

To:	Development Services Committee	Item:	Date of Report:
		DS-13-238	October 16, 2013
From:	Commissioner, Development Services Department	File:	Date of Meeting:
		D-1100-0011	October 21, 2013
Subject:	<i>Proposal to Amend the Oshawa Official Plan and Zoning By-law No. 60-94 Related to Accessory Apartments</i>		<i>PUBLIC REPORT</i>

1.0 PURPOSE

The purpose of this report is to receive direction to initiate a public process to consider a proposal to amend both the Oshawa Official Plan and Zoning By-law No. 60-94 to permit accessory apartments in single detached dwellings and semi-detached dwellings subject to certain regulations consistent with Bill 140, the *Strong Communities through Affordable Housing Act, 2011*.

Attachment No. 1 is a table comparing the manner in which each municipality along the Durham Lakeshore regulates accessory apartments.

Attachment No. 2 is a copy of the City's Two-Unit Houses Registration By-law 41-2001.

Attachment No. 3 is a map identifying a proposed area around the main campus of Durham College and the University of Ontario Institute of Technology (UOIT) in which it is proposed to restrict accessory apartments based on certain planning considerations.

2.0 RECOMMENDATION

That the Development Services Committee recommend to Council:

That, pursuant to Report DS-13-238 dated October 16, 2013, the Development Services Department be authorized to initiate a public process to consider a proposal to amend both the Oshawa Official Plan and Zoning By-law No. 60-94 related to accessory apartments in single detached dwellings and semi-detached dwellings as set out in said Report.

3.0 EXECUTIVE SUMMARY

On January 1, 2012 changes to the Planning Act came into effect to facilitate the creation of second units (accessory apartments). As a result, municipalities are required to establish Official Plan policies and Zoning By-law provisions to allow accessory apartments in single detached, semi-detached, townhouses and accessory buildings.

The Province requires municipalities to more broadly permit accessory apartments. Municipalities can permit accessory apartments subject to regulations and may prohibit accessory apartments in certain areas subject to sound planning considerations.

Pickering, Ajax, Whitby and Clarington permit accessory apartments as-of-right in single detached dwellings and semi-detached dwellings subject to certain zoning provisions (Attachment No. 1).

Oshawa currently permits accessory apartments as-of-right in single detached dwellings (under the term converted dwelling) in only the R2 and R5 (Residential) Zones.

The City is required to prepare amendments to the Oshawa Official Plan and Zoning By-law No. 60-94 to more broadly permit accessory apartments in accordance with the Planning Act.

This Report recommends that the City initiate a public process to consider a proposal to amend both the Oshawa Official Plan and Zoning By-law No. 60-94 that:

1. Would more broadly permit accessory apartments in single detached and semi-detached dwellings subject to certain regulations as follows:
 - A minimum lot frontage of 11 metres (36 ft.); and
 - A minimum of 3 parking spaces (2 of which are accessible at all times).
2. Would not permit accessory apartments in the area around the main campus of Durham College and UOIT in consideration of certain sanitary servicing constraints and the City's objective of focusing intensification along parts of the Simcoe Street North corridor.
3. Would not allow accessory apartments as-of-right in townhouses or accessory buildings related to single detached, semi-detached and townhouse dwellings.

The recommended public process would involve the following:

1. A non-statutory public meeting held by Development Services Committee to obtain comments on the proposed amendments set out in this Report. At the conclusion of this public meeting, the matter would be referred back to staff for a future report. The proposal set out in this Report is only presented to obtain public and technical agency/department input. This Department requires input in order to prepare recommended amendments.
2. Staff would carefully review all comments made on the proposed amendments. Staff would prepare a report recommending proposed amendments that would be subject to a statutory Planning Act public meeting.

3. Council authorizes Development Services Committee to hold a statutory Planning Act public meeting. At the conclusion of this public meeting the matter would be referred back to staff for a further report and recommendation.
4. Staff report back with a recommendation.

4.0 INPUT FROM OTHER SOURCES

4.1 Public

- The public will have an opportunity to comment on any proposed amendments in writing and during the public meetings.

4.2 Other Departments and Agencies

- Other departments, agencies, the Building Industry Liaison Team (BILT) and the Durham Region Home Builders' Association will be circulated any proposed amendments for review and comment.

4.3 Other Durham Lakeshore Municipalities

- The Official Plan policies and zoning regulations related to accessory apartments in Pickering, Ajax, Whitby and Clarington have been reviewed (see Attachment No. 1).
- These Durham municipalities permit accessory apartments in single detached and semi-detached dwellings subject to various regulations. These zoning provisions were put in place prior to the changes to the Planning Act. None of these municipalities intend to advance amendments to their zoning by-laws, at this time, to permit accessory apartments in townhouses or accessory buildings (e.g. garages).

5.0 ANALYSIS

5.1 Background

5.1.1 Bill 140 – Strong Communities through Affordable Housing Act, 2011

- In January 2011 City Council advised the Province that it did not support proposed Provincial legislation relating to second unit apartments for a variety of reasons.

- Notwithstanding the City's position, the Province approved Bill 140, the *Strong Communities through Affordable Housing Act 2011*. The Bill came into effect on January 1, 2012 and amended various sections of the *Planning Act* to support the creation of affordable forms of housing such as second units. The following are key changes to the *Planning Act* resulting from Bill 140:
 - An Official Plan shall have policies that authorize the use of a second residential unit within a single detached dwelling, semi-detached dwelling and townhouse/row house as well as within an ancillary building;
 - The right to appeal a decision made by a council to adopt or approve Official Plan policies relating to second units, including any standards or requirements to the Ontario Municipal Board has been removed;
 - Municipalities shall pass Zoning By-laws that give effect to second units policies, or the Minister of Municipal Affairs and Housing may make regulations for second residential units that would supersede any Zoning By-law passed by a municipality; and
 - The right to appeal a zoning by-law that gives effect to the second unit policies in an Official Plan, including any requirement or standard identified in such a by-law to the Ontario Municipal Board, has been removed.

- Municipalities are required to review and make appropriate amendments to their Official Plans and Zoning By-laws to comply with the new legislation.

- Accordingly, Oshawa must make amendments to the Official Plan and Zoning By-law in accordance with Bill 140. Where and how the City decides to allow accessory apartments as-of-right will be determined through this policy review exercise, including consultation with the public, development community as well as internal departments and external agencies.

- The Ministry of Municipal Affairs and Housing (Source: www.mah.gov.on.ca) has suggested a number of considerations for municipalities to contemplate when drafting new policy and zoning by-law provisions in support of accessory apartments:
 - Accessory apartments should be permitted in both existing residential communities and in newly developing areas. Newly developing areas offer the opportunity to plan proactively for second units.
 - The Province recognizes there may be inherent constraints within portions of a municipality or community which would make those areas inappropriate for second units (such as those with inadequate servicing). Municipalities should consider any such constraints in developing or reviewing second unit policies.
 - Municipalities are responsible for determining what standards or zoning provisions should apply to accessory apartments in relation to matters such as minimum parking requirements. Standards should support the creation of accessory apartments.

5.1.2 Provincial Growth Plan and Provincial Policy Statement

- The Places to Grow – Growth Plan for the Greater Golden Horseshoe (Growth Plan) contains the following relevant provisions:
 - Policy 2.2.2 of the Growth Plan states, among other things, that population growth will be accommodated by encouraging cities and towns to develop as complete communities with a diverse mix of land uses, a range and mix of employment and housing types.
 - Policy 2.2.3 of the Growth Plan states, among other things, that all municipalities will develop strategies that will plan for a range and mix of housing , taking into account affordable housing needs, and encourage the creation of secondary suites throughout built-up areas.
- The Provincial Policy Statement contains policies which promote efficient development and land use patterns, advance an appropriate range and mix of residential uses and promote appropriate forms of intensification.

5.1.3 Durham Regional Official Plan (DROP)

- The Durham Regional Official Plan (DROP) contains the following relevant provisions:
 - Section 4: Housing promotes the conversion of single detached dwellings into multiple units in Urban Areas.
 - Section 7.3.17 specifies that area municipal intensification strategies shall be based in part on permitting secondary suites.
 - Section 8B – Living Areas states that each community shall be developed to incorporate the widest possible variety of housing types, sizes and tenure to provide living accommodations that address various socio-economic factors.
 - Section 8B also states that Living Areas shall be developed in a compact form through higher densities and by intensifying and redeveloping existing areas.

5.1.4 Oshawa Official Plan

- The Oshawa Official Plan permits accessory apartments in all residential development.
- Subsection 6.4 ‘Residential Intensification’ of the Oshawa Official Plan recognizes accessory apartments in an existing single detached dwelling as a form of residential intensification.
- The following Oshawa Official Plan policies relate to intensification in the form of accessory apartments:

“6.4.2(d) Accessory apartment means the conversion of an existing single detached dwelling to contain one additional self-contained housing unit;

- 6.4.3 The City shall encourage residential intensification as a sustainable option that endeavors to address the issue of affordable housing, make better use of existing municipal services and facilities, and create more compact, energy-efficient urban form;
- 6.4.4 The City shall zone to permit residential infill housing, residential redevelopment, non-residential conversion, accessory apartments and lodging houses, in selected areas of the City. Consideration shall be given to the following criteria, among other matters, in determining appropriate locations for residential intensification:
- (a) The existing housing stock and associated lot have the physical potential to accommodate identified forms of residential intensification in accordance with Ontario Building Code and Zoning By-law regulations;
 - (b) Existing and/or proposed services and facilities in terms of both hard and soft services such as but not limited to water and sewer services, transportation, school, health, recreation, and social service facilities, can support new households;
 - (c) Potential demand for the units being produced can be demonstrated;
 - (d) Adequate off-street parking, as required by the zoning by-law, can be made available;
 - (e) The character of the surrounding neighbourhood is not adversely affected with due consideration given to the massing and height of surrounding buildings and the continuity of the existing residential streetscape;
 - (f) The location and density of residential intensification conforms with the relevant provisions of the Official Plan;
 - (g) Compatibility with surrounding land uses; and
 - (h) The historical presence of residential intensification.”

5.1.5 Zoning By-law No. 60-94

- Zoning By-law No. 60-94 was passed by Council in June 1994.
- At that time Council was proactive in pre-zoning many areas in the City for residential intensification.
- In terms of intensification by means of accessory apartments, Zoning By-law No. 60-94 permits accessory apartments as-of-right in selected areas of the City (R2 and R5 Residential Zones) in the form of a converted dwelling.
- Within Zoning By-law No. 60-94, a converted dwelling is defined as:

“a building originally constructed as a single detached dwelling in which the number of dwelling units has been or may be lawfully increased to a maximum of two dwelling units, provided one of the dwelling units is located wholly or partly above the other or

located wholly behind the other, but shall not include a semi-detached building nor a duplex.”

- A converted dwelling is permitted within an R2 or R5 (Residential) Zone, on a lot having a minimum lot area of 450 square metres (4,844 sq. ft.) and minimum lot frontage of 12 metres (39.4 ft.). A total of two parking spaces are required for a converted dwelling with both spaces having direct access to the street.

5.1.6 Two Unit Houses Registration By-law 41-2001

- In 2001 City Council passed a by-law under the Municipal Act requiring all two-unit houses (accessory apartments) to be registered within the City (See Attachment No. 2).
- The purpose of this By-law is to ensure that any two unit houses comply with various health and safety standards such as the Building Code, Fire Code, Property Standards and Zoning By-law.
- To register a two-unit house, an application must be made to the City with an associated application fee.
- There are 779 properties registered as two unit houses.

5.2 Proposed Amendments to the Oshawa Official Plan and Zoning By-law No. 60-94 to Obtain Public Input

5.2.1 General

- Pursuant to Provincial legislation to more broadly permit accessory apartments in the City, it is recommended that the City initiate a public process to consider a proposal to amend both the Oshawa Official Plan and Zoning By-law No. 60-94 to permit opportunities for more accessory apartments in single-detached and semi-detached dwellings.
- It is not recommended that the City advance amendments to permit accessory apartments as-of-right in townhouses and accessory buildings at this time. Anyone wishing to advance these types of accessory apartments can apply for a rezoning and it can be considered by Council on its context and merits.
- In the R2 and R5 (Residential) Zones there are approximately 3,250 single detached dwellings that are eligible to be converted to 2 units since the lots meet the minimum lot frontage and lot area requirements and provided there is compliance with the relevant regulations (e.g. parking).

- If the proposed approach set out in this Report was adopted, approximately 25,850 existing single detached dwellings and 424 existing semi-detached dwellings in Oshawa would be eligible for an accessory apartment since the lots meet the proposed minimum lot frontage and lot area requirements and provided they comply with the proposed regulations (e.g. parking).
- About 4 percent of the single detached dwellings in the R2 and R5 zoned areas that comply with the minimum lot area and lot frontage regulations have been converted to 2 units.

5.2.2 Oshawa Official Plan Amendment

- For the purposes of obtaining public input, it is proposed that Section 6.4.2(d) of the Oshawa Official Plan relating to accessory apartments be amended to add a reference to semi-detached dwellings such that it would read as follows:

“6.4.2(d) Accessory Apartment means the conversion of a single detached dwelling or semi-detached dwelling to contain one additional self-contained housing unit.”

5.2.3 Zoning By-law No. 60-94 Amendment

- For the purposes of obtaining public input, it is proposed that Zoning By-law No. 60-94 be amended as follows:
 - Add a definition of accessory apartment as follows:

““Accessory Apartment” means a building originally constructed as a single detached dwelling or semi-detached dwelling in which the number of dwelling units has been or may be lawfully increased to a maximum of two dwelling units, provided one of the dwelling units is located wholly or partly above the other or located wholly behind the other, but shall not include a duplex.”
 - Permit accessory apartments in all Residential, Agricultural and Open Space and Recreation Zones that permit single detached or semi-detached dwellings. Therefore, accessory apartments would be permitted in both the Urban and Rural Areas on either full municipal or private services.
 - Require a lot with an accessory apartment to have a minimum lot frontage of 11 metres (36 ft.). This frontage would allow a double car width driveway and still maintain the City’s zoning standards of 50% landscaped open space in the front yard and the minimum parking space width of 2.75 metres (9 ft.) for each space.
 - Require one additional parking space for the accessory apartment (3 in total). Two of these spaces must be accessible at all times to avoid on-street parking issues. A minimum of 2 parking spaces are currently required for single detached dwellings and semi-detached dwellings.

- Delete all references to converted dwelling.
- All other regulations and provisions applicable to single detached and semi-detached dwellings shall continue to apply (e.g. minimum lot area, maximum lot coverage, building setbacks, landscaped open space, etc.).
- Not permit accessory apartments in an area (see Attachment No. 3) around the main campus of Durham College and UOIT due to sanitary servicing constraints in part of this area and the goal of the City to encourage residential intensification along parts of the Simcoe Street North corridor.

5.3 Next Steps

- If Council approves the recommendation in this Report the recommended public process would involve the following:
 1. A non-statutory public meeting held by Development Services Committee to obtain comments on the proposed amendments set out in this Report. At the conclusion of this public meeting the matter would be referred back to staff for a future report. The proposal set out in this Report is only presented to obtain public and technical agency/department input. This Department requires input in order to prepare recommended amendments.
 2. Staff would carefully review all comments made on the proposed amendments. Staff would prepare a report recommending proposed amendments that would be subject to a statutory Planning Act public meeting.
 3. Council authorizes Development Services Committee to hold a statutory Planning Act public meeting. At the conclusion of this public meeting, the matter would be referred back to staff for a further report and recommendation.
 4. Staff report back with a recommendation.

6.0 FINANCIAL IMPLICATIONS

- Anticipated costs to the City to process any amendments related to accessory apartments are included in the appropriate departmental budgets and relate primarily to newspaper advertising costs for public meetings and the passing of any by-laws.

7.0 RESPONSE TO THE OSHAWA STRATEGIC PLAN

- The Recommendation in this Report advances the Accountable Leadership goal identified in the Oshawa Strategic Plan.



Paul Ralph, B.E.S., RPP, Director
Planning Services



Thomas B. Hodgins, B.E.S., M.A., RPP, Commissioner
Development Services Department

MH/c
Attachments

Accessory Apartment Regulations – 2013

	Oshawa – Current	Oshawa - Proposed	Clarington	Whitby	Ajax	Pickering
Official Plan Policies in Place to allow accessory Apartments?	Yes	Yes	Yes	Yes	Yes. OP also allows an apartment within an accessory structure through rezoning	Yes
Zoning By-law Permits Accessory Apartments	Yes only within R2 and R5 (Residential) Zones in the form of a converted dwelling (single converted into 2 units)	Yes, subject to specific regulations within any single detached and semi-detached dwelling in zones that permit such uses	Yes, subject to specific regulations. In any Urban Residential Zones, within a Single Detached and/or Semi-Detached Dwelling	Yes, subject to specific regulations. Within any Single Detached and/or Semi-Detached Dwelling	Yes, subject to specific regulations. In any Residential and Mixed Use Zones, within a Single Detached and/or Semi-Detached Dwelling	Yes, subject to specific regulations. Within any Single Detached and/or Semi-Detached Dwelling
Minimum Required Lot Area	450 m ² (4,844 sq. ft.)	Minimum lot area applicable to single detached or semi-detached dwelling in applicable zone	Minimum lot area applicable to single detached or semi-detached dwelling in applicable zone	Minimum lot area applicable to single detached or semi-detached dwelling in applicable zone	Minimum lot area applicable to single detached or semi-detached dwelling in applicable zone	Minimum lot area applicable to single detached or semi-detached dwelling in applicable zone
Minimum Required Frontage	12 m (39.4 ft.)	11 m (36 ft.)	Minimum lot frontage applicable to single detached or semi-detached dwelling in applicable zone	Single: 10.5 m (34.4 ft.) Semi: 10 m (32.8 ft.)	Minimum lot frontage applicable to single detached or semi-detached dwelling in applicable zone	Minimum lot frontage applicable to single detached or semi-detached dwelling in applicable zone

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	Oshawa – Current	Oshawa - Proposed	Clarington	Whitby	Ajax	Pickering
Minimum Required Parking	1 space per dwelling unit and both spaces must be accessible at all times	2 parking spaces for the dwelling, and 1 additional space for Accessory Apartment. 2 of the spaces must be accessible at all times	1 space in addition to the requirements of the dwelling unit (tandem parking allowed)	2 parking spaces for the dwelling, and 1 additional space for Accessory Apartment. 2 of the spaces must be accessible at all times	1 space in addition to the requirements of the dwelling unit (tandem parking allowed)	3 parking spaces on the subject property (tandem parking allowed)
Minimum Size of Accessory Apartment	(Defer to Ontario Building Code)	(Defer to Ontario Building Code)	40 m ² (430 sq. ft.)	(Defer to Ontario Building Code)	25 m ² (269 sq. ft.)	(Defer to Ontario Building Code)
Maximum Size of Accessory Apartment	N/A	N/A	N/A	No more than 45% of the total floor area of the dwelling in which the apartment is situated	No greater than the ground floor area of the dwelling in which it is located	100 m ² (1,076 sq. ft.)
Number of Accessory Apartments Permitted	1	1	1	1	1	1
Registration By-law for Accessory Apartments	Yes	Yes	Yes	Yes	No	Yes

being a by-law to provide for the registration of two-unit houses.

Recitals

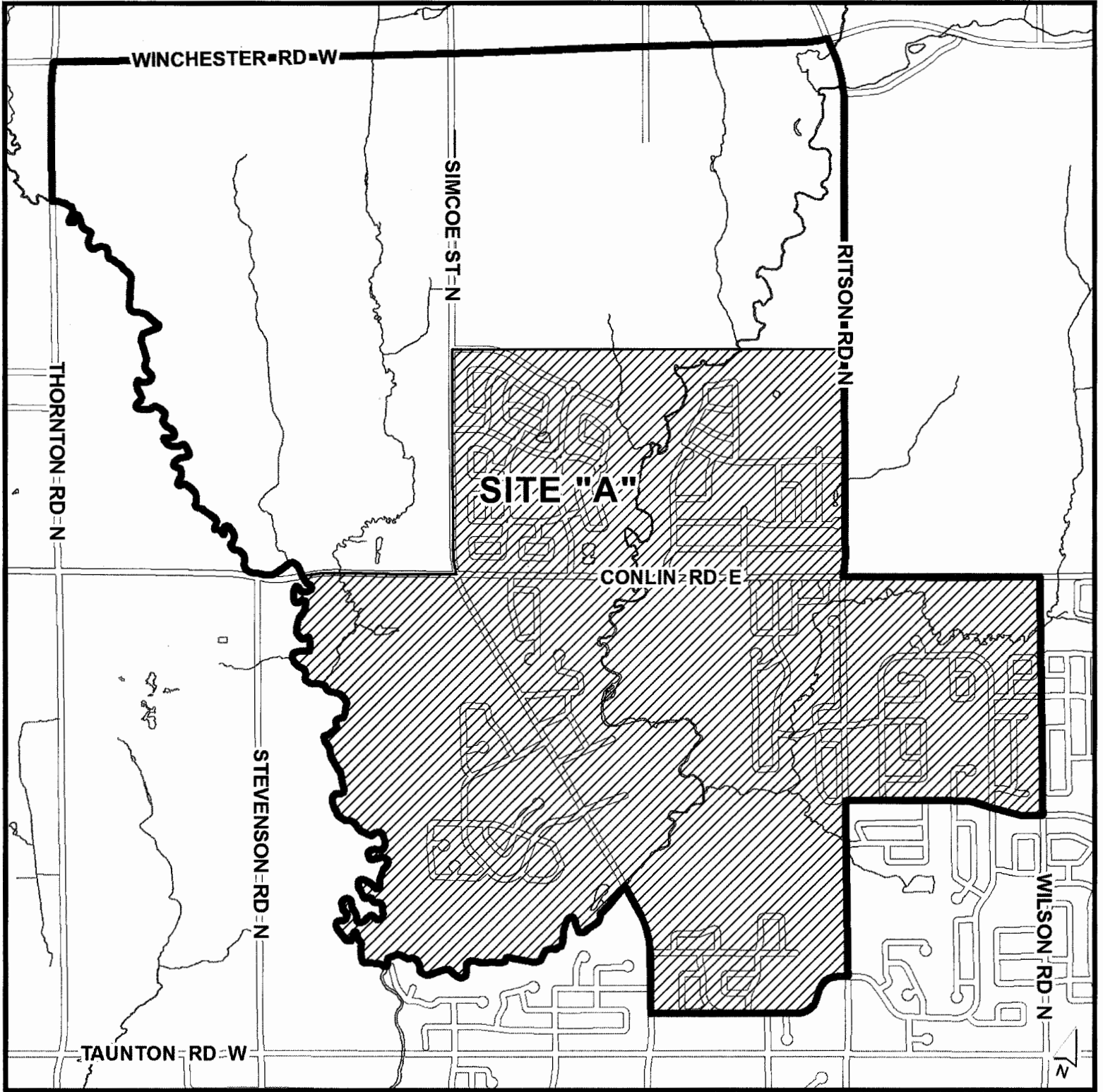
1. Section 207.3 of the Municipal Act provides that the Council of every municipality which has the authority to pass by-laws under Section 34 of the Planning Act may pass by-laws providing for the registration of two-unit houses.

The Council of the Corporation of the City of Oshawa enacts as follows:



1. Definitions: In this by-law, unless stated otherwise, certain terms shall be defined as indicated in the lettered paragraphs of this section. When the words appear with a capital letter, the meanings prescribed in this section shall apply. When the words appear without a capital letter, they should be read as having their ordinary dictionary meanings:
 - (a) "City" means The Corporation of the City of Oshawa.
 - (b) "Fee" means the sum prescribed by Schedule "D" of the General Fees and Charges By-law 13-2003.
 - (c) "Inspector" means the persons from time to time appointed pursuant to section 4 of this By-law.
 - (d) "Registrar" means the person from time to time appointed pursuant to section 3 of this By-law and includes the person's authorized delegate.
 - (e) "Residential Unit" means a unit that:
 - (i) consists of a self-contained set of rooms located in a building or structure,
 - (ii) is used as residential premises,
 - (iii) contains kitchen and bathroom facilities that are used only by the occupants of the unit,
 - (iv) is used as a single housekeeping unit, which includes a unit in which no occupant has exclusive possession of any part of the unit, and
 - (v) has a means of egress to the outside of the building or structure in which it is located, which may be a means of egress through another residential unit.
 - (f) "Two Unit House" means a detached house, a semi-detached house or a row house which contains two Residential Units.
2. Scope: This By-law applies to all Two Unit Houses within the territorial limits of the City of Oshawa.
3. Appointment of Registrar: The City's Chief Building Official is appointed as Registrar for the purpose of the administration and enforcement of this By-law.
4. Appointment of Inspectors: The following persons and classes of persons employed by the City are appointed as inspectors for the purposes of sections 5 and 8 of this By-law:
 - (i) Chief Building Official,
 - (ii) Inspectors pursuant to Part VI of the Fire Protection and Prevention Act, 1997, S.O. 1997, c. 4, as amended, including, without limitation, the Fire Chief,
 - (iii) Building Inspectors,
 - (iv) Plumbing Inspectors,
 - (v) Property Standards Officers, and
 - (vi) Zoning Inspectors.
5. Requirement to Register: No person shall operate or permit the occupancy of more than one Residential Unit in a Two Unit House unless the Two Unit House is registered in accordance with the provisions of this By-law.
6. Application: No person other than the registered owner of a Two Unit House may apply to the Registrar for registration of the Two Unit House.
7. Application Requirements: Each application for registration of a Two Unit House shall be submitted to the Registrar and shall :
 - (a) be fully completed on the form from time to time prescribed by the Registrar,
 - (b) include such information and documents as the Registrar may, in the Registrar's discretion, require for the purposes of paragraph 9(b) of this By-law, and
 - (c) be accompanied by payment of the Fee.

8. Inspection: Without limiting the generality of paragraph 7(b) of this By-law, the Registrar may require such inspections as, in the Registrar's opinion, are necessary to determine, before registration, whether a Two Unit House complies with the standards contemplated by paragraph 9(b) of this By-law.
9. Registration: The Registrar may refuse to register a Two Unit House unless the Registrar is satisfied that the following conditions have been satisfied:
- (a) The application for registration has been prepared and submitted in accordance with sections 6 and 7 of this By-law.
 - (b) The Two Unit House complies with all standards which apply to the Two Unit House at the time of registration and which may be prescribed by any of the following:
 - (i) the City's Zoning By-law;
 - (ii) the City's Property Standards By-law;
 - (iii) the Building Code Act, 1992, S.O. 1992, c. 23,
 - (iv) the Building Code, O.Reg 403/97,
 - (v) the Fire Protection and Prevention Act, 1997, S.O. 1997, c. 4, and
 - (vi) the Fire Code, O.Reg. 388/97.
10. Public Register: The Registrar shall maintain a written or electronic record respecting each Two Unit House for which an application for registration has been made. Each record shall include, at a minimum, the following particulars:
- (a) the name of each applicant for registration,
 - (b) the municipal address of the Two Unit House,
 - (c) the date of application for registration,
 - (d) if applicable, the date of acceptance for registration,
 - (e) if applicable, the date of refusal for registration and a brief summary of the reason(s) for refusal, and
 - (f) if applicable, the date of revocation of registration and a brief summary of the reason(s) for revocation.
11. Revocation: The Registrar may revoke the registration of a Two Unit House if, in the Registrar's opinion, the Two Unit House ceases to comply with any of the standards contemplated by paragraph 9(b) of this By-law.
12. Penalty: Every person who contravenes any provision of this By-law is guilty of an offence and on conviction is liable to a fine not exceeding the maximum fine from time to time prescribed by s. 61 of the Provincial Offences Act, R.S.O. 1990, c. P.33.
13. Severability: In the event that any of the provisions of this By-law are deemed invalid or void, in whole or in part, by any Court of competent jurisdiction, the remaining terms and provisions shall remain in full force and effect.
14. Headings: The headings of sections, paragraphs, clauses and/or sentences in this by-law are inserted for ease of reference only and do not affect the interpretation of this By-law.
15. Number/Gender: All words and personal pronouns relating to words contained in this By-law shall be read and constructed with the number and gender of the person referred to in each case.
16. Legislation: References in this By-law to legislation, including regulations and municipal by-laws, shall be deemed to include such legislation as amended, including successor legislation.
17. Short Title: This By-law may be referred to as the Two Unit Houses Registration By-law.
18. Effective Date: This by-law shall take effect on September 1, 2001.

By-law read a first, second and third time and finally passed this eighteenth day of June, 2001.



SITE "A":

-  Area subject to proposed Zoning By-law - Accessory Apartments not permitted
-  Area subject to current Licensing By-law - Rental Housing