Second to None: Secondary Suites and Affordable Housing for Seniors in Kingston, Ontario

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EXECUTIVE SUMMARY

Canadian cities are facing a housing crisis, as the cost of homeownership and rental rates are increasing beyond the affordability of many Canadians. As the number of purpose-built rental units has remained stagnant for the last 15 years, and the average cost of a new home has nearly doubled from 2001 to 2010, municipalities are facing a major challenge in providing housing at affordable levels while ensuring a quality stock of all dwelling types. Secondary suites are units built within existing dwellings, or in accessory buildings, that have private entrances, kitchen and washroom facilities and living space. These units utilize the existing housing stock and are a form of intensification that capitalizes on Canada’s primary dwelling type: single-detached homes.

The City of Kingston is a medium-sized Ontario municipality that has recently developed a secondary suites program to combat increasingly unaffordable rents. The City is marred by low vacancy rates and a comparatively low number of rental units considering the demand for rental units by seniors, students and other demographics. Kingston has one of the highest percentages of senior residents in the province and it is estimated that the number will continue to rise as the baby-boomers enter retirement and seek the amenities and services provided in the City, such as the local hospital and cancer centre. This report investigates the housing challenges identified by local seniors in order to assess the role secondary suites can play in providing quality rental units, and an overall better housing stock for the general population of Kingston, by answering the following three questions:

1. How do secondary suites address the needs of an aging population in Kingston?
2. Is Kingston’s secondary suites program able to address these needs?
3. How can Kingston benefit from Edmonton’s secondary suites policies?

First, the benefits of secondary suites identified through a literature review are compared to the identified housing challenges to determine if secondary suites can ameliorate the housing situation for seniors. Second, the existing policies in the City of Kingston are evaluated to identify their ability to address these challenges. Finally, the policies and initiatives of the City of Edmonton’s successful Cornerstones program are used to provide a comparison to Kingston and demonstrate where Kingston is successful and where it may continue to improve in regards to encouraging secondary suites and affordable housing for seniors.

The research shows that secondary suites provide a range of benefits that help address the needs of aging populations and that municipalities such as Kingston can provide incentives to homeowners to create new suites and increase the density of the existing housing stock with quality, affordable
rental units. Kingston’s existing program for secondary suites has produced initiatives that successfully address many of the housing challenges facing seniors in Kingston, by providing rebates and grants that alleviate the financial barriers of creating and updating existing suites. Edmonton’s successful Cornerstones program provides some lessons learned that may be beneficial for enhancement of Kingston’s program. These include permitting suits in accessory buildings (garages, etc.) and using City funds to leverage funding from intergovernmental partners. Edmonton also demonstrates where Kingston is already successful, by permitting suites in more unit types than its Alberta counterpart.

This report concludes with a series of recommendations that stem from the analysis providing Kingston, and other Canadian municipalities, with a comprehensive review of secondary suites and their ability to provide affordable housing for Canadians. The recommendations from the analysis are:

Kingston should continue:

1. The Municipal Fee Rebate program, which removes the cost of the zoning by-law amendment for suites in areas where they are not permitted as-of-right;
2. To provide Affordable Housing Grants, which assist homeowners developing suites while ensuring rents are kept at an affordable level; and
3. To permit units in various building types, such as single-detached, semi-detached and row-house dwellings.
4. To provide grants to assist in the legalization of existing secondary suites, to ensure the quality of the rental housing stock is upgraded and maintained;

Kingston should also considering implementing the following enhancements in its policy:

1. Policies to permit secondary suites in accessory buildings, to support the development of units in garages and other building types; and
2. A directive that aims to leverage city funds into greater funding from the provincial and federal governments, to assist with the creation of rental units.

The report suggests that municipalities such as Kingston can provide incentives to provide a bottom-up approach to solving this housing crisis, mobilizing residents to intensify the existing housing stock through grants, tax rebates, relaxed zoning and other financial and regulatory mechanisms. As the
financial burdens of developing secondary suites are clearly its most daunting element, new financial tools and programs should be researched to provide a larger and more varied toolkit municipalities can use to improve their situation and address the various local needs given different geographic, demographic and political situations across Canada.
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TABLE OF CONTENTS

EXECUTIVE SUMMARY ................................................................................................................................. 2
ACKNOWLEDGEMENTS .................................................................................................................................. 5
TABLE OF CONTENTS ................................................................................................................................... 6
FIGURES ........................................................................................................................................................ 8
1.0 INTRODUCTION ....................................................................................................................................... 10
  1.1 BACKGROUND ...................................................................................................................................... 10
  1.2 PURPOSE OF THE RESEARCH ............................................................................................................ 11
  1.3 QUESTIONS ........................................................................................................................................... 11
  1.4 REPORT OUTLINE ............................................................................................................................... 11
2.0 CONTEXT & SIGNIFICANCE ................................................................................................................... 13
  2.1 WHAT ARE SECONDARY SUITES? ....................................................................................................... 13
  2.2 WHY SECONDARY SUITES? ............................................................................................................... 15
    2.2.1 The Strong Communities through Affordable Housing Act (2011) ............................................ 15
    2.2.2 Municipal Considerations ............................................................................................................ 16
    2.2.3 The Benefits of Secondary Suites ............................................................................................... 16
  2.3 EXISTING LITERATURE ....................................................................................................................... 18
    2.3.1 Support for Secondary Suites .................................................................................................. 18
    2.3.2 Aging in Place: Support for Affordable Options ......................................................................... 20
    2.3.3 Opposition ................................................................................................................................... 22
    2.3.4 Grandfathering ........................................................................................................................... 23
  2.4 THE CASE OF KINGSTON, ONTARIO ................................................................................................. 24
    2.4.1 Kingston in the Present .............................................................................................................. 24
    2.4.2 The Aging Population of Kingston ............................................................................................ 25
    2.4.3 Housing Wants vs. Housing Types ............................................................................................. 28
    2.4.4 Student Population and Young Professionals .......................................................................... 31
    2.4.5 Market Conditions ..................................................................................................................... 31
    2.4.6 Moving Forward ......................................................................................................................... 32
3.0 METHODS ............................................................................................................................................... 33
  3.1 RESEARCH APPROACH ...................................................................................................................... 33
  3.2 SELECTION OF CASE STUDIES ........................................................................................................... 34
3.2.1 Kingston, Ontario .................................................................................................................... 34
3.2.2 Edmonton, Alberta .................................................................................................................. 34
3.3 RESEARCH METHODS AND DATA SOURCES ............................................................................. 35
   3.3.1 Literature and Document Review .......................................................................................... 35
   3.3.2 Statistical Analysis .................................................................................................................. 35
3.4 EVALUATION OF METHODS CRITERIA ......................................................................................... 36
3.5 RESEARCH PROTOCOL ................................................................................................................... 37
3.6 LIMITATIONS ................................................................................................................................ 37
   3.6.2 Methodological Limitations .................................................................................................... 37
   3.6.3 Research-based Limits ........................................................................................................... 38
4.0 ANALYSIS .......................................................................................................................................... 40
   4.1 The Challenges in Kingston ........................................................................................................... 40
      4.1.1 Rationale for Selection ........................................................................................................... 40
   4.2 Matrix 1 - The benefits of secondary suites .................................................................................. 41
      4.2.1 Benefits .................................................................................................................................... 41
      4.2.2 Matrix ....................................................................................................................................... 41
      4.2.3 Analysis .................................................................................................................................... 42
   4.3 Matrix 2 – Kingston’s Policy Framework ....................................................................................... 43
      4.3.1 Kingston Secondary Suites Pilot Program ............................................................................. 43
      4.3.2 Legalization and Decommissioning Issues ........................................................................... 46
      4.3.3 Results to Date ........................................................................................................................ 47
      4.3.2 Matrix ....................................................................................................................................... 49
      4.3.3 Analysis - Weaknesses ............................................................................................................ 49
      4.3.4 Analysis –Strengths ................................................................................................................ 50
   4.4 Matrix 3 – Edmonton’s ‘Cornerstones’ Programs ........................................................................ 52
      4.4.1 Cornerstones: Edmonton’s Plan for Affordable Housing (2006-2010) .................................. 52
      4.4.2 Cornerstones II (2012-2016) ................................................................................................. 54
      4.4.3 Identified Program Components ............................................................................................ 56
      4.4.4 Matrix ....................................................................................................................................... 57
      4.4.5 Analysis - Strengths ................................................................................................................ 57
      4.4.6 Analysis - Weaknesses ............................................................................................................ 58
   4.5 Conclusions .................................................................................................................................... 59
5.0 SUMMARY OF FINDINGS AND RECOMMENDATIONS ................................................................... 60
5.1 Overall Findings .................................................................................................................................. 60
5.2 Kingston’s Successes .......................................................................................................................... 61
5.3 Lessons Learned from Edmonton’s Experience ............................................................................... 62
5.4 The Future of Secondary Suites in Kingston ...................................................................................... 63

BIBLIOGRAPHY ........................................................................................................................................ 64

FIGURES

<table>
<thead>
<tr>
<th>Figure</th>
<th>Description</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.1</td>
<td>Various types of accessory dwelling units</td>
<td>14</td>
</tr>
<tr>
<td>2.2</td>
<td>2011 Census data, City of Kingston</td>
<td>25</td>
</tr>
<tr>
<td>2.3</td>
<td>Proportion of seniors by Ontario municipality</td>
<td>26</td>
</tr>
<tr>
<td>2.4</td>
<td>Distributions of seniors in Kingston, Ontario</td>
<td>29</td>
</tr>
<tr>
<td>2.5</td>
<td>Distribution of older adults in Kingston, Ontario</td>
<td>30</td>
</tr>
<tr>
<td>3.1</td>
<td>Evaluation methods criteria</td>
<td>37</td>
</tr>
<tr>
<td>4.1</td>
<td>Matrix 1: Benefits of secondary suites</td>
<td>41</td>
</tr>
<tr>
<td>4.2</td>
<td>Kingston pilot program area</td>
<td>45</td>
</tr>
<tr>
<td>4.3</td>
<td>Secondary suite applications received, 2014</td>
<td>48</td>
</tr>
<tr>
<td>4.4</td>
<td>Matrix 2: Secondary suites in Kingston</td>
<td>49</td>
</tr>
<tr>
<td>4.5</td>
<td>Maximum allowable rental rates, 2015</td>
<td>55</td>
</tr>
<tr>
<td>4.6</td>
<td>Maximum allowable income by household size, 2015</td>
<td>55</td>
</tr>
<tr>
<td>4.7</td>
<td>Matrix 3: Secondary suites in Edmonton</td>
<td>57</td>
</tr>
</tbody>
</table>
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1.0 INTRODUCTION

1.1 BACKGROUND

In 2013, Canada’s Big City Mayors’ Caucus (BCMC) identified the housing situation in Canada as a ‘crisis’ and called upon municipal, provincial and federal partners to collaborate on four major issues that are ‘too big and complex for any single order of government to solve’:

- Eliminating chronic homelessness through proven strategies;
- Stimulating new rental and affordable housing construction with tax incentives and other measures;
- Preserving and renovating existing social housing units;
- Housing workers to support a growing economy. (FCM, 2013)

Between 2001 and 2010, the average price of a new home in Canada nearly doubled, and nearly one third of Canadians live in rental units. (FCM, 2013) As purpose-built rental housing accounts for just 10% of new residential construction, it is clear that Canadians are facing a rental supply crisis, increasing rents and further exacerbating the problem. Homeownership, for many, is ever increasingly out of reach.

In Ontario, the Province has assigned the responsibility of providing affordable housing to municipalities through community housing, Rent Geared to Income (RGI) or other initiatives that contribute to ensuring residents have access to adequate living facilities. Across Ontario, waiting lists for community housing are getting longer, and the supply of new private rental units are not meeting the demand for affordable rental housing, which in turn raises the average market rent. It is clear that municipalities cannot bear this burden alone, and partnerships with other levels of government are needed to stabilize the housing situation in Canada.

Private homeowners can also do their part to alleviate the situation while benefitting greatly by converting underutilized portions of the existing housing stock into rental units. Secondary suites or dwelling units that are accessory to the primary unit, can increase the stock of rental units within a city without major construction, or any at all. Incentives for homeowners to create suites can be an effective tool for municipalities to increase the number of rental units and help stabilize rents at affordable levels.
1.2 PURPOSE OF THE RESEARCH
Municipalities across Canada are facing the same housing crisis and solutions can be developed and shared through reports such as this. The comparison of the two case cities, Kingston and Edmonton, provides valuable insight for municipalities to consider when developing affordable housing programs and initiatives. Kingston, for which this report provides recommendations, faces the same issues as many other Canadian cities, including town/gown relations, an aging population, a past reliance on greenfield development and an older housing stock in the downtown core. Cities may not share all of Kingston’s traits, or any at all. However, the goal is for municipalities to use this report to evaluate and understand their position in regards to secondary suites, and to see the potential benefits to both the municipality and its residents. An added purpose of this report is for municipalities with aging populations to identify secondary suites as a particularly effective way of providing quality affordable housing for seniors.

1.3 QUESTIONS
This report investigates the challenges identified by the Seniors Advisory Committee to Kingston’s City Council and the potential solutions that can be provided by secondary suites. It uses Edmonton as a successful case comparison, so as to make recommendations for the City of Kingston for future affordable housing initiatives and the role secondary suites may play. The three research questions are:

1. How do secondary suites address the needs of an aging population in Kingston?
2. Is Kingston’s secondary suites program able to address these needs?
3. How can Kingston benefit from Edmonton’s secondary suites policies?

By using the challenges identified to Kingston’s City Council, this report establishes a base for all three questions. The progressive nature of the questions seeks to establish the role of secondary suites for an aging population through a literature review, evaluate the strengths and weaknesses of the current secondary suites program in regards to the seniors’ housing challenges, and finally to use Edmonton’s successful Cornerstones program (Phases I and II) as a model for recommending future initiatives for improving the housing situation in Kingston.

1.4 REPORT OUTLINE
The report is structured as follows. Chapter 2 provides context for the report through a review of the existing literature on the benefits and concerns of secondary suites and provides a thorough analysis of the existing housing and market conditions in Kingston, Ontario. Chapter 3 outlines the methods used to answer the three research questions including evaluation criteria, and the reasons for selecting the case studies. Chapter 4 provides a comprehensive analysis through the use of matrices...
that demonstrate the effectiveness of secondary suites and current initiatives in Edmonton and Kingston for addressing seniors’ housing challenges. Chapter 5 presents the findings of the analysis and provides recommendations for the future of secondary suites in the City of Kingston.
2.0 CONTEXT & SIGNIFICANCE

2.1 WHAT ARE SECONDARY SUITES?

Secondary suites are self-contained residential units with kitchen and bathroom facilities within dwellings or within structures accessory to dwellings, such as laneway garages. (MMAH, 2014) As secondary suites are self-contained units, they must comply with the local Building Code, Fire Code and property standards bylaws.

Secondary Suites are also known as:

- Accessory apartments
- Basement apartments
- Second units
- In-law/granny flats

In addition to secondary suites, there exist accessory units that are not contained within an existing dwelling, but are accessory to the primary dwelling. They are known as:

- Garage suites
- Garden suites
- Laneway Suites

The definition of ‘primary dwelling’ is flexible, since it may be located in upper or lower levels of a building. The simplest definition is that the primary dwelling is the unit as defined in the tax rolls for property tax purposes. Figure 2.1 illustrates the various types of accessory dwellings, including secondary suites.

A. **Secondary Suite Above Main Floor of Single Detached Dwelling:** Secondary suites may be located on the upper portion of a dwelling, as long as they have a separate entrance from the primary dwelling, which in the figure below is considered the lower portion of the building.

B. **Secondary Suite Below Main Floor of Single Detached Dwelling:** Generally referred to as ‘Basement Apartments’ even though they may be located in a basement or a cellar, secondary suites below the main floor are by and large more common than their counterparts in Ontario.
C. Secondary Suite Attached to Single Detached Dwelling at Grade: Secondary suites may also be attached to the principal dwelling, usually as a later addition to the existing dwelling. These units are located at grade and are more often than not located to the rear or side of the existing dwelling, or as identified in the local secondary suite guidelines.

![Illustration of different types of accessory suites.](image)

**Figure 2.1:** Illustration depicting the various types of accessory suites. As secondary suites are attached to and accessory to an existing building, A through E below are considered secondary suites while F is considered a garden suite. (MMAH, 2014)

D. Garage Suite (at grade): Secondary suites may also be located within buildings accessory to the primary dwelling, such as laneway garages. These units may be located at grade, next to the actual garage portion of the accessory building.

E. Garage Suite (above grade): Alternative to locating the unit at grade, garages may also contain an upper level which can consist of a self-contained unit.
F. Garden Suite (at grade): Although not considered a secondary suite, this form of accessory dwelling is a self-contained unit within its own building.

2.2 WHY SECONDARY SUITES?

2.2.1 The Strong Communities through Affordable Housing Act (2011)
The Strong Communities through Affordable Housing Act (2011) acts as the backbone of the restructuring of Ontario’s affordable housing initiatives throughout the Province’s municipalities. The Act is designed to provide a clear vision for affordable housing in Ontario and represents ‘a renewed partnership with municipalities based on clear roles and responsibilities.’ (MMAH, 2014)

As part of the implementation of the Strong Communities through Affordable Housing Act, amendments to the Planning Act (1990) were required to expressly identify affordable housing as a matter of provincial interest, located in Section 2 of the Planning Act. In addition, the provisions for garden suites and secondary suites were enhanced to provide greater direction for the development of second units in every municipality across the province. Changes also include the sheltering of appeals against secondary suites. This means that the development of a secondary suite cannot be appealed to the Ontario Municipal Board (OMB) by opponents provided that they meet all of the municipal requirements. Further, the municipal policies enacted in response the Act were also sheltered from OMB appeals. However, the sheltering does not extend to the possibility of a third unit, located in an accessory dwelling where the principal building has an existing secondary suite. For example, should someone have an existing secondary suite and wish to build a garage suite, the project may be appealed to the OMB.

The Strong Communities through Affordable Housing Act requires municipalities to authorize and provide direction for the creation of new units and the grandfathering or legalization of existing non-conforming units. Before the Act, secondary suites were a contentious issue as the suburban culture of the last few decades created a fear of overcrowding, lack of parking and the overuse of neighbourhood amenities and services. Secondary suites were often, and still are, a contentious issue between neighbours. The Act enforced the right for homeowners to create secondary suites within the municipally-determined boundaries and standards. Therefore, in the Province of Ontario, municipalities are now required to establish policies and strategies for the creation of units in detached, semi-detached and row house dwellings, as well as ancillary structures. As per the nature of the building, secondary suites are generally not located in duplexes, triplexes or apartment buildings.
2.2.2 Municipal Considerations

Although the Province requires municipalities to authorize secondary suites, it acknowledges that each municipality has its own unique conditions, characteristics, opportunities and challenges. Municipalities may be constrained by geography, natural features, existing dwelling types, municipal services and other factors that determine the location, number and type of units that can be accommodated. Municipalities are required, however, to review their existing Official Plan policies and Zoning By-law provisions to reflect the Strong Communities through Affordable Housing Act and the overall intent of the Planning Act as follows:

- **Second units should be permitted in both existing residential communities and in newly developing areas.** Municipalities should encourage development proponents to consider the creation of secondary suites when planning new neighbourhoods. Houses and ancillary structures can be developed so as to offer the option of a secondary suite.

- **Municipalities should consider any constraints in the development or renewing of secondary suites policies.** Areas that are flood-prone, under-serviced or overcrowded may not be the most strategic location for secondary suites. These areas should be identified and appropriate measures taken to ensure the integrity of these areas are not compromised.

- **Municipalities should assess where second units may be appropriate in the primary dwelling versus the ancillary structure; in some instances, municipalities may conclude it is appropriate to allow a unit in both.**

- **Municipalities that currently permit second units will need to review their official plans and Zoning By-laws to assess whether they are permitted in the range of housing types listed in the act.** This includes detached, semi-detached, row houses and accessory buildings.

- **Municipalities are responsible for determining what standards or zoning provisions should apply. Standards should support the creation of second units.** (MMAH, 2014)

2.2.3 The Benefits of Secondary Suites

Secondary suites can benefit both the owner of the suite and the community as a whole in the following ways:

Primary benefits:

- The creation of a second unit within an existing building can provide a dwelling for a family member (or members), including extended families and elderly parents. Further, should the
owner be in need of assistance themselves such as the elderly, a live-in caregiver can occupy the unit and provide a necessary service while maintaining the independence of their own lives. Secondary suites are flexible and support the changing demographics of Ontario's municipalities. **Beneficiary: Existing homeowners** (Duff, 2012)

- Homeowners of all ages can earn additional income by converting their underutilized space into a rental unit. Buildings with secondary suites are considered ‘income properties’ and can be particularly attractive to first-time and younger buyers as they aid in the payment of the mortgage and renovations to the building. This is the concept of ‘co-occupancy’. **Beneficiary: Existing homeowners** (Duff, 2012)

- The Provincial Policy Statement ['PPS'] (2014), under the Planning Act, guides development across the province. It is explicit in its desire to divert the development of new housing to areas with existing resources, infrastructure and public service facilities, and to support the intensification of existing lands. Secondary suites are a form of intensification in that they contribute to greater density within existing areas. Further, secondary suites provide another housing option to the mix of housing types in Ontario, which is another facet of the PPS. **Beneficiary: Tenants seeking affordable housing** (Province of Ontario, 2014)

Secondary Benefits:

- With the creation of secondary suite policies come the units themselves and the required skills to ensure they meet the building code, fire code and other requirements. This will create jobs in the construction/renovation industry, and allow more adventurous residents to learn the necessary skills as part of a personal project. **Beneficiary: Existing homeowners and renovations businesses**

- Areas in which density has increased through secondary suites and other intensification projects may see an increase in municipal services and amenities including public transit, community centres and other uses/services that require the support of greater densities. **Beneficiary: The community** (Infranca, 2014)

Secondary suites provide another option in the growing mix of housing types across the Province, which include stacked and back-to-back row houses, condominiums and other alternatives to the
ubiquitous single-detached dwelling. The benefits of secondary suites stretch beyond the property itself, into the local community and the Province as a whole.

2.3 EXISTING LITERATURE

The discourse on secondary suites can be grouped into three broad categories: support, opposition and neutral (concerns). I have chosen to place the literature into these categories to summarize the arguments for (increased density, affordable housing, and aging in place) and against (overcrowding, servicing and parking) secondary suites, as well as the broader concerns surrounding secondary suites such as the grandfathering of older units. The articles and pieces discussed below will frame the larger discussion in Section 4 – Analysis, so that the cases of Edmonton and Kingston can be best contextualized in the existing literature discussion.

2.3.1 Support for Secondary Suites

The primary argument for supporting secondary suites initiatives is that it contributes to an increase in density no matter the area in which they are located. They are particularly effective when introduced into low-density areas that consist primarily of single-detached dwellings, since these dwellings generally have larger floorplates, gross floor area and are located on larger parcels of land. Section 1.1.1 of the Province of Ontario’s Provincial Policy Statement (2014), which guides development across the Province, acknowledges that ‘Ontario’s long-term prosperity, environmental health and social well-being depend on wisely managing change and promoting efficient land use and development patterns.’ (Province of Ontario, 2014) As part of the drive for more efficient and sustainable land use, the Province is seeking to direct growth to within existing settlement areas through intensification and redevelopment. The cost of extending servicing to new greenfield or settlement areas is a burden on municipalities that can be mitigated through more compact and intensified forms of residential development. As the majority of housing in Ontario consists of low-rise, single-detached dwellings, secondary suites provide the opportunity for intensification across the Province. (CMHC, 2014).

Existing research on secondary suites has largely focused on the regulatory perspective and the changing demographics (the elderly, immigrants & young families) that are shifting our housing needs and desires towards smaller units (Haan, 2007; Bakker, 1997; Sigle-Rushton, 2002) Shelly Duff’s (2012) research on accessory apartments in existing low-rise neighbourhoods in Sacramento, California sought to identify the role of these units in the bungalow and ranch-style homes that overwhelmingly make up the area, and provide a summary of the social, environmental and economic benefits these units have on the community. As mentioned, the driving force behind
accessory dwellings is the changing demographics of the population that is no longer as widely content with the large, sprawling homes of old. Duff proposes ‘co-residency’, which is a term that describes the partnership of two parties who share a common dwelling structure. These can be multigenerational families who are seeking housing to meet their needs, or young professionals who want to be homeowners but have no need for an entire home designed for the nuclear family. Duff’s primary argument for the encouragement of secondary suites in Sacramento is the environmental impact of suburban sprawl. According to Hayden (2002, in Duff, 2012), American homes and settlement patterns account for one-third of the world’s use of natural resources. This includes transportation patterns and the typical winding roads and crescents of the suburban fabric, which encourage the use of fossil-fuels, and building materials themselves. Further, Duff puts forth the economic argument that the recent mortgage crisis of the United States has already cost municipalities large amounts of tax revenue due to foreclosures. Duff’s research is exemplary in that it argues for both sides of the American political spectrum and brings them together for the common cause of social benefits and affordable housing. Using fewer and protecting existing natural resources, while reducing lost municipal tax revenue, is a strong approach to the selling of secondary suites policies. Further to Duff’s argument for adding units and increasing density is the notion that market supply and demand mechanisms may stabilize rent levels, assuming demand levels do not exceed growth in supply. (Infranca. 2014)

John Infranca’s research has looked at accessory dwelling units and micro-units (compact studio apartments) and the perfect storm of events following the 2008 economic recession whose impacts are still being felt across the world. In order to demonstrate the trend of ADUs in the USA, he compares and contrasts household data from 5 American cities: Austin, TX; Denver, CO; New York City, NY; Seattle, WA; and Washington, D.C. In these five cities, representing a cross-section of urban America from coast to coast, “at least one-third of households consist of just one person.” (Infranca, 2014) Further, between 2000 and 2012, the share of one-person households grew, as social shifts in attitudes toward marriage and dating have resulted in more people living alone. The high rate of divorce has also contributed to the rate of single-occupancy homes. The average family and household size continues to decline in America, and Canada also follows this trend. In 1971, the average family size in Canada was 3.7; by 2006, it had reduced to 3.0. (Statistics Canada, 2007)

The declining family size, younger generations’ attitudes towards marriage, the aging baby-boomers and the economic recession of 2008 has created a perfect storm for the housing market whereby people want to rent their excess space and single individuals are seeking these more affordable options. Another factor to include is the rising number of multigenerational families, largely being
driven by immigrants who seek to purchase larger and/or multi-unit homes to accommodate all members of the extended family. There has been recent land-use issues in Canada related to the conversion of large suburban homes into multigenerational dwellings, which are putting pressures on local infrastructure including the school system, which has seen a rise in the number of portables. (Bascaramurty, 2013) Infranca’s research takes these shifts and weighs them in order to answer the question: are ADUs just a fad, or are they here to stay? Once the boomers have moved on, and the economy stabilizes and grows, will ADUs still be an attractive option? How will the shift away from personal car ownership towards car-sharing and public transit affect the value of units in suburbia? The value of dwellings with secondary suites is also a contentious issue, as there is no standard for assessing and appraising these properties. As potential income is part of the valuation of a property, the true potential of secondary suites must be seen in the light. (Brown & Watkins, 2012)

2.3.2 Aging In Place: Support for Affordable Options

Secondary suites provide options for multigenerational and single-living, both of which also contribute to the concept of ‘aging in place.’ The baby-boom has resulted in a population bubble that has long impacted the Canadian landscape from the opening and subsequent closing of schools, to the recent boom in residential care facilities. The aging population of Ontario has needs and concerns that are different from the generations of today and those that have come before them. Aging in place is not a new idea, as it was until as recently as the mid 1900’s considered the norm for the elderly to grow old in their homes and utilize the existing support network that consisted of their family, neighbours and community. (Blanchard, 2013) A group seniors associations (including the Ontario Gerontology Association and the United Senior Citizens of Ontario) known only as the ‘advocacy consortium’ prepared a document entitled ‘Priorities for the Aging Population of Ontario: The Collective Views of Nine Organizations Representing More than 1 Million Seniors” to express four priorities for planning for an aging population:

1. Positive Aging: its promotion within Age Friendly Communities
2. Health Care: access and affordability
3. Economic Well-being: including access to employment, adequate pensions, affordability of prescription drugs and care, and affordable housing
4. Supportive Infrastructure: establishing a Cabinet Committee on Aging; providing financial incentives for developing hubs of services where required. (Advocacy Consortium, 2011)

These sentiments are echoed in a report by the Federation of Canadian Municipalities from 2013 through the concept of ‘active aging’, which is ‘the process of optimizing opportunities for health, participation and security in order to enhance quality of life as people age.’ (FCM, 2013) The report
also points to the World Health Organizations assertion that municipal governments are the keys to ensuring we create age-friendly cities, which includes housing, transportation, social inclusion, and community support and health services.

Research by Barrett, Hale and Gauld (2011) has presented evidence to support these claims. Drawing from the anthropological concept of liminality (a stage of transition; the ‘in between’), the authors explore the importance of social inclusion when seniors age in place. The changes that seniors experience when aging in their home are often in the following order: independence, home care, permanent care. As seniors require more care, their home shifts from a place of living, to a place of care and ultimately to a place of isolation. Seniors who require home care are often cut off from the community, relying on their home care worker to provide the required healthcare services, but also the social inclusion that is paramount to the mental well-being of the aging population. It is clear that support workers are overworked, underpaid and not always equipped to provide the necessary social support for seniors with a lack of family or neighbourly support systems. This is often the case among Canadian seniors, many of whom live alone. In 2006, over 91 percent of men and 83 percent of women age 75 and older lived in private households; 20 percent of men over age 75 lived alone compared to 48 percent of women. (CMHC, 2014)

Enter the concept of ‘aging in community’, where housing arrangements seek to eliminate the loneliness and social isolation that can lead to functional decline and the worsening of ailments, and eventually death. (Steptoe et. Al., 2013; in Blanchard, 2013) Aging in community is a ‘grass-roots movement of like-minded citizens who come together to create systems of mutual support and caring to enhance their well-being, improve their quality of life, and maximize their ability to remain, as the age, in their homes and communities.’ As retirement homes grow in demand, so does the cost of permanent care that they offer, which many retirees and their families cannot afford. Some families feel the ‘squeeze’, which is the need to take care of aging parents while putting their children through post-secondary education, and also saving enough to retire comfortably themselves. As previously discussed, the escalating rates of divorce, decreased family sizes and attitudes towards marriage have resulted in never-before experiences levels of single-occupancy demand for units. Some cities, like Atlanta, GA and Washington D.C., have a startling rate of 40 to 50 percent single-occupancy households. (Klineberg, 2012, in Blanchard, 2013) Although to date aging in community has largely meant the development of seniors-only communities, these are also expensive options that do not serve the ‘squeezed’ middle-income earners. Co-housing, shared housing and multi-generational housing are options for aging in community that can also include secondary suites and garden suites. The development of units available to seniors that are not
isolated is as important to the health of the aging population as it is to the affordable housing market as a whole.

2.3.3 Opposition
The case against secondary suites largely stems from the stasis of suburban communities that have not experienced the same housing shifts as older areas of Ontario’s municipalities. It is common for older and more central areas to experience growth, intensification and change as cities grow, and their identities with them. Cabbagetown in Toronto and Mechanicsville in Ottawa are two Ontario neighbourhoods which were traditionally the locations of low-income, blue-collar workers, as their names suggest. The sprawl of the 1950’s led to suburban expansion areas and the ability for middle-income families to escape the hustle and bustle of urban life. Parkways were developed to provide easy and picturesque access to the working centre from these suburban abodes, often at the expense of these low-income neighbourhoods. Today, the Sir John A MacDonald Parkways still passes through Mechanicsville, and separates it from the natural heritage feature that is the Ottawa River.

The Provincial Policy Statement calls for the intensification of Ontario’s existing urban lands, leading some municipalities, such as Ottawa, to impose moratoriums of the development of rural subdivisions. As the worldwide shift towards urban living continues, and with 54 percent of the world now living in cities (United Nations, 2014), Ontario is preparing its municipalities for population increases, and as identified above, a lower rate of greenfields are being developed than over the last 50 years. In other words, people are moving to the city, and they need places to live.

Secondary suites are a form of housing intensification that can be applied to most single-detached, semi-detached and row house dwellings in the Province. Although there is a lack of evidence to support the notion that secondary suites lead to overcrowding, there is strong opposition to the creation of secondary suites in some of Canada’s municipalities. In September 2014, the City of Calgary rejected a matrix that would evaluate the appropriateness of secondary suites city-wide, instead opting to continue to review each application individually. (Calgary Sun, 2014; Metro News, 2014) Many questions remain unanswered in the argument against overcrowding, such as how many is too many? What criteria are used to evaluate overcrowding? Are people simply objecting to change in their neighbourhoods, while understanding the potential benefits for the city as a whole?

A related argument is the debate over servicing constraints and the inability for existing infrastructure to accommodate new units. As communities are created and evolve, City engineers are required to measure and estimate the maximum capacity for water and sewer services when developing new communities as well as ensuring that neighbourhoods in transition receive
necessary upgrades. There is no existing evidence to support the idea that secondary suites negatively impact water or sewer services in municipalities.

Finally, the idea that secondary suites lead to a lack of available parking spaces is often cited as a primary cause of concern in single-detached areas. (The Now Newspaper, 2013) It is easy to understand the correlation between units and required parking spaces, as municipalities generally already have matrixes or guidelines that govern the required parking spaces per use for new and existing developments. As the numbers of suites grow in suburban neighbourhoods, neighbours often complain that the residents of secondary suites are forced to park on the street, and that they may also have visitors, which further contributes to the problem.

The Tenant Resource & Advisory Centre of British Columbia, with funding from the Canada Mortgage and Housing Corporation, published a report (Eberle & Kraus, 1999) on the impact of Secondary Suites on servicing. They concluded that secondary suites are often located in areas where population and household sizes are declining, and therefore does not result in the added pressures to services touted by the opponents of secondary suites. Homes with secondary suites consumed on average 35 to 63 percent more water (and sewer function) than homes without secondary suites, far less than the doubling predicted by opponents. Further, they produced 36 to 42 percent more garbage for collection on a weekly basis, further proving that the doubling of infrastructure requirements is overstated. Most importantly, homes with secondary suites possess 27 to 40 percent more vehicles per household, and most of the households analyzed had either more than enough parking spaces to accommodate such an increase or just under the number of spaces. While this may result in a modest increase in overall parking for a neighbourhood, it is not unlike a family purchasing a second or third vehicle for their children. Although the impacts are significantly less than touted by opponents, the report did conclude that urban and inner-suburban areas are more ready to accommodate secondary suites than outer-suburban areas.

2.3.4 Grandfathering
The final point of contention is the grandfathering of existing suites, which may be illegal but provide an existing affordable housing unit. As municipalities in Ontario develop secondary suites initiatives under the Strong Communities through Affordable Housing Act, they are also facing the issue of existing secondary suites within their communities which may not abide by the fire code, building code, or the minimum requirements as set out by the municipality for unit size and accessibility. The American Planning Association (APA, undated; retrieved November 2014) lists one of the primary issues as that of pre-existing, non-conforming accessory dwelling units. While existing units provide an affordable rental unit without the need for major renovations, it is likely that they do not meet the
requirements under the new secondary suite policies and guidelines of their City, or the fire or building codes. There is a lack of academic literature on the topic, through many municipalities in Canada, such as Edmonton, AB and New Westminster, BC have developed programs to ensure these units can be brought into conformity with the by-law and not result in the shutting-down of an affordable unit in the City. New Westminster, for example, has introduced technical requirements for Secondary Suites created before 1998 to ensure at least a minimum level of functionality without forcing existing owners to renovate up to the new standards. Some of the fourteen requirements are:

- Hot and cold running water
- Heating system capable of maintaining a temperature of 22 degrees celcius during the heating season
- Hard-wired smoke alarms between the secondary suite and the principal dwelling unit.
- Third party inspections (gas furnace, electrical, etc.) (City of New Westminster, 2008)

Secondary suites are a hotly debated topic with a lack of literature to support the negatives. Although there is some truth to the notion that units increase parking spaces and result in increased density, there is no evidence that suggests they negatively impact neighbourhoods when appropriately implemented. Should the development of secondary suites be de-regulated, it is far more likely that the safety, crowding and desirability of these neighbourhoods will be impacted. In short, secondary suites are an essential component of the mix of housing types desired by Ontario municipalities to support the dynamic needs and living patterns of its people. Secondary suites contribute to the social, environmental and economic well-being of the Province, and provide benefits that extend into other industries, such as healthcare. Secondary suites should continue to be encouraged in the Province of Ontario, and this report will demonstrate the importance of these units for housing the aging population.

2.4 THE CASE OF KINGSTON, ONTARIO

2.4.1 Kingston in the Present

Until the amalgamation of 1998, Kingston was the county seat of Frontenac County and was surrounded by the townships of Pittsburgh and Kingston, as well as the villages of Portsmouth, Bath and Amherstview. The City of Kingston now functions as a municipality separate from the County of Frontenac.

The 2011 census lists the Kingston Census Metropolitan Area (CMA) as having a population of 159,561, including the South Frontenac, Loyalist and Frontenac Islands Townships. The City itself has a population of 123,363, which fluctuates largely in the summer as a result of the post-
secondary student population. Kingston still very much relies on its roots as a military and institutional town. The major employers remain Canadian Forces Base (CFB) Kingston, Queen’s University and Kingston General Hospital. (Kingston Economic Development Corporation, 2014)

The following table summarizes data relevant to this report from the 2011 Census:

<table>
<thead>
<tr>
<th>Population Aged 65+</th>
<th>Kingston</th>
<th>Ontario</th>
<th>Canada</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>16.3% (25,975)</td>
<td>14%</td>
<td>14.8%</td>
</tr>
<tr>
<td>Median Age</td>
<td>41.4</td>
<td>40.4</td>
<td>40.6</td>
</tr>
<tr>
<td>One-Person Households</td>
<td>28.5% (18,800)</td>
<td>25.2%</td>
<td>27.6%</td>
</tr>
<tr>
<td>Single Detached Houses</td>
<td>57.5 (37,900)</td>
<td>55.6%</td>
<td>55%</td>
</tr>
<tr>
<td>Marital Status - Single</td>
<td>28.4% (38,565)</td>
<td>28%</td>
<td>28%</td>
</tr>
</tbody>
</table>

Table 2.2: Census of Canada, 2011

Table 2.2 demonstrates the current population of Kingston is older, more likely to live alone and more likely to live in a single-detached home when compared to the rest of the Province or Canada as a whole. As the baby-boomers grow older, the population of seniors will increase across the Province and nation-wide. How municipalities are prepared to deal with this issue has yet to be seen. For Kingston, the boom is coming and the City must prepare.

2.4.2 The Aging Population of Kingston

As the former seat of Frontenac County, Kingston is one of the largest municipalities in Eastern Ontario, second only to Ottawa in size and population. Municipalities such as Belleville, Napanee, Gananoque and Brockville are all less than one hour’s drive from Kingston along Highway 401. As a major urban centre in Eastern Ontario, it is anticipated that Kingston will continue to grow as the worldwide influx towards the cities continues. In fact, 2008 was an important year in human history as it marked a new age where the majority of people now live in cities instead of the rural villages. (The Economist, 2007)
Figure 2.3: The proportion of seniors in Ontario CMAs, 2011. Kingston is ranked 4th in the province, behind Peterborough, St. Catharines–Niagara and Thunder Bay. (Ontario Ministry of Finance, 2014)

Kingston General Hospital (KGH) is a major research facility affiliated with Queen’s University and is the oldest public hospital in Canada still in operation. An acute care facility with major expansions to the Cancer Centre of Southeastern Ontario currently underway, KGH’s importance in the region is paramount. Through its main Kingston facility and 24 regional affiliates, KGH serves ‘almost 500,000 people who live in a 20,000-square-kilometre predominantly rural area’ (Kingston General Hospital, 2014)

It is for services and amenities such as Kingston General Hospital that the population of seniors in Kingston will continue to rise. A Market Analysis Report by urbanMetrics in 2011 evaluated the future population growth in Kingston and determined that the City will experience a ‘moderate’ level of growth. Kingston’s population is expected to rise by 10 to 15 percent from 2011 to 2026, with a “rapidly growing seniors market, which will comprise of over two-thirds of all population growth.” This accounts for approximately 10,000 seniors moving to Kingston in this time period, on top of the large proportion of seniors already living in the City. (urbanMetrics, 2011) The report also predicts the impact this growth will have on the future housing market:

‘The younger portions of the seniors market will be gravitating to more compact and manageable housing formats. Reduced mobility, the desire to reduce home maintenance and the acquisition of seasonal homes in temperate locations will
result in an increased demand for housing formats, such as bungalows, apartment condominiums and townhomes. [...] It is also important to recognize that, because the population growth scenarios are based on different levels of the in-migration of workers, the lowers growth scenarios would likely not involve a significant reduction in the local senior population.’ (urbanMetrics, 2011)

Another indication of Kingston’s attractiveness to seniors is the fact that is has the lowest vacancy rate for retirement home units in Eastern Ontario, with just 2.2% of all rooms vacant in 2008. For a comparison, the provincial average is 13.2%. (urbanMetrics, 2011) The report concludes that in terms of housing for seniors, whether it be ownership, rentals or seniors-only housing, a higher number of units with smaller sizes is the ideal growth method for the City of Kingston.

Also in 2011, Kingston’s City Council appointed a Seniors Advisory Committee in order to prepare a plan to make the City more ‘age-friendly’, in line with the World Health Organization’s (WHO) Age-Friendly Cities Programme. A community profile of the seniors’ population was prepared in order to identify the key challenges facing the aging population. Of particular interest to this report are the following points:

- 59% of those aged 65 and over live in a single detached home, while another 29% live in apartment buildings.
- Number living alone increase with age, from 18% of those aged 55-59 to 51% of those over the age of 85.
- Highest population density of seniors is in the Gardiners/Meadowbrook and Inner Harbour Neighbourhoods (see Figure 2.4).
- 3.2 % of households aged 65 and over are considered low income (below Low Income Cut-off [LICO]) compared to 11.1% of all households in Kingston. (City of Kingston, 2012)

The report produced by the City of Kingston states that ‘sufficient, affordable housing is available in areas that are safe and close to services and the rest of the community’, and that ‘sufficient and affordable housing for frail and disabled older people, with appropriate services, is provided locally.’ Despite the overall positive outlook regarding seniors housing in Kingston, the report does recognizes twelve gaps and challenges for the future, as identified by the committee:

1. Affordability to a wide range of income groups
2. Support services to remain in home
3. Retrofitting homes for accessibility and safety
4. Maintenance of home and property
5. Zoning restricts housing options
6. Access to shopping and services  
7. Lack of housing options  
8. Builders are required to meet Ontario Building Code Standards and current municipal zoning regulations. City cannot hold them accountable to any higher standard.  
9. Rental market vacancy rate is 1.1% in October 2011 (1.9% in October 2014)  
10. Mental health and addiction issues among tenant are increasing with limited support services available  
11. Growing affordability gap for lot and middle income households to pay for market rents or enter home ownership market  
12. Perception that building accessible homes is more expensive. (City of Kingston, 2012)

One of the major recommendations that came from the report was to allow for a greater range of housing options such as home sharing, secondary suites and garden suites in the Zoning By-law. As per the Strong Communities through Affordable Housing Act (2011), the launch of a Secondary Suites program followed in 2013.

### 2.4.3 Housing Wants vs. Housing Types

As shown by Figures 2.4 and 2.5, the population of older Kingstonians is largely concentrated in the Downtown Core, comprised of Kingston’s oldest homes, and the ‘West End’, which is the focus of new development. This contrast is particularly interesting as it shows the diversity of wants and needs of seniors, and the challenge of categorizing human beings. Some people age well; others have a greater need for support. Some are financially stable; some face fiscal hardship in their older years.

Not only does it demonstrate the diverse wants and needs of seniors, but it also makes a case for the availability of housing types in different areas of the City. Communities like Portsmouth (area 31 on Figures 2.4 and 2.5) have a low population of seniors despite their historical attractiveness and relative proximity to the downtown core. This can in part be attributed to the presence of Queen’s University’s West Campus, and the overall spread of students along Kingston’s southern waterfront as discussed in section 2.4.4. In fact, Figures 2.4 and 2.5 show that areas where students tend to live (Queen’s, Williamsville, Alwington) are generally areas older residents avoid, with the exception of the aforementioned Downtown Core, which accommodates a diversity of residents. While noise and other neighbourly issues may be of some concern, it must also be noted that houses converted to accommodate students may not fit the needs or wants of seniors. These dwellings are frequently divided into several rental units (duplexes, triplexes, etc.) and are renovated to accommodate several bedrooms beyond the need of empty-nesters and older residents in general.
Figure 2.4: The distribution of the seniors' population in Kingston, ON.
Figure 2.5: The distribution of ‘older adults’ (aged 45+) in Kingston, ON.
2.4.4 Student Population and Young Professionals

Kingston is home to three major post-secondary institutions: Queen’s University, Royal Military College and St. Lawrence College. Together, they bring approximately 27,000 students to Kingston, which accounts for over 20% of the population for the 8 months that classes are in session. (Schliessman, in Whig Standard, Oct.15, 2014) The latest estimates from Queen’s are that the post-secondary population will continue to grow by 5% for the near future. (CMHC, 2014) As such, students account for a major part of the Kingston Rental Market, and their influence can be felt in all parts of Kingston’s housing market.

One issue Kingston has always faced is a local ‘brain-drain’, where students who attend their post-secondary institutions are not often able to obtain employment in the city. The Kingston Culture Plan (2010) addresses this issue by addressing the need for the City to encourage their recent graduates to stay and become the young professionals of the local workforce. While employment is a major driver in attracting young people, the affordability of housing is another factor in young peoples' decision to stay in Kingston and contribute to the strong local economy Kingston desires. As students put pressure on the housing market, so do the young professionals who are not yet ready to purchase a home and rely on rental units. These two groups, as well as seniors, make up the majority of renters in the City of Kingston.

2.4.5 Market Conditions

The Fall 2014 Rental Market Report from CMHC notes that Kingston’s vacancy rate dropped to 1.9% from the October 2013 rate of 2.3%, which was the highest Kingston had seen in several years. This is the result of a development boom, which produced a larger number of units than the average year. As Kingston’s rates begin to normalize, the vacancy rate is expected to drop even lower, creeping closer to its October 2011 rate of 1.1%. A low vacancy rate acts like any other market availability influence, in that the supply is currently too low for demand, driving average rents up beyond the 2% inflation rate. Year over year, this results in higher rents which are disproportionate to the income of renters.

From 2013 to 2014, the average rent for a 1-bedroom apartment rose by 1%, below the aforementioned 2% target inflation rate. This is a direct result of the increase in available units in 2013. As the vacancy rate dropped to 1.9% in 2014, it can be assumed that the average rent will rise as a result of lower unit availability. For bachelor units, the average rent actually declined by 1%.

The report notes that a growing number of Canadian seniors are opting to rent apartments Canada and that the trend is no different in Kingston. According to the National Household Survey, over 23% of private households aged 65 and over are rentals, ‘by far the highest percentage amongst all age
groups’. (CMHC, 2014) The challenge for all retirees is to save enough during their working years to provide for their needs in old age. As average rents continue to rise, a larger proportion of the retirement fund must be directed towards housing. In a market like Kingston, where rents are rising uncontrollably, the relative buying power of a retiree’s savings (an ever declining amount) is decreasing, effectively lowering the wealth of seniors.

2.4.6 Moving Forward

This section has identified the existing literature regarding secondary suites and aging in place and has provided a background report on the City of Kingston and its population of senior citizens, students, and the rental market conditions. Kingston is aging and it has been identified that it can do better to develop a greater mix of housing types to support people of all ages, backgrounds and incomes. As Kingston prepares to face the influx of boomers and the aging of the existing population, the role of secondary suites becomes ever more imperative. Secondary suites alone will not solve every challenge, but they offer hope for existing homeowners in need of additional income, increase the number of rental units and can be implemented across the City on existing infrastructure. Overall, secondary suites are an asset to the Kingston community.
3.0 METHODS

This research used a case-study approach based on existing literature on secondary suites and aging in place discussed in Section 2 and socio-demographic statistical analysis.

This section addresses six main topics as follows:

Section 3.1 The case-study approach;
Section 3.2 The rationale and context for the selection of Kingston, Ontario and Edmonton, Alberta as the case studies;
Section 3.3 The reliability, validity, generalizability and the biases within each method;
Section 3.4 Analysis of the information gathered;
Section 3.5 Step-by-step research protocol.
Section 3.6 Limitations of this study;

3.1 RESEARCH APPROACH

The case study method was selected for research on the effectiveness of secondary suites for housing an aging population in Kingston, Ontario for the following reasons. As identified by Robert Yin (2009), case studies are best used when the following guidelines are met:

a) ‘How’ or ‘Why’ questions are being posed

The research questions being posed in this report are:

4. How do secondary suites address the needs of an aging population in Kingston?
5. Is Kingston’s secondary suites program able to address these needs?
6. How can Kingston benefit from Edmonton’s secondary suites policies?

With the exception of question 2, which is a follow-up question to question 1, the research questions consist of ‘how’ questions that seek to better understand a particular concept or idea.

b) The investigator has little control over events

The research conducted in this report does not involve any intervention or data collection. As such, this research simply consists of an analysis of existing data and in no way impacts current events.

c) The focus is on a contemporary phenomenon
As demonstrated in Section 2, the Province of Ontario has recently (2011) introduced new legislation requiring municipalities to permit and regulate secondary suites. Therefore, the programs launched as a result of this legislation are a contemporary trend in local planning regulations.

3.2 SELECTION OF CASE STUDIES

3.2.1 Kingston, Ontario

Kingston, Ontario was selected for this research as it is currently in the midst of its initial secondary suites project, launched in 2013. Kingston is home to the fourth largest population of seniors in the province (Ontario Ministry of Finance, 2014) and is expected to accommodate over 10,000 more seniors by the year 2026 (urbanMetrics, 2011).

Until recently, Kingston has had one of the lowest rental vacancy rates in the Province. In 2014, the vacancy rate increased to 2.8% (CMHC, 2014), due a recent development boom to accommodate the growing number of post-secondary students. However, with planned expansion of Queen’s University enrolment, the vacancy rate is expected to drop once again by 2016. Therefore, demand pressures on the City’s rental market can be expected to continue.

The combination of a new secondary suites program, the large number of seniors in Kingston and the low availability of rental units caused by the student population has created a need for other housing policies. It is for this reason that Kingston, Ontario was selected as the primary case study for the current research.

3.2.2 Edmonton, Alberta

While other Canadian municipalities were initially considered for the basis of comparison, Edmonton stood out as a successful example of supporting and utilizing secondary suites as a means of addressing the local affordable housing issue. Edmonton’s program, ‘Cornerstones’ (2006-2011) has passed through its initial 5 year stage and data is available to demonstrate the effectiveness of the program. Now in ‘Cornerstones II’, the program represents successful policy initiatives that may be able to assist Kingston in the evaluation of its program. Therefore, Edmonton, Alberta was selected as the secondary case study for comparative purposes.
3.3 RESEARCH METHODS AND DATA SOURCES

Two research methods were used in research for this report:

1. Literature and Document Review (3.3.1)
2. Demographics, Housing and Other Statistical Information (3.3.2)

These methods have been tested for their bias, reliability, internal validity and generalizability so as to demonstrate their ability to contribute to this report and show their limitations. The limitations identified as a result of this test are acknowledged in Section 3.6.

a) **Bias:** Systematic error or distortion in a data set that might emerge as a result of researcher prejudices or methodological characteristics (Hay, 2010)

b) **Internal validity:** Seeking to establish a causal relationship, whereby certain conditions are believed to lead to other conditions, as distinguished from spurious relationships. (Yin, 2009)

c) **Reliability:** Demonstrating that the operations of a study – such as the data collection procedures – can be repeated, with the same results. (Yin, 2009)

d) **Generalizability:** The degree to which research results can be extrapolated to a wider population group than studied. (Hay, 2010)

### 3.3.1 Literature and Document Review

As discussed in Section 2.3, a literature review was completed in order to identify the existing research related to secondary suites and housing of an aging population, including the concept of aging in place. The existing literature identified the benefits of secondary suites including intensification and supplementary income, as well as their application in planning for an aging population.

A mix of reports from the public sector (i.e. City of Kingston, Province of Ontario, Canada Mortgage and Housing Corporation, Ministry of Municipal Affairs and Housing) and the private sector (i.e. urbanMetrics, Tenant Resource and Advisory Centre of British Columbia, American Planning Association) were used to gather a comprehensive perspective of the current issues and research. Newspaper articles and other documents were also analyzed to better understand the local perspectives on secondary suites.

### 3.3.2 Statistical Analysis

Statistics are used throughout the report to provide quantitative analysis and address the research questions. Primary data sources include Statistics Canada, the City of Kingston, and Canada Mortgage Housing Corporation’s periodical market analysis and outlook reports. Further, a report
from urbanMetrics related to the redevelopment of the Kingston Provincial Campus, more commonly known as the site of the former Kingston Psychiatric Hospital and current site of Providence Care, was used as it contained population projections and other data for the Kingston area, including seniors and their housing needs.

### 3.4 EVALUATION OF METHODS CRITERIA

Using the information gathered from the methods described above, the following research questions will be answered using a series of matrices:

- **a)** How do secondary suites address the needs of an aging population in Kingston?
- **b)** Is Kingston’s secondary suites program able to address these needs?
- **c)** How can Kingston benefit from Edmonton’s secondary suites policies?

<table>
<thead>
<tr>
<th>Research Question</th>
<th>Research Methods Used</th>
<th>Evaluation Method</th>
</tr>
</thead>
</table>
| **a)** How do secondary suites address the needs of an aging population in Kingston? | 1) Literature Review  
2) Statistical Analysis | 1) Existing literature was used to identify the benefits of secondary suites and the challenges facing Kingston.  
2) Quantitative information was used to demonstrate the extent of the challenges and to provide some hard (statistical) evidence in support of the benefits. |
| **b)** Is Kingston’s secondary suites program able to address these needs? | 1) Literature Review  
2) Statistical Analysis | 1) Kingston’s municipal policies and programs were reviewed against the challenges set forth in the existing literature.  
2) Statistics were used to provide greater context for the challenges at hand, and the potential for the policies/programs to solve them. |
| **c)** How can Kingston benefit from Edmonton’s secondary suites policies? | 1) Literature Review  
2) Statistical Analysis | 1) Edmonton’s policies and programs were identified to produce a comparison and identify its strengths and weaknesses for |
addressing Kingston’s challenges.

2) Statistics support Edmonton’s policies in Edmonton, and served as a basis of comparison for Kingston.

Table 3.1: Evaluation of Methods Criteria

Three matrices were produced to provide a visual representation of the comparison. The three matrices each serve to answer one research question as follows:

a) **Research Question:** How do secondary suites address the needs of an aging population in Kingston?
   **Matrix:** Y axis – Challenges for Kingston / X axis – Benefits of Secondary Suites

b) **Research Question:** Is Kingston’s secondary suites program able to address these needs?
   **Matrix:** Y axis – Challenges for Kingston / X axis – Kingston’s Existing Policies/Programs

c) **Research Question:** How can Kingston benefit from Edmonton’s secondary suites policies?
   **Matrix:** Y axis – Challenges for Kingston / X axis – Edmonton’s Existing Policies/Programs

### 3.5 RESEARCH PROTOCOL

1) Complete literature review regarding secondary suites and aging in place
2) Choose a study area and case comparison model
3) Review housing and population trends and projections for study area
4) Identify the benefits of secondary suites
5) Review existing policies and programs for the study area and case comparison model
6) Create matrices to identify which policies address the challenges
7) Cross-analyze information to compare case comparison model to study area
8) Determine if case model has benefits for study area
9) If so, recommend a course of action for study area to emulate the success of the case model

### 3.6 LIMITATIONS

#### 3.6.2 Methodological Limitations

- Literature and Document Review: Every report, article or book consulted presents its own bias and its own perspective on the issue at hand. A comprehensive review of multiple sources and multiples forms of media, as utilized in this report, seeks to mitigate the
individual biases by providing a variety of perspectives. It is in this way that the biases and perspectives of the authors consulted, and their publication methods (peer-reviewed journal, public report, newspaper, etc.), can each be heard without forming the conclusion of the review. This lends to the reliability of the research, as multiple (including opposing) sources were consulted so as to reflect the existing discourse surrounding the research topic. Further, the research is internally valid as it builds on the causal relationship already identified in the existing literature.

- **Statistical Analysis**: The statistical sources consulted are subject to their own biases based on the inclusion/exclusion of information, the presentation of the information and the conclusions based on quantitative analysis. Some of the sources contain data gathered at the provincial or federal levels, which can be considered reliable based on its origin but cannot be compared with any other data as no comparison exists (i.e. Statistics Canada is the de-facto source for government statistics at such a high level). Statistical information is difficult to extrapolate to a wider group, as some data is localized in the geography or overall uniqueness of an area. Statistical analyses are reliable in that the same data can be used and the method of collection can be easily repeated, as no data was used that is not publically available through public or private sources.

- The two methods listed above provide a level of bias mitigation, internal validity, reliability and generalizability. Where they fall short is the timing required to replicate the research at hand, in that this research is based on current policies, population projections, housing market forecasts, and other time-specific resources. The method used can be replicated to produce similar research, but will need to consider the newest information available. Essentially, this research is bound by the existing economic, social and political climates in both the case study and the comparison model.

### 3.6.3 Research-based Limits

- The case study of Kingston is limited by the existing statistical information and the lack thereof. For example, the true number of existing secondary suites in Kingston can be estimated but not known, as (illegal) non-conforming suites are unlikely to be identified by their owners.

- As Edmonton is much larger than the case study City of Kingston, it is possible that some of the policies that functioned well in Edmonton may not transfer to Kingston. The local
challenges of both cities may require different solutions, though this research seeks to recommend the successful policies of one City in another. The potential for success is unknown, and is simply the borrowing of successful examples and applying them to a different context.

- The degree to which the benefits or policies identified cannot be evaluated, as no criteria have been identified to measure the likelihood of success in mitigating Kingston’s challenges. Through the literature review and the review of local policies and programs, a simple Yes/No method can evaluate whether or not the benefit/policy will help solve the problem, but the degree to which it will contribute to solving the challenge (as measured quantitatively) is not measured in this research. A long-term study utilizing this method and monitoring the situation for several years, with evaluation criteria as mentioned above, could provide some measured indication of success. However, this is far beyond the scope or permitted timeline for the completion of this report.
4.0 ANALYSIS

This section will seek to evaluate the merits of secondary suites and determine if Kingston could benefit from the lessons learned from Edmonton’s successful Cornerstones and Cornerstones II programs. The section is divided into 4 subsections:

4.1 – Selecting Kingston’s greatest housing challenges for seniors
4.2 – Matrix 1: The benefits of secondary suites
4.3 – Matrix 2: Kingston’s current policy framework
4.4 – Matrix 3: Edmonton’s successful program

4.1 The Challenges in Kingston

As previously identified in Chapter 2, there are twelve gaps and challenges for the future of seniors housing in Kingston. Seven have been selected for their relevance to secondary suites programs:

Selected challenges:

- Affordability to a wide range of income groups
- Support services to remain in home
- Retrofitting homes for accessibility and safety
- Zoning restricts housing options
- Lack of housing options
- Low rental market vacancy rate (1.9% October 2014)
- Growing affordability gap for low and middle income households to pay market rents or enter home ownership market (City of Kingston, 2012)

4.1.1 Rationale for Selection

For the purposes of this analysis, 7 of the 12 challenges were selected for inclusion in the matrix. These seven challenges are most relevant to the discussion of secondary suites, as demonstrated by the literature review. Although some of the excluded challenges have indirect benefits from secondary suites, this report focuses on the economic benefits and feasibility of secondary suites. Issues such as mental health, building code and access to services are secondary to the primary driver of this study: are secondary suites affordable?
4.2 Matrix 1 - The benefits of secondary suites

This analysis will compare the benefits of secondary suites as extracted from the literature review to the identified challenges above. The goal is to produce a visual product that demonstrates where secondary suites can address these challenges.

4.2.1 Benefits

Using the literature review, the following list of benefits was compiled:

1. Increases density
2. Makes use of existing housing stock
3. Increases the number of units
4. Provides housing options
5. Allows for “aging in place”
6. Mortgage assistance

For greater detail on these benefits, please see Chapter 2.

4.2.2 Matrix

<table>
<thead>
<tr>
<th>CHALLENGES</th>
<th>Increased Density</th>
<th>Uses Existing Stock</th>
<th>Increased Number of Units</th>
<th>Housing Options</th>
<th>Aging in Place</th>
<th>Mortgage Assistance</th>
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Figure 4.1: The Benefits of Secondary Suites
4.2.3 Analysis

Increased Density: An increase in density will may require changes or an update to the zoning by-law, opening the doors for a greater variety of units. As the Strong Communities through Affordable Housing Act mandates municipalities to permit secondary suites in single-detached, semi-detached and row house dwellings, zoning will be limited in its ability to restrict these units in various areas of Kingston. Further, the increase in density is also an increase in the number of units, which will effectively increase the vacancy rate and ensure greater competition for rental units.

Existing Stock: By utilizing the existing housing stock, Kingston can make rental units a more affordable option for a wide range of income groups. Different areas of the city have different demographics, and secondary suites are appropriate in most of these areas. The existing housing stock also makes it easier to provide affordable accessible units, as homeowners are able to renovate and modify their space according to their needs. The cost of retrofitting a home can be substantially less than the move to a purpose-built accessible facility, especially when the vacancy rate for independent and assisted living centres in Kingston is already low.

Increased number of units: Should the increase in units outpace the demand, it will result in a higher vacancy rate. Further, a larger number of secondary suites in single-detached, semi-detached and row house dwellings will provide an eclectic mix of units that take advantage of the unique character of Kingston’s neighbourhoods.

Housing Options: A greater number of rental units available in all zones across the city will provide greater housing options in both primary units and secondary suites. As discussed, homeowners can choose to rent the primary unit or live in the secondary suite, giving owners and renters both more housing options.

Aging in Place: For seniors who desire to age in place, secondary suites provide a variety of ‘co-habitation’ options. Whether they choose to own their home and convert or live in another’s converted unit, it may provide a more affordable option than a residence facility. Further, it allows for a care worker or family member acting as a care worker to live in the home. Families can also create a secondary suite for aging parents and convert it to a rental unit after the senior can no longer live in the unit. Secondary suites can be built to be accessible, though the affordability of retrofitting an existing home depends on the type, size and other factors of the home (i.e., stairlift may be required.)

Mortgage Assistance: Further contributing to the affordability of units is the ability for a new homeowner to create a unit that will exchange space within the existing dwelling for rental income to
help pay down the mortgage faster. Some new homes can be built with secondary suites in order to assist the homeowner from the very beginning. Although more expensive to purchase initially, the ability to merge a new home purchase with the purchase of an income property is attractive to first-time homebuyers.

4.3 Matrix 2 – Kingston’s Policy Framework

4.3.1 Kingston Secondary Suites Pilot Program
Following the Strong Communities through Affordable Housing Act of 2011, a Municipal Housing Strategy was adopted by City Council in 2011 which was updated in to the 10 Year Housing and Homelessness Plan in 2013, in which it was recommended that secondary suites should be encouraged in the city as a way to explore alternative affordable housing formats and contribute to Kingston’s goal of becoming Canada’s most sustainable city. The strategies in the plan ‘were developed using best practices and research in the field of homelessness and housing while considering the local environment’ and were presented for ‘extensive community consultation, including interviews with city staff...and over two dozen agencies within the community that work directly with the homeless or precariously housed individuals.’ (City of Kingston, 2013)

In February 2013 the City of Kingston’s City Council approved amendments to the Official Plan and Zoning By-law to establish a Pilot Study Area for secondary suites to be built as-of-right (City Council Minutes, February 5, 2013). In September 2013, Kingston presented its first public information workshop on secondary suites. Included in the presentation was background information including the definition of secondary suites, the required components (kitchen, bathroom, living space, bedrooms), and the benefits they can bring to homeowners and the community alike. The presentation also included a discussion about existing zoning in the City of Kingston, and the areas zoned for Second Residential units. Initially, zoning limited secondary suites to the west end of Kingston, where suburban greenfield development was more common and where intensification was seen as a priority. These neighbourhoods include.

- Woodbine
- Cataraqui Westbrook
- Sutton Mills
- Bayridge West
- Bayridge East
- Cataraqui North
- Gardiners
- Waterloo Village
- Westwoods
- Mile Square
The outer urban and rural areas permitted secondary suites, under the condition that a holding symbol, a mechanism for imposing site-specific, conditions, be removed by demonstrating that sufficient well and septic system capacity was available to service both the primary and secondary units. For the urban core and the waterfront areas, secondary suites were subject to individual review, given the complex nature of the Kingston’s ongoing infrastructure upgrades. As per Policy 3.3.11.(j) of the Official Plan, applications subject to individual review are subject to the five following criteria:

- Adequate water, wastewater and drainage services are available for the second residential unit
- Property is in close proximity to public transit services
- That the development conforms to all applicable regulations of the Zoning By-law and relevant policies and legislation
- Existing parking requirements are maintained and second residential unit parking requirements are met
- Adequate open space and/or amenity areas are available for all residents.
Figure 4.2: The Pilot Program areas. (City of Kingston, 2013)
The pilot program areas are shown in Figure 4.2.

Kingston has four main components to its secondary suites program:

1. **Limiting secondary suites to permitted areas:** Secondary suites are only permitted as-of-right within the designated areas identified on the map. (Figure 4.2) A zoning by-law amendment is required for projects outside of these areas.

2. **Legalization of existing units:** Owners with previous zoning approvals or the existence of the unit for a ‘significant period of time’ (City of Kingston, 2014) qualifies in some cases as legal units. Illegal units need to abide by Building Code to be made legal, with costly renovations a possibility. Failure to comply may result in the removal of the unit or a fine.

3. **Secondary Suites Municipal Fee Rebate:** Where Planning applications are required to permit a secondary suite, a forgivable loan up to a maximum of $7,000 towards these applications is available. The loan can only be forgiven if the unit is provided at an affordable rate to an income qualified household for a minimum of one year.

4. **Secondary Suites Affordable Housing Grants:** Where an owner-occupied household is to accommodate a secondary suite, a forgivable loan of the lesser of $15,000 or 75% of the costs associated with developing a secondary suite is available. Funding will only be provided to owners who commit to providing the unit to income qualified households at an affordable rental rate for a minimum of five years.

**4.3.2 Legalization and Decommissioning Issues**

Also included in the discussion was the subject of legalizing or grandfathering existing units. It is important to note the difference between the two:

- **Legalization:** Bringing existing units up to the standards of the current Building Code.

- **Grandfathering:** Making existing units legal under previous code requirements.

One major concern raised by residents was the existing illegal units and how they would be treated should the owners come forward and initiate the legalization process. Of major concern from a housing policy perspective is the fear that many units will not pass inspection under the building code and be removed, essentially removing generally affordable rental units from the existing stock. The intention of the program from a housing policy perspective is to create more units in order to
address the existing problems related to low vacancy rates and high average rents. However, there may be other housing objectives such as improvements in housing health and safety. In which case, improving living conditions in existing suites could be a secondary consideration but it may be in conflict with the goal of increasing the supply of more affordable housing.

Overall, the information session concluded that secondary suites built under the building code are desired by the City of Kingston, in areas where transit, infrastructure and the housing stock was ready to accommodate this form of intensification.

4.3.3 Results to Date
Approximately one year after the implementation of the secondary suites program, an Implementation Update Report was prepared by City staff to evaluate the secondary suites program. In the year following the establishment of the Pilot Study Area, 29 building permit applications and 2 site-specific zoning by-law amendment application were received. According to the report, the average annual uptake of approximately 20 units (accounting for the initial boost) is consistent with the numbers generated by other jurisdictions. 72% of the applications were located within the Pilot Area. There were also 8 successful applications for ‘two-unit dwellings’, which did not meet the provisions of the Zoning By-law but did meet the overall intent of the secondary suite program, in the downtown area, as shown on Figure 4.2. (City of Kingston, 2014)
The Implementation Update Report (2014) also notes a series of next steps for the program. They include, but are not limited to:

- Continuing to monitor applications
- A study to assess the potential to broaden the pilot project area where servicing concerns are addressed, including the accommodation of secondary suites within accessory buildings, which is currently not permitted
- Implementing the appropriate zoning provisions
- Encourage built-in conversion potential for appropriate housing within new development
- Streamlining approvals to reduce time and cost for secondary suites
- Continuing the public awareness and education campaign
4.3.2 Matrix

<table>
<thead>
<tr>
<th>CHALLENGES</th>
<th>Limited Areas</th>
<th>Legalization</th>
<th>Municipal Fee Rebate</th>
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Figure 4.4: Secondary Suites in Kingston; the darkened columns indicate future considerations that are not currently a part of the program.

4.3.3 Analysis - Weaknesses

Initial analysis shows that some components of Kingston’s secondary suites program are addressing the challenges quite well, including planned future initiatives such as permitting secondary suites in accessory buildings. On the other hand, other components are not well-addressed.

The two components in question are the limiting of secondary suites to key areas and the legalization of existing units.

**Limited Area:** As demonstrated in Figure 4.2, secondary suites are permitted as of right in areas that are primarily composed of recently-developed single-family dwellings in new subdivisions. Due to the relatively new infrastructure and the low-density nature of the areas, it is wise to locate secondary suites in these areas during a pilot program. However, the limitation of suites to new development may not contribute to bettering the challenges, such as affordability or the city-wide vacancy rate.

The advantages of these limitations are the functionality of these pilot areas, where existing conditions are known, the lifespan of infrastructure is updated and monitored, and where the
impacts of secondary suites can be more easily observed and reported on. Limiting secondary suites to pilot areas is a good measure for the function of the pilot program, but it does very little to address the challenges themselves. It can be assumed that as more data becomes available regarding the program, the City of Kingston will re-evaluate its secondary suites areas.

**Legalization:** As previously mentioned, the legalization (or *grandfathering*) of existing units was the topic of greatest interest at the general public meeting held in Kingston. Costly renovations, the potential to have the unit removed completely should it be impossible to comply with current codes, and in some instances, an applicable fine, are the primary reasons current owners are unlikely to go through the legalization process. Further, the City should be cautious about approaching illegal suites as it can negatively impact the program as a whole by removing an existing rental unit, in effect negating the progress made by the rest of the supportive mechanisms and policies. Once again, this is a component of the pilot program that can be modified at a later date, as the pilot program is primarily interested with studying the addition of new units to the existing stock. The legalization of a unit, while improving the housing stock conditions in the City, does not contribute to the net rental housing stock.

While the issues of limited area and legalization do not positively contribute to the seniors housing challenges in Kingston, the other components do indeed provide some benefits for seniors housing in Kingston, as identified in the matrix above.

### 4.3.4 Analysis – Strengths

Kingston’s Secondary Suites program has also introduced initiatives that will greatly benefit the community. They are listed below:

**Municipal Rebate Fee:** The municipal rebate fee effectively removes the barrier imposed by limiting the secondary suite areas by lifting the financial burden of the required zoning by-law amendment in areas where they are not permitted. Additionally, as a condition of approval, the unit must be rented to a qualified renter/family for a minimum period of one year, at an affordable rate. This benefits both the owner and the renter, a fantastic way for the City to support affordable housing while accumulating data on which parts of the city are most likely to see these types of applications. (See Figure 4.3) Using the concept of ‘co-occupancy’, both the homeowner and renter benefit from a more affordable situation, including the potential for in-home support services in the suite. As this requires a site-specific rezoning, it allows seniors or disabled persons to retrofit their existing home, which may not be located in the designated permitted areas, while still benefitting from the program.
Secondary suites also provide the opportunity for assisted-living within the existing home, providing healthcare services while taking advantage of intensified forms of housing. Support workers or family members providing assisted-living services may occupy these units in the time after the affordable rate condition expires, or may even be available to the support worker should they be an income qualified household.

**Secondary Suites affordable housing grants:** The affordable housing grant program works to provide affordable housing for both the owner and the future tenant of the secondary unit. Where a homeowner wishes to convert a portion of their home into a secondary suite, they will receive the lesser of $15,000 or 75% of the development costs. As a condition, they are required to supply the unit at an affordable rate, as delineated in the Program Guidelines as 80% of the CMHC’s average market rent, to income qualified households for a minimum of five years. (City of Kingston, 2014) The program can assist with the construction of accessibility features that will assist the homeowner in the occupation of their unit, should these features be a part of the secondary suite. It remains unclear if renovations to assist the primary unit for accessibility are permissible for the rebate program. The affordable housing grants will create units that are guaranteed to be affordable (80% of average market rent) for five years, while in many cases covering part of the mortgage costs for homeowners. It should be noted that grants are available to owners of existing suites to aid with the legalization of these units.

**Built-in Conversion Potential:** Built-in conversions offer the home-buyer the option of creating a secondary suite later without the need for costly renovations. Sometimes referred to as ‘mortgage helpers’, new homes can be designed to accommodate secondary suites immediately or be designed in such a way so as to facilitate possible future renovations. Separate kitchen, bathroom and entrances can be factored into the original design so as to give new homeowners the ability to purchase an income property with their new home, increasing their income and paying down their mortgage faster. Further, it can help new low-rise development meet density requirements while maintaining the appearance of suburban single-family development.

**Accessory Buildings:** Currently, Kingston’s policy does not cover secondary suites in accessory buildings. Martin Bell’s Master’s Report entitled *Overcoming the Zoning Barriers: Granny Flat Development as Alternative Housing for Seniors in the New City of Kingston* (1997) identified secondary suites in accessory buildings as an opportunity for Kingston to accommodate the growing number of seniors while provincial funding to municipalities decreases. Bell recommended that the former municipalities of Kingston and Kingston Township provide private citizens with the zoning tools to develop secondary suites and that ‘granny flats’, or suites in accessory buildings at grade,
provide an accessible, independent living situation that reduces the cost to institutionalize the elderly. In order to calm local fears that accessory buildings would come to invade student-heavy neighbourhoods, Bell proposes that permits for suites in accessory buildings should be temporary to avoid the long-term effects on infrastructure and improper intensification. It is unclear how the City could police the occupancy of these units for the elderly versus students, especially since they seem to occupy similar areas of the City around the downtown area.

Permitting secondary suites in accessory dwellings could provide more affordable units and are generally easier to retrofit for accessibility as they are located at grade. Support workers or a caregiver (family member or other) could occupy the accessory unit while maintaining a desired independence, or could even occupy the primary unit while the accessible accessory unit is provided to the elderly owner. A variety of options exist that have the potential to increase the independence of both parties through use of an accessory dwelling.

It is clear that the City of Kingston has developed a program with the potential to address the housing challenges facing seniors by encouraging secondary suites. By providing grants to qualified applicants, encouraging built-in conversions and exploring the option of units in accessory buildings, Kingston has recognized the housing shortage and the pressures that exist on the rental market in the City. Kingston has also revised its Development Charges By-law to specify that new buildings with secondary suites built to municipal standards are exempt. However, the current program limits as-of-right development to suburban areas instead of inner-city neighbourhoods where these units may benefit most from local amenities and transit options.

### 4.4 Matrix 3 – Edmonton’s ‘Cornerstones’ Programs

#### 4.4.1 Cornerstones: Edmonton’s Plan for Affordable Housing (2006-2010)

Supported by Council in 2005, Cornerstones was Edmonton’s attempt to increase the dwindling supply of affordable housing in the City. In partnerships with other levels of the public sector as well as private-sector and community-based partners, Edmonton strived to create an average of 500 long-term affordable units per year, for a total of 2,500 Units. By taking this multi-faceted approach, the City of Edmonton was looking to shake off its previous role as a “limited funding partner and facilitator” by working with market and non-profit sectors alike. (City of Edmonton, undated) The program successfully created over 3,000 long-term affordable housing units, including apartments, townhouses, and secondary suites. Secondary suites are generally located in the same building as the primary dwelling unit, but the City of Edmonton permits suites in accessory buildings (garage
suites, “granny suites”, etc.). Secondary suites (attached and accessory) are only permitted within certain zones in the City, with the first phase being permitted in the predominantly suburban, low-density areas and mature, large-lot areas.

There were three main components to the Cornerstones program:

1. **Leveraged City funding**: Recognizing that the City’s contribution of $25 million would not be sufficient to provide the target number of units, the investment was used to secure “significant additional funding from a wide range of other government and housing provider partners.” (City of Edmonton, undated) The breakdown is as follows:
   - City of Edmonton: $25 million, plus subsequent allocations as the program evolved
   - Province of Alberta: $109.6 million from the Block Funding Program, plus $1.25 million for the Fixed-rate Rent Supplement Program, and $875,000 for the City’s Fee Rebate for Affordable Housing Program
   - $1.25 million from the Government of Canada for the Fixed-rate Rent Supplement Program.

2. **Encouraged a mix of housing**: By engaging a mix of development partners and utilizing a range of approaches, Edmonton successfully supported a variety of affordable housing types such as apartments, townhouses and secondary suites. Two-bedroom units were the most common request during public consultations. (City of Edmonton, undated)

3. **Refined the program**: As the program was rolled out, changes were made to address additional issues and concerns raised during implementation. Measures to blend affordable units into existing communities, creating projects for disabled persons, and secondary suites grants were brought in as the program changed and evolved.

Nearly one quarter (24%) of households benefitting from the Cornerstones program were senior citizens 65 years and over. According to the City of Edmonton, an independent evaluation confirmed that the program was well received by both non-profit and for-profit sectors, and that some providers were providing rents at less than 85% of the average market rent, the minimum requirement of the program.
The secondary suites program was initiated as part of the program refinements in 2008, and received total funding of $12.7 million. The program was focused on bringing existing units up to safety standards while increasing the number of units in the city by using the “carrot” approach of grants and funding for upgrades and the creation of new suites. Edmonton estimated that over 10,000 illegal suites existed in the City at the initiation of the program, most of which were located in student heavy areas. A total of 553 units were created or upgraded during the first Cornerstones program. It was noted in a public summary report of the program that although the program is successful, “thousands” of income-challenged households (30-50% of their income spent on housing) remained on wait lists for housing in the Capital Region. (City of Edmonton, undated)

4.4.2 Cornerstones II (2012-2016)
Recognizing the success of the Cornerstones program and the demand for more affordable units, the City of Edmonton launched Cornerstones II in 2012. In the first year of the program, the Secondary Suites grant program funded 87 units, while an additional 137 units were developed without any funding from the City. This was an important marker as it demonstrated private homeowners’ interest in the development of secondary suites without the “carrot” approach which had been cited as the reason for the success of the first program. It demonstrated that given the right tools, the demand for affordable rental units could be enough to stimulate the creation of more secondary suites, given a supportive regulatory environment. (City of Edmonton, undated)

Building on the success of its predecessor, the program continued to provide grants with an additional $3 million available. The goal was to upgrade and create another 450 units by the end of 2016. The grant opportunities are on a first-come-first-serve basis, and apply to the two following groups:

- **Upgrading existing suites**: As a means of legalizing existing illegal units, the City of Edmonton offers conditional funding assistance to qualified applicants seeking to legalize their existing unit. The property must be in compliance with existing zoning (including secondary suites regulations), there must be no tax arrears and the owner of the unit must permit the appropriate inspectors to assess the suite. Further, the unit must be rented to an eligible tenant earning under the maximum income by household size threshold for a 5-year operating period. A maximum of $20,000 dollars, or 50% of the costs of renovations, whichever is the lesser, will be granted should the conditions be met.
- **New suites:** If the owner occupies the primary unit, and wishes to create a secondary suite, they may be eligible for $20,000 or 50% of the renovations costs (the lesser). The same conditions apply as the upgrades program, including the 5-year operating period for eligible renters. The grants are payable once the City Housing Branch has inspected and confirmed the unit is legal in their final inspection reports. The City is permitted to monitor the suite for the entire length of the 5-year program to ensure compliance, and any breach of terms of the signed operating agreement will require the owner to repay the grant in full.

The City of Edmonton annually evaluates the market conditions and provides a threshold for the maximum allowable rental rates (MARR), based on the CMHC average market rents, as well as maximum incomes for eligible occupants.

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<td>Bachelor</td>
<td>$844</td>
<td>$717</td>
</tr>
<tr>
<td>One-Bedroom</td>
<td>$1,002</td>
<td>$852</td>
</tr>
<tr>
<td>Two-Bedroom</td>
<td>$1,224</td>
<td>$1,040</td>
</tr>
<tr>
<td>Three-Bedroom</td>
<td>$1,376</td>
<td>$1,170</td>
</tr>
</tbody>
</table>

**For Townhouse Units** (excluding heat and water)

<table>
<thead>
<tr>
<th>Unit Type</th>
<th>AMR (Jan to Dec 2015)</th>
<th>MARR (Jan to Dec 2015) (@ 85% of AMR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bachelor</td>
<td>**</td>
<td>**</td>
</tr>
<tr>
<td>One-Bedroom</td>
<td>$897</td>
<td>$847</td>
</tr>
<tr>
<td>Two-Bedroom</td>
<td>$1,281</td>
<td>$1,089</td>
</tr>
<tr>
<td>Three-Bedroom</td>
<td>$1,394</td>
<td>$1,185</td>
</tr>
</tbody>
</table>

Figure 4.5: Maximum Allowable Rental Rates for 2015.

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Maximum Annual Income (Jan to Dec 2014)</th>
<th>Maximum Annual Income (Jan to Dec 2015)</th>
</tr>
</thead>
<tbody>
<tr>
<td>One Person</td>
<td>$33,517</td>
<td>$34,857</td>
</tr>
<tr>
<td>Two Persons</td>
<td>$50,879</td>
<td>$52,914</td>
</tr>
<tr>
<td>Three Persons</td>
<td>$54,857</td>
<td>$57,051</td>
</tr>
<tr>
<td>Four Persons</td>
<td>$65,662</td>
<td>$68,288</td>
</tr>
<tr>
<td>Five Persons</td>
<td>$68,960</td>
<td>$71,718</td>
</tr>
<tr>
<td>Six Persons</td>
<td>$63,563</td>
<td>$66,106</td>
</tr>
</tbody>
</table>

Figure 4.6: Maximum Incomes by Household Size for 2015.
4.4.3 Identified Program Components

The analysis of the Cornerstones and Cornerstones II programs identified six key elements of the current program that determine or limit its success:

**Grants for existing suites:** A program for properties already in compliance with the applicable policy and regulatory framework, these grants are awarded on a first-come-first serve basis to upgrade the quality of the existing housing stock. In return, the owner agrees to rent the unit to an income qualified household for a minimum period of 5 years.

**Grants for new suites:** Should a homeowner wish to create a secondary suite and occupy either the primary or secondary unit, they can apply for a grant. The City will monitor the unit over the 5-year affordability period to ensure it meets the requirements of the program.

**Garden/Garage suites:** The City of Edmonton permits secondary dwelling units in attached and accessory dwellings. These units may be located on top of garages or at grade adjacent to them, and accessory buildings are generally located to the rear of the property.

**Limited zones:** The City of Edmonton’s Zoning By-law restricts secondary suites as-of-right to particular zones, while permitting secondary suites in other areas on a discretionary basis. Despite the theme that secondary suites are generally permitted in low-density areas, rural residential (RR) and other similar zones do not permit secondary suites at all.

**Limited building types:** The City of Edmonton only permits secondary suites in single-detached dwellings, and attached/accessory buildings. Semi-detached and row house dwellings are not permitted to contain secondary suites.

**Provincial/Federal Funding:** The City of Edmonton leveraged its own funds to secure provincial and federal funding to support their affordable housing initiatives in 2006.
4.4.4 Matrix

<table>
<thead>
<tr>
<th>SECONDARY SUITES PROGRAM COMPONENTS</th>
<th>Grant for Existing Suites</th>
<th>Grants for New Suites</th>
<th>Garden &amp; Garage Suites</th>
<th>Limited Zones</th>
<th>Limited Building Types</th>
<th>Provincial &amp; Federal Funding</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Affordability</strong></td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>For a wide range of income groups</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Support Services</strong></td>
<td></td>
<td></td>
<td>X</td>
<td></td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>To remain in home</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Accessibility</strong></td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retrofitting for safety</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Zoning</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Restricted housing options</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Options</strong></td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lack thereof</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Vacancy Rate</strong></td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Low, unsustainable</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Ownership</strong></td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
<td>X</td>
</tr>
<tr>
<td>Affordability of homeownership</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Figure 4.7: Secondary Suites in Edmonton

4.4.5 Analysis - Strengths

**Grants for existing suites:** By providing grants for existing suites, Edmonton has improved its housing stock by upgrading rental units in the City while ensuring the unit becomes or remains affordable, measured as 85% of average market rent. In addressing Kingston’s challenges, grants for existing suites address issues of affordability and accessibility. By ensuring rents remain below average market rent, these grants not only provide more units to a wide range of income groups, but provide better living conditions within the rental market. Further, existing suites may not be appropriate for a family member or renter with a disability and these grants enable homeowners to create more accessible units within the City.

**Grants for new suites:** This program assists homeowners wishing to create a new secondary suite, while ensuring the unit remains affordable (85% of average market rent) for a minimum of five years. The creation of a new unit may assist a homeowner in finding a live-in caretaker (i.e. support worker or family member) while creating an independent living environment for both parties. New suites will create more options in that the size and type of unit (i.e. attached, garage, etc.) will depend on the size of the existing dwelling and lot, while helping raise the vacancy rate by increasing the overall
number of rental units. Further, the creation of new units helps homeowners increase their income, while supplying an affordable unit during the minimum required period.

**Garden and Garage Suites:** Policies in the City of Edmonton that support the development of secondary suites in attached and accessory buildings contributes to the goals mentioned above, such as affordability (tenant and homeowner) and increasing the available stock of units, but is particularly effective in that they provide more housing options in the City. Secondary suites are typically located in basements and cellars, but garage and garden suites provide units at or above grade. Garden and garage suites provide affordable, diverse housing that meets the differing needs of a variety of tenants. In the case of suites in accessory buildings, the separation between units provides a greater sense of privacy and independence, while still increasing the overall density of a residential area.

**Provincial and Federal Funding:** By securing provincial and federal funds, Edmonton was able to vastly improve the impact of its program from the very beginning. These funds enabled the program to grow beyond the capabilities of the municipality had it not sought aid from upper levels of government. It is acknowledged that Edmonton’s status as Alberta’s capital was a major factor in the securing of funding for the City.

### 4.4.6 Analysis - Weaknesses

**Limited zones:** Limiting secondary suites as-of-right to particular zones, while allowing them on a discretionary basis or outright forbidding them in others, stifles the potential for suites to improve other areas of the City. While it is an effective regulatory mechanism for controlling the locations of suites and concentrating them to key areas, it does not effectively address the challenges in Kingston. Limiting secondary suites to particular zones does not improve the affordability, accessibility, vacancy rate, or any of the other issues facing Kingston, and is therefore considered a weakness of the program.

**Limited building types:** By limiting secondary suites to single-family detached dwellings, Edmonton is not taking advantage of the diverse dwelling options that exist within the city. Semi-detached and row house dwellings could also accommodate secondary suites and provide a greater variety of housing options and dwelling types in various areas of the city, with varying amounts of density. By concentrating secondary suites to low-density areas, Edmonton is omitting the opportunity to increase density is low-to-medium density areas as well. These limits do not contribute to the improvement of Kingston’s housing challenges for seniors, and is therefore another weakness of Edmonton’s program.
4.5 Conclusions

The analysis of the three matrixes above demonstrates that both Kingston and Edmonton have secondary suites programs that address Kingston’s challenges for seniors housing. Challenges of affordability, support services, accessibility, housing options and low vacancy rates are major barriers that will require continued initiatives and programs to improve the quality of the housing stock, and consequently, quality of life for seniors in Kingston.

The following chapter will provide a summary of the findings provide recommendations to the City of Kingston regarding the future of the secondary suites program based on Edmonton’s success with the Cornerstones programs.
5.0 SUMMARY OF FINDINGS AND RECOMMENDATIONS

5.1 Overall Findings

This report has analyzed the role secondary suites can play in alleviating pressures on the local housing market by increasing the number of rental units within the existing housing stock. As Kingston continues to grow, and with the expected influx of seniors in the next 10 to 15 years, the greatest housing challenge facing Kingston is ensuring renters have quality, affordable units available to them. Secondary suites, as demonstrated through the analysis in Section 4, are an effective way to intensify existing low-rise, low-density areas with units that support both homeowners and potential renters. The overall findings stem from the analysis in Section 4 is that:

1. How do secondary suites address the needs of an aging population in Kingston?

Secondary suites are an effective tool for addressing the housing needs of seniors in Kingston because they provide options for seniors to age in place. By converting a portion of their existing home into a suite, homeowners (seniors or otherwise) create new rental units which not only increase density within the existing housing stock, but can assist homeowners by providing additional income to assist with mortgage payments. Further, the creation of secondary suites can help increase the vacancy rate, should the rate of development (supply) outpace the demand for rental units.

2. Is Kingston’s secondary suites program able to address these needs?

Kingston’s secondary suites program addresses many of the needs in Kingston by helping lift the financial barrier that is the main challenge for homeowners looking to create suites. The Municipal Fee Rebate program and the Affordable Housing Grants available to those looking to produce new suites effectively help create more affordable rental units in Kingston and give options to homeowners by removing the zoning barriers and assisting with the renovations required to produce quality, affordable rental units. Kingston’s program encourages the creation and legalization of suites and supports homeowners looking to take advantage of the grants available. The program does not permit suites in accessory buildings.

3. How can Kingston benefit from Edmonton’s secondary suites policies?

Edmonton’s ‘Cornerstones’ programs address certain core issues for seniors housing in Kingston, including supporting grants for new suites to create more units within the existing
housing stock. Edmonton’s program not only supports the creation of new suites, but provides financial assistance to owners of existing suites looking to be legalized, something Kingston does not support. Further, Edmonton permits secondary suites in accessory buildings, such as garage suites and granny flats, which Kingston does not currently permit. Edmonton also used its funds to leverage funding from Provincial and Federal partners to support their affordable housing initiatives, though it is acknowledged that Edmonton’s status as provincial capital certainly gives it a more favourable position. Further, it was identified that Edmonton is more limiting in its building types suitable for secondary suites than Kingston, which was a major weakness in Edmonton’s program and speaks to the strength of Kingston’s current program.

5.2 Kingston’s Successes
As demonstrated in Section 4.3, Kingston’s existing program for secondary suites has produced initiatives that successfully address many of the housing challenges facing seniors in Kingston. This report recommends that Kingston should continue to support the following:

1. The Municipal Fee Rebate program: By removing the financial cost of the required zoning by-law amendment, the City of Kingston is demonstrating its willingness to support the creation of suites across the City, in a manner that ensures appropriate development on a case-by-case basis. Further, the program helps encourage the development of rental units and secures the unit at an affordable rate for a minimum of one year. The Municipal Fee Rebate program is an effective way for municipalities to convert potential development income (development application fees) into new, quality units that are not only up to code but affordable for a minimum period of time.

2. Affordable Housing Grants: These grants are fundamental to helping remove the financial barrier of secondary suites. Not only do they assist a future tenant by providing another rental unit within the City, they enable homeowners or potential homeowners who would otherwise be unable to afford the construction costs to build a unit and secure additional income. The program guidelines dictate that rent must be set at 80% of average market value for a minimum of five years. This surpasses the 85% value required in Edmonton’s Cornerstones program, and demonstrates Kingston’s dedication to the secondary suites program.

3. Permit Units in Various Building Types: Kingston supports the Ontario model in that it allows secondary suites to be located in single-detached, semi-detached and row house dwellings.
As these types cover the vast majority of low-rise development in Ontario, Kingston has regard for its existing housing stock and the various dwelling types that could support units. This is one area where Edmonton’s program could take lessons from Kingston, as Edmonton only permits units in single-detached dwellings.

4. **Provide Grants for Existing Suites:** Although the legalization of existing suites does not contribute additional units to the housing stock, it is imperative that the City of Kingston continue to provide grants for the legalization of existing suites in order to ensure this portion of the City’s rental housing stock does not fall into disrepair. By providing grants to existing unit owners, the stock of rental units in the City can be improved and conditions can be imposed to ensure the unit is rented out at an affordable rate. Grants to legalize existing units provide homeowners with incentives to come forward, while improving the quality and safety of the housing stock and ensuring rents are kept at an affordable level for a minimum number of years. These benefits outweigh the financial benefits of imposing penalties for non-conforming units.

5.3 **Lessons Learned from Edmonton’s Experience**

As demonstrated in Section 4.4, Edmonton’s Cornerstones programs have been instrumental in tackling the issue of affordable housing. The following components of the program could be initiated in Kingston to further build upon the progress achieved so far:

1. **Permit Units in Accessory Buildings:** Edmonton allows for units in accessory buildings, which contribute to a great number of the aforementioned goals including increasing the number of units, increasing the vacancy rate and privacy for the tenant. Of particular note to Kingston is that these units are in many cases at-grade, which contributes to the accessibility of units for seniors in Kingston. The separation of units also increases privacy and respect between the owner and the tenant, creating an atmosphere of co-occupancy, usurping the power dynamic of owner vs. tenant that may occur in duplex and other shared-building accommodations.

2. **Secure Provincial and Federal Funding:** It is acknowledged that of the three lessons for Kingston, this is the most challenging. As Ontario municipalities have been given the responsibility to ensure affordable housing within their communities, it has become more apparent that they do not possess all of the tools to improve the housing situation on their own. Edmonton has two major advantages over Kingston in this regard: it has several times the population, and it is a provincial capital. However, Kingston and other municipalities, perhaps with aid form the Federation of Canadian Municipalities, could seek assistance from
provincial and federal authorities with the goal of increasing the number of grants that can be awarded, or the amount awarded per grant. Currently, Kingston’s program is well-funded from the municipal affordable housing funding program, supported by the local tax base. Should this become insufficient, Kingston should work to secure available senior-level funding, so as to further improve the program.

5.4 The Future of Secondary Suites in Kingston
The Report concludes that Kingston’s existing program is strong in that it acknowledges the financial difficulties involved in creating a suite and recognizes that supporting the general public in their desire to create income properties can be more cost-effective than constructing new, purpose-built rental units. Municipalities can mobilize private homeowners to assist in the drive to provide a rate of new rental units that exceeds the demand. Secondary suites may not be able to meet all of the challenges facing the City of Kingston, but can certainly play an important part in the development of affordable housing policies that directly create units within the City.

Further research could be localized to Kingston and identify the number of properties with existing accessory buildings capable of supporting secondary suites to assess the potential number of units that could be created. Research could also be conducted to identify or estimate the number of illegal suites in the City and provide a more detailed approach to supporting the legalization of these units.


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