

Community Engagement & Advocacy Solutions

What other solutions will support attainable housing?



Communication and Community Outreach

Community dialogue and consensus building is a key component of changing the policy environment.

Solutions:

- Engagement initiatives to communicate needs of different populations and parties in the housing creation environment.
- Communication by Province on supports available, programs in place.
- Engagement in housing variety, exploration of needs and preferences of tenant population.



Advocacy & Immigration Policy

Immigration policy has often limited the arrival of new community members with skills in the trades needed to meet some of the development and construction labour shortages.

Solutions:

- Advocacy for policy and program shifts to promote and incentivize immigration from individuals with certain skills, regulations regarding the immigration point system.
- Province & City to explore point system and sponsoring approaches that promote skilled workers and retraining.



Ongoing Public/Private Dialogue

Misconceptions on the needs, limitations, and experiences of **housing providers**, including in the private sector, can lead to barriers in the development of housing.

Solutions:

- Ongoing process of dialogue to ensure there is an up-to-date understanding of the needs of the community and the private sector.



Advocacy & Legislative Changes

It is through the Planning Act that municipalities can acquire more tools: some **planning tools** are not currently enabled under PEI's planning legislation.

Solutions:

- Lobby Province to amend Planning Act to permit mandatory inclusionary housing units.



Advocacy & Capital Gains and Land Sales Taxes

Some **tax policy**, such as capital gains and land sales taxes, and family and generational issues have an impact on land availability and affordability.

Solutions:

- Lobby Province to review capital gains and land sales taxes.

Industry & Other Solutions

What is needed on the industry side?



Housing Variety

We are not necessarily building the **range** of housing types that our current and future residents need.

Solutions:

- Build a broader range and mix of dwelling types.
- Explore opportunities to support entry to home ownership, such as condominium developments.



Alternative Funding Models

Some organisations have developed other **models** to support accessible homeownership.

Solutions:

- Explore options such as the Habitat for Humanity mortgage model.



Building Innovation

New building **technologies** and approaches can reduce costs and time.

Solutions:

- Explore options for changes in building technology, such as pre-fabricated units.



Financing

Access to **lending and financing** is a challenge for both the private sector and homeowners.

Solutions:

- Increased flexibility on part of lenders.
- More lending support for different types of housing development.
- Explore new projects such as the Nova Scotia credit union housing program example in Yarmouth or rent-to-own.



Access Funding

A number of **programs** are available to assist with the development of housing.

Solutions:

- Apply to CMHC, including Housing Accelerator Fund
- Explore FCM Green Fund for Sustainable Housing.
- Take advantage of provincial funding programs.

Program & Services Solutions

What programs and services might help Summerside address housing supply?



Provincial Supports

Some **social services** fall within the scope of services provided by the Province and are not in the city's direct control.

Solutions:

- Increases in rent subsidies and mobile rental vouchers
- Creation of affordable units
- Lower interest loans
- Government intervention in ownership for vulnerable groups



Province as Master Landlord

Having **direct control** over units is one tool to help keep units in the pool of affordable units.

Solutions:

- Provincial funding to acquire units in development projects



Emergency & Transitional Housing

Many **emergency and transitional housing** needs aren't currently being met in Summerside and individuals are having to go to Charlottetown to access services.

Solutions:

- Summerside version of Park Street, providing overnight emergency shelter
- Supportive and transitional housing options



Seniors Programming & Facilities

Complete communities are able to meet a number of **social needs**, including both housing and social inclusion.

Solutions:

- Programs to engage and create opportunities to socialize
- Home-based service delivery services to allow seniors to stay in their homes
- Facility or site for seniors' events and gatherings



Individual & Household Resilience

Many challenges around housing security are **income** related or can be offset through other services.

Solutions:

- Programs or initiatives to increase incomes to offset cost of rent and mortgages.
- Job creation programs.
- Transit and active transportation systems.



Community Outreach & Programming

The availability of **local services** is key to keeping vulnerable residents in the community.

Solutions:

- A community outreach centre in the Summerside area to provide daytime options with wrap-around supports
- Out of the Cold Program

Program & Services Solutions

What programs and services might help Summerside address housing supply?



Process Review

Application and amendment (rezoning) **processes** affect the ability to create housing in a timely fashion.

Solutions:

- Explore planning approval processes to identify bottlenecks and areas for improved certainty.



Development Projects

Not all housing needs will be met by market housing and **direct development** might be appropriate.

Solutions:

- Explore options for tiny home development, mobile homes or mini homes (clustered housing).
- Explore options for public or community-owned apartments (Vienna model, others).
- Provincial public housing
- Build-to-sell models



Development Grants

The **costs** associated with developing infrastructure for new developments and buildings are increasing the base costs of developing entry-level housing.

Solutions:

- Explore funding or grant programs to offset infrastructure & development costs.



Land Trusts

Land availability can be a significant barrier, particularly for community organisations or others seeking to provide housing or facilitate the development of housing that is affordable.

Solutions:

- Explore acquiring and maintaining a land bank (land or housing options). Land banks or trusts can be used to ensure the availability of land to supplement the supply of housing.
- Explore who might be best positioned to maintain a land trust or land bank.



Technological Tools

Some jurisdictions have had great success integrating new **tools** to facilitate a smoother, faster permitting process.

Solutions:

- Explore options to use new technology and software for permit processes.



Urban Area Plan

Focused **local area planning** could identify and encourage forms of development that integrate housing in the urban core.

Solutions:

- Develop/update plan for urban areas, particularly the city core.

Policy and Regulatory Background

What is meant by some of the planning terms?



Exclusionary Zoning

Exclusionary or Single Use Zoning: zoning that only permits one use, such as single detached dwellings.

Impacts of single use zoning:

- Exclusionary zoning has been used since the early 1900s and has been criticized as being ‘a key factor in perpetuating housing inequality’ and a system that, ‘explicitly or implicitly, seek[s] to prevent people of certain races, ethnicities, or income levels’ from certain neighbourhoods. Exclusionary zoning has also had a significant impact on sprawl and car dependency. (Source: planetizen.com)

Shift:

- Many communities, large and small, are actively moving to eliminate exclusionary or single use zones in their bylaws, allowing for a greater mix of lower-density uses such as single detached homes, duplexes or semi-detached, or townhouses.
- The shift allows for more land preservation, more affordable services, and greater choice and affordability within neighbourhoods.



As-of-Right vs Discretionary Approvals

As-of-right vs Discretionary: these are categories of approvals based on whether the use is permitted or requires an extra level of approval based on a number of criteria, where the approval is not guaranteed (ie subject to Council discretion).

Impacts of use of discretionary approvals:

- The more a use is discretionary, the longer the approval process and the higher the cost and risk of proceeding with an application, especially for larger projects.
- Approval processes add processing time, require additional meetings, and involve uncertainty regarding the outcome.
- Provides protection for uses that could be appropriate or problematic depending on the site or where additional control is desired; applications are still made based on sound planning principles and the application of the official plan policies.

Shift:

- Many communities are reviewing whether more uses should be categorized as as-of-right or permitted.

Policy and Regulatory Solutions

What policy and regulatory solutions should Summerside explore?



Review of Development Standards

Development standards (in the bylaw or elsewhere) set out the formula or recipe for different types of uses, based on the policies in the Official Plan.

Solutions:

- Explore reduced parking, lot standards, floor area ratios, and other limits on density.
- Explore opportunities for increased building heights.
- Explore options for form-based codes to guide and manage the impact of development (from garden suites to multi-unit buildings, mixed commercial-residential buildings).
- Review easement standards.
- Review Bylaw for design efficiency standards, ensure road and subdivision design integrates connectivity & linkages to other subdivisions.
- Review infrastructure specs and requirements for appropriateness and best practices (examples: pipes under pavement, storm sewer testing, cracks).



Zoning Explained

Zoning is a system in planning that sets up different categories of uses and applies them to certain part of the community, controlling what uses are permitted where. The City sets out the zoning in its bylaw.

Types of residential zones in Summerside:

- Single-family (R1) – permitted uses: single detached dwellings, accessory buildings, assisted living. Secondary suites are a conditional use
- Low-Density Mixed Residential (R2) – permitted uses: single detached, duplex, semi-detached, assisted living, accessory buildings. Secondary suites are a conditional use
- Medium-Density Residential (R3) – permitted uses: single detached, duplex, semi-detached, assisted living, accessory buildings, manufactured home. Secondary suites are a conditional use and council approval is required for townhouses (max 8 units), row houses (max 8 units), apartments (max 4 units), rooming houses, nursing care facility, and group homes.
- Medium-Density Narrow Lot (R3r) – permitted uses: single detached, accessory buildings.
- High-Density Residential (R4) – permitted uses: single detached, duplex, semi-detached, assisted living, accessory buildings, manufactured home, townhouses, row houses, apartments, rooming houses, nursing care facility, and group homes. Secondary suites are a conditional use.
- Manufacture Home Park (R5) – permitted uses: manufactured home: mobile home/mini-home/modular home

Policy and Regulatory Solutions

What policy and regulatory solutions should Summerside explore?



Policies

Policies: The Official Plan sets out the goals, objectives, policies, and actions to be taken to meet the City's future vision (what goes where and why).

Solutions:

- Make sure the official plan policies strengthen support for mixed density and higher density.



Zoning

Zoning: Zoning determines what types of uses can go where (based on the policies set out in the Official Plan)

Solutions:

- Undertake land supply and growth scenario analysis to identify land supply over time and the implications of different development patterns.
- Review current zoning and increase areas zoned for R3 and R4 uses ahead of time.



Bylaw Review

Bylaw requirement are based on the policies in the Official Plan and set out what uses are permitted in different zones.

Solutions:

- Review Bylaw for opportunities for increased choice and options for different dwelling types.
- Create more mixed-use zones, reduce and/or eliminate exclusionary zoning (such as single-use zones like R1).
- Enable and facilitate secondary suites (inside the dwelling) and garden suites (separate from main dwelling), explore options to permit both on the same lot.
- Explore where tiny homes and mini homes are or might be permitted and potential for expanded use of clustered housing options.



Mixed Uses

Mixed Uses: complete communities feature a mix of uses in a form that promotes walkability, equity, and inclusion.

Solutions:

- Explore opportunities to promote or encourage mixed commercial/residential development and incentivize density and affordable units in the bylaw.

Future Household Make-up

What kind of housing will be needed?

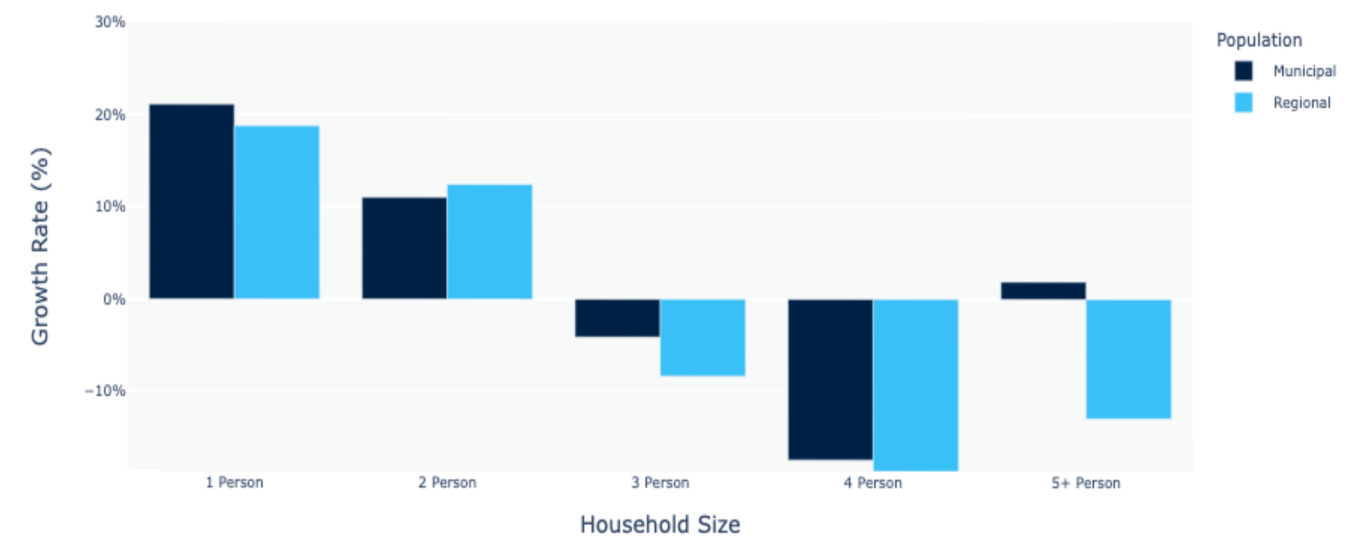


UBC Housing Needs Assessment Data

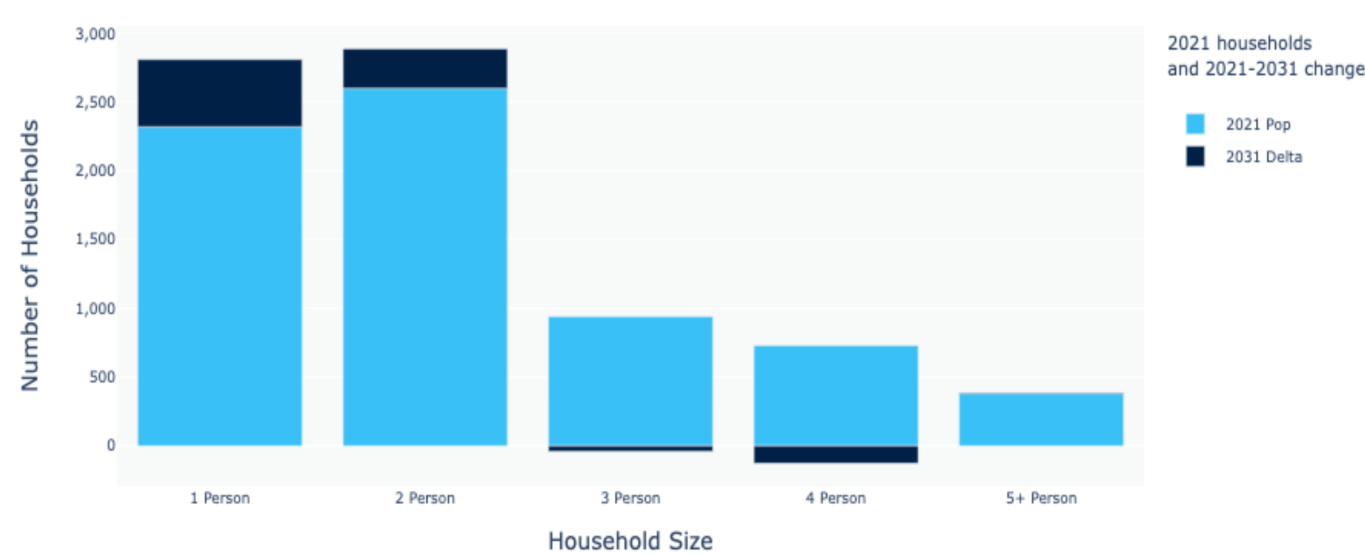
2031 Projected Household Gain/Loss (2021 to 2031)
Summerside CY (CSD, PEI)



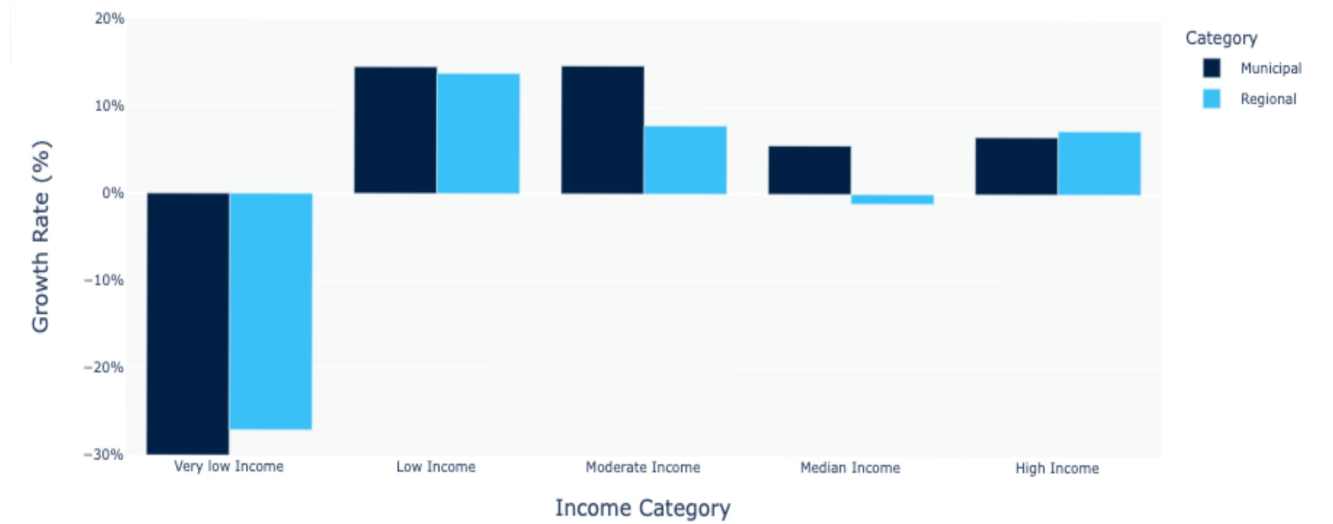
2031 Projected Community and Regional Household Growth Rates
Summerside CY (CSD, PEI)



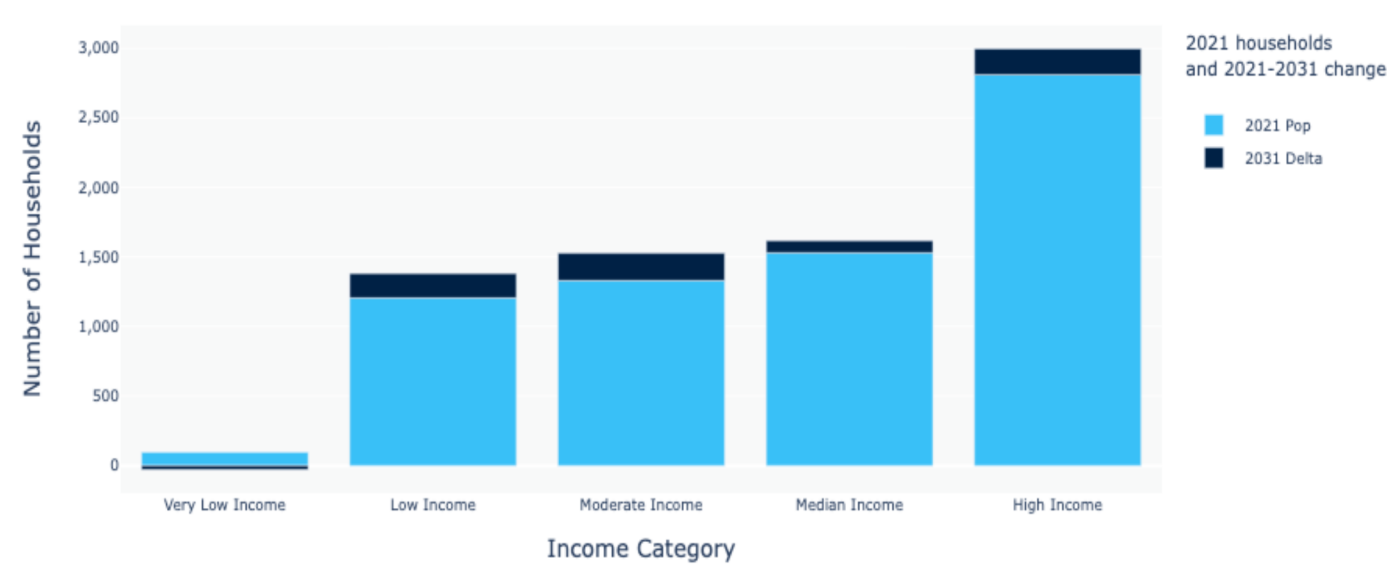
2031 Household Projections by Household Size
Summerside CY (CSD, PEI)



2031 Projected Municipal vs Regional Household Growth Rates by Income Category
Summerside CY (CSD, PEI)



2031 Household Projections by Income Category
Summerside CY (CSD, PEI)



2031 Projected Households by Household Size and Income Category
Summerside CY (CSD, PEI)



2036 Potential Housing Mix

Based on the CMHC format for projecting the composition of potential housing requirements for Summerside, the core model adjusted for 2016 to 2020 construction for the period of 2021 to 2036 would include:

251 additional rental units

712 affordable and social rental units

287 owner dwellings

Source: 2021 Summerside Housing Study, pg 50

Note: Ongoing analysis is important as projections differ based on time horizon and figures used.

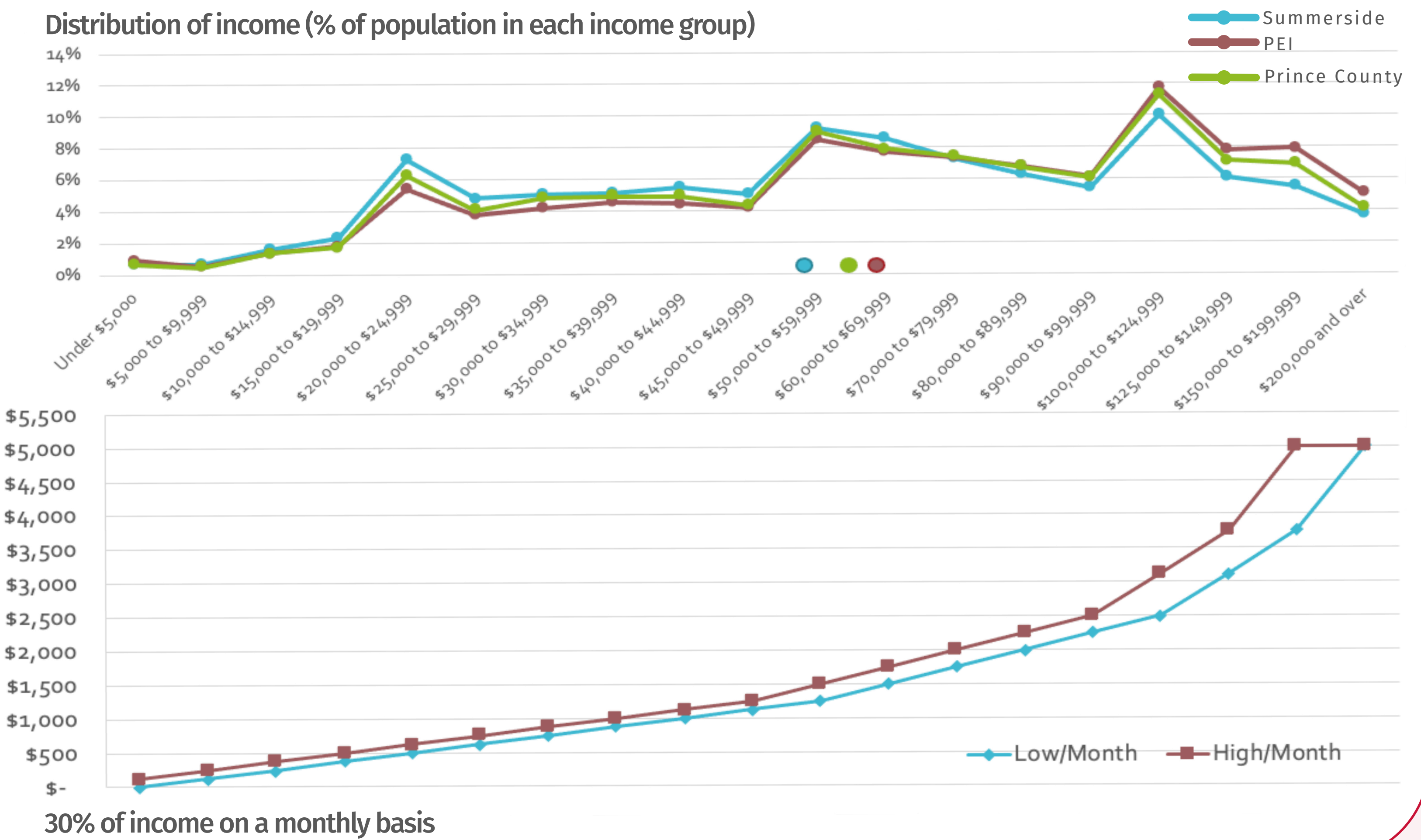
What Can People Afford?

What is affordable based on Summerside incomes?



2020 Household Incomes Before Tax - Summerside

Distribution of income (% of population in each income group)



Housing Costs

Owner households

- with mortgage: **60.4%**
- spending 30% or more: **8.9%**
- In core housing need: **1.9%**
- Median monthly shelter costs: **\$930**

Tenant households

- In subsidized housing: **20.5%**
- spending 30% or more: **29.7%**
- In core housing need: **13.8%**
- Median monthly shelter costs: **\$890**

7% Summerside households were in core housing need (all household types)

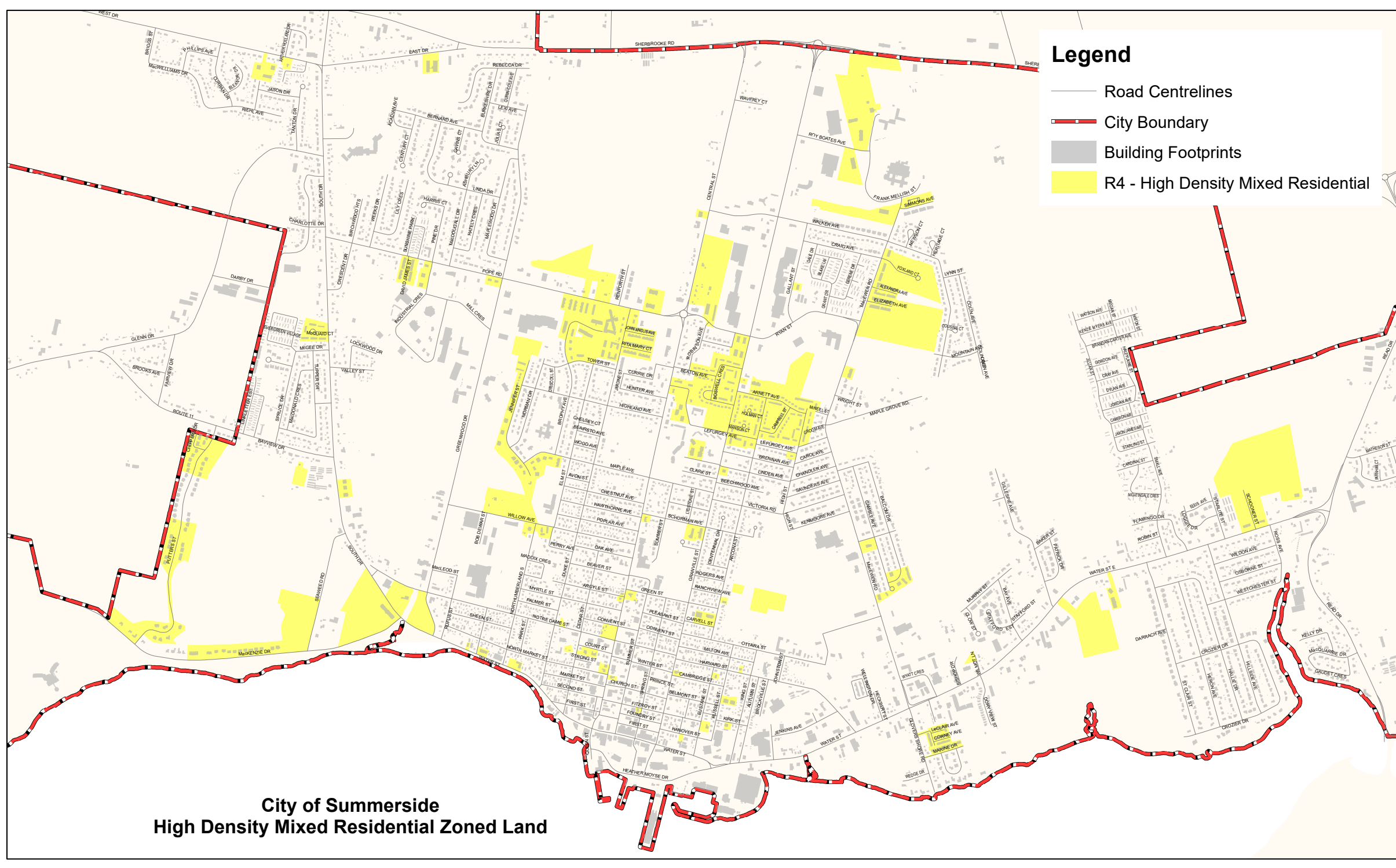
19% Summerside households spending 30% or more on shelter costs (all household types)
(2021 Census)

Summerside Land Supply

Where will the housing go?



Land Zoned for High Density Residential



All features shown are approximate only and have not been field verified. Sketch has been prepared for general discussions only and does not represent a legal land survey.

New Households

1,900

Projected new households (2031)

160-170

Annual new units currently

192-212

Estimated new units needed annually



Land Supply - High Density Residential (R4) Zoning

Acres of undeveloped R4: **153** | Acres of undeveloped R4 > 1 acre: **141**

14 units/acre: **1975-2140 units**

@ 200 units/year: **10 – 11-yr supply***

30 units/acre: **4230-4590 units**

@ 200 units/year: **21 – 23-yr supply***

*Does not account for area required for roads, parkland dedication or shape of individual parcels, where applicable. Numbers rounded.

Note: Enhanced land supply analysis required to fully assess supply over time by use and density. Land supply will depend on zoning and mix of dwelling types.

Summerside Housing Data

What does housing look like in Summerside?



Summerside Population

Population, 2021 Census **16,001**
 Projected 2031 population **20,000+**
 Median age, 2021 Census: **46.8**
 Median household income: **\$63,200**

Household Characteristics

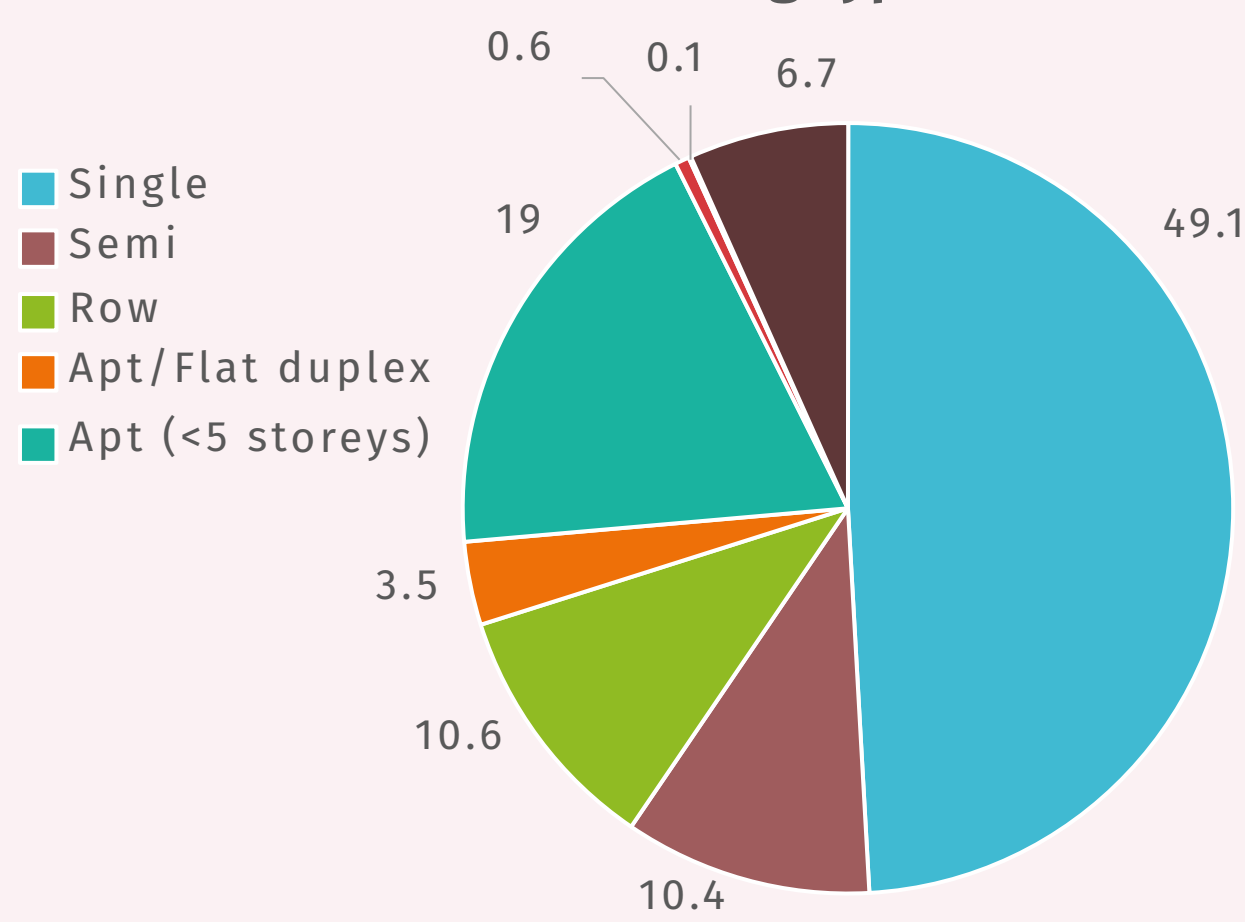
1-maintainer households: **56%**
 2-maintainer households: **41%**



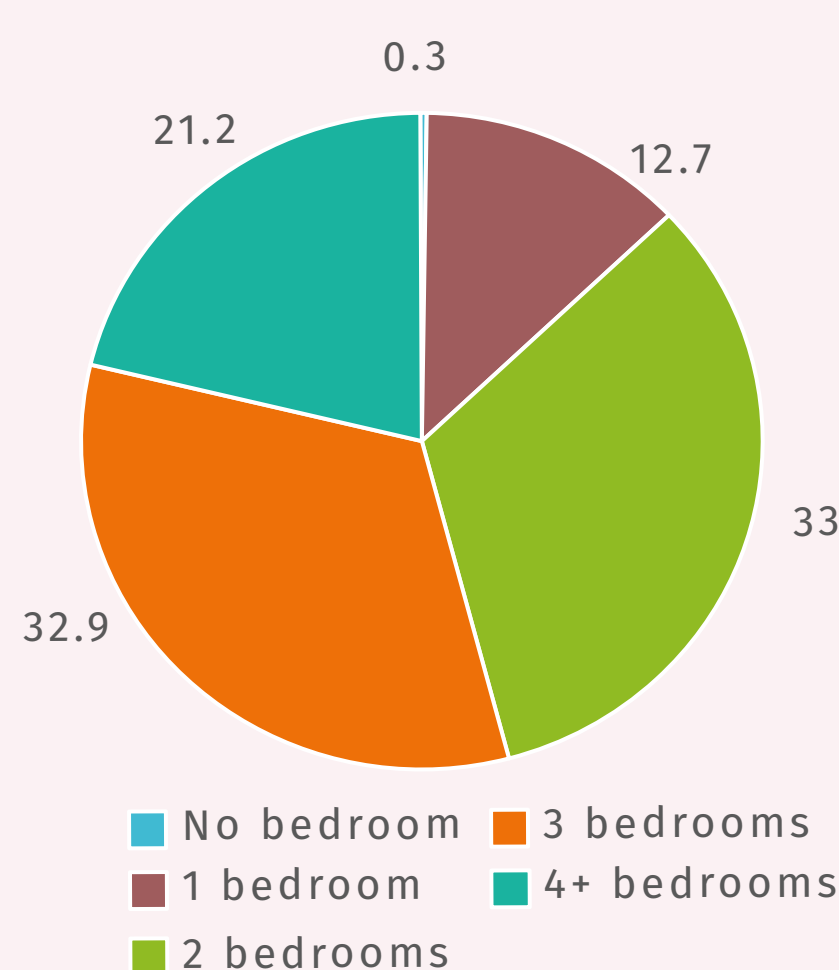
Meeting Future Need

Projected new households (2031):
1,900
 Annual new units currently:
160-170
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192-212

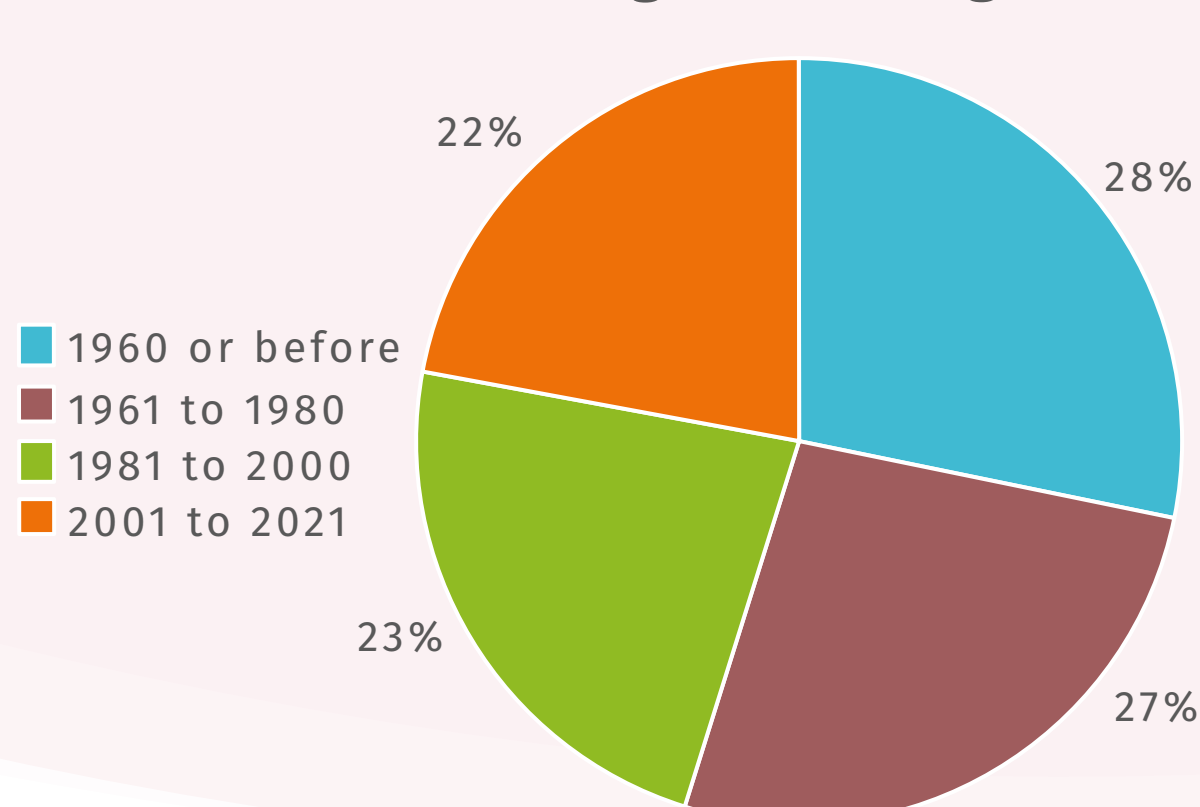
Dwelling Type (%)



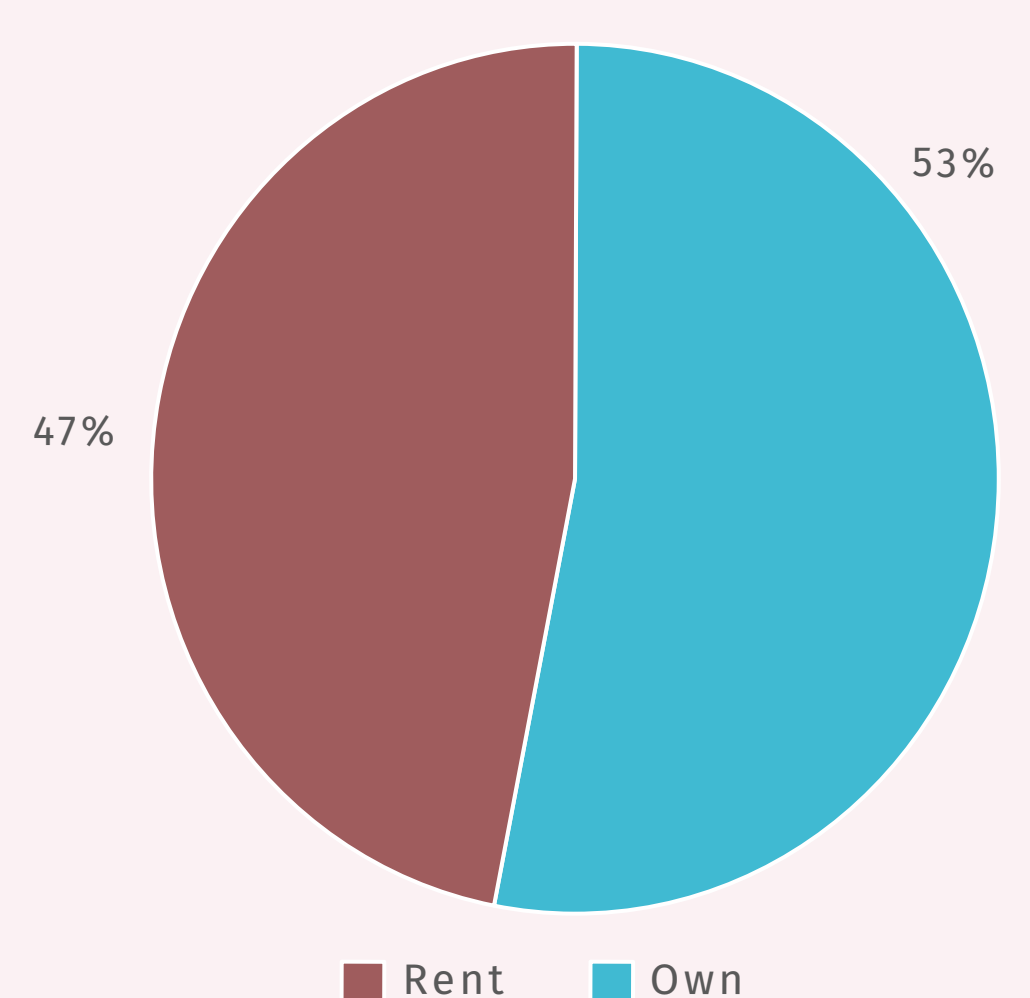
of Bedrooms (%)



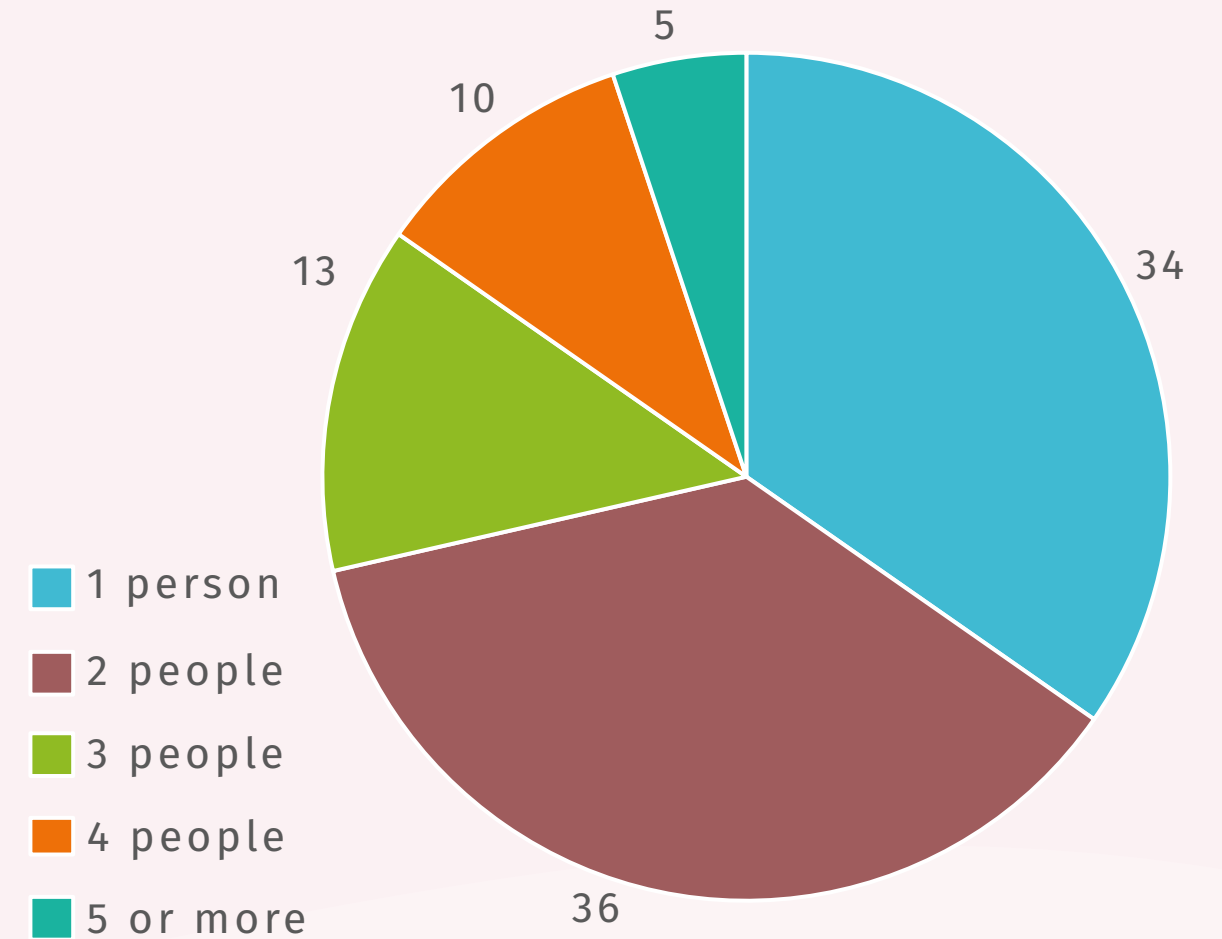
Age of Dwelling



Tenancy



Household Size (%)



Housing Considerations

What does Summerside need to be thinking about?

✓ Housing Form Impacts

- Amount, availability, and location of land to accommodate different housing needs.
- Protection of resource lands and sustainable development standards.
- Cost of servicing per capita: roads, sidewalks, water and sewer.
- Healthy and complete community considerations: walkability, mixed uses, ability to support active transportation.
- Equity and affordability: housing near places of employment, education, and services, exclusionary impacts of traditional zoning.
- Critical mass: density generally decreases per-door costs of building.
- Climate action and mitigation: decreasing travel time and distance, particularly for personal and single-occupancy vehicles.

🧠 Key Findings

- Needs change at different ages and stages of life.
- Housing is a key determinant in creating healthy communities.
- The status quo approach to planning and zoning isn't meeting current needs and won't meet future needs.

! Housing Attainability

Based on the Canada Mortgage & Housing Corporation's guideline that housing is affordable (attainable) when it:

- consumes no more than 30% of a household's pre-tax income, with core housing need encompassing housing affordability, suitability, and appropriateness.

📋 Next Steps for the Task Force

Review of feedback from Open House

Report prepared for Council

Task Force - final discussions

Council consideration for implementation, sharing

Implementation

- Review and assess solutions
- Community engagement
- Updates to Official Plan and Bylaw as appropriate
- Studies and other work
- Partnerships
- Services and programs
- Public investment

Housing Supply & Attainability

Why does this work matter to Summerside?



Factors Affecting Supply & Attainability

- Cost of living rising faster than income and wages
- Mismatch between available housing types and housing needs: gap in lower cost and starter homes, senior-friendly housing, housing with wrap-around supports
- Community resistance to increasing density
- Land availability and zoning
- Development standards and zoning flexibility
- Labour shortages
- Cost of materials and lands
- Challenges in financing
- Risk associated with long processes and uncertain outcomes
- Increasing costs of maintaining rental housing
- Increasing costs for tenants



What Happens if We Do Nothing?

- Inability to accommodate projected growth (new/returning residents, growing families)
- Cost of housing will continue to soar
- Residents increasingly unable to find the type of housing they need at a cost they can afford
- New and young households less likely to be attracted to the city or more likely to leave
- Constrained local labour market
- Challenges in meeting the needs of an aging population
- Increasing impacts on most vulnerable segments of population



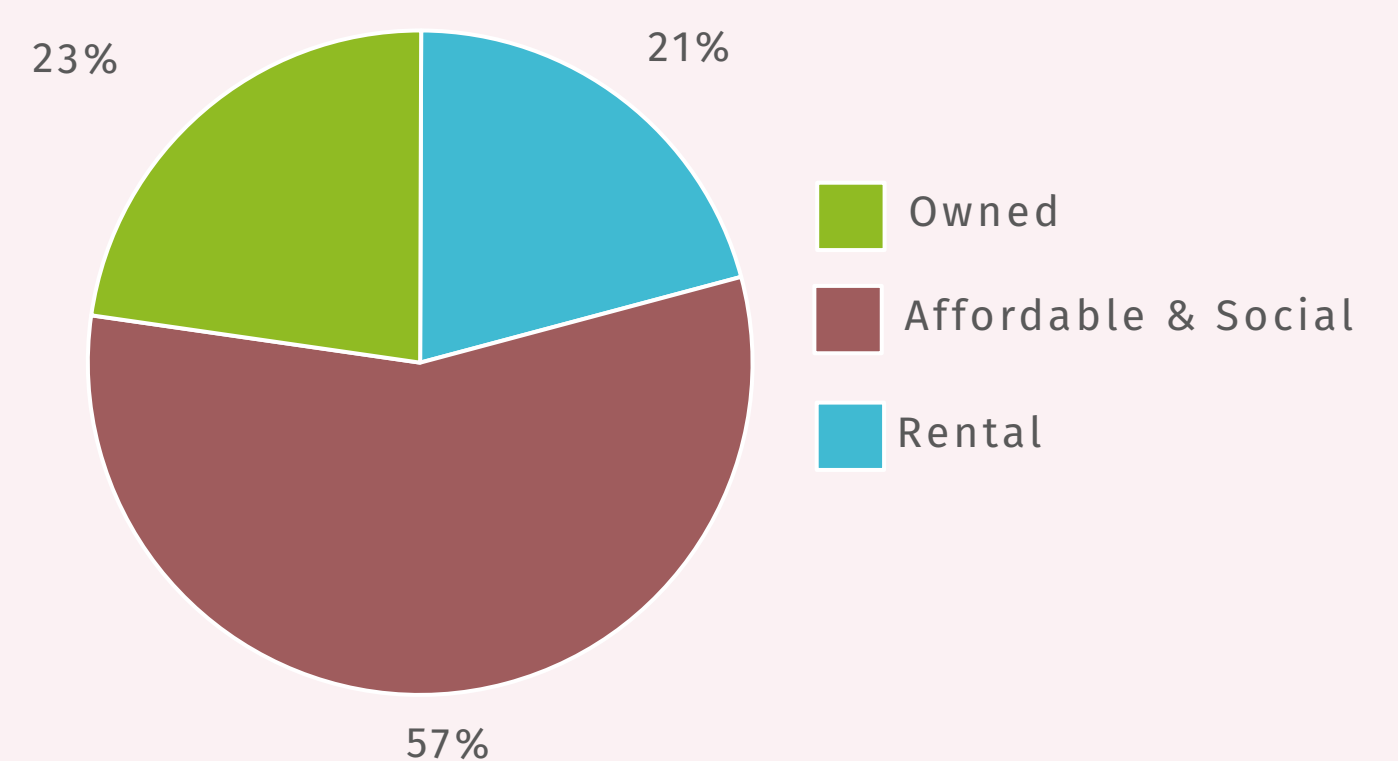
Summerside by 2031

Estimated number of new households by 2031: as many as **1,900**

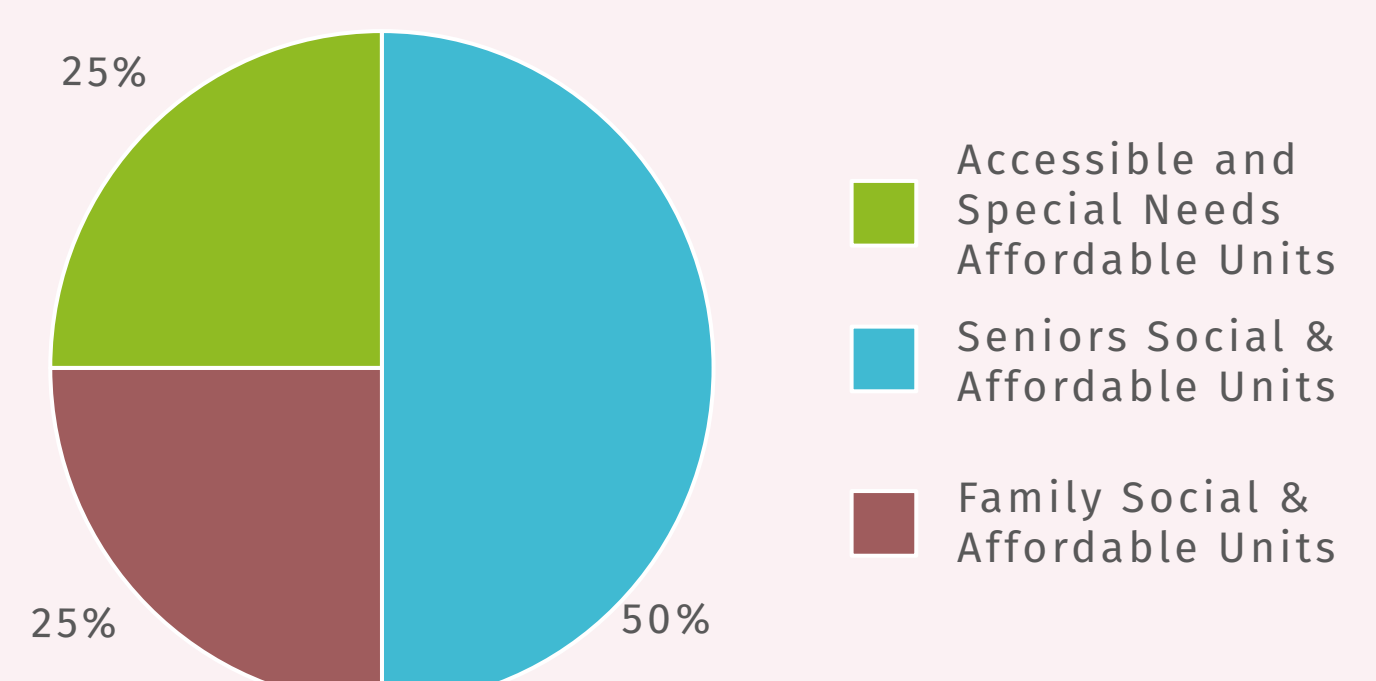
Annual rate of build: **~ 200 units/yr** to keep up with that need for housing over time

Market rental and owned housing: At least 46% of future housing in form of apartments and multiplexes, including duplexes, semi-detached and townhouses.

Housing Types



Affordable & Social Rentals



Background

What was the Mayor's Task Force on Attainable Housing asked to do?



Mandate

To bring forward bold and effective policy options that can increase supply (units and lots), density, and variety to meet current and anticipated housing needs in Summerside.



Outcomes

The Task Force has been asked to provide recommendations to the Mayor and Council for implementation that will:

- inform a new Housing Supply Strategy for Summerside that will be incorporated into the Official Plan; and
- set out the metrics for measuring success/failure of an implementation plan for the Strategy



Vision for the Work

Shared work and conversation, good ideas, and follow-through.

Housing is one piece of the wider goal of making Summerside younger by retaining and attracting young working families.



Values

The Task Force will consider:

- housing and neighbourhoods to meet the needs of the community now and into the future
- the role of design and planning in building welcoming, inclusive and diverse communities
- using design and planning to increase density and support our efforts to mitigate and adapt to climate change

