/cluttered fire escapes, improper doors/closures, damaged or missing fire separations, or electrical safety issues).

Town staff reported to General Government Committee on November 8, 2012, to recommend to Council that the Business Licensing By-law be amended to exempt identified TAC properties from the requirement to conform to Zoning By-law No. 2003-60 with respect to the “length of stays not exceeding 31 days”, pending Council’s decision on the long-term TAC property usage. This is recommended as a temporary exemption until a final decision is made on how to deal with long-term TAC property usage.

3.5 SOCIAL HOUSING AND SPECIAL HOUSING NEEDS

With the rapid growth of Wasaga Beach over the past 20 years and the relative lack of new social housing program funding, there is a very modest amount of existing social housing in the Town of Wasaga Beach. Social housing refers to a) the former Ontario government public housing 100% rent-geared-to-income housing which was transferred to the County of Simcoe in 2000, b) mixed income non-profit developments and c) mixed income rental co-operatives developed under former cost-shared housing programs. More recent “affordable housing” programs introduced since 2003 are a mixture of non-profit and private sector rental apartments.

The County of Simcoe is the Consolidated Municipal Service Manager which manages and delivers a range of housing services including social housing and recent affordable housing programs. There is only one County of Simcoe owned social housing apartment building located in the Town of Wasaga Beach and this two story building has 41 one bedroom apartments. This building is made available to both seniors and non-senior singles and couples. All of the apartments in this building are rent on a Rent Geared to Income (RGI) basis.

There are no social housing buildings for families with children, private non-profit housing or housing co-operatives in the Town of Wasaga Beach. In fact there have been no new social housing units created in the Town of Wasaga Beach under the various government funded housing programs of the past decade.

The one County-owned apartment building, which is rented on a rent-geared-to-income (R.G.I.) basis, has a significant waiting list. As of August 31, 2012, there were 170 households waiting for an apartment to become available. Of these households, 83 were senior households and 87 were non-senior adults without dependents.

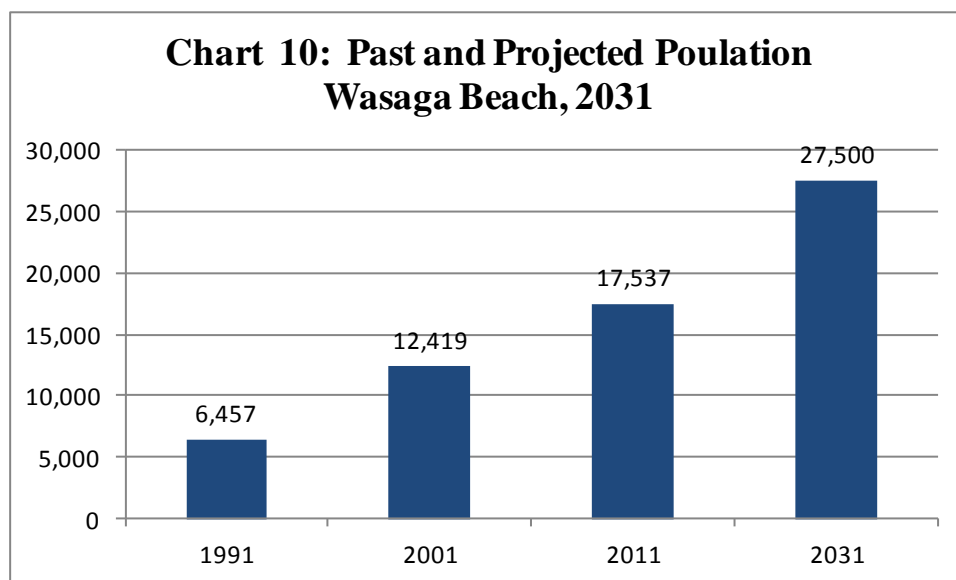
Because there are no family rent-geared-to-income units in existence in Wasaga Beach, the County does not track the number of family households on the waiting list. The number of social housing units or low end of market affordable rental housing in the Town of Wasaga

Beach is very small in comparison to the adjacent Town of Collingwood which has only a modestly larger population. Collingwood’s 2011 population was 19,241, only 10% larger than the Wasaga population of 17, 537. However Collingwood has 277 social housing units plus 23 affordable housing program units funded, representing 7 times the number of social housing than Wasaga Beach’s 41 units.

4 POPULATION PROJECTIONS AND FUTURE HOUSING SUPPLY

4.1 PROJECTED POPULATION GROWTH IN WASAGA BEACH

In June 2009, the Ministry of Energy and Infrastructure released a *Strategic Vision for Growth in Simcoe County* under the *Places to Grow* legislation. This document reduced Wasaga Beach’s projected population from 35,000 persons in 2031 to a projected population of 27,500. The vision also reduces the projected growth in employment (jobs) from 4,100 to 3,500 additional jobs by 2031. Under this vision, Barrie will continue to function as the main urban growth centre in Simcoe but growth will also be directed to the City of Orillia, the Town of Collingwood, the community of Alliston in the Town of New Tecumseth, Bradford in the Town of Bradford West Guillimbury.



Source: Statistics Canada, various census years and Ministry of Growth and Infrastructure, Growth Plan for the Greater Golden Horseshoe, Jan. 2012

Following the release of *Strategic Vision for Growth in Simcoe County*, the provincial *Growth Plan for the Greater Golden Horseshoe* was revised with new population figures for Wasaga Beach. The combined County of Simcoe and the separated cities of Barrie and Orillia are projected to increase to 667,00 in 2031 – from the 2011 level of 446,000 persons representing an increase of 221,000 or 50% over the twenty year period. Wasaga Beach is anticipated to grow

from its current level of 17,500 in 2011 to 27,500 persons in 2031. This represents an increase of 10,000 persons or 57% over 20 years or 2.9% on an annual average basis. This growth level is in line with recent rates (2006 to 2011) but well below those experienced from 1991 to 2001. (See Table A2 in Appendix A xx.)

4.2 PROJECTED POPULATION GROWTH IN SIMCOE COUNTY, BARRIE AND ORILLIA

The most recent population projections prepared by the Ontario Ministry of Finance were released in the spring of 2012 and use a somewhat higher population in 2011 than in the Statistics Canada 2011 census figure – 464,530 in the Ministry of Finance document compared to 446,063 in the 2011 census. The reason for the difference is that the Ministry of Finance used the 2006 census as the basis for its projections but included an estimate of the census undercount in this update. On the other hand, the 2031 population projections for 2031 for the Simcoe County Census Division are somewhat lower than those in the Provincial Growth Plan – 620,860 in the projections compared to 667,000 in the Growth Plan.

The Ministry of Finance projections show that between 2011 and 2021, the population in Simcoe Census Division will increase by 30% and in the following period, 2021-2031 increase by 15%. The demographic projections also indicate the growing size of the older population with the highest growth experienced in those age categories 55 years and older in 2011-2021 and then in the mostly 65+ age groups in 2021 – 2031.

Table 14: Population Growth, Simcoe County Census Division, 2011-2031

Age Groups	2011		2021		2011-2021 Change		2031		2021-2031 Change	
	#	%	#	%	#	%	#	%	#	%
0-19	109,280	23.5%	115,060	21.4%	5,780	5.3%	133,850	21.6%	18,790	16.3%
20-34	87,420	18.8%	101,400	18.9%	13,980	16.0%	99,090	16.0%	- 2,310	-2.3%
35-44	62,050	13.4%	67,200	12.5%	5,150	8.3%	83,580	13.5%	16,380	24.4%
45-54	78,730	16.9%	67,710	12.6%	- 11,020	-14.0%	74,350	12.0%	6,640	9.8%
55-64	57,340	12.3%	82,400	15.3%	25,060	43.7%	73,350	11.8%	- 9,050	-11.0%
65-74	38,100	8.2%	57,890	10.8%	19,790	51.9%	83,930	13.5%	26,040	45.0%
75-84	23,010	5.0%	32,220	6.0%	9,210	40.0%	51,660	8.3%	19,440	60.3%
85+	8,600	1.9%	13,570	2.5%	4,970	57.8%	21,050	3.4%	7,480	55.1%
Total Population	464,530	100.0%	537,450	100.0%	140,060	30.2%	620,860	100.0%	83,410	15.5%
65+	69,710	15.0%	103,680	19.3%	33,970	48.7%	156,640	25.2%	52,960	51.1%

Source: Ontario Ministry of Finance, Ontario Population Projection Update, Spring 2012

4.3 PROJECTED GROWTH IN HOUSEHOLDS IN WASAGA BEACH

The projected number of households will depend upon the projected household size which in turn depends upon the age profile of the future population and the housing mix that is projected in the future. In 2011, the average household size in Wasaga Beach was 2.3 persons per

household. Assuming that the household size continues to decline slowly and reaches 2.2 persons per household by 2031, the anticipated population increase of 10,000 would require approximately 4,500 additional housing units or 230 units annually. In addition, a declining household size to 2.2 persons per household would reduce the population residing within the existing housing stock from 17,500 to approximately 16,500, thereby increasing demands for additional households by another 450 units. The total demand for new housing units to the year 2031 is therefore anticipated to be approximately 4,950 units, or 250 units annually. A smaller household size would require more units. It is likely that residential development would take place at a slower pace in the last 10 years of the projection period reflecting slower growth in Simcoe County, Barrie and Orillia.

4.4 FUTURE HOUSING SUPPLY

The current and future supply of housing in Wasaga Beach consists of the following:

- Existing, vacant dwelling units available for purchase, lease or rent;
- Existing vacant residential lots available for new home construction including lots of record and registered lots created by plan of subdivision or consent;
- New residential lots and units in draft approved plans of subdivision and condominium and conditionally approved consents;
- New residential lots and units in proposed (but not yet draft approved) plans of subdivision and condominium, site plans for modular home communities and proposed consents;
- Land designated for residential land uses but not yet approved or proposed for development.

Table 15 below provides an inventory of vacant residential lots and units as of mid-2012. The inventory is illustrated on Map 2.

Based on a review of the residential inventory, there are 757 existing vacant residential lots available within existing subdivisions, new lots or units in registered plans and new lots and units in approved modular home communities. In addition, there are approximately 643 existing vacant infill lots within the older, established residential areas of Wasaga Beach, many of which are located within mixed seasonal/permanent residential areas. Many of these lots and infill opportunities have been vacant for several years and therefore their availability for new housing units is uncertain.

In addition to the existing vacant lot/unit inventory, there are 3,720 housing units/lots in draft approved plans of subdivision. Based on the inventory of existing vacant residential lots in existing subdivisions, new lots and units in registered plans, and draft approved lots/units, and the anticipated average annual housing demand of 250 units per year, it appears that sufficient residential lots and housing units will be available for at least the next 10 years based on the forecast 2031 population of 27,500 for Wasaga Beach set out in the Growth Plan.

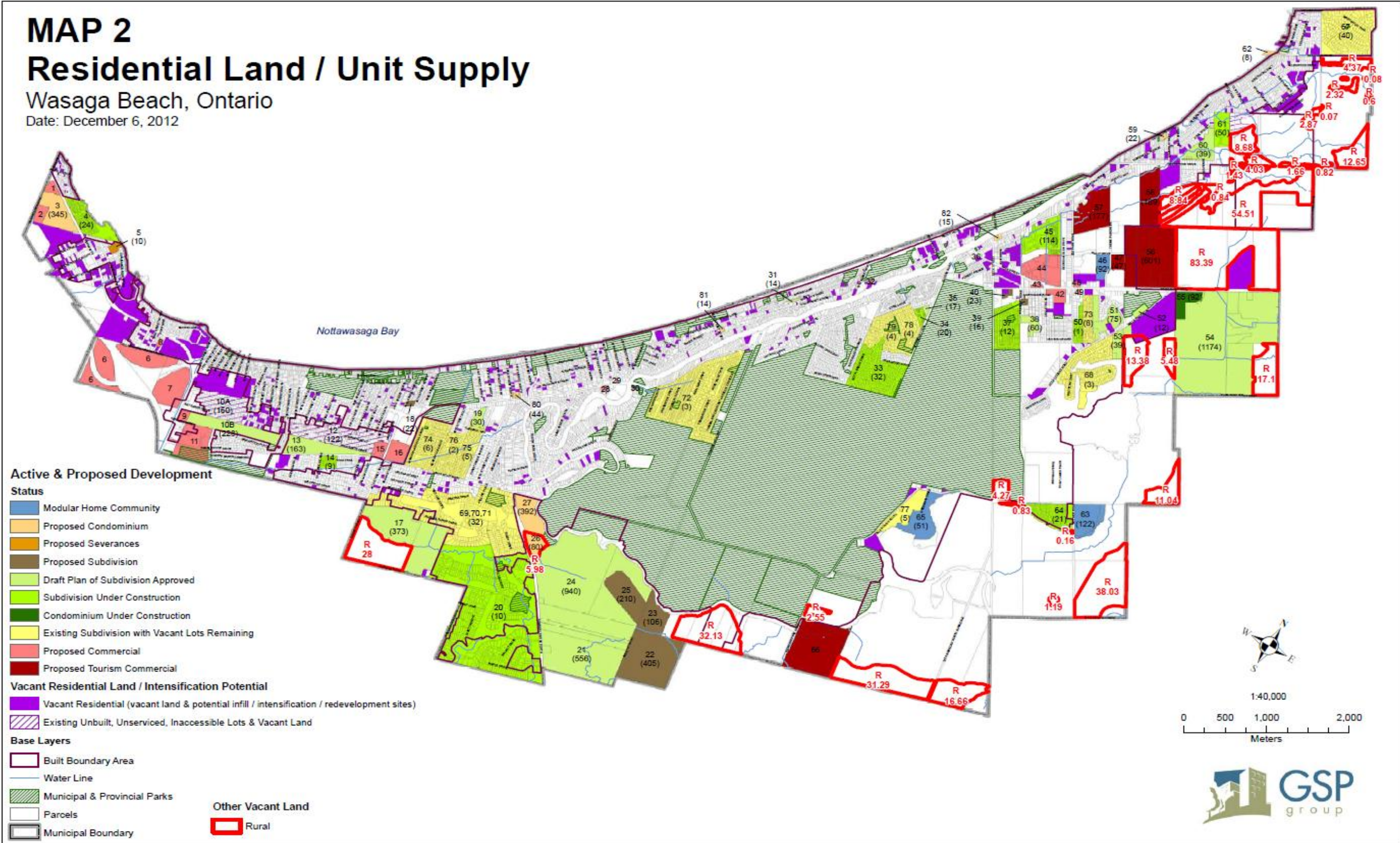
TABLE 15: Residential Inventory

Map #	Name	Type	Status	Total # of Lots/Units	# BP Issued to Date	Available Lots (VL)	Available Multiples/Units	# Single	# Semi	# Townhouse	# Apartments	# Other	# Ownership	# Condo	# Rental	# Other
1	Maram Building Corp	Commercial		0	0	0	0	0	0	0	0	0	0	0	0	0
2	Storage Zone Site	Commercial		0	0	0	0	0	0	0	0	0	0	0	0	0
3	West Wasaga - Stirling Cook Development Properties	Residential	Proposed Condominium	345	0	0	345	0	0	0	0	345	0	0	345	0
4	Bluewater Canoe Club - Phases I & II	Residential	Subdivision Under Construction	117	93	24	0	24	0	0	0	0	0	24	0	0
5	Ianucci Redevelopment	Residential	Proposed Severances	11	1	10	0	10	0	0	0	0	0	10	0	0
6	Wasaga Pines Retail Centre	Commercial		0	0	0	0	0	0	0	0	0	0	0	0	0
7	DAS Developments	Commercial		0	0	0	0	0	0	0	0	0	0	0	0	0
8	Jell-E-Bean Campground Expansion	Commercial		0	0	0	0	0	0	0	0	0	0	0	0	0
9	Zancor Trillium Forest North	Commercial		0	0	0	0	0	0	0	0	0	0	0	0	0
10	Zancor Trillium Forest North	Residential	Draft Plan of Subdivision Approved	228	0	123	105	123	0	105	0	0	228	0	0	0
11	Business Park - Zancor	Commercial		0	0	0	0	0	0	0	0	0	0	0	0	0
12	Robinson Road Area Servicing/Development	Residential	Proposed Subdivision - vacant, unserviced lots with no road frontage	122	0	122	0	122	0	0	0	0	122	0	0	0
13	Marocco Development - Ramblewood Drive	Residential	Draft Plan of Subdivision Approved	163	0	163	0	163	0	0	0	0	163	0	0	0
14	Ramblewood Estates Subdivision - Phase II	Residential	Subdivision Under Construction	26	17	9	0	9	0	0	0	0	9	0	0	0
15	Marocco 45th Street Development	Commercial		0	0	0	0	0	0	0	0	0	0	0	0	0
16	TY-Corp Lands	Commercial		0	0	0	0	0	0	0	0	0	0	0	0	0
17	Baycliffe Homes - Morgan Road Development	Residential	Draft Plan of Subdivision Approved	373	0	296	77	296	0	77	0	0	373	0	0	0
18	Donato Puccini Townhouse Development	Residential	Proposed Subdivision/Site Plan	22	0	0	22	0	0	22	0	0	22	0	0	0
19	Pine Valley Estates Subdivision - Phase IV	Residential	Draft Plan of Subdivision Approved	30	0	30	0	30	0	0	0	0	30	0	0	0
20	McIntyre Creek Subdivision	Residential	Subdivision Under Construction	292	282	10	0	10	0	0	0	0	10	0	0	0
21	Pacific Homes - Sunnidale Trails - Secondary Plan Phase 1	Residential	Draft Plan of Subdivision Approved	556	0	475	81	431	44	35	46	0	510	0	0	46
22	Pacific Homes - Sunnidale Trails - Secondary Plan Phase 2	Residential	Proposed Subdivision	405	0	279	126	203	76	86	40	0	365	40	0	0
23	Marocco / Spence - Sunnidale Trails	Residential	Proposed Subdivision	106	0	106	0	58	20	28	0	0	106	0	0	0
24	Rivers Edge Phase 1 - Sunnidale Trails Secondary Plan Area	Residential	Draft Plan of Subdivision Approved	940	0	786	154	786	0	93	61	0	879	0	61	0
25	Rivers Edge Phase 2 - Sunnidale Trails Secondary Plan Area	Residential	Proposed Subdivision	210	0	70	140	0	70	0	140	0	70	140	0	0
26	Armill Pitt - Marocco	Residential	Proposed Condominium	80	0	40	40	40	0	0	40	0	0	80	0	0
27	Marocco Knox Road East	Residential	Proposed Condominium	392	0	0	392	0	0	0	392	0	0	392	0	0
28	RONA	Commercial		0	0	0	0	0	0	0	0	0	0	0	0	0
29	Di Paola	Commercial		0	0	0	0	0	0	0	0	0	0	0	0	0
30	Free Spirit Tours	Commercial		0	0	0	0	0	0	0	0	0	0	0	0	0
31	Greenhill Homes	Residential	Draft Plan of Subdivision Approved	14	0	0	14	0	0	14	0	0	14	0	0	0
32	Club Villa Wasaga Resort - Susie Nguyen	Commercial		0	0	0	0	0	0	0	0	0	0	0	0	0
33	Coral Sunrise Subdivision - Phases 1, 2A, 2B, 2C	Residential	Subdivision Under Construction	267	235	32	0	32	0	0	0	0	32	0	0	0
34	Blueberry Village Townhomes - Phase 1	Residential	Subdivision Under Construction	60	40	0	20	0	0	20	0	0	0	20	0	0
35	Blueberry Village Townhomes - Phase 2	Residential	Draft Plan of Subdivision Approved	17	0	0	17	0	0	17	0	0	0	17	0	0
36	Sawatzky Mini Golf	Commercial		0	0	0	0	0	0	0	0	0	0	0	0	0
37	Westbury Road Subdivision	Residential	Subdivision Under Construction	195	183	12	0	12	0	0	0	0	12	0	0	0
38	Devlin Subdivision - Mollala	Residential	Draft Plan of Subdivision Approved	60	0	18	42	18	0	42	0	0	60	0	0	0
39	Sergautis Townhouse Development	Residential	Proposed Subdivision	16	0	0	16	0	0	16	0	0	16	0	0	0
40	Wasaga Beach Village Phase 3 - Berkley Homes	Residential	Proposed Subdivision/Site Plan	23	0	0	23	0	0	23	0	0	23	0	0	0
41	DELETED - INCLUDED AS VACANT LAND / POTENTIAL INFILL	Residential	Draft Plan of Subdivision Approval EXPIRED	0	0	0	0	0	0	0	0	0	0	0	0	0
42	Scave Commercial Site Plan - Phases III & IV	Commercial		0	0	0	0	0	0	0	0	0	0	0	0	0
43	Esso Redevelopment - Scholyar	Commercial		0	0	0	0	0	0	0	0	0	0	0	0	0
44	Hamount Commercial - Phase 1, 2 & 3	Commercial		0	0	0	0	0	0	0	0	0	0	0	0	0
45	Hamount Residential	Residential	Subdivision Under Construction	250	136	0	114	0	0	62	52	0	0	114	0	0
46	Parkbridge Wasaga Meadows East - Phase 2	Residential	Modular Home Community	92	0	0	92	0	0	92	0	0	0	0	0	92
47	Parkbridge Wasaga Country Life - Phase 5	Commercial	Modular Home Community - Tourism Commercial	47	0	0	47	0	0	0	0	47	0	0	0	47
48	York Contracting - Royal Bank Plaza Phase 2	Commercial		0	0	0	0	0	0	0	0	0	0	0	0	0
49	Vermuelen	Commercial		0	0	0	0	0	0	0	0	0	0	0	0	0
50	Wynds of Wasaga Development / Bremont Homes (Christie Dr)	Residential	Subdivision Under Construction	53	52	1	0	1	0	0	0	0	1	0	0	0
51	Golfview Estates - Peter Regina	Residential	Draft Plan of Subdivision Approved	75	0	75	0	75	0	0	0	0	75	0	0	0
52	Iantorno Development	Residential	Draft Plan of Subdivision Approved	12	0	12	0	12	0	0	0	0	12	0	0	0
53	Donato-Strite Subdivision	Residential	Draft Plan of Subdivision Approved	39	0	39	0	39	0	0	0	0	39	0	0	0
54	New England Village - Phase 2	Residential	Draft Plan of Subdivision Approved	1174	0	634	540	634	0	376	164	0	1010	164	0	0
55	New England Village - Phase 1	Residential	Condominium Under Construction	96	4	0	92	0	0	92	0	0	0	92	0	0
56	Sceptre Developments - River Road West	Commercial	Proposed Subdivision - Tourism Commercial	601	0	0	601	0	0	0	0	601	0	0	0	601
57	Di Giovanni Hotel & Condominium Development	Commercial	Proposed Condominium - Tourism Commercial	177	0	0	177	0	0	0	0	177	0	0	0	177
58	Wasaga Country Life Resort - Phases 4B & 4C	Commercial	Modular Home Community - Tourism Commercial	189	0	0	189	0	0	0	0	189	0	0	0	189
59	Skydale Condos - Coastline Drive	Residential	Proposed Condominium	22	0	0	22	0	0	22	0	0	0	22	0	0
60	Optima Homes	Residential	Draft Plan of Subdivision Approved	39	0	39	0	39	0	0	0	0	39	0	0	0
61	Beaver Run Estates Condos	Residential	Subdivision Under Construction	100	50	0	50	0	0	50	0	0	0	50	0	0
62	Sceptre Eastdale Townhouse	Residential	Proposed Condominium	8	0	0	8	0	0	8	0	0	0	8	0	0
63	Parkbridge - Phase 6 Park Place	Residential	Modular Home Community	151	29	122	0	0	0	122	0	0	0	0	0	122
64	Marl Lake Village Subdivision	Residential	Subdivision Under Construction	133	112	21	0	21	0	0	0	0	21	0	0	0
65	Parkbridge - Country Meadows	Residential	Modular Home Community	160	109	0	51	0	0	51	0	0	0	0	0	51
66	Polidaro Campground Proposal	Seasonal	Proposed Campground - Tourism Commercial	0	0	0	0	0	0	0	0	0	0	0	0	0
67	Sunward Estates	Residential	Existing Subdivision	-	-	40	0	40	0	0	0	0	40	0	0	0
68	Country Club Estates	Residential	Existing Subdivision	-	-	3	0	3	0	0	0	0	3	0	0	0
69	Wasaga Sands Phase 1	Residential	Existing Subdivision	-	-	6	0	6	0	0	0	0	6	0	0	0
70	Wasaga Sands Phase 2	Residential	Existing Subdivision	-	-	21	0	21	0	0	0	0	21	0	0	0
71	Wasaga Sands Phase 3	Residential	Existing Subdivision	-	-	5	0	5	0	0	0	0	5	0	0	0
72	Riverdale Woods	Residential	Existing Subdivision	-	-	3	0	3	0	0	0	0	3	0	0	0
73	Across Golf Course Road	Residential	Existing Subdivision	-	-	8	0	8	0	0	0	0	8	0	0	0
74	Ann Harbour - Knox Road West	Residential	Existing Subdivision	-	-	6	0	6	0	0	0	0	6	0	0	0
75	Pine Valley - Phase 1 & 2	Residential	Existing Subdivision	-	-	5	0	5	0	0	0	0	5	0	0	0
76	Pine Valley West Phase III (Tetamax)	Residential	Existing Subdivision	-	-	2	0	2	0	0	0	0	2	0	0	0

77 Hometown	Seasonal	Seasonal Units - Trailer Park	5	-	5	0	0	0	0	0	5	0	0	0	5
78 Blueberry Trails - Phase 1	Residential	Existing Subdivision	-	-	4	0	4	0	0	0	0	4	0	0	0
79 Blueberry Trails - Phase 2	Residential	Existing Subdivision	-	-	4	0	4	0	0	0	0	4	0	0	0
80 Molella/Mosley High Density	Residential	Proposed Residential	44	0	0	44	0	0	0	44	0	0	44	0	0
81 Bremont	Residential	Proposed Residential	14	0	0	14	0	0	14	0	0	0	14	0	0
82 Allistonia	Residential	Proposed Residential	15	0	0	15	0	0	0	15	0	0	15	0	0
TOTALS			8566	1343	3660	3670	3295	210	1467	1339	1019	4382	1557	61	1330
				7330		7330		3505				3825			
						7330						7330			7330
Summary															
Vacant Lots in Existing Subdivisions		107	0	0	107	0	107	0	0	0	0	107	0	0	0
New Lots/Units in Registered Plans Under Construction		385	1589	1204	109	276	109	0	224	52	0	109	276	0	0
Lots/Units in Approved Modular Home Communities		265	403	138	122	143	0	0	265	0	0	0	0	0	265
Total Existing Vacant and Registered/Approved Lots/Units		757	1992	1342	338	419	216	0	489	52	0	216	276	0	265
Proposed Lots/Units in Draft Approved Plans		3720	3720	0	2690	1030	2646	44	759	271	0	3432	181	61	46
Total Draft Approved Lots/Units		3720	3720	0	2690	1030	2646	44	759	271	0	3432	181	61	46
Total Existing Vacant, Registered/Approved and Draft Approved		4477	5712	1342	3028	1449	2862	44	1248	323	0	3648	457	61	311
Lots/Units in Proposed Subdivision/Condo/Site Plans		1629	1629	0	495	1134	301	166	205	957	0	602	1027	0	0
Other Proposed Residential Development/Severances		205	206	1	132	73	132	0	14	59	0	132	73	0	0
Total Lots/Units in Proposed Developments		1834	1835	1	627	1207	433	166	219	1016	0	734	1100	0	0
Total Existing Vacant, Draft Approved and Proposed Lots/Units		6311	7547	1343	3655	2656	3295	210	1467	1339	0	4382	1557	61	311
Tourism Commercial															
Proposed Tourism Commercial Modular Home Community		236	236	0	0	236	0	0	0	0	236	0	0	0	236
Proposed Tourism Commercial Condominium Units		177	177	0	0	177	0	0	0	0	177	0	0	0	177
Proposed Tourism Commercial Subdivision Lots/Units		601	601	0	0	601	0	0	0	0	601	0	0	0	601
Proposed Tourism Commercial Seasonal Units/Trailer Park		5	5	-	5	0	0	0	0	0	5	0	0	0	5
Total Proposed Tourism Commercial Units		1019	1019	0	5	1014	0	0	0	0	1019	0	0	0	1019
GRAND TOTAL		7330	8566	1343	3660	3670	3295	210	1467	1339	1019	4382	1557	61	1330
Other Vacant Lots/Infill Potential and Vacant Residential Land															
Existing Vacant Lots		643	108.3 hectares												
Expired Draft Plans		22	Map #41												
Vacant Land		53	parcels, 128.3 ha												
Rural Land		35	parcels, 423.4 ha												
Vacant Lots in Built Boundary		411													
Greenfield Lots		3249													
Total Vacant Lots		3660													
Multiples in Built Boundary		977													
Greenfield Multiples		2693													
Total Multiples		3670													
Intensification %		18.9%													
Greenfield %		81.1%													

MAP 2 Residential Land / Unit Supply

Wasaga Beach, Ontario
Date: December 6, 2012



The inventory includes a greater housing unit mix, which will help to address more diverse housing needs and interests by providing a range and choice of unit types. Approximately 64% of the inventory is single detached (not including the 643 vacant lots within the older, established mixed seasonal/permanent residential areas), and less than 1% of the inventory is semi-detached lots/units. There are 1,248 townhouse units in registered or draft approved plans, representing 28% of the inventory, and 323 apartment units, representing 7.2%.

In addition to the above inventory, there are residential lots and housing units that are proposed (but not yet draft approved) and vacant residential land that could be developed for housing in the future. Table 15 provides a breakdown of the number of residential lots and units by unit type in proposed plans and identifies the total area of other vacant residential land available for which there is currently no active development plans.

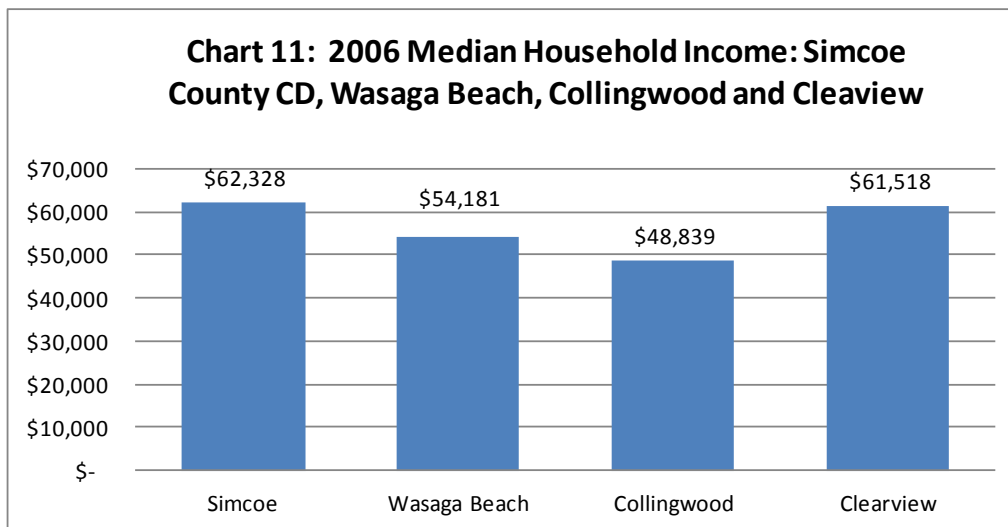
The total inventory of available lots/units in existing subdivisions and in registered plans, draft approved lots/units and proposed plans is 6,311 lots/units. In addition, there are 1,019 lots/units planned in the “other” category of housing types, which includes unspecified unit types in proposed modular home and tourist commercial developments and existing vacant, un-serviced residential lots with no road frontage. In total, there are 7,330 dwellings planned in future developments, of which 3,295 (45%) are single detached, 210 (2.9%) are semi-detached, 1,467 (20%) are townhouses, 1,339 (18.3%) are apartments and 1,019 (13.9%) are other dwelling types.

Table 15 also calculates the distribution of the residential inventory and proposed housing developments among the greenfield area and within the built boundary. Based on the total inventory, approximately 19% of lots/units are located within the built boundary and would therefore be considered as intensification, and 81% are located outside of the built boundary in new developments in greenfield areas. Therefore, the current inventory is very close to addressing the 20% intensification target set for Wasaga Beach in the Growth Plan.

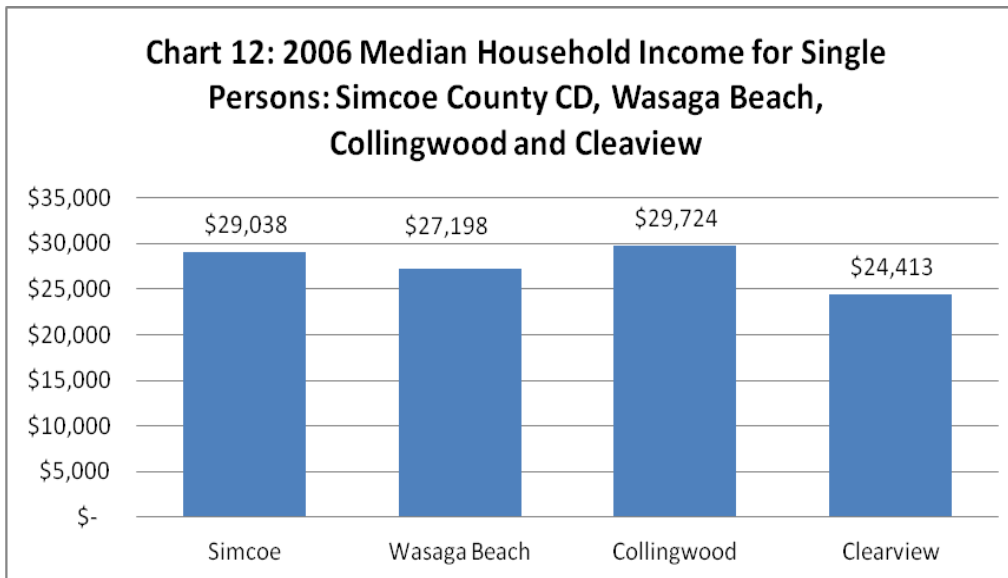
5 HOUSEHOLD INCOME AND HOUSING AFFORDABILITY

5.1 MEDIAN HOUSEHOLD INCOME

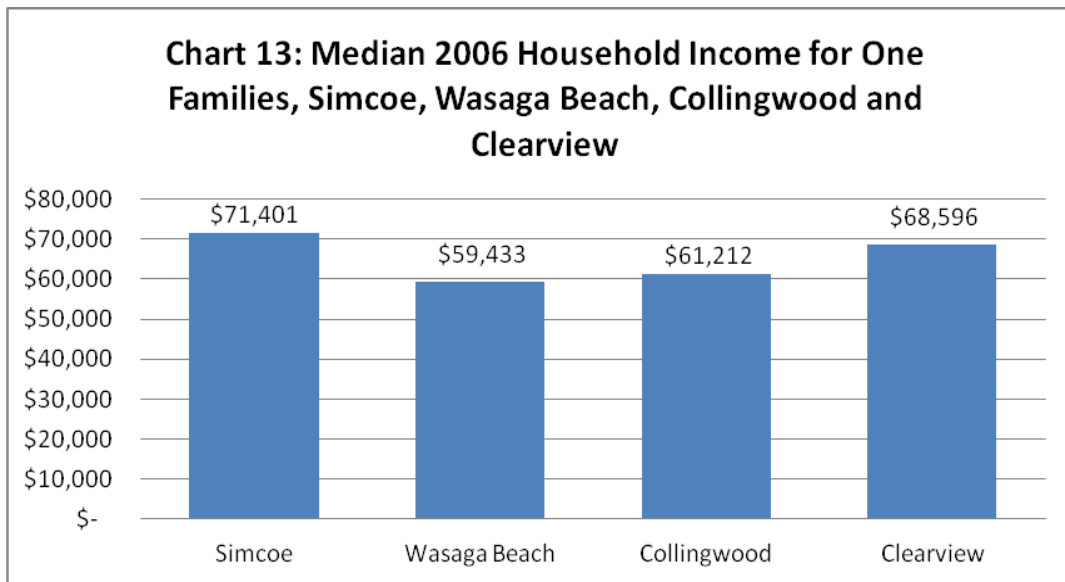
The median household income is the income for which half of households are above and half are below, and is considered a better measure of income than average which is skewed by higher incomes. As is shown below in 2006, the median household income in Wasaga Beach was \$54,181 – about \$8,150 below that of the Simcoe County CD as a whole (\$62,328) – or about 13.1% lower. The median household income in Collingwood was lower at \$48,839 –reflecting the higher proportion of tenant households as well as single person households in Collingwood. In Clearview the median household income in 2006 was higher at \$61,518.



Source: Statistics Canada - 2006 Census. Catalogue Number 97-563-XCB2006052.

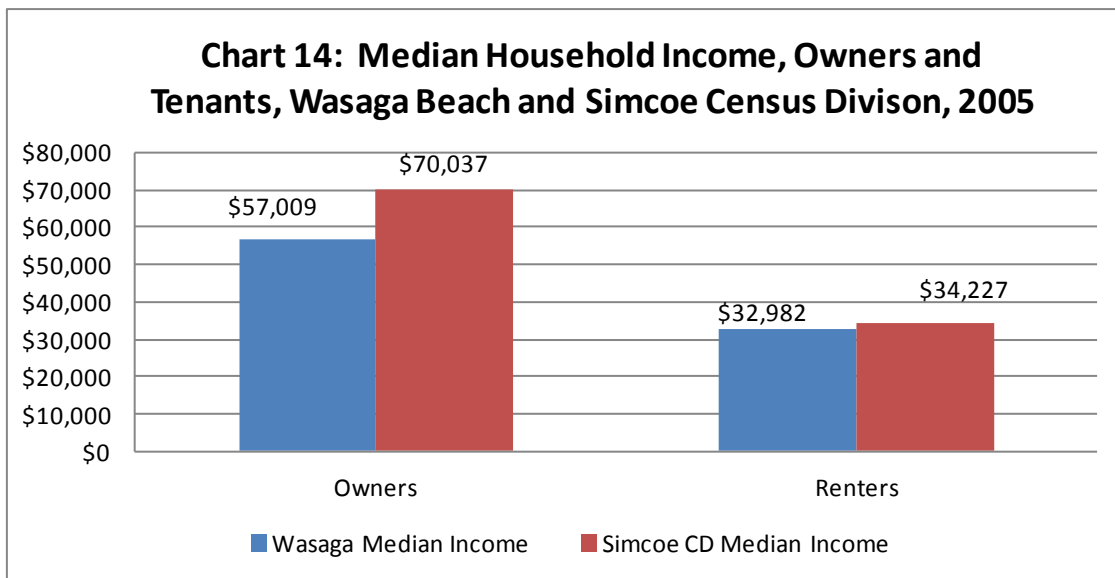


Source: Statistics Canada - 2006 Census. Catalogue Number 97-563-XCB2006052.



Source: Statistics Canada - 2006 Census. Catalogue Number 97-563-XCB2006052

As is shown below, the median income for tenants in Wasaga Beach in 2005 was \$32,982 – about 58% of the level of homeowners which was \$57,009. In the Simcoe CD as a whole, tenant households median incomes were about half that of owners. The lower household income for owners in Wasaga Beach reflects the higher proportion of households who have retired.



Source: 2006 Census, Custom Tabulation prepared by Statistics Canada

5.2 HOUSEHOLD INCOME DISTRIBUTION

Table 15 below provides a distribution of income for owners and renters in Wasaga Beach in 2005 based on the 2006 census. While about one fifth (18.8%) of owners have incomes below \$30,000, 43.7% of tenants have such household incomes. On the other hand, while about half of owners (46.3%) had household incomes of \$60,000 and higher, about a fifth (18.2%) of tenants had household incomes at this level.

Table 16: Distribution of Household Income for Owners and Tenants, Wasaga Beach, 2005

Income Levels	Wasaga Beach					
	Owned		Rented		Total	
	#	%	#	%	#	%
Under \$10,000	175	3.1%	35	5.6%	210	3.4%
\$10,000-\$19,999	295	5.3%	160	25.4%	455	7.3%
\$20,000-\$29,999	585	10.4%	80	12.7%	665	10.6%
\$30,000-\$39,999	755	13.4%	110	17.5%	865	13.9%
\$40,000-\$49,999	605	10.8%	65	10.3%	670	10.7%
\$50,000-\$59,999	595	10.6%	65	10.3%	660	10.6%
\$60,000-\$69,999	620	11.0%	40	6.3%	660	10.6%
\$70,000-\$79,999	410	7.3%	30	4.8%	440	7.0%
\$80,000+	1,575	28.0%	45	7.1%	1,620	25.9%
Total	5,615	100.0%	630	100.0%	6,245	100.0%
Median	\$57,009		\$32,982		\$54,181	
Average	\$64,252		\$38,499		\$61,676	

Source: 2006 Census, Custom Tabulation prepared by Statistics Canada

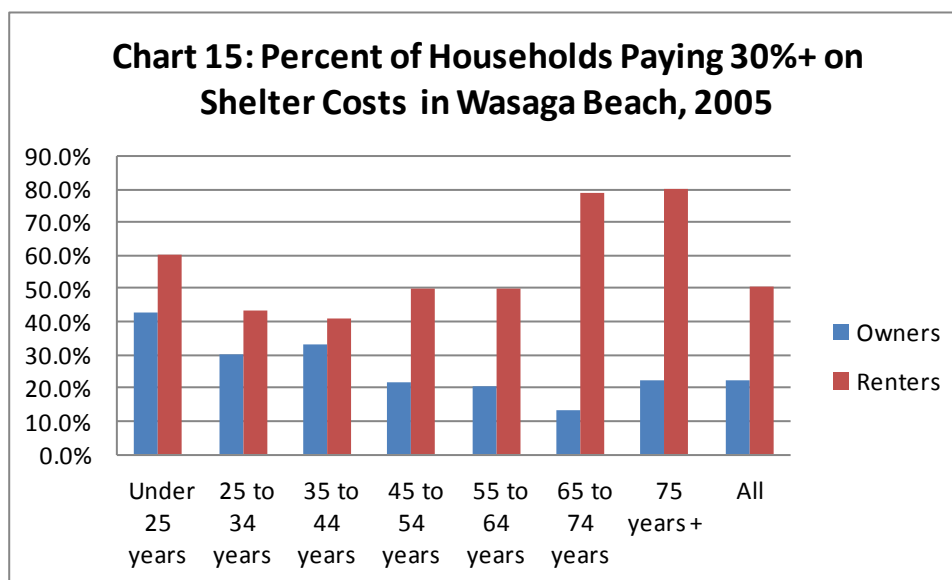
5.3 INCIDENCE OF HOUSING AFFORDABILITY PROBLEMS

5.3.1 Tenant Households with Affordability Problems

Tenant households are considered to have an affordability problem if they are paying 30% or more of their income on rent and they are considered to be at risk of homelessness if they are paying 50% or more of their income on rent. Statistics Canada data from the 2006 Census was obtained from the Social Services Department of the County of Simcoe Census which showed the proportion of income spent on housing by owners and renters in 2005. For households who own, shelter costs include mortgage payments, property taxes, condominium fees and utilities. For tenants, shelter costs include rental payments and utilities.

In 2005, approximately (50.8%) of the 620 tenants in Wasaga Beach were paying 30% or more of their income on housing while close to a fifth (17.7%) were paying 50% or more of their income on housing. In the Simcoe County Census Division as a whole, a slightly lower proportion of tenants had an affordability problem with 46.2% paying 30% or more of their income on housing; however, just over a fifth of tenants (20.8%) were paying 50% or more of their income on rent. Among households where the household maintainers are 65 years and older, 115 out of 145 rental households or 79% were paying 30% or more of their income on housing costs with 35 households or 24% paying 40%+ and 20 households or 14% paying 50% or more on shelter costs. (See Table A4 in Appendix A.)

Among homeowners approximately a fifth (22.0%) were paying 30% or more of their income on housing with 7.4% having a serious affordability problem and were paying 50% or more of their income on housing. The affordability situation among homeowners in Wasaga Beach is comparable to that of the County as a whole. Among homeowners the incidence of housing affordability seems to fall with the age of the household maintainer though it rises for those 75+.



Source: Statistics Canada, 2006 Census, Cat. 97-554-XCB2006050/51, Provided by County of Simcoe

Table 17: Percent of Income Spent on Housing Costs for Owners and Renters, Wasaga Beach and county of Simcoe, CD, 2006

% of Incomes Spent on Housing	Owners				Renters			
	Wasaga Beach		County of Simcoe		Wasaga Beach		County of Simcoe	
	#	%	#	%	#	%	#	%
Less than 15%	2,405	43.2%	46,410	36.9%	80	12.9%	4,465	15.3%
15% to 19%	890	16.0%	22,285	17.7%	55	8.9%	4,275	14.6%
20% to 24%	690	12.4%	17,645	14.0%	115	18.5%	3,740	12.8%
25% to 29%	355	6.4%	11,775	9.4%	55	8.9%	3,240	11.1%
30% to 34%	315	5.7%	7,285	5.8%	110	17.7%	2,935	10.0%
35% to 39%	195	3.5%	4,695	3.7%	40	6.5%	1,990	6.8%
40% to 49%	305	5.5%	5,560	4.4%	55	8.9%	2,490	8.5%
50% or more	410	7.4%	9,975	7.9%	110	17.7%	6,080	20.8%
Total	5,565	100.0%	125,630	100.0%	620	100.0%	29,215	100.0%
Less than 30%	4,340	78.0%	98,115	78.1%	305	49.2%	15,720	53.8%
30%+	1,225	22.0%	27,515	21.9%	315	50.8%	13,495	46.2%
40%+	715	12.8%	15,535	12.4%	165	26.6%	8,570	29.3%
50%+	410	7.4%	9,820	7.9%	110	17.7%	6,080	20.8%
Total	5,565	100.0%	125,630	100.0%	620	100.0%	29,215	100.0%

Source: Statistics Canada, 2006 Census, Provided by County of Simcoe

5.4 HOUSE PRICES IN WASAGA BEACH

5.4.1 Average Resale Prices

While Wasaga Beach home prices are lower compared to Barrie and in the southern parts of Simcoe County – and significantly lower than in the Greater Toronto Area - there has been a steady increase in house prices between 2005 and 2012 in Wasaga Beach. During this time the average house price increased from \$214,000 in 2005 to \$272,500 in 2012, representing a 27% increase between 2005 and 2012. This is almost twice the increase in the cost of living (14.3%) and average wage increase (15.3%) during the same period. Simultaneously, carrying costs have also increased by approximately 25% - about 1.7 times the rate of inflation. Thus, despite the low interest rates that currently prevail in Canada, purchasing a home in Wasaga Beach has become more unaffordable in the previous decade.

Nevertheless, the average price of a home sold in Wasaga Beach in 2012 was about 1% lower than in 2011 and it is not clear if this reflects a decreased demand for housing or a greater mix in housing that is being sold. Since 2010, the monthly payment required to carry the average priced home has somewhat stabilized at around \$2,000. The average priced home at \$272,500 with a carrying cost of \$2,000 per month would be affordable to households with an annual income of about \$75,000 which represents the upper third of household incomes in Wasaga Beach.

Because housing prices and carrying costs are increasing at a faster pace than incomes (based on the change in the average wage), it is clear that since 2005 households with median incomes in Wasaga Beach are having a harder time affording to purchase ownership housing. A more

detailed analysis of housing prices affordable to different incomes is provided below in Section 5.6.3.

Table 18: Cost of Average Priced Home in Wasaga Beach, 2005-2012

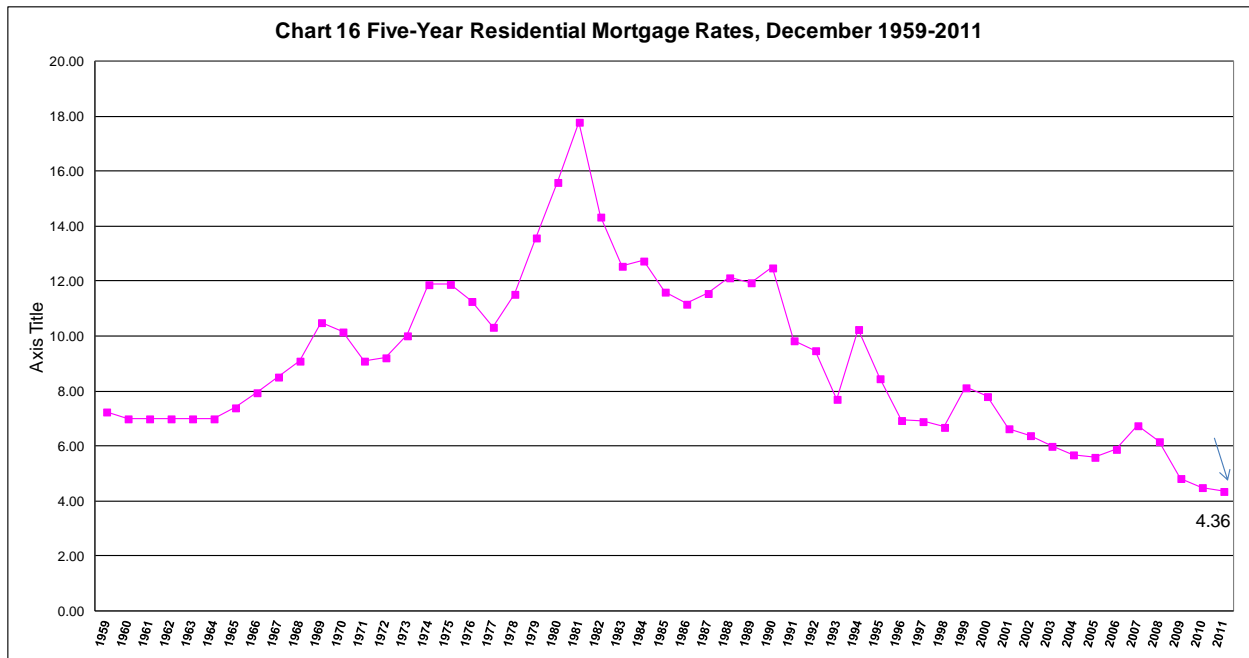
Year	Average Price	Income Required	Monthly Payment
2005	\$214,000	\$59,920	\$1,605
2006	\$222,300	\$62,794	\$1,674
2007	\$248,698	\$77,391	\$2,064
2008	\$253,562	\$87,909	\$2,344
2009	\$247,708	\$69,503	\$1,742
2010	\$266,438	\$78,551	\$2,094
2011	\$274,878	\$82,870	\$2,210
2012	\$272,487	\$74,958	\$1,999
Change House Prices 2005-2012	27.3%	25.1%	24.5%
Change in CPI 2005-Oct. 2012	14.3%		
Ch. In Average Wage 2005-2011	15.3%		

Note: Carrying costs based on 10% down payment, 3.5% mortgage, 5-year term, 25 year mortgage, \$3,000 taxes, and utilities @maximum of \$500/month

Source: Georgian Triangle Real Estate Board and South Georgian Bay Resource Centre

Relatively Low Costs of Borrowing Is Helping to Keep Carrying Costs Down

Since 2002, interest rates have been at historically low levels not seen since the 1950’s. As governments continue to keep bank rates low in order to stimulate the economy, mortgage rates have continued to drop. As well, five-year mortgage rates follow the pattern of 5-year Canada Bond yields which have been low in recent years. At the end of 2011, the average 5-year mortgage rate was under 4.36%. Currently, the 5-year posted mortgage rate at most major banks is between 4.99% and 5.24% but lower mortgage rates are available from credit unions and other financial institutions. While there has been considerable talk about mortgage rates increasing, it is not likely to happen in the near future until the global economy is more secure.



Source: Bank of Canada.

5.5 RENTAL HOUSING COSTS

5.5.1 Changes in Rents in Two-Bedroom Apartments

The South Georgian Triangle Resource Centre conducts a survey annually of the rental market in Collingwood based on advertisements in the local newspaper. As is shown below rents in Wasaga Beach have tended to increase above the rate of inflation. The average rent for a two bedroom apartment in Wasaga Beach has increased from \$785 in 2005 to \$923 in 2012 representing an increase of 17.6% compared to an increase in the rate of inflation of 14.3%. Based on paying no more than 30% of income on housing, it is estimated that the income required to afford a two-bedroom apartment would have increased from \$31,400 in 2005 to \$36,920 in 2012.

Table 19: Rent for a Two-Bedroom Apartment, Wasaga Beach, 2005-2012

Year	Ave. Rent 2 bedroom	Utilities Included	Income Needed
2005	\$785	No	\$31,400
2006	\$750	No	\$30,000
2007	\$874	No	\$34,960
2008	\$902	45% not included	\$36,080
2009	\$755	40% not included	\$30,200
2010	\$798	80% not included	\$31,920
2011	\$900	Utilities included	\$36,000
2012	\$923	25% not included	\$36,920
Change 2005-2012	17.6%		17.6%
CPI Change 2005-2012 (Oct.)	14.3%		
Change in Ave. Wage	15.3%		

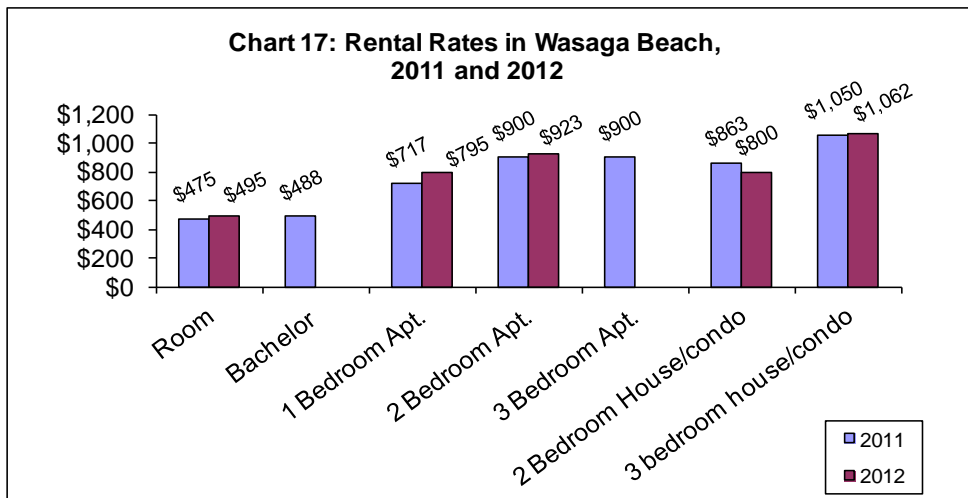
Source: South Georgian Bay Resource Centre

5.5.2 2012 Rents in Wasaga Beach

The rents for 2011 and 2012 are shown below in Chart 16. In 2012, there was no bachelor or three bedroom units available for rent reflecting the tight rental market so there are 2011 figures only.

According to the survey:

- The lowest priced accommodation is a room which rented for \$495/month in 2012.
- There were no vacancies advertised for bachelors. In 2011 the average rent for a bachelor unit was \$488 (utilities included).
- One bedroom apartments were available at an average rent of \$795 (utilities included)
- Two-bedroom apartments rented for \$923 in 2012 (25% do not include utilities).
- Two-bedroom house rented for \$800 in 2012 (not including utilities).
- Three- bedroom house rented for \$1,062 in 2012 (50% do not include utilities)



Source: South Georgian Bay Resource Centre

5.5.3 Rents Affordable to Households with Different Income Sources

A comparison of rents and incomes of individuals and households with different income sources shows that many of those on fixed incomes cannot find housing that is affordable to their incomes in Wasaga Beach. The situation is very difficult for those on fixed incomes such as pensions and income support programs but also for those in low-wage earning jobs. Those in more professional or skilled jobs are more likely able to afford to pay rent at a level that does not consume too much of their income.

Table 20: Incomes and Affordable Rents

Source of Income	Gross Monthly Income	Affordable Rents	Affordable Unit
Senior Single - OAS+Supp. +GAINS	\$1,367	\$410	Room
Senior Couple - OAS+Supp.+GAINS	\$2,236	\$671	One-Bedroom
OW-Single	\$599	\$180	No Units
OW-Single with 1 child	\$1,280	\$384	Room
ODSP-Single	\$1,064	\$319	No Units
ODSP- Single with 1 child	\$1,827	\$548	Bachelor
Hospitality Industry Server	\$1,666	\$500	Bachelor
Retail Clerk	\$1,666	\$500	Bachelor
Assembly Line Worker	\$2,314	\$694	One Bedroom
Personal Support Worker	\$2,472	\$742	One Bedroom
Carpenter	\$3,017	\$905	Two-Bedroom
School Teacher	\$4,349	\$1,305	All Units
Registered Nurse	\$4,866	\$1,460	All Units

Source: Seniors Incomes from Ontario Ministry of Finance, Other incomes from South Georgian Bay Resource Centre.

5.6 AFFORDABILITY ANALYSIS BASED ON PROVINCIAL POLICY

5.6.1 Definition of Affordable Housing in the Provincial Policy Statement (2005)

Under the *Provincial Policy Statement* (2005) or PPS, planning authorities need to plan for an appropriate range of housing types and densities to meet projected requirements of current and future residents and are expected to set minimum targets for housing which is affordable to low and moderate income household. The PPS defines low and moderate income households for ownership housing as the lowest 60 percent of the income distribution for the regional market (in this case, Simcoe County) and in the case of rental housing, for the lowest 60 percent of the income distribution for tenants in the regional market area.

Thus, the Provincial Policy Statement (PPS) requires an analysis of the cost of housing compared to all households and tenants. Affordable ownership and rental housing is defined below:

For rental housing, housing that is affordable is the lower of:

- a) housing for which the rent does not exceed 30 percent of gross annual income for tenants with incomes at or below the 60th income percentile for tenants in the regional market area; or
- b) the average market rent of a unit in the regional market area.

For ownership housing, housing that is affordable is the lower of:

- a) housing for which the purchase price results in annual accommodation costs that do not exceed 30 percent of gross annual household income for the lowest 60 percent of all households in the regional market area; or,
- b) 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 Wasaga Beach, the overall rent figures for Simcoe County (Census Division) are considered rents in the “market area”.

The definition provided through the PPS are different from those used through various Affordable Housing Programs. For example, under the recently announced Investment in Affordable Housing for Ontario (IAH), affordable rents are set at 80% of the regional market rent or below for apartments and townhouses of different bedroom counts.

5.6.2 Defining Affordable Rental Housing

The chart on the following page provides an estimate of tenant household incomes at the upper level of the various income percentiles below the 60th income percentile. The figures show the comparative figures for the Simcoe County Census Division (which includes Simcoe County, Barrie and Orillia) and for Wasaga Beach. The 2005 income distribution was updated using the change in the Consumer Price Index as described below.³

Affordable rents are based on paying no more than 30% of annual income on rent.

³ While it is recognized that some incomes may have lost ground since 2008, there is no data that can be used to realistically update figures from 2008 onwards. Data has been obtained from Statistics Canada on changes in tenant incomes in Ontario between 2005 and 2008 which showed that during this time, tenant incomes increased 9.8% compared to inflation of 6.0% for Ontario. However, to reflect the possible decline in income between 2008 and 2011, the rate of inflation between 2005 and 2010 was used to update 2005 incomes.

Table 21: Estimated 2011 Tenant Household Incomes by Income Decile, Wasaga Beach and Simcoe County CD (including Barrie) and Affordable Rents

Tenant Percentiles	Household Incomes (2011)		Affordable Rents (2011)		Average Rents 2011	
	Simcoe	Wasaga Beach	Simcoe	Wasaga Beach		
10th Percentile	\$12,742	\$13,626	\$319	\$341	Room	\$475
20th Percentile	\$18,091	\$16,920	\$452	\$423	Bachelor	\$488
30th Percentile	\$23,219	\$19,787	\$580	\$495	1 Bedroom	\$717
40th Percentile	\$30,105	\$28,317	\$753	\$708	2 Bedroom	\$900
50th Percentile	\$37,307	\$35,950	\$933	\$899	2 Bedroom House/condo	\$863
60th Percentile	\$44,965	\$42,644	\$1,124	\$1,066	3 Bedroom house/condo	\$1,050

Source: Based on custom tabulation from Statistics Canada. Incomes updated by Lapointe Consulting.

Table 22: Affordability of Rents in Wasaga Beach at Different Income Levels Based on Regional Housing Market, 2011

	Percentile		10th	20th	30th	40th	50th	60th
	Upper Income		\$13,626	\$16,920	\$19,787	\$35,950	\$35,950	\$42,644
Rents for Vacant Units (2011)	Affordable Rents	Utilities	\$319	\$452	\$580	\$753	\$933	\$1,124
Room	\$475	Included	X	√	√	√	√	√
Bachelor	\$488	Included	X	√	√	√	√	√
1 Bedroom Apt.	\$717	Included	X	X	X	√	√	√
2 Bedroom Apt.	\$900	Included	X	X	X	X	√	√
3 Bedroom Apt.	\$900	Included	X	X	X	X	√	√
2 Bedroom house/th	\$863	50% not incl.	X	X	X	X	√	√
3 Bedroom house/th	\$1,050	Included	X	X	X	X	X	√

Source: South Georgian Housing Resource Centre, based on averaging of private and newspaper listings (does not include seasonal rentals)

As is shown above, tenants in Wasaga Beach in the bottom 10th income percentile cannot afford anything on the market without paying more than 30% of their income on housing. Tenant households at the 20th income percentile in Wasaga Beach (with an income of \$16,920) and at the 30th income percentile (with an income of \$19,787) can afford to rent the average priced room or bachelor but nothing larger without paying more than 30% of their income on rent. Tenant households at the 40th income percentile (\$28,317) can afford to rent a one-bedroom but

not a two bedroom apartment. Households at the 50th income percentile (\$35,950) can afford to rent all apartment types and a two bedroom house or townhouse. Finally, all rental options appear open to those at the 60th income percentile who can afford rents of \$1,124 and below.

Based on an analysis of rents affordable to different income levels in Simcoe County, the average rent of \$890 is the estimated upper threshold of affordable rent in 2011. This rent is lower than the rent affordable to tenants at the 60th income percentile (\$1,124). It is approximately affordable to median income tenants both in Wasaga Beach and Simcoe County. A final “affordable rent” figure will be determined through the course of the Housing and Homelessness study that is being conducted by the County of Simcoe.

Table 23: Average Rents by Bedroom County, Simcoe County, 2011

Units Sizes	Average Rents Simcoe (2011)
Bachelor Apartme	\$641
1 Bedroom Apt.	\$808
2 Bedroom	\$932
3 Bedroom	\$1,074
All Units*	\$888

**2011 Average market rent based on average increase in all units 2005-2011*

Source: Ontario Ministry of Municipal Affairs and Housing, Based on 2011, Based on CMHC 2011 Rental Market Survey

5.6.3 Affordable Ownership Housing

Ownership housing that is affordable to different income levels (percentiles) at different mortgage rates (5-year, 25-year amortization) is shown below including municipal taxes and mortgage insurance. The PPS directs municipalities to use incomes and affordable housing prices from the broader market area, i.e., the Simcoe County Census Division which includes Simcoe County, Barrie and Orillia. Because incomes are higher (except for the lower two deciles) in Simcoe County as a whole than in Wasaga Beach, this results in prices that are not as affordable to those living in Wasaga Beach.

The PPS requires that the threshold for affordable ownership be either the price that is affordable to the lowest 60th percentile or 10% below the average resale price whichever is lower.

Table 24: Affordable Ownership Housing, Simcoe County Census Division, 2011

Income Percentile	AFFORDABLE OWNERSHIP HOUSING THRESHOLDS: SIMCOE COUNTY CENSUS DIVISION							
	2011 Household Incomes (All households)	Affordable Carrying Costs	5.00%		5.5%		6.0%	
			5% down	10% down	5% down	10% down	5% down	10% down
10th Percentile	\$21,182	\$530	\$78,600	\$82,500	\$75,500	\$79,300	\$72,700	\$76,300
20th Percentile	\$34,459	\$861	\$127,900	\$134,200	\$122,900	\$129,000	\$118,200	\$124,100
30th Percentile	\$45,692	\$1,142	\$169,600	\$178,000	\$163,000	\$171,000	\$156,800	\$164,600
40th Percentile	\$57,455	\$1,436	\$213,300	\$223,800	\$204,900	\$215,000	\$197,200	\$207,000
50th Percentile	\$69,994	\$1,750	\$259,800	\$272,600	\$249,600	\$262,000	\$240,200	\$252,100
60th Percentile	\$83,345	\$2,084	\$309,400	\$324,600	\$297,200	\$311,900	\$286,000	\$300,200

Note: Based on 5-year fixed mortgage, 25-year term with mortgage insurance and taxes included.

Source: Lapointe Consulting

Table 25: Affordable Ownership Housing, Wasaga Beach, 2011

Income Percentile	AFFORDABLE OWNERSHIP HOUSING THRESHOLDS: WASAGA BEACH							
	2011 Household Incomes (All households)	Affordable Carrying Costs	5.00%		5.5%		6.0%	
			5% down	10% down	5% down	10% down	5% down	10% down
10th Percentile	\$20,890	\$522	\$81,300	\$85,500	\$77,900	\$82,000	\$74,800	\$78,700
20th Percentile	\$32,512	\$813	\$126,500	\$133,000	\$121,300	\$127,600	\$116,500	\$122,500
30th Percentile	\$41,078	\$1,027	\$159,800	\$168,100	\$153,200	\$161,200	\$147,200	\$154,800
40th Percentile	\$49,577	\$1,239	\$192,900	\$202,800	\$184,900	\$194,500	\$177,600	\$186,900
50th Percentile	\$60,845	\$1,521	\$236,700	\$248,900	\$227,000	\$238,700	\$218,000	\$229,300
60th Percentile	\$70,417	\$1,760	\$273,900	\$288,100	\$262,700	\$276,300	\$252,300	\$265,400

Note: Based on 5-year fixed mortgage, 25-year term with mortgage insurance and taxes included.

Source: Lapointe Consulting

Based on published data from the Ontario Ministry of Municipal Affairs and Housing, the average resale price in Simcoe County in the third quarter of 2011 was \$286,545 and 10% below that was \$257,900. Thus the upper limit of affordable housing in Simcoe County would be in the range of \$258,000. A somewhat lower price would result if we used the average price in Wasaga Beach to define affordable ownership housing. For example, in 2011 the average resale price was \$274,878 and 10% below that would be \$247,390. As this is lower than the price of \$273,900 which is affordable to the 60th income percentile, this could be used to define affordable housing in Wasaga Beach in order to reflect the Town's relatively lower incomes compared to the County as a whole. A final determination of the definition of affordable

ownership housing will be made once the Simcoe County Housing and Homelessness Plan has been completed.

Ownership housing that is affordable in Wasaga Beach is defined as housing that is \$258,000 or lower for the County as a whole though it may make sense to define affordable ownership housing in Wasaga Beach as 10% below the average resale price or \$247,300 in 2011 in recognition of its lower incomes compared to the County. The definition for affordable ownership housing will be finalized with the completion of the County of Simcoe's Housing and Homelessness Plan.

5.6.4 Affordability of Existing Housing

Based on key informant interviews, we understand that in order to afford entry level housing in Wasaga Beach, some households are moving into cottages (which may not have insulation) and may cost \$160,000-\$190,000 – affordable to households between the 30th and 40th income percentile in Wasaga Beach. A regular bungalow of 1,000 to 1,100 square feet would cost around \$200,000 affordable to the 40th income percentile and above while a more “cottagy” home would cost \$160,000 to \$170,000, affordable to households around the 30th and above. There are only a few condominiums available for purchase in Wasaga Beach which may cost around \$150,000 though they often have substantial maintenance fees.

5.6.5 Cost of New Housing

Most new housing in Wasaga Beach is oriented to empty nesters planning to downsize though more frequently now younger families are moving into Wasaga Beach looking for more affordable family-oriented housing and a high quality of life. Dwelling types tend to be either bungalows or single detached dwellings though more semis and townhouses are starting to be built.

There are several new developments in Wasaga Beach including:

- New England Village by Baywood Homes on Riverside West. This development includes townhouses and semi detached houses from 1,440 square feet to 2,823 square feet as well as bungalows and bungalofts. Prices start at \$284,900. This development features a master planned golf course.
- Wasaga Beach Village by Berkley Homes is a community of bungalows on 45 and 50' lots with lofts, covered verandahs close to the beach. The project is now sold out and prices started at \$239,990. Prices ranged from \$285,990 for 1,566 square feet to \$348,990 for

2,000 square feet (the latter were selling for \$284,990 at the end of the summer) and \$403,990 for a 2,470 square foot home (selling for \$329,990 at the end of the summer).

- Another development by Berkley Homes is Blue Water, a community of waterfront homes also close to the beach near Collingwood. Prices range from \$504,990 for a 1,830 square foot home to \$764,990 for a 3,370 square foot home each on a 50 foot lot. Currently savings of about \$35,000 are being offered.
- RedBerry Homes is in the process of marketing MarILake Village Homes designed for both empty nesters and first time homebuyers. Homes range from 1,127 square feet to 2,232 square feet on fifty foot lots. Prices start in the low \$200,000's. A home that is 1,246 square feet sells for \$259,900 while a home of 1,923 square feet sells for \$319,900.
- Stonebridge by the Bay is a master planned community in the east end of the Town and has 335 homes including freehold bungalows and two-story townhouse villas. It is designed to be a year round community with trails and entertainment facilities. Freehold bungalows start in the low \$200,000's.

From this quick review, it appears that while some housing is affordable as per the PPS definition, the majority of new housing is not affordable according to this definition (at or below \$248,000.)

At the time of the writing of this report, there are no new apartment condominiums under construction or on the market though there are numerous projects at various stages of approval

6. HOUSING STRATEGY RECOMMENDATIONS

The study recommendations are organized by the major themes and issues identified through the background research and consultation summarized in the previous sections of the report. A brief context and issue summary is provided for each of these themes to provide a frame of reference for the related recommendations.

6.1. NEED FOR GREATER DIVERSITY IN THE HOUSING STOCK

Background and Issue Summary:

A complete community provides housing opportunities and choices for all. Currently, the housing stock in Wasaga Beach is predominantly single family dwellings, mostly raised bungalows, with many of those bungalows marketed to older adults/retirees. There is a need for a greater range of housing types to address housing needs more broadly, particularly those of seniors who need house forms that are more suitable to their changing mobility conditions as they age as well as being suitable to declining household sizes.

The current inventory of vacant residential lots and proposed housing units in new developments appears to be reflective of the demands for a wider range of housing choices and dwelling types. Table 26 compares the number of dwellings within the existing housing stock and in future planned/proposed developments by dwelling type, and the distribution of unit types is expressed as a percentage of the total existing and future housing units.

Table 26: Existing and Future Housing Units by Dwelling Type

Unit Type	Existing Housing Stock		Future Housing Units*	
	#	%	#	%
Single Detached	6,685	88.3	3,295	45.0
Semi-Detached	160	2.1	210	2.9
Townhouse	275	3.6	1,467	20.0
Apartments	345	4.6	1,339	18.3
Other**	105	1.4	1,019	13.9
Total	7,570	100	7,330	100

*Includes vacant lots in existing subdivisions, new lots/ units in registered, draft approved and proposed plans of subdivision and condominium, lots/units in modular home communities, proposed consents and proposed tourism commercial units.

**Includes unspecified unit types in proposed modular home and tourist commercial developments and existing vacant, un-serviced residential lots with no road frontage

A greater range of housing types including townhouses and low/mid rise apartments would also help address the needs of families starting out in the housing market. These forms of housing, which are moderately less expensive to build, could help with the housing needs of low and moderate income singles and couples.

A more diverse mix of housing unit types can also help to achieve compact development and efficient use of land and infrastructure, contribute to meeting provincially mandated intensification and density targets, and provides greater opportunities for integration with other land uses in mixed use buildings and areas. The creation of low and mid-rise apartments will also

help meet the need of aging seniors who need accessible housing in buildings with elevators and without stairs.

Provincial and County Directions:

In order to provide a framework and context for the consideration of recommendations to address housing diversity, relevant Provincial, County and local policy directions are summarized below. Some of these policy directions are also noted earlier in this report.

The PPS and Growth Plan direct municipalities to:

- Designate sufficient land for intensification and redevelopment and, if necessary, designated growth areas, to accommodate an appropriate range and mix of housing to meet projected needs for a time horizon up to 20 years (PPS, s. 1.1.2);
- Provide for an appropriate range of housing types and densities to meet projected requirements of current and future residents of the regional market area by permitting and facilitating all forms of housing required to meet the social, health and well-being requirements of current and future residents (PPS, s. 1.4.3(b)(1));
- Develop and implement a strategy and policies to phase in and achieve intensification and the intensification target that plans for a range and mix of housing, taking into account affordable housing needs (Growth Plan, s. 2.2.2.6);
- Plan for complete communities that meet people's needs for daily living throughout an entire lifetime by providing a full range of housing.

The 1997 County of Simcoe Official Plan requires the following:

- Consideration of including a mix of housing types (variety of houses and lot sizes) in the design and layout of proposed residential developments and subdivisions (s. 4.3.1);
- Local municipal official plans and zoning by-laws to include policies that provide the opportunity for a range of housing types, densities and costs to meet the needs of current and future residents (s. 4.10.7).

The new June 2012 draft County Official Plan strengthens and adds to the above policy directions as follows:

- The “Development of complete settlements with... a diverse range of housing options” is identified as one of four themes of the planning strategy that the Plan is based upon (s. 3.1) and is identified as a goal of the Plan (s. 3.1.4);

- Planning approvals are to be managed by the County and local municipalities to provide for an appropriate range of housing types (s. 3.2.7);
- Local municipalities are directed to ensure that new development occurring with settlement areas is planned in a manner that provides for a variety of housing types (s. 3.2.11);
- Settlement areas are encouraged to develop as complete communities with a range and mix of housing types (s. 3.5.8) and shall be promoted as focal points for residential uses through development of a range of housing types and costs (s. 3.5.26);
- It is a policy of the Plan that a range of types of housing, including detached, semi-detached, townhouse, and apartment units, be provided, along with a mix of affordable housing, to meet a variety of housing needs, and that local official plans and zoning by-laws facilitate the provision of a range of housing types and affordable housing (s. 3.5.32);

**Table 27: Official Plan & Zoning By-law
Summary of Residential Density Policies & Zones**

	Low Density	Medium Density	High Density
Permitted Dwelling Types	Detached, semi-detached, duplex	Semi-detached, linked semi-detached, duplexes, triplexes, fourplexes, linked and street townhouses and similar multiple dwellings	Apartments or similar kinds of multiple dwellings
Maximum density	8.75 upha (water only) 20 upha (water/sewer) 7 upha (private services)	Generally 37 upha, municipal servicing required	74 upha, municipal servicing required
Applicable Zones and Area Zoned	R1 – single detached RE – single detached	R3 – street townhouse, townhouse	
	R2 – single detached, link, semi-detached, duplex, converted dwelling, boarding house	R4 – apartment dwelling, townhouse	
	RM – modular homes		

- The Plan directs local municipalities to make available sufficient quantity of housing, taking into account demand to improve choice (s. 4.1.7);
- Local municipal official plans and zoning bylaws are required to include policies and regulations that provide the opportunity for a range of housing types (s. 4.10.6).

Wasaga Beach Official Plan and Zoning By-law:

It is an objective of the Town’s Official Plan (s. 5.1.6) to encourage the provision of a wide range of housing types and styles on a range of lot sizes. To

this end, the Official Plan provides policies for three density categories of residential development: Low, Medium and High Density Residential. Much of the existing housing stock and some remaining vacant land for future residential development are designated as “Residential” in the Official Plan, which provides for both low and medium density forms of development. Medium density development is generally subject to a Zoning By-law Amendment as there are no areas “pre-zoned” for these housing types, and is also subject to site plan control and special location criteria. High density residential development is subject to an Official Plan Amendment and Zoning By-law Amendment, and may be subject to Site Plan Control, as well as site selection considerations identified in the Official Plan. Modular home developments also require amendments to the Official Plan and Zoning By-law and are subject to specific policies and criteria.

The Official Plan also establishes policies for large lot residential development integrated with recreational features, designated as a “Country Club Community”. Permitted uses are limited to single detached dwellings and recreational uses, and policies are provided in the Plan for the development of these areas which are separately identified on Schedule “A”, Land Use Plan.

The Zoning By-law establishes six zones for residential land uses, identifies the types of dwellings permitted in each zone and applicable standards, and provides a definition for each dwelling type.

Options and Recommendations:

The current approach adopted in the Town’s Official Plan affords some flexibility in the location of medium and high density residential development by allowing for consideration of these types of development throughout the area designated as Residential, subject to amendments to the Official Plan and/or Zoning By-law, and location criteria. However, in order to realize development of these unit types, the current policy approach relies on a development interest to locate a potential site, address the criteria and obtain the required designation and/or zoning in addition to the normal site plan procedures and other approvals. Comparatively, low density development typically would not require an amendment to the Official Plan and also may not require an amendment to the Zoning By-law and is not subject to restrictive location criteria within the area designated as Residential.

While there are examples of locations identified for medium and high density housing in newer development areas of Wasaga Beach, a pro-active approach of designating more specific areas of the Town for a broader range of unit types would be a positive approach to help create greater housing stock diversity – especially in areas targeted for intensification, such as locations adjacent to the designated commercial nodes or on current commercial parts of the main streets. Building on the current flexibility in the Official Plan, residential policies and land use designations for medium and high density unit types should be enhanced and a level playing

field created through municipally-initiated amendment to the official plan to define sites where these forms of residential are permitted. This approach appears to have been successfully used in specific areas of the Town (eg. Sunnidale Trails Secondary Plan, Stonebridge, New England Village) and is manifest in recent and proposed developments which include a range and mix of housing types and densities.

Recommendation #1 - The following amendments to the Official Plan should be considered:

Official Plan

- Strengthen the objectives identified in section 5.1 of the Official Plan for the Residential designation, particularly section 5.1.6 which could be reworded as follows:

“5.1.6 To ensure the provision of a range and mix of housing types, styles and densities to accommodate the diverse economic and social needs of current and future residents.”

- Revise sections 5.2.4 to 5.2.6 of the Official Plan to harmonize the policies and criteria applicable to low, medium and high density residential development and modular homes such that all forms of proposed residential developments are required to demonstrate the following:
 - That the development will contribute to meeting residential targets (intensification, greenfield density, housing mix, affordability);
 - The adequacy of municipal infrastructure to service the development including consideration of opportunities to optimize the use of existing and planned municipal infrastructure to maximize the efficient use of these services and to align investments in infrastructure with planned development, recognizing that limited development may be permitted in areas that are privately serviced or partially serviced where the long-term sustainability of these services can be demonstrated for the proposed development;
 - The adequacy of the transportation system to accommodate the increased traffic volume – currently, the Official Plan places greater emphasis on potential traffic impacts of medium and high density development; however, these forms of housing properly located with opportunities for transit use and active transportation and mixed use may have no greater traffic impact than lower density forms that rely exclusively on private automobile transportation over greater distances;
 - The proposed street configurations, densities and urban form and availability of existing or planned pedestrian and cycling pathways;

- The physical layout and design will optimize the supply, efficient use and conservation of energy;
 - Integration and compatibility with the surrounding neighbourhood with respect to building location, form, general exterior design features and landscaping, and regard for urban design guidelines;
 - Adequate provision of off-street parking facilities.
- Sections 5.2.5.1 and 5.2.6.1 establish specific criteria applicable to medium and high density residential development, respectively. These criteria should also generally apply to low density residential and should be established as criteria for all residential development (see above). For developments exceeding a certain height (3-4 stories), complete application requirements should be established in the Plan to require an analysis of potential impacts such as shadow and overlook. Consideration should also be given to requiring an urban design brief for residential developments, demonstrating how design measures will be applied to ensure the development will be properly integrated with the surrounding neighbourhood and to address related design objectives and issues.
- Section 5.2.5.2 provides appropriate protection to established low density residential areas. However, directing medium density development exclusively to frontages on the lake or river or onto collector or arterial roads or in the immediate vicinity of such roads is limiting. A mix of housing units should be promoted not only on the edges of low density development, but also can be integrated within interior areas and should be directed to locations near parks and open spaces, schools and other community facilities.
- Section 5.2.5.3 is generally discouraging to medium density residential and should be re-worded to ensure the Plan is neutral or encouraging of medium density housing forms. The current wording implies that medium density proposals may be arbitrarily refused despite meeting the established criteria.
- Section 5.2.5.4 should be re-worded. In addition to permitting medium density residential uses throughout the Residential area as per current policies, subject to a Zoning By-law amendment and other criteria, locations where medium density is specifically permitted/encouraged as listed in section 5.2.5.5 (a), subject to the criteria above, should be designated on Schedule A or through a new schedule / residential density plan and/or as part of defined intensification areas and/or mixed use nodes, with consideration to the following geographic areas as potential intensification areas and greenfield medium/high density areas as shown on Map 3:
 - Mosley Street from the Schoonertown Bridge to 45th Street;
 - Node at new Highway 26 on Lyons Court;

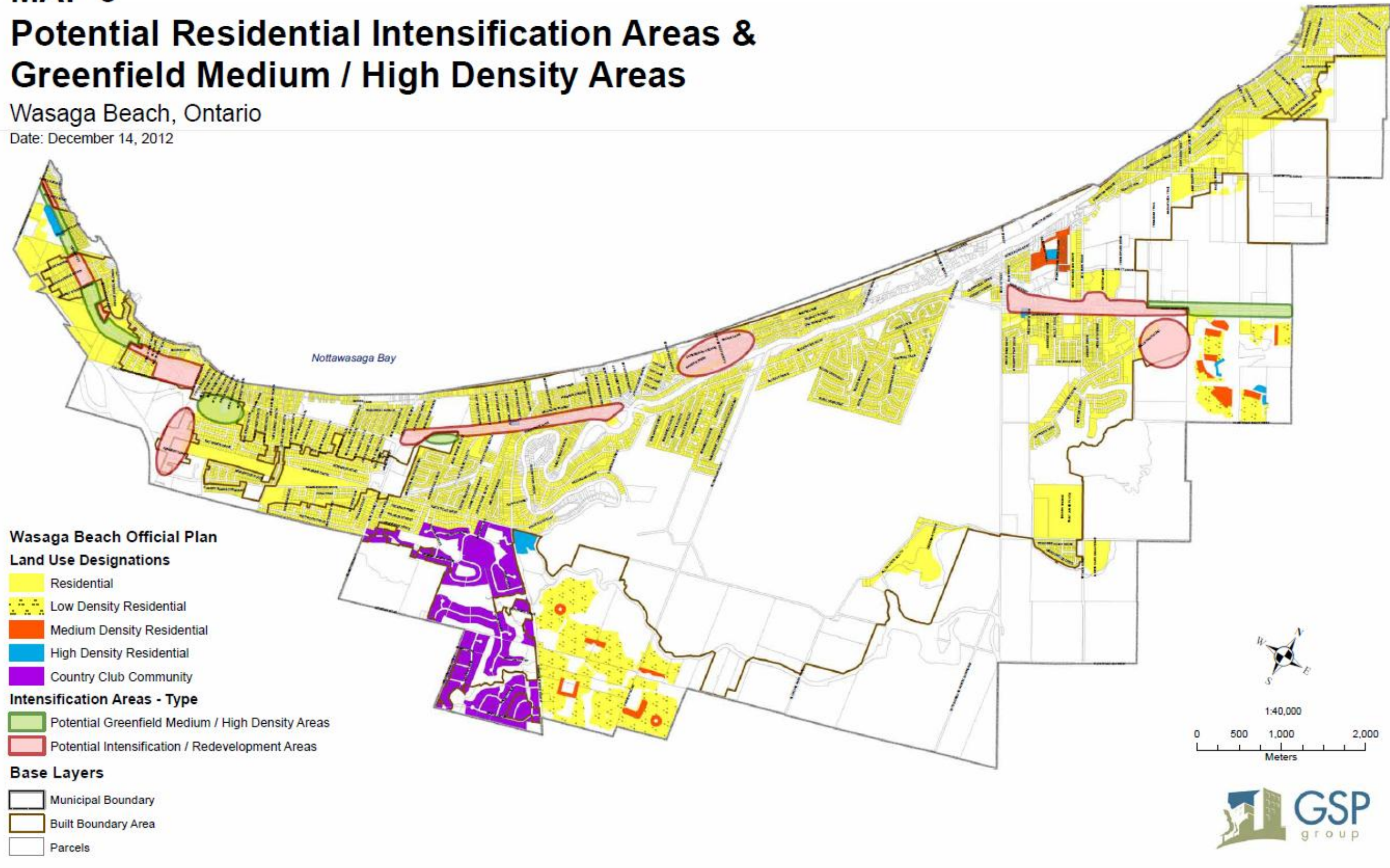
- Along Beachwood Drive (old highway) from Mosley Street to the Town limit;
 - Mosley Village;
 - Main Street from River Road West to the Main Street bridge;
 - River Road West from Beck Street to the Town Limit.
- Section 5.2.5.5 (b) describes areas where medium density residential is discouraged which can lead to a broad interpretation and geographic application – consider re-wording this section or implementing it through a density plan identifying where medium density is specifically permitted and established areas where there are restrictions to low density housing forms only due to servicing constraints and/or other factors;
 - Section 5.2.6.2 states that the establishment of new high density residential areas requires an amendment to the Official Plan. Locations where high density housing forms are permitted without an amendment to the Plan should be established through the identification of intensification/redevelopment areas and mixed use nodes/corridors, and consideration should be given to amending Schedule A and/or including a residential density plan to geographically define these areas.
 - Section 5.3.3 should be amended to implement the current provisions of the Planning Act which allow for alternatives to and alternative forms of parkland dedication, recognizing that providing a mix of unit types through medium and high density development in intensification areas may not have land available for dedication as parkland and/or the cash-in-lieu payments may adversely affect the economic viability of such projects. . For example, an alternative form of parkland dedication could include a linear park or trail/walkway providing a convenient pedestrian connection to existing public parks, a community garden. Examples of alternatives to parkland dedication (or cash-in-lieu of parkland) could include green roofs, on-site recreational amenities, urban plazas/civic squares, enhanced streetscaping and landscaping, bicycle parking facilities and/or other sustainability features for the site or building(s). As an incentive for intensification projects, consideration should also be given to alternatives to the parkland dedication rate of 5% of the land or 1 hectare per 300 units for intensification projects. For example, the Town could establish policies that allow for consideration of a land dedication (or cash-in-lieu) of less than 5% or less than 1 hectare per 300 units (eg. 0.5 hectare per 300 units) for developments that exceed a certain density and/or developments that assist in meeting specific planning objectives. Population-based service level targets for parkland provision should also be considered to recognize that the need for public parkland is related to population rather than number of housing units, and allows for consideration of the smaller household size associated with medium and high density development. Service level targets also assist in evaluating whether the application of parkland dedication alternatives is appropriate in specific areas by providing a measure of the available

MAP 3

Potential Residential Intensification Areas & Greenfield Medium / High Density Areas

Wasaga Beach, Ontario

Date: December 14, 2012



parkland and its adequacy to service the needs of residents. Wherever possible, intensification projects should be directed to areas that are well-served by parkland.

- The Town should determine through its review and amendment of the Official Plan whether additional modular home developments will be supported in the community. If additional modular home communities are supported as part of the future housing mix, the Town should consider amending the current policies to reflect a more pro-active approach towards this form of housing. It is recommended that some of the criteria of section 5.2.4 (g) applicable to modular home developments should be applied more generally to all forms of residential development (see above), and if the policies continue to require an Official Plan Amendment to establish these areas, consideration should be given to designating specific areas on Schedule A where modular home parks may be considered without an Official Plan Amendment, subject to zoning and other criteria. A more pro-active approach may assist in realizing the potential advantages of these forms of development related to housing choice, affordability, accessibility and seniors needs.
- Housing targets should be included in the Official Plan, including consideration of a target for housing mix applicable to development in greenfield areas and/or targets for housing mix at the planning horizon or build-out condition. The following targets should be considered:

Housing Mix Target for New Development in Greenfield Areas:

Low Density:	55%
Medium Density:	25%
High Density:	20%

Housing Mix Target, Municipal-Wide (2031)

Low Density:	75%
Medium Density:	15%
High Density:	10%

- Policies should be considered for annual monitoring and reporting of housing mix including review of building permit data and development activity and residential inventory.
- Section 19.11 – Bonusing. As per Section 4.3.5 of the Draft Simcoe County OP, “(t)he *County* supports the passing of a bylaw under Section 37 of the *Planning Act* authorizing height and density increases in return for the provision of *affordable* housing as defined by the Provincial Policy Statement or for the provision of other housing as a need is defined by the Town. The use of density bonus as a tool for the development of

affordable housing is discussed further in Section 3 and the definition of affordable housing as per the PPS.

- Another planning tool available to municipalities is that of defining a Community Improvement Plan area. The designation of Community Improvement Plans allow municipalities to define a geographic area and offer incentives in order to achieve a public policy goal in that area. The specific incentives that could be put in place for the creation of affordable housing in a Community Improvement Plan area are listed in Section 6.3 below, and should be added to section 19.19.2 of the Official Plan.

Recommendation #2 – Changes to the Town’s Zoning By-law should:

- Consider adding to existing residential zones or creating new zones and definitions for triplex, fourplex and other multi-unit dwellings and establishing related zoning regulations. Even if the zones are not applied on the map schedule by “pre-zoning” areas for these housing forms, this will establish a parent zone for future proposals for these dwelling types and will address conformity with the Official Plan which identifies these dwelling types as permitted uses in the Residential designation;
- Consider a broader application of R2, R3 and R4 zones and the creation of new zones that provide for a greater diversity of lot sizes and frontages, unit types, yards/setbacks, building heights and other standards. Currently, 91% of the residentially zoned area is limited to low density housing forms, of which nearly 88% is limited exclusively to single detached dwellings, and only 5% of the zoned area permits medium density housing forms (limited to townhouses and low rise apartments), of which 1% of the zoned area permits apartments, and 3.5% of the total residential area is zoned for modular homes.

Recommendation #3 – In addition to amending the Official Plan and Zoning By-law, the following strategies should also be considered to promote a greater mix of dwelling types and densities:

- Priority to infrastructure investments that relate to developments which include a mix of dwelling types and contribute to meeting defined housing needs (eg. special needs, affordable housing, intensification, etc.).

6.2. NEED FOR MORE RENTAL HOUSING

There are only 165 purpose built rental housing units in Wasaga Beach, primarily in low-rise apartment dwellings out of a total housing stock of approximately 6,200 dwelling units. The rest of the rental housing is provided through rented single detached dwellings and a few duplexes. Because of the shortage of rental housing, many individuals and families end up living in rented cottages or commercial recreational properties in the off-peak season.

As a result, many individuals and families do not have access to adequate rental housing and there is effectively no purpose built rental housing currently under development in Wasaga Beach. Rents are relatively high in Wasaga Beach and there are few vacant units. Rental housing is important to young people who are earning relatively modest incomes in the retail/service sector as well as families and couples and seniors with low or modest incomes. Rental housing can also meet a market need of middle or upper income households who want to live in Wasaga Beach for a short to medium term but do not want to tie up their financial resources by buying a home.

In order to meet the goals of having a housing market that provides a full range of housing options, the Town of Wasaga Beach needs to encourage the creation of a range of rental housing. A measure which a number of municipalities have undertaken is to equalize the property tax rate for new multi-residential housing with that of the single family residential property tax rate. Currently the Town of Wasaga Beach taxes new multi-residential housing at a rate more than 50% greater than single family residential housing. (The tax rate for existing multi-residential housing as well as new multi-residential housing is 1.5385 compared to 1.0 for the residential rate).

For more than a decade, the Government of Ontario, through amendments to the Assessment Act, has permitted municipalities to establish a new multi-residential property tax class which could permit newly built multi-residential rental housing to be taxed at a rate as low as equal to the residential tax rate. The setting of a new multi-residential property tax class can be done without affecting the property tax rate of existing multi-residential housing. Municipalities such as the City of Guelph, the Region of Waterloo and the City of Toronto have all brought in new multi-residential property tax class, setting the tax rates equal to existing residential tax rates.

Recommendation #4 – The Town of Wasaga Beach bring in a new multi-residential tax class with a rate equal to the residential rate with the goal of encouraging new rental property to be built to serve a variety of income levels.

Recommendation #5 – Given that there are no significant operators of rental apartment buildings in Wasaga Beach, it is recommended that the Town work with potential local builder/developers to encourage them to build and operate rental housing and the Town should also liaise with rental

housing developers and rental housing property managers in nearby municipalities such as Collingwood and Barrie to encourage them to consider establishing rental operations in Wasaga Beach.

6.3. THE NEED FOR AFFORDABLE RENTAL HOUSING FOR LOW AND MODERATE INCOME HOUSEHOLDS

Approximately half of tenants in Wasaga Beach are paying 30% or more of their income on housing and thus, have a housing affordability problem. Close to a fifth are paying 50% or more of their income on housing. However, there is only one social housing apartment building in Wasaga Beach with 41 one-bedroom apartments. There are 170 households waiting for an apartment to become available – 83 of these households were seniors and 87 were non-senior adults without dependents. The absence of social housing buildings also means that there is no Rent Geared to Income (RHI) housing for families in Wasaga Beach.

By comparison the adjacent Town of Collingwood, with a population less than 10% larger than Wasaga Beach, has 277 social housing units and 23 affordable housing program units – more than 7 times as many units as there are in Wasaga Beach. In the absence of such truly affordable units, many households in Wasaga Beach end up living in seasonal-commercial properties in the off-peak season paying either too high a percentage of their income on rent and/or living in housing not designed for winter season. According to agencies dealing with low and moderate income households, some people live in campgrounds in the summer.

Affordable rental housing is defined by the Provincial Policy Statement and the County's Official Plan as housing that is the lower of:

- c) housing for which the rent does not exceed 30 percent of gross annual income for tenants with incomes at or below the 60th income percentile for tenants in the regional market area; or
- d) the average market rent of a unit in the regional market area.

The definition provided through the PPS are different from those used through various Affordable Housing Programs. For example, sometimes the average market rent is used to define the upper limit of affordable rental housing whereas in the recently announced Investment in Affordable Housing for Ontario (IAH), affordable rents are set at 80% of the regional market rent or below.

It is recognized that there has also been a lack of effective proponents wishing to develop new affordable rental housing. During the past nine years no proponents from Wasaga Beach have applied for affordable housing funds administered by the County of Simcoe. And there have only been 2 units offered by Wasaga Beach landlords to make use of rent supplement funding to subsidize the rents of existing apartments.

Recommendation #6 – The Town of Wasaga Beach, in co-operation with the County of Simcoe, strongly encourages the Federal and Provincial governments to continue to the funding of affordable housing initiatives which will provide both capital funding to support the creation of new affordable rental housing as well as funding for rent supplements which can make some of the existing rental housing stock more affordable to tenants.

The Town of Wasaga Beach should also take its own measures to support the creation of new affordable housing.

Recommendation # 7 – The Town should provide incentives for new affordable rental housing (housing which contractually – by registering any financial incentives on title to the property as an enforcement tool - would remain affordable for at least a fifteen year period) which would include:

- Providing an offsetting grant equal to the amount of the Town’s development charges (currently \$9,800 for an apartment and \$11,589 for a rowhouse).
- Waiving re-zoning and site plan application fees
- In designated Community Improvement Plan areas and high density nodes, the Town should provide tax increment financing (the property tax payable does not increase to what it otherwise would have been with the increased new housing development) for at least the first 10 years of the operations of the new affordable housing.

Recommendation #8 - The Town should fastrack the approvals of development proposals which include at least a minimum level of new affordable rental or ownership housing.

Recommendation #9 - The Town of Wasaga Beach should encourage existing developers and builders of housing to consider offering a portion of their housing as affordable and make sure the builder/developers are aware of the potential financial incentives for affordable housing.

Recommendation #10 – The Town of Wasaga Beach should review its own land holdings to determine if any of its own land could be appropriately used for the creation of new affordable housing.

Recommendation #11 – The Town of Wasaga Beach should encourage interested community organizations to examine their own resources, including land, which could be contributed to support the creation of new affordable housing. The Town should further encourage interested community

organizations to consider creating a non-profit corporation with the goal of creating new affordable housing.

6.4. HOUSING ALTERNATIVES FOR SENIORS

BACKGROUND

Since seniors form a large part of Wasaga Beach's population, alternative forms of housing are needed in the community. There is currently only one apartment style condominium with an elevator and one social housing development without an elevator which offers housing to seniors (as well as non-senior households without dependents) in Wasaga Beach and there is very little private rental housing. While some seniors who wish to live in more accessible apartment style apartments will be able to buy their own units, others may be able to pay market rents and others may need assistance with their rents.

As well there is a need for some supportive housing for seniors who need access to support services as they age though these services can also be delivered to seniors living in self-contained apartment units while some seniors may need to be in a more supportive environment with nursing care on-site. Finally, it was noted that for seniors who need higher levels of care, there are no affordable alternatives as private retirement housing is in the range of \$3,000 to \$4,000/month.

POTENTIAL SOLUTIONS

1. More Low-Rise Apartments

As was noted above, in the future, there is a need for a greater diversity in future residential development including more low-rise apartments with elevators. Such developments could provide ownership and rental housing for seniors which is suitable to those with accessibility issues as well as reduce maintenance burdens on seniors. Such housing also needs to be provided at a range of housing prices and rents to address limited incomes of a number of seniors. (Affordable rental and ownership housing is addressed below in Sections Three and Eight).

Recommendation # 12 - The Town should encourage the development of condominium and rental low-rise apartment buildings suitable for seniors who are seeking a more accessible and affordable house form.

2. Abbeyfield Type Housing Solutions

Abbeyfield is a type of housing in which a group of residents (usually 8 to 12) live together in a home in a family-type setting. Each senior has their own unit (usually a bed sitting room with its own bathroom) and share common facilities such as a common living room, dining room, verandah, activity room, garden, etc. Each house is developed and managed by a local non-profit Abbeyfield society. (The parent organization is called Abbeyfield Houses Society of Canada.) The expenses are shared and in Caledon and



Ottawa, monthly housing and common costs are around \$1,800-\$1,900 per month which includes the cost of a lunch and dinner and housekeeping for the home. While the usual tenure is rental, some projects have been developed as life lease and/or ownership housing.

Recommendation #13 – There be a further examination of Town’s Official Plan and zoning by-law which could recognize this type of housing as a desirable house form for seniors. This may fit under the current definition of a lodging or boarding home.

3. Life Lease

Life lease is an ownership option geared to seniors whereby individual households buy the right to a life-time occupancy of a unit in a development and use common facilities and services. Often support services are provided to those who need them either by providers who come into the development or are on site. Usually life lease developments are owned by a non-profit organization which manages the project. Residents pay a monthly fee to a capital reserve fund for common costs and services. If a resident decides to move on or has to move to a different location, the life lease is sold at a market price determined by a real estate appraiser, though in some cases, some of the increment in value may accrue to the non-profit provider.

Life leases are not governed by the Condominium Act and for this reason some lawyers have concerns about this form of ownership. Nevertheless, this housing form is very popular in Ontario. In the case of a life lease, only one owner is registered on title to the property while with condominiums each owner owns their unit. Future residents must be approved by the sponsoring organization.

A local example of a life lease is, Sunset Village, a three storey apartment style seniors' life lease housing project was completed in 1997 next to the Sunset Manor in Collingwood. The two facilities are physically linked by a short, connecting corridor. Sunset Manor provides general administration services and building maintenance for the residents of Sunset Village. The development consists of 10 one-bedroom units (640 square feet) and 30 2 bedroom units (850 square feet). All units are wheelchair accessible and there is an emergency call system through the Red Cross Home Care.

Recommendation #14 – The Town of Wasaga Beach examine the potential for the development of a life lease project in partnership with a local non-profit organization. No changes are needed to the Official Plan except perhaps to list life lease as an option that could be encouraged to address the needs of seniors who want to live independently with access to support services.

4. Land Lease

The Town of Wasaga Beach is home to a couple of Lifestyle Leasehold communities developed by a major Canadian lifestyle developer. Under this type of arrangement, a resident purchases a home but not the land, thereby reducing the costs of ownership. Instead of owning the land, the resident has a land lease arrangement and pays an annual rent to cover land and other related maintenance fees. The communities are managed by the developer/landlord and include communal facilities such as community centres, a swimming pool, etc. There are two such land lease developments in Wasaga Beach which are adult communities, Country Meadows, a semi detached development, and Wasaga Meadows, a townhouse development. In both developments, housing is developed at grade without stairs.

Another land lease option combines both life lease and modular homes to keep prices low. In some developments these units are primarily seasonal properties and assume that seniors will spend the winter down south; however, in other cases, modular homes may be developed for year round occupancy. For example, Park Place developed by Guildcrest Homes, is a land lease gated adult community built with energy efficient, modular homes on single detached lots. The retirement community includes a community centre with such amenities as a pool, library, games room, etc.

The Town already seems comfortable with this housing format and has identified this as a niche housing option.

5. Affordable Retirement Homes

In the future, the Town of Wasaga Beach will need more retirement homes that are more moderately priced (\$1,900 to \$2,500) as many of the retirement homes in the area tend to be more expensive.

Recommendation #15 – Over the longer term, the Town should explore potential support and partnerships with a non-profit or publicly owned developer to build a retirement home that is affordable to low and moderate income seniors who can no longer live independently but do not need to live in a long-term care facility.

6. Long-Term Care Facilities

A Long-Term Care Home refers to residential accommodation for seniors who require help with the activities of daily living can get access to 24-hour nursing care supervision in a secure setting. Long-Term Care Homes offer higher levels of personal care and support than those found in either retirement homes or supportive housing. Long-Term Care Homes are governed by the Long-Term Care Homes Act, 2007 (LTCHA) and include facilities formerly known as Nursing Homes, Municipal Homes for the Aged and Charitable Homes). Facilities are owned by the public, non-profit and private sectors. Such a facility would require institutional zoning.

There are three long-term care facilities in Collingwood – Sunset Manor which is owned and operated by the County of Simcoe and two private long-term care facilities – Bay Haven Senior Care and Collingwood Nursing Home.

Recommendation #16 – In view of the aging of the population, the Town may want to, as part of its efforts to create a complete community, encourage the development of a long term facility. The Town should consider amending its Official Plan to recognize the goal of encouraging such a development.

7. Retirement Continuum of Care Communities

Across Ontario there are many retirement communities that enable seniors to age in place by moving up the level of continuum of care from independent living to higher levels of support services. One such model is to have ownership and/or rental housing on or near a site where there is a long-term care facilities. This means that when seniors age and can no longer live independently in their own unit, with or without support services, they can move into a nearby long-term care facility.



Model of Georgian Village in Penetanguishene

An exciting example of a continuum of care development is Georgian Village in Penetanguishene which, when fully developed, will include 40 life lease apartment suites, 40 affordable rental apartments, 17 single storey two-bedroom life lease homes as well as 42 assisted living rental apartments and 107 state of the art long-term care beds. Such a community provides seniors with housing and care that is suitable to their health and lifestyle and also provides them with services as they need them as well as the security that they can move within their community to housing with a higher level of care. In addition to housing, there will also be a Village Centre linking all types of housing and services which will include such facilities as a seniors' centre, adult day centre, lounges, tuck shop, salon, central dining, cafe and library.

Recommendation #17 – The Town examine providing flexibility in its Official Plan and zoning by-law for such a continuum of care community, therefore encouraging “aging in place”.

Recommendation #18 – The Official Plan could recognize the need for additional support services in the community for seniors as well as other special needs groups.

8. Improved Transportation Options for Seniors

One of the challenges for seniors' in accessing services is having access to transportation services both within the Town itself and to other services, many of which are located in Collingwood. The Town of Wasaga Beach operates two bus routes with a 35-40 minute transfer. A seniors' monthly pass is \$30.00 per month and a one way trip is \$1.50 for a senior. In addition, a Collingwood-Wasaga Beach link has recently been expanded and an agreement to provide a common transit pass, Universal Transit Pass for a cost of \$120.00 per month has been worked out between the Town of Wasaga Beach and the Town of Collingwood. As well as public transportation, there are also a number of private and non-profit organizations providing

transportation services to their home on a request basis to seniors including accessible transportation.

Wasaga Beach is well served by public transportation compared to many similar sized communities in Ontario; however, because of its spread out nature, transportation for seniors who no longer drive, will likely continue to provide challenges in the future. Also, the current bus services are concentrated primarily along the main east-west roads (Mosely Street and River Road) and do not extend into the residential area behind the major east-west routes.

Recommendation #19 – The Town continue to monitor and improve its public transit system for seniors’ including accessible transportation and that in supporting the creation of new seniors housing and affordable housing, the town planning approvals should give consideration to access to public transit.

9. Range of Support Services and Supportive Housing

As seniors age, they may need additional support services on a short-term or permanent basis including transportation assistance, shopping, cleaning, home maintenance, laundry and housekeeping, personal care as well as emergency response. Sometimes services are provided to individuals directly through agencies while in other cases, services are provided and co-ordinated within specific buildings. Having support services enables seniors to live longer independently.

There are several non-profit and private agencies serving the Collingwood and Wasaga Beach area and there will likely be a need for expanded services in the future. Currently the Red Cross operates a supportive housing program providing services to the frail elderly in five apartment buildings in Collingwood. It would be useful to have such a program extended into Wasaga Beach, especially as apartment buildings are developed for seniors in Wasaga Beach.

Recommendation #20 – The Town continue to work with the County of Simcoe, the North Simcoe-Muskoka Local Health Integration Network (LHIN) and local agencies to ensure that an adequate level of support services are provided to meet the current and future need for support services among seniors and other individuals.⁴

Recommendation #21 – The Town monitor the need for supportive seniors housing and work closely with the County of Simcoe and the North Simcoe Muskoka-Simcoe Local Health Integration Network (LHIN) on the availability of funds for this type of supportive senior accommodation.

⁴ According to the North Simcoe Muskoka LHIN web site, the NSM LHIN, through its Aging at Home Strategy, provides funding to health service providers who can provide health care services (i.e., support services) that are tailor-made to meet the needs of local seniors.

6.5. OWNERSHIP HOUSING COSTS OUTSTRIPPING INCOMES

The cost of ownership housing in Wasaga Beach has been increasing at a faster rate than inflation and changes in the average wage in Ontario. For example, the average price of a home sold in Wasaga Beach has risen from \$214,000 in 2005 to \$272,500 in 2012 representing an increase of 27% while the income required to carry such a house has risen 25% compared to a change in the CPI of 14% and a change in wages in Ontario of 15%. In order to provide opportunities for young families wishing to purchase a dwelling in Wasaga Beach and to ensure affordability amongst retirees, there will need to be more affordable ownership housing options developed including townhouses, stacked townhouses and low-rise apartment buildings, all in keeping with the low-rise character of Wasaga Beach.

“Affordable ownership housing” is defined by both the Provincial Policy Statement and the Simcoe County Draft Official Plan as the lower of:

- c) housing for which the purchase price results in annual accommodation costs that do not exceed 30 percent of gross annual household income for the lowest 60 percent of all households in the regional market area; or,
- d) 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.

Recommendation #22 – The Town should encourage builders of ownership housing with improved access to affordable ownership through approaches such as those undertaken by Habitat for Humanity or through other proponents providing down payment assistance and shared appreciation mortgages, for example in projects supported by the Ontario wide non-profit organization Home Ownership Alternatives.

Recommendation #23 – In order to monitor the affordability of the housing being created, the Town of Wasaga Beach, as part of the development approvals process, should request the developer of the housing to provide approximate price ranges for the new housing being proposed.

Recommendation #24 – If the Town perceives that there is a lack of affordable ownership housing being developed, the Town could consider an “inclusionary zoning approach” whereby developers of ownership housing are required to include a minimum percentage of their development at affordable ownership prices. The Town could initially encourage a voluntary negotiated approach with developers but if that is not successful, the Town could implement a by-law that requires 20% of new residential development to be affordable (using “affordable” as defined in this Strategy)

6.6 SEASONAL COMMERCIAL PROPERTIES

Background and Issue Summary:

As noted in section 3.4 of this report, seasonal Tourist Accommodation Conversion (TAC) properties have been identified with units rented out on a long term rental basis. The Town has identified health, safety and property standards concerns in some of these properties. The use of seasonal accommodation for long term housing violates the zoning rules of the Town and effectively takes the owners and residents outside of the obligations and responsibilities as landlords and tenants under the Residential Tenancies Act. However, this accommodation provides relatively affordable rental accommodation in a town with very few rental units and the loss of this accommodation as rental housing will limit options for people in need of rental housing.

Provincial and County Directions:

The PPS, Growth Plan and County of Simcoe Official Plans do not provide any specific policy direction regarding the conversion of tourist commercial accommodations to permanent residential units. There are provincial standards that establish minimum requirements for residential occupancy. In addition, the PPS and Growth Plan require the establishment of targets for affordable housing and policies to promote and facilitate affordable housing.

One key issue affecting both the residents and the owners of the tourist accommodation is that the owners generally take the position that they are governed by the Innkeepers Act rather than the Residential Tenancies Act, the main provincial law which governs landlord and tenant relations in the province. One of the key provisions of the Residential Tenancies Act (and a key provision of Ontario law for over 40 years) is that tenants are granted “security of tenure,” meaning that, in general terms, tenants can remain in their accommodation as long as they pay their rent and do not disturb neighbouring tenants. Under the Innkeepers Act, residents can be evicted from the property without grounds or notice.

Without security of tenure, it is very difficult for the residents to try and enforce issues such as inadequate property standards.

Town of Wasaga Beach Official Plan and Zoning By-law:

The Town's Official Plan does not provide any specific policy direction regarding the conversion of tourist accommodations to longer term residential use.

The Zoning By-law establishes two zones for Tourist Accommodation: CT- Tourist commercial and CA – Accommodation Commercial. Both zones permit a “Tourist Establishment” which is defined in the Town's zoning by-law as “a building designed for accommodation of the travelling or vacationing public wherein no room within the establishment shall be occupied by the same guest for a period of time exceeding 31 consecutive days”.

The TAC properties are subject to the Town's Business Licensing By-law #2007-38 which requires conformity to all other Town By-laws as precursor to issuing a license. TAC properties used for long-term accommodations (exceeding 31 days) contravene the Zoning By-law and therefore the licenses cannot be issued. This has impacted fee revenues as the license renewal fees from these properties cannot be collected, while at the same time there are the added costs of undertaking the inspections of the TAC properties to address issues of permanent occupancy.

In addition, the Town administers the following by-laws related to property standards:

- The Property Standards By-law #99-75
- The Clean Yards By-law #2009-50
- The Highway Obstruction By-law #93-34
- The Littering By-law #82-13

The purpose of these by-laws is to ensure the maintenance of the community's character and appearance in a reasonable state of good order in a condition that neither visually offends nor creates real or perceived health or nuisance hazards.

Options and Recommendations:

Town staff recommended to General Government Committee November on 8, 2012, to recommend to Council that the Business Licensing By-law be amended to exempt identified TAC properties from the requirement to conform to Zoning By-law No. 2003-60 with respect to the “length of stays not exceeding 31 days”, pending Council's decision on the long-term TAC property usage. This is recommended as a temporary exemption until a final decision is made on how to deal with long-term TAC property usage.

Recommendation #25 – TAC should continue it's proactive and consensus building approach to resolving this complex issue. The Town could consider amending the Official Plan to provide clear policy direction for conversion of tourist accommodations to permanent residential, including a policy framework for any related changes to existing by-laws and/or the

enactment of new by-laws if needed. The challenge is whether to require owners to obtain site-specific amendments for each TAC property, or to permit a more flexible zoning provision which could recognize the reality of the rental use of seasonal accommodation but at the same time, have the housing be recognized as rental accommodation that must meet health and safety standards and other regulatory requirements. An option the Town could explore would be working with one or two TAC owners on a pilot project basis regarding permitting conversions (and ensure the conversions meet proper health and safety /fire safety standards) within an appropriately flexible zoning framework. The Town should pursue the creation and greater availability of permanent affordable rental housing units to help offset the demands for using TAC units as rental housing, and to lessen the impact of such conversions on the availability of TAC units for tourist accommodation.

6.7. ACCESSORY DWELLING UNITS

Background and Issue Summary:

The Provincial government has set out a requirement that municipal governments permit second units, or accessory apartments/accessory dwelling units in residential homes. Currently there appear to be an unspecified number of accessory apartments which are operating in Wasaga Beach, showing a market interest in this form of housing. The existence of a large number of raised bungalows in Wasaga Beach also provides lots of potential stock which may physically be able to fit a second unit.

In addition, second units may assist existing and future homeowners afford mortgage payments through the rental income generated by the apartment.

Local implementation of provincial legislation requiring second unit permissions within certain types of dwellings such as townhouse units and in certain locations will present new challenges given the added parking and traffic pressures this can create in areas that may already have issues with on-street parking or other traffic-related issues.

Consensus seems to be emerging that support for accessory units should be permitted if property standards, parking and fire safety standards are met and this would help create needed rental housing which may be relatively affordable.

Provincial and County Directions:

One of the implementation components of the Province of Ontario's Long Term Affordable Housing Strategy involves recent amendments to the Planning Act which now mandate municipalities to include provisions in official plans and zoning by-laws allowing for second units in single detached dwellings, semi-detached dwellings and rowhouses. Second units are defined in the Strategy as follows:

“Second units are private, self-contained residential units with their own kitchen and bathroom, either located in a house or as accessory units, such as above laneway garages.”

The goals of these changes to the Planning Act are to provide more affordable options for low and moderate income households, and to provide additional income for homeowners.

The County Official Plan (s. 4.3.2) encourages the local municipalities to permit, wherever possible, individual lot intensification such as secondary or accessory suites in residential buildings subject to meeting building, health, and safety regulations.

Town of Wasaga Beach Official Plan and Zoning By-law:

The Town of Wasaga Beach does not currently provide policies for second units.

The Town of Wasaga Beach Zoning By-law No. 2003-60 permits a “converted dwelling” in the Residential Type 2 (R2) Zone. A converted dwelling is defined as follows in Section 26.54 of the By-law:

“Shall mean a building originally constructed as a single detached dwelling unit which has been converted by partition and/or the addition of sanitary and cooking facilities into more than one (1) dwelling unit but no more than three (3) dwelling units.”

The By-law also permits Boarding Houses in the R2 Zone, which are defined as follows in Section 26.23 of the By-law:

“Shall mean a dwelling in which lodging with or without meals is supplied for gain to three (3) or more persons other than the lessee, tenant or owner of said dwelling, but does not mean or include a tourist establishment, hospital or similar commercial or institutional use, or apartment building, and does not include a bed and breakfast establishment.”

Converted Dwellings and Boarding Houses are subject to the following regulations of the R2 Zone:

- Minimum Lot Area: 695 sq. m
- Minimum Lot Frontage: 18 m

- Minimum Dwelling Unit Area: 140 sq. m for Boarding House
110 sq. m for Converted Dwelling
- Minimum Boarding House
Guest Room Area: 9 sq. m
- Maximum Dwelling Units Per Lot
 - Converted Dwelling: 3
- Minimum Parking Spaces
 - Converted Dwelling : 2 spaces per dwelling unit
 - Boarding House: 2 spaces per dwelling unit plus 1 space per guest room

Notwithstanding the above, the Zoning By-law provides that any dwelling unit erected prior to the date of passing of the Zoning By-law, and containing not less than 110 square metres of dwelling unit area, having a front yard and/or setback less than required under the Zone provisions for the R2 Zone, may be altered to a Converted Dwelling provided that such alterations do not reduce the front yard, exterior side yard, interior side yard, or setback which is less than required under the Zone provisions of the R2 Zone.

Further, the Zoning By-law provides that any dwelling unit erected prior to the date of passing of the Zoning By-law, and containing not less than 140 square metres of dwelling unit area, having a front yard and/or setback less than required under the Zone provisions for the R2 Zone, may be altered to a Boarding House provided that such alterations do not reduce the front yard, exterior side yard, interior side yard, or setback which is less than required under the Zone provisions of the R2 Zone.

The Zoning By-law also distinguishes between a “basement” and a “cellar” for the purposes of defining where dwelling units may be located, in Section 3.28:

“3.28.2 Basement Locations

A dwelling unit, in its entirety, may be located in a basement provided that the finished floor level of such basement is not below the level of any sanitary sewer or storm sewer serving the building in which such basement is located and provided further that the finished floor level of such basement is not more than 0.6 metres below the adjacent finished grade and that same use is permitted within the Zone in which same is located.

3.28.3 Sewer and Water

No dwelling unit, in its entirety, may be located in a basement where the dwelling unit is not connected to a public water system and a sanitary sewer system.

3.28.4 Cellar

Notwithstanding anything contained in this By-law, no cellar or part of a cellar of any building shall be used as a whole dwelling unit, and the whole or any part of a cellar shall not be used for calculating the required minimum floor area of any dwelling or dwelling unit.

3.28.5 Cellar Use

In the event of any portion of a dwelling unit which is located in a cellar, such portion of the dwelling unit shall be used for no purpose other than a furnace room, a laundry room, a storage room, a bedroom, a sanitary facility, a recreation room or a room with a similar use.”

A basement is defined as follows in Section 26.21 of the By-law:

“Shall mean a storey which is partly underground, but which has at least one-half of its height (measured from finished floor to finished ceiling) above the adjacent finished grade, or has at least one wall from finished floor to above finished ceiling exposed above the ground level and where a permanent point of access is provided in the said wall.”

A cellar is defined as follows in Section 26.34 of the By-law:

“Shall mean that portion of a building which is partly or wholly underground, but which has more than one-half of its height (measured from finished floor to finished ceiling) below the established finished grade level adjacent to the exterior walls of the building.”

The above definitions and regulations influence where second units may be located in a dwelling and therefore establish which dwellings may be eligible for a second unit without an amendment or variance to the Zoning By-law.

Options and Recommendations:

Municipalities addressing the recent amendments to the Planning Act through changes to their official plans and zoning by-laws have identified the following key considerations:

- Permitted locations within various dwelling types and/or accessory buildings;
- Applicable regulations and standards for lot size, unit size, parking, servicing, etc;
- Costs and resource requirements for increased parking and property standards enforcement and for administration to implement regulations and any related registration/licensing programs;

- Ensuring adequate health and safety, fire and building code and electrical safety compliance;
- Infrastructure capacity and availability of services and facilities to support the added population;
- Public consultation, education and awareness; and,
- Requirements for new second units versus established second units.

Currently, the Town restricts second units to converted dwellings in the R2 Zone. The R2 Zone is applied to only 4.4% of the residentially zoned area in the Zoning By-law, including approximately 240 properties, some of which are vacant lands proposed for future development. Therefore, the current Zoning By-law effectively limits second units to a very small proportion of existing residential units.

The Town's Official Plan policies and Zoning By-law should be amended with clear policies and updated regulations for second units, establishing the permitted dwelling types where second units may be considered and the applicable criteria and process for approvals.

Recommendation #26 - The following amendments to the Official Plan and Zoning By-law should be considered in the Town of Wasaga Beach implementing the policy to permit second units.:

- The housing policies/residential land use policies of the Official Plan should be amended to include a policy that allows for second units in single detached, semi-detached and townhouse dwellings subject to:
 - The Zoning By-law which shall establish permitted locations, parking requirements (the Town may wish to consider cash-in-lieu of parking where appropriate), and minimum/ maximum unit size, minimum lot size/frontage. Secondary units may be permitted outside the locations identified in the Zoning By-law, subject to a site-specific Zoning By-law Amendment.
 - Compliance with the Ontario Building, Fire and Electrical Safety Codes;
 - Second units should not be permitted in dwellings located in flood-prone areas, or where there is inadequate servicing;
 - Available servicing capacity - the Town may wish to prohibit second units in areas on private services and/or areas on partial services;
 - Any exterior alterations or additions do not significantly change the appearance of the dwelling and have regard for the urban design guidelines;
 - The Town may wish to include a requirement that dwellings of a certain age, size or other condition may not be eligible for second units;
 - Second units are not permitted for tourist accommodation / short-term rentals.

- The Official Plan policies should also promote new dwellings to be constructed in a way that proactively considers second units.
- The Zoning By-law should be amended to include general provisions for converted dwellings to allow for second units in single detached, semi-detached and townhouse dwellings, subject to the following requirements:
 - Limited to one secondary unit per lot unless specified otherwise in the applicable Zone;
 - One (1) separate off-street parking space shall be provided in a permitted parking location in accordance with the parking requirements of the By-law (the Town should consider whether to permit tandem parking, and may wish to establish parking requirements area-specifically based on whether on-street parking is permitted);
 - The unit shall have separate bathroom and kitchen facilities, and the Town may wish to require a separate access/entrance, and consider whether to prohibit second entrances on the front facade of the dwelling unless it is through a shared common vestibule;
 - No dwelling unit shall be located entirely in a cellar, but may be located in a basement of a single-detached or semi-detached dwelling unit;
 - The unit shall be subject to available servicing capacity and approval of the allocation;
 - The Town should consider whether to apply minimum and maximum unit sizes for second units, and/or whether to determine the maximum size as a percentage of the total dwelling floor area (eg. maximum 40% of dwelling);
 - Second units should not be permitted in modular home dwellings;
 - The Town should consider whether to prohibit second units in non-complying buildings;
 - Second units in accessory structures should be subject to maximum building height and coverage requirements and minimum separation distance from the primary dwelling;
- Prior to occupancy permits being issued, the Town should require evidence of compliance with the Ontario Fire Code, Building code and Electrical Safety Code.
- The Town should consider whether to create and maintain a registration and/or licensing and inspection system for existing and new second units.

- Following amendments to the Official Plan and Zoning By-law to establish second unit requirements, the Town should consider creating an information/education package and guidelines for second units identifying required submissions/drawings and approval procedures.

6.8. SPECIAL NEEDS HOUSING

There is a lack of special needs housing and some residents such as persons who are developmentally delayed, in need of accessible accommodation with supports, or in need of mental health supports, have to leave Wasaga Beach to find special needs accommodation. Provincial policies require municipalities to include provisions for special needs housing in Official Plans and zoning by-laws. In addition the Ontario Human Rights Commission has taken the position that site separation distance by-laws are discriminatory.

It is recommended that the Town of Wasaga Beach eliminate its site separation distance by-laws for group homes. The current zoning by-law states:

3.30 GROUP HOMES

Shall be permitted in all Residential, Rural and Institutional Zones. In addition to the parking requirements of Section 3.38.9, one additional parking space shall be provided for the maximum number of staff members required to be in attendance at any one time. All the provisions of the respective Zones shall be complied with and all residential and institutional structures used for group home purposes shall be fully detached. A group home shall be separated from any other group home by a minimum distance of 500 metres.

Recommendation #27 – The Town remove the final sentence from the above section 3.30 dealing with group homes, effectively eliminating the site separation distances.

6.9. RESIDENTIAL INTENSIFICATION AND GREENFIELD DENSITY TARGETS

Background and Issue Summary:

The urban area of Wasaga Beach is unique in its development, stretching approximately 18 kilometres in length and yet only 4 kilometres in width at the widest points, in a long and narrow configuration. The physical setting of Wasaga Beach along the shore of Georgian Bay, bisected by the Nottawasaga River, and bordered by significant natural open space areas has shaped the land use and transportation pattern. The resulting urban form presents both opportunities and challenges in achieving residential intensification and creating a complete community.

For example, some residential neighbourhoods have developed in pockets that are isolated from other neighbourhoods and from day-to-day services and facilities. Travel distances from residential neighbourhoods to commercial centres, employment areas, schools and other community facilities limit opportunities for viable transportation choices such as walking, cycling and transit. Therefore, these areas have limited suitability and potential for future intensification.

Another unique characteristic of Wasaga Beach is the lack of a defined central core area. A central core typically provides a focal point for the development of a mix of land uses and residential intensification. However, this characteristic of Wasaga Beach is also regarded as an opportunity, as it has allowed for several smaller nodes of activity to develop with the potential for future expansion and/or revitalization, providing a greater distribution to service the population in the long and narrow urban area.

The urban form and recreational physical setting of Wasaga Beach has also influenced traffic patterns, which in turn is an important consideration for future housing development and intensification potential. The primary corridor consists of Mosley Street and River Road, which serves three significant roles: 1) accommodating through traffic and significant summer traffic volumes for seasonal residents and visitors, 2) connecting residential areas to schools, community facilities, commercial centres and areas of employment, and 3) commuter trips from residential areas to employment in areas beyond Wasaga Beach. Achieving intensification within the existing urban area and in particular within the primary transportation corridor, while addressing related transportation issues, is a significant challenge. Related opportunities include the ability of public transit to service a broad area along the primary corridor, and the extensive trail system which will help to support active transportation.

Provincial and County Directions:

Amendment 1 to the Growth Plan introduced policy 6.5.3 which states that the Ministry of Infrastructure will identify intensification and density targets for the County of Simcoe and the lower-tier municipalities in the County. For Wasaga Beach, the greenfield density target is 32 residents and jobs per hectare, and the intensification target is 20%.

Recommendation #28 – The Official Plan and Zoning By-law should be amended to:

- Identify the intensification and Greenfield density targets for Wasaga Beach in the Official Plan and ensure that the Zoning By-law permitted uses/dwelling types and lot and building regulations for residential development support the achievement of these targets;

- Designate intensification areas where redevelopment to medium and/or high density residential housing forms and mixed use (eg. commercial/residential) will be considered in the Official Plan, which may be subject to site-specific amendments to the Zoning By-law.

6.10 SETTING AFFORDABLE HOUSING TARGETS

The Town currently does not have an affordable housing target in its Official Plan and the *Simcoe County Official Plan* and the *Provincial Growth Plan* only require that 10% of new housing be developed as affordable housing. However, this study has shown incomes are lower in Wasaga Beach compared to Simcoe County as a whole and that there is a need for more affordable ownership and rental housing as defined by the *Provincial Policy Statement* (for rental housing, housing that is priced below the average rent and for ownership housing 10% below the average resale prices).

Recommendation # 29 – The Town should consider a policy that 20% of new housing in Wasaga Beach be developed as affordable rental and ownership housing. This policy would provide a higher target than that provided in the Simcoe Official Plan but recognizes the realities of Wasaga Beach.

6.11 MONITORING THE HOUSING STRATEGY

With the Town of Wasaga Beach undertaking its first Housing Strategy, there are a number of recommendations and subsequent actions to be taken. It is important that there is a regular monitoring of the implementation of the strategy and also, in future years, to help this strategy evolve to reflect changing circumstances.

Recommendation #30 – The Town of Wasaga Beach create a housing committee made up of a mixture of community representatives and Town officials (as well as inviting representatives of other levels of government to attend where appropriate) in order to monitor the implementation of the Housing Strategy and to periodically report to Town Council on the progress made in implementing the Housing Strategy.

Recommendation #31 – Given that the County of Simcoe, as Service Manager responsible for social /affordable housing and homelessness services, is currently undertaking the creation of a 10 year Housing and Homelessness plan (to be completed by January, 2014), the Town of Wasaga Beach

should undertake a review of its own Housing Strategy in 2014 to reflect upon the potential impact of the County's Housing and Homelessness Plan.

Recommendation #32 – In order to facilitate the sharing of information and best practices on housing issues, consideration should be given to having representatives of the Town's Housing Committee meet periodically with their counterparts from the Town of Collingwood and the Town of Clearview.

APPENDICES

APPENDIX A: TABLES

Table A1: Population Change for Selected Communities and Simcoe County Census Division: 1991 – 2011

	1991		1996		2001		2006		2011		Ch. 1991-2001	
	Pop.	% of Total	Pop.	% of Total	Pop.	% of Total	Pop.	% of Total	Pop.	% of Total	Pop.	% of Total
Adjala-Tosorontio - TP	8,637	3.0%	9,359	2.8%	10,082	2.7%	10,695	2.5%	10,603	2.4%	1,966	22.8%
Barrie C	62,728	21.7%	79,191	24.0%	103,710	27.5%	128,430	30.4%	135,711	30.4%	72,983	116.3%
Bradford West Gwillimbury T	17,702	6.1%	20,213	6.1%	22,228	5.9%	24,039	5.7%	28,077	6.3%	10,375	58.6%
Christian Island R	429	0.1%	508	0.2%	515	0.1%	621	0.1%	1,282	0.3%	853	198.8%
Clearview TP	11,598	4.0%	12,407	3.8%	13,796	3.7%	14,088	3.3%	13,734	3.1%	2,136	18.4%
Collingwood T	14,382	5.0%	15,596	4.7%	16,039	4.3%	17,290	4.1%	19,241	4.3%	4,859	33.8%
Essa TP	14,685	5.1%	16,363	5.0%	16,808	4.5%	16,901	4.0%	18,505	4.1%	3,820	26.0%
Innisfil T	21,249	7.4%	24,711	7.5%	28,666	7.6%	31,175	7.4%	33,079	7.4%	11,830	55.7%
Midland T	14,485	5.0%	16,347	5.0%	16,214	4.3%	16,330	3.9%	16,572	3.7%	2,087	14.4%
Mnjikaning First Nation (Rama)	372	0.1%	530	0.2%	597	0.2%	846	0.2%	870	0.2%	498	133.9%
New Tecumseth T	20,344	7.0%	22,904	6.9%	26,141	6.9%	27,701	6.6%	30,234	6.8%	9,890	48.6%
Orillia C	25,925	9.0%	27,846	8.4%	29,121	7.7%	30,259	7.2%	30,586	6.9%	4,661	18.0%
Oro-Medonte TP	15,713	5.4%	16,698	5.1%	18,315	4.9%	20,031	4.7%	20,078	4.5%	4,365	27.8%
Penetanguishene T	6,862	2.4%	7,900	2.4%	8,316	2.2%	9,354	2.2%	9,111	2.0%	2,249	32.8%
Ramara TP	6,820	2.4%	7,812	2.4%	8,615	2.3%	9,427	2.2%	9,275	2.1%	2,455	36.0%
Severn TP	8,496	2.9%	10,257	3.1%	11,135	3.0%	12,030	2.8%	12,377	2.8%	3,881	45.7%
Springwater TP	13,173	4.6%	14,793	4.5%	16,104	4.3%	17,456	4.1%	18,223	4.1%	5,050	38.3%
Tay TP	10,410	3.6%	9,044	2.7%	9,162	2.4%	9,748	2.3%	9,736	2.2%	-674	-6.5%
Tiny TP	8,168	2.8%	8,644	2.6%	9,035	2.4%	10,754	2.5%	11,232	2.5%	3,064	37.5%
Wasaga Beach T	6,457	2.2%	8,698	2.6%	12,419	3.3%	15,029	3.6%	17,537	3.9%	11,080	171.6%
Simcoe - Total	288,635	100.0%	329,821	100.0%	377,018	100.0%	422,204	100.0%	446,063	100.0%	157,428	54.5%

Source: Statistics Canada, Census various years.

**Table A2: Total Population and Annual Growth Rates for Selected Communities and Simcoe County Census Division:
1991 – 2011**

	Population					Annual Growth Rates			
	1991	1996	2001	2006	2011	1991-1996	1996-2001	2001-2006	2006-2011
Adjala-Tosorontio - TP	8,637	9,359	10,082	10,695	10,603	1.6%	1.5%	1.2%	-0.2%
Barrie C	62,728	79,191	103,710	128,430	135,711	4.8%	5.5%	4.4%	1.1%
Bradford West Gwillimbury T	17,702	20,213	22,228	24,039	28,077	2.7%	1.9%	1.6%	3.2%
Christian Island R	429	508	515	621	1,282	3.4%	0.3%	3.8%	15.6%
Clearview TP	11,598	12,407	13,796	14,088	13,734	1.4%	2.1%	0.4%	-0.5%
Collingwood T	14,382	15,596	16,039	17,290	19,241	1.6%	0.6%	1.5%	2.2%
Essa TP	14,685	16,363	16,808	16,901	18,505	2.2%	0.5%	0.1%	1.8%
Innisfil T	21,249	24,711	28,666	31,175	33,079	3.1%	3.0%	1.7%	1.2%
Midland T	14,485	16,347	16,214	16,330	16,572	2.4%	-0.2%	0.1%	0.3%
Mnjikaning First Nation (Rama)	372	530	597	846	870	7.3%	2.4%	7.2%	0.6%
New Tecumseth T	20,344	22,904	26,141	27,701	30,234	2.4%	2.7%	1.2%	1.8%
Orillia C	25,925	27,846	29,121	30,259	30,586	1.4%	0.9%	0.8%	0.2%
Oro-Medonte TP	15,713	16,698	18,315	20,031	20,078	1.2%	1.9%	1.8%	0.0%
Penetanguishene T	6,862	7,900	8,316	9,354	9,111	2.9%	1.0%	2.4%	-0.5%
Ramara TP	6,820	7,812	8,615	9,427	9,275	2.8%	2.0%	1.8%	-0.3%
Severn TP	8,496	10,257	11,135	12,030	12,377	3.8%	1.7%	1.6%	0.6%
Springwater TP	13,173	14,793	16,104	17,456	18,223	2.3%	1.7%	1.6%	0.9%
Tay TP	10,410	9,044	9,162	9,748	9,736	-2.8%	0.3%	1.2%	0.0%
Tiny TP	8,168	8,644	9,035	10,754	11,232	1.1%	0.9%	3.5%	0.9%
Wasaga Beach T	6,457	8,698	12,419	15,029	17,537	6.1%	7.4%	3.9%	3.1%
Simcoe - Total	288,635	329,821	377,018	424,210	448,074	2.7%	2.7%	2.4%	1.1%
Ontario	10,084,885	10,753,573	11,410,046	12,160,282	12,851,821	1.3%	1.2%	1.3%	1.1%

Source: Statistics Canada, Census various years.

Table A3: Total Household Growth in Selected Communities and Simcoe County Census Division: 1996 – 2011

	1996		2001		2006		2011		Ch. 1996-2011	
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	# of Households	% Change
Adjala-Tosorontio	2,995	2.5%	3,300	2.4%	3,540	2.3%	3,575	2.1%	580	19.4%
Barrie C	28,415	23.9%	36,855	26.9%	46,533	29.7%	49,940	29.5%	21,525	75.8%
Bradford West Gwillimbury T	6,375	5.4%	7,130	5.2%	7,946	5.1%	9,460	5.6%	3,085	48.4%
Christian Island R	175	0.1%	170	0.1%	202	0.1%	456	0.3%	281	160.6%
Clearview TP	4,305	3.6%	4,800	3.5%	5,011	3.2%	5,040	3.0%	735	17.1%
Collingwood T	6,090	5.1%	6,575	4.8%	7,318	4.7%	8,340	4.9%	2,250	36.9%
Essa TP	5,355	4.5%	5,545	4.0%	5,683	3.6%	6,410	3.8%	1,055	19.7%
Innisfil T	8,740	7.4%	10,195	7.4%	11,402	7.3%	12,295	7.3%	3,555	40.7%
Midland T	5,895	5.0%	6,550	4.8%	6,897	4.4%	7,165	4.2%	1,270	21.5%
Mnjikaning First Nation	205	0.2%	210	0.2%	304	0.2%	343	0.2%	138	67.3%
New Tecumseth T	7,920	6.7%	9,275	6.8%	10,039	6.4%	11,310	6.7%	3,390	42.8%
Orillia C	10,930	9.2%	11,610	8.5%	12,238	7.8%	12,980	7.7%	2,050	18.8%
Oro-Medonte TP	5,935	5.0%	6,605	4.8%	7,322	4.7%	7,475	4.4%	1,540	25.9%
Penetanguishene T	2,745	2.3%	3,130	2.3%	3,489	2.2%	3,610	2.1%	865	31.5%
Ramara TP	3,040	2.6%	3,415	2.5%	3,784	2.4%	3,785	2.2%	745	24.5%
Severn TP	3,770	3.2%	4,185	3.1%	4,628	3.0%	4,890	2.9%	1,120	29.7%
Springwater TP	4,870	4.1%	5,350	3.9%	5,942	3.8%	6,255	3.7%	1,385	28.4%
Tay TP	4,110	3.5%	3,470	2.5%	3,837	2.4%	3,940	2.3%	-170	-4.1%
Tiny TP	3,290	2.8%	3,535	2.6%	4,337	2.8%	4,615	2.7%	1,325	40.3%
Wasaga Beach T	3,560	3.0%	5,195	3.8%	6,236	4.0%	7,570	4.5%	4,010	112.6%
Total Simcoe	118,720	100.0%	137,100	100.0%	156,688	100.0%	169,454	100.0%	50,734	42.7%

Source: Statistics Canada, Census various years.

Table A4: % of Income Spent on Rent, Wasaga Beach 2005

Gross Rent as % of 2005 Household Income	Under 25 years		25 to 34 years		35 to 44 years		45 to 54 years		55 to 64 years		65 to 74 years		75 years and over		Total*	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Less than 15%	0	0.0%	30	26.1%	15	11.1%	10	7.1%	0	0.0%	20	21.1%	0	0.0%	80	12.9%
15% to 19%	0	0.0%	10	8.7%	25	18.5%	20	14.3%	0	0.0%	0	0.0%	10	20.0%	55	8.9%
20% to 24%	10	40.0%	25	21.7%	30	22.2%	40	28.6%	10	16.7%	0	0.0%	0	0.0%	115	18.5%
25% to 29%	0	0.0%	0	0.0%	10	7.4%	0	0.0%	20	33.3%	0	0.0%	0	0.0%	55	8.9%
30% to 34%	0	0.0%	10	8.7%	10	7.4%	10	7.1%	20	33.3%	35	36.8%	30	60.0%	110	17.7%
35% to 39%	0	0.0%	10	8.7%	0	0.0%	10	7.1%	10	16.7%	15	15.8%	0	0.0%	40	6.5%
40% to 49%	0	0.0%	10	8.7%	20	14.8%	10	7.1%	0	0.0%	15	15.8%	0	0.0%	55	8.9%
50% or more	15	60.0%	20	17.4%	25	18.5%	40	28.6%	0	0.0%	10	10.5%	10	20.0%	110	17.7%
Total	25	100.0%	115	100.0%	135	100.0%	140	100.0%	60	100.0%	95	100.0%	50	100.0%	620	100.0%
Less than 30%	10	40.0%	65	56.5%	80	59.3%	70	50.0%	30	50.0%	20	21.1%	10	20.0%	305	49.2%
30%+	15	60.0%	50	43.5%	55	40.7%	70	50.0%	30	50.0%	75	78.9%	40	80.0%	315	50.8%
40%+	15	60.0%	30	26.1%	45	33.3%	50	35.7%	0	0.0%	25	26.3%	10	20.0%	165	26.6%
50%+	15	60.0%	20	17.4%	25	18.5%	40	28.6%	0	0.0%	10	10.5%	10	20.0%	110	17.7%
Total	25	100.0%	115	100.0%	135	100.0%	140	100.0%	60	100.0%	95	100.0%	50	100.0%	620	100.0%

Numbers may not add up due to rounding.

Source: Table prepared by Lapointe Consulting using data provided by the County of Simcoe Social Services Departments, TBT_97-554-XCB2006051_CSD.ivt

Table A5: % of Income Spent on Ownership Housing Costs, Wasaga Beach 2005

Owner's Payment as % of Income	Under 25 years		25 to 34 years		35 to 44 years		45 to 54 years		55 to 64 years		65 to 74 years		75 years +		Total	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Less than 15%	20	57.1%	110	30.1%	175	19.9%	335	37.4%	615	48.4%	745	55.0%	405	52.9%	2,405	43.2%
15% to 19%	-		65	17.8%	210	23.9%	170	19.0%	150	11.8%	210	15.5%	85	11.1%	890	16.0%
20% to 24%	-		65	17.8%	120	13.6%	135	15.1%	150	11.8%	150	11.1%	70	9.2%	690	12.4%
25% to 29%	-		15	4.1%	85	9.7%	60	6.7%	95	7.5%	70	5.2%	30	3.9%	355	6.4%
30% to 34%	15	42.9%	25	6.8%	115	13.1%	45	5.0%	55	4.3%	45	3.3%	15	2.0%	315	5.7%
35% to 39%	-		15	4.1%	25	2.8%	40	4.5%	40	3.1%	35	2.6%	40	5.2%	195	3.5%
40% to 49%	-		20	5.5%	75	8.5%	40	4.5%	50	3.9%	60	4.4%	60	7.8%	305	5.5%
50% or more	-		50	13.7%	75	8.5%	70	7.8%	115	9.1%	40	3.0%	60	7.8%	410	7.4%
Total	35	100.0%	365	100.0%	880	100.0%	895	100.0%	1,270	100.0%	1,355	100.0%	765	100.0%	5,565	100.0%
Less than 30%	20	57.1%	255	69.9%	590	67.0%	700	78.2%	1,010	79.5%	1,175	86.7%	590	77.1%	4,340	78.0%
30%+	15	42.9%	110	30.1%	290	33.0%	195	21.8%	260	20.5%	180	13.3%	175	22.9%	1,225	22.0%
40%+	-	N/A	70	19.2%	150	17.0%	110	12.3%	165	13.0%	100	7.4%	120	15.7%	715	12.8%
50%+	-	N/A	50	13.7%	75	8.5%	70	7.8%	115	9.1%	40	3.0%	60	7.8%	410	7.4%
Total	35	100.0%	365	100.0%	880	100.0%	895	100.0%	1,270	100.0%	1,355	100.0%	765	100.0%	5,565	100.0%

Source: Data provided by Lapointe Consulting using data provided by the County of Simcoe Social Services Departments, TBT_97-554-XCB2006051_CSD.ivt

APPENDIX B

Key Informant Interviews

Doriano Calvano, Program Supervisor, Simcoe County Social Services

Ken Eady, Chair, South Georgian Bay Housing Resource Centre

Doug Fraser, Past President, Georgian Triangle Association of Realtors, and Past President
United Way of South Georgian Bay

Erika Haney, Simcoe Muskoka District Health Unit

Ray Kelso, Manager of Planning, Town of Wasaga Beach

Cathy Kytayko, Director of Social Housing, County of Simcoe

Gail Michalenko, Executive Director, South Georgian Bay Housing Resource Centre

Cal Patterson, Mayor, Town of Wasaga Beach

Doug Vincent, Senior Municipal Law Enforcement Officer, By-law Department, Town of
Wasaga Beach