



## Staff Report P2025-02

Committee 2025-01-27

Council 2025-02-10

Amendments

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**Submitted To:** Committee of the Whole  
**Submitted By:** Summer Valentine, Director of Planning, Building and Economic Development  
**Prepared By:** Claire de Souza, Housing Development Coordinator  
**Subject:** Affordable Housing Master Plan 2025 Workplan

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### Recommendation

**THAT** Report P2025-02 “Affordable Housing Master Plan 2025 Workplan” dated January 27, 2025, be received;

**AND THAT** the continued implementation of the costed and prioritized Affordable Housing Master Plan as outlined in Report P2025-02 be supported.

### Amendments

None.

## 1. Executive Summary

The Town of Collingwood’s [Affordable Housing Master Plan](#) (AHMP) provides a comprehensive set of 26 recommendations that guides the Town’s affordable housing work. The AHMP brings these initiatives together in a clear, prioritized, and costed strategy to ensure that resources can be used effectively on key outcomes within the Town’s control and purview.

The AHMP, prepared by N. Barry Lyon Consultants (NBLC), a firm specializing in housing, community renewal, economics, development, and real estate strategy, was endorsed by Council on November 6, 2023. At this meeting, several of the

recommendations were allocated 2024 budget funds and an additional initiative was added by Council, which was to provide seed funding to support a non-profit housing organization. Council also directed staff to return in early 2024 with a detailed and prioritized work plan for the implementation of the AHMP, which experienced a slight delay to April 2024 due to changes in staffing. The 2024 Workplan was supported by Council and included a commitment to report back to Council with an update on the implementation of the AHMP and overall progress of the Town's housing work in Q1 of 2025.

The following Report contains a summary of the initiatives or actions completed in 2024 and an overview of the projects planned for 2025 and beyond, identifying reasons for any delays or changes in sequencing. Throughout 2024, the Town participated in several projects and initiatives that impacted affordable housing, but that were not part of the AHMP. These projects included collaborating on the County of Simcoe's Supportive Rapid Re-Housing Program (SRRP), recruiting new members to the Affordable Housing Task Force (AHTF) and reenergizing the group under their new mandate, as well applying for funding opportunities, most notably the Federal Housing Accelerator Fund (HAF). These projects were unanticipated, but valuable for the Town's housing work.

This implementation Report includes staff's recommended prioritization and ambitious timing of AHMP initiatives in 2025 and is based on current resources, competing projects and legislative responsibilities. Staff would further note that activities initiated in 2025 may not be completed in-year and may extend into 2026. The Report also includes an overview key housing indicators in Collingwood and a summary of the work undertaken by the AHTF in 2024.

Table 1 outlines the progress on AHMP initiatives since the Plan was endorsed and planned actions for 2025. Implementation of the 2025 Workplan is contingent on approval of the draft 2025 Budget.

**Table 1**

No.	Initiative	Starting Date	Status
1	Housing Focused Zoning By-law Amendment	Q1 2023	Complete
2	Shorten Approvals Timelines	Q1 2024	In Progress
3	Enact a Rental Replacement By-law	Q2 2025	In Progress
5	Public Education Campaign	Q1 2025	In Progress
6	Prepare an Incentive Framework	Q4 2024	In Progress
7	Use Public Land to Deliver New Affordable Housing	Q1 2024	In Progress
8	Expand the Rapid ARU Deployment Initiative	Q2 2024	Complete*
9	Expand the Concierge Program	Q2 2024	Ongoing
11	Partnering with Other Municipalities	Q1 2024	Ongoing
12	Engage with the Development Industry	Q1 2024	Ongoing
13	Encourage Innovation in Housing Form and Funding	Q3 2025	Not Started**
14	Data Collection, Monitoring and Reporting	Q4 2024	Ongoing
27	Develop Criteria for Seed Funding a Not-for-Profit	Q1 2024	Complete

**Table Notes:**

- “In Progress” initiatives are discrete projects with a start and end date.
- “Ongoing” initiatives do not represent discrete projects but rather are continuous actions forming part of both the implementation of the AHMP and the Town’s Affordable Housing programs in general.
- \* Planned program augmentation actions for 2024 were completed, however the Downtown Master Plan recommends further expansion actions that can be explored in parallel with the Zoning By-law Update project to support ARUs associated with commercial properties.
- \*\* Denotes limited initial research, outreach or other actions have been undertaken

## 2. Analysis

### Background

The Town of Collingwood’s actions in the affordable housing space are focused on households earning moderate levels of income (i.e. households earning within the 4th to 6th income deciles). Based on these income deciles, NBLC estimated the maximum purchase price and monthly rental rate that each decile can afford, using the widely

accepted metric of affordable housing which states that annual shelter costs should not exceed 30% of gross annual household income. Staff would note that the *Development Charges Act*, and the draft 2024 Provincial Planning Statement have both adopted this income-based definition of housing affordability.

**Table 2**

<b>Household Type</b>	<b>Annual Household Income</b>	<b>Affordable Accommodation Costs</b>
Moderate income homeowners	\$73,999 - \$109,341	Purchase price of \$248,173 - \$366,704
Moderate income renters	\$47,712 - \$68,034	Monthly rent of \$1,193 - \$1,701

A full background of the Town of Collingwood’s work in affordable housing from inception of the AHTF in March 2021 to the completion of the AHMP is detailed in the background section of Report [CAO2023-13](#). After the endorsement of the AHMP, Council referred the recommendation regarding Town-owned lands back to staff and additional details can be found in Report [CAO2024-01](#) . Staff returned to Council in April 2024 with a [2024 Workplan Report](#) which included a costed and prioritized plan for implementing projects from the AHMP.

In Section 6.7 of the AHMP, NBLC summarized the recommended actions for the Town to implement within the context of staff and budgetary resources. Through the 2025 budget deliberation process, Council chose to maintain a budget allocation of \$350,000 toward the Affordable Housing portfolio, similar to previous years. Implementation of the 2025 Workplan is contingent on approval of the draft 2025 Budget.

**Analysis**

Using NBLC’s recommended prioritization as a foundation, staff developed [2024 Workplan Report](#) that guided the Town’s work forward throughout last year. Several initiatives planned for 2024 were completed, and some were delayed to 2025 due to competing priorities and unanticipated projects. The AHMP initiatives listed below are categorized as: initiatives completed in 2024, initiatives that began in 2024, initiatives

that will commence in 2025, initiatives proposed for 2026 and beyond, and unanticipated initiatives that delayed projects from the 2024 Workplan.

#### Initiatives Completed in 2024

**Initiative 1:** Advance a 'Quick Wins' Housing Focused Zoning By-law before the Upcoming Comprehensive Zoning By-Law Review

**Category:** Policy, Process and Regulatory Changes

**Overview:** Staff initiated 'Quick Wins' Housing Focused Zoning By-Law Amendment (ZBA) to allow four dwelling units on municipally serviced residential and rural lots as of right, reduce parking requirements for additional residential units (ARUs) and apartment buildings, and update the provisions around ARUs to align with recent *Planning Act* changes. As part of this initiative, the Town and the AHTF co-hosted a Community Conversation to discuss the proposed regulatory changes with the community and over 70 people were in attendance. Council approved the Town-wide Zoning By-law Amendment on July 22, 2024, and the appeal period ended on August 9, 2024 – no appeals to the By-law were received. Due to the uncertainty around several appeals received on the Town's new 2024 Official Plan, the changes were not confirmed as coming into force and effect until January 2025.

**Status:** Completed in August 2024.

**Initiative 8:** Expand the Rapid Additional Residential Unit (ARU) Deployment Initiative to Include More Options

**Category:** Financial Approaches

**Overview:** Through the 2024 Budget, Council earmarked over \$200,000 to improve uptake for the Rapid ARU Deployment initiative. In response, staff increased Rapid ARU Grant #1 from \$5,000 to \$10,000 to increase uptake in grant applications. While all planned enhancement activities for this program were completed in 2024, additional fine tuning has been identified as a priority for 2025. Through the 2025 budget process, an additional \$200,000 is earmarked for the continued implementation of the Rapid ARU Initiative. In 2025, staff will explore how the ARU Initiative can be expanded to include grant eligibility for conversion of the upper level of downtown buildings to

increase ARUs above commercial uses, particularly in the downtown core as recommended in the Downtown Master Plan. Staff will continue to work with the Town's AHTF to promote this "first in Ontario" initiative, which has now been rolled out in several other municipalities, to improve program awareness and uptake.

**Status:** Initial grant increase has been introduced, and six grants have been approved since the change was made, for a total of 19 grants issued since the program launched in March of 2023. Staff will investigate expanding the grant eligibility for ARUs above businesses in the downtown core and incorporating considerations for affordability throughout 2025.

**Initiative 27:** Provide Seed Funding to a Housing Organization

**Category:** Council Directed (not included in AHMP)

**Overview:** While not included in NBLC's recommendations, Council directed staff and the AHTF to collaboratively develop seed funding criteria for a not-for-profit organization or organizations that would be capable of developing, owning and/or operating affordable housing units, as well as spearheading social finance initiatives, if applicable. Staff and the AHTF conducted research and hosted presentations from industry professionals to understand non-profit housing models and governance, which informed the best practices for developing the seed funding criteria. As part of this research, the AHTF recommended that the Town publish a Request for Expression of Interest (RFEOI) to solicit proposals from community organizations that may be interested in this seed funding and to identify their needs/challenges/preferences, which ultimately assisted the Town and the AHTF in developing the final set of criteria and application process for the seed funding.

The Town developed a selection process blending the best practices of the Town's standard Request for Proposals (RFP) and Council Community Grant processes. The relevant materials were released transparently to the public and directly provided to eligible organizations, including the individuals and organizations that submitted an RFEOI. The seed funding recipients were selected, and the \$25,000 seed funds were

provided at the end of Q4 2024. The recipients attended the January 13, 2025, Council meeting where Council presented a cheque.

**Status:** This initiative is now complete. Staff and the AHTF will continue to support the seed funding recipients as required, with reporting to be undertaken in accordance with the funding agreement.

#### In Progress and Ongoing Initiatives that Commenced in 2024

**Initiative 2:** Work Towards a Decision Faster (Shorten Approvals Timelines)

**Category:** Policy, Process and Regulatory Changes

**Overview:** The Town initiated a Development Process and Fees Review in 2023 to improve the development review and approval process to achieve efficiency, provide clarity and timely responses to the development industry, and enhance transparency and understanding for the public. The goal of this initiative is to streamline decision making and reduce approval timelines to increase the speed at which housing and other uses that contribute to a complete community can be delivered. The Review covers Planning, Engineering, and Building Service processes, as well as support from other divisions such as Finance.

**Estimated completion:** [Staff Report P2024-09](#) was brought forward to Committee of the Whole on April 8, 2024 for Council's consideration. On April 22, 2024, Council endorsed in principle the nearly 50 strategic and tactical recommendations contained in the Report. This initiative is now considered to be in the implementation phase, which is estimated to span over a 3-year period. Staff provided an update to Council on January 13, 2025, which indicated that approximately 65% of the recommendations were completed, in progress or planned for action in 2025.

**Initiative 5:** Shift the Public Discourse Around Growth, Density and Affordable Housing through an Education Campaign

**Category:** Policy, Process and Regulatory Changes

**Overview:** NBLC advised that a professional marketing firm should be hired to undertake the Public Education Campaign to facilitate a paradigm shift in the community conversation around growth, density and affordable housing. Through the draft 2025

budget process, Council has earmarked \$50,000 (\$25,000 of which is being carried over from the approved 2024 Budget) for the project. These funds will cover hiring a marketing firm and preparing deliverables to implement the Public Education Campaign. Staff have drafted a Request for Proposals (RFP) and expect to initiate the Procurement process in Q1 2025, with a marketing firm onboarded by the end of Q1 2025.

**Estimated completion:** Staff anticipate the campaign to begin in Q3 2025 and continue for a period of time as determined by the marketing firm and depending on available budget. With the AHTF mandate shifting toward grass-roots community outreach, they will be an elevated stakeholder in the preparation of the Public Education Campaign to ensure that the professionally delivered materials coordinate and enhance the AHTF's communications strategy.

#### **Initiative 7:** Use Public Land to Deliver New Affordable Housing

**Category:** Financial Approaches

**Overview:** In accordance with Council direction, staff submitted proposals for the municipally owned properties at 29 & 45 Birch Street and 7882-7888 Poplar Side Road in response to the County of Simcoe's CFP prior to the County's submission deadline of March 1, 2024. The County placed 7882 – 7888 Poplar Side Road on the low-priority list for development due to constraints around servicing and access. The lands may still be considered by the County for the development of affordable housing, or per previous Council direction, these lands could be provided to the new housing corporation that received the seed funding. The County selected 29 & 45 Birch Street as a high priority project for the redevelopment of the site to accommodate 30-40 affordable rental housing units. Staff anticipate that a report will be brought forward to Council in Q1 2025 to provide a project update and for Simcoe County staff to present a preliminary site design for Council's consideration. Once a preliminary design is accepted, the land transfer process can commence and applications for both a Zoning By-law Amendment and Site Plan Approval would be submitted concurrently.

**Estimated completion:** Staff expect the development of 29 & 45 Birch Street to be completed in Q2 2026, however caution any potential delays in the development applications that could extend timelines, such as appeals, supply chain disruptions, and



labour force challenges. Depending on the timing of development applications, this initiative could impact timelines of other initiatives proposed in the 2025 Workplan.

**Initiative 9:** Expand the Existing Concierge Program to Connect Parties Who are Interested in Partnering to Deliver New Housing

**Category:** Coordination Initiatives

**Overview/Status:** The concierge program was initiated when the AHMP was approved in November 2023 and intends to support planning applications with purpose-built rentals or affordable housing components. Concierge activities have already been deployed and will continue to be by assisting proponents navigating the review and approvals process.

**Estimated completion:** Coordination of the concierge program will be an ongoing function of the Housing Development Coordinator's role.

**Initiative 11:** Pursue Economies of Scale by Partnering with Other Municipalities

**Category:** Coordination Initiatives

**Overview:** A key factor in the success of addressing the affordable housing crisis is resource and information sharing with other municipalities. Staff have already begun this work by presenting the Rapid ARU Deployment Initiative at the Municipality of Grey Highlands Committee of the Whole meeting to promote the program and encourage other municipalities facing housing challenges to embrace similar opportunities. Staff also meet quarterly with a municipal working group that includes key staff from municipalities across the County of Simcoe, including the City of Barrie and the City of Orillia, to share strategies and tools and to provide updates on the housing work in each community. Additionally, key staff participate in monthly meetings with the Institute of Southern Georgian Bay, which brings together staff from neighbouring municipalities, community activists, local politicians, and members of the development community to discuss local housing issues and initiatives. The Town participated in the County's Housing Attainable Supply Action Plan (ASAP) project, which resulted in a document that is a valuable resource for the Town's housing work. Staff also routinely use the County's Housing Dashboard available on the open data portal, which provides both

historical trends and monthly snapshots on key housing market indicators for municipalities across Simcoe County. While not directly related to the Town's affordable housing mandate, housing staff also participate in the Town's homelessness support group, which includes Town representatives, community members, and County staff providing updates on the reality of homelessness in the community and actions being taken to address it.

Throughout 2024, staff took advantage of several speaking engagements to continue to share information about the Town's affordable housing work in hopes to encourage other municipalities to explore similar projects in their areas. Staff spoke at Collingwood's Trinity United Church about the Town's housing projects and at the Haliburton County Housing Summit. Staff plan to continue to expand the Town's relationships with neighbouring municipalities and beyond on the delivery of affordable housing.

**Estimated completion:** This initiative began in Q1 2024 and will be ongoing.

#### **Initiative 12:** Treat the Private and Non-Profit Sectors as Partners

**Category:** Coordination Initiatives

**Overview:** In accordance with this recommendation and Council direction, staff met with the Georgian Triangle Development Institute (GTDI) to provide an overview of the Council-approved recommendations and next steps for implementation of the AHMP. Since then, staff have met with smaller focus groups of the GTDI to discuss the details and options around the Quick Wins Housing Focused Zoning By-law Amendment as well as the Comprehensive Zoning By-law update project. Staff are committed to strengthening partnerships with the development community on the implementation of the AHMP. While staff routinely engage with the development industry through a dedicated newsletter, regular updates in meetings, and inclusion as stakeholders in key projects, the recommendation to provide a more formalized communication strategy is an outcome of both the AHMP and the Development Process and Fees Review. Discussion with the industry will be imperative to determine the format of such augmented communication platform.

**Estimated completion:** This initiative has commenced, and staff will continue to engage the development sector throughout 2025.

**Initiative 14:** Ensure the Town of Collingwood has Robust Data Collection to Support Good Decision-Making

**Category:** Coordination Initiatives

**Overview:** Staff continually monitor the impact of the initiatives through the implementation of the AHMP and collect robust data on housing statistics and changes to income deciles through periodic updates to the Housing Needs Assessment and other available data sources such as the County of Simcoe Housing Dashboard and Provincial bulletins. This Report includes an update on the progress of the AHMP, including overall housing market indicators and monitoring of specific initiatives. Staff will also work with the AHTF, County of Simcoe, neighbouring municipalities, and other levels of government to access available data and statistics that could be collectively used to ensure decisions are evidence-based and outcome-oriented.

**Estimated completion:** First update completed as part of this 2025 Workplan Report. Overall data collection associated with the affordable housing portfolio will be ongoing and supported by the AHTF.

#### Initiatives Planned to Commence in 2025

**Initiative 6:** Prepare a Municipal Capital Facility By-law to as a Framework to Offer Incentives for Targeted Projects

**Category:** Financial Approaches

**Overview:** Staff are in the early stages of conducting research into Municipal Capital Facility By-laws (MCFB) as an incentive framework for affordable housing projects. The County of Simcoe has an existing MCFB, that was recently amended to update the definition of affordable housing to reflect the Housing ASAP. The County's Housing ASAP recommends the County either use the MCFB or create a CIP to offer incentives for affordable housing. Staff will work closely with the County to discuss potential challenges and opportunities for stacking incentives. A draft by-law was prepared by NBLC as part of the AHMP deliverables and will be used as a basis to prepare a

framework that positions the Town to deploy transparent and fair incentives as funding becomes available. There are no impacts to the 2025 operational budget for this initiative, other than staff time, rather the intent is that the Affordable Housing Reserve Fund continues to grow overtime until the Town is in a position to offer significant financial incentives to both market and non-market developers for affordable housing projects. The Reserve Fund currently sits at \$575,000 and we anticipate that this will grow to over \$1M once a private sector donation is received and any remaining funds from the \$350,000 2024 Affordable Housing Operating Budget will be moved to the Reserve Fund.

**Estimated completion:** Several factors will influence the completion of this initiative including collaboration with the County of Simcoe and results of best practices research in the development of a MCFB. Ideally, the framework would be completed and approved in Q3 2025.

**Initiative 3:** Enact a Rental Replacement By-law in Order to Preserve Existing Rental Stock

**Category:** Policy, Process and Regulatory Changes

**Overview:** Staff understand that the County of Simcoe may be able to play a role in drafting by-law templates for municipalities through their Housing ASAP. This initiative is intended to commence in Q2 2025 to take advantage of support from the County and in an effort to not duplicate efforts. Until further information is provided by the County, staff will continue to research best practices and case studies where rental replacement by-laws have been implemented effectively, with support from the AHTF. A Masters student at the Toronto Metropolitan University is volunteering with the Town to conduct research on Rental Replacement By-laws to inform Collingwood's by-law. The student will be completing a supervised research project on the topic, targeting delivery of a final product in April 2025. Staff will also work with neighbouring municipalities and the AHTF to share information and resources on how to approach the implementation of a rental replacement by-law. \$10,000 is earmarked in the 2025 draft Budget to be used to implement the rental replacement by-law, which would cover consultation and legal advice costs.

**Estimated completion:** While core work on this initiative is targeted to be initiated in Q2 2025, completion would not be anticipated until Q3 or Q4 2025, with timing also dependent on anticipated Provincial regulations that would impact the content of Rental Replacement By-laws across Ontario.

**Initiative 13:** Encourage Non-Traditional Construction Techniques, Housing Tenures and Funding Models

**Category:** Coordination Initiatives

**Overview:** This initiative will see progress on multiple fronts, including through the Comprehensive Zoning By-law Update and the implementation of the 2024 Ontario Building Code. Per Council direction, staff will also proceed with a RFEOI for development and operator partners to support demonstration or pilot projects for innovative housing types on remnant Town-owned or privately held parcels of land. Staff have had preliminary discussions with the GTDI on this initiative and anticipate working closely with them on the next steps. This initiative could be another “first in Ontario”, with replicability in municipalities across the Province resulting on innovative housing forms being accommodated on smaller parcels of land, whether those are backyards or remnant parcels previously deemed unsuitable for development due to their size. With the number of such opportunities available across Ontario, this could result in thousands of additional units being created through infill and intensification, without the need for further sprawl.

**Estimated completion:** Pending results of the REOI process targeted for Q2 or Q3 2025, staff could return to Council later in 2025 to either recommend proceeding with a small and manageable public-private partnership for a demonstration project on the road allowance property (or other identified small parcel of Town-owned land) or to facilitate a partnership between the interested developers/operators and private landowners with small/remnant parcels or who wish to construct innovative housing forms and/or ARUs.

Initiatives Tentatively Proposed Beyond 2025 (For Information Only)

**Initiative 16:** Explore Alternative Revenue Tools

**Category:** Coordination Initiatives

**Overview:** Staff will be exploring various revenue tools that are available to municipalities as a means of raising funds that can be used towards implementing various housing initiatives. The Town recently approved the introduction of a Municipal Accommodation Tax (MAT) which will be effective March 1, 2025. As part of 2026, the Town will investigate how revenue generated from the tax will be spent. A portion of the revenue generated may be directed towards affordable housing initiatives. Further, Council directed Finance staff to proceed with a Community Benefits Strategy. This Planning Act tool may also generate moderate revenue in future years that could be allocated toward affordable housing initiatives. Examples of other alternative revenue tools could include a vacant homes tax or tiered development charges based on residential gross floor area. The AHMP warns that the administrative costs associated with utilizing these revenue sources may outweigh the potential revenue collected. Changes to provincial legislation and regulations may also impact this initiative.

**Estimated completion:** Research has commenced and will be ongoing as opportunities arise, with any positive shifts in the Provincial legislative landscape potentially advancing components of this initiative.

**Initiative 4:** Source Simple Pre-Approved 'Off-the-Shelf' Building Designs

**Category:** Policy, Process and Regulatory Changes

**Overview:** In December 2023, the Government of Canada announced that consultations would begin in early 2024 on a housing design catalogue initiative that will help accelerate the delivery of homes by standardizing housing designs, starting with low-rise construction. The new Housing Design Catalogue was supported by the 2024 Federal Budget and in July and August 2024, the federal government invited submissions for prefabricated housing designs to inform the catalogue and has since selected the successful proponents. Once the Government of Canada's catalogue is complete, the Town will help champion the designs as part of the expanded coordination initiatives and/or consider a call for proposals for designs for multi-unit buildings if these are not covered by the Federal initiative as recommended by NBCL. Through Bill 185: *Cutting Red Tape to Build more Housing Act*, the Province introduced

criteria to facilitate planning approvals for standardized housing, changes for which will apply on certain serviced urban residential lands. Staff would note that the Town is ahead of the curve on this initiative, with six existing pre-approved designs for detached ARUs featured as part of the Rapid ARU Deployment Initiative.

**Estimated completion:** 2026

**Initiative 15:** Consider Housing Above or in Conjunction with New Public / Community Facilities

**Category:** Coordination Initiatives

**Overview/Status:** Staff will explore opportunities to integrate affordable housing with other large-scale public or community facilities, most notably a future Multi-Use Recreational Facility (MURF). The newly approved 2024 Official Plan contains policies that encourage affordable housing to be located in proximity to local community facilities, employment opportunities, schools, active transportation facilities and public transit routes. As part of the MURF project considerations, increasing revenues by the incorporation of housing, including affordable units, could be considered to offset the cost of the facility. Staff will also work with housing providers at the County level and within the private and non-profit sectors to facilitate partnerships for the provision of housing on public land or in conjunction with new public and community facilities.

**Estimated completion:** Dependent on timelines for new public facilities or community projects.

**Initiative 10:** Explore the Potential for Density Bonusing for Priority Projects

**Category:** Coordination Initiatives

**Overview:** The newly approved 2024 Official Plan contains policies that encourage and provide ambitious targets for more affordable housing to be built within the community. While the Plan lays the foundation for the use of a variety of tools and incentives to support increased affordable housing supply, density bonusing no longer exists as an option under the *Planning Act*. The former density bonusing provisions were replaced with a Community Benefits Charges (CBC) framework. Staff understand a type of density bonusing may also be possible through the implementation of a Community

Planning Permit System (CPPS), which could be considered through a future zoning exercise and would also require legal input.

**Estimated completion:** Post 2026

#### Additional Activities Outside of AHMP – Unanticipated but Valuable

Throughout 2024, staff were involved in a few unanticipated but important projects that delayed the full implementation of the 2024 Workplan. Of primary consideration was the County of Simcoe's Supportive Rapid Re-Housing Program (SRRP) that provides temporary housing for low-acuity individuals experiencing situational homelessness. The County approached staff in the Spring of 2024 requesting assistance in facilitating the delivery of the program in Collingwood. Staff provided early project support by offering an inventory of both Town-owned and privately owned sites that would be appropriate for this type of use. Once a site was selected, several staff across the Planning, Building and Infrastructure Divisions formed a technical working group to assist the County's team with the delivery of the project. Staff worked diligently to expedite the planning and building review of the project to ensure it met the County's tight timelines, which were brought on in part due to Federal funding for the project. The program is now up and running, offering temporary housing for 12 individuals (focus on Senior's age 55+) while they receive support finding permanent housing. This project was made possible by collaboration with multiple partners, including the Common Roof, CONTACT Community Services and the County of Simcoe (lead).

Another key project in 2024 that disrupted the 2024 Workplan was the second round of applications for the Housing Accelerator Fund (HAF). Staff received news in July 2024 that the Federal government launched the second round of HAF, open only to municipalities that applied in round one of HAF but were unsuccessful, including the Town. The application window was open from July 13, 2024, to September 13, 2024, and throughout that time, staff across several Departments and Divisions worked to gather key housing data to forecast housing starts over the next several years, develop an action plan using key initiatives from the Town's AHMP and attended regional



workshops hosted by the CMHC, noting that the application process was completely overhauled since the first round of HAF. Staff submitted the second application on September 12, 2024. Due to uncertainty at the Federal level, the Town is still waiting to hear back on the application, but staff are hopeful that we will see a positive outcome in 2025.

### Other Activities

Additional advocacy initiatives recommended by NBLC (Initiatives 17 to 26) are intended to be actioned as opportunities arise by Council, individual Council Members (especially those who represent the Town on the Federation of Canadian Municipalities (FCM) and the Association of Municipalities of Ontario (AMO)), the AHTF, its members or staff. Currently, advocacy activities are being primarily implemented through existing Council involvement in municipal associations. A more targeted advocacy approach may form a larger part of the Town's strategy in future years, after the initial AHMP prioritized initiatives are complete and the Town moves into the ongoing maintenance and continuous improvement phase of the AHMP.

It is important to note that the affordable housing landscape is in constant flux. New legislative and policy changes as well as the release of funding opportunities occur frequently and often with limited warning. Municipalities must be nimble and flexible to adapt to the changing landscape and ensure relevant initiatives are explored when opportunities arise. The 26 recommendations that stemmed from the AHMP will continue to be the primary focus of the Town's staff time and resources; however, it is imperative that the Town be prepared to seize unforeseen opportunities that align with the objectives of AHMP but that may not be included as one of the initiatives. The citizen-based AHTF and staff are committed to staying well-informed on Federal and Provincial policy changes and funding envelopes, as well as best practices utilized in other communities to provide direction on any pivoting in actions that may be advantageous to affordable housing in Collingwood. This may require an elevated risk

tolerance of Council, staff, and the community to try new things or move more quickly than is typical, if outweighed by the potential benefits.

### **Affordable Housing Task Force Update**

As part of the [2024 Workplan Report](#), Council approved an updated Terms of Reference (TOR) for the Affordable Housing Task Force (AHTF). The TOR is updated every three years and represents an opportunity to revisit the Task Force's mandate and goals for their next term. The new mandate is focused on education, advocacy and community engagement to support and champion affordable housing initiatives with the Town in accordance with the AHMP. Following the approval of the updated TOR, the AHTF Chair, Council representatives and staff worked to recruit four new members onto the AHTF. The result is a reenergized Task Force, eager to embark on communication and community engagement activities.

Throughout 2024, the Task Force continued to champion and support the Town's housing initiatives. During the consultation stage of the Quick Wins Housing Focused Zoning By-law Amendment, the staff and the AHTF co-hosted a community conversation to get public input on the direction of the regulatory changes. The community conversation was well attended, with nearly 70 participants actively engaged in the session. The AHTF also engaged the Tamarack Institute to develop an internal community engagement strategy that will inform how the AHTF engages with the community on key housing initiatives. The engagement strategy will also provide input and guidance on the Public Education Campaign that will be supported by the AHTF.

Throughout 2024, AHFT worked closely with staff on developing the Seed Funding criteria and application process. The AHTF participated in gathering research on housing models and non-profit governance structures as background to developing a set of funding criteria. Three AHTF members sat on the evaluation committee that selected the seed funding recipients.

The Task Force has ambitious goals for 2025, including supporting the Town on the delivery of the multi-year Public Education Campaign as an elevated stakeholder, developing a strategy for community engagement, hosting community conversations on important housing topics, and continuing to support the Town on the implementation of the AHMP. \$10,000 is earmarked in the 2025 draft Budget to support the Task Force’s execution of these activities.

**Housing Market Indicators**

The AHMP recommends staff to report to Council each year on the implementation of the AHMP and overall housing market indicators. In addition to the reporting above, staff have utilized building permit data and data available through the County of Simcoe’s Open Data Portal to present a list of key housing market indicators for 2024 based on NBLC’s recommendations. The 2023 data would represent a benchmark for future years’ progress. Further, additional indicators may be included in future years if accurate data for Collingwood becomes available, such as rental stock.

**Table 3**

<b>Housing Market Indicators</b>	<b>2023</b>	<b>2024</b>	<b>% Change</b>
# of Housing Starts *	81 units	246 units	+ 203%
# of Housing Starts Forecasted (Estimate)	300 units	300 units	Forecasts remained the same
Forecast vs Actual Housing Starts	- 219 difference	- 54 difference	+ 75%
# Additional Residential Units (ARUs)	23 units	22 units	- 4.3 %
# of Affordable Housing Units Targeted	10% of new dwelling units annually	25% of new dwelling units annually	Target increased 15%

Average Market Rent (Across All Bedroom Types)	Not available on County's Data Portal	\$2,279	N/A
Average Sales Price	\$834,555	\$837,624	+ 0.36%

Assumptions

- The number of housings starts and ARUs are based on building permit issuance and not occupancy. Permits have been issued but units may not be built or occupied yet. Note that the first row in the table for total housing starts does not include ARUs.
- Although the number of ARUs approved in 2024 decreased slightly from 2023, this should not be indicative of the Town's Rapid ARU Initiative. Several factors likely contributed to the decrease in units, including high construction costs and interest rates. It is also worth noting that although there was a slight decrease in ARUs from 2023 to 2024, the number of ARUs are on an upward trajectory from years prior to the creation of the Rapid ARU Initiative. In 2021 only 12 building permits were issued for ARUs and in 2022 only 8 building permits were issued.
- The County of Simcoe's Open Data portal includes market scans of rental prices across 2024 and will continue to collect data in future years. However, this data is not available for 2023, so we cannot yet calculate the percent change across the two years. It is worth noting that the monthly fluctuations in market rents throughout 2024 are quite volatile, which could be due to several factors including seasonal rent availability and number of units on the market at a given time. On average, market rents went down 2.28% in 2024.

Other Housing Progress

In addition to the key housing market indicators provided above, several of the Town's initiatives have led to an increase in rental housing supply and affordable housing commitments. Since the Rapid ARU Deployment Initiative launched in March 2023, a total of 45 ARUs have been issued building permits. The Town has approved 19 grants for ARUs, totalling over \$130,000 in financial support for ARU projects. In addition to the

Rapid ARU Initiative, the Town has worked with developers under the merit-based [Servicing Capacity Allocation Policy](#) (SCAP) to secure voluntary contributions of affordable units or rough ins for ARUs in new homes. The Town has successfully secured agreements for 32 affordable units through the SCAP in 2023 and 2024. Additionally, the SCAP framework has assisted the Town in securing commitments for 9 purpose-built ARUs included in a new subdivision and 32 rough-ins for ARUs across two different subdivisions. Since the AHMP was endorsed, the Town has approved 237 rental units across two purpose-built rental developments.

### **Financial Impacts**

The financial resources necessary to advance the 2025 Workplan were already investigated as part of the AHMP and 2025 budget deliberation processes. Each of the initiatives listed in the 2025 Workplan has appropriate resourcing allocated pending the approval of the 2025 Budget and staff will return to Council to discuss future needs as part of the 2026 budget discussions. Staff continue to monitor sources of funding from upper levels of government. In particular, if the Town is successful in obtaining HAF funding in 2025, progress on some initiatives may be accelerated and/or available grant or incentive dollars may increase. In October 2024, the Town received an initial contribution of \$150,000 of the \$1M private contribution to the Affordable Housing Reserve Fund and expect the balance of the funds to be remitted in 2025. Finally, financial resources for affordable housing initiatives may be augmented in the future by MAT or CBC funds.

### **Conclusion**

Thanks to the investment of former and current Town Councils, the dedication of the AHTF and the continued support of Department Heads and a wide variety of staff, the Town of Collingwood has earned a reputation as a municipal leader in affordable housing and this will continue through the implementation of the AHMP Initiatives in the 2025 Workplan. Our efforts and investment in affordable housing are largely unprecedented for a municipality the size of the Town of Collingwood and Council's bold actions are making a tangible difference. Staff look forward to executing the proposed

2025 Workplan, using the AHMP as a clear path to provide the greatest on-the-ground impact within the Town's current legislative and funding abilities.

### 3. Input from Other Sources

The AHMP project involved extensive community and stakeholder consultation, as listed in Section 4.0 of NBLC's report. The consultant and staff also worked closely with the AHTF throughout the project and on subsequent staff reports to Council. In addition, several of the initiatives in both the 2024 and 2025 Workplans include targeted consultation, the results of which was or will be shared as part of reporting on the individual recommendations (i.e. separate staff reports).

This Report was circulated to Department Heads on January 21, 2025, and the content responds to the input received.

### 4. Applicable Policy or Legislation

Many policy documents and legislation cover the Town's affordable housing work, with key items listed below:

- *Bill 97: Helping Homebuyers, Protecting Tenants Act, 2023*
- *Bill 109: More Homes for Everyone Act, 2022*
- *Bill 23: More Homes Built Faster Act, 2022*
- *Bill 3: Strong Mayors, Building Homes Act, 2022*
- *Bill 185: Cutting Red Tape to Build More Homes Act, 2024*
- *Planning Act* (1990, as amended)
- *Municipal Act* (2001, as amended)
- Provincial Planning Statement (2024)
- Simcoe County Official Plan (2016)
- Town of Collingwood Official Plan (2004) and Town of Collingwood Official Plan (2024)
- Town of Collingwood Zoning By-law 2010-040

Under Pillar #1 Sustainable of the 2024 Community Based Strategic Plan goal to “Encourage more housing options that meet community needs”, a key action is identified as:

*Invest in and implement the Town’s approved Affordable Housing Master Plan to provide more housing across the continuum with a focus on housing for middle income households”*

The AHMP 2025 Workplan responds to that action by providing a costed and prioritized plan to implement the recommendations of the AHMP.

## 5. Considerations

2024-2028 Community Based Strategic Plan: Advances pillar(s) below:

- Sustainable  Connected  Vibrant  Responsible
- Services adjusted if any                                      Not Applicable
- Climate Change / Sustainability:                                      Not Applicable
- Communication / Engagement:                                      Not Applicable
- Accessibility / Equity, Diversity, Inclusion: Not Applicable
- Registered Lobbyist(s) relating to content: The Town’s Lobbyist registry may include individuals, organizations, or businesses that desire to partner with the Town on affordable housing initiatives.

Next steps and future action required following endorsement:

After endorsement of the AHMP 2025 Workplan, staff will proceed with actioning items as prioritized in this Report.

## 6. Appendices and Other Resources

None.

## 7. Approval

Prepared By:

Claire de Souza, Housing Development Coordinator

**Reviewed By:**

Summer Valentine, Director of Planning, Building and Economic Development

**CAO Comments:** Endorsed on January 22, 2025 to proceed to COW