

Shape the Sault!

An Overview on Housing

The Importance of Adequate and Affordable Housing

The social service agencies of Sault Ste. Marie have adopted a 'Housing First' approach, based on the idea that a person's overall wellbeing cannot be addressed until they have adequate and affordable housing. Since the 19th century, research has shown the inextricable link between health and housing.

There are two core elements of healthy housing:

Adequacy: safe, clean, in reasonable repair; offers basic privacy, security, personal space, and protection from outside elements.

Affordability: as defined by the Canadian and Ontario governments, the acceptable standard for total housing costs should not exceed 30% of gross annual income.

The availability of good housing is also a critical ingredient in attracting and retaining youth, skilled workers, and new immigrants to Sault Ste. Marie.

Housing Trends

According to the 2016 Canada Census, there were 34,485 residential units in the City of Sault Ste. Marie. Homeownership rates stood at 69% and the renting sector at 31%, comparable to the provincial average.

Over the past two decades, Sault Ste. Marie has seen a considerable shift in the types of housing being built. Between 2000 and 2007, 80% of all residential building permits issued by the City were for single-detached houses, however, since 2008, that figure has dropped to around 50%, with semi-detached houses, townhouses and apartments comprising the remainder of residential building permits.

An indicator of housing availability is the vacancy rate, which is the percentage of all available rental units that are vacant or unoccupied; a very low vacancy rate has implications for affordability. In October 2017, the apartment vacancy rate was 5.8%, up from 3.5% over the previous year. A healthy vacancy rate is typically between 3% to 5%.

The ratio of median house price to median household income is one of many indicators of housing affordability. In Sault Ste. Marie, this ratio is 3.3, meaning that owning a home will, on average, cost 3.3 times a household's annual income. The provincial ratio is 6.8. Looking at rental housing, 45% of tenants in the Sault spend more than 30% of their household's annual income on rent. This is comparable to the provincial average of 46%.

These statistics show that when compared to the provincial average, homeownership in Sault Ste. Marie is more affordable, whereas rental is on par with the provincial average.

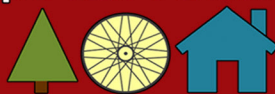
1,627 households were waiting for affordable housing in 2017, with average wait times of two to three years. A recent street count identified 93 homeless individuals in the city.

Policy Context

The Provincial Policy Statement is the strongest housing-supportive document that guides city planning in Ontario. Adequate housing that is affordable and meets the full range of housing needs is considered one policy cornerstone in building stronger Ontario communities. The Province requires all municipalities to permit and facilitate:

Construction of all forms of housing. This means building homes of all physical types, such as single detached, semi-detached, townhouse, and apartment;

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homes of different tenure types, including both rental and ownership; and homes that include supports for people with special needs such as economic, mobility, and health needs. Mixing different forms of housing in the same neighbourhood provide various benefits to residents, such as enabling them to live in the same place as they age (“age in place”), and providing more vulnerable individuals and families a healthier environment to live in.

Residential intensification and redevelopment.

Building upon vacant or underutilized land in areas that are already well-served by existing infrastructure and amenities is now commonly considered the smart way for communities to grow. Rather than accelerating expansion outwards, intensification allows municipalities to use existing infrastructure more efficiently. Residential intensification and redevelopment can also create livelier and more attractive neighbourhoods, which is particularly beneficial for Sault Ste. Marie’s downtown core.

To push forward with these goals, the Province requires municipalities to set affordable housing and intensification targets.

What the City Has Been Doing

Between 2006 and 2014, vacancy rates were consistently low, averaging 1.46% due partly to a lack of rental housing being built and increased demand for rentals from younger people moving to the Sault for work, and from older people looking to downsize and rent. To address this rental shortage, the City introduced a tax rebate program called the Rental Housing Community Improvement Plan to provide incentives construction of rental units, and within the first 3 years of the program, over 230 rental units had been constructed. However, no eligible units were constructed between September 2016 to June 2018.

Housing is the single largest consumer of land in the City, so determining how much land we will need for housing over the next decades is critical in ensuring a healthy supply. The City is currently projecting its future population to the year 2038, such projections are used to estimate the type and quantity of housing and how much land should be made available to accommodate anticipated housing construction.

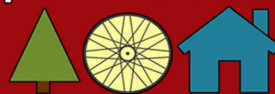
Second Units

One form of housing the City has recently seen a significant increase in development applications for has been for second units. These are self-contained residential units with a private kitchen, bathroom facilities and sleeping areas, and within dwellings such as a basement apartment or within accessory structures such as above a garage; second units cannot be standalone structures. Common reasons homeowners want to add a second unit to their home are to earn additional income to help with homeownership costs, or to provide a space for their parents or elders to “age in place” and live close together.

Through the Planning Act and the Provincial Policy Statement, the Province recently introduced requirements for municipalities to authorize second units in single, semi and townhouse units both in urban and rural areas. This includes putting in place Official Plan policies and Zoning By-law regulations that clearly and widely support second units.

In fall of 2018, the Shape the Sault team will work on amending our current 1996 Official Plan to support second units. Due to the increased demand in these units both locally and provincially, the City will review the amendments in advance of completing our new Official Plan to allow residents to construct second units for their homes. Please stay tuned for opportunities to share your input.

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