

6. Housing

The provision of housing that is adequate, affordable and meets the full range of residents' housing needs is a cornerstone in building strong communities. The "Housing First" social service approach, which has been adopted by agencies in Sault Ste. Marie, is based on the idea that a person's overall wellbeing cannot be addressed effectively until they have adequate and affordable housing. The provision of adequate affordable housing is a shared responsibility whereby all levels of government have roles to play. The availability of a wide variety of good housing options is also critical in attracting and retaining young families, skilled workers and new immigrants to Sault Ste. Marie.

What We Know

Key Points

- In terms of adequacy, suitability and affordability, the housing situation in Sault Ste. Marie is better than that of Ontario as a whole.
- 11% of households locally are considered to be in "core housing need" (a measure of affordability, adequacy and suitability), compared to 15% Ontario-wide.
- Housing costs in Sault Ste. Marie are much less than the average costs in Ontario, especially for homeownership which is very affordable here. Rental affordability in the Sault is on par with the rest of Ontario.
- The rental housing vacancy rate has fluctuated based on the amount of rental housing being built. It has increased from around 1% ten years ago to a healthier 5% now.
- The vast majority of homes in the Sault are single detached dwellings, but there is a growing trend towards denser types of housing (apartments and townhouses) being constructed.
- Provincial policies require municipalities in Ontario to support the development of mixed residential neighbourhoods with diverse forms of housing that can meet the needs of different demographics, including affordably priced dwelling units.

Households in Sault Ste. Marie

According to the 2016 Canada Census there are **32,635 households in Sault Ste. Marie**. It is projected that over 20 years, the number of households will increase to 36,580, meaning **approximately 4,000 new households**.

In Sault Ste. Marie, homeownership rates are similar to Ontario's provincial average — around 70% of households own their home and 30% are renters. Home tenure rates vary across different parts of the community. In the Downtown, which is designated and planned as the core of the city, the majority of households (81%) rent rather than own their home.

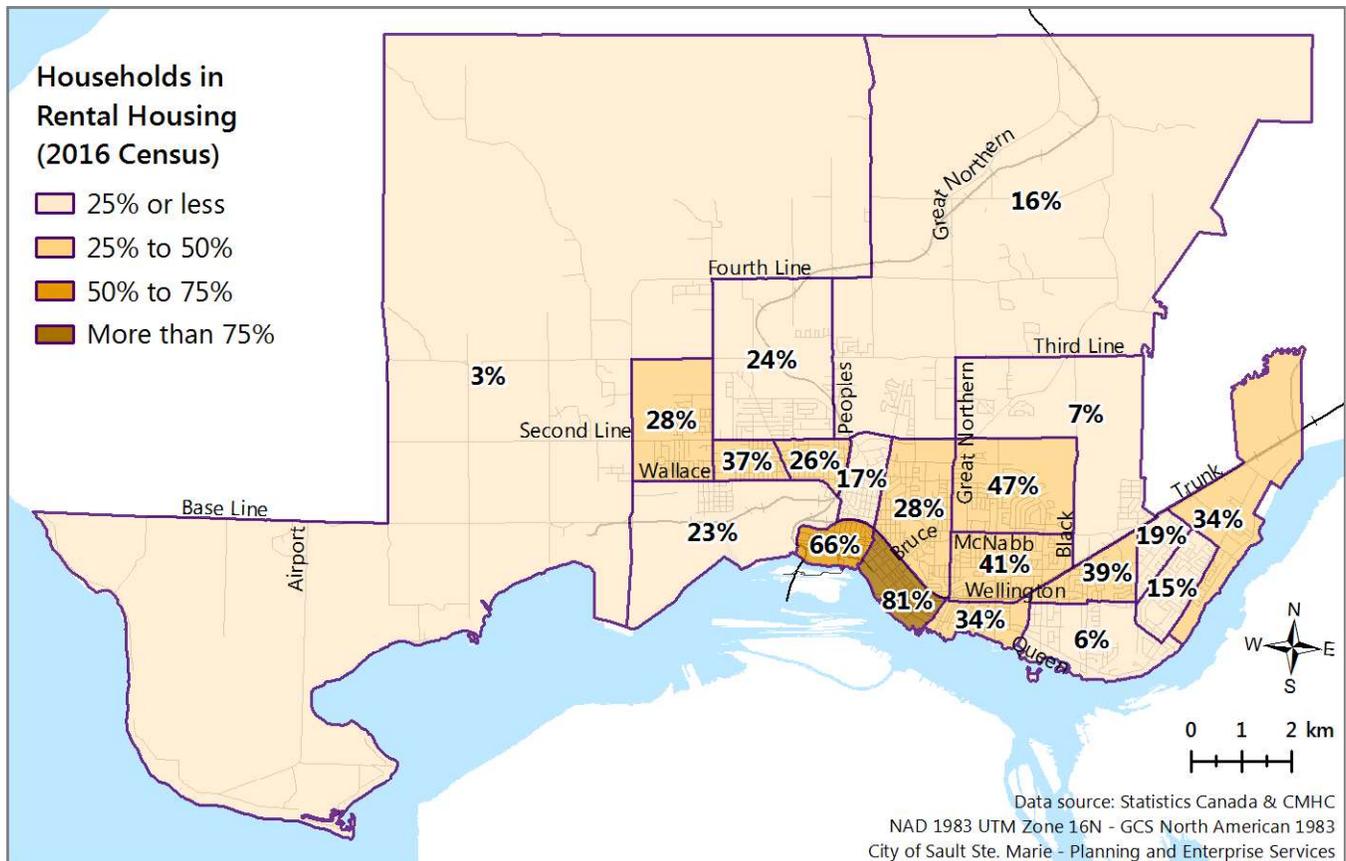
Table 6.1: Rates of Home Ownership vs. Rental by Residents of Sault Ste. Marie and Ontario.

Source: Statistics Canada, 2016 Census of Population.

	Sault Ste. Marie		Ontario	
	Rate	Count	Rate	Count
Own	68.7%	22,410	69.7%	3,601,825
Rent	31.3%	10,225	30.2%	1,559,720

Figure 6.1: Proportion of Households who Rent Rather Than Own Their Home, by Census Tract.

Source: Statistics Canada, 2016 Census of Population.



Age of Housing Stock

More than three-quarters of homes in Sault Ste. Marie were built before 1980. Across all of Ontario, slightly more than one half of homes were built before 1980.

Table 6.2: Age of Current Housing Stock in Sault Ste. Marie and Ontario.

Source: Statistics Canada, 2016 Census of Population.

	Sault Ste. Marie	Ontario
1960 or before	35.9%	25.0%
1961 to 1980	40.7%	28.0%
1981 to 2000	17.6%	25.8%
2001 to 2016	5.8%	21.2%

Housing Acceptability — Affordable, Adequate and Suitable

According to the Canada Mortgage and Housing Corporation (CMHC), housing is considered “**acceptable**” if it is affordable, adequate and suitable for the household that lives in it.

- **Affordable:** Costs less than 30% of before-tax household income.
- **Adequate:** Does not require any major repairs.
- **Suitable:** Has enough bedrooms for the size and make-up of the household.

Core housing need focuses on vulnerable populations. This indicator looks beyond a resident’s current situation and evaluates their potential to improve their situation. It determines if residents have the potential to solve the situation on their own. Core housing need happens when:

1. Major repairs are required and residents don’t have the means to move to an acceptable unit; or
2. There are not enough bedrooms for the residents, and they don’t have the means to move; or
3. The current home costs more than the residents can afford, and they do not have the means to make a move or find an available affordable home.

It is worth noting that CMHC’s definition of ‘affordable housing’ differs from that of the Province, which is discussed later in this chapter. Although Official Plan policies must relate to the Provincial approach to affordability, CMHC’s measures are useful in understanding the local housing situation.

Generally, the housing situation in Sault Ste. Marie is better than that of Ontario as a whole. 10.7% of households locally are in core housing need, compared to 15.3% province-wide. That said, there is a clear concentration of households in core housing need in the Downtown and surrounding areas.

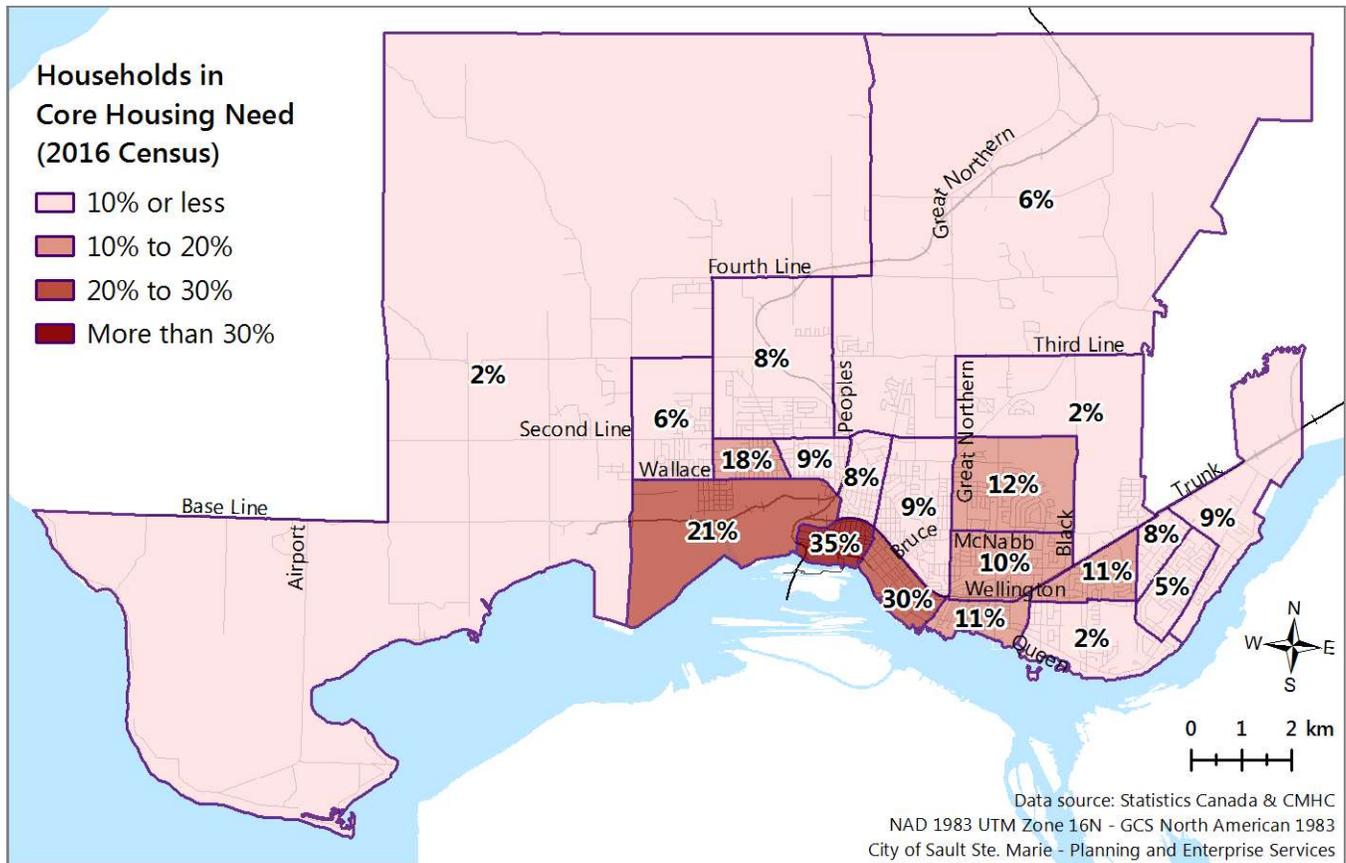
Table 6.3: Households in Sault Ste. Marie and Ontario Living in Unacceptable Housing.

Source: Statistics Canada and Canada Mortgage and Housing Corporation, 2016 Census of Population.

	Sault Ste. Marie	Ontario
% of households in homes that are not affordable	21.3%	27.7%
% of households in homes that are not adequate	6.8%	6.1%
% of households in homes that are not suitable	2.0%	6.0%
% of households in core housing need	10.7%	15.3%

Figure 6.2: Proportion of Households who are in Core Housing Need, by Census Tract.

Source: Statistics Canada and Canada Mortgage and Housing Corporation, 2016 Census of Population.



Compared to Ontario as a whole, Sault Ste. Marie has a smaller proportion of households who are in unaffordable homes. Census data also show that housing costs in Sault Ste. Marie are much less than the average costs in Ontario, especially in terms of homeownership. However, rental affordability in the Sault is on par with the rest of Ontario, despite cheaper average rent in the Sault.

Table 6.4: Households Spending 30% or More of Income on the Costs of Owning or Renting Their Home in Sault Ste. Marie and Ontario.

Source: Statistics Canada, 2016 Census of Population.

	Sault Ste. Marie	Ontario
% of all households	21.3%	27.7%
% of owner households	10.3%	19.8%
% of renter households	45.4%	45.7%

Table 6.5: Shelter Costs* of Homes in Sault Ste. Marie and Ontario.

Source: Statistics Canada, 2016 and 2011 Census of Population.

	Sault Ste. Marie		Ontario	
	2011	2016	2011	2016
Average monthly shelter costs for owned dwellings	\$ 884	\$ 1,020	\$ 1,284	\$ 1,463
Average monthly shelter costs for rented dwellings	\$ 642	\$ 786	\$ 926	\$ 1,109

*Note: Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of the electricity, heat, water and other municipal services.

In examining the distribution of households living in unaffordable or inadequate housing, there is again a concentration of households in the Downtown, as well as in the west end of the city.

Figure 6.3: Proportion of Households who Live in Unaffordable Housing, by Census Tract.

Source: Statistics Canada and Canada Mortgage and Housing Corporation, 2016 Census of Population.

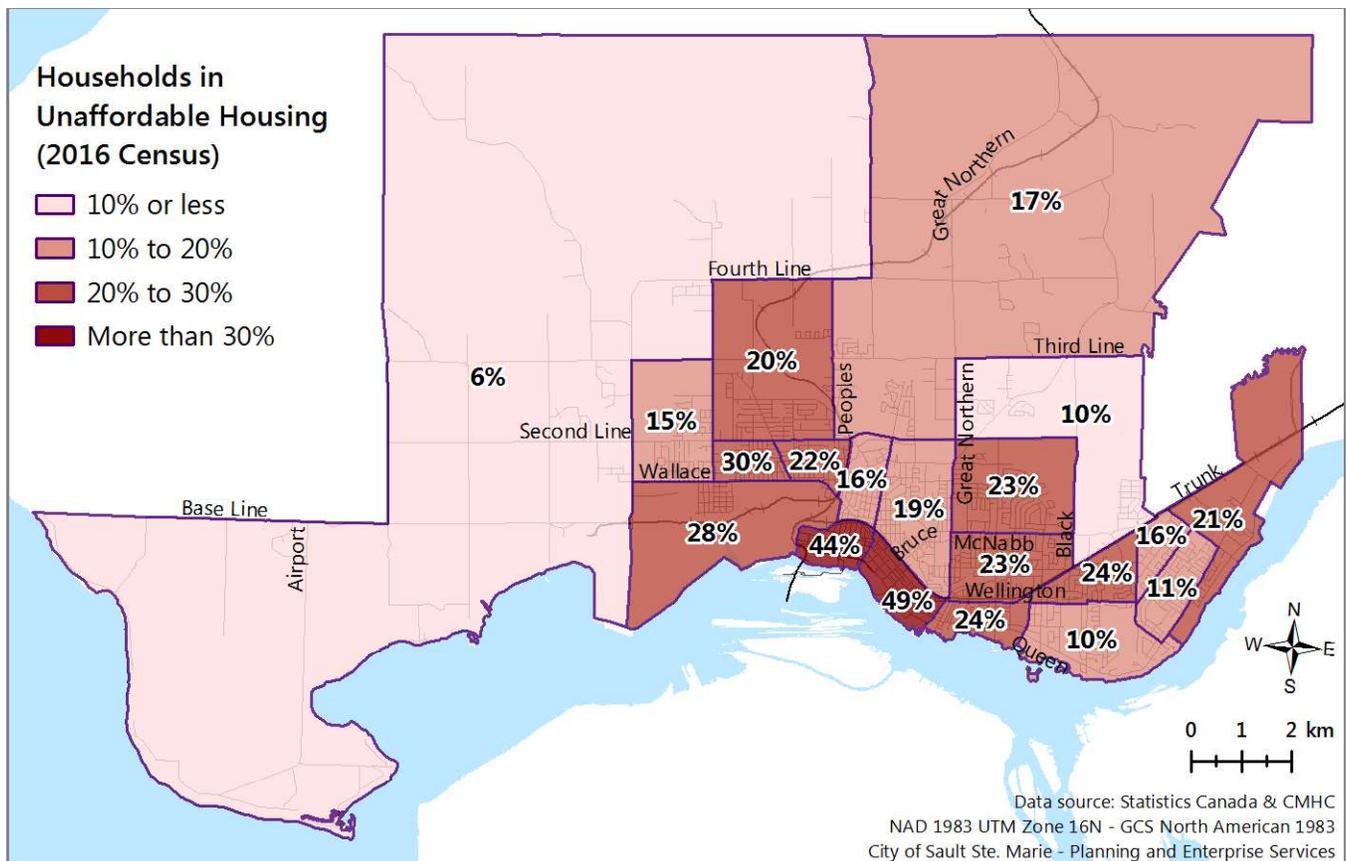
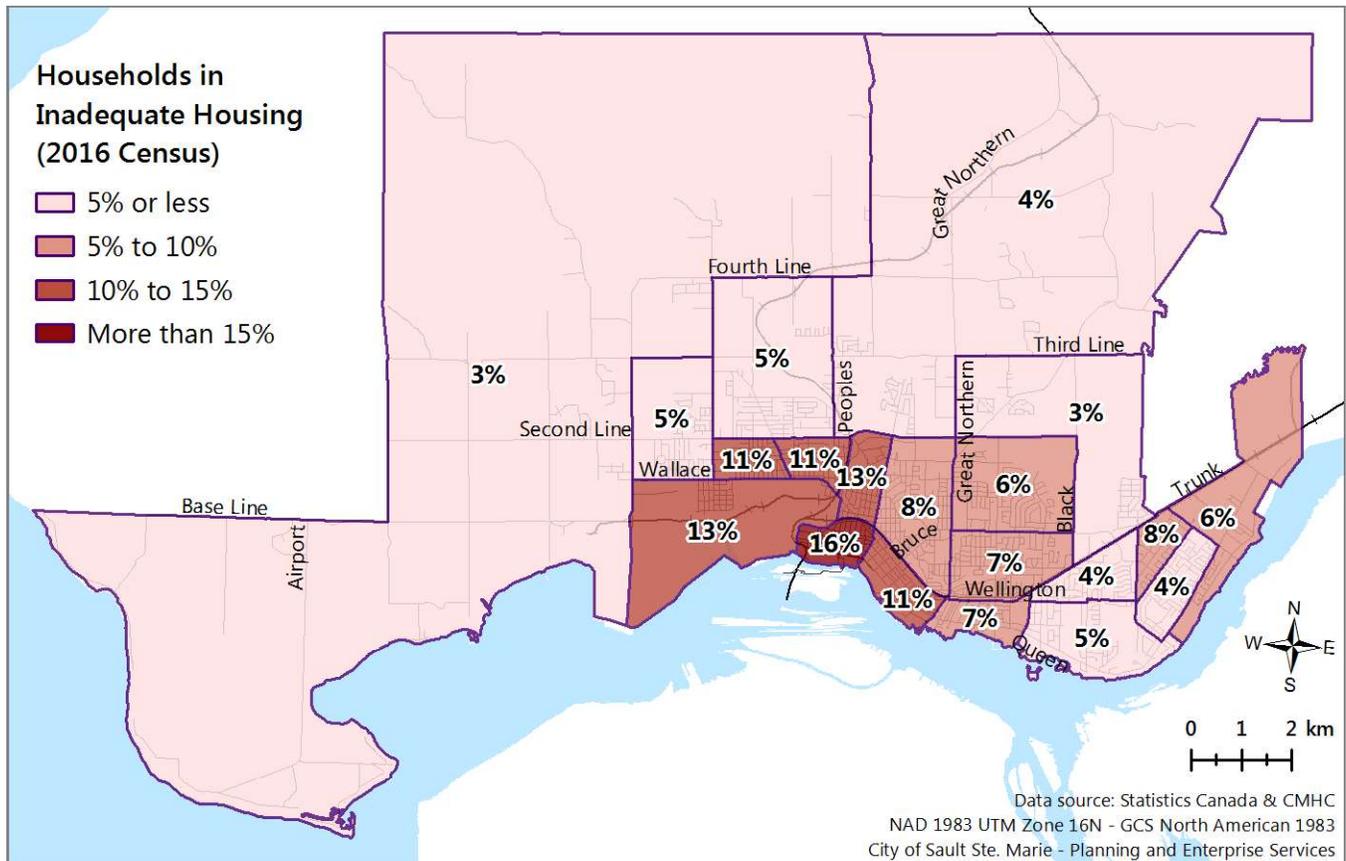


Figure 6.4: Proportion of Households who Live in Inadequate Housing, by Census Tract.

Source: Statistics Canada and Canada Mortgage and Housing Corporation, 2016 Census of Population.



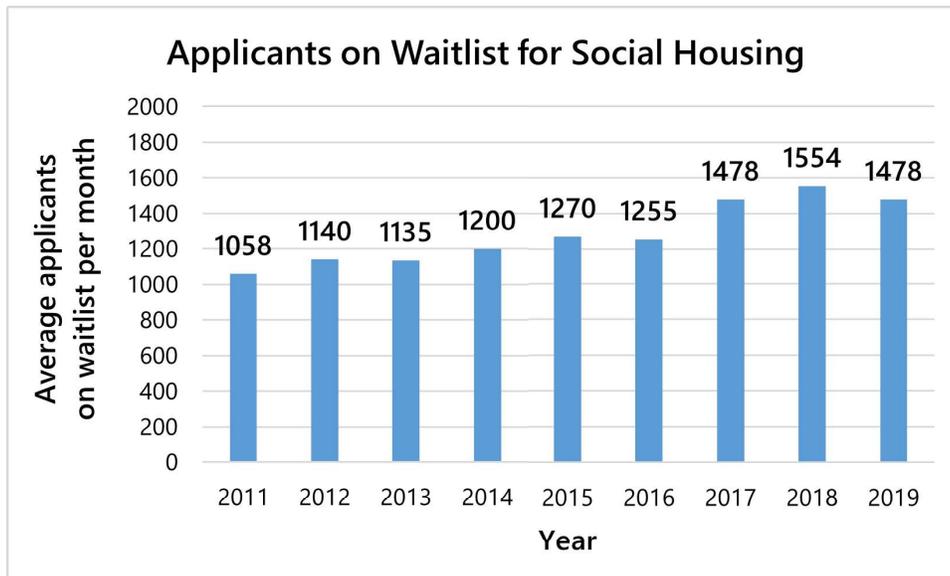
Homelessness and Subsidized Housing

Despite being a small city, Sault Ste. Marie still faces its share of need for social housing to address homelessness and precarious housing. A point-in-time count conducted in April 2018 identified 102 individuals that were either homeless or in a precarious housing situation. It is recognized that this point-in-time count likely understates the number of homeless individuals.

As per the figure below, Sault Ste. Marie District’s Social Service waitlist for subsidized housing steadily increased between 2011 and 2019. About 2/3 of those waiting for a unit are seeking a one-bedroom unit and approximately 1/3 of those on the waitlist are seniors (60+). It is important to note that those on the waitlist are not necessarily homeless. In some cases, those on the waitlist may already occupy a subsidized unit and are wishing to move to a different unit that better suits their needs.

Figure 6.5: Number of Applicants on Waitlist for Social Housing in Sault Ste. Marie.

Source: District of Sault Ste. Marie Social Services Administration Board.

**Housing Market in Sault Ste. Marie**

The value of homes in Sault Ste. Marie has steadily grown over the past years. However, it is clear that homes in Sault Ste. Marie generally cost much less than homes across Ontario on average.

Table 6.6: Average Sale Price for Residential Properties in the City of Sault Ste. Marie.

Source: Sault Ste. Marie Real Estate Board.

Year	Average sale price
2016	\$ 189,862
2017	\$ 198,123
2018	\$ 202,415

Table 6.7: Average Value of Owner-Occupied Homes in Sault Ste. Marie and Ontario.

Source: Canada Mortgage and Housing Corporation and Statistics Canada.

Type of home	Average home value in City of Sault Ste. Marie		Average home value in Ontario	
	2011	2016	2011	2016
Single detached house	\$ 195,739	\$ 240,300	\$ 382,055	\$ 528,331
Semi-detached house	\$ 127,088	\$ 257,738	\$ 345,265	\$ 417,027
Duplex	\$ 133,827	\$ 181,993	\$ 393,384	\$ 599,952
Townhouse	\$ 170,580	\$ 180,816	\$ 305,183	\$ 492,914
Apartment/condo unit in building with fewer than 5 storeys	\$ 175,989	\$ 204,327	\$ 357,106	\$ 487,653
Apartment/condo unit in building with 5 or more storeys	\$ 212,339	\$ 232,627	\$ 307,587	\$ 390,659
All homes	\$ 189,204	\$ 235,086	\$ 366,813	\$ 505,645

The map in Figure 6.6 below shows the change in residential property assessment values in Sault Ste. Marie between 2008 and 2019. Although no areas have experienced a decrease in average residential assessment values, growth has not been consistent throughout the entire community. Interestingly, well-established neighbourhoods in the east end, P-Patch and Fort Creek have seen less assessment increases than parts of the Downtown. This likely reflects the fact that many homes in older neighbourhoods such as the Downtown and surrounding area have reached a point where significant investments were required to upgrade these older dwellings. The relatively high residential assessment increases found in certain parts of the Rural Area can be attributed to new rural lot creation and rural residential development.

Housing Mix in Sault Ste. Marie

Much of Sault Ste. Marie's housing stock was developed pre-1980, during an era where housing types were generally segregated. The result is residential neighbourhoods with little variations in housing types and limited housing choice. **Mixed residential neighbourhoods** with a variety of housing forms and tenure result in strong, sustainable neighbourhoods that can meet the diverse needs of different people of all demographics. Provincial policies direct all Ontario municipalities to permit and facilitate the construction of all forms of housing.

Neighbourhoods with a diverse mix of housing forms provide choices to suit a wider range of people. For example, if within the same neighbourhood there are single detached homes, townhouses and apartments, residents can more easily stay in the same neighbourhood while progressing through different life stages, because they would have access to homes suited to different needs. This is known as **aging in place**. Mixed residential neighbourhoods are better equipped to remain strong and viable throughout various demographic shifts over time.

Currently in Sault Ste. Marie, single detached houses comprise almost two thirds of all housing, and almost two thirds of all homes contain three or more bedrooms.

Table 6.8: Occupied Housing in Sault Ste. Marie and Ontario by Type of Home.

Source: Statistics Canada, 2016 Census of Population.

Type of home	Sault Ste. Marie (2016)	Ontario (2016)
Single detached house	65.0%	54.3%
Semi-detached or duplex	10.4%	9.0%
Townhouse	2.9%	8.9%
Apartment/condo unit in building with fewer than 5 storeys	14.9%	10.1%
Apartment/condo unit in building with 5 or more storeys	6.4%	17.2%

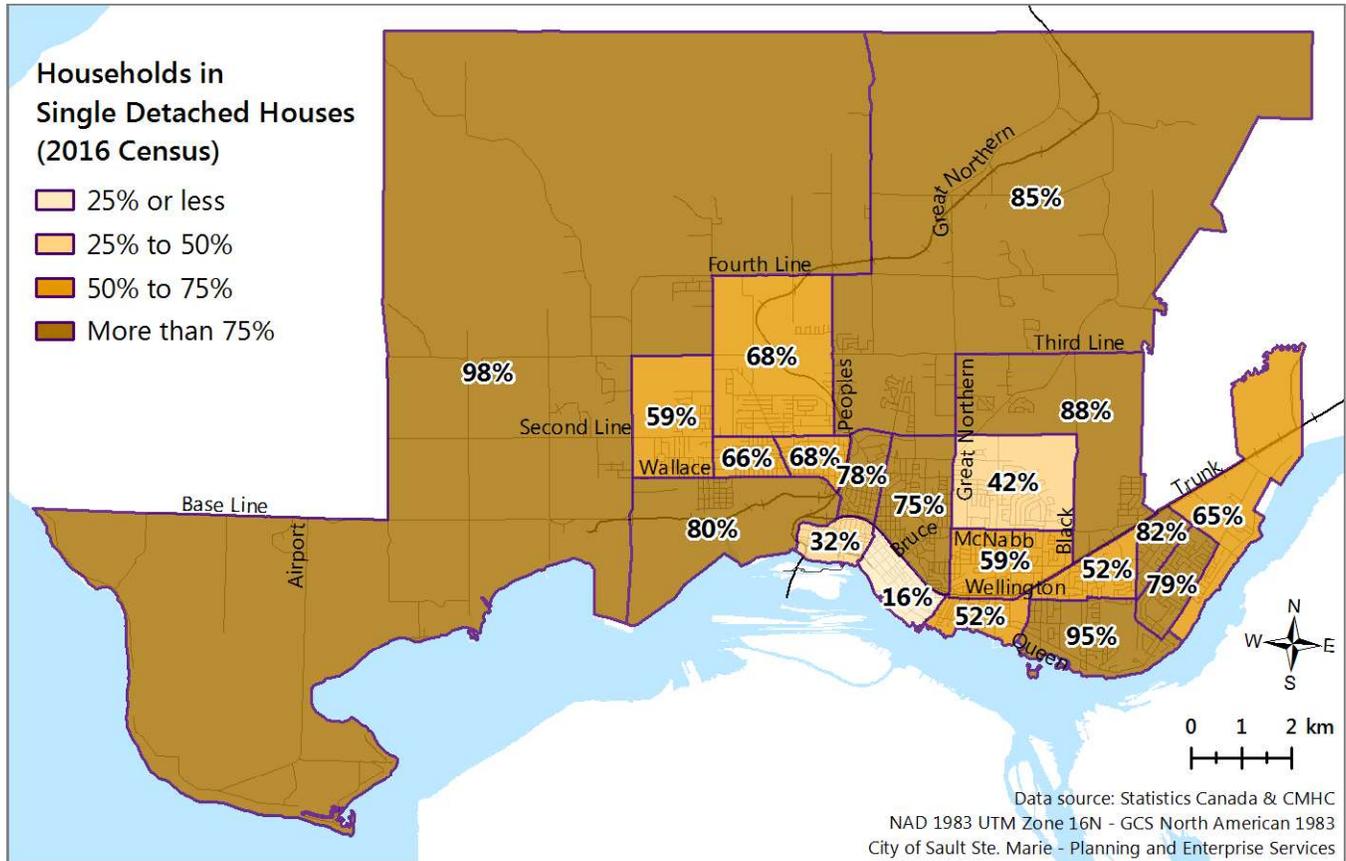
Table 6.9: Occupied Housing in Sault Ste. Marie and Ontario by Number of Bedrooms.

Source: Statistics Canada, 2016 Census of Population.

Number of bedrooms	Sault Ste. Marie (2016)	Ontario (2016)
No bedrooms / bachelor	0.2%	0.7%
1 bedroom	12.3%	13.5%
2 bedrooms	22.5%	21.7%
3 bedrooms	43.9%	36.3%
4 or more bedrooms	21.0%	27.8%

Figure 6.7: Proportion of Occupied Homes that are Single Detached Houses, by Census Tract.

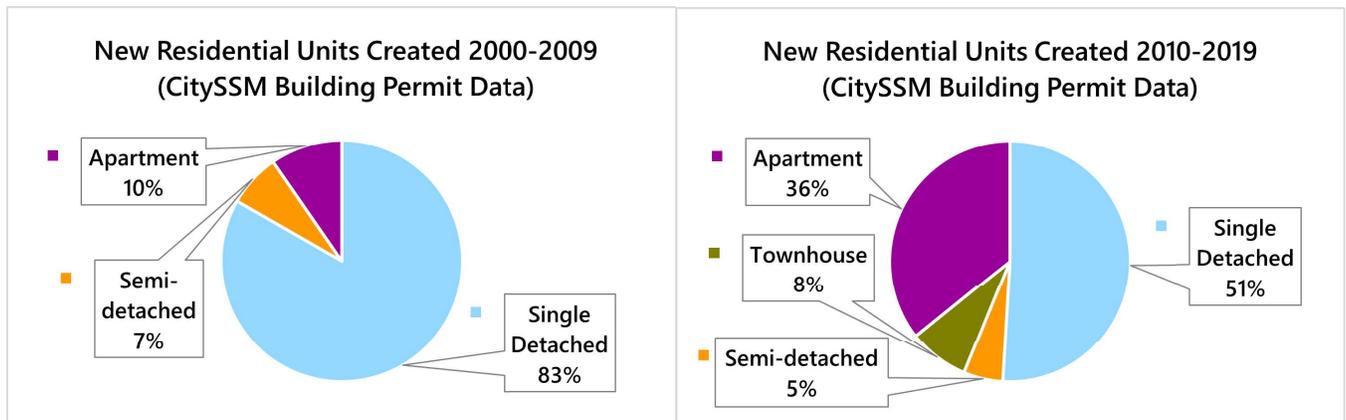
Source: Statistics Canada, 2016 Census of Population.



Over the past two decades, Sault Ste. Marie has seen a considerable shift in the types of housing being built, with a noticeable trend towards denser types of housing (apartments and townhouses) and less demand for single detached houses.

Figure 6.8: Comparison of New Residential Units Created Over the Past Two Decades.

Source: City of Sault Ste. Marie, building permit data.

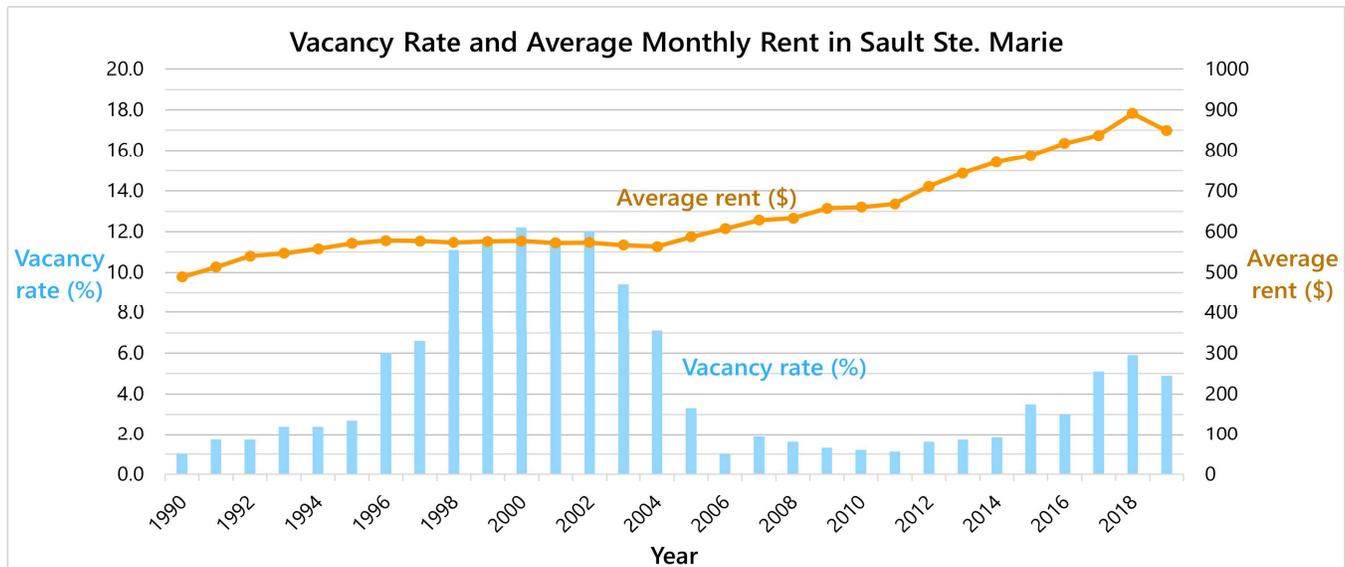


Rental Market in Sault Ste. Marie

An indicator of housing availability is the rental vacancy rate. A very low vacancy rate has implications for affordability. A healthy vacancy rate is often considered to be 3 to 5%. Between 2006 and 2014, vacancy rates in Sault Ste. Marie were consistently low, averaging 1.5%. This was due to a lack of rental housing being built, and increased demand for rentals from younger people moving here for work and older people looking to downsize and rent.

In order to increase the stock of rental housing, the City introduced a tax rebate program in 2013 called the **Rental Housing Community Improvement Plan** to incentivize construction of rental units. As of August 2020, this program has incentivized the creation of 393 rental units across 17 development projects. This has resulted in the rental vacancy rate returning to healthier levels.

Figure 6.9: Vacancy Rate and Average Monthly Rent in Sault Ste. Marie from 1990 to 2019.
 Source: Canada Mortgage and Housing Corporation, Rental Market Survey.



*Note: CMHC only surveys rental apartments and townhouses in privately initiated buildings with at least three rental units and which have been on the market for at least three months.

Table 6.10: Vacancy Rates of Rental Housing in Sault Ste. Marie.
 Source: Canada Mortgage and Housing Corporation, Rental Market Survey.

	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	TOTAL
2011	n/a	n/a	0.7%	0.0%	1.1%
2012	1.4%	1.5%	1.8%	1.5%	1.6%
2013	2.4%	1.4%	1.8%	2.3%	1.7%
2014	n/a	1.7%	1.9%	1.3%	1.8%
2015	n/a	3.9%	3.3%	4.1%	3.5%
2016	n/a	3.9%	2.5%	3.2%	3.0%
2017	n/a	3.9%	5.9%	5.8%	5.1%
2018	4.3%	5.5%	6.5%	4.0%	5.9%
2019	n/a	3.7%	5.3%	4.3%	4.9%
2020	n/a	4.0	4.1	3.7	4.0

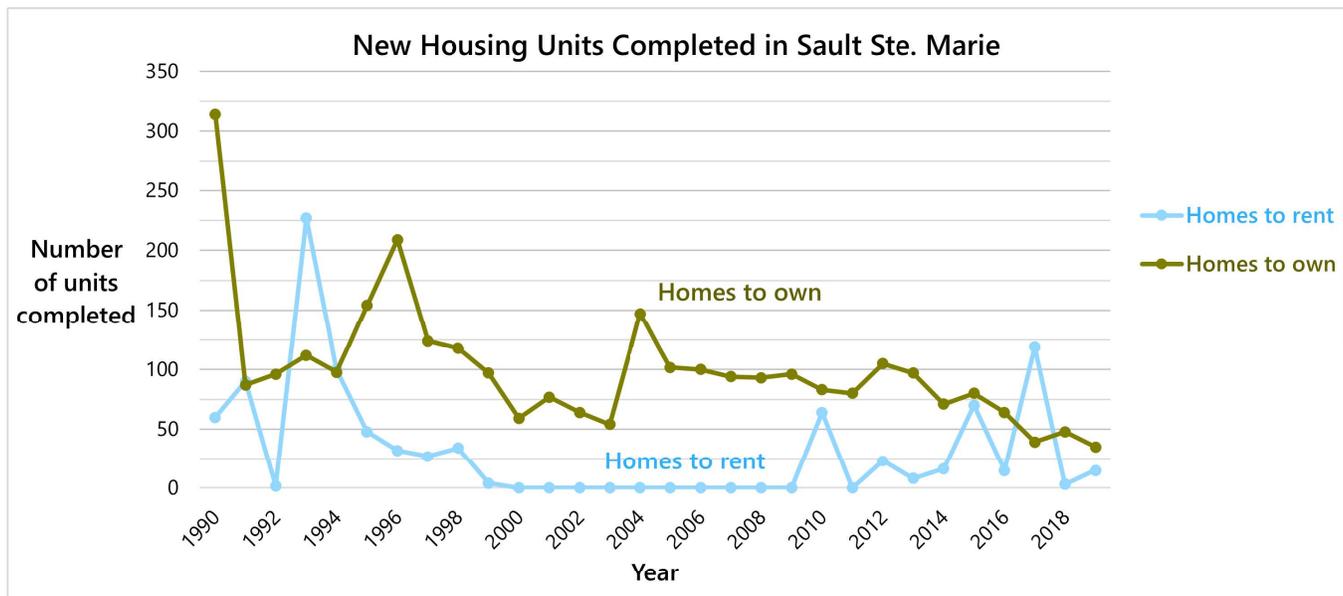
Table 6.11: Average Rent of Rental Housing in Sault Ste. Marie.

Source: Canada Mortgage and Housing Corporation, Rental Market Survey.

	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	TOTAL
2011	\$ 444	\$ 581	\$ 719	\$ 784	\$ 668
2012	\$ 464	\$ 631	\$ 764	\$ 793	\$ 711
2013	\$ 489	\$ 671	\$ 802	\$ 778	\$ 744
2014	\$ 558	\$ 689	\$ 821	\$ 833	\$ 771
2015	\$ 545	\$ 717	\$ 836	\$ 840	\$ 787
2016	\$ 581	\$ 722	\$ 875	\$ 871	\$ 817
2017	\$ 590	\$ 736	\$ 909	\$ 887	\$ 837
2018	\$ 603	\$ 772	\$ 973	\$ 930	\$ 891
2019	\$ 591	\$ 744	\$ 921	\$ 922	\$ 849
2020	\$ 587	\$ 771	\$ 937	\$ 1013	\$ 881

Figure 6.10: Housing Units Completed in Sault Ste. Marie for Ownership and Rental from 1990 to 2019.

Source: Canada Mortgage and Housing Corporation, Starts and Completions Survey.



How Much of the Housing in Sault Ste. Marie is "Affordable"?

The Province requires all Ontario municipalities to establish and implement minimum **affordability targets** for providing housing that is considered affordable to low and moderate income households. It is important to note that CMHC’s definition of ‘affordable housing’ discussed earlier in this chapter differs from that of the Province, which is the definition which Official Plan policies must conform with.

Affordable Ownership Housing in 2020

According to the Provincial Policy Statement, in the case of **ownership housing**, "affordable" means the least expensive of:

1. Housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate income households (where "low and moderate income households" are those with incomes in the lowest 60% of the income distribution for all households in the regional market area); or
2. 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 "regional market area" includes the City of Sault Ste. Marie and Prince Township.

Table 6.12: Household Incomes and Corresponding Affordable House Prices in Sault Ste. Marie (2020).

Source: Ministry of Municipal Affairs and Housing, Common Local Indicators.

Income percentile	Income (all households)	Affordable house price
10 th	\$ 20,500	\$ 72,500
20 th	\$ 30,700	\$ 111,500
30 th	\$ 42,000	\$ 152,600
40 th	\$ 52,900	\$ 192,200
50 th	\$ 66,900	\$ 243,000
60 th	\$ 82,900	\$ 301,200
70 th	\$ 101,800	\$ 369,800
80 th	\$ 127,700	\$ 463,900
90 th	\$ 164,000	\$ 595,800

Average and Median Resale House Prices in Sault Ste. Marie (2019).

Source: Ministry of Municipal Affairs and Housing, Common Local Indicators.

Average resale price	10% below average resale price
\$ 260,170	\$ 234,153

Based on the Provincial Policy Statement definition and data from the Ministry of Municipal Affairs and Housing, an **affordable home purchase price** in Sault Ste. Marie in 2019 is **\$234,153**.

Affordable Rental Housing in 2019

According to the Provincial Policy Statement, in the case of **rental housing**, "affordable" means the least expensive of:

1. A unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households (where "low and moderate income households" are those with incomes in the lowest 60% of the income distribution for renter households in the regional market area); or
2. A unit for which the rent is at or below the average market rent in the regional market area.

Table 6.13: Renter Household Incomes and Corresponding Affordable Rents in Sault Ste. Marie (2020).

Source: Ministry of Municipal Affairs and Housing, Common Local Indicators.

Income percentile	Income (renter households only)	Affordable monthly rent
10 th	\$ 13,200	\$ 330
20 th	\$ 18,000	\$ 450
30 th	\$ 22,300	\$ 560
40 th	\$ 26,700	\$ 670
50 th	\$ 32,100	\$ 800
60 th	\$ 39,100	\$ 980
70 th	\$ 47,700	\$ 1,190
80 th	\$ 60,300	\$ 1,510
90 th	\$ 80,500	\$ 2,010

Average Market Rents in Sault Ste. Marie (2020).

Source: Canadian Mortgage and Housing Corporation (CMHC).

Average bachelor rent	Average 1 bedroom rent	Average 2 bedroom rent	Average 3+ bedroom rent	Average rent for all units
\$ 587	\$ 771	\$ 937	\$ 1013	\$ 881

Based on the Provincial Policy Statement definition and data from the Ministry of Municipal Affairs and Housing, an **affordable monthly rent** in Sault Ste. Marie in 2020 is **\$881**.

Comparing Housing Affordability Levels Across Ontario

According to the Ministry of Municipal Affairs and Housing, **51% of all households in Sault Ste. Marie can "afford" the average resale home price in 2018**. Across all of Ontario, only 19% of households can "afford" the province-wide average resale home price in 2018. This again suggests that Sault Ste. Marie has excellent home ownership affordability compared to the rest of the province.

According to the Ministry of Municipal Affairs and Housing, **44% of renter households in Sault Ste. Marie can "afford" the average apartment rent in 2018**. 47% of renter households in Ontario can "afford" the province-wide average apartment rent in 2018. This suggests that rental affordability in Sault Ste. Marie is not much different than in the rest of the province.

Table 6.14: 2018 Snapshot of Affordability for Ownership and Rental Housing across Ontario.

Source: Ministry of Municipal Affairs and Housing, Common Local Indicators.

Municipality Based on regional market area	Proportion of all households that can "afford" the <u>average resale home price</u> in that municipality	Proportion of renter households that can "afford" the <u>average apartment rent</u> in that municipality
Timmins	63%	54%
Thunder Bay	51%	47%
Sault Ste. Marie	51%	44%
Windsor	46%	53%
Greater Sudbury	46%	51%
Sarnia	44%	49%
North Bay	43%	49%
Ottawa	32%	53%
London	32%	48%
Kingston	30%	43%
Guelph	22%	54%
Barrie	21%	50%
Hamilton	18%	49%
Toronto	Less than 10%	44%
Ontario	19%	47%

What We Heard

Key Themes Heard on: Housing

- There is a need for more affordable housing in Sault Ste. Marie. Residents and service providers cite particular need for more affordable rental units, units for single individuals, assisted living units, seniors housing units and barrier-free units.
- Sault Ste. Marie's neighbourhoods should contain a broader range of housing options.
- Residents would like to see the City encourage the building of residential apartments above businesses.
- To address student housing need, more rental buildings should be encouraged near Sault College and Algoma University.
- Enforcement of building standards is a very common concern heard across the City. In addition, residents want to know that rental housing units are safe and meet applicable codes.
- Many residents stressed the need for property standards to be upheld for residential properties, especially for rental properties.
- Residents generally support permitting second units (accessory dwelling units) to increase affordable rental options in Sault Ste. Marie, but want to see clear rules in place to ensure units are safe and legal.
- Moving forward, Sault Ste. Marie should go beyond the concept of 'Housing First'. Good support services should be available to residents in conjunction with good housing. To achieve this and other goals related to housing, service providers believe that more dialogue and collaboration between the City and various agencies in Sault Ste. Marie would be beneficial.

What We Propose

Proposed Official Plan Policies on: Housing

Residential Intensification and Mixed Residential Neighbourhoods

Mixed residential neighbourhoods are those with a variety of housing types and tenures available to a variety of people at different life stages. Mixed residential neighbourhoods are best achieved through residential intensification, which also represents a significant opportunity for the provision of affordable and supportive housing. Residential intensification also makes the most efficient use of land, resources, infrastructure and public service facilities, while minimizing impacts on air quality, promoting energy efficiency and supporting public transit and active transportation.

- The City will support mixed residential neighbourhoods and residential intensification upon all lands designated Residential and Commercial (mixed use) within the Urban Settlement Area.
- Medium density residential development and redevelopment is supported in all low density residential areas.
- High density residential development may be permitted within low density areas where appropriate on a case-by-case basis. Such applications will be reviewed to ensure compatibility with adjacent low and medium density residential development can be achieved, including among other things, increased setbacks and high-quality landscaping/buffering.

Rental Dwelling Units

- The City will continue to monitor the local rental market to ensure the provision of adequate, safe and affordable rental housing.
- Incentives aimed at promoting the construction of rental units may be created and existing incentives may be amended depending upon local rental market trends and conditions.

Affordable Housing

1. Defined in accordance with the Provincial Policy Statement (2020):
 - a. In the case of ownership housing, the least expensive of:
 - i. Housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate income households; or
 - ii. 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.
 - b. In the case of rental housing, the least expensive of:
 - i. A unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or
 - ii. A unit for which the rent is at or below the average market rent of a unit in the regional market area.
 - c. Low and moderate income households defined:
 - i. In the case of ownership housing, households with incomes in the lowest 60 percent of the income distribution for the regional market area; or
 - ii. In the case of rental housing, households with incomes in the lowest 60 percent of the income distribution for renter households for the regional market area.

2. The City aims to ensure that a minimum of 30% of all dwelling units throughout the community are affordable through the following⁹:
 - a. Supporting a mixture of housing types, including infill development and residential intensification.
 - b. Recognizing that converted dwellings, second units and infill units are often those which are most affordably priced.
 - c. Supporting the creation of accessory dwelling units.
 - d. Supporting innovative housing design, such as smaller units and alternative development standards such as reduced parking requirements.
 - e. Conducting ongoing monitoring on affordability levels and producing an annual update.
 - f. Maintaining a current, comprehensive understanding of funding opportunities for the creation of affordable housing and assisting applicants in accessing such funding.
 - g. Maintaining a formal relationship with non-profit stakeholders that provide affordable and supportive housing units.
 - h. Providing additional incentives for the provision of affordable housing, through a Community Improvement Plan, which may include the waiving of planning application (rezoning, site plan control) fees.
 - i. Implementing restrictions on rental conversions. Rental units cannot be converted to condominium unless:
 - i. Units to be sold are affordable; or
 - ii. The vacancy rate for the entire city, as determined by Canada Mortgage and Housing Corporation (CMHC), is at or above 3% for the preceding three years.

In all cases, tenants of the subject units shall be given the right of first refusal.
3. Major new residential developments with affordable units should be located within walking distance of amenities such as public transit, grocery stores, parks and other public services.

Accessory Dwelling Units

- Second Units are permitted as accessory uses on lots with single detached, semi-detached and townhouse dwellings, in both urban and rural areas. Accessory units may be located within an existing main building (e.g. basement apartment, upper floor unit), within an accessory building (within or above a garage) or as a standalone building that is an accessory unit (e.g. coach house).
 - Accessory units will be required to adhere to Minimum Distance Separation Criteria as established by the Ministry of Environment, Conservation and Parks, and the Ministry of Agriculture, Food and Rural Affairs.
- Third Units may also be permitted on lots with a single detached dwelling and a second unit, to be reviewed on a case-by-case basis subject to a rezoning application. In reviewing such applications, matters such as the provision of adequate on-site servicing, parking and outdoor amenity space shall be considered.

Supportive Housing

Supportive housing includes a variety of housing types where occupants require some level of supervision or care. On-site supports, administration and central administration are important aspects

⁹ The affordable housing policies are under review as part of a separate process, which will be completed prior to the completion of the Official Plan Project.

of on-site care and the overall provision of supportive housing. Supportive housing is often, but not always, operated through governmental programs and non-profit organizations. Examples include group homes, nursing homes, assisted living units and rehabilitation facilities.

Supportive housing is recognized as part of a complete residential neighbourhood and should be integrated into existing residential areas. It is however recognized that some larger supportive housing developments, such as seniors' homes, may generate additional traffic and parking requirements, as well as require easier access to transit and other public service facilities, beyond those for similarly sized residential developments.

In order to address supportive housing needs, the City will promote:

1. Integrating supportive housing within all existing residential areas on a scale that is compatible with the surrounding area with special regard for traffic, on-site parking, outdoor amenity space, buffering and setbacks.
2. Larger scale supportive housing projects should be located in a manner that provides easy access to existing public transit and pedestrian facilities.
3. The City will proactively collaborate with agencies and service providers involved in the provision of housing and other support services for residents.

Student Housing

The provision of safe, affordable student housing is critical in supporting the continued growth of Algoma University and Sault College. Although student housing is not proposed to be regulated differently than the broader rental housing market, policies will promote residential intensification, mixed residential areas and the provision of affordable dwelling units.

In addition, the City will:

- Promote the provision of safe, affordable student housing, especially in close proximity to Algoma University and Sault College.
- For purpose-built student housing, alternative development standards may be contemplated, such as reduced parking requirements and increased outdoor amenity space.

Residential Property Standards

- Promote the proactive enforcement of property standards, especially in older residential areas, to ensure that all residential properties are maintained in a manner that is safe and appealing. (Please refer to the [Implementation and Monitoring Chapter](#) for more information.)