

Housing Accelerator Fund (HAF) Initiative 1 Final Report

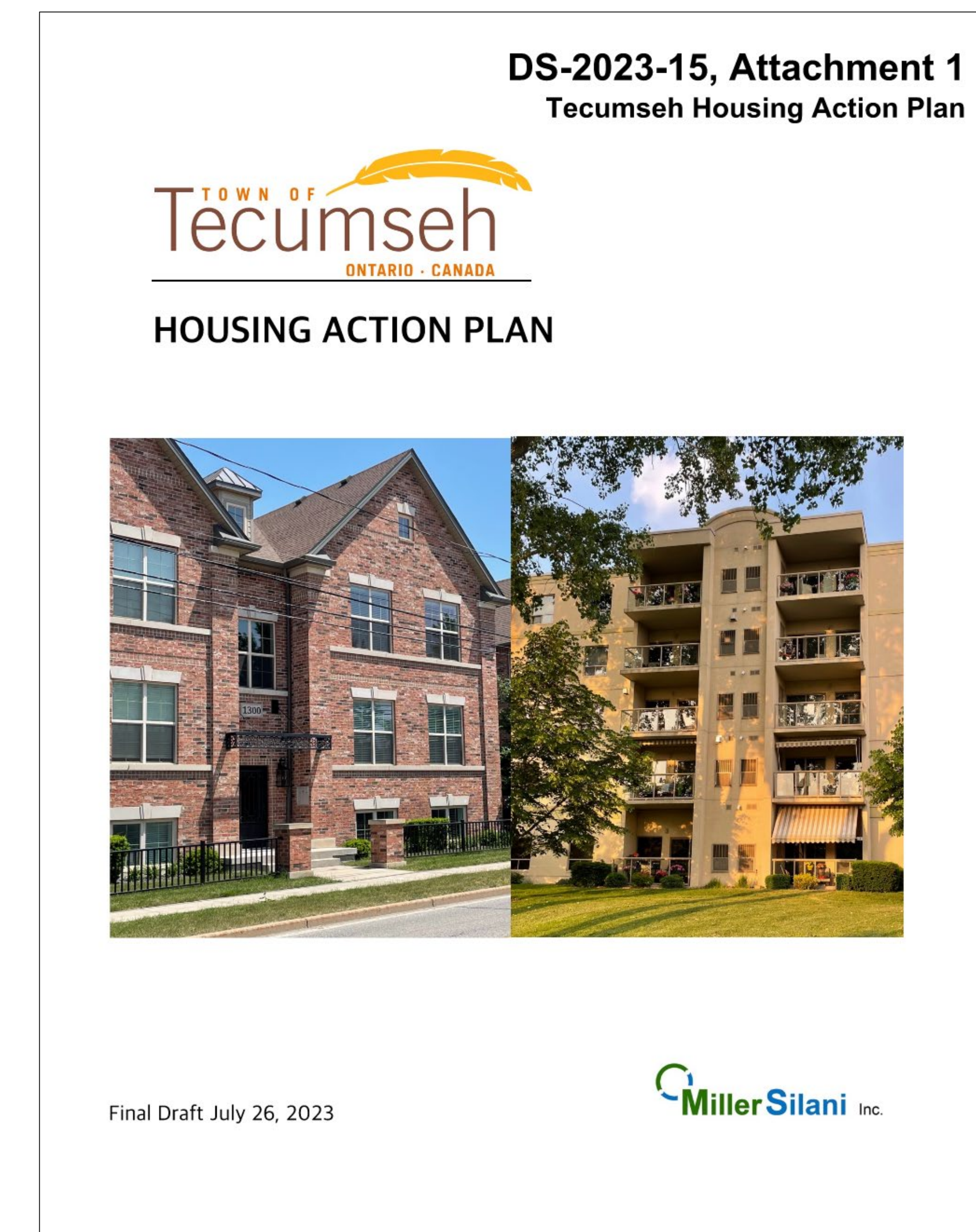
Council Update

May 27, 2025



Background: Housing Accelerator Fund

- In July 2023, Council adopted the Town's Housing Action Plan (HAP), which identified 10 initiatives to improve housing supply and affordability in Tecumseh.
- The HAP supported the Town's submission to the Federal Housing Accelerator Fund (HAF).
- In March 2024, the Town and the Federal government reached an agreement for a \$4.38 million grant to support 9 HAP initiatives.
- This Study is to implement HAP Initiative 1.



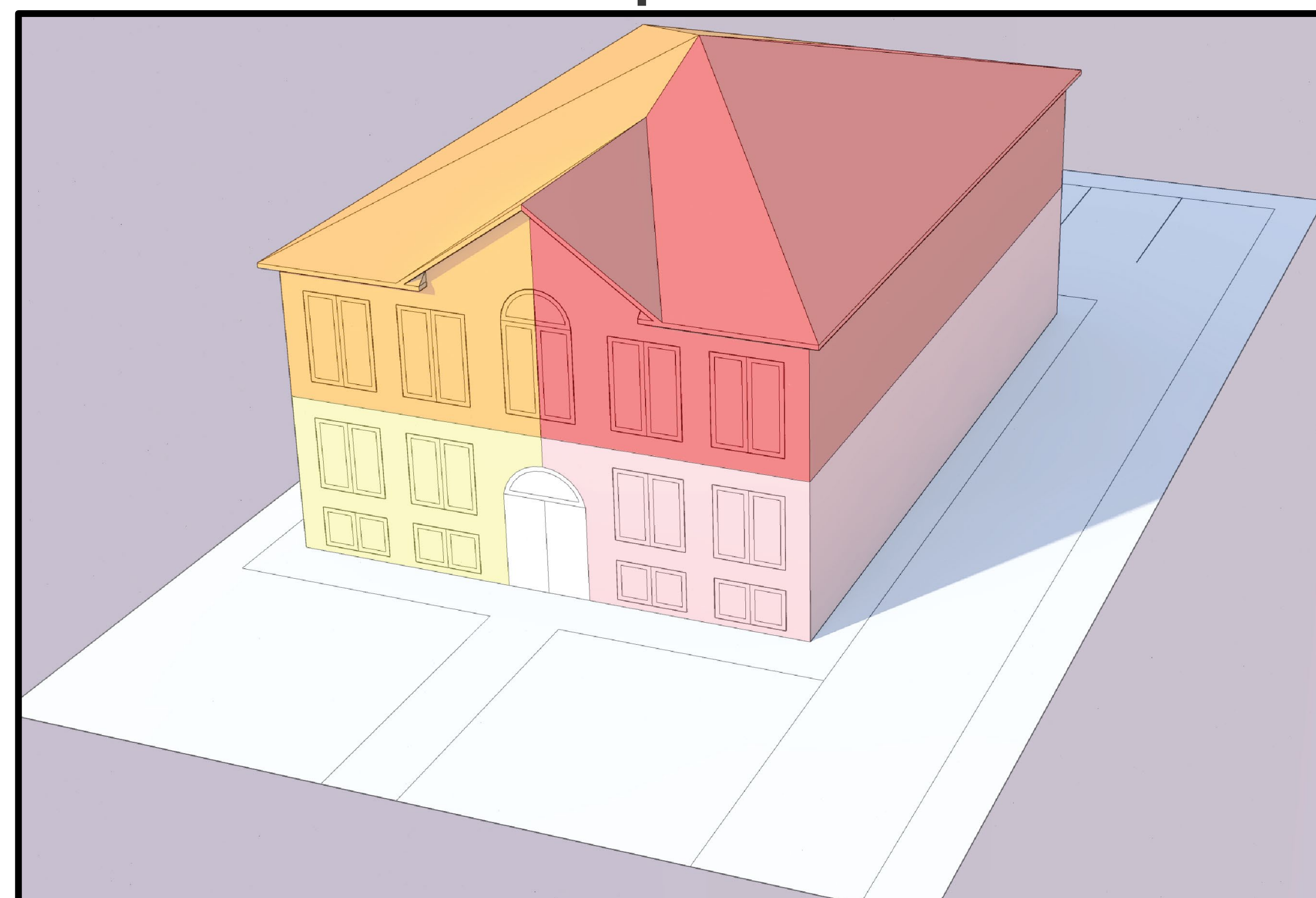
The Report Emphasized Three Themes:

1. Accelerating the construction of Housing
2. Expanding housing choices
3. Improving affordability

Tecumseh's HAF Agreement

- To obtain funds from the federal Housing Accelerator Fund Tecumseh was required to engage in a study on how best to:
 - Respond to the ongoing housing crisis, and
 - Expand housing choices in existing neighbourhoods and in new greenfield neighbourhoods.
- To do this, the Town committed to studying a regulatory framework to permit up to four units on residential lots, by:
 - Permitting up to three Additional Residential Units (ARUs) on existing lots; and/or
 - Permitting purpose-built four-unit dwellings (fourplexes).

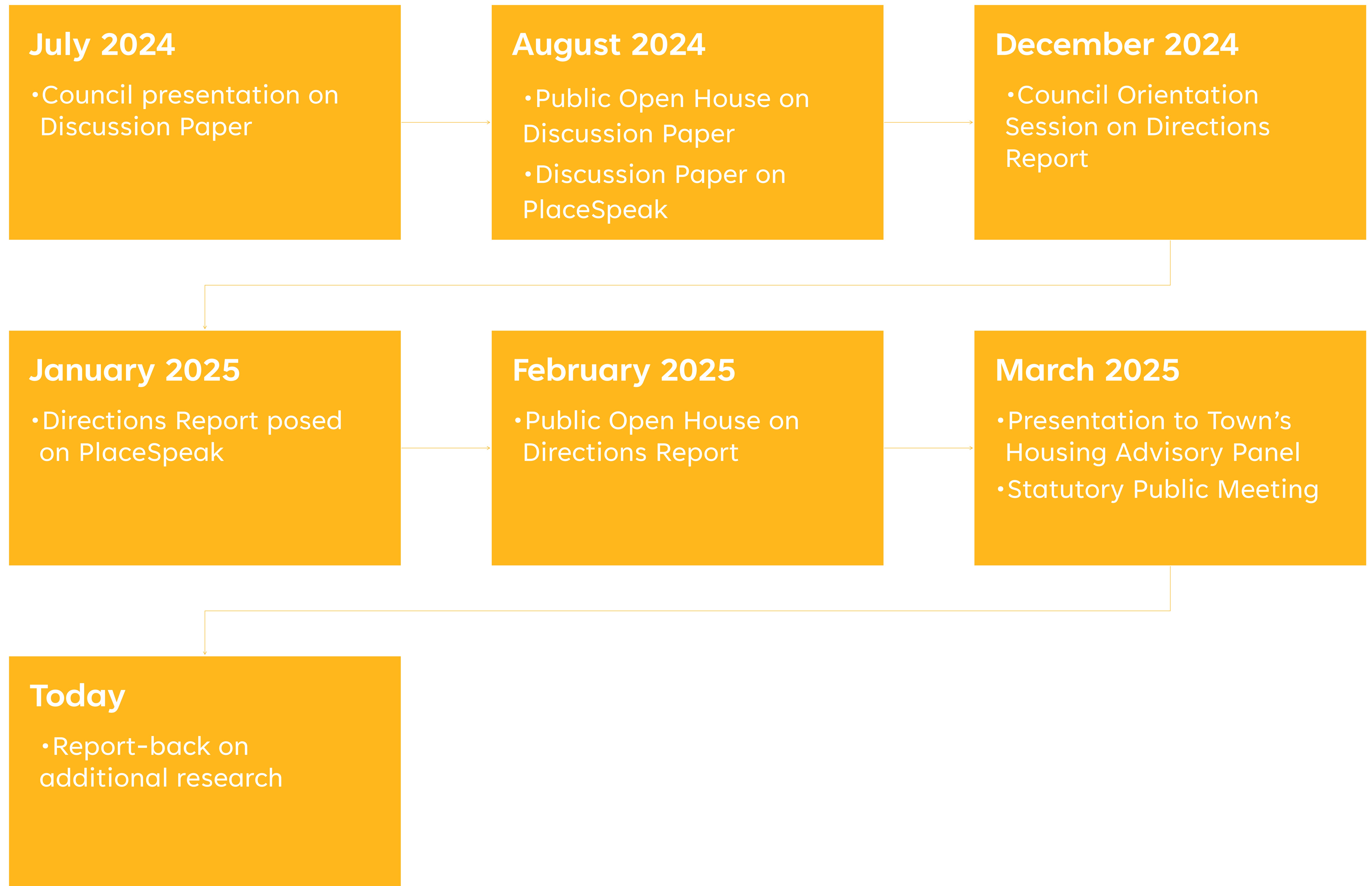
Fourplexes



ARUs



Research & Consultation Timeline



Housing Needs in Tecumseh

Town of Tecumseh's housing stock is predominantly made up of low-density dwellings.

- Challenges like the cost of providing serviced residential land and the overwhelming supply of occupied single-detached/semi-detached dwellings have contributed to housing affordability issues in Tecumseh:
- With a shortage of smaller, more diverse housing units, residents like younger adults, seniors, and those who live alone have limited housing opportunities.
- To create a complete, inclusive and resilient town, access to more affordable and diverse housing options is critical.

Limited Housing Variety

81%
of housing units in the
Town are single-detached
houses

Low rental availability:
only **11.5%**
of households in the Town
are renters

Population Growth and Challenges for Both Younger and Older Generations

2021: **24,000** residents
2051: **42,300** residents

50 years+ age group
forms almost
½ the population

Study Drivers

This study and the final report recommendations are based on:



The legal requirements set by the province and courts



Case studies across Canada, Ontario, and local communities



Written and verbal comments from the public



Advice of Registered Professional Planners (RPPs) using sound planning principles

Legal Requirements

- The Town of Tecumseh, along with all of Ontario's 444 municipalities, must abide by the following three legal rules:
 1. Up to three units are currently permitted on residential lots as-of-right under provincial legislation (*More Homes Built Faster Act, 2022*).
 2. Tecumseh cannot make any planning decisions based on who might live in a home – renter vs owner (Supreme Court decision *Bell v. R.*, 1979).
 3. Lots containing an ARU cannot exceed a maximum lot coverage of 45% (2024).

As a result of these rules, three units per lot are already permitted throughout Tecumseh as-of-right, and the Town cannot make any planning decisions based on who might live in a home.

Uptake Across Essex County

Tecumseh has had a gentle uptake of ARUs, with a total of 22 units developed since the province required municipalities to permit three units as-of-right in 2022. Across Essex County, ARUs have seen moderate uptake.

ARU Building Permits Issued by Year					
Municipality	2022	2023	2024	2025 (As of April)	Average / Year
Tecumseh	4	7	9	2	5.2
Amherstburg	12	14	27	12	14.2
Essex	9	13	15	8	9.9
Kingsville	6	6	8	4	5.3
Lakeshore	0	2	6	0	2.0
LaSalle	7	7	25	10	10.6
Leamington	0	7	12	6	5.2

Comments From The Public

Residents had opportunities to submit both written and verbal comments regarding Tecumseh's HAF 1 initiative recommendations. The following summarize some of the key arguments both in favour and against the recommendations. Further information is available in Appendix A of the Report.

In Favour

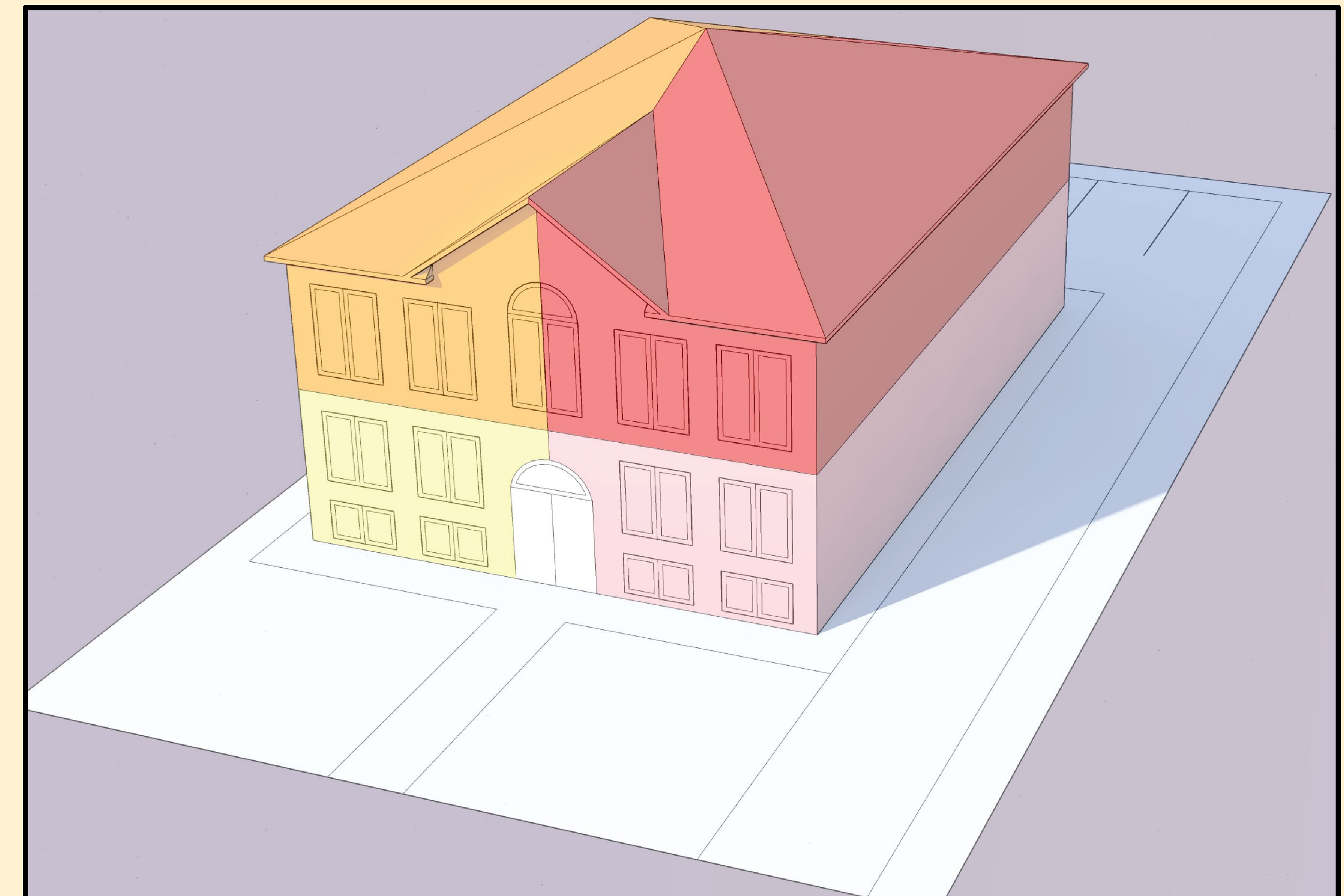
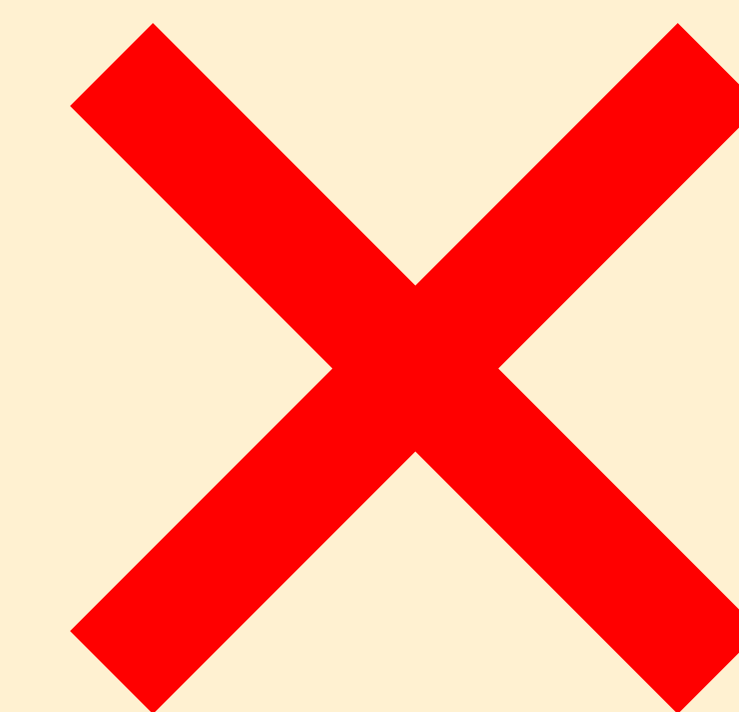
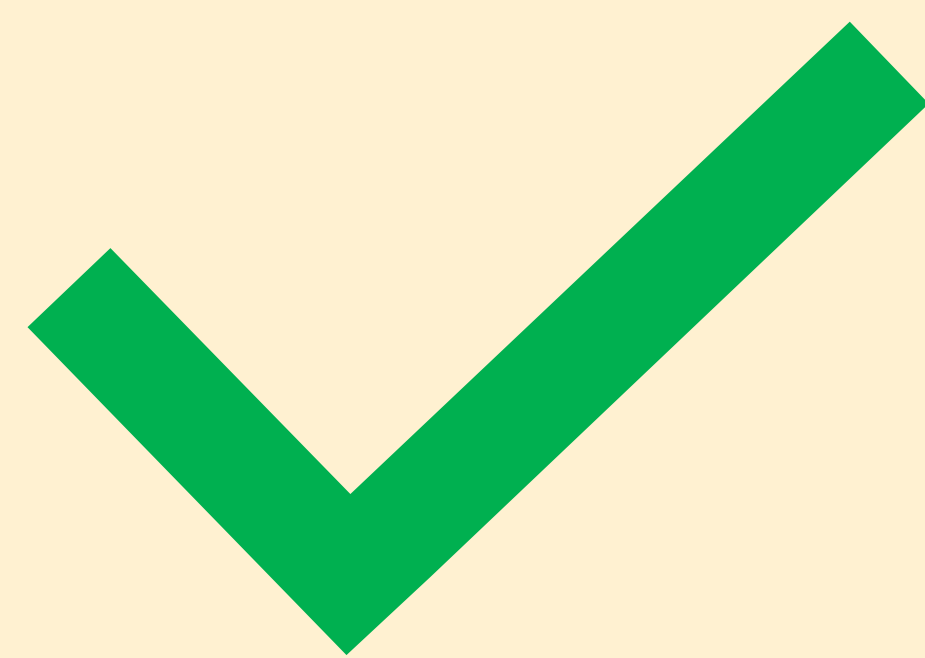
- The urgent need for more affordable housing options to accommodate younger residents, renters, and multi-generational families.
- Calls for bold leadership to ensure long-term housing supply and generational equity.
- Support for well-designed fourplexes that respect neighbourhood character while offering more inclusive housing options.
- That many supportive residents are unable to attend public meetings due to work, caregiving, or other commitments.

Against

- The perceived erosion of community character, privacy, greenspace, and quality of life.
- Increased traffic, parking congestion, and pressure on municipal services.
- Impacts on property values and fears of declining home investment.
- Perceptions that renters and higher-density developments will lead to transient populations and reduced care for properties.
- Skepticism that the funding received meaningfully offsets the long-term impacts of densification.

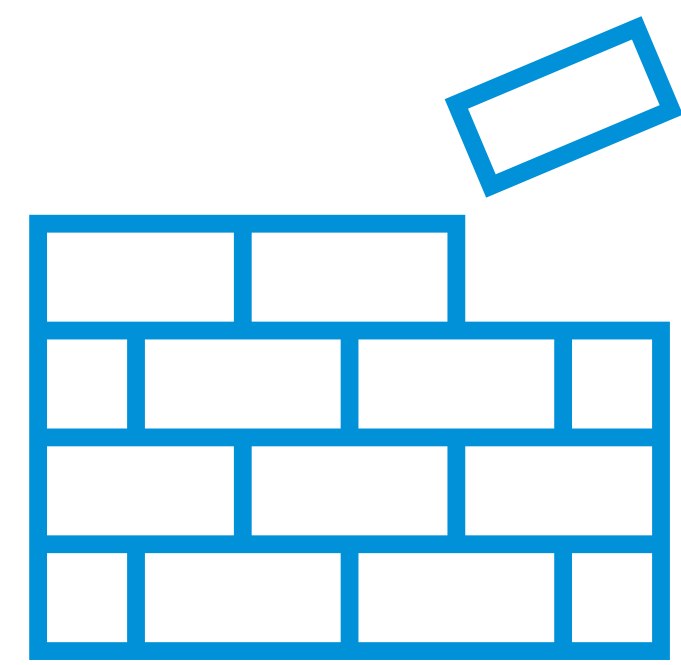
Recommendation

It is recommended that the Town continue to focus on permitting ARUs, rather than purpose-built fourplexes.



Rationale 1/2

Fourplexes (Not Recommended As-of-Right)



Purpose-built, multi-unit detached housing forms where four residential units are designed as one building.



Fourplexes are easily recognizable as multi-unit dwellings and generally take up a more significant portion of a lot's area than ARUs.



Fourplexes require more parking spaces, reducing green space/landscaped space.

Rationale 2/2

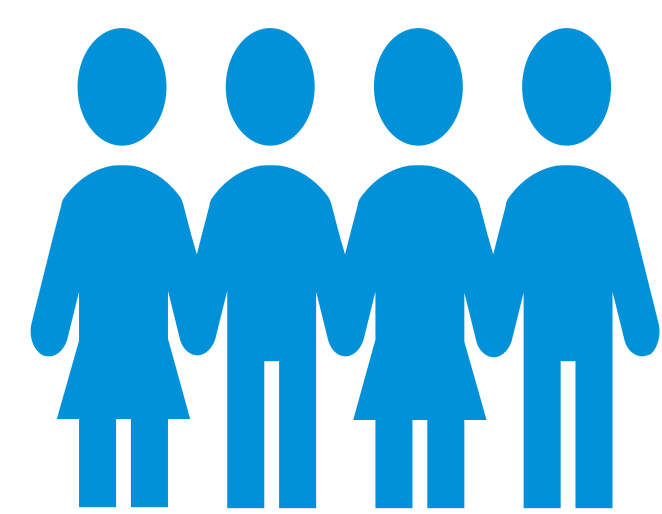
ARUs (Recommended Option)



Utilize existing infrastructure and limit the need for expanding roads, sidewalks, servicing, and amenities like parks and transit.



The Town controls the development of ARUs through zoning provisions, and property owners maintain discretion over developing ARUs.

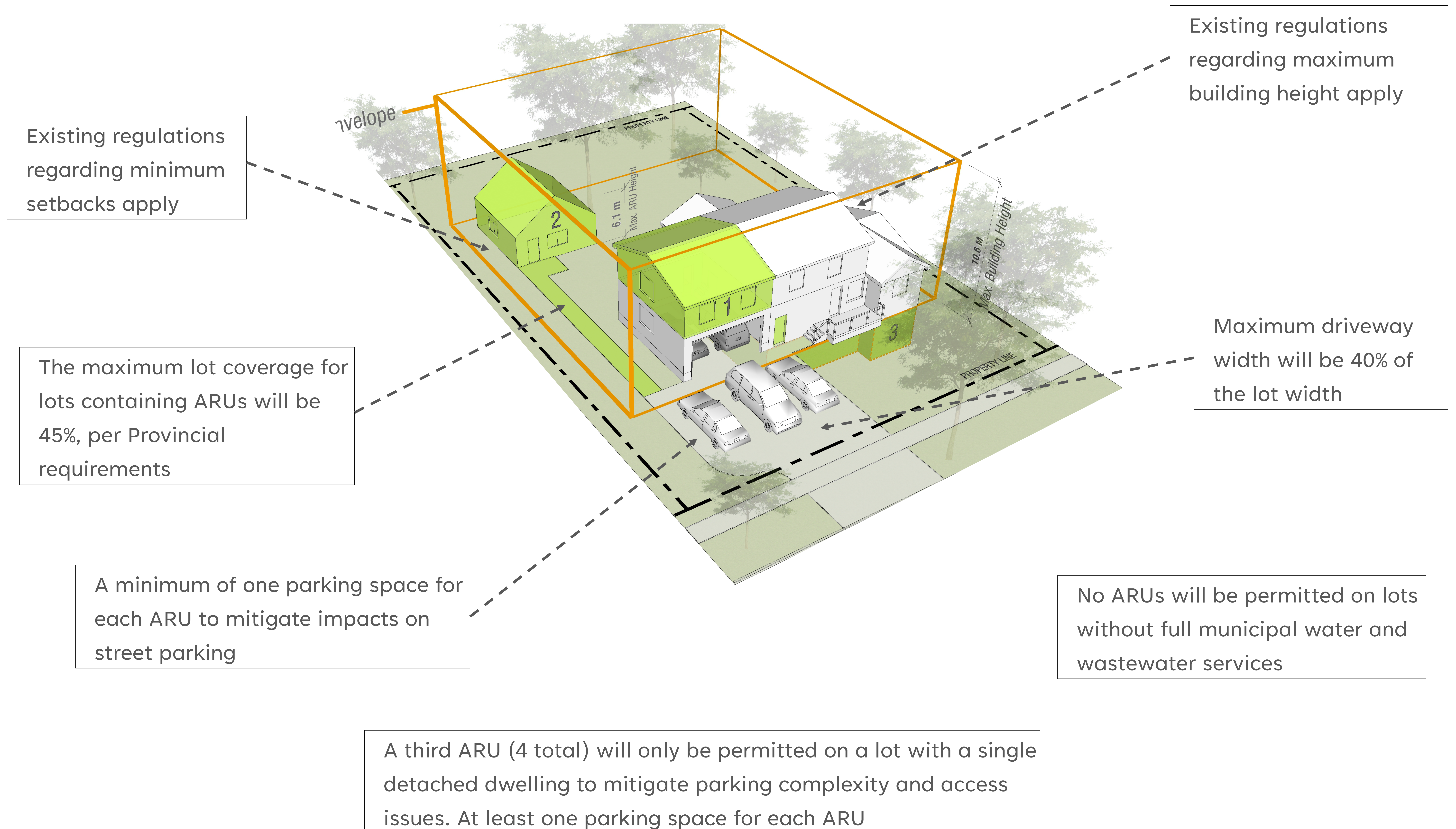


ARUs can enable multiple family members or people to live independently and with dignity, rather than communal living in one unit.



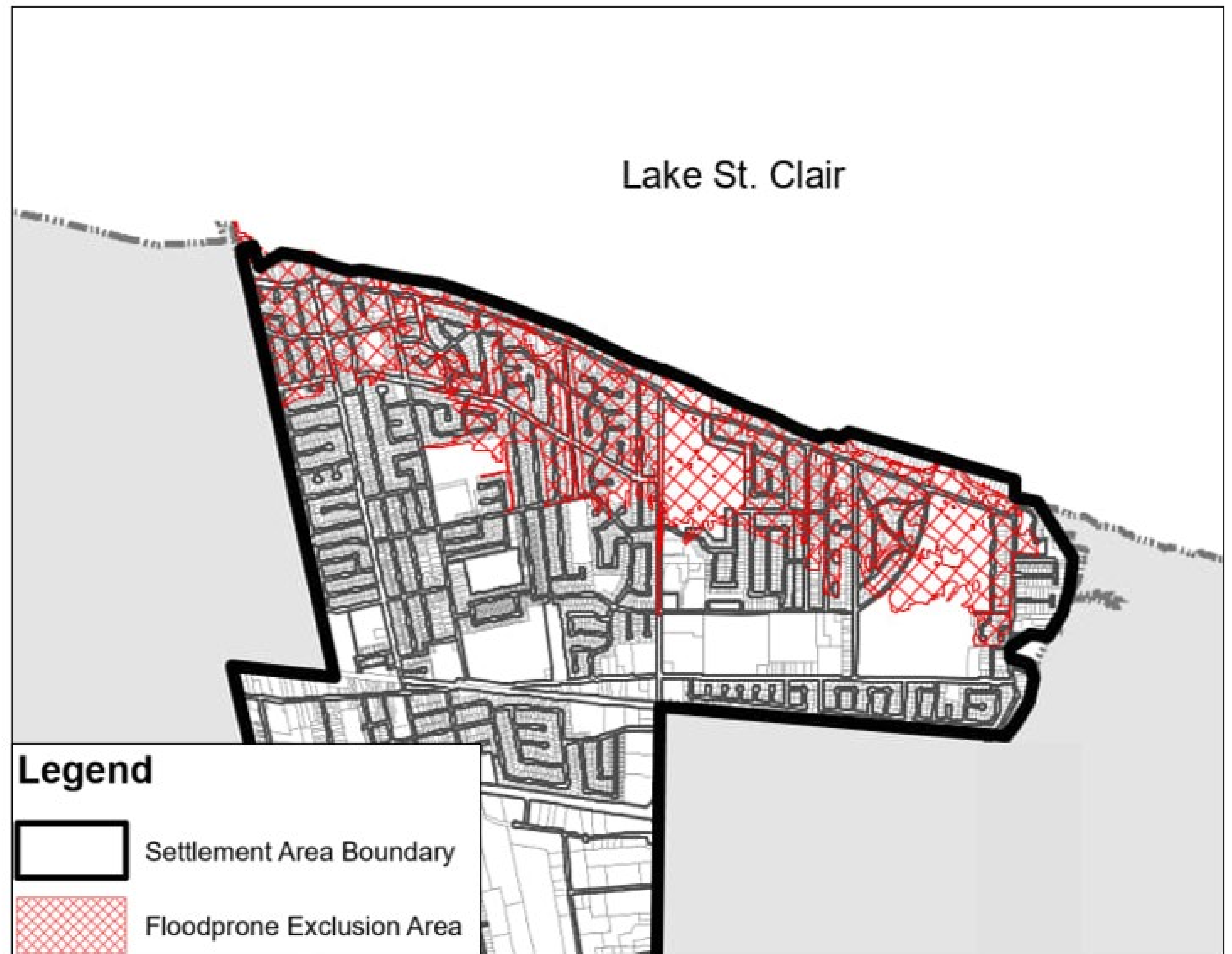
ARUs are the most affordable method to accommodate additional housing units in low-density neighbourhoods.

Recommended Conditions for All Options



Recommended Conditions for All Options

- No ARUs will be permitted on lots within the flood-prone areas of the Town's Official Plan.
- Approximately 1,900 lots are fully excluded from all options due to their location in flood-prone areas.



Options for Consideration

Option A

Up to three ARUs on lots with a minimum 24.4 metre (80 foot) frontage.

Option C

Up to three ARUs on all lots. A minimum 30% of the lot area will be landscaped open space.

Option B

Up to three ARUs on lots with a minimum 18.0 metre (60 foot) frontage.

Option D

Up to three ARUs on all lots. The minimum landscape open space requirement of the given zone will apply.

Next Steps

- The Final Report has been posted on Town's website and PlaceSpeak consultation platform
- Public Open House - June 9th from 1:00 pm to 9:00 pm
- Statutory Public Meeting – July 23rd at 6:30 pm