



The Committee reviewed the previous meeting's minutes, noting that Segal Construction's proposed project could scale and involve partnerships with organizations such as Community Futures. Mr. Segal expressed skepticism about the feasibility of a co-operative housing model, as it would not allow buyers to qualify for a 5% deposit with the Canadian Mortgage and Housing Corporation. He also stated that at least 30 units are needed for a decentralized wastewater system to be viable, though holding tanks could be used for up to two years while securing funds (requiring a utility for maintenance).

In response to a question from Councillor Ypma regarding the MZOs referenced in the draft resolution, Mr. Segal stated that lengthy planning processes are costly and inefficient; the quicker the land can be transformed into building sites, the more feasible these projects become. Mayor Mayberry commented that an MZO is unlikely to be suitable for this location, but this Council is progressive, having been among the first in Ontario to approve garden suites.

Currently, the New Home Warranty Act in Ontario mandates that every new home must be registered with Tarion. Before accounting for warranty costs, builders face expenses of around \$32,000 per house, a cost that must be passed on to homebuyers. The Committee recognized the need for discussions with Tarion to explore potential reductions in these costs, as members were concerned about maintaining a purchase price that is feasible for entry-level buyers while still enabling them to build equity.

Discussion took place regarding possible locations and options for the municipality to purchase land. Mr. Segal noted that the size of the required land for a community would depend on whether a structure or park is needed in the center.

Regarding incinerating toilets and greywater systems, Julie Middleton spoke with the Township's Septic Inspector, who cautioned against pursuing these options due to the lack of control over what toilets homeowners might install in the future. Councillor Ypma suggested considering a restricted covenant on the title, similar to an easement. Julie noted that further investigation would be necessary.

Segal Construction is eager to collaborate with the Council on this initiative, believing it could significantly enhance the attractiveness of South-West Oxford for residents and businesses. Mr. Segal requested a connection with Community Futures, emphasizing that this type of development aligns well with their investment criteria. He expressed gratitude to the Committee for the opportunity to participate in the discussion.

Mayor Mayberry thanked Mr. Segal for his presentation.

## **Minutes**

Resolution No. 2      Moved by Craig Gillis  
                                    Seconded by Peter Ypma

RESOLVED that the minutes of the September 3, 2024 SWOX Housing Opportunities Committee meeting be approved.

DISPOSITON: Motion Carried

**Business Arising from the Minutes**

Land Development – Tiny Home Community

The Committee discussed options to purchase land in the Township – at this time, suitable land is not available for purchase. Mayor Mayberry will reach out to Kirby Heckford to explore interest in different options or selling land to the Township. Julie emphasized the need for ample parking at these sites. The Committee also discussed mixed-use communities, including a combination of townhomes and tiny homes.

Councillor Ypma questioned whether the Township could use debenture funding for this project, and what interest rates might apply. Mayor Mayberry inquired if CMHC has funding available for municipalities for such initiatives.





General Amendment to the Zoning By-law re: Tiny Homes

Julie Middleton provided an update to the Committee regarding a general amendment to the Zoning By-law for Tiny Homes. She is still waiting for a sample from Justin Masseur. Last week, staff met with Paul Michiels, the Director of Community Planning for Oxford County, who noted that any by-law developed for tiny homes may require further amendments, as these projects are often site-specific. The amendment aims to generate interest and signal to developers that the Township is open to tiny home communities. Julie will follow up with Mr. Masseur and add this topic to the agenda for the next meeting.

**Correspondence**

Market Update

The Committee reviewed the August 2024 market report and noted the following:

<b>Month:</b>	<b>August</b>
Sold Listings	 down 12.5%
Avail. Inventory	 up 223%
New Listings	 up 15.1%
Avg. Price	 up 10%

Year-to-date average price is \$767,002 – up 10% compared to the same period in August, 2023.

