



Housing Action Plan 2023

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Introduction:

The Federal Government of Canada through the 'National Housing Strategy' has identified a housing crisis. The National Housing Strategy has defined that housing is essential to the inherent dignity and well-being of the citizens and that housing should be attainable to all social economic levels and meet the diverse needs of the people and cultures of Canada.

To create additional housing units within Canada, the Federal Government has introduced the Housing Accelerator Fund. *"The Housing Accelerator Fund provides incentive funding to local governments encouraging initiatives aimed at increasing housing supply. It also supports the development of complete, low-carbon and climate-resilient communities that are affordable, inclusive, equitable and diverse"* (<https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/housing-accelerator-fund>).

The Housing Accelerator Fund, will incentivize Municipalities who demonstrate a *"transformational change within the sphere of control of the local government regarding land use planning and development approvals with the overall objective to 'accelerate supply' of housing"* (<https://www.cmhc-schl.gc.ca/en/professionals/project-funding-and-mortgage-financing/funding-programs/all-funding-programs/housing-accelerator-fund>). The funding is \$4 billion dollars to incentivize the implementation of local actions that remove barriers to housing supply, accelerate the growth of supply, and support the development of communities that are aligned with several priorities outlined within the Housing Accelerator Fund.

The Province of Ontario has also recognized the housing crisis through the 'More Homes, More Choice: Ontario's Housing Supply Action Plan'. Ontario has estimated a need for an additional 1.5 million housing units within the next 10 years.

Ontario has identified that 83% of buyers can't afford the average cost of resale homes. Resale home prices have risen by 8-9% and the rental prices have risen by 10-15%". Ontario recognizes the need for additional housing units and options, however, the timeline to get new units into the ground has created a barrier. Ontario has identified a five-point plan to achieve the additional housing units at an attainable price. The five-point plan is:

1. Speed: Red tape and paperwork can add years to a construction project. We will maintain Ontario's strong environmental protections, while making the development approvals process faster.
2. Cost: Layers of permits, government approvals and charges by municipalities add to the cost of building new homes. We will make costs more predictable, to encourage developers to build more housing.
3. Mix: We'll make it easier to build different types of housing – from detached houses and townhomes to mid-rise rental apartments, second units and family-sized condos. We need a variety.

4. Rent: There are more people looking for homes than there are places to rent. We will protect tenants and make it easier to build rental housing.
5. Innovation: This means everything from new housing designs and materials to creative approaches to home-ownership and more. We'll encourage more innovation and creativity in Ontario's housing sector and make sure government isn't standing in the way.

<https://www.ontario.ca/page/more-homes-more-choice-ontarios-housing-supply-action-plan>)

The City of North Bay is in agreement with the Federal and Provincial governments that there is a Housing Crisis and understands the City can play a vital role in implementing change to the land use planning and development approval processes. The City of North Bay will accelerate the processes to expand the housing supply and to continue to support residential housing development.

Background:

The City of North Bay has a population of 52,662 (Census, 2021). The City of North Bay has experienced a 2.2% population increase since 2016. The amount of housing units needed per year exceeds the projected population growth. Through a report completed for the City "Population, Households, and Employment to 2046" by Hemson Consulting they estimate that the City of North Bay will require an additional 610 housing units from 2021-2026, representing 101 housing units per year. This is in line with the average housing units constructed since 2013 which is approximately 105 housing units per year (Figure 1).

Year	Single Detached Dwelling	Secondary Dwelling Units	Semi-Detached	Duplex	Multi-Res	Total New Dwelling Units
2013	41	N/A	2	2	132	177
2014	32	N/A	0	2	4	38
2015	31	N/A	6	0	12	49
2016	25	N/A	4	0	4	33
2017	27	N/A	2	4	121	154
2018	28	4	2	7	14	55
2019	33	9	0	3	51	96
2020	57	2	2	0	0	61
2021	86	9	10	2	138	245
2022	76	20	6	0	47	149
Averages	43.6	4.4	3.4	2	52.3	105.7

Figure 1 – Residential Housing Statistics 2013-2022

The majority of housing types within the city are single detached dwelling units, which represents 48.7% of the total housing stock. Figure 2 illustrates the current housing types within the City of North Bay.

Housing Type	Number of Units	Percentage %
Single Detached	11,440	48.7%
Semi-Detached	2,135	9.1%

Row House	2,025	8.6%
Secondary Dwelling	1,560	6.6%
Apartment – Fewer than 5 stories	4,100	17.5%
Apartment – more than 5 stories	2,080	8.9%
Other single attached house	65	0.3%
Mobile Dwelling	65	0.3%
Total	23,470	100%

Figure 2 – Housing Types City of North Bay (Census, 2021)

The current household size averages 2.2 people per housing unit, which is projected to decrease as the population ages. As young adults look to purchase their first homes and aging people look to downsize and age in place, there is and will continue to be a need for different housing options.

The Housing Action Plan initiatives will aim to create transformational change within the City of North Bay and permit innovated policies and approval processes to accelerate the supply of housing units within the City of North Bay.

The initiatives proposed through the Housing Action Plan will support the development of complete communities, which are walkable, promote an appropriate residential density and a diverse mix of land uses, and continue to encourage amenities and services through public and active transportation. The Housing Action Plan will support the development of affordable, inclusive, equitable and diverse communities that encourage clear pathways to achieve greater socio-

economic inclusion largely achieved through the equitable provision of housing across the entire housing spectrum.

The proposed initiatives of the Housing Action Plan will incentivize the implementation of local actions that remove barriers to housing supply, accelerate the growth of supply, and support the development of communities that are aligned with housing as a right and the needs within North Bay.

The City of North Bay through the Housing Action Plan proposes the following initiatives:

1. Permit two Additional Dwelling Units within the Urban settlement area and permit one Additional Dwelling Unit within the Rural Area;
2. Develop a conceptual plan for 10.6 hectares of City Owned property for Residential Development, which will create a diverse range of housing options;
3. Expand the City's Growth Community Improvement Plan (Growth CIP) Housing Target Area to include the City's entire urban settlement boundary;
4. Provide top-up funding through the City's Growth Community Improvement Plan (Growth CIP) for the missing middle and affordable housing;
5. Implement revised parking requirements to reduce the required parking for Additional Dwelling Units;

6. Implement new processes to receive and process building permit and planning applications, e-permitting;
7. Require mandatory pre-consultation for Planning Act Applications;
8. Implement amendments to City procedures to delegate some Planning Act decisions to Staff; and
9. Condense residential zones within the Zoning By-law.
10. Multiple Residential Units

City of North Bay – Housing Action Plan – Initiatives

1. Additional Dwelling Units:

Background: The City of North Bay currently permits Secondary Dwelling Units within most residential zones within the City of North Bay. Since the implementation of Secondary Dwelling Units in 2018, the City has seen the creation of 57 housing units through the Secondary Dwelling unit approval process.

Most Secondary Dwelling Units are being created within the primary dwelling which supports the creation of new housing supply, helps with affordable rental units, and helps provide supplemental income to support home ownership.

The Secondary Dwelling Unit policy has been a success to date, and it would be beneficial if a greater number of property owners created additional units on their property to help with the housing crisis.

Proposal: The City of North Bay will implement Additional Dwelling Unit (ADUs) policies. ADUs will permit as-a-right up to three residential units per property within the urban settlement boundary and up to two residential units within the rural area of the City. ADUs will require 0.5 parking spaces per ADU and there would not be any additional Zoning requirements.

Incentive/Benefit: Traditionally, an applicant would be required to rezone their property to permit a duplex or a triplex, which could take 4-6 months and could lead to delays in construction and could increase the cost to the purchaser. Permitting ADUs as-a-right would remove this barrier into increasing additional housing options within the City.

The creation of Additional Dwelling Units will benefit the housing spectrum by increasing housing density on a single lot, encouraging accessory dwelling units, promoting infill developments, and reducing barriers to creating these units.

ADUs will encourage different forms of housing tenure and encourage aging in place, and affordable rental units that provide financial gain for the property owner.

Outcome: The City of North Bay expects that ADUs will be one of the easiest and fastest ways to create more housing options economically and will provide different housing types within the City.

The City anticipates there will be a modest up-take in ADUs relative to the total housing stock. However, if we assume that 0.5% of the existing qualifying housing inventory participates and creates one ADU, this would represent 62 new rental dwelling units per year, which represents almost 60% of the City's annual housing needs.

2. City Owned Land – Site Design and Infrastructure Development:

Background: The City of North Bay has approximately 10.6 hectares of vacant Municipally owned land, the land is located in the core of the City and is currently vacant and currently underutilized.

The District of Nipissing Social Services Administration Board (DNSSAB) is currently completing a Housing Needs Assessment. The Needs Assessment will demonstrate what types of housing units are needed within the City.

Proposal: The City of North Bay will design a conceptual plan for the property and the proposed uses on the lands based on the Housing Needs Assessment. The site would be ideal for mixed uses, and a mixed density of residential development, the City would encourage different types of ownership or rental options, and encourage a mix of affordable, attainable and at market residential units.

The City would zone the property to allow for suitable development on the property, and provide engineering drawings for servicing the lands, this would put the lands into a shovel ready situation.

Incentive/Benefit: The subject lands are currently underutilized, the benefit of a conceptual plan and zoning the lands in advance, would mean that the land could be developed relatively quickly when required and funding became available.

The City would partner and work with the local Housing Agency, DNSSAB, to provide affordable and attainable housing options within the development.

Outcome: Depending on the proposed density of different sites within the development, the 10.6ha has the potential for many housing options resulting in significant new housing unit numbers.

The outcome will be a conceptual plan of the lands that would permit the City to look to the development community for proposals. Ultimately, the land could be developed.

3. Expansion of the Housing Target Area of the Growth CIP

Background: The City of North Bay currently has a Growth Community Improvement Plan (Growth CIP) that provides incentives to developments within the four target areas. One of the target areas is the 'Housing Target Area'. The Housing Target Area currently makes up the core and central area of the City, known as the 'intensification area' through the Official Plan.

The Growth CIP provides financial incentives to property owners that are proposing a development which would meet the goals and objectives of the Growth CIP. The Housing Target Area encourages new housing units and intensification of current housing units.

Proposal: The Housing Target Area currently is the 'intensification area' as identified in the City's Official Plan. Although this has traditionally been the area to focus on intensification, the City would expand this to cover the entire urban settlement boundary. In expanding the Housing Target Area the City would provide incentives to any residential property within the urban settlement boundary that proposes to develop additional residential units.

Incentive/Benefit: The benefit to expanding the Housing Target Area to the entire urban settlement boundary would be that additional property owners would be eligible to apply for financial incentives to encourage infill and intensification residential development.

The incentive to the property owners would be in the forms of rebates for 100% of Municipal Fees paid as part of their development, up to 50% to a maximum of \$5,000 to help with Professional Services for the design of the housing units and a Tax Benefit over 4 years.

Outcome: The Growth CIP has been in place since 2020. Since 2020, the Housing Target Area has seen applications that will create 122 residential units (average 40 housing units per year). By expanding this to the entire City, the desired outcome would be that more housing units would be created by the incentives offered through the Growth CIP.

If we assume that the Housing Target Area would continue to incentivize 40 housing units per year, this represents almost 40% of the required housing unit needs within the City.

4. Top-up Funding - Growth CIP

Background: The City of North Bay currently has a Growth Community Improvement Plan (Growth CIP) that provides incentives to developments in the four target areas of the Plan. The Housing Target Area makes up the core and central part of the City and is based on the traditional 'Intensification Area' of the City. The Housing Target Area provides incentives for the creation of additional residential dwelling units.

Proposal: The Growth CIP will be expanded to include additional financial incentives to support the creation of the missing middle (ADUs) and affordable housing, through the development of Additional Dwelling Units.

Incentive/Benefit: Provide an additional \$25,000 for properties developing an ADU.

Outcome: The outcome would be the creation of more ADUs. The barrier related to zoning would be removed through initiative #1. This initiative recognizes that there is still a cost to plan and develop the units. The financial incentives currently available through the Growth CIP and the additional funding will provide added incentives for property owners to create ADUs.

5. Revised Parking for ADUs

Background: The City of North Bay's Zoning By-law typically requires 2 parking spaces for a single detached dwelling unit, and has required 1 additional parking space for a secondary dwelling unit.

Proposal: The City of North Bay proposes to reduce the required parking for ADUs from 1 parking space to 0.5 parking spaces per unit.

Incentive: Existing developed lots may have a hard time meeting 1 parking space per ADU, for a total of 4 parking spaces per property. Reducing the required amount of parking reduces barriers for property owners creating ADUs.

Outcome: The outcome would be the creation of additional ADUs and existing properties being able to meet the requirements to become an ADU.

6. E-Permitting – Building Permit Applications and Planning Act Applications

Background: The City of North Bay currently accepts permit applications in hybrid form, both in person and by email. The City encourages the public to make their applications digitally. If plans are submitted in hardcopy, extra time for file setup is

required as staff needs to scan all the documents and save them to the municipal server.

Proposal: The City of North Bay will implement e-permitting for both Building Permit applications and planning applications.

Incentive: The transition to electronic submission and processing of Building Permit and Planning Act applications will streamline the approval process and allow for more efficient processing of applications. E-permitting will permit various staff members and different departments the ability to review applications simultaneously. The public will be able to view the status of their application, without the need to call or email staff.

Outcome: A fully electronic process that will allow for developers and property owners to submit, track, and obtain their required approvals from the City.

7. Mandatory Pre-consultation

Background: The City of North Bay does not currently require a mandatory pre-consultation meeting for Planning Act applications. The City implemented the 'Development Application Review Team (DART)' in 2005, which is comprised of city departments and external agencies involved in development in order to streamline development applications. Developers are invited to meet with the DART team to review their proposals and receive feedback and comments, however, it is not mandatory.

Without mandatory pre-consultation the Planning process could be unduly extended. Applicants may not be certain what will be required of them for a complete application or may be required to 'pause' an application midway through to complete a study.

Proposal: Require mandatory pre-consultation for some Planning Act applications (Official Plan Amendments, Zoning By-law Amendments, Plan of Subdivision/Condominium and Site Plan Control Agreements).

Incentive/Benefit: The incentive to mandatory pre-consultation is to ensure it is clear what is required for a complete application and associated timelines. When time delays are added onto projects this leads to additional costs and unknowns. Pre-consultation meetings will ensure the applicant is aware of the requirements and would provide the applicant with a level of support for their proposal.

Ultimately, pre-consultation leads to early communication on a project and allows Planning Staff and other agencies adequate time to comment and provide input.

Outcome: The outcome of mandatory pre-consultation would lead to a better understanding of requirements required to support a Planning Application, and reduced timelines in Planning Act Approvals, which will lead to more appropriately zoned/draft approved residential lots.

8. Delegate Planning Act Decisions to City Staff

Background: The Planning Act has many different applications or processes which are or may be required to create residential lots. Some of these procedures are technical in nature and can create a barrier to getting additional residential lots available for the market.

Proposal: To update the City's delegation By-law to delegate approval authority to Planning Staff for particular Planning Act applications. This may include:

- Removal of a Holding Zone;
- Temporary Use By-laws;
- Consent Granting Officials;
- Draft Plan of Subdivisions; and
- Site Plan Control.

Incentive/Benefit: Delegating Planning Act decisions on routine and technical decisions allows elected officials to focus on priorities, removes potential political decisions or outcomes on routine Planning processes. Delegating decisions helps to maintain accountability through conditions, limitations and reporting which is outlined in the delegation by-law.

The delegation would speed up the Planning process and would avoid unnecessary delays on planning applications that implement council-approved policies and regulations. Staff would not have to write detailed reports and get placed on a Council agenda.

Outcome:

Delegating routine technical decisions to Staff permits staff to approve things when required, frees up Council and Staff's time to focus on priorities and essentially allow for development to happen faster.

9. Simplifying Residential Zones

Background: The City of North Bay currently has 12 residential zones. There are 6 low density residential zones alone. With the implementation of Additional Residential Units, there is very little differences in the zones except for modest changes in the required lot frontage and lot area provisions.

Having 12 residential zones is redundant and leads to unnecessary rezoning or minor variance applications. Eliminating residential zones would clearly establish the proposed use of a property and allow for changes to the proposed or built form.

Currently, during the initial Planning Approvals, developers are asked to pick the density of their development through the specific zoning of their land. In the 3-5 years after approval the market demands may change, and if a developer would like to build a different form of housing they may be required to change the zone. This process leads to either unnecessary delays and/or additional costs to developers. In some instances the developer will proceed with construction of the original units, which may not be what the market wants or not proceed with construction at all.

Proposal: Condense the residential zones to a high density, low density, lakefront and rural zones.

Benefit/Incentive: The benefit to condensing the residential zones would lead to built form options within a development, would remove unnecessary rezoning or minor variance applications and could lead to mixed developments with different built forms.

Outcome: Condensing residential zones will support the creation of developments that have a larger mix of housing options and built form. This will allow for the development market to adjust and adapt to the changing community and needs.

10. Multiple Residential Units

Background: The City of North Bay requires additional residential units to be created. The City does not have many new high density residential buildings being constructed. The City needs different forms of housing and the creation of new rental units.

Larger apartment buildings can take a longer time to construct and may need to go through Planning Act approvals. The City recognizes there is a large cost associated with developing high density developments.

Proposal: The City of North Bay will amend the Growth Community Improvement Plan to provide incentives for properties being developed with a high-density residential use (5 units or more).

Benefit/Incentive: Provide \$25,000 per unit for properties developing a high-density residential development.

Outcome: The outcome would be the creation of more residential units, in the form of apartment buildings. This would create different forms of housing tenure including rental and ownership.

Conclusion:

The Government's of Canada and the Province of Ontario have identified the Housing shortage as a crisis. Both Governments have created forms of funding and/or policy to encourage additional housing units coming to market faster.

The City of North Bay recognizes the need for more housing within the City and the 'Housing Action Plan' identifies initiatives that will be implemented to achieve additional housing units. The initiatives would benefit and incentivize different forms of housing options and remove any unnecessary red tape. The City does not build housing units and will rely on the private sector and property owners to play a role in bringing the approved housing to market.

The City of North Bay assumes the need for approximately 100 additional housing units per year for the next 6 years, with the implementation of the 'Housing Action Plan', the City would expect to achieve the 100 housing units per year and increase this to 115 housing units per year for the next 3 years.

The 'Housing Action Plan' will assist the City of North Bay in applying for the 'Housing Accelerator Fund' (HAF). The HAF will provide additional funding to assist with the implementation the Housing Action Plan would help the City achieve the goals and ultimately provide much needed new housing in North Bay and northern Ontario.