

# **AFFORDABILITY AND CHOICE TODAY (A•C•T) STREAMLINED APPROVAL PROCESS PROJECT**

## **Second Dwelling Units in Rural and Village Settings**

**McNeely-Tunnock Ltd.  
Orleans, Ontario**

Prepared for:

**Federation of Canadian Municipalities**

**Canadian Home Builders' Association**

**Canadian Housing and Renewal Association**

**Canada Mortgage and Housing Corporation**

Prepared by:

**Energy Pathways Inc.**

**Ottawa, Ontario**

**August 1996**

*This case study was funded by Canada Mortgage and Housing Corporation, but the views expressed are the personal views of the authors and the Corporation accepts no responsibility for them.*



## FOREWORD

---

The project documented in this case study received funding assistance under the Affordability and Choice Today (A•C•T) Program. A•C•T is a joint initiative, managed by the Federation of Canadian Municipalities, the Canadian Home Builders' Association, and the Canadian Housing and Renewal Association, together with the funding agency Canada Mortgage and Housing Corporation. The A•C•T Program is administered by the Federation of Canadian Municipalities.

A•C•T, which was launched in January 1990, was designed to foster changes to planning and building regulations and residential development approval procedures in order to improve housing affordability, choice and quality.

Through A•C•T, grants are awarded to municipalities, private and non-profit builders and developers, planners and architects to undertake innovative regulatory reform initiatives in municipalities across Canada. Three types of projects are awarded grants under the A•C•T Program: Demonstration Projects, Streamlined Approval Process Projects, and Case Studies (of existing initiatives).

- *Demonstration Projects* involve the construction of innovative housing that demonstrates how modifications to planning and construction regulations can improve affordability, choice and quality.

- *Streamlined Approval Process Projects* involve the development of a method or an approach that reduces the time and effort needed to obtain approvals for housing projects.
- *Case Study* grants are awarded for the documentation of existing regulatory reform initiatives.

Change and innovation require the participation of all the players in the housing sector. A•C•T provides a unique opportunity for groups at the local level to work together to identify housing concerns, reach consensus on potential solutions, and implement action. Consequently, a key component of A•C•T-sponsored projects is the participation and cooperation of various players in the housing sector in all phases of each project, from development to realization.

All projects awarded a grant under the A•C•T Program are documented as case studies in order to share information on the initiatives and the benefits of regulatory reform with other Canadian communities. Each case study discusses the regulatory reform initiative, its goals and the lessons learned. Where appropriate, the cost savings resulting from modifications in various planning, development, and construction regulations are calculated and reported.



# TABLE OF CONTENTS

---

PROJECT OVERVIEW.....	i
1.0 PROJECT DESCRIPTION.....	1
1.1 Demand for Second Dwelling Units.....	1
1.2 Project Objectives.....	1
1.3 Project Methodology .....	1
2.0 PROJECT RESULTS.....	3
2.1 Population Profile.....	3
<i>Figure 1. Age Distribution (1991)</i> .....	3
<i>Figure 2. Dwelling Units by Type (1991)</i> .....	4
<i>Figure 3. Tenure (1991)</i> .....	4
<i>Figure 4. Average Household Income (1985 and 1992)</i> .....	5
2.2 Regulatory Review.....	5
2.2.1 Official Plan.....	5
<i>Figure 5. Proposed Amendments to the Official Plan</i> .....	7
2.2.2 Zoning By-law .....	8
2.2.3 Site Plan Control By-law .....	8
2.2.4 Development Charges By-law.....	8
<i>Figure 6. Proposed Zoning By-law Revisions</i> .....	9
2.3 Implementation.....	10
2.4 Handbook.....	10
3.0 PROJECT BACKGROUND.....	11
3.1 Township of Roxborough.....	11
3.2 Regulatory History.....	11
4.0 REGULATORY REFORM INITIATIVES AND IMPACT ON HOUSING COST, CHOICE AND QUALITY.....	12
APPENDIX A: BUILDING PERMIT CHECKLIST .....	14
APPENDIX B: SECOND DWELLING UNIT APPROVAL PROCESS .....	15



## PROJECT OVERVIEW

---

Second dwelling units in, or on the lots of, single-family homes have gained recognition as a viable form of affordable housing. Some of these housing types, such as accessory apartments and garden suites, have the potential to meet the special needs of small families, young people and seniors. Regulatory reform is required in many municipalities, however, to permit and encourage this form of housing.

At the beginning of the 1990s, Ontario's Planning Act and municipal policies and procedures did not facilitate the creation of second dwelling units. There was, however, a growing demand for this type of housing, as evidenced by an increasing number of applications for second dwelling units, and a growing public policy interest in such forms of affordable housing. In 1992, the Province of Ontario proposed amendments to its Planning Act, in a discussion paper entitled *Apartments in Houses*, to permit secondary suites and garden suites.

The Township of Roxborough, a rural municipality in Eastern Ontario, was interested in moving ahead with its own regulatory reform project prior to official changes to provincial legislation. A number of factors contributed to the municipality's interest in planning for second dwelling units:

- The municipality had experienced a growing demand for residential alternatives as a result of changing demographics and low average household incomes.
- Existing municipal planning policies and regulations had resulted in the

rejection of building permit applications for residential dwelling alternatives, such as second dwelling units in homes or mobile homes.

- The Township had had a steady growth pattern since 1966 and anticipated additional development pressures in the coming years.
- Demographic trends indicated a continued and growing need for affordable housing alternatives.

Applications to the Township for second dwelling units frequently were delayed or denied because they were not provided for in its Official Plan or Zoning By-law. To rectify the situation, the Township needed to amend its planning policies, regulations and approval process. By proceeding immediately with a regulatory review project, prior to provincial legislative changes, Roxborough could serve as a leading example for other rural Ontario municipalities once provincial amendments were in place.

Planning consultants McNeely-Tunnock Ltd. received an A•C•T grant in 1993 to undertake a four-phase project that would produce the following:

- A population profile of the Township
- A policy and regulatory review and proposed amendments
- An implementation program for a streamlined approval process
- A handbook describing the approval process

The population profile covered growth trends for the Township from 1921 to 1991; age distribution; housing variables

(starts, dwelling characteristics and lot creation); and income and employment data. The profile revealed a larger than average percentage of young people (ages 0 to 19) and a fairly significant seniors age group. Population growth is expected to continue at a moderate rate, at least into the late 1990s. By 2011, seniors are expected to have tripled in number from 1991 figures.

The second phase of the project involved a review of the municipality's Official Plan, Zoning By-law, Site Plan Control By-law and Development Charges By-law, in order to determine what amendments were required. Although the Official Plan was found to support second dwelling development, new policies were proposed to address accessory apartments, garden suites, affordable housing, a servicing strategy, and goals and objectives of site plan control. Existing regulations posed serious constraints to the development of second dwelling units, and as such, the project team proposed modifications to the Zoning By-law. The Site Plan Control By-law required revisions as well, to bring it in line with the new Official Plan policies. Second dwelling units had not been taken into account in a 1992 study leading to the municipality's Development Charges By-law adopted in 1994. The project team determined that the impact of development charges on second dwelling units would need to be assessed prior to recommending any modifications.

In November 1993, the Township of Roxborough adopted Official Plan Amendment No. 9, which included policies eliminating constraints to second

dwelling units. An appeal concerning the Amendment (related to sections other than those dealing directly with second dwelling units) delayed the municipality's implementation schedule. The amendment came into effect in July 1996, and the municipality was able to proceed with the amendments proposed to its Zoning and Site Plan Control By-laws. These amendments are expected to contribute significantly to streamlining the approval process, by eliminating several constraints. A building permit checklist was developed to assist the Building Official in processing applications for second dwelling units.

The project team also produced a 16-page handbook, *Second Dwelling Units (Apartments in Houses): An Information and Application Guide*, in the final phase of the project. The handbook is intended to facilitate understanding of the regulatory changes, and provide the public with information on how to apply for a building permit.<sup>1</sup>

The results of the project provide useful resource material for other small municipalities interested in increasing affordable housing options in their communities.

---

<sup>1</sup> A copy of the handbook is included in the final report prepared by the project team, *Streamlining the Approval Process for Second Dwelling Units in Rural and Village Settings*. The report may be obtained on loan from the Canadian Housing Information Centre, 700 Montreal Road, Ottawa, Ontario, K1A 0P7, Tel: (613) 748-2367, Fax: (613) 748-4069, TTY: (613) 748-2143.

# 1.0 PROJECT DESCRIPTION

---

## 1.1 Demand for Second Dwelling Units

By the early 1990s, the Township of Roxborough, a rural municipality located in Eastern Ontario with a population of 3,050, had a well-established demand for second dwelling units in, or on the lots of, single-family homes. According to Statistics Canada's 1986 census, seniors comprised 21 percent of Roxborough's population, and 22 percent of the population was in the 20 to 35 age group. These two groups require and can benefit from alternative, affordable housing options. Each year, however, the Township was refusing several permit applications for second dwelling units due to non-conformity with its Official Plan and zoning regulations. Applications for second dwelling units typically came from seniors and young families.

Roxborough's population grew at a rate of 5.5 percent from 1986 to 1991, and a moderate growth rate was expected to continue. Given this, and an average household income below the provincial average, Roxborough needed to take action to ensure the housing needs of its citizens could be met.

## 1.2 Project Objectives

An A•C•T grant was awarded in March 1993 to planning consultants McNeely-Tunnock Ltd. The primary objective of the project was to develop new planning policies, regulations and approval criteria that would remove barriers to second dwelling unit development. A secondary objective was to facilitate municipal-

provincial partnership in achieving the reform of regulations affecting the provision of affordable housing options. Proceeding with a regulatory review before anticipated changes to provincial legislation, the Township of Roxborough aimed to provide a model that would help other rural and village municipalities respond to the growing need and public policy support for second dwelling units.

## 1.3 Project Methodology

McNeely-Tunnock Ltd. worked closely with the Township of Roxborough's Reeve and the Chief Building Inspector on the project team. During the course of the project, members of the local building industry, the general public, the Ontario Ministry of Housing and the Ministry of Municipal Affairs, and Canada Mortgage and Housing Corporation provided input.

The project consisted of four phases:

- Preparation of a population profile  
The profile showed how various demographic and housing factors impacted on the need for affordable housing at the local level. It covered growth trends; age distribution; housing starts; dwelling characteristics; lot creation; and income and employment data.
- Regulatory review and reform  
This involved a review of the municipality's Official Plan, Zoning By-law, Site Plan Control By-law and Development Charges By-law. Once an Official Plan amendment was

accepted (which included an appeal to the Ontario Municipal Board), the Township proceeded with the recommended regulatory changes.

- Implementation program

This identifies the steps and the proposed timing for both policy and procedural reform.

- Development of an information and application guide

A user-friendly, “how to” handbook was produced which describes the approval process for second dwelling units in the Township of Roxborough.

The A•C•T project complemented a major Official Plan policy review initiated by the Township in 1992. The results of both the A•C•T project and the Official Plan review were incorporated into the Township’s Official Plan Amendment No. 9. Before formulating the Amendment, the municipality held public workshops that included discussions concerning affordable housing.

The project team produced a comprehensive report, *Streamlining the Approval Process for Second Dwelling Units in Rural and Village Settings*. The report details the results of each phase of the project.<sup>2</sup>

---

<sup>2</sup> Please refer to footnote 1 for information on obtaining a copy of the report.

## 2.0 PROJECT RESULTS

---

The findings and results of the project are summarized below. All figures are drawn from the final report prepared by McNeely-Tunnock Ltd. on behalf of the project team.

### 2.1 Population Profile

The population profile revealed a typical rural municipality with a modest growth rate, a larger than average percentage of young people (ages 0 to 19) and a fairly significant seniors age group. The profile provided an analysis of Roxborough's population growth from 1921 to 1991, age distribution, housing development (starts, dwelling characteristics and lot creation), and income and employment data. The analysis resulted in the following projections:

- The Township is expected to grow at a rate of 1 to 1.25 percent for the five-year period 1993 through 1997.
- The introduction of piped municipal services in one of the Township's three villages (scheduled for 1995) may result in higher growth rates over the next 10 years, as landowners seek to take advantage of higher development densities permitted by water and sewer services.
- Over the next 20 years, low to modest growth rates are expected as the children of baby boomers enter into their child-bearing years.
- The seniors population will increase significantly (triple the 1991 level by 2011), leading to a greater need for affordable, low-maintenance housing.
- A shift in settlement patterns from scattered rural housing to village

subdivisions is anticipated, due in part to the availability of municipal services and continuing provincial efforts to reduce privately-serviced development. It is expected that seniors will move to villages for easy access to services. As the relatively large segment of those in the 0 to 19 age group (1991) matures and moves out of family homes, it is also expected they will seek housing in the village communities.

- Employment opportunities will continue to be characteristic of a rural township municipality, with some adjustments in the service sector as settlement patterns shift to villages.

#### *Age Distribution*

Roxborough has a higher percentage of people in its youth and senior groups compared to Ontario or Canada as a whole. With 55 percent of the Township's population below the age of 35, of which 31 percent is in the 0 to 19 age group, a significant demand for affordable housing among first-time homebuyers is anticipated during the next 10 to 15 years.

**Figure 1. Age Distribution (1991)**

Area	0-19 Years	20-64 Years	65+ Years
Canada	27.7%	60.7%	11.6%
Ontario	27.1%	61.2%	11.7%
Township of Roxborough	31.4%	56.3%	12.4%

Source: McNeely-Tunnock Ltd., Streamlining, p. 5.

### Housing

Single-detached dwellings comprise almost all of Roxborough's housing stock. At 90 percent, this housing type far exceeds the averages for Canada and Ontario (see figure 2). The project team anticipates that more multiple dwelling units will likely be built in the years ahead, but single-detached dwellings will continue to dominate.

Almost 50 percent of Roxborough's housing stock was built before 1946. Close to 33 percent was built between 1946 and 1980, and 18 percent has been constructed since 1980. Renewal of housing stock will be of concern in the coming years, and home renovation and conversion is expected to increase as the number of potential first-time homebuyers increases.

**Figure 2. Dwelling Units by Type (1991)**

Area	Single, detached	Semi-detached	Other
Canada	56.9%	4.7%	38.4%
Ontario	57.6%	6.2%	36.2%
Township of Roxborough	90.4%	1.4%	8.2%

Source: McNeely-Tunnoch Ltd., Streamlining, p. 9.

Roxborough has an above-average percentage of homeowners vs. renters compared to Canada and Ontario. At 84 percent, the Township exceeds the national and provincial averages by 20 percent.

**Figure 3. Tenure (1991)**

Area	Owned	Rented
Canada	62.8%	37.2%
Ontario	63.7%	36.3%
Township of Roxborough	84%	16%

Source: McNeely-Tunnoch Ltd., Streamlining, p. 5.

### Lot Creation

Severance has typically been used to create lots. It is expected, however, that subdivision planning will become the norm with the introduction of piped services. In the period 1986 through 1992, 174 severances were granted. This activity peaked at 39 in 1989, followed by a decline to 27 in 1992. Provincial efforts to reduce environmental problems by controlling private services should also result in fewer severances.

### Employment and Income

The Township's settlement pattern reflects the employment base. The population is scattered throughout the rural area with some concentration in the village areas. Statistics for 1986 indicate agriculture, forestry and aggregate industries accounted for 24.6 percent of the jobs; manufacturing and construction, another 22.2 percent; other services (sales, clerical, hospitality industry, etc.) were at 28 percent; and transportation, trade, finance and government employment accounted for the remaining 25 percent.

The average household income at \$41,700 (1992 dollars) for Roxborough is lower than the national and provincial averages (see figure 4).

**Figure 4. Average Household Income (1985 and 1992)**

Area	1985 Dollars	Equivalent 1992 Dollars
Canada	\$34,261	\$45,259
Ontario	\$38,022	\$50,227
Township of Roxborough	\$31,569	\$41,703

Source: McNeely-Tunnock Ltd., Streamlining, p. 14.

## 2.2 Regulatory Review

The project team reviewed the municipality's Official Plan, Zoning By-law, Site Plan Control By-law and Development Charges By-law, and proposed a number of amendments.

### 2.2.1 Official Plan

The sections from the Official Plan relevant to the review were as follows:

- Purpose and Objectives
- General Development Policies
- Hamlets
- Rural Areas
- Implementation
- Existing amendments

### *Purpose and Objectives*

Existing policies in this section of the Official Plan permitted a variety of housing types. They required development to take place on the basis of available services, and where hamlet areas were involved, growth to be in a compact and orderly form. The purpose and objectives of the Official Plan supported the provision of second dwelling units and imposed no undue constraints on the approval process.

### *General Development Policies*

These policies stipulate that all private service development (including second dwelling units) requires approval of well and septic installations by the Ministry of the Environment.

The Township encourages development where services are available or can be readily provided. At the time of the A•C•T project, Roxborough was in the process of introducing piped water and sewer services in one of the villages. The project team recommended that servicing strategies allow for the impact of second-dwelling development.

General development policies also address assessment ratios and lot sizes. The project team took these into consideration in recommending new policies and regulations for second dwelling units.

### *Hamlets*

Existing policies permitted second dwelling units in hamlets, while asserting the primacy of the Zoning By-law for site provisions.

### *Rural Areas*

The policy regarding dwellings on agriculture land allowed only single-family and mobile homes as accessory dwellings on separate lots, precluding second dwelling units. Single-family and two-family dwellings were permitted in areas designated as "Rural Marginal."

### *Implementation*

New development was required to conform with the municipality's Zoning By-law and Site Plan Control By-law.

### *Existing Amendments*

The municipality had no amendments relating to second dwelling units.

### *Proposed Amendments*

Roxborough initiated a comprehensive review of its Official Plan in 1992. The project team proposed a number of policies that could be included in the Official Plan Amendment that would help to eliminate constraints to second dwelling units, addressing the following:

- Accessory apartments
- Garden suites
- Affordable housing
- Servicing strategies for Moose Creek, one of the Township villages
- General intent, goal and objectives of site plan control

The proposed policies permitted second dwelling units in the form of accessory apartments and garden suites as an integral part of the municipality's housing policy. The sections specific to garden suites and affordable housing are presented in figure 5.

The proposed servicing strategy for Moose Creek supported second dwelling unit development. It stated that priority is to be given to intensifying the existing housing stock by allowing development of apartments in houses as second dwelling units.

Site plan control enables the Township to enhance the quality of development or redevelopment in conjunction with other controls, such as zoning and building codes. With the entire municipality defined as a site plan control area, second dwelling unit development is considerably hindered. The Amendment, however, exempted secondary dwelling units, garden suites and group homes from site plan control. The exemption applies to single and two-unit dwellings and their accessory structures in residential areas not adjacent to a wetland or a flood plain.

Official Plan Amendment No. 9, including policies based on the work carried out by the A•C•T project team, was adopted by the Township in November 1993. However, the decision was appealed to the Ontario Municipal Board. The appeal did not relate directly to the sections pertaining to second dwelling units, and the outcome did not affect housing policies. The Amendment came into effect in July 1996.

## **Figure 5. Proposed Amendments to the Official Plan**

### ***Garden Suites***

*It is a policy of this plan to provide opportunities for garden suites on an as-needs basis. A garden suite which is defined as a detached residential structure containing bathroom and kitchen facilities that is ancillary to an existing residential structure and that is designed to be portable, may be permitted on a temporary basis on the same lot as the principal single detached dwelling. In substantiating the need for a garden suite, the proponent shall:*

- i) demonstrate that the lot is sufficiently large to accommodate development on private services in those areas of the municipality where development is on private services only. This shall be subject to verification by the Ministry of Environment and Energy or its designate;*
- ii) demonstrate sufficiency for compliance to the Ontario Building Code;*
- iii) demonstrate that there will be no adverse impacts to adjacent land uses, i.e. drainage, access for fire protection, sun shadow;*
- iv) demonstrate compliance with applicable zoning standards for lot size, setbacks and parking.*

*Garden suites shall be governed by a Temporary Use By-law under Section 39 of the Planning Act.*

### ***Affordable Housing***

*Council will provide for affordable housing by:*

- 1. Continuing to monitor the need for social assisted housing for households and seniors through periodic surveys in co-operation with area municipalities. Where specific needs are identified, Council will work with the Ministry of Housing and the Ministry of Municipal Affairs or housing authorities to meet identified needs.*
- 2. Encouraging infill and housing intensification particularly in the villages. This may be achieved through the conversion of single detached dwellings to multiple units, through re-development at higher densities, through land severances on large under-utilized lots which create opportunities for development on the severed lot and through infill on vacant lands.*
- 3. Ensuring a 10-year supply of residential land at all times.*
- 4. Making provision for alternative housing types such as garden suites and accessory apartments.*

Source: McNeely-Tunnock Ltd., Streamlining, pp. 27-28.

### **2.2.2 Zoning By-law**

Roxborough's Zoning By-law No. 5-86 presented significant obstacles to the development of second dwelling units. It fully complied with the Official Plan prior to the Amendment, but imposed constraints on the development of second dwelling units. The Zoning By-law did not recognize second dwelling units in any of the residential zones, and allowed only limited development of detached second dwellings on farm lots in agricultural zones for the express purpose of full-time farm help. The by-law neither defined nor permitted second dwellings within existing homes. Any application for second dwellings required a zoning amendment, thus discouraging this form of housing development.

The project team proposed new definitions and general provisions to eliminate constraints against accessory apartments and garden suites. These are presented in figure 6.

Accessory apartments would be permitted in all zones where residential use is primary. Garden suites would be permitted in all zones where single-detached dwelling units are permitted as a primary use. The new provisions stipulated that accessory apartments are to be incorporated in a manner compatible with the existing building and neighbouring lots, and that minimum yard setback requirements would be the same as for the existing building.

One parking space per unit would be required for either an accessory apartment or a garden suite. The requirements for

other dwellings are two spaces per unit for any dwelling containing not more than two units. For dwellings with more than two units, 1.5 spaces per unit is required, the exception being housing for seniors which requires a minimum of only 0.25 spaces per unit.

Several other provisions were developed for garden suites, specifically because they are detached structures. (See figure 6.)

### **2.2.3 Site Plan Control By-law**

The Township's Site Plan Control By-law required that development plans and drawings be approved by municipal council with the following exemptions: single-family, semi-detached and duplex dwellings; buildings for agricultural use; and temporary buildings. The Official Plan Amendment included provisions for also exempting second dwelling units, garden suites and group homes. Once the Amendment came into effect, the By-law would need to be modified to bring it in line with the changes in planning policy.

### **2.2.4 Development Charges By-law**

A study regarding development charges was undertaken in 1992, but not specifically to address the question of second dwelling units. The ensuing Development Charges By-law, adopted in April 1994, excluded apartments in houses where the apartment unit is smaller than the existing unit, and in multiple-unit dwellings, where the newly created apartment is smaller than the smallest existing unit in the building. In all other cases, development charges are payable.

## Figure 6. Proposed Zoning By-law Revisions

### **Definitions**

i) Existing “accessory” definitions in By-law No. 5-86:

*Accessory: Shall mean a use, building or structure customarily incidental and subordinate to the main use and located on the same lot with such main use.*

*Accessory dwelling shall mean a single family dwelling which is accessory to a permitted non-residential use, located on the same lot therewith and is occupied either by the family of the owner or such non-residential use or by a family of a person employed on the lot where such dwelling is located.*

*Accessory dwelling unit shall mean a dwelling unit which is part of and accessory to a permitted non-residential building and is occupied by the family of the owner of the non-residential building or by the family of the person employed on the lot where such a dwelling is located.*

ii) New definitions to be added:

*Accessory Apartment: Means a second dwelling unit, either located within or added to an existing single-detached dwelling, or in a separate accessory structure on the same lot as the main dwelling and which shall consist of a complete, independent living facility including facilities for the preparation of food, sleeping, living area and sanitation.*

*Garden Suite: Means a temporary portable detached dwelling unit designed to facilitate its relocation and which will provide residential facilities for seniors on the same lot as the residential dwelling unit of the host family.*

### **Garden Suite Provisions**

New section to be included:

- (a) *The minimum front yard and external side yard setbacks shall be the same as the by-law requirement for the main building on the lot.*
- (b) *The minimum side and rear yard setbacks shall be 2.0 metres.*
- (c) *The building height shall not exceed 4.5 metres.*
- (d) *The garden suite shall be located at least 2.5 metres from the main building on the lot.*
- (e) *The maximum gross floor area shall be 65 m<sup>2</sup> unless the garden suite is a mobile home in which case the maximum gross floor area shall be 75 m<sup>2</sup>.*
- (f) *Only one garden suite shall be permitted on any lot.*
- (g) *Garden suites shall be situated on a lot in order to ensure that its placement is compatible with the existing dwelling and neighbouring dwellings and yards.*
- (h) *A garden suite shall not be considered in the calculation of maximum lot coverage.*

Source: McNeely-Tunnock Ltd., Streamlining, pp. 22-23, 31-32.

Water and sanitary sewage impost fees can be applied to apartments in houses. The impact of a second dwelling unit on the water and sewer infrastructure needs to be calculated and charges collected according to provincial legislation.

### 2.3 Implementation

The third phase of the A•C•T project involved a review of the approval process and identified a timeframe for completing the changes. The project team concluded that the existing approval process to obtain a building permit was streamlined and efficient. The barriers to secondary dwelling units were found to be inherent in existing policies and by-laws. In order to assist municipal staff in processing applications for second dwelling units, the project team developed a building permit checklist, which is presented in Appendix A.

As noted previously, Roxborough adopted the Official Plan Amendment in November 1993, which was subsequently appealed and did not come into effect until July 1996. The project team had identified six months as an adequate timeframe for subsequently completing and passing comprehensive revisions to the Zoning By-law, and it allowed one month for passing a Site Plan Control By-law.

### 2.4 Handbook

In the final phase of the project, the team developed a 16-page handbook, *Second Dwelling Units (Apartments in Houses): An Information and Application Guide*.<sup>3</sup> The purpose of the handbook is to facilitate understanding of the regulatory changes affecting second dwelling units, and to educate the public on how to apply for a building permit. The handbook presents the following information:

- A brief summary of municipal and provincial policy changes affecting the provision of second dwelling units
- The criteria to be met before proceeding with an application
- A flowchart of the approval process
- Relevant Zoning By-law revisions
- A list of items required for a building permit

The handbook's flowchart of the approval process shows that if a proposed second dwelling unit is serviced by the municipal sewer system and complies with all regulations, an application for a building permit may be made. If the proposed development does not comply with these requirements, then the applicant must proceed with a Zoning By-law amendment. The flowchart is shown in Appendix B.

---

<sup>3</sup> Please refer to footnote 1 for information on obtaining a copy of the handbook.

## 3.0 PROJECT BACKGROUND

---

### 3.1 Township of Roxborough

The Township of Roxborough, located in Eastern Ontario, is a typical rural municipality consisting of three villages and outlying farming areas. The three communities are service centres for the surrounding area, providing a wide range of recreational, cultural, institutional and commercial services. The largest village was in the process of installing its first municipal water and sewer services at the time of the A•C•T project.

### 3.2 Regulatory History

The Township of Roxborough has provided land use planning services for its jurisdiction since the mid-1970s. At that time, land use policies were based on a regional policy document entitled *Lower St. Lawrence Planning Area Official Plan*.

The Township adopted its first comprehensive Official Plan in 1983, its first comprehensive Zoning By-law in 1986 and a Site Plan Control By-law in 1991. In 1992, Council initiated a study resulting in the municipality's Development Charges By-law. This by-law established a development charge to ensure new growth in the Township would be in accordance with prevailing standards currently enjoyed by residents. It was in the same year that the municipality initiated the major review of its Official Plan. The decision to proceed with the comprehensive amendment provided a timely opportunity to integrate the goals and objectives of the A•C•T project with the Township's planning review exercise.

## 4.0 REGULATORY REFORM INITIATIVES AND IMPACT ON HOUSING COST, CHOICE AND QUALITY

---

The introduction of regulations for the development of secondary dwelling units met several of the Township's needs:

- Municipal policies and by-laws now support a wider range of affordable housing options.
- Regulations address an existing and growing demand in the Township for second dwelling units.
- Given the municipality's demographic trends, the new regulations will contribute substantially to meeting emerging housing needs in the future.
- The approval process for second dwelling units has been streamlined, as zoning amendments were required in all cases previously.

With a significant and increasing portion of Roxborough's population in the seniors age group, the demand for affordable, low-maintenance housing will continue to increase. In addition, as the Township's large youth group matures, the municipality will likely have a high number of small and young families in the next 10 to 15 years. Homeownership will become possible for many of these families because of the rental income that may be generated by a second dwelling unit in, or on the lot of, a single-family home.

The changes arising from this project can serve as a model for regulatory reform in other rural municipalities that seek to increase affordable housing options for their residents.

## **APPENDICES**

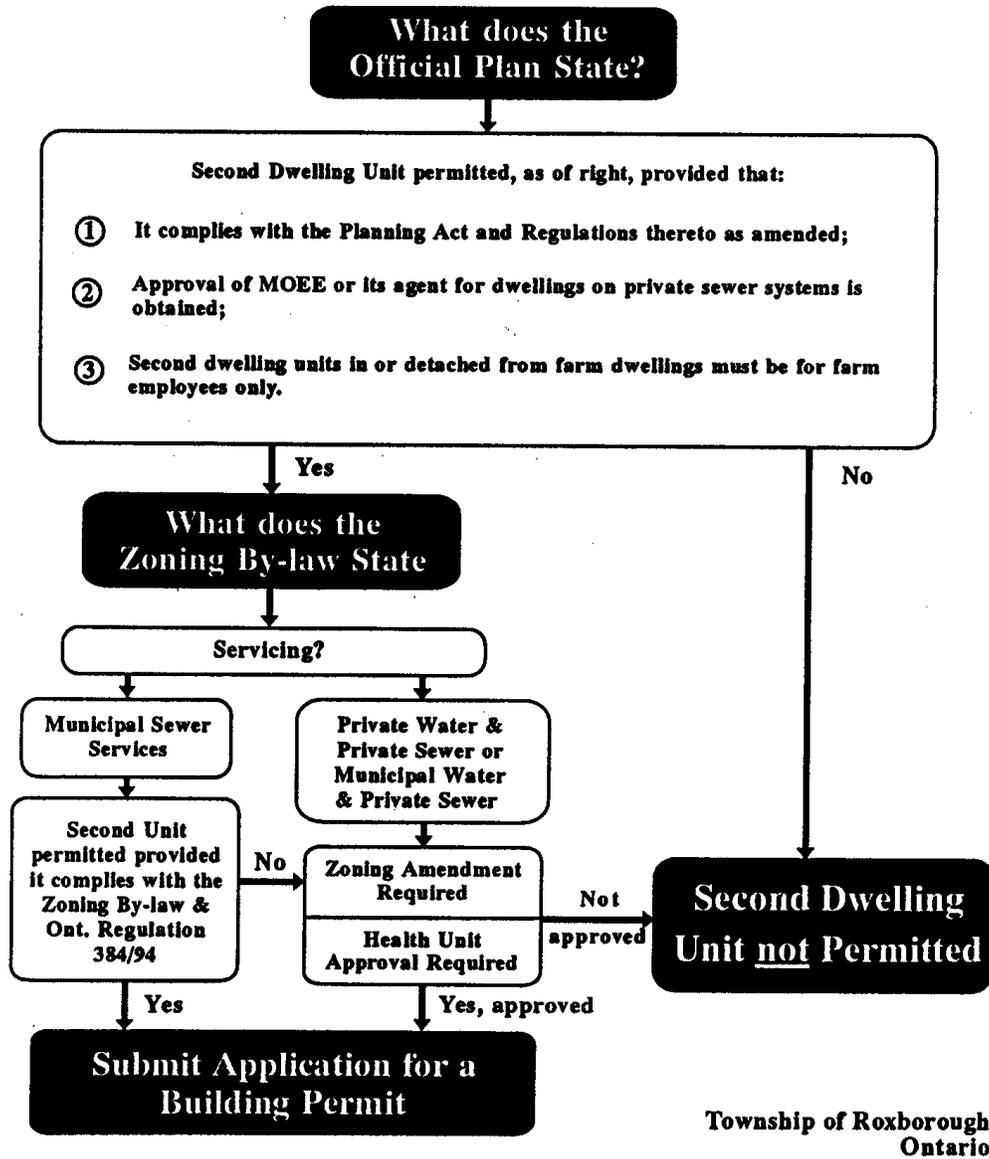
## APPENDIX A: BUILDING PERMIT CHECKLIST

---

1. Does the second dwelling unit conform with the policies of the Official Plan? Yes/No
2. Does the second dwelling unit conform with the general requirements of the Zoning By-law? Yes/No
3. Do additions conform to the setback requirements of the Zoning By-law? Yes/No
4. Parking requirements: Is there sufficient parking? Yes/No
5. Servicing:
  - Private
  - Municipal —> Water and/or Sanitary Sewer
6. If private:
  - a) Size of lot -----  
Does the size conform with Official Plan and Zoning By-law? Yes/No
  - b) Date of Eastern Ontario Health Unit Approval Yes/No
  - Approval Date: -----
  - c) Size of second dwelling unit -----
  - d) Gross floor area of existing dwelling unit -----
  - e) Is a development charge payable? (Is (c) larger than (d)?) -----
7. If municipal
  - a) Is there sufficient water capacity? Yes/No
  - b) Is there sufficient sanitary sewer capacity? Yes/No
  - c) Size of second dwelling unit? -----
  - d) Gross floor area of existing dwelling unit? -----
  - e) Is a development charge payable? (Is (c) larger than (d)?) -----
  - f) Is an impost fee payable? Yes/No
8. Have the building permit fees been paid? Yes/No  
Date paid: -----

Source: McNeely-Tunnock Ltd., Streamlining, p. 35.

# APPENDIX B: SECOND DWELLING UNIT APPROVAL PROCESS



Source: Township of Roxborough, Second Dwelling Units (Apartments in Houses): An Information and Application Guide.