



# Attainable Housing Action Plan

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## Executive Summary

The Town of Renfrew is facing a unique set of challenges concerning its housing situation. Although its population did not increase over the last few years per Census data, the soon to be completed expansion of Highway 417, out migration from larger urban centres as people seek more affordable housing, and the rise of remote work opportunities, among other factors, is expected to result in future population growth. Demographic shifts, increased housing costs, low average incomes, and the availability of certain types of housing are all important issues affecting the Town of Renfrew's housing situation. Renfrew needs to explore a variety of options to address these intersectional challenges.

Fundamental to creating healthy and inclusive communities is the availability of a variety of housing options to meet the differing needs of current and future residents. Similar to communities all across Ontario and Canada, the Town of Renfrew is experiencing housing pressures due to changing demographics and market trends.

*“Renfrew for Everyone. This starts with housing and a place to call home”*

Access to a range of housing forms, including attainable, affordable, and accessible housing, is a priority in the Town of Renfrew. In order to better understand the current supply and demand of housing in the Town and to develop strategies aimed at ensuring a broad array of housing options are available to meet the full spectrum of needs of residents an Attainable Housing Review was launched.

The objectives of the review were to:

- Examine the needs across the entire housing continuum
- Identify gaps in the provision of housing
- Prepare a municipal strategy to meet current and future needs.

The Housing Needs Assessment was prepared for the Town of Renfrew by Tim Welch Consulting Inc. to provide background data to inform decision making on planning, building, and other administrative initiatives with the goal of enhancing the Town's housing stock and ensuring it meets the needs of all current and future residents.

The importance of attainable and affordable housing across the continuum to ensure the inclusion of all current and future residents, economic development, and future prosperity is supported by the public, stakeholders, and the Municipality.

Engagement activities included stakeholder focus groups and interviews with persons with lived experience of homelessness and housing insecurity, Town and

County elected officials and staff and representatives from community organizations and the private sector.

This report provides an overview of the findings from the data collection and stakeholder engagement processes and outlines the vision, goals, targets, and recommended actions for a municipal strategy to meet current and future housing needs.

The purpose of this Plan is to set out a number of actions that will help meet a range of housing needs in the Town of Renfrew. These actions will range from some specific municipal actions to work with other organizations – other levels of government, community organizations, and private sector organizations.

The following recommendations are included in the Plan:

**Recommendation #1:** Encourage discussion and negotiation with inter- and intra-regional private developers to build medium and high-density rental, semi-detached and detached homes, utilizing the networks of the Renfrew Chamber of Commerce and the Greater Ottawa Home Builders' Association.

**Recommendation #2:** Support a Housing Developers Summit

**Recommendation #3:** Host a "Meeting of the Minds" System Integration Summit

**Recommendation #4:** Education program for Accessory Dwelling Units (ADU's)

**Recommendation #5:** Surplus Land Designated for Affordable and Attainable Housing

**Recommendation #6:** Master Infrastructure Plan for Town owned land

**Recommendations #7:** Community Benefit Charge By-Law (pending new regulations)

**Recommendation #8:** Official Plan Enhancements

**Recommendation #9:** Master Transportation Plan

**Recommendation #10:** Secondary Plans for Opeongo and Industrial Lands

**Recommendation #11:** Housing Liaison Staff Role

**Recommendation #12:** Municipal Capital Facilities By-Law

**Recommendations #13:** Community Improvement Program (CIP) Enhancements for Affordable Housing

**Recommendation #14:** Mayor's Taskforce on Growth and Readiness:

**Recommendations #15:** Hotel/Motel Conversion for Supportive Housing

**Recommendation #16:** Renfrew Hub

**Recommendation #17:** Promote and accept range of housing models

**Recommendation #18:** Creation of temporary crisis beds

**Recommendation #19:** E-permitting system (online portal) for housing development (building permits and planning applications)

**Recommendation #20:** Development of Tracking Tools (Dashboard)

## **Introduction**

This Attainable Housing Action Plan was prepared for the Town of Renfrew by Tim Welch Consulting Inc. in the summer of 2023. It provides a practical roadmap for sequencing work on local housing initiatives in an effort to enhance the Town's housing stock over the coming years and ensure it meets the needs of current and future residents. The plan has been informed by stakeholder engagement initiatives, demographic and housing market information data from the 2023 Housing Needs Assessment for the Town of Renfrew, and figures from the Town's 2021 Development Charges Background Study completed by Watson & Associates.

The Town of Renfrew is located along the Bonnechere River in the County of Renfrew in Eastern Ontario. It is the fourth largest town in the county, after Petawawa, Pembroke to the north, and Arnprior to the south. Located one hour west of the City of Ottawa, it serves as a transportation hub connecting at the intersection of provincial Highway 17, Highway 60, and Highway 132. Work is underway to create four lanes of traffic along Highway 17, which is expected to catalyze significant economic and population growth over the next few years.

In the 2021 Census of Population conducted by Statistics Canada, Renfrew had a population of 8,190, a change of -0.4% from its 2016 population of 8,223. The small decrease in population over that period is widely attributed to its aging population. With a land area of 12.81 km<sup>2</sup> (4.95 sq mi), it had a population density of 639.3/km<sup>2</sup> (1,655.9/sq mi) in 2021.

Despite this, the Town's population is expected to grow from 8,190 in 2021 to 9,100 by mid-2031 and 9,760 by mid-2040. Population projections and housing growth forecast for the Town of Renfrew are expected to be driven by the Highway 417 expansion, the increased economic opportunities as a result of hybrid and remote work opportunities, and the increased cost of housing in urban centres like Ottawa. Renfrew's housing base is forecast to increase by 429 housing units, from 3,970 in mid-2021, to 4,399 in 2031. The Town's Attainable Housing Action Plan aims to help enable that growth.

The goal of this plan is to support the housing-related intentions of the Town's Official Plan, providing concrete and actionable suggestions for cross sector collaboration to get housing constructed that will meet the needs of current and future residents of Renfrew.

While the Housing Needs Assessment is intended to inform public sector decision making around land use planning, building, and other administrative initiatives, it is hoped that this Attainable Housing Action Plan will be widely read and embraced by local housing champions working and volunteering throughout the Town of Renfrew and the County, and that its calls to action will be a collaborative effort hosted by municipal staff and supported by all.

Ontario is now one of the fastest-growing jurisdictions in North America. If the Town of Renfrew is to take full advantage of the expected economic growth in Eastern Ontario, the provision of housing—particularly attainable, workforce housing—will be essential.

Based on the findings of stakeholder engagement that informed this Plan, it is clear that housing is a shared responsibility and increased inter-sectoral collaboration will be required in order to meet the housing requirements for forecasted population growth. Understanding how the Town can encourage and support both grassroots community and private sector efforts to create needed market and affordable housing is key.

## 1.1 Defining Affordable Housing

Definitions of affordability generally fall into one of two categories: income-based or market-based.

- **Income-based:** defines affordability in relation to income; housing is considered affordable if it costs less than a certain percentage of annual household income, typically 30% of after-tax income.
- **Market-based:** defines affordability in relation to average or median rents and ownership prices in a market area; housing at or below average or median market rents/prices is considered affordable.

Not all affordable housing is social and/or subsidized. There is a need for housing that is affordable for persons working at modest wages, sometimes referred to as “workforce housing” or “attainable housing.”

In Canada, housing is considered “affordable” if it costs less than 30% of a household's before-tax income. Many people think the term “affordable housing” refers only to rental housing that is subsidized by the government. In reality, it's a very broad term that can include housing provided by the private, public, and non-

profit sectors. It also includes all forms of housing tenure: rental, ownership, and co-operative ownership, as well as temporary and permanent housing.

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; 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.

In the case of rental housing, it is 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; or
2. a unit for which the rent is at or below the average market rent of a unit in the regional market area.

## The Housing Continuum

The Housing Continuum (Figure 1) is both a model that describes the range of housing options based on income and the form of housing, from homelessness to market housing, as well as a tool to evaluate the state of housing in a community. Individuals may move along the continuum at different points in their lives based on life circumstances. This is not necessarily a linear path. Ideally, a community will have housing options available at all points on the continuum to meet the varying needs of its current and future residents. In instances where existing housing supply does not provide appropriate housing options, the Housing Continuum can be used to identify these gaps.

Things that may influence the ability of a municipality to provide housing along the continuum include population, demand, available funding, zoning, and neighbourhood opposition.

**Figure 1: The Housing Continuum**



Source: CMHC



## The Wheelhouse Model

Developed by the City of Kelowna, the Wheelhouse model (Figure 2) is an alternative way of looking at housing options where housing needs are organized circularly. While the Housing Continuum suggests a linear progression towards market homeownership, the Wheelhouse recognizes that housing needs can move in any direction depending on one's life circumstances. It also recognizes that ownership may not be an end goal nor achievable for certain individuals, and the importance of a variety of housing options for a diverse and inclusive housing system.

**Figure 2: The Wheelhouse Model**



Source: City of Kelowna

Based on data derived from the 2021 Statistic Canada Census, the Town of Renfrew has a much higher share of lower-income households as compared to the Province of Ontario as a whole, with 55% of households earning less than \$60,000 per year after tax (35% in Ontario). Average and median household incomes are also considerably lower in Renfrew (median 2020 after-tax household income of \$55,200) when compared to the province as a whole (median 2020 after-tax household income of \$79,500). Incomes have implications for the cost of housing that will be considered affordable.

Out of the 3,955 total occupied private dwellings, as of 2021, 1,100 are in core housing need with either 30% or more spent on shelter costs, unsuitable housing, or housing in need of major repairs. Although slightly lower than the provincial average, this does point to a housing affordability crisis. The largest factor affecting the Town of Renfrew's core housing need, is housing affordability, as 780 (19.7%) households are currently spending 30% or more of their income on shelter costs.

As such, it is recommended that the Town of Renfrew should primarily utilize an income-based definition of affordable housing to ensure it meets the needs of residents in a meaningful way and develop measurement tools to track progress in supporting the development of new residential units across the housing continuum against that benchmark.

## **2.Summary of Key Findings**

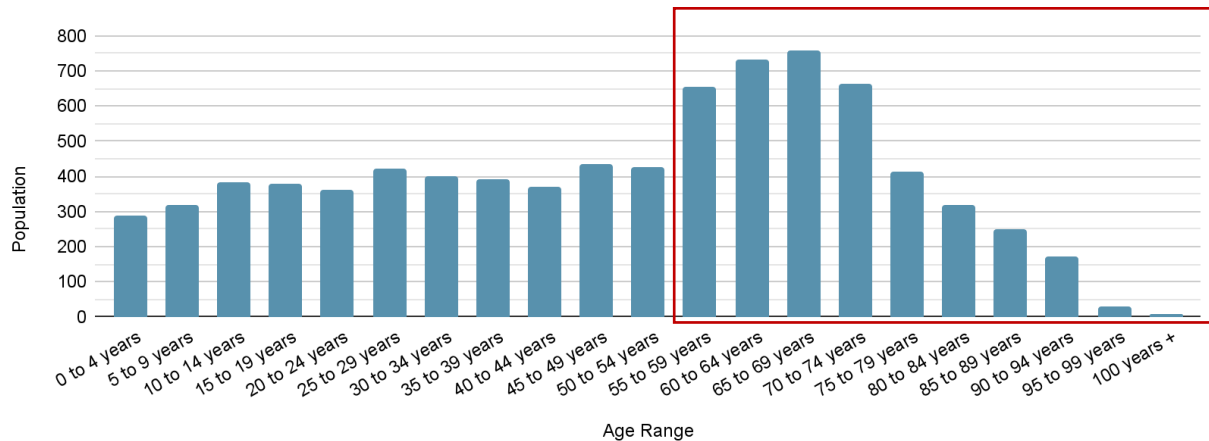
### **2.1 Population**

The Town of Renfrew has seen a 0.4% decrease of population over the last two census periods. The population in 2016 was 8,223 and by 2021 it had dropped to 8,190.

This is attributed in part to the fact that Renfrew has a significantly older age profile higher than the provincial average, with 49% of the population over the age of 55, compared to 33% for all of Ontario. Renfrew's median age is 54, which is also higher than the provincial median average of 42 years of age.

As of the 2021 census, per Figure 3, about half of the population of Renfrew (49%) is aged 55 or above pointing to a need for seniors housing, with accessibility considerations in design, as this population continues to age.

**Figure 3: Age Distribution in the Town of Renfrew (2021)**



Source: Statistics Canada 2021 Census

The Town of Renfrew also has a much larger percentage of residents who identify as Indigenous (7%), than the percentage of the population that identify as Indigenous in Ontario as a whole (2.9%), and a higher percentage of one-person households and two-person households at 68% (41% and 27%, respectively). The 2023 Housing Needs Assessment for the Town of Renfrew elaborates on this demographic information in greater detail.

This points to the need for the provision of smaller, accessible, and affordable residential options for both ownership and purpose-built rental. A common concern is whether dedicated housing should be constructed to address a “population bubble”. However, residential dwelling units that are designed with a smaller square footage and enhanced accessibility features can effectively meet the needs of many demographic groups identified as in core housing need in the Housing Needs Assessment, not just seniors, including singles and couples with modest incomes, single parent families and individuals in need of housing with supports or enhancing accessibility features or barrier free units. Residential units constructed with the needs of an aging population in mind can be repurposed to effectively accommodate many different demographic groups.

### **Population and Housing Growth Outlook, 2021-2031**

Table 1 below summarizes the population and housing forecast for the Town of Renfrew through to 2040 as determined in the 2021 Development Charges Background Study prepared for the Town of Renfrew by Watson & Associates. Key observations include:

- The Town’s population is expected to grow from 8,190 in 2021 to 9,100 by mid-2031 and 9,760 by mid-2040.

- The institutional population (comprised of those living in special care facilities such as nursing homes and residences for senior citizens) is expected to increase from 411 individuals in mid 2021 to 449 individuals by mid-2031.
- Renfrew’s housing base is forecasted to increase by 429 housing units, from 3,970 in mid-2021, to 4,399 in 2031.

**Table 1: Town of Renfrew Population and Housing Forecast, 2021-2031**

Year		Excluding Census Undercount			Housing Units					Person Per Unit (P.P.U.): Total Population/ Total Households	
		Population <sup>1</sup>	Institutional Population	Population Excluding Institutional Population	Singles & Semi-Detached	Multiple Dwellings <sup>2</sup>	Apartments <sup>3</sup>	Other	Total Households		Equivalent Institutional Households
Historical	Mid 2006	7,846	266	7,580	2,540	275	705	30	3,550	242	2.210
	Mid 2011	8,218	403	7,815	2,725	271	764	19	3,779	366	2.175
	Mid 2016	8,223	403	7,820	2,640	410	795	30	3,875	366	2.122
Forecast	Mid 2021	8,314	411	7,903	2,710	431	799	30	3,970	374	2.094
	Mid 2031	9,102	449	8,653	2,823	529	1,017	30	4,399	408	2.069
	Mid 2036	9,419	462	8,957	2,879	578	1,127	30	4,614	420	2.041
	Mid 2040	9,756	489	9,267	2,924	617	1,215	30	4,786	445	2.038
Incremental	Mid 2006 - Mid 2011	372	137	235	185	-4	59	-11	229	124	
	Mid 2011 - Mid 2016	5	0	5	-85	139	31	11	96	0	
	Mid 2016 - Mid 2021	91	8	83	70	21	4	0	95	8	
	Mid 2021 - Mid 2031	788	38	750	113	98	218	0	429	34	
	Mid 2021 - Mid 2036	1,105	51	1,054	169	147	328	0	644	46	
	Mid 2021 - Mid 2040	1,442	78	1,364	214	186	416	0	816	71	

[1] Population excludes an estimated net Census undercount.

[2] Includes townhouses and apartments in duplexes.

[3] Includes bachelor, 1-bedroom, and 2-bedroom+ apartments.

The Province of Ontario aims to build 1.5 million homes by 2031 in order to accommodate forecast population growth across the province amidst the current housing crisis. The Eastern Ontario Warden’s Caucus (EOWC) has developed a Regional Housing Plan titled “7 in 7” to take a leadership role in helping to create 7,000 new affordable community housing rental units across Eastern Ontario to assist with the provincial goals and clear waiting lists across the region.<sup>1</sup> The plan would deliver 7,000 new affordable rental units over 7 years. The community housing rental unit goal for the County of Renfrew is 587 units. Of the 587 units, a portion of these would be allocated for construction within the Town of Renfrew.

<sup>1</sup> It will take approximately 12,000 to 14,000 affordable community housing rental units to clear waiting lists across the region, excluding the City of Ottawa wait list. Data derived from Provincially approved housing master plans.

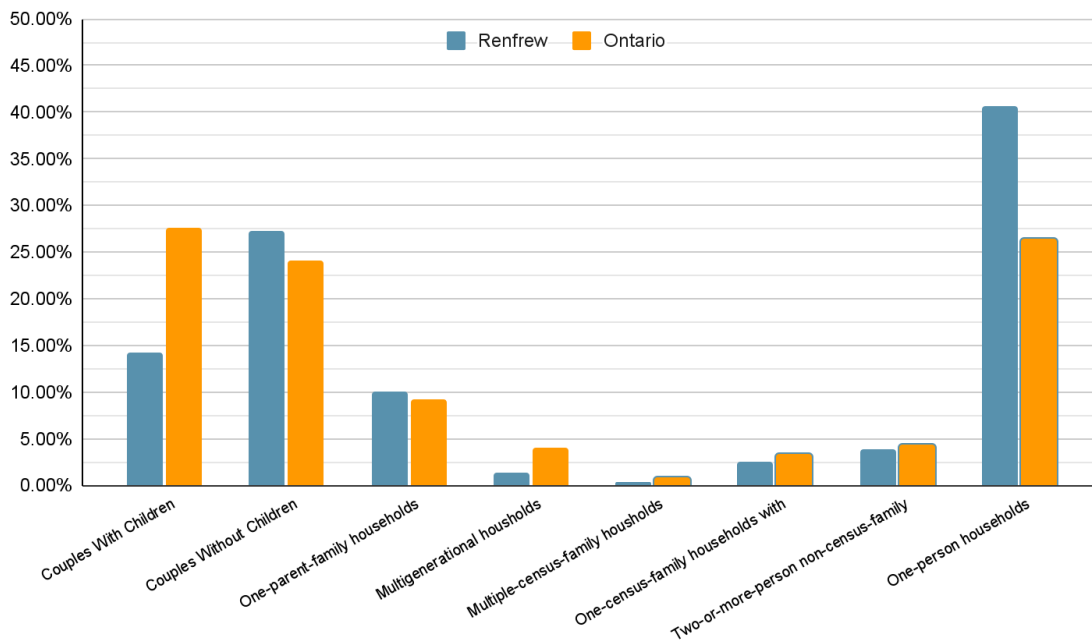
The Town is currently on track to permit and facilitate the construction of this magnitude of residential units over the next decade and has land to accommodate growth. However, innovative partnerships and provincial and federal funding for residential development will be crucial in order to ensure that the constructed units remain affordable to Renfrew residents amidst rising development and construction costs.

In terms of housing mix, 64% of Renfrew's housing demand by 2031 is anticipated to be in the form of low-density housing (at 2,823 single and semi-detached dwellings), while the remaining 529 units (12%), 1,017 units (23%), and 30 units (0.7%) are forecast in the form of medium (i.e., townhouses), high-density (i.e., apartments) and other housing forms, respectively. Based on these forecasts, construction forecasts by dwelling type point to the need for a unit mix of 26% low-density units (single and semi-detached), 23% medium density (multiples excluding apartments) and 51% high density (bachelor, 1-bedroom and 2-bedroom apartments). This represents a sizable shift in housing type from the existing housing stock. This shift in the distribution of new housing by density type is based on an aging population, the erosion in housing affordability, and a range of housing needs by density type associated with increased housing prices and the housing needs of single person households.

## **2.2 Households**

Renfrew was home to 3,955 households as of the 2021 Census. Households in Renfrew are primarily made up of one-person households (41%), couples without children (27%), couples with children (14%), and single parents with children (10%). Other non-family households and multiple-family households make up the remaining 8%. Compared to Ontario, there are a lot less couples with children and greater one-person households. This household mix suggests a demand for smaller ownership houses/condos and bachelor, one-bedroom, and two-bedroom apartments. See Figure 4 below.

**Figure 4: Distribution of Household Types in Renfrew and Ontario (2021)**



Source: Statistics Canada 2021 Census

## 2.3 Income & Affordability

Household income in the area has implications for the cost of housing that will be considered affordable. Renfrew has a much higher share of lower-income households compared to the province of Ontario as a whole, with 55% of households earning less than \$60,000 per year after tax (35% in Ontario). Average and median household incomes are also considerably lower in Renfrew (median 2020 after-tax household income of 55,200) compared to the province as a whole (median 2020 after-tax household income of 79,500). For more detailed household income data, see the **Town of Renfrew’s 2023 Housing Needs Assessment Appendix C**.

It will be important for the Town of Renfrew to consider using an income-based definition of affordable housing when working on an action plan, to ensure that any plans and policies implemented will have the intended effects of increasing affordable housing supply for those in most need of housing.

## 2.4 Stakeholder Engagement

In May and June 2023, key informant interviews were held with seven individuals including Town of Renfrew and County of Renfrew senior staff, elected officials, and one area developer. A second local developer declined to participate in a key informant interview.

Two stakeholder focus groups were conducted by TWC in collaboration with both the Town of Renfrew and the County. The first was attended primarily by municipal staff and service providers, the second by frontline agencies and a few individuals with lived experience with homelessness. A total of twenty-one stakeholders attended the focus groups.

The stakeholder engagement focused on understanding the varying perspectives related to the housing system in the Town of Renfrew and the challenges and opportunities that are present. The housing system speaks to the housing supply in a community that responds to a range of housing needs.

The following key themes were noted during discussions with local municipal representatives, area service providers, and individuals with lived experience navigating the housing continuum within the Town of Renfrew.

In addition, these themes were also noted in reports and advocacy positions of the Association of Municipalities of Ontario (AMO) and the Ontario Municipal Social Services Association (OMSSA) and the Rural Ontario Municipal Association (ROMA).

### **Role of the Town of Renfrew and A Commitment to Action**

There is a clear role for the Town of Renfrew in addressing the housing situation as it stands today and a desire for the Town to act as a facilitator and advisor for housing development across the housing continuum. The Town is seen as having the responsibility and jurisdiction to influence the type and range of housing to be developed, land that could be contributed to incentivize the housing most needed and the leadership to execute a plan.

It was clear from our engagement that the County of Renfrew, as the Service Manager for the housing system, is interested in being an active participant in addressing housing concerns and willing to work in partnership with the town on focused actions. The County of Renfrew is responsible for homelessness and housing programming in the Town of Renfrew, as part of their legislated role as the Service Manager. This includes social assistance programming, homelessness service responses, child care and employment supports. Housing programming for the Town of Renfrew is delivered by the County of Renfrew including management of the Local Community Housing Corporation, subsidized rental units (rent geared to income and housing allowances), and funding support and supervision of community housing providers.

There is some confusion about the role of the Town and the County with some stakeholders that can be resolved through further engagement and messaging from all parties. There are opportunities for partnerships that could have a tremendous benefit to the community including education sessions, toolkits for organizations

interested in development, enhancements to Community Improvement Plans and planning policies that incentivize affordable housing options.

### **Lack of Appropriate and Affordable Housing Supply**

The Town of Renfrew is struggling with a lack of affordability, availability and accessibility in their housing system. The situation has worsened since the beginning of the pandemic and has created situations that are compounded by current economic conditions.

A lack of affordable rental stock and competition for units is placing increased pressure on the community. Limited options for individuals looking to downsize or upsize has essentially bottlenecked the housing system making it difficult to influence turnover and attract new residents to the community to largely support labour needs.

Current housing stock is seen as aging, some deemed as low quality and unsafe. Accessibility is an increasing concern in the system with a shortage of accessible and barrier free options for the large aging population.

Housing with supports to address a growing need to support individuals to age in place or maintain housing in the community.

### **Increase in those experiencing or at risk of homelessness**

Many individuals noted an increase in individuals and families facing homelessness in the Town of Renfrew over previous years, most notable an increase began during the COVID-19 pandemic. The increase in homelessness or at risk was impacted significantly due to limited opportunities for temporary accommodations with family and friends, “couch surfing” as the length of time for support has become more prolonged due to the lack of availability of affordable housing units. In addition, concerns were raised about the increase in complex cases where there might be a lack of supports available through community and health care organizations which has led to individuals having to leave their home communities in search of supports. The absence of temporary accommodations beyond crisis beds in the Town requires individuals to seek options in other communities separating them from their support system.

### **Lack of Funding or Investment in Support Services & Resources**

A lack of funding for housing development, programming and supports to meet all the needs in the Town and the County of Renfrew has been identified as a significant factor in the housing system.

The rural tax base is not sufficient to be able to contribute significantly to the “carrot” approach to housing development, they could not do what was needed on their own



to make the budget for development work due to high costs for labour, supplies, land and the smaller size of projects in rural communities.

Federal funding is provided to larger designated urban centres in addition to the provision of a rural and remote funding stream managed by the United Way of Muskoka Simcoe for Ontario municipalities through an annual application process. Provincial funding for homelessness and housing programs is not currently sufficient to meet needs and requires investments, particularly in the areas of health supports to address both primary care, mental health and addictions issues.

There is a lack of resources and appropriate skills in community organizations to manage application processes to secure funding. This concern is shared by the Town with respect to available resources to prepare business cases for the Service Manager to support funding allocations to programs and initiatives in the Town of Renfrew.

With respect to affordable housing development projects, a lack of funding for infrastructure to support affordable development, lack of clarity regarding available land across the Town of Renfrew and a lack of resources to support community partnerships and development processes with private and not-for-profit organizations is seen as a significant factor.

The not-for-profit sector has a significant role to play in various areas along the housing continuum and is not currently seen as having the capacity for growth due to a lack of skills and resources. Resources are limited and stretched in the current environment due to budget restrictions and there is a perception that the risks associated with some programming and supports is increasing due to today's pressures.

Mobile program responses are considered a best practice to meet rural needs where the resources exist. Partnerships between not-for-profit and government funded organizations in health and human services do have impacts but more is needed to address demands. Roles related to the coordination of integrated support systems for health and human services is a noted gap in the service systems today and an important priority to ensure services are client centred and utilize services in the most cost-effective manner. Many communities are aligning their Community Safety and Wellbeing Plans, transformation within the human services system and the planning for the Ontario Health Teams to ensure that integration activities are a priority across both systems in the best interest of the community.

### **Economic Development Risks**

The current housing affordability challenges in the Town of Renfrew was seen as having an impact on economic development in the region as individuals and families are struggling to find and secure affordable housing to support the opportunity to

continue living and working in the area. For some organizations this is now resulting in recruitment pressures for available staffing for their organizations and local businesses. This, in addition to transportation challenges, is raising concerns for the future. Developers in particular are facing labour shortages that are exacerbated when they are unable to secure housing for their staff to be able to work in the area.

## **Communication**

The issue of communication is an ongoing challenge. Keeping people informed, even in a time of increased access to information, can be a challenge as expectations as to what information is available, in a manner in which all ages and abilities can access and perceive it to be in a timely manner.

Locally, ensuring that the County of Renfrew, the Service Manager, knows and understands the needs of the Town is important. Focus on creating opportunities to further enhance communication was seen as a priority for all.

## **Community Awareness**

The face of communities across the County of Renfrew is changing in many ways and many noted seeing an increase in NIMBYism (not-in-my-backyard). Concerns were raised about the lack of understanding about housing affordability with many residents not seeing the impact that the housing situation is having on local seniors, some who are now widowed and struggling to find affordable accommodations, young adults having to leave communities and support system in order to secure affordable housing and individuals and families managing unemployment or health issues looking to secure more affordable housing.

The full **What We Heard: Stakeholder Engagement Summary Report** is attached as **Appendix A**.

## **2.5 Partnerships and Advocacy**

No one level of government can solve the housing supply gaps in the Town of Renfrew alone. Nor is one sector solely capable of doing so. Meaningful increases to local supply of affordable and attainable housing will only be possible with intersectoral collaboration between community partners and local non-profits, multiple levels of government, funders, developers, and contractors. Building relationships across different sectors and with a variety of stakeholders is key to creating the type of partnerships needed to leverage existing funding supports.

Through stakeholder focus groups, a desire for more partnerships and collaboration was identified, especially when related to affordable housing development, repair, and operations. Ensuring the existing affordable housing remains in good repair,

attracting and retention of maintenance staff, and new development of attainable and affordable housing is necessary to meet the full range of housing needed.

The Town of Renfrew owns a significant amount of land. There is opportunity for partnerships and collaboration between the Town and private sector and non-profit organizations. These collaborations could also involve the County of Renfrew as the Service Manager, and local service agencies and non-profits who can leverage existing assets and manage supportive or transitional housing or purpose-built affordable rental units. The Town could provide pre-zoned land, the County rent supplements, and local agencies could develop and manage the residential units with the intention of maintaining affordability for those they serve over time.

Through the stakeholder consultation, it was apparent that local non-profits have some interest in exploring this but lack the development expertise and knowledge of how to leverage existing capacity and resources to apply for Federal/Provincial/NGO Sector funding to support housing repairs and new development. Recommendations around strategies to bridge this gap are outlined in Section 3 of this plan, below.

## **2.6 Innovation**

Combining the natural aging of Renfrew's population, below average income levels, and forecasted population growth and the desire to attract young professionals and families with the expansion of the highway, there is a need for new housing across the entire housing continuum, including an acute need for:

- housing for seniors, with the most acute need for independent and affordable units with community supports;
- supportive housing;
- affordable rental (one and two-bedroom);
- market rental (one-bedroom); and
- homeownership (detached, semis and multiples).

The private market tends to meet the demand for market rate homeownership units very well and could be incented to build more units dedicated to seniors that meet at in-demand price points. Smaller, affordable or attainable apartments that would allow for aging in place would be attractive to area seniors who are currently 'over-housed', meaning they are currently residing in homes that are larger than they need in part because it is more financially prudent than relocating to a smaller but more expensive dwelling.

Supportive and transitional housing units, as well as affordable and attainable purpose-built rental units may require more collaboration and innovation to bring to fruition. In order to meaningfully impact Renfrew's affordability crisis, affordable and

attainable housing needs to be built quickly while seeking flexible solutions aligned with available current land.

As such, opportunities for innovation centre on:

- **Flexibility:** Modular, prefabricated, and tiny home options to be explored to construct housing stock with a smaller footprint, quickly, to meet the demand for affordable units for single-person households.
- **Preparation:** Plan for and actively pursue opportunities to access housing funding that are made available from all levels of government. Prepare to seek funding, improve readiness with identified land, zoning etc.
- **Inclusion:** Solutions need to target all groups – age, income, immigrants, Indigenous, newcomers, and those with accessibility needs.
- **Leverage:** By leveraging available municipal lands, surplus buildings, and fee reductions there is an opportunity to attract developers and seek alternative construction methods.

### 3. Housing Action Plan

#### 3.1 Attainable Housing Action Plan Strategy

In the Town of Renfrew's Official Plan, housing is recognized as a fundamental requirement of any community. Housing types, densities, affordability, location, and accessibility are all factors to consider in planning for a community's housing needs.

#### 3.2 Attainable Housing Action Plan Goal

The following goal is the basis for the Attainable Housing Action Plan, and in alignment with the general intent of the Town's Official Plan:

*To provide for an appropriate range and mix of housing types and densities that will meet the projected housing needs of the community.*

#### 3.3 Strategic Priorities

There are five strategic priorities identified that support the outcome of increasing the supply of affordable and attainable housing in the Town of Renfrew:

1. **Supply** – increase the supply of affordable and attainable housing
2. **Process and Service Improvement** – expedite and improve processes that positively impact supply
3. **Community Building & Engagement** – improve coordination and collaboration of community stakeholders with the goal of improved access to services, planning and efficiencies in service delivery across systems
4. **Policy and Program** – create policies or programs that improve services and result in increased in supply

5. **Strategic Planning** - improve strategic planning and system design to impact the number of units developed

### 3.4 Attainable Housing Action Plan Themes

Recommendations for the Affordable Housing Strategy are organized into five (5) themes:

1. Advocacy, Awareness & Outreach
2. Policy & Zoning
3. Incentives
4. Innovation
5. Monitoring & Process Improvements

## 4. Recommendations

The Housing Action Plan includes 20 recommendations that support the goal to ***provide for an appropriate range and mix of housing types and densities that will meet the projected housing needs of the community.***

Each recommendation is listed below with a description of the recommendation and actions required to achieve the recommendation. A summary of the recommendations including suggested timelines for implementation and cost estimates can be found in **Appendix B**.

### 4.1 Advocacy, Awareness & Outreach

**Recommendation 1: Encourage discussion and negotiation with inter- and intra-regional private developers to build medium and high-density rental, semi-detached and detached homes, utilizing the networks of the Renfrew Chamber of Commerce and the Greater Ottawa Home Builders' Association.**

It is recognized that low or no-cost land can increase the financial viability of housing developments. The Town of Renfrew does have surplus municipal land available. It will be crucial to ensure that this land is zoned for its highest and best use and that where land is designated for residential development, the appropriate mix of housing is encouraged.

**Action Item 1.1:** Prepare profiles on available lands for distribution through regional partners, such as Economic Development networks, the Renfrew Chamber of Commerce, and the Greater Ottawa Home Builders' Association.

Include the following information on each site:

- Entities that have jurisdiction or ownership over the property.
- Available surveys of the property.

- Aerial photos of the property.
- Gross and net size of the property (developable area).
- Any permanent buildings on the property.
- Zoning for the property.
- Zoning/land use of the surrounding properties.
- Physical encroachments from neighboring properties.
- Site Constraints and Opportunities.
- Existing easements or covenants on this property.
- Power lines or transmission lines crossing the property.
- Available utilities or extension of utilities
- High level design concepts or examples of housing developments that can be appropriate for those sites

### **Recommendation 2: Support a Housing Developers Summit**

The County of Renfrew is looking to organize a Housing Developers Summit in partnership with CMHC to attract more developers to the area. This has been identified as a critical component of supporting growth. County staff have indicated their openness to collaborating with the Town on this initiative.

The Town should leverage this opportunity for networking and be prepared to showcase pre-zoned land that is ready for housing development.

**Action Item 2.1:** Town of Renfrew staff to meet with County staff to determine how best to support the Housing Developers Summit.

**Action Item 2.2:** Leverage this opportunity for networking. Be prepared to showcase pre-zoned land that is ready for housing development with the goal of turning inquiries into development applications.

### **Recommendation 3: Host a “Meeting of the Minds” System Integration Summit**

Stakeholder engagement highlighted the need for cross sectoral engagement and partnership in order to leverage local assets and knowledge exchange pertaining to supportive housing and support services for complex/high needs populations to promote housing stability and reduction in homelessness.

This summit would include private, not for profit and government organizations. Creation of a collaboration table to support integration of programs and services to reduce challenges with navigation and direct people to the most appropriate supports and services and promote programs through CMHC and other funders that would enable local service agencies, not-for-profits and developers to leverage existing assets to build more housing.

The summit participants could also engage in discussion regarding a communication strategy to address NIMBYism in the community. A package of tools for local groups, municipal staff and elected officials to reference in their community would be beneficial. A similar approach identified as a best practice is Huron County's "Be Part of the Solution" campaign.

#### **Recommendation 4: Education program for Accessory Dwelling Units (ADU's)**

The Town of Renfrew has revised zoning by-laws to make it easier to get permits for and construct accessory dwelling units. This aligns with revisions to provincial policies that permit greater density on serviced lots.

The accessory dwelling unit program has received lower than expected uptake to date. This could be improved with some education and information sharing around development opportunities, landlord-tenant regulations and the benefits and value of accessory dwelling units, coach houses and garden suites to both the property owner and the wider community.

**Action Item 4.1:** Create a program information brochure for display at the Town office, building supply centres, and posted to the Town website, to highlight the eligibility criteria, permitting information and the benefits of ADUs. Consider including the brochure in a municipal newsletters and communication. Host an information session or workshop on "How to Create and ADU".

**Action Item 4.2:** Get e-permitting system implemented to expedite the review and approval process (see Recommendation 19).

## **4.2 Policy & Zoning**

#### **Recommendation 5: Surplus Land Designated for Affordable and Attainable Housing**

The Town and County own a significant amount of land identified and designated for development. An inventory of land suitable for residential development should be created and properties identified to be offered to not-for-profit and for-profit developers with zoning in place, traded in for other land, and otherwise rendered "development ready" with the goal of increasing the overall housing supply within the Town boundaries and expediting the development process.

**Action Item 5.1:** Create an inventory of available land for affordable and attainable housing that is owned by the Town and County.

Town owned land designated for affordable and attainable housing should be included in a Master Infrastructure Plan or Master Plan (see Recommendation 6).

**Action Item 5.2:** Issue an Expression of Interest (EOI) for development of Town owned land.

The Town of Renfrew is planning to issue an EOI in the fall of 2023 for two town-owned properties to the private and non-profit developers with the intention of developing affordable and attainable units. The Town would be in a position to contribute the land to the project at little to no cost, depending on the number of affordable units that the project would yield.

The target would be below market rate units which could also include head leases for rent supplement agreements with the County or not for profit groups. Larger parcels of land could have a mixture of market and affordable/attainable housing.

These two sites were included in the Town's Housing Accelerator Fund application submitted to CMHC in August 2023.

### **Action Item 5.3: Allocation of Units in New Developments**

The Town of Renfrew to consider requiring a defined allocation of affordable units in new developments or as part of Official Plan overall system target (i.e., 10% of new units to be for supportive housing).

### **Recommendation 6: Master Infrastructure Plan for Town owned land**

The Town is encouraged to prepare a Master Infrastructure Plan for Town-owned land with the goal of increasing readiness for economic and population growth through "shovel ready sites" & opportunities for development.

This will allow staff to promote opportunities more easily with the private and not-for-profit sectors and be ready to apply for and access senior levels of government funding when available.

### **Recommendation 7: Community Benefit Charge By-Law (pending new regulations)**

Pending forthcoming provincial regulations, the Town may wish to consider implementation of a Community Benefit Charge By-Law. This could be utilized to require an allocation for affordable housing when new apartments are being built. In lieu of a Cash-in-lieu of Parkland requirement, a community benefit charge for housing could be levied on new development.

### **Recommendation 8: Official Plan Enhancements**

A Comprehensive Review of the Town of Renfrew Official Plan (OP) is currently underway. Review and update to OP to enhance opportunities for Affordable and Attainable housing. Enhancements to the planning framework are intended to support increasing supply of affordable and attainable housing.

### **Action Item 8.1: Exempt Affordable Housing from Zoning By Law Approvals**



Many local municipalities have changed , or are planning to change their zoning by-laws to exempt new non-profit housing from needing zoning by law approvals. The City of Welland is one example.

**Action Item 8.2:** As of Right Affordable Housing

Promote the need for affordable housing by defining permissions to avoid additional zoning amendments. Requires time to review and assess.

**Action Item 8.3:** Increase in allowable housing density with As of Right Zoning for medium density housing units

Allow increased housing density (increased number of units and number of storeys) on a single lot including promoting “missing middle” housing forms typically buildings less than 4 stories.

Promote medium density development without the need for rezoning e.g., for housing developments up to 6 stories in certain areas of Town.

**Action Item 8.4:** Implement climate change initiatives.

Implementing measures to address or prevent flood plain or climate change risk for example making flood plains park land and/or creating relocation programs to move housing units out of at-risk areas if applicable. This will improve long term planning and housing supply development.

**Recommendation 9: Master Transportation Plan**

Improve long term planning for housing through the development of a Master Transportation Plan. The Town has already initiated this process and it will be completed in 2023.

**Recommendation 10: Secondary Plans for Opeongo and Industrial Lands**

Completion of two (2) significant secondary plans including environmental work is planned to support the development of new housing.

**4.3 Incentives**

**Recommendation 11: Housing Liaison Staff Role**

Creation of a liaison role to work with community organizations and the private sector to navigate the housing system to expedite development and support leveraging available funding programs, incentives and opportunities. The role would support an increase in the number of units created and the support available to tenants to support sustainability. Collaboration with the County of Renfrew and community organizations will be key to success.

## **Recommendation 12: Municipal Capital Facilities By-Law**

A municipal by-law that allows creation of an agreement to create relationships with external parties to deliver services on behalf of the municipality. Assistance for municipal capital facilities from a municipality can include:

- Granting or lending money
- Transferring or leasing property
- Guaranteed borrowing
- Property tax exemptions or reductions

This By-Law can support increasing affordable housing opportunities by reducing overall cost of the project.

## **Recommendation 13: Community Improvement Program (CIP) Enhancements for Affordable Housing**

Updates to the Community Improvement Program (CIP) to offer incentives that encourage development of affordable housing and conversions of properties from non-residential to residential. The intention of this program is to increase the overall support. Incentives can include the waiving of application and permit fees, parkland dedication, and density bonusing.

### **4.4 Innovation**

## **Recommendation 14: Mayor's Taskforce on Growth and Readiness**

Creation of a Mayor's Taskforce on Growth and Readiness will provide the opportunity to engage a range of private, not for profit, Town and County staff (planning, economic development, transportation and human services) to support the implementation of key strategies, including the Housing Action Plan, Master Transportation Plan etc.

Working together to manage growth in a measured and reasonable fashion that will not further exacerbate the current housing situation should be priority. Shared, long-term goals and objectives are recommended.

## **Recommendation 15: Hotel/Motel Conversion for Supportive Housing**

The creation of new supportive housing units with on site supports in the community is required to meet local needs. Conversion of a motel or hotel to single room supportive housing units with supports on site 24/7 is less costly and more expedient to occupancy than new development. This approach is considered a best practice and has shown success in reducing evictions, emergency shelter and hospital emergency room visits.

### **Recommendation 16: Renfrew Hub**

Build a hub model for centralized services in the Town of Renfrew where multiple service providers can share space can support improved collaboration and service levels to the community. This approach will improve system navigation and supports to client in the community.

While it is difficult to measure the outcome of this initiative, qualitative feedback from services users is possible. Co-location of services supports integration of supports and builds collaboration and capacity for all groups. This approach can also be a potential cost savings measure for service providers allowing them to direct more funding to service provision instead of overhead administration.

### **Recommendation 17: Promote and accept range of housing models**

Promoting and allowing more housing types that serve vulnerable populations is an inclusive approach to ensuring affordable options are available to all in the community.

**Action Item 17.1:** To be included in the Official Plan review that is underway.

There is a need for smaller, affordable homes for seniors and single persons. Encouraging alternative forms of housing construction such as modular housing, manufactured housing, and prefabricated housing can expand housing options available in the community. These models, once aligned with municipal services are viable and could be an option for groups such as Renfrew County Housing Corporation or Rotary Homes to manage. A partnership may be possible with the County of Renfrew to place some modular units along Renfrew Health Services site, adjacent to Bonnechere Manor, to meet the need for seniors and singles housing. This would help address concerns raised regarding the number of people ending up in LTC when supportive housing or alternative level of care (ALC) beds would be more appropriate and less costly to the system.

### **Recommendation 18: Creation of temporary crisis beds**

Agencies and health organizations are reporting an increase in crisis service demands, impacts on community services and hospitals etc. due to a lack of crisis beds. There is a need identified to establish a plan with the County of Renfrew to create housing opportunities locally that don't require people to leave their community and support system or risk experiencing homelessness and "living rough". The creation of new crisis beds could reduce the strain on the social services, health care and justice systems.

There is an opportunity to consider temporary crisis beds within a new development or renovation project, they do not need to be a separate, stand-alone project. This allows for flexibility for future use, based on demand. Town owned properties would be an option, working with the County of Renfrew. This program could be combined with other local needs such as the Hub in Recommendation 16.

#### **4.5 Monitoring and Process Improvements**

##### **Recommendation 19: E-permitting system (online portal) for housing development (building permits and planning applications)**

The implementation of an E-permitting system through an online portal for applications and fee payments would increase capacity for Town staff to manage the increased volume of planning applications in an expedited manner.

##### **Recommendation 20: Development of Tracking Tools**

Develop tools for evaluation of the Plan goals and objectives and inform strategic priorities for the Town of Renfrew. Staff will be able to use these tools to assess progress and inform actions to ensure return on investments. The tools would track progress and be reported to Council and the community annually. In addition, this would become an advocacy document to support communication about local needs to the County of Renfrew and senior levels of government.

## **5. Summary**

With significant growth anticipated for the Town of Renfrew in the coming years, coupled with the economic impacts of the COVID-19 pandemic, the Town of Renfrew is at a bit of a crossroads when it comes to their existing housing stock and planning for growth.

On the one hand, there is an urgent need for deeply affordable rental housing as the average monthly rental rates, house prices and interest rates have increased. The data reveals a continued strain on the ability of Renfrew's housing market to provide affordable, suitable, and adequate housing for its residents. The Town has a much higher share of lower-income households when compared to the province of Ontario as a whole, with 55% of households earning less than \$60,000 per year after tax. Average and median household incomes are also considerably lower in Renfrew as compared to the province of Ontario.

Residents most in need continue to face precarious housing conditions, where those earning minimum wage are virtually shut out of housing, they can afford according to CMHC statistics of average market rent. As such, an income-based definition of affordable housing will be necessary when creating plans and policy to meaningfully address the housing affordability crisis in Renfrew.

At the same time, the soon to be completed expansion of Highway 417 and out-migration from larger urban centres due to rising cost of living in the city and an increase in remote working, is expected to result in future population growth and significant demographic shifts. Renfrew will need to explore a variety of options to address the intersectional challenges it is currently faced with and plan for a sizable shift in the composition of its housing stock.

Combining the natural aging of Renfrew's population, below average income levels, and forecasted population growth and the desire to attract young professionals and families to its vibrant and supportive community, there will be a need for new housing across the entire housing continuum, with a particularly acute need for seniors' housing, supportive housing, affordable rental (one and two-bedroom), one-bedroom market rental, and home ownership units (detached, semis and multiples).

The Town of Renfrew should aim to permit the construction of **at least** 45 new residential units each year, with an acute need for purpose-build rental and ownership options that are affordable and accessible to allow for aging in-place. Construction forecasts by dwelling type point to the need for a unit mix of 26% low-density units (single and semi-detached), 23% medium density (multiples excluding apartments) and 51% high density (bachelor, 1-bedroom and 2-bedroom apartments). This represents a sizable shift in housing type from the existing housing stock.

Collaborative partnerships between local service providers and non-profits, the Town of Renfrew, and the County as Service Manager are recommended as Town staff and Council look at ways to increase the supply of housing and associated supports within Town boundaries and support the needs of individuals requiring a range of housing options and supports along the entire housing continuum.

## **Appendices**

### **Appendix A: What We Heard Report**

### **Appendix B: Summary of Recommendations, Timelines, Cost Estimates and Funding Sources**

### **Appendix C: Town of Renfrew Housing Needs Assessment**

## Appendix A:

### What We Heard Report - Engagement Summary & Recommendations

#### Key Informant Interviews

Key informant interviews were held with 7 individuals and included Town of Renfrew and County of Renfrew senior staff, elected officials, and an area developer. A second local developer declined to participate in a key informant interview. Each interview was conducted virtually over the course of 2 weeks in May 2023.

Organizations	Interviews
Renfrew County Staff	2
Town of Renfrew Staff	2
Elected Officials (County)	1
Elected Officials (Town)	1
Developers	1
<b>Total</b>	<b>7</b>

#### Stakeholder Focus Groups

Two stakeholder focus groups were conducted by TWC in collaboration with the Town of Renfrew. The first was attended primarily by municipal staff and service providers, the second by frontline agencies and a few individuals with lived experience with homelessness. A total of 21 stakeholders attended the focus groups.

The stakeholder engagement focused on understanding the varying perspectives related to the housing continuum in the Town of Renfrew and the challenges and opportunities that are present. The housing continuum or system speaks to the housing supply in a community that responds to a range of housing needs.

## The Housing Continuum



Source: CMHC

Demographics, social, economic, and geographic factors impact housing need as well as demand. With respect to tenure, the system is comprised of housing supply that is both temporary, short, and longer term, as well as permanent. Some housing provides additional supports to assist with getting and keeping a tenancy relationship, depending on the needs of the individuals and families. Housing supply is provided by not-for-profit, government and private sector organizations. The private housing market does not always meet the full range of housing needs in a community which is often the case for individuals requiring additional supports or individuals and families with low and moderate incomes.

The housing continuum is not linear in nature, individuals and families move to various aspects of the continuum during different stages of their life. Investing in all areas of the continuum does support the creation of a healthy housing system – limited access to any option along the continuum creates bottlenecks that impact other areas of the housing system as well as other systems. For example, having limited access to supportive housing means that individuals requiring supports to maintain their housing and healthy daily living often end up in the emergency or temporary accommodation system consisting of shelters, absolute homelessness living on the street and in many cases have significant impact on the health system requiring intervention through emergency services as well as the judicial system. Similarly, the lack of affordable home ownership in a community puts increased pressure on the rental system.

### Key Themes

The following key themes were noted during discussions with local municipal representatives, area service providers, and individuals with lived experience navigating the housing continuum within the Town of Renfrew.

In addition, these themes were also noted in reports and advocacy positions of the Association of Municipalities of Ontario (AMO) and the Ontario Municipal Social

Services Association (OMSSA) and the Rural Ontario Municipal Association (ROMA).

### **Role of the Town of Renfrew and A Commitment to Action**

There is a clear role for the Town of Renfrew in addressing the housing situation as it stands today and a desire for the Town to act as a facilitator and advisor for housing development across the housing continuum. The Town is seen as having the responsibility and jurisdiction to influence the type and range of housing to be developed, land that could be contributed to incentivize the housing most needed and the leadership to execute a plan.

It was clear from our engagement that the County of Renfrew, as the Service Manager for the housing system, is interested in being an active participant in addressing housing concerns and willing to work in partnership with the Town on focused actions. The County of Renfrew is responsible for homelessness and housing programming in the Town of Renfrew, as part of their legislated role as the Service Manager. This includes social assistance programming, homelessness service responses, child care and employment supports. Housing programming for the Town of Renfrew is delivered by the County of Renfrew including management of the Local Community Housing Corporation, subsidized rental units (rent geared to income and housing allowances), and funding support and supervision of community housing providers.

There is some confusion about the role of the Town and the County with some stakeholders that can be resolved through further engagement and messaging from all parties. There are opportunities for partnerships that could have a tremendous benefit to the community including education sessions, toolkits for organizations interested in development, enhancements to Community Improvement Plans and planning policies that incentivize affordable housing options.

### **Lack of Appropriate and Affordable Housing Supply**

The Town of Renfrew is struggling with a lack of affordability, availability and accessibility in their housing system. The situation has worsened since the beginning of the pandemic and has created situations that are compounded by current economic conditions.

A lack of affordable rental stock and competition for units is placing increased pressure on the community. Limited options for individuals looking to downsize or upsize has essentially bottlenecked the housing system making it difficult to influence turnover and attract new residents to the community to largely support labour needs.



Current housing stock is seen as aging, some deemed as low quality and unsafe. Accessibility is an increasing concern in the system with a shortage of accessible and barrier free options for the large aging population.

Housing with supports to address a growing need to support individuals to age in place or maintain housing in the community.

### **Increase in those experiencing or at risk of homelessness**

Many individuals noted an increase in individuals and families facing homelessness in the Town of Renfrew over previous years, most notably an increase began during the COVID-19 pandemic. The increase in homelessness or at risk was impacted significantly due to limited opportunities for temporary accommodations with family and friends, “couch surfing” as the length of time for support has become more prolonged due to the lack of availability of affordable housing units. In addition, concerns were raised about the increase in complex cases where there might be a lack of supports available through community and health care organizations which has led to individuals having to leave their home communities in search of supports. The absence of temporary accommodations beyond crisis beds in the Town requires individuals to seek options in other communities separating them from their support system.

### **Lack of Funding or Investment in Support Services & Resources**

There is a lack of funding for housing development, programming and supports to meet all the needs in the Town and the County of Renfrew.

The rural tax base is not sufficient to be able to contribute significantly to the “carrot” approach to housing development, they could not do what was needed on their own to make the budget for development work due to high costs for labour, supplies, land and the smaller size of projects in rural communities.

Federal funding is provided to larger designated urban centres in addition to the provision of a rural and remote funding stream managed by the United Way of Muskoka Simcoe for Ontario municipalities through an annual application process. Provincial funding for homelessness and housing programs is not currently sufficient to meet needs and requires investments, particularly in the areas of health supports to address both primary care, mental health and addictions issues.

There is a lack of resources and appropriate skills in community organizations to manage application processes to secure funding. This concern is shared by the Town with respect to available resources to prepare business cases for the Service Manager to support funding allocations to programs and initiatives in the Town of Renfrew.

With respect to affordable housing development projects, a lack of funding for infrastructure to support affordable development, lack of clarity regarding available land across the Town of Renfrew and a lack of resources to support community partnerships and development processes with private and not-for-profit organizations is seen as a significant factor.

The not-for-profit sector has a significant role to play in various areas along the housing continuum and is not currently seen as having the capacity for growth due to a lack of skills and resources. Resources are limited and stretched in the current environment due to budget restrictions and there is a perception that the risks associated with some programming and supports is increasing due to today's pressures.

Mobile program responses are considered a best practice to meet rural needs where the resources exist. Partnerships between not-for-profit and government funded organizations in health and human services do have impacts but more is needed to address demands. Roles related to the coordination of integrated support systems for health and human services is a noted gap in the service systems today and an important priority to ensure services are client centred and utilize services in the most cost-effective manner. Many communities are aligning their Community Safety and Wellbeing Plans, transformation within the human services system and the planning for the Ontario Health Teams to ensure that integration activities are a priority across both systems in the best interest of the community.

### **Economic Development Risks**

The current housing affordability challenges in the Town of Renfrew was seen as having an impact on economic development in the region as individuals and families are struggling to find and secure affordable housing to support the opportunity to continue living and working in the area. For some organizations this is now resulting in recruitment pressures for available staffing for their organizations and local businesses. This, in addition to transportation challenges, is raising concerns for the future. Developers in particular are facing labour shortages that are exacerbated when they are unable to secure housing for their staff to be able to work in the area.

### **Communication**

The issue of communication is an ongoing challenge. Keeping people informed, even in a time of increased access to information, can be a challenge. Expectations including what information is available, what approach is used to share the information that most effectively allows all ages and abilities access, and varying perceptions as to the timeliness of information sharing are all factors that must be considered.

Locally, ensuring that the County of Renfrew, the Service Manager, knows and understands the needs of the Town is important. Focus on creating opportunities to further enhance communication was seen as a priority for all.

### **Community Awareness**

The face of communities across the County of Renfrew is changing in many ways and many noted seeing an increase in NIMBYism (not-in-my-backyard). Concerns were raised about the lack of understanding about housing affordability with many residents not seeing the impact that the housing situation is having on local seniors, some who are now widowed and struggling to find affordable accommodations, young adults having to leave communities and support system in order to secure affordable housing and individuals and families managing unemployment or health issues looking to secure more affordable housing.

## **Key Housing Needs and Gaps in the Town of Renfrew**

A summary of the needs and gaps in the Town of Renfrew was informed by key informant interviews and focus groups.

### **Gap #1 Commitment to Action**

A shared desire to have a strong Housing Action Plan that defines the role of the Town and the County and opportunities for partnership to address the issue. In partnership, there is an opportunity to champion solutions, engage the community and private sector and secure additional resources for the community. Increasing the readiness of the Town of Renfrew to respond to any and all development opportunities is seen as a significant priority.

### **Gap #2 Lack of Services and Supports**

A noted increase in the number of individuals and families experiencing or at risk of homelessness as well as those requiring more complex supports to address their needs. Current service responses and funding allocations from the Service Manager are insufficient to sustain and expand current service levels to meet needs. Emergency, temporary options are needed.

### **Gap #3 Lack of Housing Options and Quality**

There is a lack of availability of affordable housing options and the current rental stock is seen as being in poor quality. Action to incentivize and influence housing development is needed to increase the readiness of the Town for development opportunities. Partnerships with not-for-profit and private sector organizations are needed to expedite development.

#### **Gap #4      Resource Gap**

Currently, the Town of Renfrew does not have staff positions or funding to support the creation of new housing. Supporting local partnerships, assistance with writing funding applications for federal grants and loans (which does not fall under the service manager jurisdiction) and providing local development advice and expertise to projects is critical to success. In addition, a lack of local resources to build business cases to advocate for funding from Service Manager, provincial and federal governments, including managing agents such as the United Way of Muskoka/Simcoe or the Community Housing Transformation Centre (CHTC) and private foundations or lenders, limits opportunity to secure necessary financial supports and investments that will result in new housing initiatives. In addition, a lack of funding for infrastructure to support local affordable developments is limiting progress however master planning initiatives underway currently will inform future decisions.

#### **Gap #5      Understanding of Available Land**

Lack of a comprehensive understanding of land available for development of affordable housing, either owned by the Town, the County or local private and not-for-profit organizations or community members is needed. Land must be secured prior to a not-for-profit or for-profit organization can seek funding from the Service Manager, federal and provincial governments or other investors.

#### **Gap#6      Community Engagement & Support**

Communities are changing and the need to understand housing affordability and the challenges that individuals and families are facing is important to gain community support for key projects and address what is perceived as a growth in community opposition or discourse, NIMBYism – not in my backyard. An education campaign, perhaps through a Toolkit for Affordable Housing, could be extremely beneficial to leverage local land, interest and investments in solutions.

## Appendix B:

### Town of Renfrew – Attainable Housing Action Plan Recommendation Summary Timelines, Cost Estimates and Funding Source

	Recommendation	Time Frame	Funding Source	Cost Estimate
1	Encourage discussion and negotiation with inter- and intra-regional private developers.	6 months to 1 year	Housing Accelerator Fund (HAF) application	\$235,000 (bundled amount)
2	Support a Housing Developers Summit	6 months	Housing Accelerator Fund (HAF) application	Included in #1
3	Host a “Meeting of the Minds” System Integration Summit	6 months	Housing Accelerator Fund (HAF) application	Included in #1
4	Education program for Accessory Dwelling Units (ADU’s)	6 months	Housing Accelerator Fund (HAF) application	Included in #1
5	Surplus Land Designated for Affordable and Attainable Housing	6 months	Housing Accelerator Fund (HAF) application	\$1,750,000
6	Master Infrastructure Plan for Town owned land	1 to 2 yrs	Included in current year budget	\$115,000
7	Community Benefit Charge By-Law (pending new regulations)	1 to 2 yrs	Funding Required	\$5,000
8	Official Plan Enhancements	6 months	Housing Accelerator Fund (HAF) application	\$140,000
9	Master Transportation Plan	1 to 2 yrs	Included in current year budget	\$125,000
10	Secondary Plans for Opeongo and Industrial Lands	1 to 2 yrs	Funding Required	\$35,000
11	Housing Liaison Staff Role	6 months	Funding Required	\$100,000
12	Municipal Capital Facilities By-Law	6 months	Funding Required	\$10,000

13	Community Improvement Program (CIP) Enhancements for Affordable Housing – additional CIP budget required for incentives	6 months	Funding Required	\$100,000
14	Mayor’s Taskforce on Growth and Readiness	6 months	Housing Accelerator Fund (HAF) application	Included in #1
15	Hotel/Motel Conversion for Supportive Housing	1 to 2 yrs	TBC	TBC
16	Renfrew Hub	1 to 2 yrs	TBC	TBC
17	Promote and accept range of housing models	6 months	Housing Accelerator Fund (HAF) application	Included in #1
18	Creation of temporary crisis beds	1 to 2 yrs	TBC	TBC
19	E-permitting system (online portal) for housing development (building permits and planning applications)	6 months	Housing Accelerator Fund (HAF) application	\$55,000
20	Development of Tracking Tools	1 to 2 yrs	Funding Required	\$10,000

### Recommended Items Budget Summary

RECOMMENDED ACTIONS	NUMBER	COST
Included in current year budget	2	\$140,000
Included in Housing Accelerator Fund (HAF) Application	9	\$2,180,000
Budget Estimates to be confirmed (TBC)	3	TBC
Actions Requiring Funding	6	\$260,000
<b>Total Budget for all Actions</b>		<b>\$2,580,000</b>

## Appendix C: Housing Needs Assessment

# Town of Renfrew

## Housing Needs Assessment

**August 1, 2023**

Prepared by



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## Executive Summary

The Town of Renfrew is facing a unique set of challenges concerning its housing situation. Although its population did not increase over the last few years per Census data, the soon to be completed expansion of Highway 417, out migration from larger urban centres as people seek more affordable housing, and the rise of remote work opportunities, among other factors, is expected to result in future population growth. Demographic shifts, increased housing costs, low average incomes, and the availability of certain types of housing are all important issues affecting the Town of Renfrew's housing situation. Renfrew needs to explore a variety of options to address these intersectional challenges.

This Housing Needs Assessment was prepared for the Town of Renfrew by Tim Welch Consulting Inc. to provide background data to inform decision making on planning, building, and other administrative initiatives with the goal of enhancing the Town's housing stock and ensuring it meets the needs of all current and future residents.

Key findings of the 2023 Housing Needs Assessment include:

- Renfrew has a significantly older age profile higher than the provincial average, with 49% of the population over the age of 55, pointing to a need for housing with accessible design features and community-based supports as this population ages.
- Renfrew has one-person households than the provincial average, which suggests a demand for smaller ownership houses/condos and bachelor, one-bedroom, and two-bedroom apartments.
- Renfrew has a much higher share of lower-income households compared to the province of Ontario as a whole, with 55% of households earning less than \$60,000 per year after tax.
- Renfrew has a notably higher share of renter households than the provincial average of 32%, and a significantly higher share of renter households compared to towns of similar size in Ontario and insufficient supply of purpose-built rentals. This drives the cost of rental units up beyond what is affordable for many renters.
- A sizable shift in housing type from the existing housing stock is anticipated by 2031. This shift in the distribution of new housing by density type is based on an aging population, the erosion in housing affordability, and a range of housing needs by density type associated with increased housing prices and the housing needs of single person households.
- The County of Renfrew through Homelessness Prevention Program funding coordinates and pays for temporary/emergency hotel stays as there are no shelters or transition homes within Renfrew County.
- Integration between the efforts of the Town of Renfrew and the County as Service Manager are recommended as Town staff and Council look at ways to increase the supply of housing within Town boundaries and support the needs of individuals requiring a range of housing options and supports along the entire housing continuum.

# 1. Background

This Housing Needs Assessment was prepared for the Town of Renfrew by Tim Welch Consulting Inc. as part of a broader Attainable Housing Action Plan in the summer of 2023. It provides background housing and demographic data intended to inform public sector decision making around land use planning, building, and other administrative initiatives in an effort to enhance the Town's housing stock over the coming years and ensure it meets the needs of current and future residents. It was compiled using 2021 Census data, CMHC rental market statistics, Building Department data, and figures from the Town's 2021 Development Charges Background Study completed by Watson & Associates. Supplemental information on housing market conditions was gathered in May and June 2023 to account for changes since 2021, driven by the socioeconomic impacts of the COVID-19 pandemic.

The Town of Renfrew is facing a unique set of challenges concerning its affordable housing situation. Although its population did not increase over the last several years according to Census data, the soon to be completed expansion of Highway 417, along with movement from larger urban centres seeking more attainable housing, among other factors, is expected to result in significant population growth over the next decade. Demographic shifts, increased housing costs, low average incomes, and the availability of certain types of housing are all important issues affecting the affordability of the Town of Renfrew's housing stock. Renfrew needs to explore a variety of options to address the intersectional challenges it is currently faced with.

## 1.1 Defining Affordable Housing

Definitions of affordability generally fall into one of two categories: income-based or market-based.

- **Income-based:** defines affordability in relation to income; housing is considered affordable if it costs less than a certain percentage of annual household income, typically 30% of after-tax income.
- **Market-based:** defines affordability in relation to average or median rents and ownership prices in a market area; housing at or below average or median market rents/prices is considered affordable.

Not all affordable housing is social and/or subsidized. There is a need for housing that is affordable for persons working at modest wages, sometimes referred to as “workforce housing” or “attainable housing.”

## The Housing Continuum

The Housing Continuum (Figure 1) is both a model that describes the range of housing options based on income and the form of housing, from homelessness to market housing, as well as a tool to evaluate the state of housing in a community. Individuals may move along the continuum at different points in their lives based on life circumstances. This is not necessarily a linear path. Ideally, a community will have housing options available at all points on the continuum to meet the varying needs of its current and future residents. In instances where existing housing supply does not provide appropriate housing options, the Housing Continuum can be used to identify these gaps.

Things that may influence the ability of a municipality to provide housing along the continuum include population, demand, available funding, zoning, and neighbourhood opposition.

**Figure 1: The Housing Continuum**



Source: CMHC

## The Wheelhouse Model

Developed by the City of Kelowna, the Wheelhouse model (Figure 2) is an alternative way of looking at housing options where housing needs are organized circularly. While the Housing Continuum suggests a linear progression towards market homeownership, the Wheelhouse recognizes that housing needs can move in any direction depending on one's life circumstances. It also recognizes that ownership may not be an end goal nor achievable for certain individuals, and the importance of a variety of housing options for a diverse and inclusive housing system.

Figure 2: The Wheelhouse Model



Source: City of Kelowna

Affordability of housing should not come as a sacrifice to two other important functions of housing: 1) Appropriateness and 2) Safety. Appropriateness of housing is determined by having enough bedrooms for each individual in a home per the National Occupancy Standard<sup>2</sup>. Safe housing is housing that does not require major renovations or repairs and meets local, provincial, and federal building and public health codes.

In the demographic analysis that follows, affordability data has been compiled primarily by economic family structure. In statistics, a household and an economic family are distinct concepts that are used to measure and analyze different aspects of a population's structure and economic well-being.

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<sup>2</sup> The National Occupancy Standard was created in the mid-1980s by the federal, provincial, and territorial governments. It provides a common reference point for “suitable” housing, meaning how many people a given dwelling unit might accommodate given the number of bedrooms.

The National Occupancy Standard is **not** a rule, regulation, or guideline for determining if a given dwelling unit can be rented to or occupied by a given household but rather, is used to determine housing needs and conditions at the community, regional and national levels. CMHC, “National Occupancy Standard.” CMHC SCHL, 19 July 2022.

A household refers to a group of people who live together in the same dwelling and share common living arrangements. A household can consist of one person living alone, a family group, or unrelated individuals living together. It is a broader concept that encompasses both family and non-family living arrangements. In household statistics, individuals are grouped based on their residence and living arrangements.

In contrast, an economic family, also known as a family unit, is a more specific concept that focuses on the economic interdependence of individuals living together. An economic family consists of a group of two or more individuals who live in the same household and are related to each other by blood, marriage, common-law partnership, or adoption. It includes both nuclear families (parents and their children) and extended or multi-generational families (including grandparents, aunts, uncles, etc.).

The main difference between a household and an economic family is that a household represents a broader group of people living together, regardless of their relationship or economic interdependence, while an economic family specifically focuses on related individuals living together and sharing economic resources.

## 2. Demographic Analysis

### 2.1 Population

The Town of Renfrew has seen a 0.4% decrease of population over the last two census periods. The population in 2016 was 8,223 and by 2021 it had dropped to 8,190.

**Table 1. Reported Census Population 2016 – 2021**

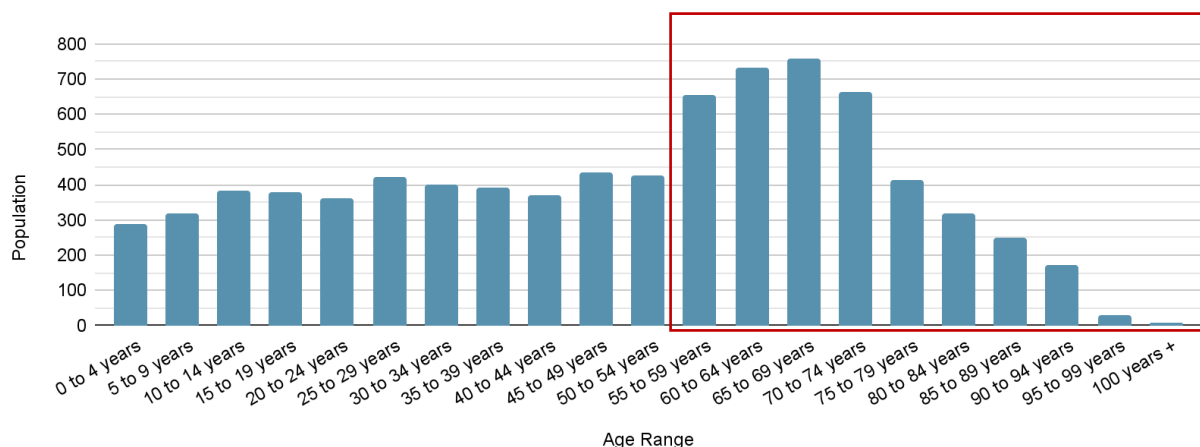
Reporting Year	2016	2021
Population	8,223	8,190
Percent Change	n/a	-0.4%

Source: Statistics Canada 2021 Census

Renfrew has a significantly older age profile higher than the provincial average, with 49% of the population over the age of 55, compared to 33% for all of Ontario. Renfrew's median age is 54, which is also higher than the provincial median average of 42 years of age.

As of the 2021 census, per Figure 3, about half of the population of Renfrew (49%) is aged 55 or above pointing to a need for seniors housing, with accessibility considerations in design, as this population continues to age.

Figure 3: Age Distribution in the Town of Renfrew (2021)



Source: Statistics Canada 2021 Census

## 2.2 Indigenous Population

The Town of Renfrew has a much larger percentage of residents who identify as Indigenous (7%), than the percentage of the population that identify as Indigenous in Ontario as a whole (2.9%). Table 2 has a more detailed breakdown of the Indigenous population in the Town of Renfrew.

Table 2: Indigenous Population (2021)

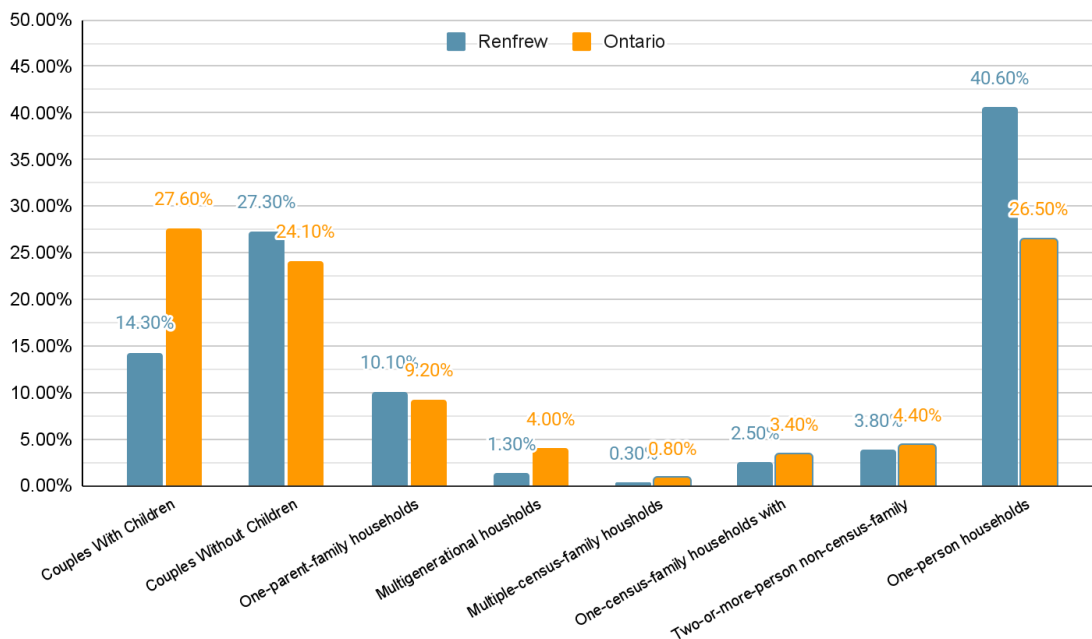
	Population with Indigenous Identity	Percentage of Total Population
Total	555	7.0%
Male +	285	3.6%
Female +	265	3.4%

Source: Statistics Canada 2021 Census

## 2.3 Households

Renfrew was home to 3,955 households as of the 2021 Census. Households in Renfrew are primarily made up of one-person households (41%), couples without children (27%), couples with children (14%), and single parents with children (10%). Other non-family households and multiple-family households make up the remaining 8%. Compared to Ontario, there are a lot less couples with children and greater one-person households. This household mix suggests a demand for smaller ownership houses/condos and bachelor, one-bedroom, and two-bedroom apartments. See Figure 4 below.

Figure 4: Distribution of Household Types in Renfrew and Ontario (2021)



Source: Statistics Canada 2021 Census

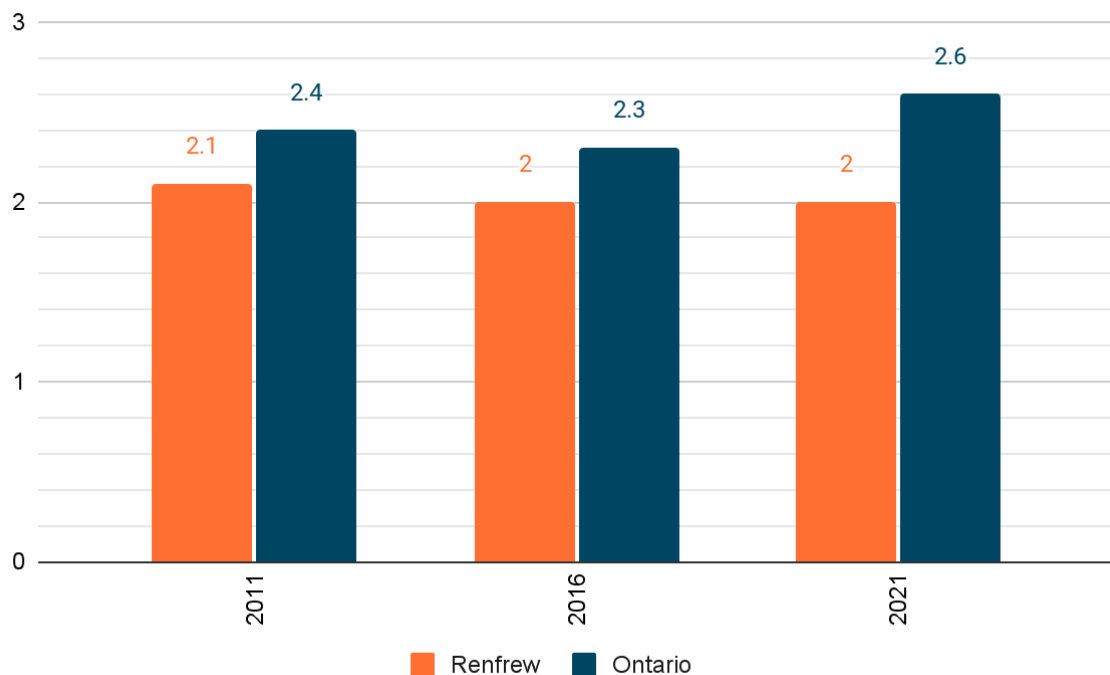
Figure 5 summarizes the average housing occupancy in the Town of Renfrew in comparison to the provincial average over the 2011 to 2021 period. This is expressed as the average number of persons per dwelling unit (P.P.U.).<sup>[3]</sup> As shown, the P.P.U. has stayed fairly steady in Renfrew, with a minor decrease from 2.1 to 2.0 between 2011 and 2016. Renfrew’s current (2021) P.P.U. of 2.0 is notably lower than the provincial average of 2.6.

This low P.P.U. rate is likely driven by an aging population which affects the proportionate share of empty nester and single-occupancy households.

<sup>3</sup> Average number of persons per unit (P.P.U.) defined as the total population divided by the number of occupied dwelling units.



**Figure 5: Town of Renfrew and Ontario – Average Household Occupancy (2011 to 2021)**



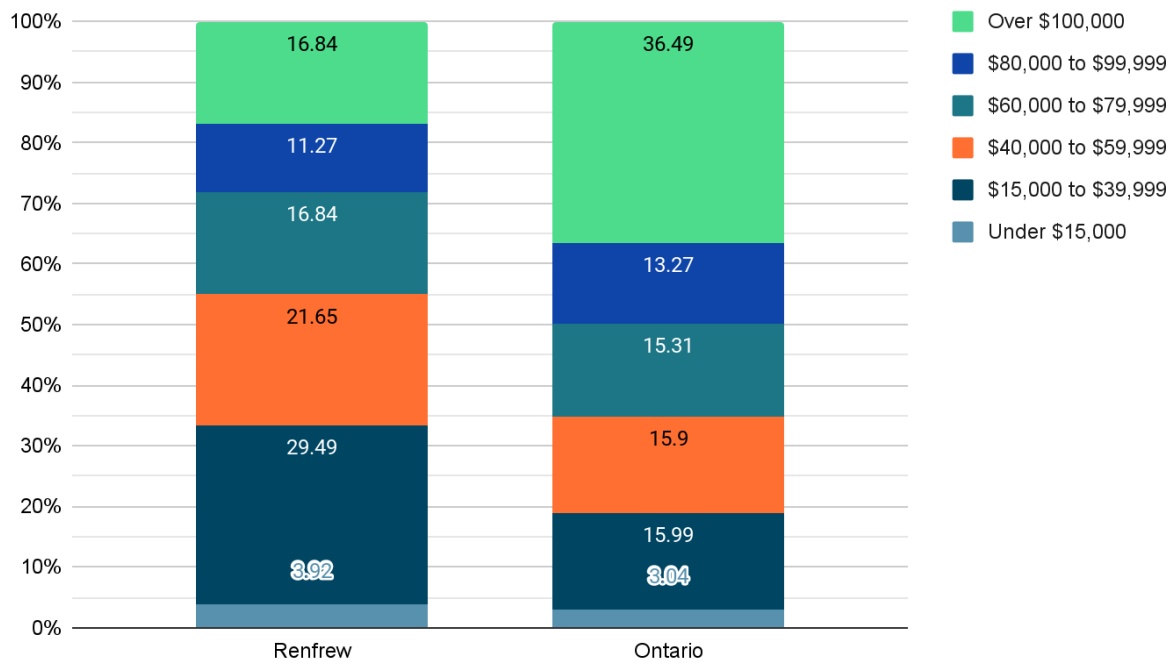
Source: 2011-2021 Statistics Canada Census data.

## 2.4 Income

Renfrew has a much higher share of lower-income households compared to the province of Ontario as a whole, with 55% of households earning less than \$60,000 per year after tax (35% in Ontario). Average and median household incomes are also considerably lower in Renfrew (median 2020 after-tax household income of 55,200) compared to the province as a whole (median 2020 after-tax household income of 79,500). Income as reported in census data is inclusive of government supports. Household income in the area has implications for the cost of housing that will be considered affordable.

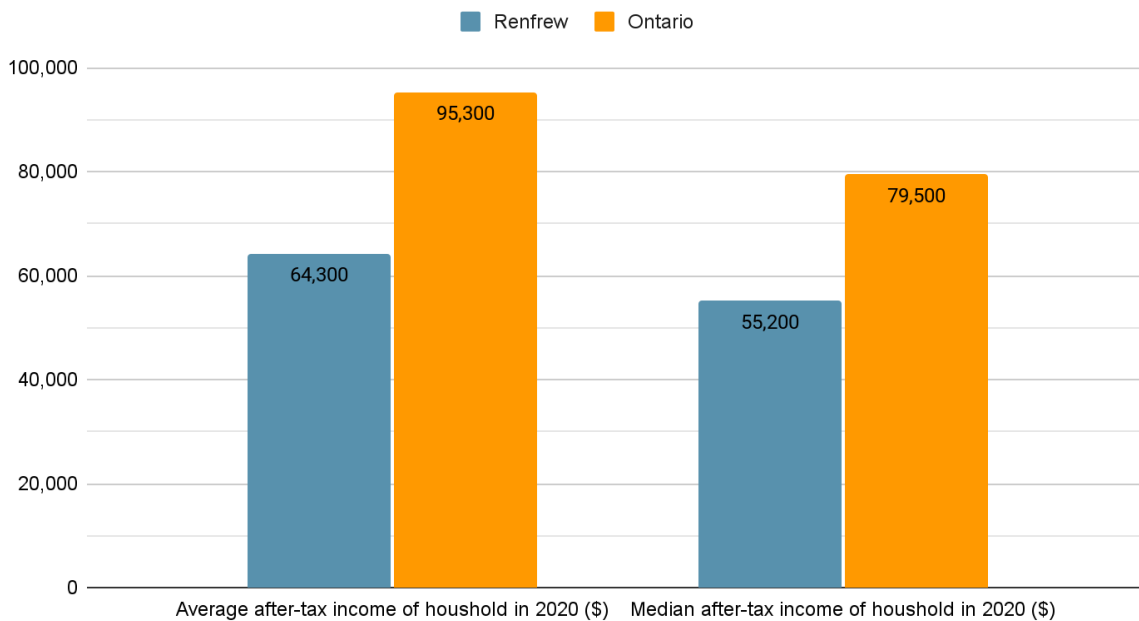
It will be important for the Town of Renfrew to consider using an income-based definition of affordable housing when working on an action plan, to ensure that any plans and policies implemented will have the intended effects of increasing affordable housing supply for those in most need of housing.

Figure 6: Household Income Distribution (After Tax) (2021)



Source: Statistics Canada 2021 Census

Figure 7: Average and Median Household Incomes (After Tax) (2020)



Source: Statistics Canada 2021 Census

### 3. Housing Metrics

#### 3.1 Current and Projected Housing Stock

As of the 2021 Census, the Town of Renfrew had a total of 3,955 private dwellings. The majority of these (62.2%) are single-detached houses.

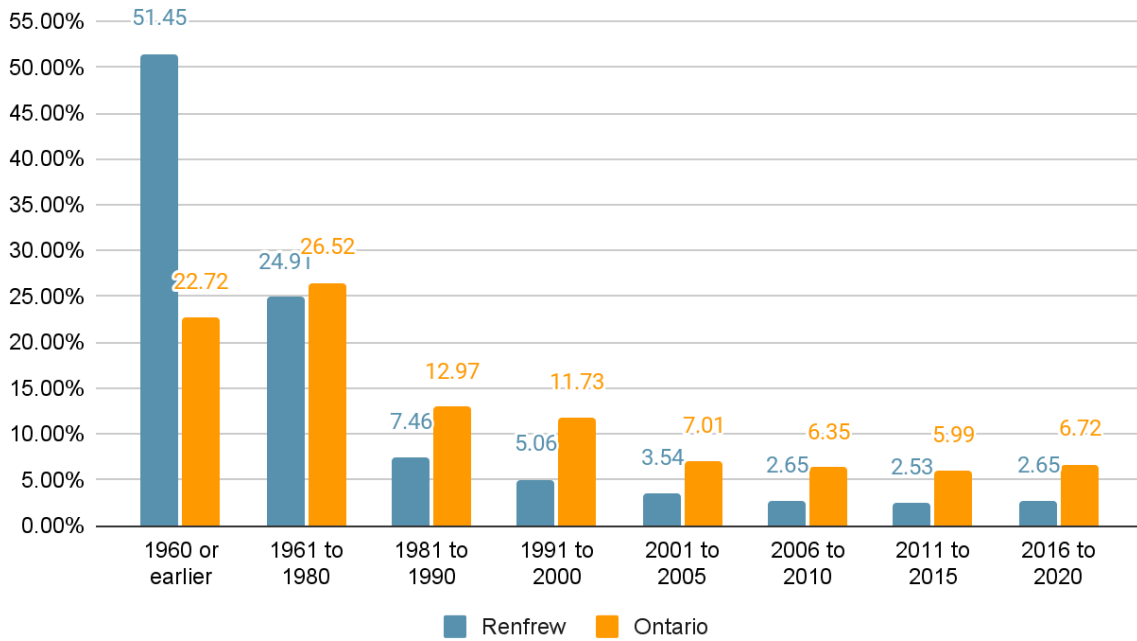
Table 3. Town of Renfrew Private Dwellings

Dwelling Type	Number of Dwellings	Percentage of Total Dwellings
Single-detached house	2,460	62.2%
Semi-detached house	235	5.9%
Row house	330	8.3%
Apartment or flat in a duplex	110	2.8%
Apartment in a building <5 storeys	795	20.1%
Apartment in a building with 5+ storeys	0	0.0%
Other single-attached houses	25	0.6%
Movable dwelling	0	0.0%
Total	3,955	100%

Source: Statistics Canada, 2021 Census of Population.

Of the 3,955 private dwellings in Renfrew, as of 2021, 51% were estimated to be 60 years or older, with 76% estimated to be 40 years or older. Compared to the rest of Ontario, Renfrew's housing stock is much older with only around 5% of private dwellings constructed within the last 10 years (compared to over 12% in Ontario).

Figure 8: Age of Housing Stock in Renfrew and Ontario



Source: Statistics Canada, 2021 Census of Population

### 3.2 Housing Tenure

Housing tenure falls under two categories – owner-occupied and tenant occupied. In the Town of Renfrew in 2021, 59% of housing units are owner occupied and 41% are tenant occupied. Renfrew has a notably higher share of renter households than the provincial average of 32%, and a significantly higher share of renter households compared to towns of similar size in Ontario.

This higher percentage of renter households could be a result of several factors, some of which are covered in this report, such as lower household incomes, and increased cost of home ownership. As of the date of data collection for the 2021 Census, there were only 488 purpose-built rental units in the Town of Renfrew. The more than triple number of renter households identified through Census data (1,635) suggests many live in secondary rental units (e.g., rented ownership households, duplex apartments, accessory apartments, or illegal/non-registered rental spaces). All of this points to a demand for more purpose-built rental units across the spectrum.

Since 2021, 180 additional purpose-built rental units have been permitted within the Town of Renfrew. The rental cost of these units is on the higher end and largely target retirees or smaller, dual-income households.

It is anticipated that low-rise apartments and Additional Residential Units will comprise a large percentage of the purpose-built rentals permitted in the coming years due to province-wide legislative changes allowing for additional units on residential lots connected to urban services.

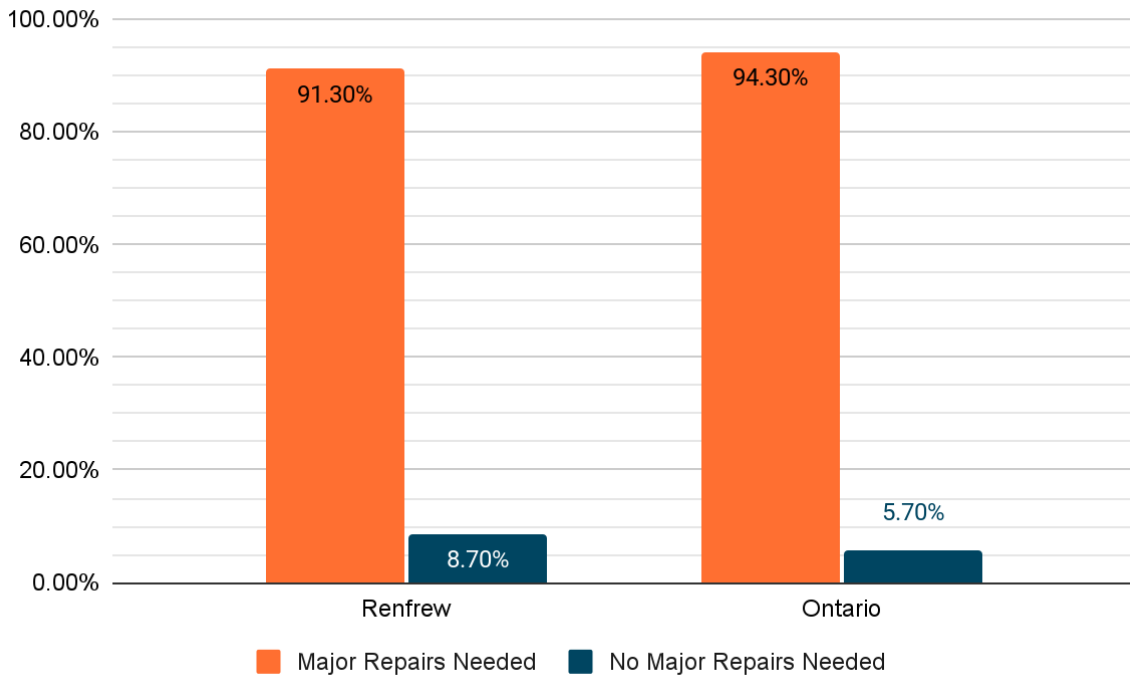
**Table 4: Housing Tenure (2021)**

Renfrew			Ontario	
	Number of Households	Percentage of Total Households	Number of Households	Percentage of Total Households
Ownership	2,315	58.5%	3,755,720	68.4%
Rental	1,635	41.3%	1,724,970	31.6%
Total	3,955		5,491,200	

Source: Statistics Canada 2021 Census

Figure 9 below illustrates the condition of dwelling units in Renfrew. Of the total housing units in Renfrew, 8.7% need major repairs. Figure 9 shows that the share of housing units requiring major repairs in the Town of Renfrew is noticeably larger than the share of dwellings needing major repairs in Ontario (5.7%).

**Figure 9: Town of Renfrew and Province of Ontario Percentage Share of Housing Requiring Major Repairs, 2021**



Source: Statistics Canada, 2021 Census of Population

### 3.3 Housing Market Indicators

As of the 2021 Census, the Town of Renfrew had a total of 3,955 private dwellings. Of the 3,955 dwellings, the majority (62.2% or 2,460) are single detached houses. The Table 5 below illustrates the most common types based on bedroom count as of 2021.

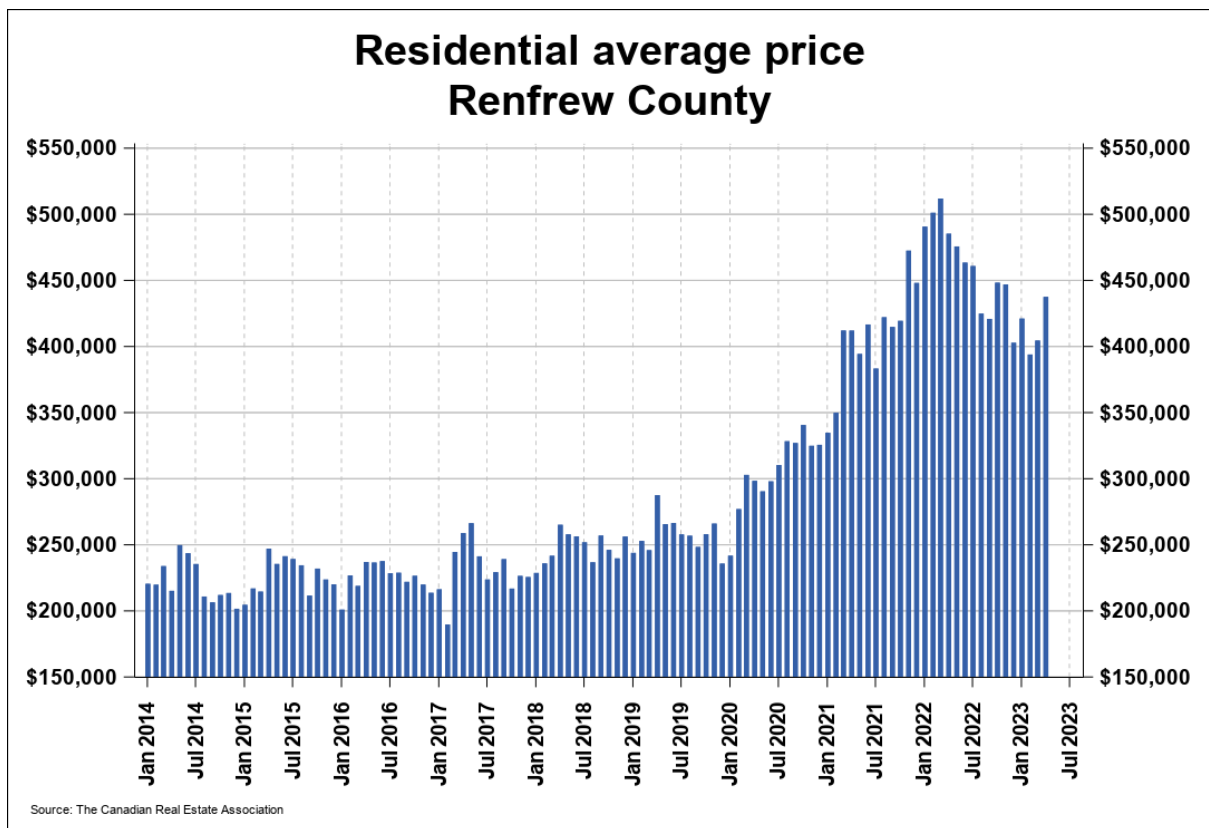
Table 5: Town of Renfrew Dwellings by Number of Bedrooms 2021

	1-Bdrm. or less	2-Bdrm	3-Bdrm	4+/-Bdrm	Total
Number of Units	675	1,175	1,505	610	3955

Source: Statistics Canada, 2021 Census of Population

Despite one person households making up over 40% of all households in the Town of Renfrew, the table above shows that there is a lack of one-bedroom apartments. This suggests that many one person households are over housed, that is, are living in larger or more expensive dwellings than they require, as a matter of personal preference or a lack of available alternatives.

Figure 10: Renfrew County Average House Prices



As shown in Figure 10, average house prices rose dramatically from January 2020 to spring of 2022. Prices have now dropped and leveled off, but the averages remain a lot higher than pre-pandemic rates. An average price in January 2020 of \$250,000 would be listed for \$425,000 in January 2023. With affordable ownership less attainable, there is an increased need for affordable rental options.

### 3.4 Housing Forecast

Table 6 summarizes the anticipated population growth and associated housing needs in the Town of Renfrew associated with the completion of Highway 417. These figures are derived from the 2021 Development Charges Background Study for the Town of Renfrew prepared by Watson & Associates.

### 3.5 Population and Housing Growth Outlook, 2021-2031

Forecast population and housing growth in the Town of Renfrew are expected to be driven by two key growth drivers:

- Population and housing growth associated with the Highway 417 expansion; and
- Anticipated broader population and housing growth in Renfrew based on historical and forecast trends.

Table 6: Town of Renfrew Population and Housing Forecast, 2021-2031

Year	Excluding Census Undercount			Housing Units						Person Per Unit (P.P.U.): Total Population/ Total Households	
	Population <sup>1</sup>	Institutional Population	Population Excluding Institutional Population	Singles & Semi- Detached	Multiple Dwellings <sup>2</sup>	Apartments <sup>3</sup>	Other	Total Households	Equivalent Institutional Households		
Historical	Mid 2006	7,846	266	7,580	2,540	275	705	30	3,550	242	2.210
	Mid 2011	8,218	403	7,815	2,725	271	764	19	3,779	366	2.175
	Mid 2016	8,223	403	7,820	2,640	410	795	30	3,875	366	2.122
Forecast	Mid 2021	8,314	411	7,903	2,710	431	799	30	3,970	374	2.094
	Mid 2031	9,102	449	8,653	2,823	529	1,017	30	4,399	408	2.069
	Mid 2036	9,419	462	8,957	2,879	578	1,127	30	4,614	420	2.041
	Mid 2040	9,756	489	9,267	2,924	617	1,215	30	4,786	445	2.038
Incremental	Mid 2006 - Mid 2011	372	137	235	185	-4	59	-11	229	124	
	Mid 2011 - Mid 2016	5	0	5	-85	139	31	11	96	0	
	Mid 2016 - Mid 2021	91	8	83	70	21	4	0	95	8	
	Mid 2021 - Mid 2031	788	38	750	113	98	218	0	429	34	
	Mid 2021 - Mid 2036	1,105	51	1,054	169	147	328	0	644	46	
	Mid 2021 - Mid 2040	1,442	78	1,364	214	186	416	0	816	71	

[1] Population excludes an estimated net Census undercount.

[2] Includes townhouses and apartments in duplexes.

[3] Includes bachelor, 1-bedroom, and 2-bedroom+ apartments.

Table 6 summarizes the population and housing forecast for the Town of Renfrew through to 2040. Key observations include:

- The Town’s population is expected to grow from 8,190 in 2021 to 9,100 by mid-2031 and 9,760 by mid-2040.
- The institutional population (comprised of those living in special care facilities such as nursing homes and residences for senior citizens) is expected to increase from 411 individuals in mid 2021 to 449 individuals by mid-2031.
- Renfrew’s housing base is forecasted to increase by 429 housing units, from 3,970 in mid-2021, to 4,399 in 2031.

The Province of Ontario aims to build 1.5 million homes by 2031 to accommodate forecast population growth across the province amidst the current housing crisis. The Eastern Ontario Warden’s Caucus (EOWC) has developed a Regional Housing Plan titled “7 in 7” to take a leadership role in helping to create 7,000 new affordable community housing rental units across Eastern Ontario to assist with the provincial goals and clear waiting lists across the region.<sup>4</sup> The plan will deliver 7,000 new affordable community rental units over 7 years.

<sup>4</sup> It will take approximately 12,000 to 14,000 affordable community housing rental units to clear waiting lists across the region, excluding the City of Ottawa wait list. Data derived from Provincially approved housing master plans.



The plan would incent an additional 21,000 attainable market rate units from the private and non-profit sectors. The community housing rental unit goal for the County of Renfrew is 587 units and EOWC is asking for \$226.8 million from senior levels of government to support this ambitious target. Of the 587 units, a portion of these would be allocated for construction within the Town of Renfrew. The Town of Renfrew is currently undertaking the development of an Attainable Housing Action Plan that will review policy and program options to support increases to housing stock and includes an analysis of surplus Town lands, that will support the “7 in 7” goal.

In terms of housing mix, 64% of Renfrew’s housing demand by 2031 is anticipated to be in the form of low-density housing (at 2,823 single and semi-detached dwellings), while the remaining 529 units (12%), 1,017 units (23%), and 30 units (0.7%) are forecast in the form of medium (i.e., townhouses), high-density (i.e., apartments) and other housing forms, respectively. Based on these forecasts, construction forecasts by dwelling type point to the need for a unit mix of 26% low-density units (single and semi-detached), 23% medium density (multiples excluding apartments) and 51% high density (bachelor, 1-bedroom and 2-bedroom apartments). This represents a sizable shift in housing type from the existing housing stock. This shift in the distribution of new housing by density type is based on an aging population, the erosion in housing affordability, and a range of housing needs by density type associated with increased housing prices and the housing needs of single person households.

Over the 2021-2031 forecast period utilized in the Development Charges Background Study, the Town is anticipated to average 43 new housing units per year. Based on Building Department permit data, permits were issued for 91 residential units in 2021 and 84 residential units in 2022. The average number of residential dwelling units permitted annually over the last five calendar years is 45.4. Table 7 below summarizes the number of net new units permitted for residential construction over the last five years and the associated number of residential building permits issued.

Table 7: Town of Renfrew Historical Building Permit Issuances, 2018-2022

	Number of Units Permitted	Associated No. of Permits Issued
--	---------------------------	----------------------------------

For year ending Dec. 31, 2022	84	16
For year ending Dec. 31, 2021	91	29
For year ending Dec. 31, 2020	16	16
For year ending Dec. 31, 2019	23	23
For year ending Dec. 31, 2018	13	13

The increase in individual unit permits in 2021 and 2022 is due to the construction of several new purpose-built rental apartments as previously noted in Section 3.2.

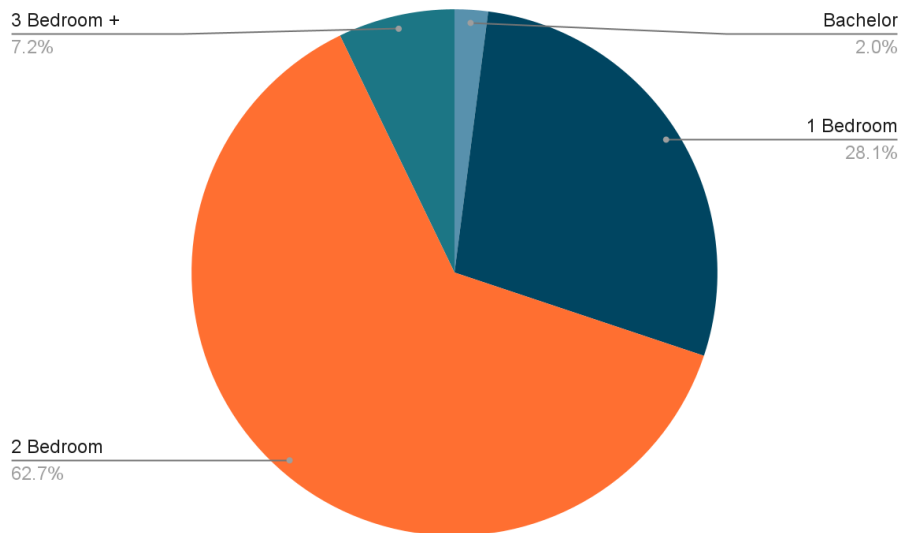
Combining the natural aging of Renfrew’s population, below average income levels, and forecast population growth and the desire to attract young professionals and families with the expansion of the highway, there is a need for new housing across the entire housing continuum, including an acute need for:

- Housing for seniors, with the most acute need for independent and affordable units with community supports.
- Supportive housing
- Affordable rental (one and two-bedroom)
- Market rental (one-bedroom)
- Homeownership (detached, semis and multiples)

### 3.6 Rental: Units

The Town of Renfrew had a total of 488 purpose-built, private apartment units, the majority of which are 2-bedroom, according to CMHC Primary Rental Market Statistics Report as of October 2020 (Figure 11).

Figure 11: Renfrew Apartments by Unit Size, 2020

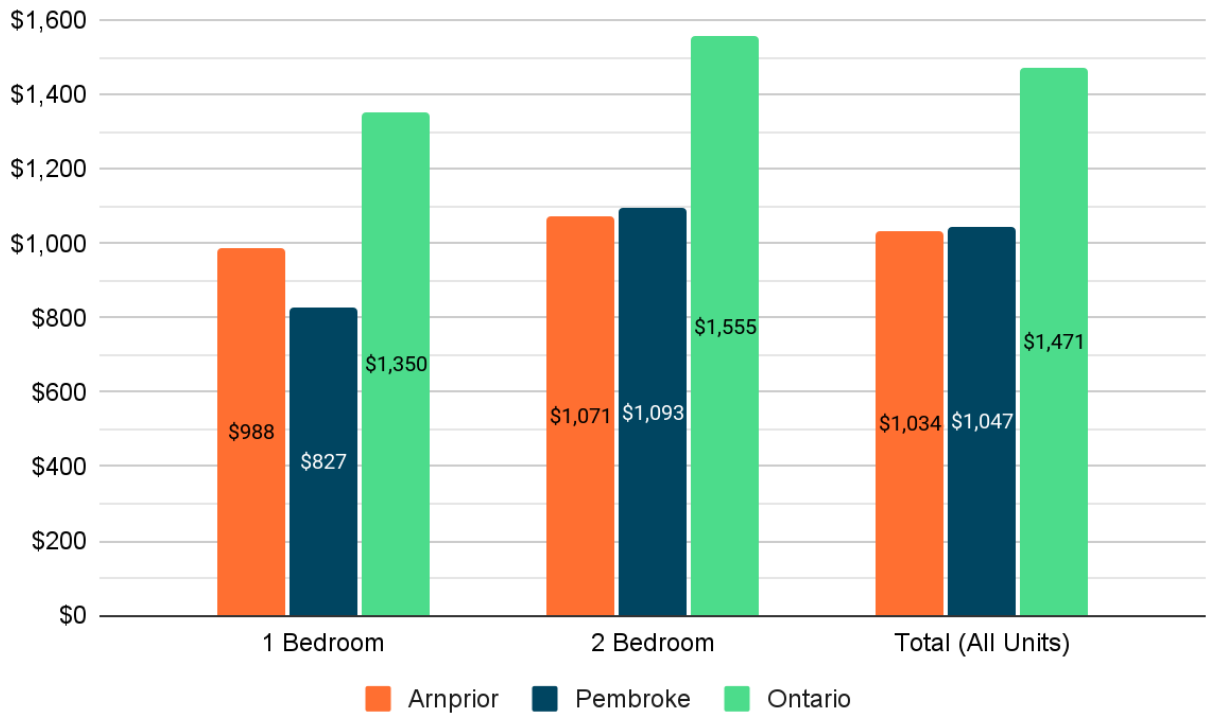


Source: CMHC Primary Rental Market Statistics

### 3.7 Average Rental Prices

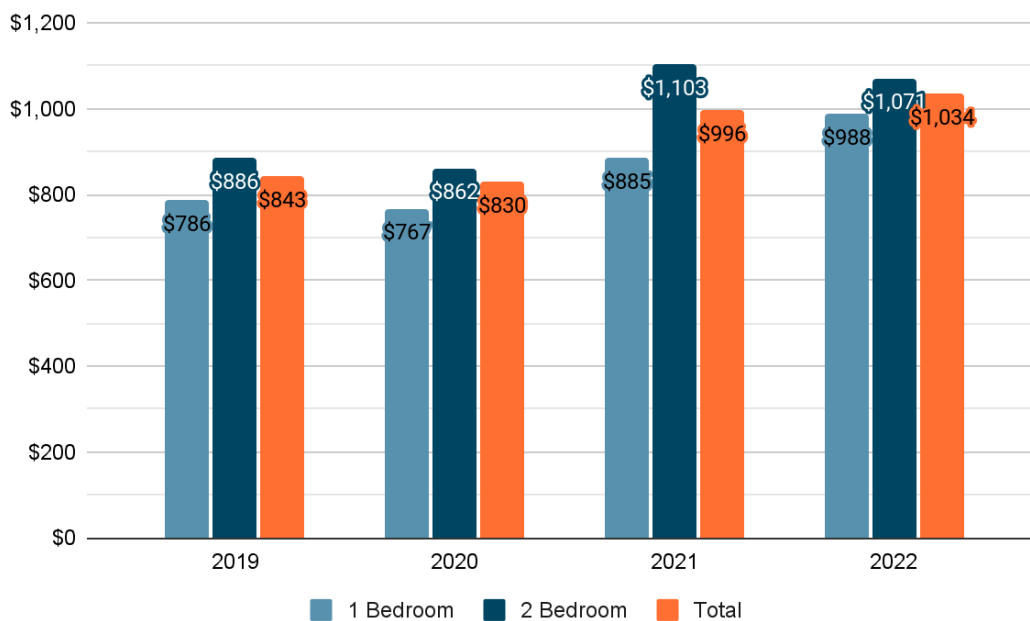
As of October 2020, CMHC reported the average price of a one-bedroom unit in Renfrew to be \$652 per month and a two bedroom at \$807 per month. There is no reported data on the average rent of bachelor units. The average price for an apartment across all unit types was \$760 in the Town of Renfrew. Due to the Town of Renfrew's size, there is limited current data and so Figure 12 compares 2022 average rental prices in two nearby towns (Arnprior and Pembroke) with Ontario average rents. Figure 13 and 14 show change in average rental prices for these two nearby towns over time for the different unit types.

Figure 12: Arnprior, Pembroke, and Ontario Average Rental Prices by Unit Type, October 2022



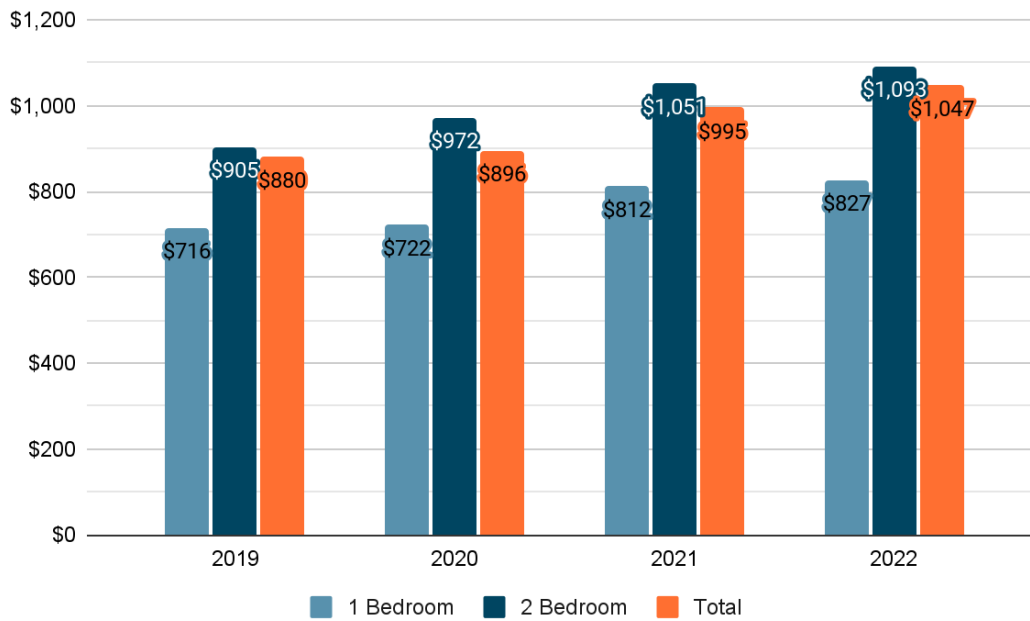
Source: CMHC Primary Rental Market Statistics

Figure 13: Arnprior Average Rental Prices by Unit Type, 2019-2022



Source: CMHC Primary Rental Market Statistics

Figure 14: Pembroke Average Rental Prices by Unit Type, 2019-2022



Source: CMHC Primary Rental Market Statistics

It should be noted that when looking for rental accommodation in the spring of 2023 (a search of social media sites was undertaken in May 2023), the rents for apartments available are significantly higher than the figures reported in the CMHC rental market report. Advertised one-bedroom units were renting for \$1,200 to \$1,450 per month while two-bedroom units were renting for \$1,450 to \$1,700 per month.

In addition, the available rental market included the Lepine Lodge, a new, higher end rental building, with rents significantly higher at \$2,375 for a one-bedroom apartment and \$3,400 for a two-bedroom apartment.

### 3.8 Rental Vacancy Rates

A vacancy rate of 3% is generally considered to be an acceptable balance between supply and demand for rental housing. Vacancy rates below this can drive up rents as tenants compete for fewer units.

There is limited data on the rental vacancy rate in the Town of Renfrew for 2020 reported by CMHC, with a rate of 0.0% for one-bedroom and three-bedroom units, with no data for the other unit types. Table 8 through 10 show the vacancy rates in the two nearby towns used above (Arnprior and Pembroke) as well as Ontario's vacancy rates over the past four years. Although the data is limited for these towns as well, the tables illustrate that vacancy rates in or near the Town of Renfrew are consistently lower than the vacancy rates in the province, especially since the COVID-19 pandemic. This points to a lack of available rental units, which will in turn have the potential to drive up rental costs.

Table 8: Arnprior Private Apartment Vacancy Rates

	Oct-19	Oct-20	Oct-21	Oct-22
Bachelor	**	**	**	**
1 Bedroom	**	**	0.5	0.6
2 Bedroom	**	0.0	**	**
3 Bedroom +	**	**	**	**
Total	**	1.5	**	**

Source: CMHC Primary Rental Market Statistics

**Table 9: Pembroke Private Apartment Vacancy Rates**

	Oct-19	Oct-20	Oct-21	Oct-22
Bachelor	0.0	4.0	0.0	**
1 Bedroom	0.0	**	0.5	**
2 Bedroom	3.1	3.1	**	1.2
3 Bedroom +	0.0	**	**	**
Total	3.1	3.5	2.6	**

Source: CMHC Primary Rental Market Statistics

**Table 10: Ontario Private Apartment Vacancy Rates**

	Oct-19	Oct-20	Oct-21	Oct-22
Bachelor	2.7	5.0	6.2	2.6
1 Bedroom	2.1	3.6	4.2	1.9
2 Bedroom	1.9	2.7	2.6	1.6
3 Bedroom +	1.5	2.9	2.4	1.5
Total	2.0	3.2	3.5	1.8

Source: CMHC Primary Rental Market Statistics

## 4. Affordability Indicators

### 4.1 Core Housing Need

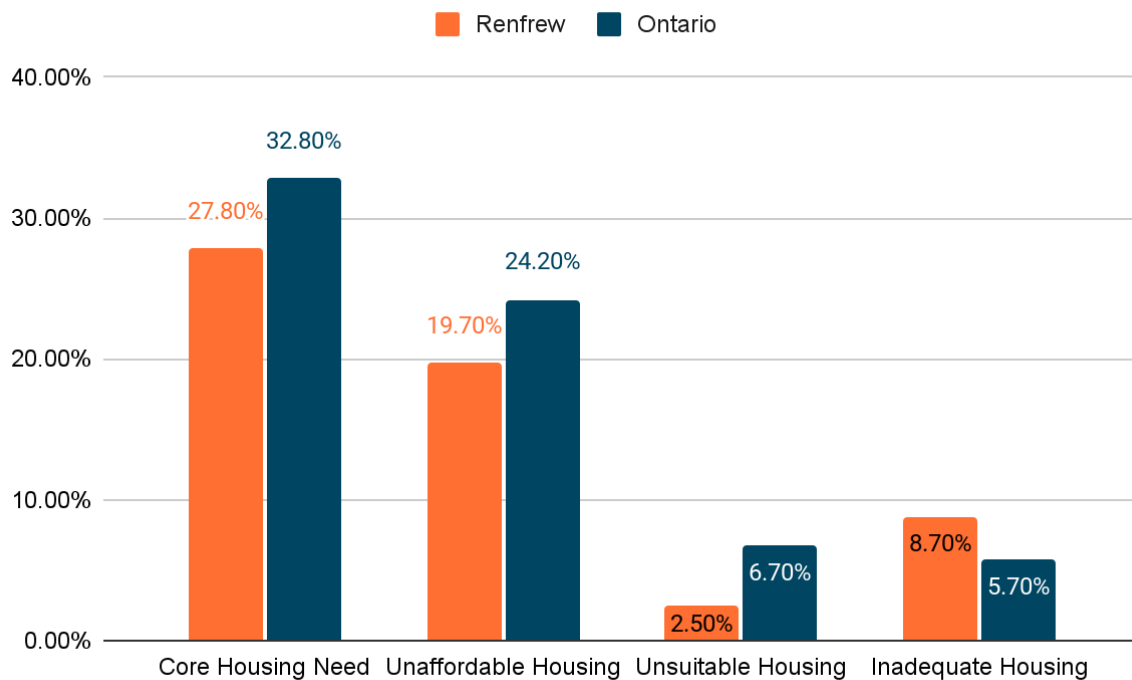
Core Housing Need is defined as households living in an unsuitable, inadequate, or unaffordable dwelling that cannot afford alternative housing in their community. It refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability, or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable.

**Unaffordable housing** is defined as a household that spends more than 30% of its income on shelter costs. **Inadequate housing** is defined as a household that lives in a dwelling in

need of major repairs. And **unsuitable housing** is described as when a household does not have enough bedrooms according to the National Occupancy Standard.

Out of the 3,955 total occupied private dwellings, as of 2021, 1,100 were in core housing need (as defined above) with either 30% or more spent on shelter costs, unsuitable housing, or housing in need of major repairs. This 27.8% figure can be found in the 2021 Stats Canada Census data (Figure 13), and although lower than Ontario's 32.8% rate, points to a housing affordability crisis. The largest factor affecting the Town of Renfrew's core housing need, is housing affordability, as 780 (19.7%) households are currently spending 30% or more of their income on shelter costs.

Figure 15: Households in Core Housing Need, Town of Renfrew and Ontario, 2021

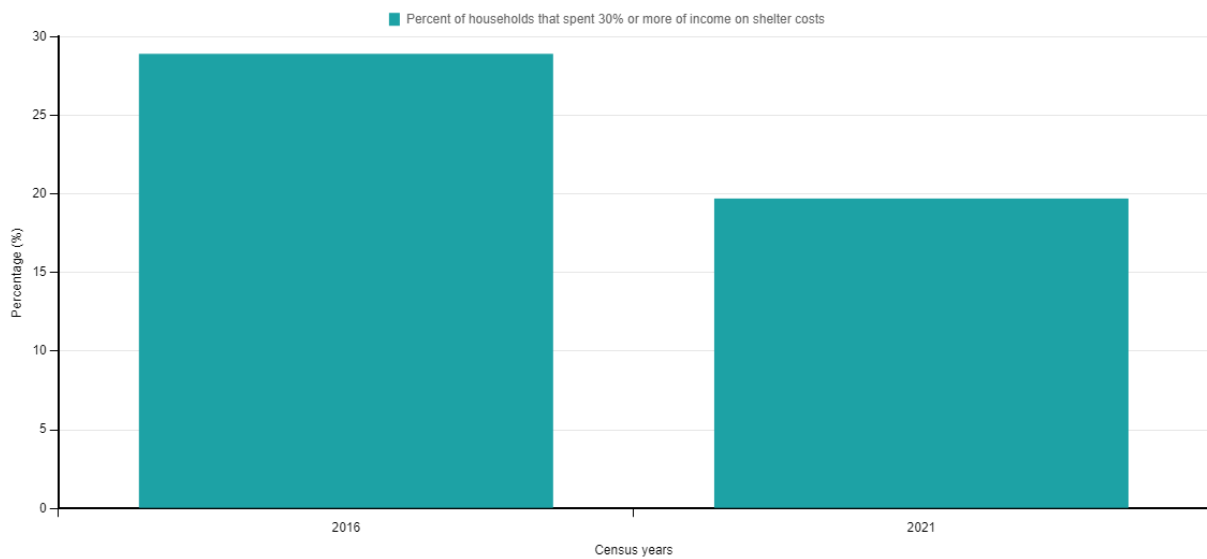


Source: Statistics Canada

Figure 16 shows housing affordability rates in 2016 and 2021. The relatively large decrease in unaffordable housing—from 28.9% to 19.7%—in the 2021 census is likely due to factors surrounding the COVID-19 pandemic, a large part of that being the CERB financial relief program. The 2021 census reports income from the year 2020. With CERB payments having stopped in late 2020, and rental housing costs increasing throughout Ontario, it is likely that the percentage of households in Core Housing Need has bounced back up to 2016 levels, if not higher.

Figure 16: Households that spent 30% or more of income on shelter costs, Renfrew (Town), 2016 to 2021

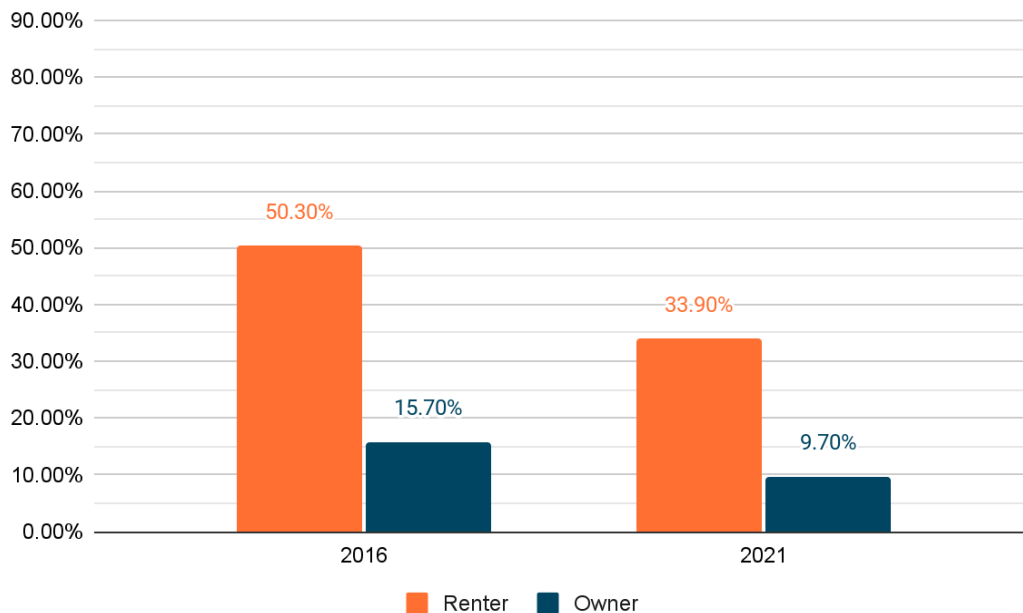




Source: Statistics Canada

According to census data, a greater proportion of Renfrew’s renter households (33.9%) live in unaffordable housing compared to owner households (9.7%). Despite the drop-in rates of unaffordability due to CERB and other factors related to COVID-19 mentioned above, Figure 17 shows that the difference in rates of affordability between renters and owners are consistent over time, with renters a little over three times more likely to live in unaffordable dwellings.

Figure 17: Town of Renfrew Housing Affordability by Tenure Type, 2016 to 2021



Source: Statistics Canada

Core Housing Need also affects different demographic groups in varying ways. In particular, single parent households often make up the highest percentage of households living in Core Housing Need. Stratified data on the Core Housing Need by demographic group has been requested from Statistics Canada and will be included in a subsequent review of Renfrew’s Needs Assessment.

## 4.2 Affordable Prices and Rents

Table 11 shows affordable rents and house prices for average and median incomes based on 2021 Census data using the 30% affordability threshold. An individual earning the average median could afford an ownership price of approximately \$118,335 and a monthly rent of approximately \$830. Individuals earning the average income in Renfrew could afford a slightly higher ownership price of approximately \$134,588 and monthly rent of \$944.

The median and average incomes and thus affordability thresholds for one-person households remain close to the median and average incomes for individuals in the Town of Renfrew. This figure encompassed all individuals over the age of 15, including seniors and those on social assistance and employment insurance.

For couple-only economic families making the median after tax income \$71,500, the affordability thresholds would be \$254,846 for home ownership and \$1,788 per month in rent. For couples with children taking home the median after tax income of \$101,000 annually, the affordability thresholds would be \$362,641 for home ownership and \$2,525 a month for rent. Lastly, the median income for single parent families residing in the Town of Renfrew was \$56,800. Their affordability thresholds would be \$202,450 for home ownership and \$1,420 a month in rent.

Table 11: Affordable Prices and Rents Based on Average and Median Income

	<b>2020 After Tax Income based on 2021 Census data</b>	<b>Affordable Price at 30% of Income</b>	<b>Affordable Rent at 30% of Income</b>
<b>Average Income for Individuals</b>	\$37,760	\$134,588	\$944
<b>Median Income for Individuals</b>	\$33,200	\$118,335	\$830
<b>Average Income for One-Person Households</b>	\$35,360	\$126,034	\$884

<b>Median Income for One-Person Households</b>	\$29,800	\$106,215	\$745
<b>Average Income for Couple-Only Economic Family</b>	\$78,800	\$280,865	\$1,970
<b>Median Income for Couple-Only Economic Family</b>	\$71,500	\$254,846	\$1,788
<b>Average Income for Couple-with-children Economic Family</b>	\$108,800	\$390,647	\$2,720
<b>Median Income for Couple-with-children Economic Family</b>	\$101,000	\$362,641	\$2,525
<b>Average Income for One-Parent Economic Family</b>	\$60,400	\$215,280	\$1,510
<b>Median Income for One-Parent Economic Family</b>	\$56,800	\$202,450	\$1,420

Source: Statistics Canada 2021 Census

Income data from the 2021 Statistics Canada Census was utilized to calculate average and median incomes and was not adjusted for inflation, as we know that salaries have, in many instances, not kept pace with the inflationary pressures in the market and with respect to housing costs since 2020.

When compared to average house prices increases in Renfrew as illustrated in Section 3.3, Figure 10, as well as Section 3.7, the problem becomes apparent. Both house prices and average rents have risen dramatically since 2020. An average home price listed for \$250,000 in January 2020 would cost \$425,000 to purchase in January 2023.

### 4.3 Ontario Works and Ontario Disability Support Program

The table below indicates the affordability of allocated shelter costs for Ontario Works (OW) and Ontario Disability Support Program (ODSP) compared to CMHC data. OW and ODSP income recipients are among the lowest income earners in the province.

One-bedroom units at a very conservative monthly rental rate of \$652 are only affordable for ODSP recipients for couples or for households of two or more. However, one-bedroom units are not always appropriate for single parents or couples with children. This is a concerning picture as there are no available one-bedroom units in the conventional rental market at this rate and they would not be suitable for families living with children.

Table 12. Affordability for Ontario Works and Ontario Disability Support Program Recipients

Family Size	OW Max Housing Allowance	ODSP Max Housing Allowance	Renfrew Average Market Rent CMHC
Single	\$390	\$522	\$652
Single Parent - 1 Child	\$642	\$821	\$807
Single Parent - 2 Children	\$697	\$889	\$807
Couple	\$642	\$821	\$652
Couple - 1 Child	\$697	\$889	\$807
Couple - 2 Children	\$756	\$964	\$807

Once again, it should be emphasized that the average market rental rates utilized in Table 12 above are conservative numbers based on CHMC data from the 2021 Population Census and are not reflective of listing rates for available accommodations advertised at the time of this report. A search of social media sites undertaken in May 2023 revealed significantly higher rental rates than the figures report in the CMHC rental market report.

Advertised one-bedroom units were renting for \$1,200 to \$1,450 per month while two-bedroom units were renting for \$1,450 to \$1,700 per month, which would render all of the available units deeply unaffordable for OW and ODSP recipients.

### 4.4 Minimum Wage

For minimum wage workers making \$15.50/hour, much of the available rental stock is unaffordable. Using conservative monthly rental rates, a one-bedroom may just be affordable for individuals making minimum wage, but a two-bedroom unit would be unaffordable.

Table 13. Affordability for Persons Making Minimum Wage 2022

Type of Unit	Renfrew Average Market Rent CMHC	Minimum Wage Affordability Monthly Rent for a Single Income Household	Difference
One Bedroom	\$652	\$678	+\$26
Two Bedroom	\$807	\$678	-\$129

Advertised one-bedroom units renting for \$1,200 to \$1,450 per month and two-bedroom units renting for \$1,450 to \$1,700 per month at the time of this report would be unaffordable to single person households, as well as couples with or without children where both partners are making minimum wage.

#### 4.5 Non-Market Housing

There are eight existing non-market housing projects currently operating in the Town of Renfrew. Seven of these are owned and operated by Renfrew County Housing Corporation (RCHC), and the County of Renfrew is the Service Manager. To initially qualify for a housing offer the applicant household must qualify for Rent-Geared-To-Income assistance, however over time some households will see an increase to their income, no longer qualify for a rent subsidy, and be charged market rent. The only demographic prioritization is for households leaving intimate partner violence/domestic violence or human trafficking and which are referred to as “Special Priority”.

Table 14. Non-Market Housing Operated by RCHC Located in The Town of Renfrew

Existing Affordable Housing Projects	Building Type	Number of Units	Number of Bedrooms
Lorne Street	Apartment	12	All one bedroom
Vimy Boulevard	Apartment	42	All one bedroom

Hall Avenue	Apartment	89	All one bedroom
Moran Heights	Single Detached	31	6 two and 25 three bedrooms
Oak Crescent	Duplexes	26	6 two, 10 three, 8 four and 2 five bedrooms
Airth Boulevard	Duplexes	29	8 two, 16 three, 3 four and 2 five bedrooms
Vimy Family Apartments	Row Housing	42	two and three bedrooms

Source: Renfrew County Housing Corporation

Below is the most recent data on the County of Renfrew's community housing registry waitlist. As you can see from Table 15, total applicants waiting for RCHC's non-market housing is very high, with well over 1600 people on the waitlist.

Table 15: 2023 First Quarter (January to March) Community Housing Registry Waitlist for The County of Renfrew

	New Applications	Cumulative Applications	Total Applicants	Transfer Applications	Special Priority Applicants
Senior	0	65	79	24	0
Adult	118	827	859	56	6
Family	31	463	721	52	38
Totals	149	1355	1659	132	44

Source: Renfrew County Housing Corporation

An eighth non-market housing development is operated by Rotary Homes fronting onto Rotary Avenue. The row-home type development features 500 square foot 1-bedroom units for seniors with limited income and has been owned and operated by Rotary Homes since 1955.

In stakeholder focus groups, it was shared that individuals on the waiting list frequently wait many years before receiving a call with a housing offer, and often leave town in search of suitable housing outside of Renfrew. There is an urgent need for more non-market housing, especially for single persons, within the Town of Renfrew.

## 4.6 Homelessness & Shelter Services

The transient and often hidden nature of homelessness, particularly in rural communities is such that it is difficult to capture the total number of people experiencing homelessness at any given time. One of the best methods of determining the extent of homelessness in a

community is through Point-In-Time (PiT) Counts. PiT Counts are a measure of sheltered and unsheltered homelessness on a specific day.

The County of Renfrew as Service Manager for the Town of Renfrew conducted a Point-in-Time Count in September 2022. Of the 43 individuals spoken with that day across Renfrew County, 53% had been homeless for more than 6 months, 44% had been homeless for fewer than 6 months, with 2% not disclosing the length of time they had been unhoused. A total of 90 individuals were added to the By-Name-List of those experiencing homelessness in the County of Renfrew in 2022.

The age distribution varied; 21% of those surveyed were youth, 65% were adults, 9% were seniors and 5% preferred not to disclose their age. Males made up 58% of those surveyed; 28% were women, 9% did not disclose their gender and 4% identified as non-binary or other. 30% identified themselves as Indigenous.

When asked about factors contributing to their situation, physical limitations were cited by 53% of respondents, medical conditions mentioned by 44%, mental health by 40%, substance abuse by 33% and cognitive limitations by 19% of respondents.

The structure of local government and the overarching responsibilities of the County as the designated Service Manager for housing and homelessness add complexity to the challenge of addressing homelessness. Much of the existing shelter and support services available to individuals in the Town of Renfrew are situated in the neighbouring communities of Pembroke and Arnprior. Thus, individuals must leave Town to access shelter and other support services and require transportation to do so. Renfrew County is home to a wide array of service agencies and organizations dedicated to providing housing and support services, but due to geography, the coordination of their efforts often proves challenging.

The development of a ten-year Housing and Homelessness Plan is required by all service managers under the Province of Ontario's Housing Services Act (2011). The County of Renfrew prepared an initial Housing and Homelessness Plan in 2013 which was updated in 2019 and then again in 2021, due to broad systemic changes brought about by the COVID-19 pandemic on the housing sector and the lower-income and/or vulnerable populations most impacted by public health measures and their economic consequences.

Existing shelters across Renfrew County are at capacity. Local hotels have been used as temporary housing, and individuals in need of shelter services or transitional housing often leave Town or even Renfrew County to search for accommodations in Ottawa. The County of Renfrew through Homelessness Prevention Program funding coordinates and pays for

temporary emergency hotel stays as there are no shelters or transition homes within Renfrew County.

Integration between the efforts of the Town of Renfrew and the County as Service Manager are recommended as Town staff and Council look at ways to increase the supply of housing within Town boundaries and support the needs of individuals requiring a range of housing options and supports along the entire housing continuum.

## 5. Summary

With significant growth anticipated for the Town of Renfrew in the coming years, coupled with the economic impacts of the COVID-19 pandemic, the Town of Renfrew is at a bit of a crossroads when it comes to their existing housing stock and planning for growth.

On the one hand, there is an urgent need for deeply affordable rental housing as the average monthly rental rates, house prices and interest rates have increased. The data reveals a continued strain on the ability of Renfrew's housing market to provide affordable, suitable, and adequate housing for its residents. The Town has a much higher share of lower-income households when compared to the province of Ontario as a whole, with 55% of households earning less than \$60,000 per year after tax. Average and median household incomes are also considerably lower in Renfrew as compared to the province of Ontario.

Residents most in need continue to face precarious housing conditions, where those earning minimum wage are virtually shut out of affordable housing according to CMHC statistics of average market rent. As such, an income-based definition of affordable housing will be necessary when creating plans and policy to meaningfully address the housing affordability crisis in Renfrew.

At the same time, the soon to be completed expansion of Highway 417 and out-migration from larger urban centres due to rising cost of living in the city and an increase in remote working, is expected to result in future population growth and significant demographic shifts. Renfrew will need to explore a variety of options to address the intersectional challenges it is currently faced with and plan for a sizable shift in the composition of its housing stock.

Combining the natural aging of Renfrew's population, below average income levels, and forecasted population growth and the desire to attract young professionals and families to its vibrant and supportive community, there will be a need for new housing across the entire housing continuum, with a particularly acute need for seniors' housing, supportive



housing, affordable rental (one and two-bedroom), one-bedroom market rental, and home ownership units (detached, semis and multiples).

The Town of Renfrew should aim to permit the construction of *at least* 45 new residential units each year, with an acute need for purpose-built rental and ownership options that are affordable and accessible to allow for aging in-place. Construction forecasts by dwelling type point to the need for a unit mix of 26% low-density units (single and semi-detached), 23% medium density (multiples excluding apartments) and 51% high density (bachelor, 1-bedroom and 2-bedroom apartments). This represents a sizable shift in housing type from the existing housing stock.

Collaborative partnerships between local service providers and non-profits, the Town of Renfrew, and the County as Service Manager are recommended as Town staff and Council look at ways to increase the supply of housing and associated supports within Town boundaries and support the needs of individuals requiring a range of housing options and supports along the entire housing continuum. This should be explored as part of the Town's Attainable Housing Action Plan.