



Pint sized Owen Sound resident walking with her nanny Carole Land—an Owen Sound senior citizen with low income

One of the most accessible and immediate design solutions to affordable housing is to add a garage apartment or 'granny suite' to the single family house.

Randolf Hester, *Design for Ecological Democracy* (2006)

Secondary Suites - Making Room for Seniors

As the demographic landscape shifts more seniors may need accommodation in smaller housing units and apartments than are currently available. Apartment building may prove difficult to introduce into single family neighbourhoods, but secondary apartments and granny flats have been widely received in Ontario. Provincial laws once required basement apartments or secondary suites to be legalized, but changes allowed cities and small towns to create their own by-laws. Many rural communities do not permit them, or relegate subdivided houses to distinct multi-family districts (CMHC research paper, 2005)

A case study in Owen Sound will be used to examine how secondary suites might be more widely embraced in the future, and considers funding programs that can make it happen.

Regulatory obstacles at the planning level continue to thwart the efforts of those who wish to build secondary apartments. These barriers are examined and consideration is given to how they may be overcome. Promotion and community education are a key elements to encourage this form of residential diversification, and changes to the zoning by-law have been implemented as a result of some of these advocacy efforts.

Design opportunities for integrating secondary suites are also reviewed, including a realistic 'how to' study of the conversion of one very common single family house type into a duplex. In the case study example, the building remains compatible with the character of the existing neighbourhood by minimizing exterior changes, yet managing to reconfigure the interior to suit the needs of small family or senior occupants. Subtle intensification of housing should increase housing affordability and efficiency while not disturbing the neighbours.

Opportunities

Current federal funding programs are aimed at making it more affordable to create secondary apartments and are intended to provide a catalyst for the rejuvenation and intensification of existing housing in Canadian communities. CMHC's 'secondary apartment' funding program promises up to \$24,000 to homeowners who wish to renovate and reconfigure their properties to include a new dwelling unit, so long as the unit is rented to a low income senior. Additional money for barrier-free designs or special needs equipment is also available. Federally assisted construction of granny flats has the potential to quickly increase the availability of quality affordable housing while providing an influx of capital during a period of economic recession.

It will be demonstrated here that more public awareness is required about how to access to funding to create secondary apartments as well as a simplified application process. In addition adjustments to the program requirements are needed to ensure that it works in harmony with the Ontario Building Code and local planning laws.

In March of 2008 I learned about CMHC funding opportunities for homeowners, developers and landlords while visiting friends in Kingston, Ontario who were involved in a project which was funded through the Residential Rehabilitation Assistance Program (RRAP). Although funding was available throughout Canada, after a number of inquiries it was determined that very few people knew about the

program in Owen Sound, including planners, politicians, building contractors, real estate agents, and developers.

After making contact with our local 'delivery agents', I became aware of the full range of funding programs available. Through other community groups such as the local homelessness initiative "Safe and Sound", social workers and discussion with the Mayor who sits on the County's Social Services Committee, CMHC representatives were encouraged to distribute information and resources more broadly. Although CMHC was convinced that any key figures would be aware of the programs, I found the programs were not well understood. Program promotion and information dissemination did not appear to extend beyond making the brochures describing the simple RRAP available at the Planning and Building desk at City Hall.

After explaining that few community leaders were aware of funding, CMHC delivery agents Gord Timmerman and his assistant Joanne Klingenberg were persuaded to attend a local Poverty Forum to introduce the various programs to a broad based group of activists interested in social housing. This group later became the Grey Bruce Affordable Housing Coalition (GBAHC).

ACT (Affordability and Choice Today) funds and promotes practical solutions at the local level that overcome regulatory barriers to the development of affordable housing. ACT provides grants to local teams who promote or initiate regulatory reform aimed at increasing housing affordability and housing options.

Fig. 3.2

Secondary Suite Design

Canada Mortgage and Housing Corporation (CMHC) offers financial assistance for the creation of a Secondary or Garden Suite for a low-income senior or adult with a disability — making it possible for them to live independently in their community, close to family and friends.

Financial Assistance:

The assistance is in the form of a forgivable loan that does not have to be repaid provided that you, the owner, adhere to the conditions of the program. The maximum funds available in the Owen Sound area is \$24,000.

What is a Secondary Suite?

A **secondary suite**, sometimes called an in-law suite or 'Granny flat', is a self-contained separate unit within an existing home or an addition to a home. This means there are full kitchen and bath facilities as well as a separate entrance.

Secondary suites must meet all applicable building code requirements as well as local municipal planning and zoning regulations.

Who Can Apply?

You may be eligible to receive assistance if:

- * You are a homeowner or private entrepreneur owning residential property that would accommodate an affordable, self-contained rental unit for a low-income senior (65 years +) or adult with a disability.
- * Your property meets with the zoning and building requirements.
- * You consent to enter into an Operating Agreement that establishes the rent that can be charged during the term of the Agreement. (Currently \$635 maximum for 1-bedroom apt. in Owen Sound)

Sign up for a:

Secondary Suite Design Workshop

Wed. June 10 7-9 pm Owen Sound Library Auditorium

Fig 3:2 Description of ACT Program taken from their website. Unfortunately this program will not continue. Source: <http://www.actprogram.com/english/view.asp?x=1>

Fig. 3:3 Flyer advertising workshop for Secondary Suite design (C. Hempel)

Arising from this forum, funding from the Affordability and Choice (ACT) Program was obtained by the GBAHC to host an information session at Owen Sound's Home Expo showcasing all of the programs offered by CMHC, followed by a workshop for those wanting to learn more about building Secondary Apartments. At the April 2009 Home Expo, CMHC delivery agents attended (on their own time) to describe the breadth of funding programs including Homeowner RRAP funding for rental unit improvements; conversion of non-residential buildings to apartments; disability renovations; and, funding for Secondary Apartments or 'granny flat'. CMHC does not permit its delivery agents to advertise but rules forbidding the distribution of information did not apply to GBAHC. With some difficulty, GBAHC obtained brochures to distribute to contractors and builders at the home show, and to various agencies and businesses throughout the city.

Ms Klingenberg explained that their company received only \$1000 to administer each RRAP application. There is a considerable amount of work involved in supporting an application, not only inspections and the processing of paperwork, but many applicants need assistance with the forms and then with the renovation process.

It is perhaps not surprising (although they did donate their time at the GBAHC workshop and information session) they are very conscious of monitoring their workload and the commitment to the funding initiatives is compromised. Judith Binder, the CMHC District Manager, is technically responsible for such duties as hosting community workshops but her responsibilities are many and varied and demand travel between Ottawa and Niagara Falls, not to mention her presence at a Habitat for Humanity build in Wiarton, a town north of the study area.

Fig 3:4 Informal discussion between citizen and Owen Sound Chief Building Inspector about building code regulations and secondary apartments (photo: C. Hempel)



The second community education initiative consisted of a workshop held at the library auditorium for those interested in learning more about how to apply for funding to build secondary apartments. Using a typical Owen Sound 2-storey home as a model, a do-it-yourself design process was described for a fairly simple layout.

Although the local building inspector agreed to take part in the workshop, as did the CMHC delivery agents, city planners were not willing to attend to discuss how to make this program more easily available. An ‘Accessory Apartments Fact Sheet’ (see Fig 3:3) was created as a guideline by city planners, but was a cumbersome 5 page document referring to specific sections of the OP, zoning by-law and the Ontario Building Code. Planners did not consult builders or designers when creating the legalistic ‘fact sheet’. It proved illegible to most people and was not distributed at the workshop. Planners were inflexible about the need to meeting zoning criteria, including provision of a parking space.

The construction of a granny flat could be a relatively small project, with a small budget. Homeowners should be able to undertake these renovations without an architect. They are permitted to submit their own drawings and supervise their own construction, but formidable regulations discourage many people from moving forward. Creating basement apartments has been achieved by homeowners on their own for years, and for

good reason many are reluctant to obtain a permit. This might compromise the safety of tenants. It would be far better if regulations were reasonable and simple, and permits were inexpensive to obtain.

In 1999 I had created a design to convert a single dwelling into two smaller flats. The project was complete in 2001. The two apartments were designed so that they would not be considered separate dwelling units, but rather a shared house. Intentionally, an unlocked door was left between the units, and a kitchen stove was not included in the ‘kitchenette’ of one unit. In this way it was possible to overcome the building and zoning hurdles specific to multi-unit dwellings and the renovations were treated as alterations to a single family house. Although fire rated drywall was installed in the ‘kitchenette’ for common sense reasons of fire safety, and building permits were obtained, the duplication of electrical panels, dampers in heating ducts and other expenses related to zoned heating systems were avoided. More importantly, the requirement for an additional parking space was not encountered.

Fig 3:5 Fact Sheet supplied by the City of Owen Sound Planning Department to GBHAC Workshop

Accessory Apartments Fact Sheet



In order to ensure that all applicable City policies, By-laws, and upper-tier legislation are appropriately considered, all homeowners who wish to create an accessory apartment within their homes are advised to consult with the Planning Division located at City Hall, 808 2nd Avenue East.
Email: osplanning@e-owensound.com

1.0 PLANNING DIVISION

The City of Owen Sound supports affordable housing within the framework of several applicable City policy documents. The Official Plan is Council's contract with the Community about how the City will grow and develop over the next 20 years and was developed through a consultative public process. These documents guide and regulate land use within the City. The following policies are significant in the City's consideration of accessory apartments:

1.1 Strategic Plan

Vision

Owen Sound's vision is to be a community of choice for all, distinguishable by its authenticity, natural amenities, diversity and community spirit.

Mission

The City of Owen Sound governs and advocates on behalf of all citizens by providing infrastructure and services which respect the environment and allow individuals and businesses to prosper.

Economic Development Initiative: The City should be governed by the principles of sustainable development and planned growth in retaining long-term lifestyle and economic opportunities.

1.2 Official Plan

Section 4.1 Residential uses shall be permitted at low, medium and high density and a variety of tenure including freehold, rental, co-operative and condominium.

Section 4.1.2.5 An accessory apartment shall be defined as a separate dwelling unit containing a bathroom and cooking facilities and contained within the

This fact sheet has been provided as general information for those interested in accessory apartments. If you are considering creating an accessory apartment then you should consult with the Planning Division at City Hall.

Accessory Apartments Fact Sheet



structure of a single detached or semi-detached residential dwelling and may be established in accordance with the following:

- Not more than one accessory apartment unit is permitted in association with each main dwelling on a lot. Where another special housing form, including a granny flat or garden suite exists on the lot, an accessory apartment shall not be permitted.
- All requirements of the Zoning Bylaw, the Ontario Building Code, the Ontario Fire Code, the Property Standards Bylaw and relevant municipal and provincial regulations can be satisfied.
- Adequate on-site parking to serve the accessory apartment is provided.
- Municipal services and community facilities are adequate to meet the anticipated demand in the neighbourhood to the satisfaction of the City.
- The outward appearance of the principle dwelling is not changed.
- The accessory apartment is incidental to the main permitted residential use, is located within the existing main building and does not exceed one-third of the total habitable floor space.

Section 7.6.2.1 Support innovative residential development that meets the City's housing objectives.

Section 7.6.2.2 Housing intensification, infill development, conversion of non-residential buildings to a residential use is supported subject to the following policies:

- The proposed development meets locational and other criteria of this plan.
- The type, size and scale of the proposed development is compatible with adjacent development.
- The existing hard infrastructure, including sewer and water services, can support additional development.
- The existing community and recreational facilities, such as schools and parks are adequate to meet additional demand.
- Required parking can be accommodated.
- The local road network can accommodate any additional traffic.
- Intensification of a heritage building or a building in a heritage conservation District shall be subject to the projection and preservation of the heritage character of the building or area in accordance with Heritage Conservation policies.

1.3 Zoning By-Law 1985-80, as amended

The City is presently undergoing a comprehensive review of its Zoning By-Law; however, the current Zoning, which remains in full force and effect includes some specific areas where conversion to allow accessory apartments within single family dwelling units is

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Accessory Apartments Fact Sheet



permitted subject to certain site and building regulations. Parking arrangements are also an important consideration.

If you are interested in creating an accessory apartment in your home, please contact the Planning Division to confirm the zoning for your property and discuss the specific standards that apply.

Confirmation of Zoning compliance is required prior to the consideration of detailed building permit applications.

2.0 BUILDING DIVISION

The Building Division of the City of Owen Sound supports affordable housing within the framework of the *Ontario Building Code Act* and the *Ontario Building Code (OBC)*, as well as other applicable law, such as the City's Property Standards By-law. If you are interested in creating an accessory apartment, please contact the Building Division for advice on the particulars of the OBC, including illustrations to help guide you, and to obtain your building permit.

The following three specific suggestions are offered with respect to building:

- When creating accessory apartments ensure each unit has its own electrical breaker panel.
- When creating an accessory unit one must be aware of the OBC requirement for controlling sound between one apartment and another and between the apartment and common areas (Section 9.11.2.1.(1)).
- When creating an accessory unit one must consider the source of heating for each unit. It is a violation of the OBC to use only one heat source for multiple units (Section 6.2.3.9.(1)). When using forced air, each unit should be on its own furnace. Problems may arise when using only one heat source, such as: cooking smells going from unit to unit, and in the event of a fire, smoke control may be complicated.

2.1 Ontario Building Code, 2006

Other Relevant excerpts from the OBC include:

Division B

Interconnection of Systems

Section 6.2.3.9 (1) In a residential occupancy, air from one suite shall not be circulated to any other suite or to a public corridor or public stairway.

Part 11 C87 *Compliance Alternative:* In a building having not more than four dwelling units or residential suites, the existing heating or air conditioning system may be altered to serve more than one dwelling unit or suite provided smoke alarms are installed in each dwelling unit or suite and provided a

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Accessory Apartments Fact Sheet



smoke detector is installed in the supply or return air duct system serving the entire building which would turn off the fuel supply and electrical power to the heating system upon activation of such detector.

Division B

Bedroom Windows

Section 9.7.1.3 (1) Except where a door on the same floor level as the bedroom provides direct access to the exterior, every floor level containing a bedroom in a suite shall be provided with at least one (1) outside window that,

- is operable from the inside without the use of tools,
- provides an individual, unobstructed open portion having a minimum area of 0.35 m² (3.8 ft²) with no dimension less than 380 mm (15 in), and
- maintains the required opening described in Clause (b) without the need for additional support.

Division B

Separation of Residential Suites

Section 9.10.9.14 (1) Suites in residential occupancies shall be separated from adjacent rooms and suites by a fire separation having a fire-resistance rating of not less than 45 min.

(3) Dwelling units that contain two (2) or more storeys including basements shall be separated from the remainder of the building by a fire separation having a fire-resistance of not less than 1 hr.

Division B

Minimum Sound Transmission Class Rating

Section 9.11.2.1 (1) Every dwelling unit and every suite in hotels shall be separated from every other space in a building in which noise may be generated, by a construction providing a sound transmission class rating of at least 50.

Division B

Carbon Monoxide Detectors

Section 9.33.4.1 (1) This Subsection applies to every building that,

- contains a residential occupancy, and
- contains a fuel-burning appliance or a storage garage.

Section 9.33.4.2 (4) Where a storage garage serves only the dwelling unit which is attached or built in, a carbon monoxide detector shall be installed adjacent to each sleeping area in the dwelling unit.

Appendix A

Bedroom Window Opening Areas & Dimensions

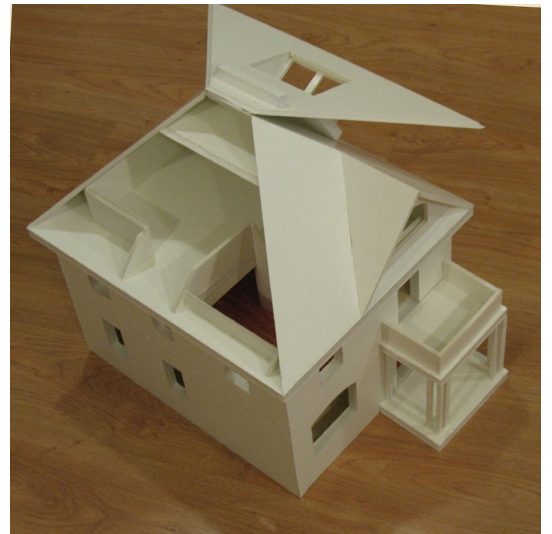
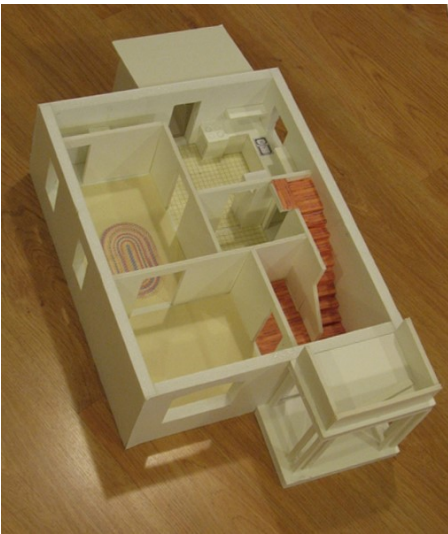
Section 9.7.1.3 (1) Although the minimum opening dimensions required for height and width are 380 mm, window opening that is 380 mm by 380 mm would not comply with the minimum area requirements - see Figure A-9.7.1.3.A.

Appendix A

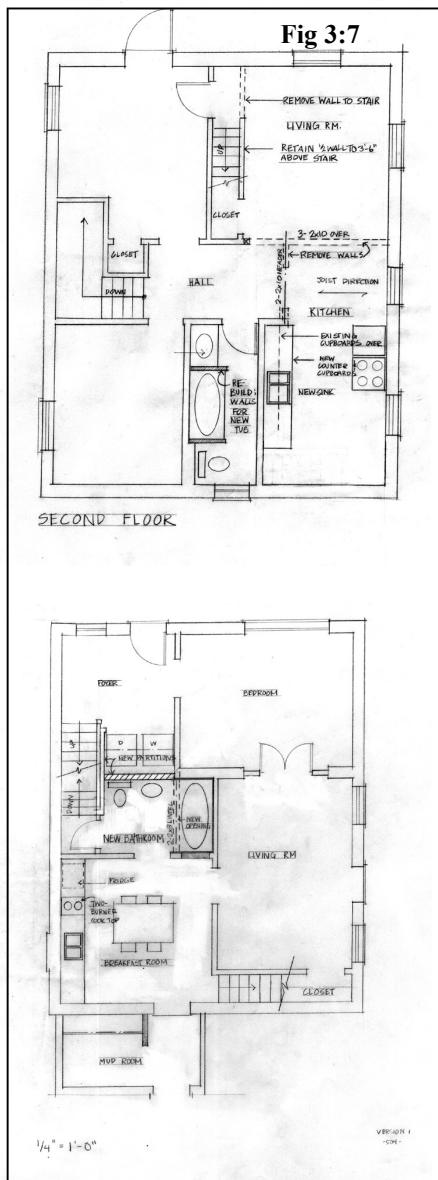
Bedroom Window Height

Section 9.7.1.3 (2) Sentence 9.7.1.3.(1) requires every floor level which contains a bedroom to have at least one window or door to the exterior that is large enough and easy to open that it can be used as an exit in case of a fire. However, Article 9.7.1.3. does not set a maximum sill height

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“Do It Yourself” Model of Secondary Apartment

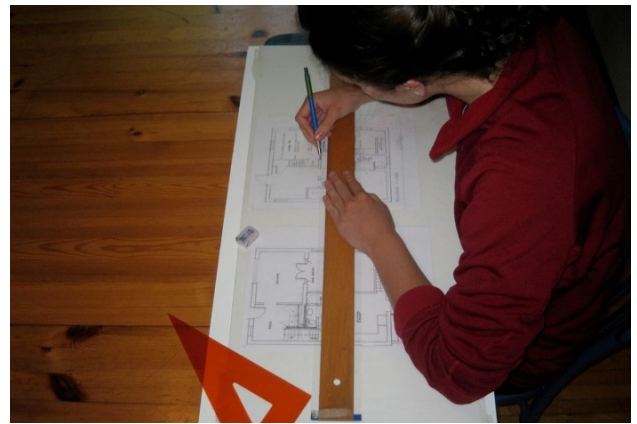


Do it Yourself — simpler designs

Figure 3:4 shows a typical 2-storey Owen Sound house style which was built in abundance from the 1920s through to the 1940s. Many are in need of complete upgrades, but with a few simple walls, an extra bathroom and a kitchenette, a secondary ‘suite’ can be created on the main floor, while a large loft-style 2 storey apartment can be created on the 2nd floor opening to the attic. This alteration makes room for a single occupant while maintaining a generous apartment still large enough for a small family upstairs.

This design includes a smaller kitchenette on the main level and leaves an opening between the units. If full separation were required, greater changes to the heating and electrical system would be required, in addition to fire separations and the provision of additional parking spaces.

Homeowners can apply for building permits using plans they have drawn themselves. The workshop shows how simple technical drawings can be created by non-professionals.



Secondary Suite or Secondary Apartment?

Obstacles to building secondary units could be overcome if two distinct types of unit were defined: a unit within a single family dwelling, a “secondary suite”, and a self-contained dwelling unit in addition to a single family dwelling, a “secondary apartment”.

There are no laws prohibiting single family homes from taking on a paying tenant, such as a boarder or roommate. A distinct area of a house may be created, with separate entrance and bathroom, and it may also include a kitchenette with sink, fridge and counter top cooking appliances such as two burner hot plates, convection ovens, and microwave ovens (Fig 3:9). A shared home assumes free movement of occupants from one area to another, as a family might, therefore locked doors in hallways or walls fully partitioning the units are not permitted, and fire separations between units are not required. Because this is considered a shared home, additional parking is not required, and such suites are permitted in all residential zones. This type of unit is now outside of the planning process.

Once a tenant in a home requires a full kitchen with a full sized stove, or a full partition between units, this area is then considered a separate and a distinct dwelling unit. The house becomes a two-unit dwelling and required by planning law to have an additional parking space. In addition, the Ontario Building Code requires separate air circulation systems, ensuring privacy and the separation of cooking smells and other odours. Heating systems must be separate and individually controlled, separate electrical panels are fire separations are required between each unit. The building process is difficult and costly.

As the regulations are written, to apply for funding through CMHC’s RRAP program, a com-

pletely self contained unit for low income seniors must be created.

While it makes sense that that new suites have separate entrances and cooking facilities to enable independent living, to demand complete noise barriers and air separation might be counter to the social goals of supportive housing. Some homeowners might wish to hear calls for help of a senior living downstairs or upstairs. Noise barriers might increase concerns about isolation. Landlords, especially if they are relatives of the tenant, might wish to or be able to detect cooking activity. The forced separations required by the building code do not seem unilaterally suitable. Although these regulations are in place for fire safety and to promote comfortable dwelling, the lack of connection both for sound and smell might lead to decreased safety for some tenants.

CMHC specifies that when a full kitchen with a full sized stove is provided the area must be deemed an apartment, not a suite. At this point costs soar as the builder is required to provide soundproofing, fire proofing, and separate heating and electrical systems with fire dampers, and no doubt more regulations each year. Entrance hallways require pressurization so that air cannot travel from one unit to another. While some homeowners might wish to build a completely separate unit, others who never intended complete separation from senior tenants are forced to comply to access funding. It would be better if the applicant was able to choose the level of independence they wish to build, and design accordingly.

Improvements to Funding Program

If CMHC were able to fund both “Secondary Apartments” which are fully self contained, and “Secondary Suites” which are mostly self-contained, the program would be far more inclusive. Perhaps a greater proportion of the funding could be allocated to the creation of full apartments, with full kitchens and traditional stoves, given that they have more regulatory demands and cost more to provide. In communities where planning seeks to exclude renters from residential zones, homeowners could still access funds and create legitimate ‘suites’ for aging parents or boarders within a single family home without triggering a change of zoning designation.

There are countless examples of smaller suites with kitchenette designs that include a full sink, fridge, a stove top with two burner elements, a microwave, convection or toaster oven plus other counter top appliances. Such a design allows for baking, roasted dinners and jam making, all the functions of ‘full kitchen’. Kitchenettes have no restrictions on fridge or sink size or even the installation of a dishwasher. Because these secondary suites are geared towards senior individuals or couples, a full sized stove with a 220V electrical hook up seems an excessive requirement. Smaller ‘minor’ kitchens can be well equipped to provide full daily meals for one or two occupants.

CMHC’s newer plan to implement unified building code requirements across the country in 2010 will be somewhat helpful for the creation of secondary apartments, especially for homeowners who have no zoning issues and no parking problems, and who do not mind the expenses of a more fully self contained unit. However, it will not help those who do not have zoning provisions, or who do require a secondary apartment degree of isolation from their tenant—a senior or youth relative or friend.

There is also a problem with the CMHC/RRAP stipulation that new low-income units must accommodate senior citizens. This stipulation is perhaps intended for younger suburban families who wish to integrate an aging family member. In Owen Sound however, many homeowners are themselves senior citizens. Their motivation in developing a secondary suite or apartment is more likely to create a supplementary income while at the same time assisting a low-income adult of younger age (such as the senior’s grown child). In the Owen Sound context it would be more advantageous in terms of social diversity and functionality if the new suite or apartment was built to allow for a low-income tenant of any age.



Fig 3:9 Countertop appliances allowed in a kitchenette within a single family home without creating a new dwelling unit.



From Owen Sound Official Plan:

3.3 Managing Growth

3.3.2.3. Accommodate the population and development anticipated for the city in the planning period in a sustainable and compact form.

3.5 Equity, Diversity and Accessibility

3.5.2.5 Recognize the demographic changes in the community and respond to the needs of an aging population

3.5.2.7. Provide and maintain a full range of housing, in terms of form, tenure and affordability, across the City's neighbourhoods to meet current and future needs of residents.

The Official Plan has specific provisions for accessory apartments as follows:

4.1.2.4. An accessory apartment shall be defined as a separate dwelling unit containing a bath room and cooking facilities and contained within the structure of a single detached or semi-detached residential dwelling and may be established in accordance with the following:

Not more than one accessory apartment unit is permitted in association with each main dwelling on a lot

b) All requirements of the Zoning by-law, the Ontario Building Code, the Ontario fire Code, the Property Standards By-law and relevant municipal and provincial regulations can be satisfied.

c) Adequate on-site parking to serve the accessory apartment is provided

d) Municipal services and community facilities are adequate to meet the anticipated demand in the neighbourhood to the satisfaction of the city.

e) The outward appearance of the principle dwelling is not changed.

f) The accessory apartment is incidental to the main permitted residential use, is located within the existing main building and does not exceed one-third of the total habitable floor space

Owen Sound Official Plan, 2006

Addressing Planning Obstacles

In "Design for Ecological Democracy", author Randolph Hester provides a conceptual framework for community design, identifying sound strategies for building resilient, impelling communities. A plan for 'inclusive heterogeneity' and the provision of more housing types to achieve both intergenerational and social class diversity is a cornerstone of this theory. "A diverse mix of old and young, rich and poor, and a lively assortment of cultural backgrounds make the best neighbourhood". (Hester, 2006).

The Owen Sound OP supports increased building in the core area, noting it as a priority not just for greater efficiency for our infrastructure systems, but a better social future. However, traditional values continue to favour single family residential neighbourhoods, and despite a shortage of affordable housing options, resistance to change is strong.

Provisions within the zoning by-law for accessory apartments might help achieve the policy goals without the introduction of major shifts in neighbourhood structure of a single detached or semi-detached residential dwellings. Accessory apartments are referred to in the OP, but the zoning by-laws make no mention of them, and it seems to be left to the discretion of planners..

Fig. 3:10

SECTION 6

RESIDENTIAL ZONES

In any Residential Zone, no land shall be used and no building or structure shall be erected, located or used for any purpose except in accordance with the following regulations:

6.1 PERMITTED USES IN RESIDENTIAL ZONES

Within any Residential Zone, no person shall use any lot or erect, alter or use any building or structure for any purpose except one or more of the following uses:

Uses	Uses Permitted In Zone					
	R1	R2	R3	R4	R5	MR
RESIDENTIAL						
Dwelling, Single Detached	●	●	●	●	●	
Dwelling, Semi Detached		●	●	●	●	
* Dwelling, Duplex			●	●	●	
Dwelling, Townhouse				●	●	●
* Dwelling, Converted					●	●
Dwelling, Apartment					●	●
Dwelling Units in Combination with a Non-Residential Use						●
Bed & Breakfast House					●	●
Boarding or Lodging House				●	●	●

Fig 3:10 Chart in draft of new zoning by-law allows only duplexes in zone R-3, excluding secondary apartments from single family housing zones R-1 and R-2. Source: City of Owen Sound first draft of new Zoning By-law, November 2009

Regulatory Barriers

In the initial draft of the zoning by-law, planners recommended that duplexes and converted dwellings not be permissible within R-1 and R-2 zones (see Fig 3:8). The decision to exclude the secondary apartment option from any residential zone seems in contradiction to the policies set out in the OP.

A study conducted by CMHC surveyed planning policies and zoning by-laws with regard to accessory apartments across 33 Census Metropolitan Areas (CMAs) in Canada. Out of 404 municipalities reviewed, 220 allowed accessory apartments, while 184 did not allow them or made no provisions in zoning by-laws for this use. Interestingly, British Columbia allows accessory apartments in 76% of their municipalities, while Ontario allows them in on 47%, and fewer in rural areas than in larger cities.

Of the 240 municipalities which allowed accessory apartments, legislation varied both in the way these units are named, and in the details of the uses permitted. Municipalities that allow accessory apartments in one form or another have provisions which specify certain building types, restricted applicable zones, or restrict occupancy to related tenants.

In most case the accessory apartment was required to be in a primary dwelling, with only 20% allowed as an accessory building or garden suite (CMHC, 2008). Oxford County permits both, which is unusual for Ontario. The building of these separate structures has met with strong community resistance as external appearance may adversely affect the established character of neighbourhood.

In this research opportunities for the creation Secondary Apartments is reviewed, not the separate issue of Garden Suites. An on-line catalogue of research related to secondary rental units is available at “The Second Suite Information Hub”. (www.secondsuites.info/research_matrix.htm).



Fig 3:11 A secondary apartment was created on the main floor of the house on the left side of the photo. No exterior changes were required. The house on the right is a single family home, built in the same period by the same builder. Photo: C Hempel

There is an abundant supply of large, older homes in Owen Sound, frequently occupied by single people or couples, and many appear to require upgrades in mechanical systems and insulation. Accessory apartments are an economical way to house an aging population, extending the time that a senior might be able to live independently but in a shared dwelling with other occupants to decrease isolation, to share the burden of maintenance, and to keep a neighbourly look-out. Services such as retirement homes are expensive, and accommodating more seniors within existing homes will benefit both the short and long term community economy. The benefit of rental income to the private homeowner is self evident.

Several buildings of this type have been purchased by the author in the past, and converted to duplexes. The renovations improve energy efficiency, functionality and exterior appearances while providing separate garden spaces and parking for each unit. Tenants ranged from young professional couples to elderly seniors with little income, but the renovations were considered ‘upgrades’ by neighbours. Since assessment increased, city tax collectors added more to their

coffers. This undertaking proved profitable as a real estate investment, although no government funding or tax incentives were offered. The availability of federal funding makes this type of renovation far more viable, if the process could be made easier from a planning perspective.

Many residents fear a downgrading of value that may result from ugly renovations, especially when changes might mean the introduction of low income tenants in established single family neighbourhoods. These fears are not unreasonable, as many examples of poor quality multi-family dwellings abound in the city. Standards for renovation and design are not established, and although this is perhaps not a zoning issue but a design issue, public opinion equates density with loss of established character, introduction of crime and transient tenants, and loss of security and unity in neighbourhoods.

Advocates for affordable housing recognize that major changes in the zoning by-law to permit increases in density such as multi-family residences in established single family neighbourhoods is unlikely to gain political support despite PPS mandates for intensification. The small shift to accessory apartments has greater likelihood of acceptance, especially with the focus on low-income grannies. People are not likely to resist seniors moving next door as vehemently as low-income families. Being selective about how diversity is achieved is vital in these zoning changes, keeping in mind that unity and established character are as valuable as diversity and affordability (Hester, 2006). It is unlikely that rural communities will embrace sweeping changes that permit apartment buildings within single family neighbourhoods. Instead, small incremental changes such as granny flats will make small improvements unlikely to alter the sense of community and neighbourhood. The zoning approach in Oxford County, which now permits accessory structures within rear and side yards, seems unlikely to be accepted in Owen Sound. There was not sufficient evidence that these units would not have a detrimental effect on the established character of the urban landscape.

Adding urban design guidelines to ensure that the architecture is appropriate would go a long way towards ensuring the broader inclusion of secondary units are seen as an improvement. It is important to ensure that site plans and landscape standards are maintained, outward appearance of dwellings is appropriate, and that the scale of the accessory apartment is not disturbing to other residents. Too much parking might alter the appearance and function of a front yard, and landscape alternatives that provide parking without sacrificing good landscape design are important if these measures to increase intensifi-

cation are to succeed.

The City of Guelph has recently undergone an evaluation of zoning regulation, reviewing their existing policy, evaluating alternatives, and making recommendations. The entire document is available on line, including a list of implications for each element of the regulations (City of Guelph, 2003). Interestingly, the parking for accessory apartments requires one space per unit and permits cars to be stacked in the driveway. This creative regulation acknowledges that parking should be planned for, but allows a more informal sharing of driveway space. Such flexibility seems progressive, and since the recommendations were approved by council, shows that there is political will in Guelph to encourage intensification. When the creation of accessory apartments becomes too burdensome within the regulatory framework, they will be created illegally and without the benefit of the application of building code standards.

Accessory apartments are to be permitted within all detached and semi-detached residential units. No development charges or education development charges are applied as per Development Charges Act. Parkland dedication fees are not requested, and a small registration fee of \$100 offsets time for staff, although would be unlikely to become a major obstacle. A maximum size is recommended of 45% of the total floor area, to a maximum of 80 square meters and maximum of two bedrooms. The by-law requires the external appearance of a building and property containing an accessory apartment to be preserved. This original character preservation shall include all exterior facades of the building and outdoor amenity areas.

City of Guelph, 2003

“With strong municipal leadership, communities can take ownership of local housing challenges to meet the needs of their residents. Access to affordable housing is one of the biggest single contributions to the economic health of a community, and municipal government must take the lead by providing incentives, addressing zoning barriers, engaging with people who need housing, and focusing on the economic benefits for communities that ensure that low income people have affordable housing. Start by talking about the economic importance of the issue.”

Michael Harding, Mayor of Woodstock, Ontario, speaking at the Affordable Housing Forum, November 2009

The Economic Argument

Community leaders should take into consideration that CMHC offers funding to homeowners who are willing to build secondary suites for low income seniors, provided that the zoning regulations permit. Up to \$24,000 per unit is available to any homeowner, landlord or developers who creates housing units and agrees to offer them for rent to low-income tenants for a period of 15 years. Stakeholders who stand to benefit include low income seniors as well as homeowners or entrepreneurs who wish to make more efficient use of existing buildings.

Much of the existing stock of rental units in Owen Sound is low quality and most affordable units are in isolated high density zones in the city. In single family R-1 zones, excessively large garages might be converted to income-producing living space without changing the building envelop.

Currently, the County of Grey provides supportive housing and the waiting list for affordable housing is increasing more rapidly than new units can be provided. Allowing private homeowners, developers and entrepreneurs to build units either for their own relatives or in the market place would relieve the burden from the county, resulting in cost savings. Additionally, the revenue provided for construction will go directly to local trades.

Of particular interest in the cost benefit analysis to rural communities is the financial sup-

port currently available through CMHC in support of secondary apartments dedicated to low income seniors. The burden on government to provide financial and social support to seniors grows each year, especially as the ‘grey tsunami’ approaches retirement age, and if the private sector can be encouraged to provide affordable housing, governmental responsibility may be reduced. An elderly single person who dwells with a family will benefit from the support that comes from living with other people, while decreasing isolation. Many seniors currently live in homes that are too large, require excessive maintenance, and have no other occupants to share expenses with.

Direct cost benefits include higher taxes, fewer people on government housing waiting lists, and construction jobs. Indirect benefits include social vibrancy, decreased isolation for homeowners and tenants, energy conservation due to more units per dwelling. Property improvements that take advantage of CMHC funds will likely include upgraded electrical and mechanical systems. Diversity in neighbourhoods is likely, with the mix of tenure, income and age that will be a consequence of several multi-family dwellings tucked into established single family neighbourhoods.

Fig. 3:12

SECTION 6

RESIDENTIAL ZONES

In any Residential Zone, no land shall be used and no building or structure shall be erected, located or used for any purpose except in accordance with the following regulations:

6.1 PERMITTED USES IN RESIDENTIAL ZONES

Within any Residential Zone, no person shall use any lot or erect, alter or use any building or structure for any purpose except one or more of the following uses:

Uses	Uses Permitted In Zone					
	R1	R2	R3	R4	R5	MR
RESIDENTIAL						
Dwelling, Single Detached	●	●	●	●	●	
Dwelling, Semi Detached		●	●	●	●	
Dwelling, Duplex			●	●	●	
Dwelling, Townhouse				●	●	●
Dwelling, Converted				●	●	●
Dwelling, Apartment					●	●
Dwelling Units in Combination with a Non-Residential Use						●
Bed & Breakfast House					●	●
Boarding or Lodging House (see Section 5.17.10)					●	●
Accessory Apartment		●	●	●	●	●

Fig 3:12 Final draft of new zoning by-law allows accessory apartments in zones R-2 and defines them differently from duplexes, as noted in last line of ‘Residential uses’.

Source: City of Owen Sound and MHBC Planning Consultants, New Zoning by-law, 2010

Advocating for Small Changes

The GBAHC has a vision to develop “a unified strategy for the region resulting in quality, integrated, affordable and accessible housing that assures dignity and builds community”. The GBAHC encouraged the city to define new zoning by-laws in accordance with the provisions within the PPS, modeling changes on zoning by-laws adopted in Guelph. The GBAHC met with planners to discuss the issues identified as key to the development of affordable housing, presenting its views formally as part of the public participation process on zoning reform.

At the meeting, planners expressed their hesitancy about allowing intensification in the form of secondary units and secondary suites. When questioned about their hesitancy, city planners commented that “some people don’t want that in their neighbourhood”. When pressed for more accurate account of public input city planners were unable to be more specific, and no record of such a comment was produced. This is indicative of a pervasive undercurrent of resistance to the creation of multi-family and rental dwell-

ings in established neighbourhoods.

Under pressure from an organized advocacy group, the planners agreed to reconsider Section 6: Residential Zones. The zoning by-law draft was amended as follows: "Provision for the development of an ‘Accessory Apartment’ within single detached dwellings is now included for most Residential Zones where semi-detached or duplexes are permitted" (City of Owen Sound, 2010). Unfortunately, R-1 zones remain excluded, although there are fewer of these single family zones in the city. Planners assured the GBAHC that variances could always be sought in particular circumstances and disregarding the criticism that this imposes a further barrier to developing housing units. The author requested that the definition also include ‘within semi-detached and single detached dwellings’ as per OP definition, but this request was denied. The final draft zoning bylaw was adopted by council April 12, 2010.

Room for More

Classes have started down at Guelph and I am now immersed in a group of students, which is better than being immersed in scholarly books and articles. I've been a bit chatty lately, all excited about urban design and ecological democracy and things that my friends and family seemed fascinated by (at first) but tire of hearing about. I am enjoying connecting with these twenty-somethings, and some are chattier than I am about their particular interests. The first time I was in university I was young, and remember the intimidating work load, and the powerful and authoritative academics. Now I am older than one professor. He also has 3 kids including a very new baby. My experience acquired through years of motherhood makes it impossible to feel intimidated. I haven't spent much time with this age group lately, and it's rejuvenating.

I have noticed an increase in the 20-somethings in Owen Sound, and we likely have Georgian College to thank for this influx. Programs are increasing, and the new Marine Simulation Centre has resulted in many more students making their way to Owen Sound from afar. At Jazzmyn's last week a friend who works at the college was proudly clucking 'there's one of my students...and there's another one!' each time another young person walked in.

Hopefully Owen Sound will soon have a new student residence to house a portion of this growing population, which will allow increased enrolment at the College. But there is a shortage of student housing off campus, as there is a critical shortage of affordable housing city-wide. This has never quite made sense to me, since we have such a large stock of big, tall turn of the century homes in the city. There ought to be plenty of room for everyone here. Many of our houses may become too big to be single family dwellings, and sustaining them over the next years as utilities and taxes increase might be a challenge.

I have always liked a house full of people. I grew up in a large family. My mom made big roasts and crock pots full of stew, with extra friends always welcome at the table. I fret a bit about someday roaming around in my house without enough teenage sons to bake things for, or listen to my ramblings, or help dig holes in the garden as I am endlessly moving plants around. I am wondering if having college students in the house might be a great way to help pay the bills but also to stay engaged with younger generations. They can be quite handy, my friend is proud of the back deck that her student boarder built with her husband. Even with a tiny home other friends in Kingston board a Japanese

exchange student each fall. Her kids have picked up a bit of the language, and I've noticed her Asian cooking has become fantastic.

This could be a great time for citizens to increase the 'town and gown' partnership and welcome students into the core of Owen Sound. If you have a room or apartment to spare, students are looking for fall housing now, and there is a shortage of available places. You can talk with housing co-ordinator Gloria Lussier up at the college; glussier@georgian.on.ca or call 376-0840 (ext. 2097). She will help you get the information out to the students. There is a dedicated on-line listing service for college housing, a brand new bulletin board for students and landlords to browse, links to the sun times, and to other classified ad websites like Kijiji.

Multi-generational living is good for the senior community too, social isolation is not healthy for anyone. A diverse mix of old and young, rich and poor, and a lively assortment of cultural backgrounds makes the best neighborhood.

Perhaps your house has space for someone older? Currently Canada Mortgage and Housing Corporations (CMHC) will provide forgivable loans up to \$24,000 for homeowners or landlords to built secondary suites into their homes, provided that the new housing is available for low income seniors. With rents in Owen Sound about \$635 per month for a 1-bedroom, that could make a big difference over the next years. We can renovate our aging stock of houses to work more efficiently, and with tax incentives, a sluggish economy, this is a good time to look into it.

If you would like to learn more, call our CMHC delivery agents at 519-935-3268. We're hosting a workshop, for anyone who wants help applying for or designing a secondary suite into your home; we're at the library on Wed. June 10th. You can call me at 376-6885 or e-mail me for more info; chempel@hempeldesigngroup.com

A primary focus of urban rejuvenation will be increased density. Our Official Plans supports increased building in our core area, noting it as a priority not just for greater efficiency for our infrastructure systems, but a better social future.