

**Suite Talk: The Barriers and Opportunities of Providing Secondary Suites in Rural  
Metro-Adjacent Regions of Eastern Ontario**

by  
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## Author's Declaration

I hereby declare that I am the sole author of this thesis. This is a true copy of the thesis, including any required final revisions, as accepted by my examiners.

I understand that my thesis may be made electronically available to the public.

## Abstract

Providing an adequate supply of affordable housing has become an increasing challenge for Ontario municipalities. As a result, changes were made to the *Planning Act* requiring all Ontario municipalities to implement provisions to permit secondary suites within their zoning bylaws, and official plans. While the implementation of these changes expanded the opportunities for municipalities to increase the supply of affordable housing, several barriers were also encountered.

The topic of secondary suites is most frequently studied from an urban perspective. However, given the unique characteristics, and prevailing conditions commonly found in rural communities, these areas impose distinct planning considerations that must be approached differently than urban areas. Therefore, this study examined the opportunities and constraints experienced throughout the implementation of secondary suites by rural metro-adjacent municipalities in Eastern Ontario.

The opportunities revealed through the study included: diversifying the existing housing stock, providing supplementary income to homeowners, making better use of existing infrastructure, providing a means for homeowners to aide family members, and increasing municipal control over secondary suite rental housing. Barriers were identified as: servicing issues, the older age and existing condition of homes, a lack of education among the community, limited planning resources, community resistance to change, personnel changes, difficulties adhering to building codes, and a lack of demand for rental purposes. Additionally, the research uncovered several measures that rural communities can use to increase the presence of secondary suites moving forward. These include: the creation of educational materials, continuing to explore funding opportunities, maintaining positive community relationships, increasing communication between departments, sharing best practices, and the continued promotion of secondary suites throughout communities.

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## Dedication

To my dad, Mark, and my mum, Cassandra. Thank you endlessly.

## Table of Contents

<b>Author’s Declaration</b> .....	<b>ii</b>
<b>Abstract</b> .....	<b>iii</b>
<b>Acknowledgements</b> .....	<b>iv</b>
<b>Dedication</b> .....	<b>v</b>
<b>Table of Contents</b> .....	<b>vi</b>
<b>List of Tables</b> .....	<b>ix</b>
<b>List of Figures</b> .....	<b>x</b>
<b>Chapter One: Introduction</b> .....	<b>1</b>
<b>1.1 Background</b> .....	<b>1</b>
<b>1.2 Research Context</b> .....	<b>4</b>
<b>1.3 Overview of Chapters</b> .....	<b>7</b>
<b>Chapter Two: Literature Review</b> .....	<b>9</b>
<b>2.1 Chapter Overview</b> .....	<b>9</b>
<b>2.2 Affordable Housing in Canada</b> .....	<b>10</b>
<b>2.3 Ontario’s Planning Policies</b> .....	<b>11</b>
2.3.1 Defining Secondary Suites .....	<b>12</b>
2.3.2 Ontario’s Secondary Suite Policies .....	<b>15</b>
2.3.2.1 Roles and Responsibilities in Ontario .....	<b>18</b>
<b>2.4 Benefits of Secondary Suites</b> .....	<b>20</b>
2.4.1 Social Benefits .....	<b>20</b>
2.4.2 Economic Benefits .....	<b>23</b>
2.4.3 Environmental Benefits .....	<b>24</b>
2.4.4 Regulatory Benefits .....	<b>24</b>
<b>2.5 Ontario’s Rural Communities</b> .....	<b>25</b>
2.5.1 Defining Rural Communities.....	<b>26</b>
2.5.1.1 Classifying Rural Communities: The Importance of Geography .....	<b>28</b>
2.5.2 Development Characteristics of Rural Communities.....	<b>29</b>
2.5.2.1 Rural Land Use Pattern Challenges.....	<b>30</b>
2.5.2.2 Rural Built Environment Challenges .....	<b>31</b>
2.5.2.3 Rural Social Development Challenges .....	<b>32</b>
2.5.2.4 Rural Economic Development Challenges .....	<b>33</b>
<b>2.6 The Nature of Rural Housing</b> .....	<b>34</b>
<b>2.7 Barriers to Secondary Suites in Ontario Communities</b> .....	<b>39</b>
2.7.1 Planning for Affordable Housing in Rural Ontario .....	<b>42</b>
<b>2.8 Literature Review Conclusion</b> .....	<b>43</b>
2.8.1 Key Takeaways: Gaps in the Literature .....	<b>45</b>
<b>Chapter Three: Research Design and Methodology</b> .....	<b>47</b>
<b>3.1 Introduction</b> .....	<b>47</b>

<b>3.2 Research Question .....</b>	<b>48</b>
<b>3.3 Selected Research Methods.....</b>	<b>49</b>
<b>3.4 Phase One: Selection of the Case Study Area .....</b>	<b>52</b>
3.4.1 Justification of the Selected Site .....	54
3.4.2 Description of the Case Study Area .....	55
<b>3.5 Phase Two: Content Analysis .....</b>	<b>59</b>
3.5.1 Content Analysis of Official Plans .....	60
3.5.2 Content Analysis of Zoning By-Laws .....	62
<b>3.6 Phase Three: Semi-Structured Interviews .....</b>	<b>64</b>
3.6.1 Content Analysis of Interview Findings .....	66
<b>Chapter Four: Findings .....</b>	<b>68</b>
<b>4.1 Phase One: Case Study Region.....</b>	<b>68</b>
4.1.1 Demographic and Economic Trends .....	69
4.1.2 Current Housing Supply .....	69
4.1.3 Current Housing Needs.....	70
<b>4.2 Phase Two: Content Analysis .....</b>	<b>72</b>
4.2.1 Official Plan.....	72
4.2.1.1 Affordable Housing .....	73
4.2.1.2 Aging in Place.....	73
4.2.1.3 Residential Intensification .....	74
4.2.1.4 Physical Character.....	74
4.2.1.5 Regulation Approaches.....	74
4.2.1.6 Other.....	74
4.2.2 Zoning Bylaws.....	75
4.2.2.1 Rural Land Use Pattern Provisions.....	76
4.2.2.2 Rural Built Environment Provisions .....	76
4.2.2.3 Rural Housing Supply Provisions.....	77
4.2.2.4 Other Provisions .....	78
<b>4.3 Phase Three: Semi-Structured Interview Findings .....</b>	<b>78</b>
4.3.1 The Nature of the Existing Housing Stock .....	79
4.3.1.1 Make-up of Existing Housing Stock.....	79
4.3.1.2 Servicing Issues .....	79
4.3.1.3 Age of Homes.....	80
4.3.2 Identified Opportunities.....	80
4.3.2.1 Diversifying the Housing Supply .....	80
4.3.2.2 Increased Control .....	81
4.3.2.3 Better Use of Infrastructure .....	81
4.3.2.4 Aiding Family Members .....	81
4.3.2.5 Additional Income.....	82
4.3.3 Identified Barriers.....	82
4.3.3.1 Lack of Education .....	83
4.3.3.2 Limited Resources.....	83
4.3.3.3 Community Resistance to Change .....	83
4.3.3.4 Perceptions of Planning.....	84
4.3.3.5 Personnel Changes .....	84
4.3.3.6 Adherence to the Ontario Building Code.....	84

4.3.3.7 Lack of Demand for Rental Purposes.....	85
4.3.4 Future Planning Recommendations from Staff .....	85
4.3.4.1 Creation of Educational Materials .....	86
4.3.4.2 Identify Funding Opportunities .....	86
4.3.4.3 Increase Communication .....	87
4.3.4.4 Maintain Positive Community Relationships .....	87
4.3.4.5 Promote Secondary Suites.....	87
4.3.4.6 Share Best Practices.....	87
4.3.5 Summary of Interview Findings.....	88
<b>Chapter Five: Discussion and Conclusions .....</b>	<b>89</b>
<b>5.1 Phase One: Case Study Selection Conclusions .....</b>	<b>89</b>
5.1 Case Study Conclusions .....	91
<b>5.2 Phase Two: Content Analysis Conclusions.....</b>	<b>91</b>
5.2.1 Official Plan Content Analysis Conclusions.....	92
5.2.2 Zoning By-Law Conclusions .....	94
5.2.4 Overall Areas of Strength .....	98
5.2.5 Overall Areas of Weakness.....	98
<b>5.3 Phase Three: Stakeholder Interview Conclusions .....</b>	<b>99</b>
5.3.1 Housing Stock .....	99
5.3.2 Identified Opportunities .....	100
5.3.3 Identified Constraints .....	100
5.3.4 Planning Staff’s Future Recommendations .....	103
<b>5.4 Overall Conclusions .....</b>	<b>104</b>
5.4.1 Final Recommendations .....	106
<b>Chapter Six: Research Limitations and Lessons Learned .....</b>	<b>108</b>
<b>6.1 Research Limitations .....</b>	<b>108</b>
<b>6.2 Lessons Learned .....</b>	<b>108</b>
<b>References.....</b>	<b>111</b>
<b>Appendix A .....</b>	<b>124</b>
<b>Appendix B .....</b>	<b>129</b>
<b>Appendix C .....</b>	<b>130</b>
<b>Appendix D .....</b>	<b>131</b>
<b>Appendix E.....</b>	<b>132</b>



## List of Tables

Table 2.1	Affordable Housing in Ontario: Roles and Responsibilities.....	p. 19
Table 2.2	OECD Regional Community Typologies.....	p. 29
Table 2.3	Structural Housing Types by OECD Community Types.....	p. 36
Table 2.4	Period of Construction in Rural and Urban Regions.....	p. 38
Table 2.5	Condition of Existing Housing Stock by OECD Typologies.....	p. 38
Table 2.6	Municipalities Permitting Secondary Suites.....	p. 40
Table 2.7	CMHC/OPPI Identified Barriers to Secondary Suites.....	p. 41
Table 3.1	Research Summary Matrix.....	p. 50
Table 3.2	Potential Advantages and Disadvantages of Selected Research Methods...	p. 51
Table 3.3	OECD Community Typologies – Eastern Ontario.....	p. 53
Table 3.4	Sample Selection Descriptions.....	p. 57
Table 3.5	Description of Nodes Used to Analyze Official Plans in NVivo 12.....	p. 61
Table 3.6	Description of Nodes Used to Analyze Zoning Bylaws in NVivo 12.....	p. 63
Table 4.1	Case Study Region Trends and Housing Needs.....	p. 70
Table 4.2	Official Plan Analysis Results.....	p. 72
Table 4.3	Zoning Bylaw Analysis Results.....	p. 75
Table 5.1	Prominent Official Plan Approaches to Secondary Suites.....	p. 93
Table 5.2	Zoning By-Law Provisions Relating to Secondary Suites.....	p. 94
Table 5.3	A Comparison of Staff Identified Barriers to the CMHC (2017) Study.....	p. 102
Table 5.4	A Comparison of Staff Recommendations to the CMHC (2017) Study.....	p. 103
Table 6.1	Benefits and Challenges Encountered During the Research Process.....	p. 110

## List of Figures

Figure 2.1	Types of Secondary Suites.....	p. 13
Figure 3.1	Map of Eastern Ontario.....	p. 52

# Chapter One: Introduction

## 1.1 Background

Access to safe and affordable housing is regarded as a fundamental human right (OHRC, n.d). Having the ability to access suitable housing is essential to one's capacity to contribute to the fabric of neighbourhoods and societies. Thus, the presence of sufficient housing types is a key component to shaping the economic and social sustainability of an area, and is an essential element in maintaining a healthy level of growth within communities (Township of North Dumfries, 2017). A great community seeks to reduce inequalities and provide opportunities for all residents (McKinsey & Company, 2013). Therefore, municipalities should strive to foster the creation of a wide variety of housing types that provide the potential to accommodate a diverse range of housing needs.

However, providing an adequate supply of affordable housing is an increasing challenge for many municipalities throughout Canada, and Ontario. In relatively recent years, the declining supply of affordable housing has been identified as a 'housing crisis' across Canada (Hulchanski, 2005; Gaetz, 2010). While poverty and homelessness have always prevailed in some capacity, in recent years, Canada has experienced a relatively larger number of individuals and families living in extreme poverty, leaving them susceptible to losing their homes. "The evolution of homelessness from a problem afflicting a small number of single males to a 'crisis' affecting a diverse population of individuals and families is a relatively recent occurrence beginning in the 1980's and accelerating throughout the 1990's and 2000's" (Gaetz, 2010, p. 21). As the demand for purpose-built rentals outpaces their growth, and housing prices continue to rise, homeownership and rental rates have risen above the level of affordability for many Canadians (Aynsley, 2016; Salvador, 2017).

The issue of affordable housing in Ontario has long history. In contrast to all other Canadian provinces, the Ontario government delegates the responsibility of providing affordable housing to municipalities (MMAH, 2018). While federal and provincial governments provide funding opportunities, and play regulatory and oversight roles, municipalities are ultimately responsible to deliver housing (Côté & Tam, 2013). However, municipalities often struggle to obtain the necessary resources required to combat the rising housing crisis.

Therefore, the majority of new affordable housing projects in Ontario are a result of a federal and provincially funded program referred to as *Investment in Affordable Housing (IAH)*. IAH is predominately administered in two ways; capital funds are used as a resource to build affordable housing, or funds are administered as a form of rent subsidy to make housing more affordable for individuals identified as being in core housing need. However, while these efforts have been successful to some extent, wait lists for community housing continue to grow throughout Ontario, while the supply of new purpose-built rentals from private developers continues to decline (OHRC, n.d.).

Currently, the demand for affordable housing is not being sufficiently addressed by the supply, resulting in increased rental prices. It is evident that this issue extends beyond the reach of municipalities alone, and also must draw attention from all levels of government to better stabilize the current housing crisis existing across Ontario. To further combat the lack of affordable rental units, the Ontario government enforced legislation to provide the opportunity for private homeowners to convert unused components of their homes into rental units commonly referred to as secondary suites. Secondary suites are self-contained residential units with a private kitchen, bathroom facilities and sleeping areas within private dwellings or within structures ancillary to a private dwelling (MMAH, 2017).

Research demonstrates that secondary suites have the potential to offer a form of housing that provides several benefits to both homeowners and renters alike. They offer a means to address many of the prominent issues currently faced by Ontario planners. These include issues surrounding housing affordability, providing housing options for aging populations, and reducing the implications of urban sprawl. Secondary suites are an important supply of rental housing for the future of many cities across Canada (CMHC, 2017).

In 2011, the Ontario government took a leadership role through the implementation of Bill 140, the 'Strong Communities Through Affordable Housing Act'. The passing of this Act amended various sections of the Planning Act requiring all Ontario municipalities to:

*“facilitate the creation of second units by: requiring municipalities to establish official plan policies and zoning by-law provisions allowing second units in detached, semi-detached and row houses, as well as in ancillary structures removing the ability to appeal the establishment of these official plan policies and zoning by-law provisions except where such official plan policies are included in five year updates of municipal official plans providing authority for the Minister of Municipal Affairs and Housing to make regulations authorizing the use of, and prescribing standards for, second units” (MMAH, 2017a).*

The applicable changes came into effect on January 1, 2012 and must be incorporated into municipalities Official Plan during their mandatory 5-year official plan reviews. With the implementation of Bill 140, municipalities still had the right to determine the size, parking requirements, and parameters associated with the creation of secondary suites. However, all enforced provisions must support the creation of secondary suites, not hinder their potential.

To further increase the presence of secondary suites, and modernize the social housing system, the province of Ontario passed Bill 7 in 2016, known as the 'Promoting Affordable Housing Act'. This Act permits secondary suites to be built in new residential homes without being subject to development charges. The purpose of this change was to increase the level of incentive for private builders to include secondary suites in new homes. As a result, secondary suites could provide an option for new homeowners to offset mortgage costs and further contribute to the supply of affordable rental units available to renters.

## 1.2 Research Context

The purpose of this research was to explore the potential benefits and concerns associated with the implementation of secondary suites in rural Eastern Ontario using a case study approach. Several existing studies demonstrate the unique characteristics associated with rural communities, and the need to consider these characteristics when creating community plans, planning policies, and implementation tools (Caldwell, Kraehling, Kaptur, & Huff, 2015; Edwards & Haines, 2007). Rural areas often experience relatively limited planning resources, finances, and overall capacity when compared to urban areas. Additionally, the needs of the population, demographic trends, and community involvement often vary, imposing significantly different implications on the planning process.

To date, research regarding secondary suites predominantly focuses on urban environments. There is little existing research examining the implementation of secondary suites in a rural Ontario setting, and few existing studies that compare the two. While, rural areas have been studied from several different perspectives, including the need to provide more affordable rental housing, there is little existing research that examines the potential for secondary suites from a rural perspective. Thus, the purpose of this research is to examine what barriers are preventing an increased presence of secondary suites in rural regions.

In 2017, Canada Mortgage and Housing Corporation (CMHC), in partnership with the Ontario Professional Planning Institute (OPPI), completed research surrounding the presence of secondary suites in Ontario titled 'Ontario Secondary Suite Research Study' (CMHC 2017a). The study surveyed 113 municipalities across Ontario. The purpose of the study was to determine the extent to which secondary suite policies have been implemented throughout Ontario, identify successful implementation processes, and determine the context in which the policies have been applied.

In addition to the survey, the CMHC and OPPI study produced 5 brief case studies. Similar to the majority of existing research surrounding secondary suites, a primary focus was placed on urban communities, and there was little done to distinguish between the unique implications of planning for rural communities. Additionally, the case studies were limited to one interview participant per study area, and only one rural municipality was examined. Thus, the primary objective of this research is to examine secondary suites in a rural context.

Accordingly, this thesis sheds light on the unique conditions existing in rural regions of Eastern Ontario, and the concerns and opportunities identified by key stakeholders throughout the implementation of secondary suites. While the 2017 OPPI/CMHC study used surveys as its primary data collection method, this study used a series of semi-structured interviews, and extensive content analysis focusing exclusively on rural regions. Interviews were chosen as the primary method for data collection instead of surveys as I believed they would provide the opportunity for participants to generate their own responses to questions, and not be influenced by the presence of predetermined choices. Additionally, interviews allowed for me to clarify questions, justify responses, and provide further detail if needed.

I argue that planning, through policy and legislation, has the potential to provide a wider range of housing options that meet the immediate needs of residents. To achieve this objective, there is a need to provide more affordable housing. My hope is that the information generated by this research can be used to better facilitate the implementation and allowance of secondary suites in rural areas, thus having a positive environmental (i.e. by reducing resource consumption to better utilize our existing housing stock), social (i.e. quality of life), and economic (i.e. a greater supply of affordable housing) impact.

The study focuses on rural metro-adjacent regions of Eastern Ontario. Using the rural definition outlined in this thesis, 58 rural municipalities and townships were identified for analysis. A review of the 10-Year Housing and Homelessness Plans created by each of the eight Service Managers that govern these municipalities identified the most common prevailing housing issues faced by these communities to include: a significant aging population, the need for increased diversity in unit size, the need for smaller housing units, the presence of an aging housing portfolio, uncertainty in the labour market, low income levels among renter households presenting affordability issues, and a lack of supportive services and transitional housing. Thus, this study will also examine the potential opportunities an increased presence of secondary suites could offer to alleviate the most prevalent issues influencing the housing market.

A review of each municipality's official plan and zoning bylaw revealed the approaches and policy provisions, which promote, or hinder the creation of secondary suites. Additionally, interviews were conducted with key informants within the region to provide a deeper understanding of the existing housing stock, the primary barriers and opportunities of supplying secondary suites, and future recommendations that could increase the supply of secondary suites throughout rural Eastern Ontario.



The results of this research are intended to be used as a reference to guide the foundation of future implementation policies, and tools that can better support the presence of secondary suites in rural areas with similar conditions to those existing in Eastern Ontario. The findings of this research will contribute to a well-established, yet still emerging, body of literature surrounding the supply of secondary suites in Ontario.

### 1.3 Overview of Chapters

The thesis begins with an in-depth review of the existing literature in Chapter Two. In the literature review, a focus is placed on planning practice in Ontario, including the delegation of government roles and responsibilities, and the prevailing conditions that have led to the increased presence of secondary suites on the provincial planning agenda. Additional attention is given to the various unique implications associated with planning for rural communities, including: rural land use patterns, built environment issues, social and economic development issues, and the nature of the rural housing supply. Lastly, Chapter Two places a focus on secondary suites in a rural eastern Ontario context, identifying potential barriers and examining planning tools and approaches to increase the supply of affordable housing.

Next, Chapter Three details the methods of data collection and interpretation that were used to address the proposed research questions. These methods included: a case study, content analysis, and a series of semi-structured interviews with planners and staff at both the municipal and County level. Each of the methods is then justified and any potential limitations historically associated with the selected methods are identified and addressed. Chapter Three concludes with a reflection of the selected methods, and the challenges faced when applying these methods in a rural context.

Next, Chapter Four details the results found during each phase of the research. The findings are organized into relevant themes following a series of analysis guided by the conclusions of the literature review.

Chapter Five provides a conclusion to the thesis. It summarizes the key findings, and analyzes the results against the findings of the literature review. This chapter concludes by providing suitable recommendations and implementation policies, which are presented in a clear and concise manner.

Lastly, Chapter Six briefly details the limitations of the study to be considered when interrupting the thesis findings, and their applicability to other regions. It additionally summarizes the key challenges encountered throughout the research process and how they were ultimately overcome.

## Chapter Two: Literature Review

### 2.1 Chapter Overview

Chapter two begins with a brief overview of affordable housing policy in Canada. This section provides a context and history of the changing policy environment that has led to the lack of affordable housing at a national level, and demonstrates how the increased promotion of secondary suites has contributed to the downloading of affordable housing responsibilities from the government to the market.

Second, the chapter focuses on the planning process in Ontario. Within this, a primary focus is placed on Ontario's legislation surrounding secondary suites. The term 'secondary suite' is discussed in depth, and the delegated roles and responsibilities surrounding affordable housing initiatives in Ontario are further detailed.

Third, the suggested benefits of secondary suites are discussed in detail. This section reviews the social, economic, environmental and regulatory benefits that have led to the increased promotion of secondary suites on the provincial planning agenda. This section demonstrates how secondary suites meet the needs of Ontario's transitioning demographics, and prevailing economic and environmental conditions.

Fourth, the chapter addresses several key considerations when planning for rural communities. This section provides a stronger understanding of the distinct nature of rural communities, and the need to plan for these areas as a unique entity. A central focus is placed on the development characteristics of rural communities such as rural land use patterns, built environment issues, and socio-economic conditions.

Fifth, the chapter reviews the literature surrounding the nature of Ontario's rural housing, comparing and contrasting findings with the circumstances often prevalent in urban areas. This provides a greater context to the homogenous nature of housing in rural areas, identifies the need to increase the diversity of housing, and positions secondary suites as a potential means to address these issues.

Lastly, this chapter details the potential barriers to secondary suites in Ontario, emphasizing the characteristics of rural environments, and the potential challenges they may face, further demonstrating the need to study this topic from a rural standpoint.

## 2.2 Affordable Housing in Canada

The following section provides a review of the affordable housing landscape in Canada, primarily focusing on the lack of funding from the federal government over the past twenty years. Literature surrounding core housing need and homelessness is included to further detail the consequences resulting from Canada's shortage of affordable housing.

As the number of Canadians in need of affordable housing continues to grow across Canada, the supply of affordable housing has not translated to meet demand. Over the last twenty years, the Canadian federal government has taken an increasingly hands-off approach toward affordable housing initiatives (Salvador, 2017). Beginning in the 1990's, the federal government eliminated investments in affordable housing, and has since continued to download the responsibility of affordable housing onto provinces and municipalities (Suttor, 2016; see also Gaetz, Richter, & Redman, 2016; Salvador, 2017; and Wellesley Institute, 2010). As discussed by Salvador (2017) "over the past two decades, direct investment in affordable housing has declined dramatically, and market solutions to spur private sector development of affordable housing have been made a priority" (p. 18). The shift away from the federal provision of subsidized, cooperative, and nonmarket forms of affordable rental housing, toward policies that encourage the private sector to meet the demand for rental housing is a direct result of the increasing neoliberalization of Canadian housing policy (Walks & Clifford, 2015).

Additionally, tax policies that favour homeownership, and the removal of rent control have contributed the shortage of affordable rental housing in Canada (Seasons, 2014). The federal governments prioritization of ownership over rental through inordinate investment has contributed to the presence of to a dual housing system in Canada. Under this system, market mechanisms are responsible for the allocation and maintenance of housing, which are not currently meeting the needs of Canadians (Hulchanski, 2007). Thus, a lack of federal funding and inadequate government policy has increased the number of Canadians considered to be in core housing need, and at risk for homelessness (Bunting, Walks & Filion, 2004; and Moore & Skaburskis, 2004).

In a review of the state of homelessness in Canada, Gaetz et al. (2016) suggest that solving homelessness inherently depends on increasing investment in affordable rental housing. Correspondingly, the 2016 Federal Budget identified affordable housing as a priority. This priority has continued to the 2018 Federal Budget, in which the government aims to remove 530,000 families from housing need, create 100,000 new affordable housing units, and decrease chronic homelessness by 50% (Federal Budget, 2018).

Given the changing environment of affordable housing in Canada, it becomes easier to identify the importance of secondary suites within the Canadian housing landscape. The federal government's history of purely depending on market mechanisms to increase the affordable housing supply has not met the housing demand of Canadians. As a result, large portions of the population do not have access to affordable housing. With the proposed increase in federal funding, the focus of this research comes at a pivotal time, and could be influential in supporting the presence of secondary suites in rural Ontario.

### 2.3 Ontario's Planning Policies

The following section begins by establishing a definition for the term 'secondary suite'. It then reviews the current planning policies surrounding secondary suites in Ontario. Additionally, the roles and responsibilities surrounding affordable housing initiatives in Ontario are reviewed to provide a greater context for the focus of this study.

### 2.3.1 Defining Secondary Suites

The term 'secondary suite' is often used in the literature to describe a "self-contained residential unit with a private kitchen, bathroom facilities and sleeping areas within primary dwellings or within structures ancillary to a primary dwelling (e.g., above laneway garages)" (MMAH, 2017, p.1). As secondary suites are self-contained units, they must adhere to local Building Code, Fire Code and any applicable property standards bylaws. The term primary dwelling is variable, as it may refer to either the upper, or lower portion of a building. It is most commonly defined as the unit referenced in the tax rolls for property tax purposes (Bolduc, 2015).

There are several terms used to refer to a secondary suite, including: accessory apartments, second units, in-law suites, granny flats, garage suites, garden suites, and basement apartments (CMHC, 2017). Figure 2.1 provides an illustration of the various types of secondary suites. Each section of the diagram is further explained below.

- A. Secondary Suite Above Main Floor of Single Detached Dwelling: Secondary suites are permitted as upper-floor dwellings contingent upon the dwelling having an entrance that is separate from the primary dwelling. In this case, the primary dwelling is considered to be the lower-floor of the building.
- B. Secondary Suite Below Main Floor of Single Detached Dwelling: This form of secondary suite is the most common type found in Ontario (CMHC, 2017). Secondary suites located on the lower portion of a primary dwelling are commonly referred to as basement apartments or in-law suites.
- C. Secondary Suite Above Main Floor of Single Detached Dwelling: Secondary suites are permitted as upper-floor dwellings contingent upon the dwelling having an entrance that is separate from the primary dwelling. In this case, the primary dwelling is considered to be the lower-floor of the building.

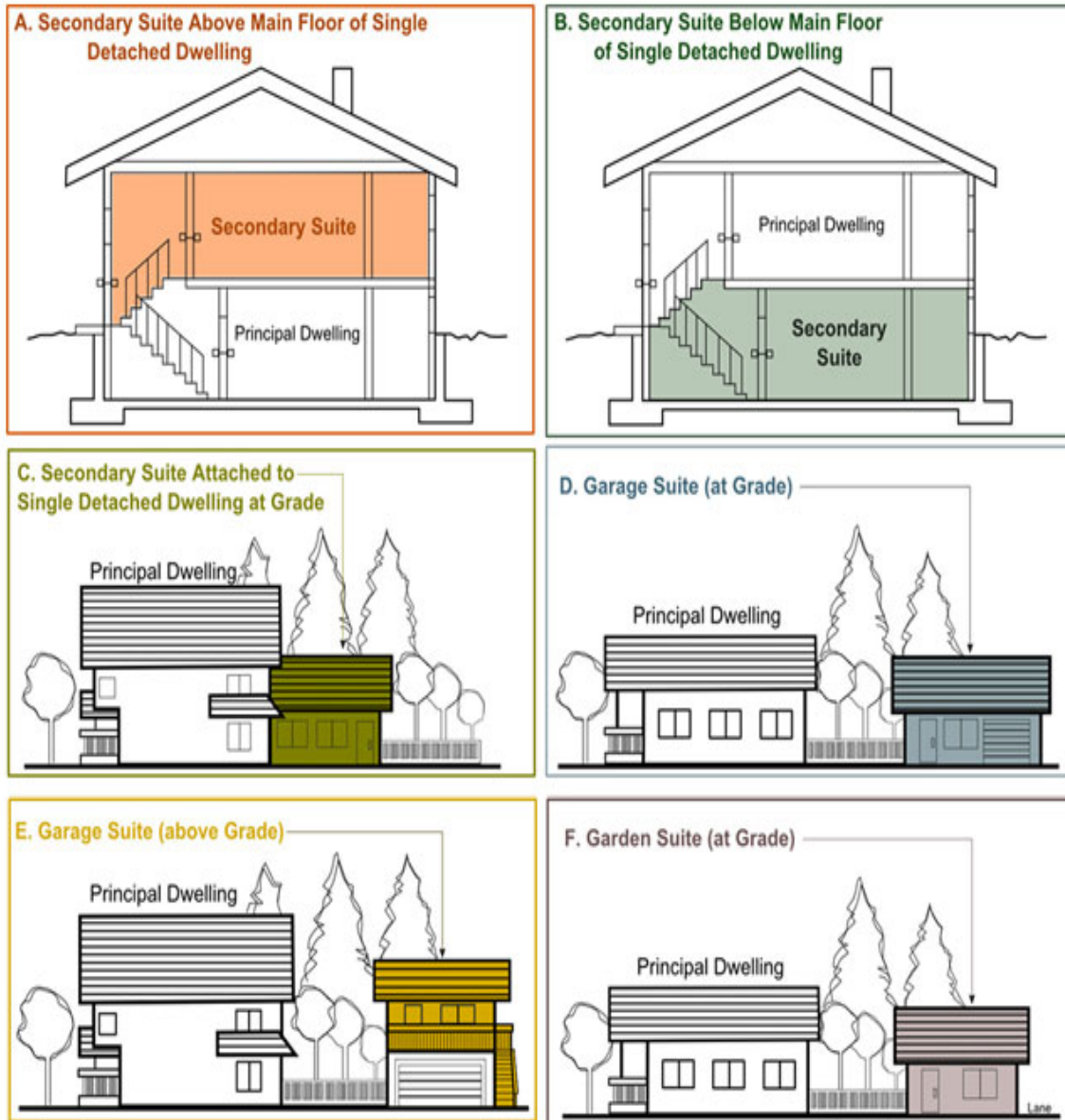


Figure 2.1: Types of Secondary Suites (Source: Regional District of Nanaimo, 2017, from <https://www.rdn.bc.ca/3040>)

D. Secondary Suite Above Main Floor of Single Detached Dwelling: Secondary suites are permitted as upper-floor dwellings contingent upon the dwelling having an entrance that is separate from the primary dwelling. In this case, the primary dwelling is considered to be the lower-floor of the building.

- E. Secondary Suite Below Main Floor of Single Detached Dwelling: This form of secondary suite is the most common type found in Ontario (CMHC, 2017). Secondary suites located on the lower portion of a primary dwelling are commonly referred to as basement apartments or in-law suites.
  
- F. Secondary Suite Attached to Single Detached Dwelling at Grade: Secondary suites may also exist as additions to the primary dwelling. These units are typically located at the rear, or side of the primary dwelling, unless otherwise stated by the local secondary suite zoning bylaws. Similar to the first two types, they must have a separate entrance from the primary dwelling.
  
- G. Garage Suite (at Grade): Secondary suites may also be permitted in an accessory to the primary dwelling, such as the garage. In this case, the units are located next to the garage portion of the structure, but still feature a separate kitchen, bathroom, and living space.
  
- H. Garage Suite (above Grade): In some cases, secondary suites may be permitted in garage suites above grade, located on the second floor of the accessory structure.
  
- I. Garden Suite (at Grade): This form of housing is not considered a secondary suite, as it is a self-contained unit within its own building (I.e.: the separate structure has no affiliation to the primary dwelling).

It is important to note that secondary suites are generally not located in triplexes, or apartment buildings. To establish a greater amount of consistency, the term secondary suite will be used when referring to the presence of additional dwelling spaces for the remainder of this thesis.



### *2.3.2 Ontario's Secondary Suite Policies*

The Canadian planning system is a tiered system. This means planning at the community level is structured by policies made at the provincial level. In Canada, the responsibility to create legislation that outlines the format of plans, and guides the process of community planning within its respective municipalities and townships is delegated to each individual province and territory (MMAH, 2018). In Ontario, the Planning Act, along with the Provincial Policy Statement, fulfills this legislative requirement.

The Planning Act is “provincial legislation passed by elected provincial representatives that sets out the ground rules for land use planning in Ontario. It describes how land uses may be controlled and who oversees these planning decisions” (MMAH, 2017a). The Planning Act promotes policy frameworks surrounding sustainable economic development, creates fair planning process that are accessible, timely and efficient, and identifies the decision-making authority and accountability of municipal councils in planning.

The Provincial Policy Statement (2014) places a primary focus on land use planning. “Its policies set out the governments land use vision for how we settle our landscape, create our built environment, and manage our land and resources over the long term to achieve liveable and resilient communities” (MMAH, 2017, p. 1). Thus, each of these frameworks provides a basis for: considering provincial interests, establishing local planning administration, and preparing official plans to guide future development. The community plans that are formed in adherence to these Acts are then used by municipalities and townships as a model to achieve a desired future, reflecting the needs of both the municipality, and the province as a whole.

While several regions throughout Canada support the presence of secondary suites, Ontario was the first to update its provincial planning policies requiring all Ontario municipalities to permit the presence of secondary suites (MMAH, 2017a). An amendment to the Planning Act, titled the *Strong Communities Through Affordable Housing Act* (2011), revised various sections of the *Planning Act* to:

*“facilitate the creation of second units by: requiring municipalities to establish official plan policies and zoning by-law provisions allowing second units in detached, semi-detached and row houses, as well as in ancillary structures removing the ability to appeal the establishment of these official plan policies and zoning by-law provisions except where such official plan policies are included in five-year updates of municipal official plans providing authority for the Minister of Municipal Affairs and Housing to make regulations authorizing the use of, and prescribing standards for, second units” (MMAH, 2017b).*

The changes came into effect on January 1, 2012 and have since been adopted by a large number of municipalities. Before this update came into effect, municipalities and townships had the right to voluntarily enforce official plan and zoning bylaw legislation surrounding the presence of secondary suites. Those who have not yet adopted the changes are obligated to do so in their mandatory 5-year official plan reviews. There were no standards set forth by the Ministry, recognizing the fact that each municipality and township has its own set of unique conditions, characteristics, challenges and opportunities. Thus, municipalities still have the right to determine the size, parking requirements, and parameters associated with the creation of secondary suites. However, these parameters must support the creation of secondary suites, and not hinder their potential.

Additionally, Ontario’s Provincial Policy Statement’s (2014) vision for land use planning in Ontario highlights the importance of supplying a mix of housing types, emphasizing the need for Ontario to increase its supply of affordable housing. This vision also expresses the desire for the province to focus growth and future development within urban and rural settlement areas, to better support the viability of rural areas. This legislation specifically mentions secondary suites in two subsections:

Section 1.1 (Managing and Directing Land Use to Achieve Efficient and Resilient Development and Land Use Patterns), and Section 1.4 (Housing). Section 1.1.1b states:

*“Healthy, livable and safe communities are sustained by accommodating an appropriate range and mix of residential (including second units, affordable housing and housing for older persons), employment (including industrial and commercial), institutional (including places of worship, cemeteries and long-term care homes), recreation, park and open space, and other uses to meet long-term needs” (MMAH, 2014, p. 6).*

Secondary suites are also mentioned in Section 1.4.3, which states that:

*Planning authorities shall provide for an appropriate range and mix of housing types and densities to meet projected requirements of current and future residents of the regional market area by:*

- a) establishing and implementing minimum targets for the provision of housing which is affordable to low and moderate-income households. However, where planning is conducted by an upper-tier municipality, the upper-tier municipality in consultation with the lower-tier municipalities may identify a higher target(s) which shall represent the minimum target(s) for these lower-tier municipalities;*
- b) permitting and facilitating:*
  - 1. all forms of housing required to meet the social, health and well-being requirements of current and future residents, including special needs requirements; and*
  - 2. all forms of residential intensification, including second units, and redevelopment in accordance with policy 1.1.3.3;*
- c) directing the development of new housing towards locations where appropriate levels of infrastructure and public service facilities are or will be available to support current and projected needs;*
- d) promoting densities for new housing which efficiently use land, resources, infrastructure and public service facilities, and support the use of active transportation and transit in areas where it exists or is to be developed;*
- e) establishing development standards for residential intensification, redevelopment and new residential development which minimize the cost of housing and facilitate compact form, while maintaining appropriate levels of public health and safety (MMAH, 2014, pp. 14-15).*

Thus, creating policies that strive to provide a range of housing types, including more affordable housing options such as secondary suites, and focusing new development on intensification is a core component of the Province’s vision for the future of Ontario.

Although this legislation permits secondary suites throughout Ontario, individuals are still required to acquire a permit. Completing the required planning process and obtaining permits have associated time, and financial costs (CMHC, 2016). Thus, secondary suites are often created illegally (Goodbrand & Hiller, 2017; Goodbrand, 2016). The illegal creation of secondary suites is an attempt for homeowners to avoid upgrading their unit to local and provincial building, fire, and safety standards, as well as to avoid paying income taxes on any rent generated revenue (CMHC, 2017). The presence of illegal secondary suites revealed the need to better streamline the planning process to promote the legalization of these housing types.

In response, the province of Ontario passed Bill 7, known as the 'Promoting Affordable Housing Act', in 2016. This Act permits secondary suites to be built in new residential homes without being subject to development charges. The purpose of this change was to reduce the amount of red tape associated with creating a legal secondary suite, with the intent to increase the incentive for private builders to include secondary suites in new developments. As a result, it provided a viable option for new homeowners to offset mortgage costs, while simultaneously contributing to the supply of affordable rental units available to renters.

#### ***2.3.2.1 Roles and Responsibilities in Ontario***

In 2000, the Social Housing Reform Act of Ontario assigned responsibility for housing to municipalities (Government of Ontario, 2000). In January of 2011, the Housing Services Act of Ontario was implemented to replace the 2000 legislation (Government of Ontario, 2011). Under this legislation, new roles were assigned to Service Managers, which subsequently influenced the roles of municipalities. When approaching the supply of affordable housing in Ontario, it is important to first review how tasks are delegated among the tiers of governing bodies in Ontario (Table 2.1).

First, the province is responsible for establishing the overarching legislative framework that defines provincial goals, and guides municipal policies (reviewed in Section 2.3.2). Additionally, the provincial government monitors overall provincial progress and contributes funding (MMAH, 2011).

Next, Service Managers determine the distinct housing needs of their region, and implement Housing and Homelessness Plans. Housing and Homelessness Plans are required under legislation enacted by the Ministry of Municipal Affairs and Housing (MMAH) under the *Housing Services Act, 2011*. This act requires all Service Managers to develop a 10-year Housing and Homelessness Plan that includes “matters of provincial interest and is based on the principles of putting people first, partnership development, accountability and affordability, and the end result of better outcomes for all people” (Leeds and Grenville, 2014, p. 12). Additionally, the Provincial Long-Term Affordable Housing Strategy (LTAHS) allows flexibility for Service Managers to distinguish their Plans in a manner that reflects regional needs, and available resources. These plans must be reviewed every five years, with annual progress reports delivered to the public.

Municipalities use The Housing and Homelessness plans created by Service Managers to guide local official plans and zoning bylaws. These plans identify planning tools, and guide municipal development (MMHA, 2011). Official plans describe how land should be used, and zoning bylaws put these plans into effect for day-to-day administration.

Affordable Housing in Ontario: Roles and Responsibilities		
Province	Service Managers (Housing Role)	Municipalities (Land Use Planning Role)
<ul style="list-style-type: none"> <li>• Establish legislative and policy framework</li> <li>• Set out provincial interests for housing</li> <li>• Partner with Service Managers to ensure financial accountability through service agreements</li> <li>• Provide annual reports on province-wide progress</li> <li>• Contribute to funding for affordable housing and homelessness programs</li> <li>• Engage the federal government to establish a long-term national housing strategy including sustainable funding for affordable housing</li> </ul>	<ul style="list-style-type: none"> <li>• Engage the local community in determining housing needs, establish a housing vision and determine priorities for helping people in need</li> <li>• Develop and implement local housing and homelessness plans that address provincial interests and are consistent with Ontario’s Housing Policy Statement</li> <li>• Contribute to, coordinate and administer housing funding</li> <li>• Monitor and report on progress</li> </ul>	<ul style="list-style-type: none"> <li>• Use local housing and homelessness plans as the basis for housing needs assessment to guide development of municipal planning policies and approaches</li> <li>• Identify range of planning and financial tools that are available and create enabling frameworks for their use</li> <li>• Develop and implement official plan policies and zoning to direct development and promote the availability of a full range of housing types to meet range of identified needs. This includes implementing policies to permit second units, as well as enabling policies needed to use planning and financial tools</li> </ul>

Table 2.1 Affordable Housing in Ontario: Roles and Responsibilities (Source: MMAH, 2011)

## 2.4 Benefits of Secondary Suites

The following section highlights the common benefits attributed to secondary suites, including the social, economic, environmental, and regulatory opportunities. These beneficial factors have ultimately contributed to the increased presence of secondary suites on Ontario's provincial planning agenda. This section identifies how secondary suites carry the potential to be an important contribution to the future of the affordable housing supply in Ontario, by exploring the prevailing circumstances surrounding Ontario's demographic trends and the ways in which secondary suites can be implemented as a viable, and flexible housing option to meet Ontario's affordable housing demands.

### 2.4.1 Social Benefits

Much of the literature focuses on the potential for secondary suites to function as an adaptable form of housing that can accommodate a diverse range of demographic needs (Chapman & Howe, 2001; see also Duff, 2011; and Haan, 2007). Ontario is currently contending with demographic shifts that are influencing the housing market in three major ways: the population is aging, residents are living longer, and traditional family structures are shifting. Each of these factors typically results in smaller household size, and thus a demand for smaller housing units (Infranca, 2014).

In Ontario, seniors (65 years and older) are the fastest growing age group. Seniors now account for an increasing proportion of the population at 16.4% (Statistics Canada, 2015). By 2041, seniors are expected to comprise 25% to 30% of Ontario's total population. This change reflects the aging of the baby boomers, which poses important implications on Canada's housing supply, and has been identified as one of the major obstacles facing today's planners (Federation of Canadian Municipalities, 2016).

As the population ages, residents in elder demographics (65+) have expressed a strong desire to remain to their current homes. Reports show that single family homes – including detached, semi-detached and town homes – were the preferred option of 71% of the Ontario population aged 65 to 74 (Marr, 2017). This statistic demonstrates that the general housing preference of this demographic is to remain in their current homes.

However, the decision for the baby boomers to downsize or age in place largely depends on individual household incomes, and the options available to elder residents through planning policies and local infrastructure, which influence the supply of housing markets (Moos et al., 2015). This carries significant implications for Ontario to ensure proper policy and support systems are in place to allow residents the opportunity to age in place. For example, if older homeowners experience deteriorating health, or financial troubles, remaining in their current home may be challenging (Smith, Rayer, & Smith, 2008).

The use of secondary suites has been presented as a housing alternative that allows elder homeowners to ‘age in place’ (Chapman & Howe, 2001; Chapple et al., 2011; CMHC, 2015). Alternative terms used for secondary suites such as in-law suites and granny flats reflect the link to both ageing and family care giving (Chapman & Howe, 2001; CMHC, 2017). For instance, secondary suites offer the opportunity for elder people to live in an independent unit of a child’s home, or provide an additional unit in their own home for a live-in caregiver. In addition to the opportunities to receive care, secondary suites can also provide a source of income for seniors by creating a unit for tenants. Therefore, secondary suites offer an adaptive form of housing that can provide additional options for aging residents to life cycle without compromising their housing situation.

Changing family structure is another major trend influencing housing demand among Ontario residents (OHRC, n.d.a). Society has undergone numerous changes since the construction of a majority of our housing stock, which was built to suit the needs of a different generation (Duff, 2011). Ontario has faced a steady increase in the number of single parent families. In 2016, the share of children living with a lone parent was the highest on record at 21.5% (Statistics Canada, 2017). Of this, 79.9% of children lived with female lone-parent families. This is significant as female-head single parent families were found to be the most persistently economically vulnerable, and thus experience a greater difficulty finding adequate, and affordable housing (OHRC, n.d).

Additionally, traditional family structures have transitioned to reflect a growing number of young adults delaying marriage, reducing family size, and choosing to live alone (Infranca, 2014). This increases the demand for smaller unit sizes among this rising demographic. Secondary suites provide the opportunity to increase the supply of smaller dwelling units, by better utilizing underused spaces in existing housing structures (CMHC, 2016).

Thus, given the complex nature of social transitions experienced in Ontario, secondary suites provide the opportunity to create an adaptable form of housing that can serve a variety of purposes over time (Chapman et al, 2001; Harris & Kinsella, 2017; and Nichols & Adams, 2013). They offer a form of generational housing that caters to the needs of governments, communities, and Ontario's prevailing demographic trends. Secondary suites provide a form of flexible, affordable housing and smaller unit sizes to accommodate aging residents, single-parent families, and youth entering the housing market (Nichols & Adams, 2013).



#### 2.4.2 Economic Benefits

To function properly, communities need people filling different roles within the economy; people who are willing to work low paying jobs, as well as people who are willing to work high paying jobs. However, communities increasingly face challenges providing housing options for lower income levels, leaving an increasing portion of the population facing housing affordability issues (CMHC, 2002; and Goodbrand, 2016).

Canada's affordability issues, further detailed in Section 2.2, have left many working residents unable to secure an affordable dwelling (Moore & Skaburskis, 2005). In the last ten years, policies aimed at promoting secondary suites have been adopted at both provincial and municipal levels as a means to encourage the private sector to increase the supply of affordable housing (Government of Ontario, 2016; see also Salvador, 2017).

Secondary suites have the potential to provide financial benefits to both homeowners and renters (Harris & Kinsella, 2017). They offer homeowners the opportunity to receive additional income to offset mortgage costs by renting out unused areas as secondary suites (Chapple et al., 2012). A Seattle-based study conducted by Chapman and Howe (2001) surveyed 101 owners that had added a secondary suite to their primary dwelling since legislation was legalized in 1994. The study found that the primary motives for creating secondary suites were all related to affordability. The top three motives identified by survey respondents were: to provide extra income (64% of respondents), to make house payments more affordable (53% of respondents), and to increase the value of the home (47% of respondents) (Chapman & Howe, 2001). For renters, secondary suites offer a modern approach to increasing the supply of affordable housing options, as secondary suites have been identified to be typically less expensive than traditional rental units due to their informal nature (Harris & Kinsella, 2017).

In addition to the financial benefits offered to homeowners and renters, secondary suites increase the diversity of housing. A more diverse housing stock provides the opportunity to attract a greater variety of residents, increasing the potential economic capacity of a region as a result (Abdel-Baki, 2011).

#### 2.4.3 Environmental Benefits

Secondary suites also offer a means to increase housing diversity with minimal disruption (CMHC, 2016). Given that secondary suites are incorporated into existing structures, minimal structural alterations are typically required to accommodate their presence. Thus, secondary suites can provide a means to provide a greater range of housing types with little to no impact on existing environmental, physical, or community character (Government of Massachusetts, 2017).

Secondary suites also offer the potential to preserve land and reduce scattered development by providing a better use for underutilized spaces in existing structures (CMHC, 2016). Correspondingly, secondary suites offer the opportunity to make better use of existing infrastructure, increasing the efficiency of land, water, and energy use (Government of Massachusetts, 2017).

#### 2.4.4 Regulatory Benefits

In the past, a majority of Ontario municipalities had restrictive zoning toward secondary suites, and strong 'NIMBYism' (Not-In-My-Backyard) attitudes among residents (Nichols & Adams, 2013). This made the adoption of secondary suites more difficult, and often led to the creation of unauthorized secondary suites (Goodbrand, 2016; Harris & Kinsella, 2017). The implementation of secondary suites in local official plans and zoning bylaws offers the opportunity for improved local government control, as it provides municipalities with a means to enforce regulations to ensure the presence of secondary suites addresses community concerns, and adheres to building codes and health standards (Harris & Kinsella, 2017). It also provides a greater opportunity for municipalities to monitor the secondary rental market through the creation of registry system when issuing permits (CMHC, 2017)

Additionally, secondary suites provide the opportunity to better maintain existing homes (Bruce, 2005). A requirement to obtaining a permit for a secondary suite is often that it must adhere to building and fire codes. Thus, the increased presence of these units provides a greater potential to repair and preserve the existing housing stock, which is an important consideration for rural communities (Mitchell & Randle, 2014).

Overall, secondary suites allow for further use of existing infrastructure, foregoing the high costs of expanding municipal servicing, and providing more affordable options to vulnerable demographics. They “represent a sustainable response to a growing shortages, increasing the supply of affordable housing, prevent sprawl, and conserve undeveloped land” (Nichols & Adams, 2013, p.47). While the benefits detailed throughout Section 2.4 further detail the potential of secondary suites, there are relatively few studies that explore how they actually function, and even fewer that address the functionality of secondary suites in a rural context.

## 2.5 Ontario’s Rural Communities

Planning practice in Canada and around the world has primarily evolved out of the concerns and difficulties experienced by cities (Freshwater, 2017; and Hodge & Gordon, 2014). As a result, rural areas have often been regarded as scaled-down versions of larger cities (Edwards & Haines, 2007). However, rural communities are diverse, and face distinct challenges that must be approached differently than planning for areas in an urban context (Caldwell, et al. 2015).

This section defines rural communities, explores the rate of development they often face, and assesses the commonalities between similar sized communities. Each of these factors is reviewed to consider the potential opportunities or constraints they impose on the availability and supply of secondary suites in rural areas.

### 2.5.1 Defining Rural Communities

Rural communities are home to approximately 1 in 5 Ontario residents (Government of Ontario, 2018). They are commonly defined as low-density areas located outside of large urban centres, having distinct economic, social and cultural traditions. Rural communities are often associated with characteristics such as: low population densities, resource-based economies, and transitioning labour markets (Caldwell, Arora, Labute, Rea & Khan, 2017; and Caldwell et al., 2015).

However, in recent decades, rural communities have become more complex. They have transitioned as a result of an outward population migration from rural to urban areas (Caldwell et. al, 2017), decreasing dependence on resource-based industries, and facing the implications of encroaching suburbs toward rural regions adjacent to major urban centers (Hodge, Robinson & Hall, 2016). Each of these adaptations has brought significant changes to the structure and workings of these smaller communities, adding further complexity in working to define these uniquely characterized areas.

A 2001 study issued by Statistics Canada conducted research to compare the various definitions of 'rural' in Canada. It detailed six commonly used approaches to define 'rural'. They include:

1. Census Rural (CR): refers to individuals living outside centres of 1,000 or more population;
2. Rural and Small Town (RST): refers to individuals in towns or municipalities outside the commuting zone of larger urban centres (with 10,000 or more population).
3. OECD (Organization of Economic Co-operation and Development): rural communities refer to individuals in communities with less than 150 persons per square kilometre. This includes the individuals living in the countryside, towns and small cities (inside and outside the commuting zone of larger urban centres);

4. OECD predominantly rural regions (OECD – RR): refers to individuals living in census divisions (CD) with more than 50 percent of the population living in OECD rural communities. This includes all census divisions without a major city;
5. Beale non-metropolitan regions (BEAL): refers to individuals living outside metropolitan regions with urban centres of 50,000 or more population;
6. Rural postal codes (RPC): refers to individuals with a “0” as the second character in their postal code. These individuals live in areas where there are no letter carriers. (duPlessis, Beshiri, Bollman, Clemenson, 2001)

The lack of a common ‘rural’ definition provides several implications. Under the Statistics Canada definition, approximately 22% of the population lived in rural areas, while under the OECD definition; approximately 31.4% of the population lived in rural areas (duPlessis, et al., 2001). These findings highlight the different considerations of ‘rural’ definitions, and the potential challenges that may arise when comparing and contrasting rural study findings.

Bruce (2003) identifies the OECD definition as the most appropriate when regarding regional issues relating to economic development, labour markets, and housing, given that the nature of these issues is influenced on a regional basis. He states that the OECD definition “is appropriate for looking at housing issues, since the nature of service delivery by the public and non-profit sectors to people with low-income tends to be on a regional basis, and since housing markets in individual small communities tend to be limited; one often has to look at several adjacent communities to find a full range of housing options and choices within the private and public sectors” (Bruce, 2003, pg. 3).

For the purpose of this research, the OECD predominantly rural regions (OECD-RR) definition for ‘rural’ will be used. This definition refers to individuals living in census divisions with more than 50 percent of the population living in OECD rural [communities with a population density of less than 150 persons per square km] communities. This includes all census divisions without a major city.

#### *2.5.1.1 Classifying Rural Communities: The Importance of Geography*

Rural communities experience great diversity with regards to size, density, level of remoteness, and proximity to urban centers (Federation of Canadian Municipalities, 2017). Given the complexity of rural regions they are often further broken down by typologies. Several different typologies have been developed by various studies based on a variety of indicators. These indicators range from identifying an area's primary industry (i.e. tourism, resource production), population growth or decline, economic development, or the area's demographic composition (i.e. Aboriginal communities) (Gunn et al., 2009).

However, what emerges as a prominent defining feature within the literature to distinguish one rural and small town community from another is its geographic location relative to a major city. "Rural communities are inherently dependent upon larger centres, and the distances from these centres limit access to certain services that contribute to the quality of life" (Caldwell, 2010, p.11). The geographic location of rural areas relative to urban areas impacts the level of job opportunities, services, and housing available (Hodge & Gordon, 2014). As a result, rural communities are generally found within one of three types of predominantly rural regions in Canada: rural metro-adjacent regions, rural non-metro adjacent regions and rural northern and remote regions (Bruce, 2003).

To classify this important consideration, the OECD created 5 typologies to classify regions, they include: urban, intermediate, rural metro-adjacent, rural non-metro adjacent, and rural northern. These typologies consider the differences experienced by rural regions within close proximity to metropolitan areas, and those that are remote. "Stronger connections [between urban and rural communities] facilitate better access to jobs, amenities, and different types of services" (OECD, n.d). The typologies are further defined in Table 2.2.

Table 2.2: OECD Regional Community Typologies	
OECD Typology	Classification
Urban (Type 7)	Less than 15% of the population resides in a rural community.
Intermediate (Type 8)	Between 15% and 49% of the population lives in a rural community.
Rural (Type 9)	Census subdivisions that are predominantly rural areas adjacent to major urban centres.
Rural Non-Metro Adjacent (Type 10)	Census subdivisions that are predominantly rural and not adjacent to a major urban centre.
Rural Northern (Type 11)	Predominantly rural census subdivisions that are located above the 54th parallel.

*Source: Statistics Canada (2009)*

### 2.5.2 Development Characteristics of Rural Communities

While small communities experience a strong sense of individuality, there are several common characteristics that differentiate rural areas from larger communities. These inherent features subsequently influence the success of various planning measures. Smaller communities face commonalities regarding land use patterns, built environments, and social and economic development frameworks (Hodge, Robinson, & Hall, 2016). Given the uniquely small size of rural communities, these issues manifest themselves differently than urban areas, and place a significant influence on an area's ability to provide an adequate and accommodating housing supply (Stolarick et al., 2010). Each of the items detailed in the following sections impose important considerations, and challenges for the potential of secondary suites in rural regions.

### *2.5.2.1 Rural Land Use Pattern Challenges*

Land use patterns relate to an area's size, density, and land use. Small towns often feature scattered development, resulting in low population densities. This often leads to an increase in travel time for residents to access amenities (Caldwell et al., 2015). Similar to urban regions, residents often face a trade-off between housing costs and transportation costs (Revington & Townsend, 2015). This means that in certain situations, the cheapest housing option may not always be the most affordable.

Location plays a key role in determining additional external costs that may be incurred, especially in rural areas. For instance, a lower priced home may not be truly affordable if its isolated location causes the homeowner to incur high transportation costs. In this case, a higher priced home in a convenient location that offers greater accessibility to a multi-modal neighbourhood may be the more affordable option (Litman, 2016). Thus, each of these considerations is worth recognizing when evaluating affordable housing options for the future of Ontario. Thus, when regarding the creation of affordable housing units, emphasis should be placed on providing these units in areas that offer greater opportunity for active transportation, access to health facilities, and amenities such as day cares and grocery stores (Kaptur, 2014).

Another defining characteristic of rural small town communities is the presence of land use diversity (Hodge, Robinson, & Hall, 2016). Rural main streets often feature stores, houses, service stations, and churches among other uses. "These land use patterns seem to function satisfactorily, suggesting that a high degree of tolerance of accommodation is possible among land uses when the intensity of development is relatively low and residents are familiar with one another" (Hodge & Gordon, 2014, p. 239).



#### ***2.5.2.2 Rural Built Environment Challenges***

Small communities face several built environment issues that influence its ability to provide a diverse housing supply. The built environment encompasses all buildings, spaces and products that are created or modified by people. The built environments of rural communities often feature several inherent characteristics of small-scale, small-growth communities with diverse land use situations.

The scattered development and distribution of rural populations place implications on a municipality's ability to provide services, such as water, sewer, and waste collection (Caldwell et al., 2015). Water and sewer systems in rural areas are often not provided community-wide and are typically provided by individual households through wells and septic fields (Hodge, et al. 2016). This presents issues with infrastructure capacity when incorporating secondary suites into private households. While this is not a challenge for modern municipal sewer and water infrastructure, increases to septic fields in rural areas would need to be reviewed or accommodated (Bolduc, 2015).

Scattered development and low population densities also limit the potential for built infrastructure that encourages active and public transportation. Transportation planning in rural communities is primarily focused on infrastructure for cars and roads (Kapnur, 2014). This is primarily a result of the extended distances residents must travel from their homes to access various amenities. Therefore, transportation is an additional cost that must be considered by municipalities when creating affordable housing strategies (Litman, 2015).

### *2.5.2.3 Rural Social Development Challenges*

There are several common social characteristics relating to prevailing demographics within rural communities. These include migrating youth, aging populations, and limited growth patterns due to declining birth rates (Caldwell et al., 2017; Donald & Hall, 2015). Rural populations commonly experience challenges attracting, and retaining youth (Federation of Canadian Municipalities, 2017; and Kahn & Labute, 2015). This is often a result of the limited economic opportunities available in rural communities. Rural areas often experience limited jobs, schooling options, and housing options that cater to younger demographics (Federation of Canadian Municipalities, 2017). Additionally, rural communities experience increasing competitive pressure from urban centers, which tend to offer a greater amount of opportunities for younger generations (Kahn & Labute, 2015).

It is important to note that while the populations of some rural areas have remained unchanged over the years, their composition has undergone significant changes (Caldwell, 2010). While all of Ontario currently faces an aging population, there are often a higher relative proportion of elder residents in rural areas, with the exclusion of northern resource regions (Moazzami, 2014; see also Hodge, 2008). This places pressure on rural communities to improve services surrounding transportation, home support, and health care while facing a smaller tax base, which limits the financial capacity to do so (Caldwell et al., 2015; and Kaptur, 2014).

As a result of the changing nature of rural demographics, rural regions often register little, if any, population growth between census periods (Caldwell et. al, 2017; and Moazzami, 2014). In fact, maintaining a stable population is considered a favourable result for many rural communities, as several experiences losses, and few have experienced an influx of new households. These patterns tend to result in an older, and poorer population (Hodge and Gordon, 2014). This in turn limits the amount of new housing given the uncertainty of long-term planning and development, providing planners with the need to seek alternative options, such as secondary suites.

Given the prevailing conditions regarding changing demographics throughout Ontario, population demographics are an influential parameter to determining the housing needs of a community (Summer, 2005). Different age groups often require different housing types, and thus should be examined to determine if the current housing supply meets the demographic needs of the community. Additionally, family structure has important implications for housing needs in a community, and affects lifestyle, disposable income, and the size and type of housing sought (Summer, 2005). Given the current trends influencing family structure in Ontario, it is an important analysis tool to ensure existing housing stock meets needs of modern society.

#### ***2.3.2.4 Rural Economic Development Challenges***

Demographic change, and economic change are inherently linked (Moazzami, 2014). Populations often migrate from areas experiencing economic troubles, to those with more favourable conditions. Given the outward migration patterns experienced by rural regions, these areas face economic development barriers attributed to a limited, and often unqualified, labour force (Stolarick, Denstedt, Donald & Spencer, 2010).

Additionally, economic development in rural communities is regularly tied to its natural environment (Caldwell, 2001). Rural communities are often surrounded by natural resources that contribute to a significant portion of their economic base (Hodge et al., 2016). This may include farmland, water bodies, and forests, among others.

Despite the complex nature of rural communities' relationships with the environment, they are experiencing dramatic change to their natural environment as a result of climate change, resource depletion and exploitation, the changing nature of farming, and increased recreational demands (Caldwell, Hiltz, Wilton, 2007; and Federation of Canadian Municipalities, 2016). Many of these changes are due to technological advancements and globalization, increasing the capacity to harvest natural resources, industrializing the farming process, and placing higher demands on various components of the natural environment (Caldwell, 2009).

Another area that has significantly affected the economic capacity of rural areas is the restructuring of the retail sector, consisting of fewer and larger stores (Vias, 2004). The increased presence of ‘box-stores’ in neighbouring communities has caused many local stores to close their doors. It is not uncommon to see vacant buildings in rural communities, attesting to the declining population, slow-growing local market, and competitive nature of urban centers within driving distance (Hodge & Gordon, 2014).

Overall, economic factors are largely influenced by mechanisms outside of the direct control of rural communities (Vinodrai & Bangura, 2015). Several of the economic challenges faced by rural communities arise out of two significant characteristics: their remoteness, and small scale (Stolarick et al., 2010). These impose significant challenges relating to employment, household income, demand for labour skill, and economic uncertainty (Freshwater, 2017; Briedenhann & Wickens, 2004; and Lauzon, Rafetlie, Caldwell & Douglas, 2017). These changes place significant barriers on a community’s ability to provide suitable housing types, services, and facilities, as they largely influence a community’s capacity to retain and attract residents, which in turn influences housing demand, and financial capacity.

## 2.6 The Nature of Rural Housing

To further highlight the inherent implications to be considered when planning for rural housing initiatives, the following section details the type and tenure of the prevailing housing supply, the age of homes, and the existing physical condition of the housing stock in rural and urban Ontario.

While several current studies examine the housing supply in Ontario's urban regions, there is limited literature regarding the housing supply in rural Ontario (excluding Native communities). Literature surrounding rural communities demonstrates significant differences between the housing types seen in rural and urban communities (CMHC, 2014). While urban communities tend to offer a more diverse range of housing types, the housing stock present throughout rural Ontario is often regarded as being quite homogenous. Rural housing stocks are frequently characterized as limiting residents' options with regard to the type and tenure of housing (OHRC, n.d.b).

While population is an important parameter in housing markets, housing need is more directly related to the number and type of households in a community, the range of dwelling units required and trends in household characteristics (County of Stormont and Dundas, 2014). A study conducted by Slaunwhite (2009) examined the presence of affordable housing in rural Ontario. The results compared and contrasted characteristics of the existing housing stock to that of urban areas, demonstrating the differences in the housing make-up. Municipalities and townships across Ontario were classified into rural metro-adjacent (Type 9), rural non-metro adjacent (Type 10) and rural northern (Type 11) under the Organization for Economic Co-Operation and Development (OECD) municipality and township classifications found in Appendix A. Table 2.3 details the structural housing types found throughout urban and rural Ontario.

The research shows that 68-82% of the housing stock in rural Ontario areas is composed of single detached homes, compared with only 44% of dwellings in urban areas. Additionally, the presence of semi-detached, row houses, duplexes and apartment buildings of all sizes were more prevalent in urban areas. This signifies a shortage of smaller housing options in rural areas.

Rental housing in rural areas is most commonly composed of low-rise apartment buildings of six or fewer units, or single detached dwellings (Bruce, 2005). This is also evident in the results provided by Slaunwhite (2009) in Table 2.3, as apartments less than 5 stories were the second most prominent housing type found in rural Ontario communities comprising 9-11% of the housing stock.

According to the 2016 Census of Canada, ownership rather than rental is the preferred form of tenure in rural Ontario, and is typically higher in Canada’s rural areas compared with its urban areas (OHRC, n.d). Statistics Canada, reports that approximately 85.1% of households in rural areas were homeowners, as opposed to 64.5% who lived in urban areas (Statistics Canada, 2017a). This is significant as it displays a further limitation to the amount of available rental housing in rural areas.

Table 2.3: Structural Housing Types by OECD Community Types					
	Proportion of Each OECD Typology Total (2006) (%)				
Housing Type	Urban (Type 7)	Intermediate (Type 8)	Rural Metro (Type 9)	Rural Non-Metro (Type 10)	Rural Northern (Type 11)
Single Detached	44.3	68.5	68.4	82.3	73.2
Semi-Detached	6.7	4.7	3.9	2.3	4.4
Row House	10.2	5.7	3.6	2.5	2.2
Attached Duplex	3.7	3.5	2.5	1.5	4.2
Apt >5 stories	23.6	6.7	2.4	0.7	1.3
Apt < 5 stories	11.3	10.3	9.0	9.3	11.2
Other than single detached	0.15	0.3	0.4	0.63	0.9
Mobile homes	0.08	0.3	0.5	0.82	2.8

Source: Slaunwhite (2009)

These findings could be a reflection of the small-town culture regarding the ‘one-lot-one-house’ mentality that is often present in rural areas. Several studies in rural areas across Canada have identified strong ‘NIMBYism’, a planning acronym meaning ‘not in my backyard’, when promoting an increased presence of rental housing (Nichols & Adams, 2013; see also Goodbrand & Hiller, 2017; Gunn et al., 2009; Rollwagen, 2014). The presence of NIMBYism typically increases among residents in lower-density areas, as they often oppose non-traditional housing types such as multi-dwelling homes and apartments (Suttor, 2016).

These circumstances contribute to the lack of rental housing supply in rural communities, further reducing the housing options available. As a result, the number of new rental units built in rural areas has been very low or non-existent, which in turn has created a supply deficiency in many small communities. “An effective public policy response to the lack of affordable housing in rural areas should include an emphasis on the secondary rental sector, which is often the only source of rental housing in small centers” (Gunn, et al., 2009, p. i). Secondary suites offer the potential for individual homeowners to contribute to the affordable rental supply, and would provide a modern approach to affordable housing strategies in Ontario, if implemented considering a full range of benefits and potential challenges (Seasons, 2014).

Another significant feature of the housing stock in rural Ontario is the age of homes. The housing stock in these areas is made up of a high proportion of older, pre-1941 residential dwellings. This feature is particularly evident among low-income rental units. This is further supported by the results found by Slaunwhite (2009) presented in Table 2.4.

Table 2.4: Period of Construction in Rural and Urban Regions					
Period of Construction	Percentage of Each OECD Typology Total				
	Urban (7)	Intermediate (8)	Rural Metro (9)	Rural Non-Metro (10)	Rural Northern (11)
<1946	42.0	44.0	62.0	28.8	16.9
1946-1970	13.2	12.7	7.0	15.4	16.3
1971-1980	23.7	27.8	22.5	37.4	29.6
1981-1990	7.9	4.0	3.1	3.6	14.1
1991-2000	5.3	6.3	2.3	10.1	18.3
2001-2006	7.9	4.8	3.1	3.6	4.2

Source: Slaunwhite (2009).

When Slaunwhite (2009) compared these data against municipalities classified as urban areas, it became evident that the housing stock in rural Ontario is typically much older than urban areas with up to 62% being built before 1946, while urban areas ranged from 42-44%. As a result of an aging housing stock, a large portion of these homes need of minor or major repair. Table 2.5 outlines the findings from the study with regard to the quality of the existing housing stock.

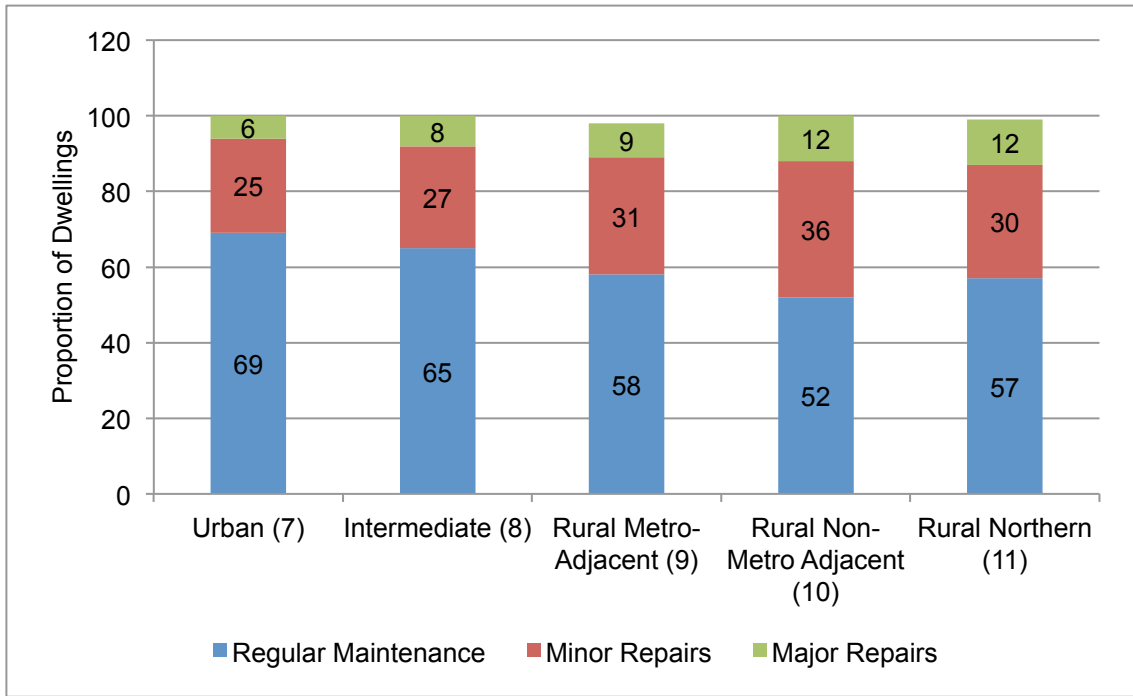


Table 2.5: Condition of Existing Housing Stock by OECD Typologies (Source: Slaunwhite, 2009)



Thus, it is evident that a significant amount of the homes in rural Ontario are in need of minor or major repairs (Rupnik, Tremblay & Bollman, 2001). When incorporating secondary suites into existing structures safety is of the utmost importance, and adhering to local building codes is often a requirement to obtain a permit. Older homes in need of repairs often struggle to meet the current requirements under the Ontario Building and Fire Code, and may not be able to adequately support the presence of secondary suites without much needed upgrades, imposing both time and financial limitations (Bolduc, 2015).

## 2.7 Barriers to Secondary Suites in Ontario Communities

While the allowance of secondary suites in an urban setting is more easily realized, their presence in lower-density areas is more controversial (Chapman & Howe, 2001; Gunn, Carter and Osborne, 2009). A 2017 study conducted by the Canadian Mortgage and Housing Corporation in partnership with the Ontario Institute of Planners (OPPI) looked to obtain information regarding the presence of secondary suites in Ontario. Although this study did not distinguish the results between rural and urban communities, it does provide a context to the presence of secondary suites in Ontario.

In the CMHC/OPPI (2017a) study, 64% of respondents indicated that they had incorporated secondary suite policies into their official plans, and 54% reported that they had incorporated secondary suite policies into their zoning bylaws. Of this, 33% of respondents indicated that secondary suites were not permitted prior to the 2012 provincial amendments.

While the CMHC/ OPPI (2017a) study did not distinguish between rural and urban communities, a 2014 study conducted by the CMHC sought to obtain information regarding the presence of secondary suites in all of Canada differentiated results between rural and urban communities. Although the results do not exclusively apply to Ontario, they still provide a sense of the rate of adoption toward secondary suites. Upon investigating 650 Canadian municipalities results showed that 77% of them permitted secondary suites (CMHC, 2014a).

Of the 149 municipalities that did not permit secondary suite dwellings, 58% of them were located in rural areas, and 28% were smaller municipalities. Only 10% were medium municipalities and less than 4% were large cities. Therefore, the findings showed that the presence of secondary suites varies by community size, with a larger adoption rate experienced in larger communities when compared to small or rural communities. The results are further summarized below in Table 2.6.

Table 2.6 Municipalities Permitting Secondary Suites	
Size of Municipalities (population)	Percentage of Municipalities Permitting Secondary Suites
Very Small (less than 5,000 persons)	68%
Small (5,000 to 29,999 persons)	82%
Medium (30,000 to 99,999 persons)	85%
Large (100,000 and over)	88%

*Source: CMHC, 2014*

One aspect of the CMHC/OPPI (2017a) research that was rather surprising was that 47.96% of respondents indicated that they had not faced any barriers with secondary suite implementation, while only 39.8% of respondents indicated that they had. Of the respondents that indicated they had encountered obstacles, parking requirements, safety/building code issues, and impact on municipal services (hard and soft) were identified as the leading barriers. Table 2.7 summarizes the barriers identified by respondents.

Identified Barrier	Respondents (%)
Parking requirements	62.5%
Safety/building code issues	57.5%
Impact on municipal services (hard and soft)	35.0%
Community opposition	32.5%
Legal/liability issues	22.5%
Design/architectural issues	20.0%
Cost to implement (permit/inspection)	15.0%
Council opposition	12.5%
Environmental constraints	12.5%
Municipal staff capacity	5.0%
Near campus neighbourhood	5.0%
*Based on 40 responses, 73 respondents did not identify barriers.	

Considering the inherent characteristics of rural areas detailed in the previous sections, it seems likely that there are several obstacles facing municipal planners in increasing the presence of secondary suites within rural communities. The geographic and built environment constraints associated with rural communities, and the socio-economic nature of rural areas, present several potential barriers to the presence of secondary suites that must be considered. While the housing needs in rural communities are evident, addressing these needs proves to be quite challenging. Thus, this area should be further studied from an exclusively rural standpoint.

### 2.7.1 Planning for Affordable Housing in Rural Ontario

Given the inherently unique characteristics of rural communities and their housing supply, it becomes evident that particular care must be given when creating government policies and planning tools that work to meet the housing needs of rural Ontario residents (Government of Ontario, 2018). Recognition of rural issues is fundamental for the creation of successful policy development (Caldwell, 2010). Having a development framework to provide appropriate measures to ensure rural communities can strengthen their economies, build on local assets, and provide a better quality of life to all residents is critical for the future of these regions (Federation of Canadian Municipalities, 2017).

Several studies emphasize the importance for rural municipalities to create real strategy (Federation of Canadian Municipalities, 2016). This means making informed decisions and achievable plans, incorporating community engagement, building strong partnerships, defining roles and building off unique community characteristics (Frank & Reiss, 2014; Government of Ontario, 2018).

The CMHC/OPPI (2017a) study identified further recommendations from planners to improve the implementation process for secondary suites specifically. The top three recommendations included communicate/educate council, improve current provincial and municipal policies, and talk to professionals and conduct more research to better resolve issues. However, it is important to note that these recommendations were provided from research that did not distinguish between rural and urban areas.

A study conducted by Caldwell, Kraehling, Kaptur and Huff (2015) considered the unique challenges faced by rural Ontario communities to develop a guide for municipalities to create healthy rural communities. As a result, the study found ten mechanisms for to aide rural Ontario municipalities in the creation of healthy communities. They include, but are not limited to: measuring the impact and change of a planning initiative or practice on a community; building partnerships between municipalities, agencies and the community; engaging the community by creating creative approaches to establishing dialogue and opportunities for community members to contribute when exploring new initiatives; ensure council and senior municipal staff support; and focusing on something manageable and have a realistic message for the community (Caldwell et. al, 2015).

Each of these measures can be applied when creating affordable housing strategies for rural communities, as the presence of adequate and affordable housing is a critical component to fostering a complete, healthy community (Government of Ontario, 2016).

## 2.8 Literature Review Conclusion

The purpose of the literature review was to develop a greater understanding of secondary suites, and the prevailing conditions existing in rural Ontario. The review began by providing a brief history of the federal approach to affordable housing in Canada. This provided a context for the presence of secondary suites in Canada as a result of the federal governments downloading of affordable housing initiatives to the private market (Suttor, 2016; see also Salvador, 2017).

The chapter then introduced the concept of secondary suites, placing a primary focus on providing secondary suites in an Ontario context. Amendments made to the Planning Act, effective January 1, 2012, currently require all municipalities to permit secondary suites in their official plans and zoning bylaws (MMAH, 2017a).

Through the evaluation of the benefits attributed to secondary suites, it became evident that secondary suites have the potential to become a significant component of Ontario's affordable housing supply for the future. Secondary suites offer a means to increase the supply of affordable housing options (Slaunwhite, 2009), provide the elderly with a greater opportunity to age in place (Chapman et al, 2001; see also and Mazur, 2000); and better accommodate Ontario's changing family structures (CMHC, 2017b).

The literature demonstrated the unique implications that must be considered when planning for rural regions. Rural communities possess many distinct characteristics, and concerns that need to be planned for differently than urban areas (Caldwell, 2009). These include scattered development, difficulty providing built municipal services, changing economic capacities, and limited or declining population growth (Donald & Hall, 2015). These characteristics highlight the complex nature of rural communities that need to be considered when planning for affordable housing initiatives.

In addition to the variation of inherent characteristics, rural communities also experience a limited diversity of housing options, largely concentrated on single detached dwellings. In an analysis on affordable housing in rural areas, Slaunwhite (2009) used the OECD typologies of municipalities and townships throughout Ontario to compare and contrast the diversity of housing supply, age of homes, and quality of the existing housing stock between rural and urban communities. Her results, supported by the findings of several other studies, imposed various benefits and challenges to the presence of secondary suites in rural Ontario. While a large supply of single detached homes provides an abundance of opportunities for secondary suites to be incorporated into the existing housing stock, the old age and current state of the existing housing stock leads to potential financial challenges for homeowners when incorporating secondary suites.

Lastly, the literature review examined existing studies surrounding secondary suites in Ontario, to provide a better understanding of their prominence in Ontario, and the barriers identified through previous research (CMHC, 2016, 2014). The review of the existing research surrounding secondary suites revealed that no studies exclusively focused on the allowance of these units in rural Ontario areas. However, throughout Canada, it was identified that secondary suite adoption was lower among rural communities (CMHC, 2014).

In summary, an exploration of the existing literature provided insight on the various benefits and opportunities that secondary suites could provide in Ontario's rural areas. A review of the literature has also identified potential barriers given the inherent characteristics typically found in these areas. To further explore this area, a case study approach will be taken in a primarily rural area to develop a better understanding of the potential barriers and opportunities faced by today's planners in the implementation of secondary suites.

#### 2.8.1 Key Takeaways: Gaps in the Literature

In reviewing the existing literature surrounding rural communities and secondary suites, it is evident that rural areas are often overlooked. "Traditional and urban-based approaches and policies do not adequately address nor reflect rural issues and therefore tend not to be applicable in rural communities" (Caldwell, et al., 2008, p. 8). While the literature review has proved beyond doubt that rural regions are dynamic areas that possess many unique characteristics when compared to their urban counterparts, much of planning literature exclusively focuses on secondary suites in an urban context, or does not distinguish between the two.

The existing studies that do provide insight on the presence of secondary suites in rural areas face various limitations. A study conducted by CMHC/ OPPI (2017) did include several rural municipalities in the survey process, however the results were not presented in a way that distinguished the various community types and sizes. In addition to the survey results, a brief case study analysis was included. However, only one rural municipality was reviewed, which makes it difficult to generalize the results.

This thesis strives to contribute to the existing literature surrounding the barriers and opportunities of secondary suites, while placing a primary focus on rural areas. While much of the existing literature surrounding the challenges and opportunities of secondary suites either generalizes urban and rural communities across Ontario, or only examines urban communities, this review has worked to highlight the distinct, and complex nature of rural communities, identifying the need to further study these communities in their own context.

Additionally, the literature review has provided insight into the housing needs of rural communities, which are currently facing a shortage of affordable housing options for low-income populations. As municipalities across Ontario update legislative frameworks to permit secondary suites, this research will seek to provide recommendations to overcome the common barriers experienced by rural Ontario municipalities, and increase the presence of secondary suites. While existing studies have identified the need for more affordable housing types in rural areas, offering secondary suites as a possible recommendation for the future of affordable housing supply, none have distinctively looked to the benefits and concerns of providing for secondary suites in a rural housing context.



## Chapter Three: Research Design and Methodology

The following section introduces the study's primary research questions, defines the case study area, and provides a justification for the selection of this region. The selected research methods are introduced and the procedures under which they were executed are detailed in depth. The chapter ends with a brief reflection of the challenges encountered by applying the research methods in a rural context.

### 3.1 Introduction

A research strategy is a fundamental component to establish a suitable research design. It is the process of defining an application of logic that will work to link collected data to the fundamental research questions (Rowley, 2002). In more simplified terms, a research strategy can be thought of as the development of an action plan to get from the initial research question, to a working conclusion. It is an important tool in ensuring coherence is present throughout the research development process (Eisenhardt, 1989). Thus, creating a detailed research strategy offered a strong sense of guidance, direction, and methodical consideration to this study's research proceedings.

This study used a purely qualitative approach. This approach was determined to be the best fit given the investigative context of the research questions, which strived to uncover the various barriers and opportunities of implementing secondary suites in rural areas. Qualitative approaches are exploratory in nature, and offer a means of conducting narrative research (Creswell, 2014). This approach gathers information in a non-numerical form, and is typically focused around understanding human behaviour. Thus, a qualitative approach provided the means to detail legislative implications, as well as provide insights into the barriers and opportunities experienced by planners in rural Eastern Ontario communities during the implementation of secondary suites.

A case study approach of Eastern Ontario was used, with a focus on the region's rural metro-adjacent regions. Complementary research methods included in-depth content analysis and a series of semi-structured interviews conducted with planners and relevant stakeholders at both the County and municipal level. This study was accomplished using a variety of sources including the content of individual official plans, zoning bylaws and housing and homelessness plans, and the valuable input provided by County and municipal staff.

### 3.2 Research Question

As demonstrated in the literature review, secondary suites are often regarded as a solution to a lack of affordable housing. Given the amendments made to the *Planning Act* requiring all Ontario municipalities to enforce legislation in their official plans and zoning bylaws to permit the presence of secondary suites, this research explored the potential concerns and opportunities faced by planners during the implementation of these changes. The primary research question asked to meet the rationale outlined above, and conceptualize the basis of the study was:

- *What are the potential barriers and opportunities that could affect the supply of secondary suites in rural metro-adjacent regions of Eastern Ontario?*

It is important to note that the context of this research attempts to explore the appropriateness of secondary suites in a rural context, divulging into the practicality, and ultimate potential of allowing for secondary suites in these uniquely characterized areas. To further guide the research, the following secondary questions were established:

- *Which planning policies facilitate or impede the provision of secondary suites in rural metro-adjacent regions of Eastern Ontario?*
- *How do planners view the implementation process of secondary suites in rural metro-adjacent regions of Eastern Ontario?*

### 3.3 Selected Research Methods

Following the completion of the literature review, and the refinement of appropriate research questions, it became appropriate to select a suitable approach that would work to sufficiently address the proposed research questions. When selecting an approach, it was important to consider the types of questions that are to be answered, and the fundamental nature of the topic at hand (Creswell, 2014).

For the purpose of this research, a qualitative research approach was selected. Qualitative research gathers information in a non-numerical form, and is typically focused around understanding human behaviour, in that it strives to uncover the various perspectives of targeted subjects. Thus, as the nature of the research questions strived to uncover the challenges and opportunities faced by planners in the implementation of secondary suites, a qualitative approach was determined to be best suited to address the research topic.

Once an approach was established, applicable research methods were selected. Research methods are the tools used to collect the findings needed to satisfy the research question. When selecting research methods, I ensured that my choices were relevant, thorough, and well suited to the scope of the study. While considering that each research method can only provide one perspective on the relevant issues, multiple methods were selected to gain a deeper understanding of the issue at hand.

For the purposes of this research, 3 primary research methods were selected; a case study, content analysis, and a series of semi-structured interviews. During the research process, it was important to consider that each phase carried the potential to influence the subsequent output (Creswell, 2014). Thus, appropriate measures were taken to avoid the possibility of error as much as possible throughout each phase of the research process. Content analysis was conducted in an unbiased manner by primarily using predetermined evaluation criteria guided by the findings of the literature review, and NVivo 12 software.

**Table 3.1: Research Summary Matrix**

		Selected Research Method		
		Content Analysis: Literature and Policy Review	Case Study	Interviews
Proposed Research Question	What are the potential barriers and opportunities that could affect the supply of secondary suites in rural metro-adjacent regions of Eastern Ontario?	<p>1. The literature review examines existing studies providing a context for the research and identifies the unique characteristics of rural regions, and rural approaches to affordable housing that could pose as barriers and opportunities to the supply of secondary suites</p> <p>2. The policy review examined what planning policies, tools, and restrictions are implemented relating to secondary suites. They were analyzed based on the findings of the literature review</p>	A case study approach allowed for research to be collected from municipalities experiencing similar conditions, challenges and opportunities. This will offer the opportunity to refine recommendations to suit the specific needs of one region. The area of study selected rural regions of Eastern Ontario.	Interviews conducted with key stakeholders provided first-hand insight on the potential barriers and opportunities influencing the supply of secondary suites in rural Eastern Ontario regions.
	Which planning policies facilitate or impede the provision of secondary suites in rural metro-adjacent regions of Eastern Ontario?	Content analysis will be used to explore what policies currently exist surrounding secondary suites, and how they affect the presence of secondary suites in rural communities.	Planning policies and tools implemented in rural Eastern Ontario communities were the focus of part 2 of the content analysis, defining the research area.	Interviews were used to gather first-hand information on current policies that provide the largest limitations, and the greatest opportunities to the development of secondary suites.
	How do key stakeholders view the implementation process of secondary suites in rural metro-adjacent regions of Eastern Ontario?		Key stakeholders from rural Eastern Ontario communities were contacted for participation. This defined the research area as a region facing similar conditions, and geographical settings.	Interviews were used to gain a first-hand perspective from key stakeholders surrounding the implementation of secondary suites in rural Eastern Ontario communities.

Additionally, an ethics review was completed prior to the commencement of the interview process to limit biasness and increase the reliability of the research results. Each phase was completed before the proceedings of the subsequent phase began. This was done to ensure I had adequate knowledge of existing secondary suite policies within the case study region before interviews were conducted, which resulted in the formulation of more suitable interview questions and enhanced the quality of the information obtained. A summary of the selected research methods and how they worked to address the proposed research questions is found above in Table 3.1.

Using multiple methods to produce various sources of data strengthened the validity of the research and offered a more comprehensive view of the proposed issue (Creswell, 2014). It also allowed for the limitations of one source to be compensated by the use of another. For example, content analysis is inherently reductive. However, when the findings from the content analysis are accompanied by first hand experience provided from informants it can be further explained, and detailed (Alshenqeeti, 2014). Therefore, the advantages and disadvantages of each selected method were considered prior to the commencement of the study. Table 3.2 further highlights the potential advantages and disadvantages of the selected research methods.

<b>Selected Method</b>	<b>Advantages</b>	<b>Disadvantage</b>
Case Study	<ul style="list-style-type: none"> <li>• Provides a high level of detail</li> </ul>	<ul style="list-style-type: none"> <li>• May not be transferable to a wider population</li> </ul>
Content Analysis	<ul style="list-style-type: none"> <li>• Cost effective</li> <li>• High reliability as it follows systematic procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Initial coding of texts can alter results</li> <li>• Researcher determines context of words</li> <li>• Inherently reductive</li> </ul>
Interviews	<ul style="list-style-type: none"> <li>• Provides detailed views of informants</li> <li>• Provides thorough understanding of issues</li> <li>• Relatively flexible</li> </ul>	<ul style="list-style-type: none"> <li>• Time consuming</li> <li>• Words can be taken out of context</li> <li>• Quality of data dependent on participants</li> <li>• Small scale study</li> </ul>

Source: (Alshenqeeti, 2014; and Hsieh & Shannon, 2005)

### 3.4 Phase One: Selection of the Case Study Area

The qualitative research that will be used to address the derived research questions is a case study approach, focusing on rural regions of Eastern Ontario. The nature of the research questions strives to uncover the potential opportunities and barriers experienced through the implementation process of secondary suites in a rural context. Thus, the nature of the primary research questions was determined to be best suited to a case study design as case studies offer an “analysis of the context and processes which illuminate the issues being studied” (Hartley, 2004, p. 323).

For the purpose of this research, Eastern Ontario was defined as the area extending from Hastings County to Prescott and Russell County (Figure 3.1). Within this boundary, there are 10 distinguished regions including; Frontenac County, Hastings County, Lanark County, Leeds and Grenville, Lennox and Addington, Ottawa Region, Prescott and Russell County, Prince Edward County, Renfrew County, and Stormont, Dundas and Glengarry County.

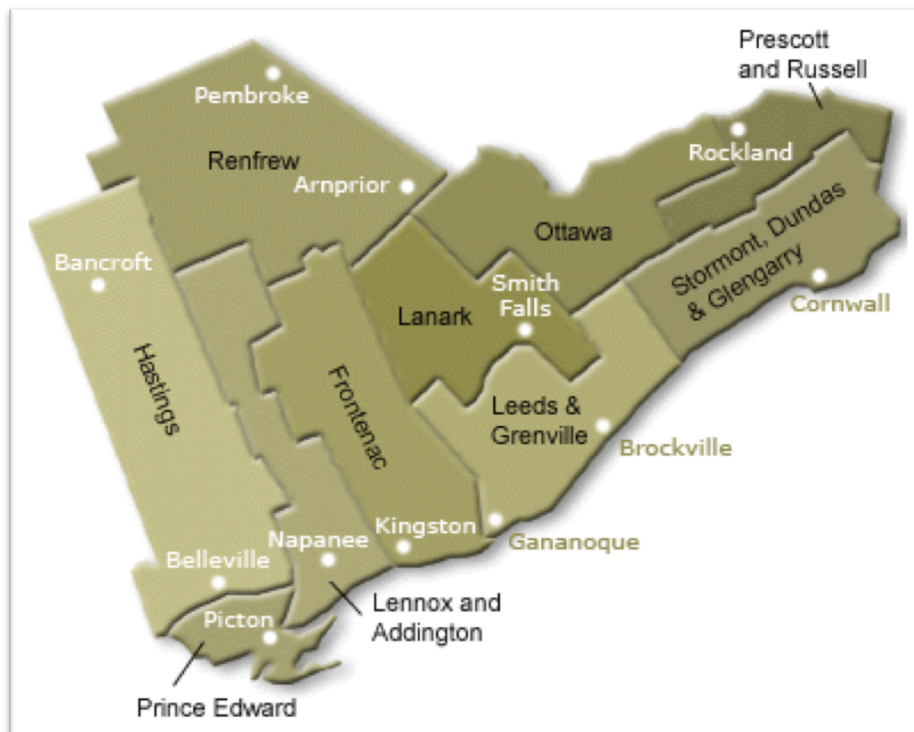


Figure 3.1: Map of Eastern Ontario (Source: The Ontario Historical Society, 2010)

The primary focus of this thesis is to examine factors contributing to, and limiting the presence of secondary suites in a rural context, as the literature review revealed rural communities to be underrepresented in current research. Thus, to establish the applicable area of study, the rural definition detailed in Section 2.4.1 was applied to each of the municipalities within the defined Eastern Ontario boundary. As a result, 76 municipalities and townships were identified using the OECD definition of rural.

Table 3.3: OECD Community Typologies – Eastern Ontario					
Regions of Eastern Ontario	OECD Community Typology				
	Predominantly Urban Regions (OECD Type 7)	Intermediate Regions (OECD Type 8)	Rural Metro-Adjacent Regions (OECD Type 9)	Rural Non-Metro Adjacent Regions (OECD Type 10)	Rural Northern Regions (OECD Type 11)
Frontenac County	0	5	0	0	0
Hastings County	0	0	16	0	0
Lanark County	0	0	9	0	0
Leeds and Grenville	0	0	13	0	0
Lennox & Addington	0	0	4	0	0
Ottawa Region	1	0	0	0	0
Prescott and Russell	0	0	8	0	0
Prince Edward County	0	0	1	0	0
Renfrew County	0	0	0	18	0
Stormont, Dundas and Glengarry	0	0	7	0	0
<b>Total:</b>	<b>1</b>	<b>5</b>	<b>58</b>	<b>18</b>	<b>0</b>

To further refine this sample, a focus was placed on rural metro-adjacent communities, given the significant influence proximity to a larger urban center can have on factors influencing the supply of affordable housing, including access to labour markets, health care and additional services (Caldwell, 2015). Thus, the final sample selection consisted of 58 rural metro-adjacent municipalities within Eastern Ontario (Table 3.3).

#### 3.4.1 Justification of the Selected Site

There are several reasons why rural metro-adjacent regions of Eastern Ontario were selected as the unit of analysis for this study. First, this site was initially considered for review given my summer employment at one of the municipalities within the region, where issues of implementing secondary suites first became evident during monthly Council meetings. This connection made it easier for contact to be made with municipal planners and County-level staff in the surrounding regions.

Second, affordable housing is uniquely delegated to municipalities in Ontario, which differs from the provincial delegation seen in other Canadian provinces. Given that each municipality faces unique challenges relating to their inherent characteristics, selecting a defined area that experiences similar prevailing conditions, and access to amenities offers a unique insight on how comparable municipalities are dealing with the implementation of secondary suites. Additionally, little research has been conducted on the presence of secondary suites from a rural standpoint, as existing research has primarily focused on urban areas, and often does not distinguish between the two. Therefore, the selection of this area offers further insight into the implementation of these units from a rural perspective.



### 3.4.2 Description of the Case Study Area

Similar to the conditions prevailing throughout Canada, Eastern Ontario has experienced several changes, and possesses many inherent characteristics that have placed significant implications on the current housing market, and the subsequent housing demand. The following section summarizes the most common prevailing conditions identified through the Housing and Homelessness Plans created by each County.

First, all rural Eastern Ontario communities are experiencing a substantial demographic transition, confronted by a large aging population (65+), and longer living residents (Moazzami, 2014). These two trends impose inevitable challenges to both housing markets and community services, and must be considered and planned for in advance. While, the growth of the senior population is expected to slow significantly after 2031, the substantial proportion of aging residents places major implications on the housing market, including affordability for seniors, a need for increased rental options, and the ability to provide an adequate means for residents to age in place (Statistics Canada, 2017a).

A recent study found that single-family homes – including detached, semi-detached and town homes – were the preferred option of 71% of the Ontario population aged 65 to 74 (Marr, 2017). This demonstrates that the general housing preference of this demographic is to remain in their current single family-homes. This carries further implications for Ontario to ensure support systems are in place to allow that to happen. Additionally, the study found that of those who are choosing to sell their homes, debt might be a factor among this age group. The study revealed that 17% of those 65 and over still have a mortgage, and within this, 21% of those 65-69 still had a mortgage (Marr, 2017). Thus, affordability may be an issue to achieving their goal to remain in their homes as the population ages.

Another major trend affecting the affordability of housing for individuals in Eastern Ontario is a changing family structure (OHRC, n.d.). Eastern Ontario has faced a steady increase in the number of single parent families. In 2011, the share of children living with a lone parent was the highest on record at 21.5% (Statistics Canada, 2017). Of this, 79.9% of children lived with female lone-parent families. This is significant as female-head single parent families were found to be the most economically vulnerable, and thus experience a greater difficulty finding adequate, and affordable housing (OHRC, n.d.a)

In addition to the changing family structure, all of the rural communities featured in the sample are experiencing a decline in the average household size, with the most common size being 1 and 2 person households. This places implications on the rural housing supply in this region, as it is predominately composed of detached single-family homes, and does not have an adequate supply of smaller units.

Rural Eastern Ontario communities are also faced with factors of economic uncertainty. Several communities identified a shift in labour markets from resource-based economies to service based economies. Additionally, recent years have seen several prominent manufacturing plants within the area downsize, or close. These are significant considerations, as uncertain economic conditions can often stifle investment in rural rental housing projects by private developers, and contribute to low vacancy rates and high rental costs, making rental housing for low-income individuals virtually unattainable (Lauzon et al., 2015).

Each of these prevailing conditions has significant implications on the need to increase the supply of affordable housing options for low-income individuals, single-parent families, youth, and aging populations, and new entrants to the housing market. A detailed review of the population trends, local economies, housing and other significant trends affecting the case study regions are summarized in Table 3.4.

Table 3.4 Sample Selection Descriptions				
Case Study Region	Population Data	Local Economies	Housing	Significant Trends
Hastings County	<ul style="list-style-type: none"> <li>Seniors (65+) account for 18% of population</li> <li>Young seniors account for 28% of the population (55-74 years)</li> <li>Youth (0-19 years) account for 22% of the population</li> </ul>	<ul style="list-style-type: none"> <li>Shift from resource and goods sector to service sector</li> <li>Dominated by retail trade at 18.4%, and education, health and social assistance at 17.1%</li> <li>Full time employment was 54%</li> <li>Primary resource sector third at 10.2%</li> <li>48% work within the County, 33% commute to Belleville</li> </ul>	<ul style="list-style-type: none"> <li>Proportion of low-density housing is considerably higher than provincial average</li> <li>91% low-density (single and semi-detached units)</li> <li>2% medium density (townhouses)</li> <li>7% high density (apartments)</li> <li>51% of tenant households spent more than 30% of their income on shelter costs (2006)</li> </ul>	<ul style="list-style-type: none"> <li>Aging at a slightly higher rate than the rest of Ontario</li> <li>Population aged 55+ will increase to 51% by 2036</li> <li>Decrease in average number of persons residing in a household</li> <li>Households without children was the largest group amongst households at 30.7%</li> </ul>
Lanark County	<ul style="list-style-type: none"> <li>Population growth has slowed since 1996</li> <li>58% of the population is (55+)</li> <li>Lower age groups recording a decline in share of population</li> <li>Significant increase in those aged 25 to 29</li> </ul>	<ul style="list-style-type: none"> <li>40% of population commutes to Ottawa for work</li> <li>Dominated by retail trade, increasing 21.8%</li> <li>Manufacturing decreased by 25.3%</li> </ul>	<ul style="list-style-type: none"> <li>Predominate form of tenure is ownership (76.9%)</li> <li>Average household size is declining</li> <li>One and two person households represent 64.8%</li> <li>Single detached dwelling predominant form of housing (76.8%)</li> </ul>	<ul style="list-style-type: none"> <li>Seniors increasingly expressing a desire to age in place</li> <li>Aging population and smaller household size indicates need to ensure a supply of smaller housing units</li> <li>Growing demand for apartments</li> </ul>

Table 3.4 Continued				
Case Study Region	Population Data	Local Economies	Housing	Significant Trends
United Counties of Leeds and Grenville	<ul style="list-style-type: none"> <li>Significant fluctuations in population growth, currently experiencing minimal growth (0.1%)</li> <li>Experiencing an aging population (19.6% 65+)</li> <li>Reduction in young persons under 15</li> <li>Need to increase migration to the area</li> </ul>	<ul style="list-style-type: none"> <li>50.5% of employed population worked full time</li> <li>Local economy significantly impacted by plant closures and lose of manufacturing jobs</li> </ul>	<ul style="list-style-type: none"> <li>Household size continually declining</li> <li>Rental households declining</li> <li>Ownership predominant tenure of housing</li> <li>Need for diverse variety of unit sizes with a focus on seniors and singles</li> <li>76% single detached dwellings</li> </ul>	<ul style="list-style-type: none"> <li>Aging at a faster rate than the rest of the province</li> <li>Rural municipalities seen larger growth in senior population than more developed municipalities</li> </ul>
United Counties of Lennox and Addington	<ul style="list-style-type: none"> <li>Population growth of 0.8%</li> <li>Trend continues to be constant and very slight</li> <li>34% of population 55+, an increase of 11.4%</li> <li>Increased representation of 20-29 age group</li> </ul>	<ul style="list-style-type: none"> <li>Government is leading area of industry at 29.5%</li> <li>Consumer at 25.6% and production at 21.2%</li> <li>Workforce in primary industries decreased</li> <li>Declining unemployment rate</li> </ul>	<ul style="list-style-type: none"> <li>Single-detached most prominent form of housing</li> <li>Household sizes remain stable, with an average of 2.5 people</li> <li>One and two person households represent 65.3% of all households</li> </ul>	<ul style="list-style-type: none"> <li>Rapidly aging population</li> <li>Existing housing stock might not meet the need of an aging population and shifting age groups in the future</li> </ul>
Prescott and Russell	<ul style="list-style-type: none"> <li>Rural communities experience lower growth, either declining or negative growth</li> <li>Declines in most age categories under the age of 40</li> </ul>	<ul style="list-style-type: none"> <li>Lack of essential skills, general shortage in the work force and shortage and skilled trade workers</li> </ul>	<ul style="list-style-type: none"> <li>35.9% of households are 2 person</li> <li>Continuing decrease in the average household size over time</li> <li>High share of homeownership (78.9%)</li> </ul>	<ul style="list-style-type: none"> <li>Population is aging</li> <li>Need an increased supply of affordable housing</li> </ul>

Table 3.4 Continued				
Case Study Region	Population Data	Local Economies	Housing	Significant Trends
Prince Edward County	<ul style="list-style-type: none"> <li>• 35% of residents aged 65+</li> <li>• Increase of 29.6% in 65-69 year cohort</li> <li>• Significant decline in working cohorts (35-49 years)</li> </ul>	<ul style="list-style-type: none"> <li>• Consumer services employs 26.1% of residents</li> <li>• Production services 23.6% and government services 21.9%</li> <li>• Declining unemployment rate</li> </ul>	<ul style="list-style-type: none"> <li>• Dominated by low-density housing forms: primarily single, semi-detached units and row houses</li> <li>• Increased proportion of single and two person households</li> </ul>	<ul style="list-style-type: none"> <li>• Increasingly aging with a decrease in younger demographics</li> <li>• Ensure supply of smaller units aimed at large number of one and two person households</li> </ul>
Stormont, Dundas, and Glengarry County	<ul style="list-style-type: none"> <li>• Limited population growth at 0.7%</li> <li>• Age distribution suggests older demographic of residents in a much more pronounced way</li> <li>• Decline of 21.4% in population 20 to 24 years</li> </ul>	<ul style="list-style-type: none"> <li>• Economy was relatively stable</li> <li>• Closure of a major plant caused redistribution of the workforce</li> </ul>	<ul style="list-style-type: none"> <li>• Single detached dwelling most predominate form of housing</li> <li>• 50% homeownership rate</li> <li>• Largest number of rental households is one person</li> </ul>	<ul style="list-style-type: none"> <li>• Difficulties attracting and retaining youth</li> <li>• Increasing aging population</li> </ul>

### 3.5 Phase Two: Content Analysis

Content analysis is “any technique for making inferences by systematically and objectively identifying special characteristics of messages” (Burg, 2004, p.267). The content analysis phase was executed for two primary reasons. First, it offered a means for me to examine the approaches used toward the implementation of secondary suites, and the provisions commonly placed on their allowance. This identified potential barriers and opportunities to enforcing the alternative housing form in rural areas.

Second, the completion of the content analysis phase allowed me to familiarize myself with the existing conditions surrounding secondary suites prevailing throughout rural Eastern Ontario regions, and incorporate these into the creation of more appropriate interview questions. For the purposes of this research, content analysis was executed in two phases.

In phase one, content analysis was used to review each municipality's official plan based on its identified approach toward implementing secondary suite policies. In phase two, content analysis was used to review the zoning bylaws within each municipality to examine the existing provisions placed on the implementation of secondary suites, and how they worked to overcome the inherent rural issues identified through the literature review.

While it was originally intended for NVivo 12 software to be used to examine the official plan and zoning bylaw documents of each municipality, challenges were encountered with the visual quality of several of the digital documents, which provided difficulties when being interpreted by NVivo software. Thus, to keep the analysis consistent across all plans, plans were first reviewed in depth, and any applicable sections relating to secondary suites were extracted and organized into chart form. A template of the charts used for Official Plans and Zoning Bylaws can be found in Appendix B and C respectively.

### 3.5.1 Content Analysis of Official Plans

First, the secondary suite policies included in each community's official plan were evaluated using a number scale of 1-4 with relation to accuracy to the literature review, level of detail, and transferability to other communities (Appendix D). This provided a picture of how well secondary suite policies included in each community's official plan related to the findings of the literature review, and displayed whether or not each municipality had taken advantage of the various opportunities offered by secondary suites. The mode score of all 58 plans in rural metro-adjacent communities of Eastern Ontario is presented in the results. Plans that did not currently enforce secondary suite policies were not included in the calculated mode.

Next, the charts containing the extracted sections pertaining to secondary suites from each official plan were analyzed using NVivo 12 software and coded using criteria (referred to as nodes in NVivo 12) guided by the literature review. The evaluation criteria used for the official plan analysis were predominantly guided by: Section 2.2 (Planning Practice in Canada), Section 2.3.3 (Conditions Guiding the Presence of Secondary Suites), and Section 2.4 (Ontario’s Rural Communities).

Node Used to Code Plans	Description	Presence in Literature Review
Approach to Affordable Housing	<ul style="list-style-type: none"> <li>Affordable housing: affordable housing was identified to be a leading condition to the increased presence of secondary suites. This analysis examined the extent to which municipalities approached secondary suites as an affordable housing strategy.</li> </ul>	Section 2.2 Section 2.3 Section 2.4
Approach to Aging In Place	<ul style="list-style-type: none"> <li>An aging population was identified and a prominent characteristic of rural areas across Ontario. This analysis examined the extent to which municipalities approached secondary suites as a means to accommodate aging residents.</li> </ul>	Section 2.4
Approach to Residential Intensification	<ul style="list-style-type: none"> <li>An aging population was identified and a prominent characteristic of rural areas across Ontario. This analysis examined the extent to which municipalities approached secondary suites as a means to accommodate aging residents.</li> </ul>	Section 2.4
Approach to Preserving Physical Character	<ul style="list-style-type: none"> <li>Given the unique characteristics found in rural regions, to what extent have communities approached the need to preserve community character while increasing the diversity of housing through policy framework?</li> </ul>	Section 2.4
Approach to Regulating Housing	<ul style="list-style-type: none"> <li>To what extent have municipalities incorporated policies to regulate the housing market (i.e: legalizing existing units, enforcing building and health standards, etc.)</li> </ul>	Section 2.4
Other Identified Approaches	<ul style="list-style-type: none"> <li>Any other additional approaches that were not revealed through the literature review.</li> </ul>	n/a

The following criteria was established as a result: approach to affordable housing, approach to aging in place, approach to residential intensification, approach to preserving physical character, and a category for other approaches (Table 3.5). These were all identified as common conditions leading to the increased presence of secondary suites, and thus official plans were analyzed using these criteria to reveal the extent to which municipalities had implemented secondary suites using these identified opportunities.

The nodes were then applied to the secondary suite policies in each plan through a coding process. The emerging themes were then grouped based on similarities to reveal the consistencies and differences among the documents. This displayed the most commonly enforced provisions relating to secondary suites, as well as any additional provisions that were unique to a specific area.

### 3.5.2 Content Analysis of Zoning By-Laws

Analysis of zoning bylaws took the same approach. First, the secondary suite zoning bylaw policies included in the plans were evaluated using a number scale of 1-4 with relation to accuracy to the literature review, level of detail, and transferability to other communities (Appendix D). This provided a picture of how secondary suite policies in zoning bylaws related to the findings of the literature review, displaying whether or not municipalities in this area have enforced measures that accommodate for the unique characteristics of rural communities. It also analyzed the level of detail included in each provision, and whether or not the provisions were transferable to other communities. The mode score of all 58 plans in rural metro-adjacent communities of Eastern Ontario is presented in the results. Plans that did not currently enforce secondary suite policies were not included in the calculated mode.



Next, zoning bylaws relating to secondary suites were further analyzed using a predetermined set of evaluation criteria (referred to as nodes in NVivo 12). The evaluation criteria used for the official plan analysis were predominantly guided by: Section 2.3 (Ontario’s Planning Policies), Section 2.4 (Benefits of Secondary Suites) and Section 2.5 (Ontario’s Rural Communities). The following evaluation criteria (nodes) were created as a result: provisions to accommodate rural land use patterns, provisions to accommodate rural built environments, provisions to accommodate traditional rural housing supply, and a category for any other provisions imposed on secondary suites (Table 3.6). Thus, plans were evaluated based on the parameters they placed on secondary suites, to review how these parameters accommodated for several of the predominate characteristics of rural communities, and to what extent community policy infringes, or promotes the increased presence of secondary suites as a result.

Node Used to Code Plans • <b>Emerging Themes from Analysis</b>	Description of Node	Presence in Literature Review
Provisions Relating to Rural Land Use Patterns • <b>Permitted Zones</b> • <b>Seasonal Dwellings</b>	• Bylaws were analyzed based on the provisions included relating to secondary suites that accommodated for rural land use patterns.	Section 2.5
Provisions Relating to Rural Built Environments • <b>Servicing</b> • <b>Parking</b>	• Bylaws were analyzed based on the provisions included relating to secondary suites that accommodated for the inherent rural social development issues.	Section 2.5
Provisions Relating to Traditional Rural Housing Supply • <b>Permitted structures</b> • <b>Adherence to Building Code</b> • <b>Exterior structure alterations</b> • <b>Maximum area</b>	• Bylaws were analyzed based on the provisions included relating to secondary suites that accommodated for the nature, age, and condition of the traditional rural housing supply	Section 2.5
Other Identified Provisions • <b>Registration of Units</b> • <b>Owner Occupied</b> • <b>Garden Suites</b>	• This section included all provisions included in the Zoning By-laws that did not fall within the distinguished nodes, but were still significant findings.	Section 2.3 Section 2.4

The evaluation criteria were then applied to the secondary suite provisions in each plan through a coding process. The emerging themes were then grouped based on similarities to reveal the consistencies and differences among the documents. As a result the following themes emerged: servicing, parking, permitted zones, permitted structures, maximum area, exterior structure alterations, garden suites, and additional restrictions.

### 3.6 Phase Three: Semi-Structured Interviews

The third stage of research was to compile and interview a group of relevant stakeholders that could offer sufficient information to the presence of secondary suites in rural regions of Eastern Ontario. In the interview phase, further limitations were placed on the selected sample. Given that rural municipalities are relatively smaller, and lack the amount of resources available to urban communities, it was not possible for the researcher to conduct interviews with each municipality given the time commitments associated with research participation.

As a result, each of the municipalities were assigned a number and randomly selected for consideration to participate. Each municipality that was randomly selected was contacted by email and asked if they were willing to participate in the interview portion of this study. If they agreed, a time would be set up for an interview and appropriate questions would be asked given the existing conditions of that region determined during the content analysis phase. If the municipality refused participation or failed to respond to the original email within a week, another municipality would be randomly selected and contacted to participate.

If the selected municipalities did not meet the following criteria, they were not considered to participate in the interview portion of the study. First, all municipalities eligible to be interviewed must have their own in-house planning department. Any municipality that outsourced all planning related activity was not considered for an interview. This ensured that there would be an appropriate person to interview, with a higher level of knowledge on the applicable region and its housing make up.

Second, all interviewed staff must have been employed in the applicable region for at least 1 year to be considered for an interview. This ensured that they had more experience concerning secondary suites and community needs. Lastly, municipalities that currently, or not did currently permit secondary suites were both eligible for interview participation. I felt that including participants from municipalities that currently permitted, and did not yet permit secondary suites would garner more information toward the barriers and opportunities experienced by municipalities, thus both were included in the interview process.

Throughout the process of conducting interview research, there are certain ethical considerations that should be evaluated prior to the commencement of data collection. Before initiating the interview process, proposed questions and detailed interview proceedings were approved by the university's Office of Research Ethics to limit potential bias. In addition to this, informed consent was obtained from all participants. Participants were also assured confidentiality as a condition of participation. Using proper techniques throughout the interview process ensured that data was collected in a consistent and ethical manner (Harrell & Bradley, 2009).

The purpose of the interview process was to determine how municipalities had adopted the legislation enforced at the provincial level thus far, and what potential benefits or barriers they experienced as a result. Using the information obtained during the content analysis completed in phase 2, two series of interview questions were formulated; one for municipalities that currently permitted secondary suites in their Zoning By-laws and Official Plans, and one for municipalities that did not currently permit secondary suites in their zoning bylaws and official plans. This allowed for the interview questions to be better directed toward the circumstances of each municipality.

The interview questions asked were primarily open-ended, semi-standardized questions (Appendix E). This allowed the researcher to address and clarify questions from participants, add relevant probes when appropriate, and re-order questions as the interview naturally progressed (Berg, 2004; Creswell, 2014). While a majority of the questions were standard for all participating municipalities, additional questions were added specific to particular regions based on the findings of the content analysis phase.

I felt this approach to questioning would personalize the interview process, providing a greater opportunity to achieve a better understanding of the unique barriers and opportunities experienced by rural communities. Each interview participant was provided with a sample of the interview questions, and a detailed description of the proposed research, prior to the commencement of the interview. This allowed time for participants to consider their responses, and provided the opportunity for the researcher to clarify any potential questions or concerns.

### 3.6.1 Content Analysis of Interview Findings

Content analysis was also used as a means of interrupting the data gathered through the interview process. Each interview completed in phase 3 was recorded given the participants permission, and later transcribed. Transcriptions were then emailed back to participants for review to ensure that answers were portrayed as the participants had intended.

As explained by Hsieh and Shannon (2005), I began this phase of the content analysis by reading each interview transcript in its entirety to generate an initial general understanding of the information obtained. To develop relevant themes, coding and key word analysis techniques were applied using NVivo 12 software. Questions were first coded based on the subject and context of the inquiry using subjects (nodes) determined through the literature review. These subjects included: nature of existing housing stock, identified opportunities, identified barriers and future planning recommendations.

Themes were then determined from the data itself. Using NVivo 12, a word frequency analysis was conducted for each of the 4 subjects. The top ten words were then analyzed for relevance and frequency using the information derived from the literature review, and were fundamental to the development of the predominant themes. These words indicated what respondents felt were influential components to the presence of secondary suites. Relevant findings were then organized by theme and further detailed.

## Chapter Four: Findings

This section presents the findings from the research methods detailed in the previous section. First, the sample selection is reviewed in detail. Next, the results of the content analysis are presented, and third, the findings from a series of 13 semi-structured interviews with key informants are organized into themes and detailed.

### 4.1 Phase One: Case Study Region

The sample for this study looked at all municipalities and townships classified as rural metro-adjacent regions located in Eastern Ontario. For this study, I wished to examine the potential barriers and opportunities of allowing for secondary suites within a rural context. To select candidate municipalities the rural definition was applied to each of the municipalities within the determined boundary of Eastern Ontario, further discussed in Section 2.4.1. In total, 58 municipalities and townships identified as rural metro-adjacent regions of Eastern Ontario were selected for review.

Each of the Counties within the sample selection are currently facing similar challenges with regards to population trends, demographic makeup, current housing stock, and housing needs. These trends have significant impacts on the housing needs of the community and the housing policy direction taken to address these needs. To better understand how these trends are influencing housing policy directions, and key housing needs of the sample selection, the Housing and Homelessness Plans of each County governing the 58 townships and municipalities were reviewed and summarized to provide an accurate depiction of the prevailing conditions present throughout this region.

Each of the plans were formulated through a collaborative process, including input from members of the public, the private sector, social agencies, the health sector, and most critically, those directly affected by the risk of homelessness. These plans ultimately present an informative, clear picture of the existing conditions within each region. In total, 8 Counties act as Service Managers to the 58 applicable municipalities and townships selected for the case study.

#### ***4.1.1 Demographic and Economic Trends***

All Counties are currently experiencing a relatively small, or declining population growth. Additionally, it was identified that a significant portion of the population in each region is aging, commonly at a faster rate than the provincial average. Seven of the Counties within the case study area identified a declining youth population, while one identified an increased presence of youth. All 8 regions also identified a decrease in the average household size, averaging 2.3 persons per household across the region.

This region is also currently experiencing a shift in the labour market. What was predominantly manufacturing and agriculture based in the past has now shifted sectors with a more prominent portion of the labour force in the service industry, and the education, health and social services sector.

#### ***4.1.2 Current Housing Supply***

In all 8 Counties, the most prominent form of housing was identified to be single-detached dwellings, ranging from 76-91% of the total housing stock. Apartments fewer than 5 storeys were the second most prominent among all communities, however there was significantly less stock for this housing type when compared to the prevalence of single-detached dwellings. All Counties are also facing an aging housing stock, with a majority of units being built before the 1980's. While the condition varied from a relatively good condition to a significantly poor condition, it was noted that the condition of housing is self-reported and not the result of detailed inspections and is often understated.

#### 4.1.3 Current Housing Needs

All Counties noted a significant difference in homeowner versus renter incomes, with homeowner incomes often doubling renter incomes, presenting the need to increase the supply of affordable rental housing. This region also faces the need to increase housing options for seniors given the significant portion of aging residents, the need to increase housing options for youth given the difficulties with attracting and retaining youth identified through declining populations among younger demographics, and to increase the supply of smaller unit sizes to accommodate for the declining nature of average household sizes.

Table 4.1 was created to summarize the identified trends and needs of each County that acts as Service Manager to the 58 applicable municipalities and townships included in the sample selection.

Case Study Region	Prevailing Trends	Housing Policy Direction	Key Housing Needs: Identified Groups/Issues
Hastings County	<ul style="list-style-type: none"> <li>• Aging at a slightly higher rate than the rest of Ontario</li> <li>• Decrease in average number of persons residing in a household</li> </ul>	<ul style="list-style-type: none"> <li>• Increase affordable seniors' housing</li> <li>• Increase affordable family housing</li> <li>• Increase the amount of one-bedroom units</li> </ul>	<ul style="list-style-type: none"> <li>• Seniors living alone</li> <li>• Issues of housing stability</li> <li>• Women over the age of 80</li> <li>• Visible minorities</li> <li>• Immigrants</li> <li>• Growing challenges creating affordable housing options</li> </ul>
Lanark County	<ul style="list-style-type: none"> <li>• Seniors increasingly expressing a desire to age in place</li> <li>• Aging population and smaller household size</li> <li>• Growing demand for apartments</li> <li>• Growing cohort of younger people</li> </ul>	<ul style="list-style-type: none"> <li>• Increase access to housing</li> <li>• Increase the private market</li> <li>• Coordination with community services</li> <li>• Environmental sustainability</li> <li>• Need to ensure a supply of smaller housing units</li> </ul>	<ul style="list-style-type: none"> <li>• Seniors aging in place</li> <li>• Housing options for younger generations</li> <li>• More affordable housing options for growing labour force</li> </ul>



**Table 4.1 Continued**

Case Study Region	Prevailing Trends	Housing Policy Direction	Key Housing Needs: Identified Groups/Issues
United Counties of Leeds and Grenville	<ul style="list-style-type: none"> <li>• Aging at a faster rate than the rest of the province</li> <li>• Rural municipalities seen larger growth in senior population than more developed municipalities</li> <li>• Declining youth population</li> </ul>	<ul style="list-style-type: none"> <li>• Maintain current affordable housing services and programs</li> <li>• Enhance services to reflect changing needs of the community</li> <li>• Involve all stakeholders in the development and implementation of the plan</li> <li>• Diverse variety of unit sizes with a focus on seniors and singles</li> </ul>	<ul style="list-style-type: none"> <li>• Smaller household sizes</li> <li>• Aging population</li> <li>• An aging housing stock poses problems for home owners and renters with a lack of means to maintain them</li> <li>• Little new supply of rental housing</li> </ul>
United Counties of Lennox and Addington	<ul style="list-style-type: none"> <li>• Rapidly aging population</li> <li>• Existing housing stock might not meet the need of an aging population and shifting age groups in the future</li> </ul>	<ul style="list-style-type: none"> <li>• Increase affordable housing supply</li> <li>• Political and community engagement</li> <li>• Shelters and resources</li> </ul>	<ul style="list-style-type: none"> <li>• Increase affordable housing supply is necessary based on current market rents, low vacancy rates, and income levels of the population.</li> </ul>
Prince Edward County	<ul style="list-style-type: none"> <li>• Increasingly aging with a decrease in younger demographics</li> <li>• Ensure supply of smaller units aimed at large number of one and two person households</li> </ul>	<ul style="list-style-type: none"> <li>• Affordable housing</li> <li>• Political and community engagement</li> <li>• Shelters and resources</li> </ul>	<ul style="list-style-type: none"> <li>• Increased supply of rental housing</li> <li>• Senior populations transitioning from homeownership to rental housing</li> </ul>
Stormont, Dundas, and Glengarry County	<ul style="list-style-type: none"> <li>• Difficulties attracting and retaining youth</li> <li>• Increasing aging population</li> </ul>	<ul style="list-style-type: none"> <li>• Improve communication about available programs and services</li> <li>• Make best use out of existing housing stock</li> <li>• Enhance community partnerships</li> </ul>	<ul style="list-style-type: none"> <li>• Satisfy the diverse housing needs of all income groups and lifestyles</li> <li>• Growing aging population</li> <li>• Decline in younger aged residents</li> </ul>

## 4.2 Phase Two: Content Analysis

This section explores the results of the content analysis phase. An initial review of each community’s official plan and zoning bylaw provided an analysis of the approaches under which secondary suites are commonly employed, as well as the provisions often placed on their allowance. The purpose of the content analysis proceedings was to identify any potential legislative barriers and opportunities to the allowance of secondary suites from a rural Eastern Ontario perspective.

### 4.2.1 Official Plan

The first stage of the content analysis process was to review the official plans of the 58 municipalities and townships located in rural metro-adjacent regions within Eastern Ontario. Of the 58 Official Plans that were analyzed, 48 currently permitted secondary suites, 9 did not currently permit secondary suites, and no information was available for 1 of the municipalities given structural changes due to an amalgamation process.

It is important to note that a significant portion of the plans analyzed had been recently updated within the past 2 years, and did not previously permit secondary suites in their past official plans prior to the changes made to the Planning Act, which became effective January 1, 2012. The overall results of the analyzed secondary suite policies are presented in Table 4.2. The criteria for the analysis are found in Appendix D. The following sections (4.2.1.1- 4.2.1.5) further detail the findings of each subsection of the analysis.

Section	Subsection	Accuracy	Detail	Transferable
Secondary Suite Policies	Approach to Affordable Housing	4	3	4
	Approach to Aging in Place	4	2	4
	Approach to Residential Intensification	4	3	4
	Approach to Preserving Physical Character	3	3	4
	Regulatory Approach	3	2	4
	Other Identified Approaches	n/a	n/a	n/a

#### ***4.2.1.1 Affordable Housing***

All of the reviewed official plans included a provision on increasing the supply of affordable housing, and providing a diverse range of housing types that catered to the immediate, and future needs of the applicable community's population. 21 of the 58 plans specifically identified the inclusion of secondary suites in the context of providing a greater variety of affordable housing options.

These 21 plans distinctively identified encouraging the establishment of secondary suites as an efficient, and cost effective means of increasing the supply of affordable housing. Secondary suites were also identified to be an alternative source of new affordable housing units among 7 of the plans.

Several plans included provisions for Council and staff to periodically monitor the housing market, including the rental housing supply and vacancy rates, to determine whether a sufficient supply of affordable housing and special needs housing is available or able to be provided.

Additionally, 1 plan included a provision that directed Council and members of staff to incentivize affordable housing by informing the community of available government grants and subsidy programs to encourage the creation of secondary suites.

#### ***4.2.1.2 Aging in Place***

Six of the analyzed plans referenced secondary suites as a means to further accommodate an aging population. This often included those that have a disability, or by virtue of their age, required the support of others to live on their own. These plans identified secondary suites as a means to provide autonomy to an aging population.

#### ***4.2.1.3 Residential Intensification***

The second most prominent approach to the inclusion of secondary suites in official plans was related to residential intensification. Residential intensification is most commonly defined as a means to intensify a property, site or area, which results in a net increase in residential units or accommodation. Of the analyzed plans, 17 specifically referred to the inclusion of secondary suites as a means to intensify existing development clusters. These plans identified secondary suites as an efficient use of existing infrastructure, and a means to provide housing in closer proximity to existing community amenities.

#### ***4.2.1.4 Physical Character***

A significant portion of the analyzed plans referenced the maintenance of community character in relation to the allowance of secondary suites. Several plans stated that secondary suites must be designed and located in a manner that does not have a significant impact on the streetscape or character of the surrounding neighbourhood, or that the physical character of the dwelling shall not be substantially altered to include a secondary suite.

A large portion of the official plans specifically stated the need for secondary suites to be subordinate in relation to the size of the primary dwelling, to be further detailed by the implementing zoning bylaw.

#### ***4.2.1.5 Regulation Approaches***

Five of the plans further stated the provision to maintain the existing housing stock to a sufficient standard so as to be able to provide acceptable conditions of health, safety and appearance, and a better opportunity to include secondary suites within the existing housing stock. Three of the plans specifically mentioned the need to conform to local building and health codes.

#### ***4.2.1.6 Other***

No other approaches toward secondary suites were identified in any of the reviewed official plans.

#### 4.2.2 Zoning Bylaws

The next stage of content analysis was to examine the existing bylaws of the 58 rural regions. Of the 58 analyzed zoning bylaws, 26 currently permitted secondary suites in their zoning bylaws, 30 did not, and no information was available for 2 of the regions. It is important to note that 13 of the 30 regions that did not currently include secondary suites in their most recently approved zoning bylaws were currently in the process of making the appropriate amendments.

Upon examining the existing bylaws, it became evident that those that were enforced prior to 2012, before the enforcement of provincial policies under Bill 140, imposed less constraints and provisions on the presence of secondary suites. All by-laws updated and approved since 2012 included much more rigorous provisions, and commonly featured exclusive sections within the zoning bylaws pertaining to secondary suites.

A majority of the municipalities that did not currently support secondary suites did permit the presence of converted dwellings, and garden suites. However, for the purposes of this research, these forms of housing were not considered to be secondary suites, as they both present limitations that do not allow the average homeowner the right to add an additional dwelling unit within their primary dwelling.

The overall results of the analyzed secondary suite policies are presented in Table 4.3. The criteria for the analysis are found in Appendix D. The following sections (4.2.2.1- 4.2.1.5) further detail the findings of each subsection.

Table 4.3 Zoning Bylaw Analysis Results				
Section	Subsection	Accuracy	Detail	Transferable
Secondary Suite Provisions	Rural Land Use Pattern Provisions	2	3	2
	Rural Built Environment Provisions	4	3	4
	Rural Housing Supply Provisions	3	3	4
	Other	1	2	1

#### ***4.2.2.1 Rural Land Use Pattern Provisions***

The majority of bylaws permitted secondary suites within any zone that allowed for single detached dwellings, most commonly being low density rural (R1), rural residential (RR), hamlet residential (HR), rural second density (R2), and rural third density (R3) zones. Nine municipalities permitted secondary suites in residential fourth density (R4) zones. One bylaw permitted secondary suites in mobile park designations.

Two bylaws prohibited the presence of secondary suites in limited service residential (LSR) zones, given that these areas are often more difficult for emergency vehicles to reach. One municipality only permitted secondary suites subject to site-specific zoning bylaw amendments or minor variance. Four by-laws prohibited the creation of secondary suites in seasonal dwellings.

#### ***4.2.2.2 Rural Built Environment Provisions***

Nine of the analyzed bylaws included a specific provision that required the sewage disposal system and potable water supply of the existing primary dwelling must be suitable to service the presence of a secondary suite to the satisfaction of the local health unit and the municipality. However, a majority of the bylaws did not specifically indicate the need for water and sewer services to meet the demand of an additional unit.

Additionally, a majority of the analyzed bylaws required one additional parking space is provided off street, or so as to not increase the demand for on-street parking. In most cases, the primary dwelling unit and secondary suite must share the parking area and yards provided for the primary dwelling unit, and no new driveway may be created, except in the case of exterior lots. One bylaw required two additional parking spaces are required per secondary dwelling unit, while another required 1.5.

Two by-laws did not require any additional parking for the secondary suite. It is important to note that all requirements for additional parking spaces must not infringe on the number of required parking spaces for the primary dwelling.

#### *4.2.2.3 Rural Housing Supply Provisions*

All of the analyzed by-laws permitted secondary suites in single-detached dwellings. 15 of the analyzed by-laws exclusively permitted secondary suites in single-detached dwellings, 11 allowed secondary suites in semi-detached dwellings, 8 in row houses, 4 in duplex and 4 in an ancillary structure.

Therefore, only 4 bylaws permitted secondary suites in all forms of housing. The majority of bylaws limited the presence of secondary suites to one per dwelling unit, with the exception of 2 by-laws that limited the presence of secondary suites to one for the entirety of the duplex dwelling. 12 municipalities specifically identified the need for secondary suite to meet the requirements of the Ontario Building Code.

Nine of the analyzed bylaws placed restrictions on the maximum area of a secondary suite. While the majority of the bylaws indicated that the secondary suite be no greater than 40% of the gross floor area of the primary dwelling, this percentage ranged from 25-50% among the remaining municipalities and townships.

One municipality indicated that secondary suites must not contain more than two bedrooms. Almost all examined by-laws limited one secondary suite per dwelling unit, including duplex and row houses. However, two municipalities limited the presence of secondary suites to one for the entirety of a duplex dwelling.

Some of the bylaws limited the changes that can be made to the exterior of the primary dwelling for the creation of the secondary suite. Five municipalities did not permit the creation of an additional doorway on the front wall of a house, limiting doorway access to side or rear walls, with the exception of corner lots. However, this provision does not apply if there are two existing doorways on the front wall of the house. Four municipalities included specific provisions in the zoning by-law to maintain the existing character of the neighbourhood.

#### **4.2.2.4 Other Provisions**

In addition to the common zoning provisions enforced by a large portion of municipalities there were several additional provisions placed on the allowance of secondary suites. Ten bylaws prohibited the presence of secondary suites where there is already a garden suite on the same property. Three bylaws explicitly stated that all secondary suites must be registered with the municipality. One municipality also stated that one unit, either the primary dwelling or the secondary suite, must be occupied by the owner.

### **4.3 Phase Three: Semi-Structured Interview Findings**

The following section reviews the findings from the interviews conducted with stakeholders at both the County and municipal level. In total, 13 telephone interviews were conducted. To keep the identity of all contributors anonymous, participants were coded and are referred to as P1-P13 respectively.

All of the interviews were recorded and transcribed for analysis. The interview content was analyzed using NVivo 12 software, using findings from the literature review to code the initial findings. The coding criteria included: the nature of the existing housing stock, identified opportunities, common obstacles, and future recommendations. The interviews were conducted with the intent to gain a greater insight on the potential barriers and opportunities of implementing secondary suites in rural metro adjacent communities of Eastern Ontario.



#### 4.3.1 The Nature of the Existing Housing Stock

Throughout the interview process, questions were asked regarding the existing conditions within the community including the make-up of the current housing stock, and rental market. The responses to these questions were then analyzed using a word frequency query in NVivo 12. The top ten occurring words were then analyzed for relevance using the findings of the literature review for reference. Three primary themes emerged from the interview findings regarding the nature of the existing housing stock. These themes included:

- Make-up of existing housing stock
- Servicing issues
- Age of homes

The findings were organized into relevant themes, and are further detailed in the following sections.

##### *4.3.1.1 Make-up of Existing Housing Stock*

All interview participants identified detached single-family homes as the most prominent form of housing within their communities. The most prominent form of rental housing was identified to be apartments of less than 5 storey's, though it was stated that there is generally a very limited supply of rental housing in a majority of the interviewed regions. One participant stated, "the small supply of rental units causes higher rents" (P4, 2018).

##### *4.3.1.2 Servicing Issues*

Servicing issues were identified as a leading concern with respect to the current housing stock's ability to accommodate for the presence of secondary suites. With a large majority of the housing stock in rural Eastern Ontario possessing a private well and septic, providing proof that the septic can handle the increased demand of an additional unit was a primary concern among several participating municipalities. Some municipalities noted that they did not permit secondary suites in areas that did not have municipal water and sewer services available.

#### ***4.3.1.3 Age of Homes***

Another issue raised by several of the municipalities was the older age of a majority of their housing stock. Participants identified that the older age of homes can make it seemingly more difficult to include secondary suites, as many homes are not up to code, and would require a substantial amount of work, and a significant cost to do so. Participants identified this trait as limiting to the potential for secondary suites to be placed within the existing housing stock.

#### **4.3.2 Identified Opportunities**

Participants were asked questions regarding the potential benefits and opportunities secondary suites could offer to rural communities. The identified obstacles were then analyzed using a word frequency query in NVivo 12. The top ten occurring words were analyzed for relevance using the findings of the literature review for reference. Five primary themes emerged from the interview findings regarding potential barriers. These themes included:

- Diversifying the Housing Supply
- Increased Control
- Better Use of Infrastructure
- Aiding Family Members
- Additional Income Supply

The findings were organized into relevant themes, and are further detailed in the following sections.

##### ***4.3.2.1 Diversifying the Housing Supply***

All participants identified the inclusion of secondary suites in their communities to lead to the presence of a more diverse housing supply to meet the diverse needs of its residents. As previously stated, participants identified that the housing stock is quite homogenous, with a large portion of homes being detached single-family homes. Thus, the presence of secondary suites would offer a means to increase the diversity of housing.

Additionally, participants identified secondary suites as an affordable housing strategy that carries the potential to diversify the housing stock with minimal impact on existing community character, as secondary suites are incorporated into existing structure.

#### ***4.3.2.2 Increased Control***

Participants identified that they felt the inclusion of secondary suites in official plans and zoning by-laws provided increased control over their presence in the community. Prior to the change made by the Planning Act, several municipalities did not permit secondary suites, and thus they were created illegally, providing no means for the municipality to ensure the safety and adequacy of the units. One participant identified that the registration of secondary suites provides easier access to managing the affordable housing stock in their community.

#### ***4.3.2.3 Better Use of Infrastructure***

Several participants found that the presence of secondary suites would provide for a better use of existing amenities, allowing for more clustered development. One participant identified that an increased presence of secondary suites could allow the community to focus its resources in more confined spaces, providing better servicing to the community.

#### ***4.3.2.4 Aiding Family Members***

Several participants identified that they have received inquiries regarding the use of secondary suites to aide a family member, from both parents and children. Three prominent inquiries were identified among participants: a parent looking to provide a housing option for their children who are in a transitional phase and cannot yet afford homeownership, children looking to provide space to care for an aging parent, and aging residents looking to establish a means of live in care in their own homes.

#### **4.3.2.5 Additional Income**

Participants identified secondary suites as a means to increase income potential for homeowners, which could then provide opportunities to offset potential mortgage costs. They recognized secondary suites as a means to increase the financial potential for new homeowners, as well as elderly residents who need additional income in their retirement years.

#### **4.3.3 Identified Barriers**

Municipal and County staff were asked to identify the most prominent barriers they faced during the process of implementing secondary suites. This question was first asked as an open-ended question, with probes being used to obtain further details once the initial question had been answered. While several of the municipalities had just recently enforced changes to their Official Plans and Zoning By-laws to allow for secondary suites, and others did not yet enforce them, each participant was able to identify various challenges in working toward the allowance of secondary suites in their community.

The responses to questions regarding identified barriers were then analyzed using a word frequency query in NVivo 12. Figure 4.2 displays the most frequently occurring words in their responses regarding potential barriers to secondary suites. The top ten occurring words were analyzed for relevance using the findings of the literature review for reference. Seven primary themes emerged from the interview findings regarding potential barriers. These themes included:

- Lack of Education
- Limited Resources
- Community Resistance to Change
- Perceptions of Planning
- Personnel Changes
- Adherence to the Building Code
- Lack of demand for rental purposes

The findings were organized into relevant themes in the following sections.

#### ***4.3.3.1 Lack of Education***

One of the most prominently identified factors by interview participants was the lack of education toward planning initiatives relating to secondary suites among community members. This barrier was most simply expressed as “the majority of community members don’t know what secondary suites are, or that they are allowed to include them in their homes” (P1, 2018), and “there’s a general lack of awareness toward this form of affordable housing” (P9, 2018).

As a result, participants identified an absence of education as a contributing factor to the limited demand for secondary suites among community members. A lack of education was also attributed to the lack of community knowledge toward available government grants, and assistance programs offered for affordable housing initiatives, including secondary suites, in some regions.

#### ***4.3.3.2 Limited Resources***

Another issue identified as a constraint to the presence of secondary suites was the limited nature of planning staff and resources available in rural regions. Participants identified this trait as leading to delays and challenges in keeping Official Plans and Zoning By-laws up to date with the changes of the Planning Act. A lack of resources also limited community planner’s ability to promote secondary suites within the community.

#### ***4.3.3.3 Community Resistance to Change***

Responses regarding the nature of community perceptions toward secondary suites in rural areas varied across interview participants. Some regions experienced a negative response toward the inclusion of secondary suites, which most commonly related to issues of preserving the existing ‘small town’ character of rural areas. Others did not experience any significant backlash toward the allowance of secondary suites from community members.

Another challenge identified by staff is the potential changes perception of rural living. “The perception of rural living and what attracts people to live in these areas is often the open space and community character that is associated with rural areas, and some residents think second units might change that” (P6, 2018).

#### ***4.3.3.4 Perceptions of Planning***

Interview participants also identified a negative perception from community members toward the general nature of planning practices in rural areas as a barrier to implementing secondary suites. While several of the interview participants identified the inclusion of secondary suites in Official plans and zoning by-laws to increase the amount of control, one interview participant found that tightening bylaws surrounding secondary suites actually provided less control, as increased regulations increased the potential for more homeowners to create suites illegally. “Residents in rural areas are often opposed to rules and regulations that dictate what they can do on their own property and people think of the planning process as a hindrance with what they view as lengthy time and potential cost constraints” (P11, 2018).

#### ***4.3.3.5 Personnel Changes***

Several municipalities identified that staff turnover in rural regions is often an issue that reduces the promotion of secondary suites from County and municipal planners. This was also a contributing factor for municipalities that have yet to incorporate secondary suites into their official plans.

#### ***4.3.3.6 Adherence to the Ontario Building Code***

Some municipalities identified adherence to building codes to be a barrier to the presence of secondary suites give the age, and existing condition, of a large portion of the housing stock. Several participants also highlighted that building code adherence is of the utmost important to ensure the safety and adequacy of the rental housing stock.

#### *4.3.3.7 Lack of Demand for Rental Purposes*

Staff identified that there is a lack of demand from private developers to build rental units. Staff identified that the primary source of demand for secondary suites in rural areas comes from families, or elder residents, looking for a means to accommodate a family member. None of the interviewed municipalities identified public inquiries for secondary suites from those looking to provide an additional rental unit for low-income renters.

#### *4.3.4 Future Planning Recommendations from Staff*

Interview participants were then asked to indicate prospective future approaches that could increase the potential for secondary suites in rural Ontario communities. Similar to previous questions, this question was first asked as an open-ended question and probes were then initiated to obtain more detail once an initial answer was provided.

The responses to questions regarding identifying future recommendations were then analyzed using a word frequency query in NVivo 12. Figure 4.3 displays the most frequently occurring words in their responses regarding potential barriers to secondary suites. The top ten occurring words were analyzed for relevance using the findings of the literature review for reference. Six primary themes emerged from the interview findings regarding future recommendations. These themes included:

- Creation of Educational Materials
- Identifying Funding Opportunities
- Increase Communication
- Maintain Positive Community Relationships
- Promote Secondary Suites
- Share Best Practices

The findings were organized into relevant themes in the following sections.

#### ***4.3.4.1 Creation of Educational Materials***

Staff recommended the creation of brochures and pamphlets to act as a guide in better assisting the promotion, implementation, and education of secondary suite policies. The following items were identified among various participants to be included in the information brochures: definition of secondary suites, the potential benefits of secondary suites to the community, basic structural requirements, the required planning process to legally construct a secondary suite, a checklist for the creation of secondary suites, and a section that addresses frequently asked questions.

First, staff identified that providing a clear, concise, and easily understandable definition of secondary suites would help community members to understand what secondary suites are, and if they are eligible to incorporate them into their homes.

Staff also felt that outlining the potential benefits secondary suites would offer the potential to improve community perceptions toward secondary suites. Informing the community on the basic requirements would include any planning parameters or constraints that must be met to safely and effectively incorporate secondary suites into their homes.

Participants also identified the need to include a section on the required planning process to legally construct a secondary suite. Within this section, an emphasis would be placed on the items needed to be included on submitted drawings, and any potential planning approvals that may have to be granted, to ensure approvals can be granted in a timelier manner. Some participants recommended including a checklist for the creation of secondary suites, which included all building requirements that must be met to be eligible for a legal secondary suite inclusion. Lastly, given the limited resources of rural planning departments, participants felt that a section that addresses frequently asked questions would aid in educating the public.

#### ***4.3.4.2 Identify Funding Opportunities***

Participants identified the need to continue to search for potential funding, and keep residents aware of any potential resources, for both developers and renters, that offer incentives for the creation, or rental, of secondary suites.



#### ***4.3.4.3 Increase Communication***

Staff also recommended increased communication between departments to ensure all members of staff are aware of potential grants and available aids in creating secondary suites. Several interview participants expressed that funding opportunities are not realized by all departments, and are thus not communicated to the public.

#### ***4.3.4.4 Maintain Positive Community Relationships***

Participants also identified the need to maintain a positive relationship with the community in relation to the perception of planning practices. This included: ensuring a quick, and thorough, turnover of planning applications, ensuring that planners provide appropriate explanations to address any potential limitations imposed by secondary suite policies to better educate potential candidates on the significance of these limitations to discourage the creation of illegal suites, and to ensure all planning material surrounding secondary suites is clear, concise, and easily understood by the general public to limit the potential for misunderstandings.

#### ***4.3.4.5 Promote Secondary Suites***

Participants also encouraged all current and future staff to continue to promote secondary suites to both developers, and potential renters, moving forward. This recommendation included promoting the presence secondary suites within new, and existing developments.

#### ***4.3.4.6 Share Best Practices***

Participants expressed a strong desire to share successes and failures of secondary suite implementation between municipalities. By creating best practices, participants felt that secondary suites could be more efficiently implemented throughout Eastern Ontario, as municipalities could consider common challenges and successes realized in other communities.

#### 4.3.5 Summary of Interview Findings

Through the completion of the interview process, staff identified several prevailing conditions that limit, and aide the potential for secondary suites in rural metro adjacent areas. Each of these conditions should be considered when creating future official plans, and zoning by-laws, as well as when evaluating the progress of the 10-year housing and homelessness plans relating to secondary suites. The most prominent finding from the interview phase was the importance of increasing the amount of education regarding secondary suites to the public. Other significant findings included: the importance of these units toward aiding family members, and improving the perception of planning practice in rural areas.

## Chapter Five: Discussion and Conclusions

The following section reviews and analyzes the research findings, offers general conclusions, and provides a series of potential measures to increase the presence of secondary suites in rural metro-adjacent Eastern Ontario communities.

### 5.1 Phase One: Case Study Selection Conclusions

An analysis focusing on rural metro-adjacent regions of Eastern Ontario revealed several similarities to the prevailing conditions identified in Ontario rural regions, as discussed in the literature review. The case study area experienced: issues with maintaining an adequate supply of affordable housing, aging populations, decreases in the average household size, difficulties attracting and retaining youth, a significant supply of single detached homes, older housing stocks, and a transitioning labour force from manufacturing to the service industry.

First, secondary suites offer a modern approach to increasing the supply of affordable housing in two major ways: 1. They can provide an option for new homeowners to offset mortgage costs, 2. They can further contribute to the supply of affordable rental units available to renters (MMAH, 2017). Each of these factors was identified as a benefit to secondary suites in the literature review. Given the need to increase the affordable housing supply in the case study region, these opportunities apply to the case study area.

Secondary suites also carry the potential to accommodate aging populations (Duff, 2011; and Haan, 2007). They provide the opportunity for elder people to live in an independent unit of a child's home, or provide an additional unit in their own home for a live-in caregiver (CMHC, 2017). In addition to the opportunities to receive care, secondary suites can also provide a source of income for seniors by creating a unit for tenants (Chapman & Howe, 2001). Therefore, secondary suites may allow older people to 'age in place' without sacrificing their housing situation.

In regards to changing family structure identified in the literature review (Ontario Human Rights Commission, 2018a), which was found through a decrease in the average household size in the case study review, secondary suites offer the opportunity to provide smaller housing units within the existing housing stock. As the literature review and case study both displayed a predominate supply of single detached housing, secondary suites also provide an opportunity for the case study area to increase the diversity of housing with regards to type and unit size, appealing to a wider demographic, such as younger generations who are just entering the housing market (Moos, et al., 2015).

In addition to the opportunities offered by secondary suites, the prevailing conditions in this area also impose challenges. Corresponding with the findings of the literature review, this area is also comprised of a relatively older housing stock, which presents difficulties when incorporating secondary suites into homes due to issues with adhering to Ontario building codes (Slaunwhite, 2009; and Bolduc, 2015).

Lastly, this area displayed a transition in the labour force from the manufacturing sector to the service industry. This presents issues of economic uncertainty, as several prominent plants within this region have either closed or issued significant cutbacks to the labour force. As detailed in the literature review, economic uncertainty can affect housing development, as it leads to uncertainty with demand, and ability to pay (Hodge& Gordon, 2014). Thus, older housing stock and transitioning labour forces are identified as barriers to the presence of secondary suites in rural metro-adjacent regions of Eastern Ontario.

### 5.1 Case Study Conclusions

Upon analyzing the prevailing conditions within the case study area, and comparing and contrasting the findings with the literature review, it became evident that secondary suites have the potential to offer relief to several of the prevailing conditions in rural metro-adjacent regions of Eastern Ontario. Thus, there are numerous benefits that an increased presence of secondary suites could offer rural metro-adjacent regions of Eastern Ontario.

However, the older age of homes present in a large majority of the case study region, and the transitioning labour market trends experienced over the last few years present barriers to the presence of secondary suites, as it leads to difficulties in ensuring the safety of rental housing, and uncertainty of demand.

### 5.2 Phase Two: Content Analysis Conclusions

The content analysis portion of this thesis examined two separate documents. First, official plans were examined with reference to the common conditions attributed to an increased presence of secondary suites on the Ontario planning agenda. This analyzed the approach to which individual municipalities have taken toward the implementation of secondary suites, and what potential opportunities they have capitalized upon.

Next, Zoning By-Laws were examined to reveal what provisions are commonly associated with the approval of secondary suites in rural communities. These provisions were analyzed using criteria guided by the findings of the literature review, particularly focusing on Section 2.4 (Ontario's Rural Communities), and Section 2.5 (The Nature of Rural Housing). The following section summarizes the findings of the content analysis phase.

### 5.2.1 Official Plan Content Analysis Conclusions

A summary of the primary approaches used to implement secondary suites in each community's official plan is found in Table 5.1. A significant amount (43.8%) of official plans that currently permitted secondary suites included secondary suites as a means to increase the supply of affordable housing. This was not surprising, as this was the primary approach the province took to enforce the amendments made to the Planning Act to allow for secondary suites, identified in the literature review (MMAH, 2017). It is recommended that staff continue to promote secondary suites to further contribute to the affordable housing stock by utilizing available resources to increase the level of education surrounding this topic among community members.

Secondary suites were also approached as a means to provide residential intensification by 35.4% of municipalities. This approach was also reflected in the literature review, which identified secondary suites as a means to decrease sprawl, and the scattered nature of development often present in rural communities (CMHC, 2016). This provides opportunities for municipalities to focus services, amenities, and resources on more built up areas, fostering the creation of complete communities (Hodge & Gordon, 2014).

Additionally, 12.5% of municipalities specifically identified secondary suites in their official plans as a means to provide alternative living arrangements for those that may require support of others to live on their own. Given the increasing portion of the population that is aging population within this region, it is recommended that planning staff increase the promotion of secondary suites as an aging in place initiative. This finding is also supported by the findings of the CMHC/OPPI (2017) study, in which elder residents were identified as the primary users of secondary suites in rural areas.

Table 5.1: Prominent Official Plan Approaches to Secondary Suites	
Identified Approach	% of Municipalities* Using the Approach
Affordable Housing Strategies	43.8%
Residential Intensification	35.4%
Aging in Place	12.5%
*percentages were calculated based on the number of municipalities that currently permitted secondary suites in their Official Plans	

These findings are consistent with those of the literature review, which found the increased emergence of secondary suites to be attributed to a shortage of affordable housing in rural communities (Goodbrand, 2016), changing demographics (such as aging populations and changing family structures) (Chapman & Howe, 2011), and additional factors such as reducing urban sprawl, and increasing the housing supply with minimal disruption (CMHC, 2016). This was also reflected in the overall analysis of the plans, in which each category received accuracy scores that revealed either a majority of policies (score of 3), or all policies (score of 4) to reflect the findings of the literature review. Additionally, this analysis found a predominant portion of the policies to be transferable to other regions facing similar conditions as the case study region. However, there was relatively little detail provided on the reasoning of each approach. Increased detail in official plans could be a useful benefit to further the education of the public in understanding the potential for secondary suites in rural communities.

Therefore, the primary approaches taken toward secondary suite implementation are consistent with the findings of the literature review. Moving forward, it is recommended that staff continue to approach secondary suites as a means to increase affordable housing opportunities, while placing a greater focus on the opportunities secondary suites can provide to assist aging populations, given the significant aging population prevailing throughout this region.

### 5.2.2 Zoning By-Law Conclusions

The analysis of each municipality's zoning bylaw revealed several significant findings. A summary of the most common provisions is provided in Table 5.2.

Table 5.2: Zoning By-Law Provisions Relating to Secondary Suites	
Identified Provision	% of Municipalities* Enforcing the Provision
Additional parking requirements	53.8%
Limited one secondary suite per dwelling	50.0%
Must preserve existing neighbourhood character	38.4%
Must meet Ontario Building Code	34.6%
Required demonstration of servicing capacity	34.6%
Imposed maximum area for secondary suite	34.6%
Prohibited when garden suite present	26.9%
Cannot be built on legally non-complying lot	26.9%
Cannot construct a new driveway to accommodate parking	23.1%
Cannot be constructed in flood plain	15.4%
Will not be approved in limited service zones (LSR)	15.4%
Secondary suites in ancillary structures cannot be severed	11.5%
Will not be permitted in seasonal dwellings	7.7%
Must not impose negative environmental impacts	3.8%
Must register secondary suite with Township/Municipality	3.8%
Cannot be built within historic buildings	3.8%
Cannot contain more than 2 bedrooms	3.8%

\*percentages were calculated based on the number of municipalities that currently permitted secondary suites in their Zoning Bylaws



Similar to the findings of the OPPI/CMHC (2017) study, a larger portion of municipalities permitted secondary suites in their official plans (82.7%), while a smaller portion of municipalities permitted secondary suites in their zoning bylaws (44.8%). This finding could be a result of the limited resources often present in rural planning departments, which could cause potential delays in updating planning materials. The limited capacity of planning departments was also identified as a barrier to secondary suites by participants during the interview process.

The findings of the zoning bylaw analysis also found several provisions relating to rural land use patterns. Secondary suites were most commonly permitted in residential designations and hamlets. While providing secondary suites in multiple designations is beneficial to increase the supply of affordable housing, secondary suites should be promoted within rural hamlets, and more intensified areas to ensure renters have greater accessibility to amenities via active transportation (Litman, 2016).

One factor that was not displayed in the literature review, and is perhaps a unique feature to rural built environments, is that secondary suites were not permitted in seasonal dwellings in 7.7% of analyzed bylaws. This provision was interpreted as an attempt to discourage secondary suites for recreational rental purposes among rural cottage country, further signifying the implementation of these units as affordable housing and aging in place strategies.

Several enforced bylaw provisions addressed issues relating to the built rural environment. A provision found in 34.7% of zoning bylaws identified the need for applicants to demonstrate the service capacity of private water and sewer systems prior to the approval of a secondary suite. This reflects the findings of the literature review, which identified the scattered pattern of development in rural areas to place significant implications on a municipality's ability to provide services such as sewer and water (Caldwell, 2005).

Servicing issues impose a barrier to providing a diverse range of housing types, especially multi-dwelling structures, in rural communities (Bolduc, 2015). Thus, this provision ensures that private water and sewer have the capacity to handle increased usage, increasing the diversity of housing without significant infrastructure costs.

Additionally, parking requirements were the most prominent provision enforced on the allowance of secondary suites. Looking at this in rural context, where there are limited public and active transportation opportunities (Kapnur, 2014), parking requirements are a justified inclusion to rental housing, as cars play a vital role to accessing amenities given the scattered nature of rural development (Lipman, 2016).

For instance, parking was identified as the leading barrier to secondary suite implementation in the CMHC/OPPI (2017) study. However, in the interview process of this study, parking was not identified as a barrier among rural planning staff. Thus, while the requirement of parking is a provision imposed on the allowance of secondary suites, it is not a major barrier to the allowance of secondary suites in rural areas, as a large portion of the housing stock was identified to include private driveways, which provide adequate space to accommodate for parking requirements.

The analysis found the provisions relating to the nature of the rural housing stock to be the most prominently enforced. These included the types of structures that permitted the presence of secondary suites, adherence to the building code, limiting exterior structure alterations, and imposing maximum area constraints on the size of the rental unit. The legislation set out through the Planning Act requires secondary suites to be permitted in detached, semi-detached, row houses and ancillary structures (MMAH, 2017b). However, This is a contrasting finding as several of the reviewed municipalities exclusively permitted secondary suites in single detached housing. In the future, secondary suites should be permitted in detached, semi-detached, row houses and ancillary structures in all rural municipalities to increase the potential for this housing form.

Additionally, 34.6% of municipalities included provisions that secondary suites must adhere to provincial building codes. This was identified as a barrier in the literature review, as the older age of the existing housing stock poses issues with adherence to building codes (Slaunwhite, 2009).

Additional provisions surrounding the nature of the rural housing supply commonly prevented secondary suites from infringing upon the existing community character (Government of Massachusetts, 2017). They included measures that limited the exterior changes to the primary dwelling during the incorporation of a secondary suite, such as restricting the creation of an additional doorway on front facing walls, and the creation of additional laneways to support increased parking needs. These measures attempt to preserve the rural character of the built environment to mitigate community backlash associated with affordable housing (Nichols & Adams, 2015; see also Gunn et al., 2009; and Rollwagen, 2014). Thus, these provisions provide opportunities to increase the affordable housing supply through the incorporation of secondary suites with minimal disruption.

Given that negative community perceptions toward secondary suites were identified as a barrier in the literature review (Bruce, 2005; and Gunn et al., 2009; and Rollwagen, 2014) and by planning staff in the interview phase, it is recommended that rural regions continue to enforce, or incorporate, zoning bylaw provisions that preserve the existing rural character, as a majority of the negative perceptions were related to the fear that secondary suites would change the prevailing rural character of the neighbourhood.

The majority of the zoning bylaw findings are not considered to hinder the potential for secondary suites, but are included to ensure the safety and sustainability of this housing form. Thus, it is recommended that staff review these findings when implementing secondary suites in the future, and incorporate them into their planning documents to appropriately reflect the needs of their community.

#### 5.2.4 Overall Areas of Strength

Upon analyzing the official plans and zoning bylaws it became evident that although there are several provisions placed on the presence of secondary suites, a large majority of these provisions regard issues of safety, and preserving community character. Very few of the provisions were found to be overarching, or limiting to the presence of secondary suites, with the exception of outlier communities which imposed unique provisions, such as requiring that one unit of the dwelling be owner-occupied. Overall, compliance with zoning bylaws and official plans were not identified to be a barrier to the presence of secondary suites within this study, or the CMHC (2017) study.

#### 5.2.5 Overall Areas of Weakness

Upon analyzing the zoning bylaws and official plans it became evident that these plans lacked consistency regarding secondary suites. In a significant portion of municipalities, alternate terms were used between the two documents, which made it more challenging for me as a researcher, and thus community members, to review the requirements and provisions surrounding the implementation of secondary suites. Therefore, staff should ensure that terms are cohesive throughout these two documents to offer a more complete understanding of the provisions pertaining to secondary suites.

Additionally, it was identified that a higher proportion of Official Plans (84%) allowed for secondary suites, while a majority of the zoning bylaws (54%) did not. Although it is understood that zoning bylaws must be updated to reflect Official Plans no less than 3 years after the approval of the official plan update (MMAH, 2018), it is critical for rural areas to continue to strive to meet these deadlines, to ensure that secondary suites meet the conditions of both the Official Plan and the zoning by-law. This was viewed as a prominent barrier to the presence of secondary suites in this region.

### 5.3 Phase Three: Stakeholder Interview Conclusions

The following section reviews the findings from stakeholder interviews, reviewing the existing housing stock, identified opportunities, identified constraints, and future recommendations offered by staff.

#### 5.3.1 Housing Stock

The existing housing stock identified by participants reflects the same nature reported by other studies regarding rural communities (Slaunwhite, 2009; and Bruce, 2003, 2005). The predominant type and supply of housing identified by interview participants was single detached dwellings. While all participants identified the constraints imposed by the rural housing stock, some also recognized the potential opportunities that could be realized through the offering of secondary suites.

While single detached dwellings as a structural form of housing would offer a significant amount of potential for secondary suites, a significant portion of the dwellings in the case study area were identified to be aging, several of which were in need of minor or major repair. Given that a condition of several municipalities' approval of secondary suites was that the primary dwelling must meet the requirements of the Ontario Building Code, the existing housing stock would impose significant cost and time constraints to private developers, and thus would pose a constraint to the potential of secondary suites.

Barriers imposed by the need to meet building codes were also identified as a leading constraint among 57.5% of municipalities in the study conducted by the CMHC/OPPI (2017). To combat this issue, staff should ensure that they continue to search, and inform the community of any potential funding opportunities for private households looking to incorporate secondary suites.

On the other hand, some staff members identified this requirement as a means to better maintain the existing housing stock. Ensuring that building codes are adhered to would improve the quality of the existing housing stock as it is brought up to code. Thus, staff should continue to educate, and promote secondary suites throughout the community to increase the potential for this benefit to be realized.

### 5.3.2 Identified Opportunities

All participants identified potential opportunities to the community for the implementation of secondary suites. They included: a more diverse housing supply, increased control, a better use of infrastructure, aiding family members, and additional income for homeowners. These findings are similar to the findings of various studies examined in the literature review (Chapman & Howe, 2001; CMHC, 2016; and Gunn et al, 2009).

By no means do the benefits uncovered by this research suggest that secondary suites would be a 'one size fits all' solution to the lack of affordable housing in Ontario. No single strategy can meet all the unique affordable housing needs of Ontario. However, it does suggest that the further promotion of secondary suites could relieve some pressure on the system, when combined with additional affordable housing solutions.

### 5.3.3 Identified Constraints

Although no municipality can be fully prepared to combat all obstacles encountered through the implementation of secondary suites, shedding light on the common constraints faced by municipalities will allow future implementation to consider all relevant issues and determine the most appropriate way to address them (Caldwell, 2010). The key constraints identified by interview participants included: lack of education, limited resources, community resistance to change, perceptions of planning, staff turnover, adhering to building codes and lack of demand from the private market.

A comparison of the interview findings to a study conducted by the CMHC/OPPI (2017), which looked at the presence of secondary suites throughout Ontario, but where rural and urban communities were not distinguished, revealed almost an even split between similar, and contrasting findings (Table 5.3). There were 6 similar findings and 5 contrasting findings.

However, it is important to note that the ranking of findings differs slightly. For instance, municipal staff capacity was only identified by 5% of surveyed municipalities by the CMHC (2017), however it was identified as the leading barrier among interviewed municipalities in this study. In contrast to the findings of the CMHC (2017) study, where parking was identified by 62.5% of municipalities as a leading barrier to allowing for secondary suites, parking was not identified to be a major issue among rural participants. This concern is more suited to the built-up nature of urban areas, than the villages and hamlets of rural areas that offer more space, and often have private driveways that can easily accommodate the increased parking provisions.

Several of the barrier identified by staff, including adherence to building codes, servicing issues, community opposition, planning costs and municipal staff constraints were identified within the literature review as part of the built, and social development issues associated with rural areas (Bolduc, 2015; and Caldwell, 2015).

Table 5.3: A Comparison of Staff Identified Barriers to the CMHC/OPPI (2017) Study		
Rank	CMHC & OPPI (2017) Identified Barriers	Similar or Contrasting Finding in this Thesis
1	Parking Requirements (62.5%)	Contrasting Finding
2	Safety/Building Codes (57.5%)	Similar Finding
3	Municipal Services (35%)	Similar Finding
4	Community Opposition (32.5%)	Similar Finding
5	Legal/Liability Issues (22.5%)	Contrasting Finding
6	Design/Architectural Integration (20%)	Contrasting Finding
7	Cost to Implement (15%)	Similar Finding
8	Council Opposition (12.5%)	Similar Finding
9	Environmental Constraints (12.5%)	Contrasting Finding
10	Municipal Staff Capacity (5%)	Similar Finding
11	Near Campus Neighbourhood (5%)	Contrasting Finding

An additional constraint that I identified throughout the interview process was the lack of communication between municipal departments. Some of the participants interviewed had limited knowledge regarding the activities of other departments. For example, when participants were asked about current funding opportunities regarding secondary suites that were currently being offered through their housing or planning departments they were unaware of the initiatives, which implied that they would be unable to promote these initiatives within the community. This indicated the need for more transparency between departments, to ensure that all staff members are able to inform interested parties of all available opportunities to ensure the highest potential for secondary suites throughout the region.



#### 5.3.4 Planning Staff's Future Recommendations

Staff identified several key recommendations in moving forward with the implementation of secondary suites. The most frequent staff recommendation related to increasing education about secondary suites among community members. This finding was also identified as the leading recommendation for overcoming barriers through the survey conducted in the CMHC/OPPI (2017) study.

In addition to education initiatives, participants recommended that staff continue to search for funding opportunities and partnerships, increase transparency between departments, maintain a positive relationship with members of the public, and continue to promote secondary suites to both private developers and potential renters. Each of these recommendations should be considered by staff when working to increase the presence of secondary suites within rural communities. Similar findings regarding increasing partnership opportunities, and incorporating community engagement were found by both the Government of Ontario (2018) and Frank & Weiss (2014) when discussing measures used to plan for the future of rural regions.

Rank	CMHC & OPPI (2017) Identified Barriers	Similar or Contrasting Finding in this Thesis
1	Education/Raising Awareness (34.15%)	Similar Finding
2	Community Consultations (26.83%)	Similar Finding
3	No Barriers Identified (26.83%)	Contrasting Finding
4	Advice From Other Planners (24.39%)	Similar Finding
5	Research/Advice from OPPI, CMHC (21.95%)	Similar Finding
6	Offered Incentives (2.44%)	Similar Finding

## 5.4 Overall Conclusions

Increasing the supply of affordable housing is a complex process that will require a variety of different housing sources. Secondary suites have the potential to offer a modern approach to the affordable housing supply that would allow for private households to contribute to the affordable housing stock. When evaluating affordability policies, it is critical to acknowledge the diversity of demands expressed by community members, even among lower-income households.

For example, some households require larger dwellings, parking spaces, or accommodation for disabilities. Additionally, some lower-income households rely on walking and cycling as a means of transportation, and thus must be located closer to amenities. Others depend on public transit, or automobiles, and several households rely on a combination of these options. These needs often change over time; therefore affordable housing options should be flexible, accommodating, and responsive to changing community needs.

Through the completion of content analysis and interviews using a case study approach it becomes evident that there are several opportunities and barriers to implementing secondary suites in rural regions of Eastern Ontario. While the benefits of secondary suites are rather consistent between rural and urban communities, it was found that rural communities often experience additional barriers due to the inherent rural community ideologies, existing housing stock, geographic conditions, and demographic trends commonly present in rural communities.

The first step to overcoming these challenges is identifying that they exist. Continuing research that focuses on rural communities is critical, as rural communities are often faced with limited resources and do not have the means to conduct research initiatives themselves. Additionally, there is a vital need for more education surrounding planning initiatives to be provided to the public. The largest barrier found throughout this research was the lack of knowledge of secondary suites among community members, which then translates to a lack of demand from the private market.

While staff members suggested that creating pamphlets would aid in educating the public, other educational sources should also be explored. These could include community outreach events, increasing accessibility of secondary suite information in community centres, libraries, and town halls, or including a section about secondary suites on the municipal website. Second, planning staff need to improve the common negative perceptions regarding secondary suites, and affordable housing.

Increasing the presence of secondary suites in rural communities not only provides additional housing options for low-income people, but can also support aging residents, and provide housing opportunities to attract younger generations. Many of the negative perceptions toward secondary suites identified by staff were related to the fear that they would alter the existing rural community character. Enforcing provisions to limit exterior changes on the primary dwelling would allow secondary suites to be seamlessly incorporated, thus maintaining the existing character and charm.

Third, staff must increase communication between departments, and municipalities to remain aware of current funding opportunities, and measures being enforced by other regions. This would increase the knowledge of secondary suites between planners, and provide additional insight into the successes and failures of secondary suite implementation. Sharing knowledge between municipalities would also help to overcome the limited resources rural planners are often exposed to. Lastly, given the rather significant financial barriers associated with creating secondary suites in a predominately aging housing stock, and the limited ability for some low-income residents to achieve housing stability, funding opportunities from all potential sources should continue to be explored and promoted within the community.

#### 5.4.1 Final Recommendations

In future, staff should consider the following recommendations as potential approaches that can work to overcome the most common barriers faced by planners in rural metro-adjacent regions. They include:

1. Rural planning staff should consider the common barriers identified by this study and determine appropriate courses of action moving forward with the future implementation of secondary suites;
2. Staff members should set aside any available resources to educate the public on the opportunities to provide secondary suites, as many are currently unaware of their potential;
3. Staff should continue to work to gain public acceptance and commitment to the presence of secondary suites in order to increase the share of the private market;
4. When promoting secondary suites, staff should collaborate with other departments including housing and planning departments to ensure cohesion, and transparency of available resources;
5. Any educational documents produced to promote secondary suites should be produced in a format that is consistent, and easily read and understood;
6. Planners and consultants need to ensure there is cohesion between Official Plans and Zoning Bylaws regarding the terms used to address secondary suites to ensure it is easily understood by the public;
7. Staff should continue to ensure that all plans and bylaws are easily accessible online, and are kept up to date with the most recent changes;
8. Secondary suites should be promoted as a means to accommodate the aging population
  - a. As the population ages, residents in this area look to create opportunities to remain in current living arrangements. Whether it be to allow a family member, or caretaker to look after them, or provide an additional source of income;

9. Planning staff should work to encourage coordination and consistency of planning processes to increase the potential for secondary suites. This should include:
  - a. Land use planning, to ensure that there are adequately zoned areas to provide secondary suites;
  - b. Planning for social services to ensure the needs of the community are being addressed; and
  - c. Infrastructure planning; to ensure that adequate amenities are provided.
10. Municipalities should continue to enforce, or establish, a registry system for secondary suites within the community to facilitate the creation of an inventory through which these units can be better monitored, and evaluated over time;
11. Secondary suite policies should be periodically reviewed and updated to reflect the changing conditions of the community.

If rural metro-adjacent communities in Eastern Ontario incorporate the recommendations made by this report in their current, and future implementation of secondary suites, while still catering to the unique needs of their individual communities, they will increase the likelihood of contributing to the supply of secondary suites, and affordable housing.

## Chapter Six: Research Limitations and Lessons Learned

This section discusses the limitations associated with this research study, and the various benefits and challenges encountered throughout the research proceedings.

### 6.1 Research Limitations

Though the study was methodically considered and executed there are various inherent limitations. First, given that the sample of this study was specific to rural regions in Eastern Ontario it is unclear whether or not the findings of this study could be applied to other regions of Ontario, other provinces, or other countries. Second, although the study performed content analysis on all 58 plans existing in the rural metro-adjacent areas of Eastern Ontario, all stakeholders in these regions were not available to be interviewed given the required time commitment. Although there was a high degree of consensus expressed by interview participants, further interviews would need to be conducted to ensure the findings can be generalized.

Third, several of the analyzed plans that did not currently permit secondary suites were in the process of being reviewed, and should be completed within the next year. The completion of these plans could potentially change the results of the study, and would have to be analyzed in the future to generalize results. Lastly, this study did not examine any Aboriginal communities, as the OECD typologies used did not have enough data to classify these areas. Thus, it is uncertain whether or not these findings could be applied to Aboriginal areas without additional research.

### 6.2 Lessons Learned

The following section reviews the lessons learned throughout the research proceedings by detailing the benefits and challenges I encountered when applying the 3 selected methods to a rural context (Table 6.1).

All of the relevant plans were accessible online, which allowed for easy access for me as researcher, and for community members when inquiring about the provisions of secondary suites. When plans are digitally accessible it offers a greater potential to increase the awareness of secondary suites to any prospective inquirers. However several of these plans were dated scanned documents, which presented issues when using NVivo software.

The challenges encountered during the interview phase were largely influenced by the case study selection. The focus on rural areas for the case study analysis revealed several factors that reflect the nature of many rural communities. First, I experienced great difficulty in obtaining interview participants from the planning departments of rural communities. As demonstrated in the literature review, rural communities are often small and thus have a lower capacity of available resources in their planning departments. As a result, a majority of the contacted municipalities only had one planner on staff, and many indicated that they could not take time away from other tasks to participate in the study.

Similarly, a small number of the municipalities reviewed during the content analysis phase did not currently have their own planning departments, and relied on outsourcing all planning related activities, or worked in partnership with a nearby community, and thus were not eligible to participate in the study. This further demonstrated the limited capacity of rural area, a challenge that could be easily overcome.

However, the approach to the interview process proved to be quite successful. Particular methods that displayed favourable outcomes included: using two series of interview questions; allowing participants to review questions prior to the interview date; and allowing participants to clarify responses in a follow up email.

**Table 6.1: Benefits and Challenges Encountered During the Research Process**

Research Method	Realized Benefits	Realized Challenges
Case Study	<ul style="list-style-type: none"> <li>Provides insight into rural regions facing similar conditions.</li> </ul>	<ul style="list-style-type: none"> <li>Given the numerous definitions of rural, it limits the ability to compare and contrasting study findings.</li> <li>A rural focus provided several challenges with other methods</li> </ul>
Content Analysis	<ul style="list-style-type: none"> <li>Provided a deeper understanding of the policy surrounding secondary suites in rural regions</li> <li>Guided the creation of interview questions</li> </ul>	<ul style="list-style-type: none"> <li>Several of the plans were dated, scanned copies that were difficult to read, meaning they could not be interpreted by NVivo 12 software</li> <li>Time intensive to manually interpret plans</li> </ul>
Interviews	<ul style="list-style-type: none"> <li>Provided first hand knowledge of experiences with secondary suite implementation, presence, and challenges.</li> <li>Allowed participants to clarify results to ensure information was correctly interpreted</li> </ul>	<ul style="list-style-type: none"> <li>A focus on rural regions made it more difficult to obtain participants given the limited capacity of rural planning departments.</li> <li>Was very time intensive to obtain participants, and conduct interviews</li> </ul>



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## Appendix A

### Ontario Municipalities and Townships by OECD Community Typology

#### I. Predominantly Urban Regions (OECD Type 7)

3506008 Ottawa	3521024 Caledon	3539005 Southwest Middlesex
3519028 Vaughan	3524001 Oakville	3539015 Strathroy-Caradoc
3519036 Markham	3524002 Burlington	3539017 Chippewas of the Thames First Nation 42
3519038 Richmond Hill	3524009 Milton	3539018 Munsee-Delaware Nation 1
3519044 Whitchurch-Stouffville	3524015 Halton Hills	3539027 Thames Centre
3519046 Aurora	3525005 Hamilton	3539033 Middlesex Centre
3519048 Newmarket	3530004 North Dumfries	3539036 London
3519049 King	3530010 Cambridge	3539041 North Middlesex
3519054 East Gwillimbury	3530013 Kitchener	3539047 Adelaide Metcalfe
3519070 Georgina	3530016 Waterloo	3539060 Lucan Biddulph
3520005 Toronto	3530020 Wilmot	
3521005 Mississauga	3530027 Wellesley	
3521010 Brampton	3530035 Woolwich	
	3539002 Newbury	

#### II. Intermediate Regions (OECD Type 8)

3510005 Frontenac Islands	3538015 Brooke-Alvinston	3523017 Erin
3510010 Kingston	3538016 Enniskillen	3523025 Centre Wellington
3510020 South Frontenac	3538018 Oil Springs	3523033 Mapleton
3510035 Central Frontenac	3538019 Petrolia	3523043 Minto
3510045 North Frontenac	3538030 Sarnia	3523050 Wellington North
3518001 Pickering	3538031 Point Edward	3526003 Fort Erie
3518005 Ajax	3538035 Plympton-Wyoming	3526011 Port Colborne
3518009 Whitby	3538040 Lambton Shores	3526014 Wainfleet
3518013 Oshawa	3557091 White River	3526021 West Lincoln
3518017 Clarington	3557095 Algoma, Unorganized, North Part	3526028 Pelham
3518020 Scugog	3557096 Hornepayne	3526032 Welland
3518022 Mississaugas of Scugog Island	3558001 Neebing	3526037 Thorold
3518029 Uxbridge	3558003 Fort William 52	3526043 Niagara Falls
3518039 Brock	3558004 Thunder Bay	3526047 Niagara-on-the-Lake
3523001 Puslinch	3558011 Oliver Paipoonge	3526053 St. Catharines
3523008 Guelph	3558012 Gillies	3526057 Lincoln
3523009 Guelph/Eramosa	3558016 O'Connor	3526065 Grimsby
3537016 Essex	3558019 Conmee	3529005 Brant
3537028 Amherstburg	3558028 Shuniah	3529006 Brantford
3537034 LaSalle	3558034 Dorion	3534005 Bayham
3537039 Windsor	3558041 Red Rock	3534010 Malahide
3537048 Tecumseh	3558044 Nipigon	3534011 Aylmer
3537064 Lakeshore	3558051 Schreiber	3534020 Central Elgin
3538003 St. Clair	3558054 Terrace Bay	3534021 St. Thomas
3538004 Walpole Island 46	3558059 Marathon	3534024 Southwold
3538007 Dawn-Euphemia		

3534030 Dutton/Dunwich  
 3534042 West Elgin  
 3536020 Chatham-Kent  
 3536029 Moravian 47  
 3537001 Pelee  
 3537003 Leamington  
 3537013 Kingsville  
 3538043 Warwick  
 3538056 Kettle Point 44  
 3553005 Greater Sudbury /  
 Grand Sudbury  
 3553040 Wahnapipei 11  
 3557001 Jocelyn  
 3557004 Hilton  
 3557006 Hilton Beach  
 3557008 St. Joseph  
 3557011 Laird  
 3557014 Tarbutt and Tarbutt  
 Additional  
 3557016 Johnson  
 3557019 Plummer Additional  
 3557021 Bruce Mines  
 3557026 Thessalon 12  
 3557028 Thessalon  
 3557035 Huron Shores  
 3557038 Blind River

3557039 Spanish  
 3557040 North Shore  
 3557041 Elliot Lake  
 3557051 Macdonald,  
 Meredith and Aberdeen  
 Additional  
 3557061 Sault Ste. Marie  
 3557066 Prince 3557071  
 Sagamok  
 3557072 Serpent River 7  
 3557073 Mississagi River 8  
 3557074 Garden River 14  
 3557075 Rankin Location  
 15D 3557076 Michipicoten  
 3557077 Goulais Bay 15A  
 3557078 Gros Cap 49  
 3557079 Dubreuilville  
 3558060 Pic Mobert North  
 3558061 Pic Mobert South  
 3558062 Pic River 50  
 3558063 Pays Plat 51  
 3558064 Lake Helen 53A  
 3558066 Manitouwadge  
 3558067 Ginoogaming First  
 Nation 3558068 Long Lake  
 58

3558069 Rocky Bay 1  
 3558075 Greenstone  
 3558076 Aroland 83  
 3558085 Osnaburgh 63A  
 3558090 Thunder Bay,  
 Unorganized  
 3558097 Whitesand 3515  
 Peterborough  
 3515003 Asphodel-Norwood  
 3515005 Otonabee-South  
 Monaghan  
 3515013 Cavan-Millbrook-  
 North Monaghan  
 3515014 Peterborough  
 3515015 Smith-Ennismore-  
 Lakefield  
 3515019 Curve Lake First  
 Nation 35  
 3515023 Douro-Dummer  
 3515030 Havelock-Belmont-  
 Methuen  
 3515037 North Kawartha  
 3515044 Galway-Cavendish  
 and Harvey

### III. Rural Metro-Adjacent Regions (OECD Type 9)

3501005 South Glengarry  
 3501011 South Stormont  
 3501012 Cornwall  
 3501020 South Dundas  
 3501030 North Dundas  
 3501042 North Stormont  
 3501050 North Glengarry  
 3502001 East Hawkesbury  
 3502008 Hawkesbury  
 3512046 Marmora and Lake  
 3512048 Tudor and Cashel  
 3512051 Limerick  
 3512054 Wollaston  
 3512058 Faraday  
 3512061 Bancroft  
 3512065 Carlow/Mayo  
 3512076 Hastings Highlands  
 3513020 Prince Edward  
 3543069 Christian Island

30 3543071 Tay  
 3543072 Penetanguishene  
 3543074 Midland  
 3548001 South Algonquin  
 3548013 Papineau-Cameron  
 3548019 Mattawan  
 3548021 Mattawa  
 3548022 Calvin  
 3502010 Champlain  
 3502023 Alfred and  
 Plantagenet  
 3502025 The Nation / La  
 Nation  
 3502036 Clarence-Rockland  
 3502044 Casselman  
 3502048 Russell  
 3507004  
 Edwardsburgh/Cardinal  
 3507006 Augusta

3507008 Prescott  
 3507014 Elizabethtown-  
 Kitley  
 3507015 Brockville  
 3507017 Front of Yonge  
 3507021 Leeds and the  
 Thousand Islands  
 3507024 Gananoque  
 3507033 Westport  
 3507040 Rideau Lakes  
 3507042 Athens  
 3507052 Merrickville-  
 Wolford  
 3507065 North Grenville  
 3509001 Montague  
 3509004 Smiths Falls  
 3509010 Drummond/North  
 Elmsley  
 3509015 Tay Valley

3509021 Perth	3531040 North Perth	3548069 Temagami
3509024 Beckwith	3532002 Norwich	3548073 Nipissing 10
3509028 Carleton Place	3532004 Tillsonburg	3548094 Nipissing, Unorganized, North Part
3509030 Mississippi Mills	3532012 South-West Oxford	3552001 French River / Rivière des Français
3509039 Lanark Highlands	3532018 Ingersoll	3552004 St.-Charles
3511005 Loyalist	3532027 Zorra	3552013 Markstay-Warren
3511015 Greater Napanee	3532038 East Zorra-Tavistock	3552023 Sables-Spanish Rivers
3511030 Stone Mills	3532042 Woodstock	3552026 Espanola
3511035 Addington Highlands	3532045 Blandford-Blenheim	3552028 Baldwin
3512001 Tyendinaga	3543003 Adjala-Tosorontio	3552031 Nairn and Hyman
3512002 Deseronto	3543005 Clearview	3552051 Whitefish Lake 6
3512005 Belleville	3543007 New Tecumseth	3552052 Mattagami 71
3512015 Quinte West	3543009 Springwater	3552054 Duck Lake 76B
3512020 Stirling-Rawdon	3543014 Bradford West Gwillimbury	3552058 Chapleau 75
3512026 Centre Hastings	3543015 Severn	3552092 Chapleau
3512030 Tweed	3543017 Innisfil	3552093 Sudbury, Unorganized, North Part
3512036 Madoc	3543019 Ramara	3514004 Brighton
3522001 East Garafraxa	3543021 Essa	3514014 Cramahe
3522008 Amaranth	3543023 Oro-Medonte	3514019 Hamilton
3522010 East Luther Grand Valley	3543031 Collingwood	3514020 Port Hope
3522012 Mono	3543042 Barrie	3514021 Cobourg
3522014 Orangeville	3543050 Mnjikaning First Nation 32 (Rama First Nation 32)	3514024 Alnwick/Haldimand
3522016 Mulmur	3543052 Orillia	3514027 Alderville First Nation
3522019 Melancthon	3543064 Wasaga Beach	3514045 Trent Hills
3522021 Shelburne	3543068 Tiny	3516010 Kawartha Lakes
3528018 Haldimand County	3548027 Bonfield	
3528052 Norfolk County	3548031 Chisholm	
3531011 Stratford	3548034 East Ferris	
3531013 Perth South	3548044 North Bay	
3531016 St. Marys	3548055 West Nipissing / Nipissing Ouest	
3531025 West Perth		
3531030 Perth East		

#### **IV. Rural Non-Metro Adjacent Regions (OECD Type 10)**

3540005 South Huron	3541024 Kincardine	3542015 Grey Highlands
3540010 Bluewater	3541032 Brockton	3542029 Hanover
3540025 Central Huron	3541043 Arran-Elderslie	3542037 Chatsworth
3540028 Goderich	3541045 Saugeen Shores	3542045 Blue Mountains
3540040 Huron East	3541055 South Bruce Peninsula	3542047 Meaford
3540046 Howick	3541057 Saugeen 29	3542053 Georgian Bluffs
3540050 Morris-Turnberry	3541060 Neyaashiinigiing 27	3542059 Owen Sound
3540055 North Huron	3541069 Northern Bruce Peninsula	3547002 Arnprior
3540063 Ashfield-Colborne- Wawanosh	3542004 West Grey	3547003 McNab/Braeside
3541004 South Bruce	3542005 Southgate	3547008 Greater Madawaska
3541015 Huron-Kinloss		



3547020 Brudenell, Lyndoch and Raglan	3551026 Gore Bay	3547048 Renfrew
3547030 Madawaska Valley	3551028 Burpee and Mills	3547056 Whitewater Region
3547033 Killaloe, Hagarty and Richards	3551031 Barrie Island	3547064 Pembroke
3547035 Bonnechere Valley	3551036 Killarney	3547070 North Algona Wilberforce
3547037 Pikwakanagan (Golden Lake 39)	3551040 Whitefish River (Part) 4	3547075 Laurentian Valley
3547043 Admaston/Bromley	3554020 Temiskaming Shores 3554021 Hudson	3547076 Petawawa
3547046 Horton	3554024 Kerns	3547090 Laurentian Hills
3549012 McMurrich/Monteith	3554026 Harley	3547096 Deep River
3549014 Perry	3554029 Casey	3547098 Head, Clara and Maria
3549018 Kearney	3554032 Brethour	3549003 Seguin
3549019 Armour	3554034 Hilliard	3549005 The Archipelago
3549022 Burk's Falls	3554036 Armstrong	3546005 Highlands East
3549024 Ryerson	3554038 Thornloe	3546024 Dysart and Others
3549028 McKellar	3554042 James	3551041 Sucker Creek 23
3549031 McDougall	3554044 Charlton and Dack	3551042 Sheguiandah 24
3549032 Parry Sound	3554049 Evanturel	3551043 Wikwemikong Unceded
3549036 Carling	3554052 Englehart	3551044 Sheshegwaning 20
3549039 Whitestone	3554054 Chamberlain	3551045 M'Chigeeng 22 (West Bay 22)
3549043 Magnetawan	3554057 Matachewan 72	3551094 Manitoulin, Unorganized, West Part
3549046 Strong	3554058 McGarry	3551100 Zhiibaahaasing 19A (Cockburn Island 19A)
3549048 Sundridge	3554062 Larder Lake	3554001 Coleman
3549051 Joly	3554066 Gauthier	3554006 Latchford
3549054 Machar	3554068 Kirkland Lake	3554008 Cobalt
3549056 South River	3554094 Timiskaming, Unorganized, West Part	3554014 Harris
3549060 Powassan	3559001 Atikokan	3546015 Minden Hills
3549066 Callander	3559011 Alberton	3559068 Rainy Lake 17A
3549071 Nipissing	3559012 Fort Frances	3559090 Rainy River, Unorganized
3549072 Shawanaga 17	3559016 La Vallee	3544 Muskoka
3549073 Parry Island First Nation	3559019 Emo	3546 Haliburton
3549076 French River 13	3559024 Chapple	3544002 Gravenhurst
3549077 Dokis 9	3559026 Manitou Rapids 11	3544018 Bracebridge
3549078 Magnetewan 1	3559031 Morley	3544027 Lake of Bays
3549095 Parry Sound, Unorganized, North East Part	3559040 Dawson	3544042 Huntsville
3549096 Parry Sound, Unorganized, Centre Part	3559042 Rainy River	3544053 Muskoka Lakes
3551001 Tehkummah	3559047 Lake of the Woods	3544065 Georgian Bay
3551006 Central Manitoulin	3559051 Big Grassy River	3544073 Moose Point 79
3551011 Assiginack	35G 3559053 Saug-a-Gaw-Sing 1	3546018 Algonquin Highlands
3551017 Northeastern Manitoulin and the Islands	3559060 Neguaguon Lake 25D	
3551021 Billings	3559061 Rainy Lake 18C	
3551024 Gordon	3559063 Couchiching 16A	
	3559064 Rainy Lake 26A	
	3559066 Seine River 23A	

## V. Rural Northern Regions (OECD Type 11)

3556027 Timmins	3560005 Whitefish Bay 33A	3560052 Marten Falls 65
3556031 Iroquois Falls	3560008 Sioux Narrows - Nestor Falls	3560053 Fort Hope 64
3556033 Abitibi 70	3560064 Shoal Lake 34B2	3560054 Cat Lake 63C
3556042 Cochrane	3560065 Lake Of The Woods 37	3560055 Osnaburgh 63B
3556048 Smooth Rock Falls	3560066 Kenora 38B	3560056 Lac Seul 28
3556052 Fauquier-Strickland	3560067 Poplar Hill	3560057 Wabigoon Lake 27
3556056 Moonbeam	3560079 Webequie	3560058 English River 21
3556066 Kapuskasing	3560080 North Spirit Lake	3560059 Weagamow Lake 87
3556070 Val Rita-Harty	3560010 Kenora	3560061 Wabaseemoong
3556073 Opasatika	3560021 Machin	3560063 Sabaskong Bay 35D
3556076 Hearst	3560024 Eagle Lake 27	3560068 Shoal Lake (Part) 39A
3556077 Mattice-Val Côté	3560027 Dryden	3560070 Deer Lake
3556092 Cochrane, Unorganized, North Part	3560032 Ear Falls	3560071 Sandy Lake 88
3556095 Constance Lake 92	3560034 Sioux Lookout	3560075 Kitchenuhmaykoosib Aaki 84 (Big Trout Lake)
3556102 New Post 69A	3560042 Red Lake	3560076 Sachigo Lake 1
3560001 Ignace	3560046 Slate Falls	3560079 Webequie
3560004 Whitefish Bay 32A	3560049 Pickle Lake	

## VI. Aboriginal Lands (Excluded from analysis due to missing data)

3501007 Akwesasne (Part) 59	Unorganized, East Part	3559062 Agency 1
3512004 Tyendinaga	3556091 Cochrane, Unorganized, South West Part	3559065 Seine River 23B
Mohawk Territory	3556093 Fort Albany (Part) 67	3559069 Rainy Lake 17B
3519076 Chippewas of Georgina Island First Nation	3556094 Factory Island 1	3559092 Long Sault 12
3528035 New Credit (Part) 40A	3556096 Moose Factory 68	3560007 Sabaskong Bay (Part) 35C
3528037 Six Nations (Part) 40	3556098 Cochrane, Unorganized, South East Part	3560050 Fort Albany (Part) 67
3529020 Six Nations (Part) 40	3556100 Flying Post 73	3560051 Attawapiskat 91A
3529021 New Credit (Part) 40A	3556104 New Post 69	3560060 Northwest Angle 33B
3538025 Sarnia 45	3544071 Wahta Mohawk Territory	3560062 Lake Of The Woods 31G
3539021 Oneida 41	3556104 New Post 69	3560069 Rat Portage 38A
3543070 Christian Island 30A	3556106 Moosonee	3560072 Wunnumin 2
3548072 Bear Island 1	3557082 Missanabie 62	3560074 Wapekeka 1
3548091 Nipissing, Unorganized, South Part	3557094 Algoma, Unorganized, South East Part	3560077 Pikangikum 14
3549075 Henvey Inlet 2	3558065 Gull River 55	3560078 Fort Severn 89
3549079 Naiscoutaing 17A	3558080 Ojibway Nation of Saugeen (Savant Lake)	3560081 Lansdowne House
3551034 Cockburn Island	3558095 Seine River 22A2	3560087 Sachigo Lake 2
3551035 Zhiibaahaasing 19 (Cockburn Island 19)	3558100 Lac des Mille Lacs 22A1	3560100 Wawakapewin (Long Dog Lake)
3551091 Manitoulin, Unorganized, Mainland	3559048 Sabaskong Bay (Part) 35C	3560102 MacDowell Lake
3552017 Whitefish River (Part) 4	3559052 Big Island Mainland 93	3515008 Hiawatha First Nation
3552053 Chapleau 74A		
3552055 Mountbatten 76A		
3554056 Matachewan		
3554091 Timiskaming,		

## Appendix B

### Content Analysis: Official Plans

#### Part One: Chart Template Used to Organize Official Plan Data for NVivo

Currently Enforced Official Plans Surrounding Secondary Suites in Rural Metro Adjacent Regions of Eastern Ontario			
Study Area	Secondary Suite Inclusion	Year Updated	Official Plan Provisions
Insert Applicable Area Name	Yes/No	xxxx	<ul style="list-style-type: none"> <li>•</li> <li>•</li> <li>•</li> </ul>

#### Part Two: Analysis Criteria Used to Evaluate Secondary Suite Policies in Official Plans

Criteria	Included		Quality				
Approach to Affordable Housing	Yes	No	Accuracy:	1	2	3	4
			Detail:	1	2	3	4
			Transferable:	1	2	3	4
			Notes:				
Approach to Aging In Place	Yes	No	Accuracy:	1	2	3	4
			Detail:	1	2	3	4
			Transferable:	1	2	3	4
			Notes:				
Approach to Residential Intensification	Yes	No	Accuracy:	1	2	3	4
			Detail:	1	2	3	4
			Transferable:	1	2	3	4
			Notes:				
Approach to Preserving Physical	Yes	No	Accuracy:	1	2	3	4
			Detail:	1	2	3	4
			Transferable:	1	2	3	4
			Notes:				
Other Identified Approaches	Yes	No	Accuracy:	1	2	3	4
			Detail:	1	2	3	4
			Transferable:	1	2	3	4

			Notes:
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## Appendix C

### Content Analysis: Zoning Bylaws

#### Part One: Chart Template Used to Organize Bylaw Data for NVivo

Currently Enforced Zoning Bylaws Surrounding Secondary Suites in Rural Metro Adjacent Regions of Eastern Ontario				
Study Area	Secondary Suite Inclusion	Year Updated	Permitted Zones	Provisions
Insert Applicable Area Name	Yes/No	xxxx	• • •	• • •

#### Part Two: Analysis Criteria Used to Evaluate Secondary Suite Provisions in Zoning Bylaws

Criteria	Included		Quality				
Provisions to Accommodate Rural Land Use Patterns	Yes	No	Accuracy:	1	2	3	4
			Detail:	1	2	3	4
			Transferable:	1	2	3	4
			Notes:				
Provisions to Accommodate Rural Built Environments	Yes	No	Accuracy:	1	2	3	4
			Detail:	1	2	3	4
			Transferable:	1	2	3	4
			Notes:				
Provisions to Accommodate Traditional Rural Housing Supply	Yes	No	Accuracy:	1	2	3	4
			Detail:	1	2	3	4
			Transferable:	1	2	3	4
			Notes:				
Other Identified Provisions	Yes	No	Accuracy:	1	2	3	4
			Detail:	1	2	3	4
			Transferable:	1	2	3	4
			Notes:				

## Appendix D

### Content Analysis Evaluation Scales – Official Plans and Zoning Bylaws

#### Accuracy Evaluation

1	2	3	4
Policies reflect the findings of the literature review.	Policies minimally reflect the findings of the literature review. Minimal confidence that data is accurate.	A majority of the policies reflect the findings of the literature review. Confidence that data is accurate.	All policies adequately reflect the findings of the literature review. Full confidence that data is accurate.

#### Detail Evaluation

1	2	3	4
No detail provided.	Little detail provided.	Some detail provided.	Rich detail provided.

#### Transferability Evaluation

1	2	3	4
Policy is not transferable to other similar communities.	Policy is minimally transferable to other similar communities.	Policy is transferable to other similar communities.	Policy is highly transferable to other similar communities.

## Appendix E

### County and Municipal Staff Interview Questions

<b>UNIVERSITY OF WATERLOO</b>		
Suite Talk: The Barriers and Opportunities of Implementing Secondary Suites in Rural Regions of Eastern Ontario		
<b>DATE OF INTERVIEW</b>	<b>PARTICIPANT CODE NUMBER</b>	
<b>Type of Interview:</b> (Select appropriate box)	<b>In-Person</b>	<b>Telephone</b>

INTRODUCTION
<p>I am a Master's student at the University of Waterloo in the School of Planning, working to identify the potential concerns and opportunities in allowing for secondary suites in a rural Eastern Ontario setting. I will be conducting interviews with participants identified as key informants in the allowance of secondary suites in this area. This interview will be approximately 30-40min in length.</p> <p>I would like to confirm that this project has been reviewed by, and received ethics clearance through a University of Waterloo Research Ethics committee. By giving your verbal consent to participate in this study, you are not waiving your legal rights or releasing me from my legal and professional responsibilities.</p> <ul style="list-style-type: none"> <li>• Do you agree to have the interview audio recorded to ensure an accurate recording of your responses?</li> <li>• Do you agree to have excerpts from the interview included in the thesis with the understanding that the quotations will be anonymous?</li> <li>• Do you agree, at your own free will, to participate in this study?</li> </ul>

PART ONE: GENERAL INFORMATION
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1. How long have you been in the planning profession?
2. Are you aware of the amendments to the *Planning Act* effective January 2012 requiring all Ontario municipalities to amend official plans and zoning bylaws to permit the presence of secondary suites?

3. How would you best describe the current housing makeup of [insert relevant municipality] and its immediate needs?
  - a. (Potential provides if question is misunderstood)
    - i. What is currently the most prominent supply of housing?
    - ii. Is there a diverse supply of housing types?
    - iii. Is there an adequate supply of affordable housing?
    - iv. What is currently the most prominent supply of affordable housing?
4. Does [insert relevant municipality name] currently enforce a zoning bylaw and/or an official plan that allows for the presence secondary suites? If no, is [insert relevant municipality] currently undergoing, or planning for, an official plan review that will permit secondary suites?

**PART TWO: SEMI-STRUCTURED QUESTIONS**  
Municipalities Currently Permitting Secondary Suites

5. During the process of permitting secondary suites, what was the general public's reaction to these changes?
6. Were any considerations taken into account when drafting the zoning bylaw to permit secondary suites? If yes, what were they?
  - a. I noticed you included [insert relevant provision] in your zoning bylaw that others did not. Why was this provision included?
7. Are there any conditions typically associated with granting a permit for the allowance of a secondary suite?
8. Has there been any expressed demand in [insert relevant municipality name] for secondary suites from the public?
  - a. If yes, what was the context of the demand? (i.e.: to aide aging family members, to provide home care, to decrease mortgage costs)
9. In your professional opinion, are there any potential barriers associated with the allowance of secondary suites in [insert relevant municipality name]?
10. In your professional opinion, are there any potential opportunities associated with the allowance of secondary suites in [insert relevant municipality name]?
  - a. Do you think that secondary suites have the potential to make a viable impact on the supply of affordable housing in the area?

11. Do you believe that secondary suites are better suited in a rural context, and urban context, or both? Why?
12. Having a relatively small and widely dispersed population, what do you think would be needed to make secondary suites have a noticeable impact on the housing needs of the community from a planning perspective?

**PART TWO: SEMI-STRUCTURED QUESTIONS**  
Municipalities not Currently Permitting Secondary Suites

5. To the best of your knowledge, why have secondary suites not been permitted in [insert relevant municipality name] in the past?
6. In your opinion, are there any potential concerns associated with the allowance of secondary suites in [insert relevant municipality name]?
7. In your opinion, are there any potential benefits associated with the allowance of secondary suites in [insert relevant municipality name]?
  - a. Do you think that secondary suites have the potential to make a viable impact on the need for more affordable housing in the area?
8. To the best of your knowledge, has there been any expressed demand in [insert relevant municipality name] for secondary suites from the public?
  - a. If yes, what was the context of the demand? (i.e.: to aide aging family members, to provide home care, to decrease mortgage costs)
9. If [insert relevant municipality name] were to permit secondary suites, what considerations would be taken into account when drafting the zoning bylaw to permit secondary suites?
10. As a planner, describe your professional opinion on the allowance of secondary suites in [insert relevant municipality name]?
11. Do you believe that secondary suites are better suited in a rural context, and urban context, or both? Why?
12. Having a relatively small and widely dispersed population, what do you think would be needed to make secondary suites have a noticeable impact on the housing needs of the community from a planning perspective?