

A roundtable discussion was held regarding how the Township can encourage affordable housing solutions in South-West Oxford.

Kirby Heckford and Dominic Bradley mentioned that they had previously met with the Committee to discuss what could be built from a planning perspective. Initially, they were looking to construct townhouses on a piece of land in Mount Elgin, for which they hold development rights. However, they are now also exploring the option of building small, pre-fabricated homes.

Julie Middleton noted that while the Township currently lacks zoning provisions specific to tiny homes, there is flexibility in working with builders, especially in serviced areas. This topic had been previously discussed with Dan Segal from Segal Construction, who has experience building such communities. Staff and Council are looking to bring Segal Construction together with TDI to see if a partnership can be forged for future co-operation on tiny home development projects in the Township.

Dan Segal, owner of Segal Construction, shared his expertise in the tiny home industry and presented information to the Committee regarding pre-fabricated tiny home communities. These homes are 95% complete and can be ready for occupancy within a couple of months. The units could be sold for around \$400,000 each, making them an affordable option for South-West Oxford buyers, as only a few properties are listed under the \$800,000 price point in this area. These tiny homes could be pre-sold, reducing the developer's risk. Mr. Segal also noted that the units could be stacked up to four high.

The discussion shifted to density calculations. It was noted that the number of units depends largely on the design of the access road(s). Clerk Middleton explained that she had discussed this with Works Superintendent Adam Prouse, who indicated that as long as the roads meet the minimum design standards, they could be considered. She will share this information with Mr. Heckford and Mr. Bradley.

Mr. Segal recommended lot sizes of either 20' x 70' or 25' x 70', depending on the unit model. The units themselves are approximately 42' x 15', which would leave a setback of around 5 feet on each side.

Mr. Segal noted Rideau Lakes' approach to cluster communities, where many homes share centralized sewage and water systems. A community land trust could own and maintain the land, offering a 99-year ground lease to homeowners. This structure would provide several benefits: it would create a revenue stream for the landowner, keep homes affordable by eliminating the need for buyers to purchase land, and allow a portion of the price appreciation to go back to the land trust. A land lease model would help minimize lot coverage, with a target of 60%. Mr. Bradley suggested that pushing one side of the units closer to the lot line could create the perception of more space. The Committee discussed the 5-foot setback in comparison to existing residential properties in Mount Elgin. Township Building Inspector Daniel Leduc noted that side yard setbacks in the subdivision are approximately 10 feet. The Committee considered different lot configuration options for the "Layton Property" parcel.

Discussion took place regarding a potential tiny home development in Brownsville. As Brownsville is an un-serviced village, a Type 3 septic field accommodating up to 10,000 litres of output a day could be permitted without MOE approval. Township Septic Inspector, Niels Dube, previously calculated approximately 12 homes per tank. Mr. Segal noted that he typically sees around 7 units per communal septic field/well. It was noted that this development would need to be structured as a condo corporation or a land-lease scenario, where the municipality holds the land and individuals build on it. Both options are viable, but setting up a condo corporation can be costly, and the risks may outweigh the benefits.

It was noted that the cost of a land lease would range from \$100 to \$200 per month for each homeowner. The First Nations Bank of Canada holds most of these mortgages. Mayor David Mayberry mentioned that he and Councillor Ypma had met with a credit union, which requested a proposal before proceeding further. Mr. Segal noted that Community Futures is looking for investment opportunities, to which Mayor Mayberry noted that he had previously received a lukewarm response from Community Futures Oxford. They may revisit this in the future.

Councillor Gillis emphasized the importance of exploring tiny home projects in both serviced and un-serviced villages. Tiny home communities could offer an alternative to increasing density in the Township. The project would not necessarily consist only of tiny homes but could include a mix of housing types. Councillor Ypma expressed his support and highlighted the need to create a community that local residents can invest in. Mr. Bradley suggested that marketing the development locally — rather than on a wider scale — would likely increase the chances of selling units to the local community.

Daniel Leduc noted that there are two systems in the Township with capacities greater than 10,000 liters: the Oxford Hills Golf Course and the trailer park in Mount Elgin. The golf course had to obtain approval from the Ministry of the Environment (MOE) prior to construction.

Issues/Questions Moving Forward:

- Minimum lot size
- Density
- Financing options
- Tarion Costs – potential interest in pilot project
- Development Charges – exemptions for affordable housing

Next steps: find lot to build on, zoning, FCM application for 20% subsidy (if land is municipally owned), discuss financing opportunities, pre-sale and construction.

**Kirby, Dominic, Dan, Daniel Peter and Wayne left the meeting at 3:40 p.m.*

**Quorum was Lost*

Business Arising from the Minutes – None

Correspondence

Limited Equity Life Lease Housing and Community Land Trust (information)

Discussion Items

New Business

Directives

- Assist the Township and provide recommendation on taking a leadership role with respect to the consideration of various housing options within the Township and the County of Oxford;
- The SWOX Housing Opportunities Committee acts as a resource, information gathering and advisory body to Township Council on housing needs within the community;
- Monitor and obtain information on the local housing market and identify trends and emerging housing needs in the community and recommend action where appropriate;
- Provide advice and make recommendations regarding affordable housing initiatives and priorities within the community;
- Explore options for facilitating outside partnerships/involvement for new housing;
- The committee will not be directly involved in providing social housing within the community (this is an upper tier responsibility). However, may consider facilitating discussion in this regard should the opportunity arise with available land or interest from developers.

Adjournment

The meeting adjourned at 3:59 p.m.

The Committee will meet again on April 1st, 2025 at 2:00 p.m.