



Realm
PLANNING+DESIGN

Municipality of Kincardine

Affordable Housing Community Improvement Plan

Realm Planning + Design
200 University Avenue West
Waterloo, ON N2L 3G1

April 21, 2022

Prepared by





Letter of Transmittal

April 21, 2022

Manager of Strategic Initiatives
Municipality of Kincardine
County of Bruce
1475 Concession 5 Rd
Kincardine, ON
N2Z 2X6

Re: Proposal For Affordable Housing Report

Dear Ms. Lorie Fioze,

Realm Planning + Design is pleased to submit this finalized Affordable and Attainable Housing Community Improvement Plan (CIP) for the Municipality of Kincardine.

Realm Planning + Design consists of members who are maintaining the vision of the Ontario planning system and planning policy. Collectively, we are knowledgeable of current best practices, research methods and analysis strategies. Members of our teams come from both rural and urbanized cities, bringing forth diverse perspectives on the project at hand. Our wide range of skills and familiarity with planning policies motivates our team to see success at each stage. Realm Planning + Design continues to value and acknowledge the importance of rural communities by assisting with developing innovative strategies for future plans geared towards the stakeholder's needs.

We are dedicated to aligning the methodology and workplan with the vision brought forth in the Housing Action Plan, the Official Plan and Plan the Bruce: Homes. Our team believes that Kincardine's natural assets and strong economic foundation will encourage lasting growth. As a result, it is crucial to enact thoughtful community planning practices that enhance the unique history and character of the municipality. Our expertise will be used to ensure high quality development that adequately represents our vision and meets the town's needs. We thank you for this opportunity and sincerely enjoyed working with you.

Our team can be contacted through our representative Fiona Main, Project Manager if there are additional questions or comments after the submission. She can be reached at 647-801-8203 or through emailing fmbmain@uwaterloo.ca.

Sincerely,

Fiona Main
Project Manager, Realm Planning + Design



Acknowledgement Note

Our Client

Realm Planning + Design would like to sincerely thank our client, the Municipality of Kincardine. More specifically, we would like to extend our gratitude to **Lorie Fioze**, Manager of Strategic Initiatives, and **Cherie Leslie**, Community Economic Development Coordinator, who provided us a valuable opportunity to prepare the RFP for the challenging and rewarding Affordable Housing Community Improvement Plan. We truly appreciate the time taken to arrange meetings, communicate useful feedback, and provide support throughout the project.

Our Mentor

Secondly, Realm Planning + Design would like to thank our faculty mentor, **Brian Doucet**, for his feedback and direction for the creation of the Affordable Housing Community Improvement Plan. He provided support throughout the course of the project and his assistance and expertise was greatly appreciated.

Our Professor

Lastly, Realm Planning + Design would like to thank our professor, **Michael Drescher**, for the opportunity to participate in this rewarding project that furthered our skills in policy development, methodologies, and report implementation.



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Source: Francis Lozada, Kincardine Water Tower, 2020

EXECUTIVE SUMMARY

This Community Improvement Plan (CIP) was prepared in response to the Municipality of Kincardine's Request For Proposal. Municipal documents including Kincardine's Economic and Development Strategy and Official Plan have noted housing affordability and attainability as a key concern within the community. Thus, the Municipality has sought to create a targeted strategy to both diversify housing stock and achieve defined community benefits through the preparation of a CIP. A central goal is to identify priority areas for intervention, as well as, mechanisms which can be instituted to promote the development of affordable and attainable housing within Kincardine. Recognizing this, Realm Planning and Design prepared the attached CIP with a rural focus.

This includes recognizing the restrictions surrounding municipal budgets and municipally owned lands which are in smaller supply compared to larger municipalities across the province. Thus, the project began with a comprehensive review of municipal policies and context before identifying potential interventions. This allowed the CIP to be tailored towards Kincardine's unique context. Next, existing by-laws and legislation was reviewed to determine what actions are already being undertaken in the community. Finally, a series of interventions from other communities from across the country were reviewed and evaluated to determine which interventions could be best adapted to tackle housing affordability and attainability in the Municipality of Kincardine. The project will include a review and update of current policies and by-laws, identifying priority or target areas and opportunities for the municipality to provide financial assistance or incentive programs to encourage the development of more affordable and/or attainable housing units in the Municipality of Kincardine.

1.0 INTRODUCTION

1.1 Background

A Community Improvement Plan (CIP) is a planning and economic development tool which allows a municipality to create frameworks for future municipal projects (Centre Wellington, 2018). CIPs provide community benefits through a variety of means including stimulating private sector investment through grants and/or loans from the municipality, enhancing streetscapes, encouraging effective use of community infrastructure, and the development of affordable housing (Municipality of Grey Highlands, 2018).

The Municipality of Kincardine is seeking to develop a new CIP with a focus on affordable and attainable housing. While the municipality's Official Plan strives to promote a diversified economy characterized by commercial, industrial and residential growth, existing housing in the area is unable to meet these objectives. 81.2% of housing within the Municipality of Kincardine consists of detached single family homes which is growing increasingly unattainable for low and middle income residents who are unable to keep up with rising housing prices. There is also a lack of available rental housing within the Municipality with 81% of residents owning their own home compared to the 70% average provincially (MDB Insight, 2020). Thus, affordable and attainable housing for residents of all socioeconomic statuses is a priority for the Municipality of Kincardine.

1.2. Purpose

The purpose of this CIP is to assist the Municipality of Kincardine in developing affordable and attainable housing for both future and prospective residents. By providing incentive-based programs and outlining alternative approaches to housing unit creation, the Municipality will be able to diversify existing housing stock and implement innovative interventions for the creation of future affordable housing units.

Housing affordability and attainability is a key priority within the Municipality of Kincardine. The Economic Development Strategy (EDS) highlights the relationship between economic development and community building. Moreover, Objective 5 of the EDS strives to both understand community housing and transportation needs, as well as, ensure that policies and planning reflect these needs (MDB Insight, 2020). While the provincial and federal governments have implemented initiatives such as the Investment in Affordable Housing for Ontario Program, these alone are not enough to tackle housing affordability and attainability within the Municipality (Great Northern Insulation, n.d.). Thus, the Municipality of Kincardine seeks to complement efforts made by upper levels of government and the County of Bruce through this CIP.

1.3 Community Improvement Project Area

While Community Improvement Project Areas may range in size from areas within a municipality to the municipality itself, for the purpose of this CIP the area will apply to the entire Municipality of Kincardine.

1.4 Housing and Income Profile

1.4.1 WHAT IS AFFORDABLE AND ATTAINABLE HOUSING?

The definition of affordable housing varies at different levels of government. At the federal level housing in Canada is considered “affordable” if it costs less than 30% of a household’s before-tax income (CMHC, 2018). This term encompasses a broad definition that includes housing provided by private, public, and non-public sectors, along with various forms of housing tenure. These forms of housing tenure include rentals, ownership and co-op ownership, and temporary/permanent housing typologies.

At the provincial level, the Government of Ontario defines affordable housing as the least expensive of:

- A unit for which the rent does not exceed 30% gross annual household income for low and moderate income households; or
- A unit for which the rent is at or below the average market rent of a unit in the regional market area.

The Municipality of Kincardine has an annual median household income of \$86,363 (Townfolio, n.d.). Thus, for households at or above the median, affordable housing should not exceed \$25,908 annually or \$2,159 per month. However, this is not affordable for low-income households, including seasonal and service industry workers, who do not meet the median income threshold. In fact, those living on minimum wage in the community would earn a gross annual salary of \$29,250 - meaning affordable housing for these community members should not exceed \$8,775 annually or \$730 per month (Ikuseru, 2022). From this analysis, it is evident that affordability looks different to various community members so a range of housing options is necessary to accommodate these needs.

1.4.2 WHAT ARE CORE HOUSING NEEDS?

The core housing need determines if a household can afford suitable and adequate housing in their community. As identified in the Bruce County Long Term Housing Strategy, several key housing issues and emerging trends must be approached with core housing needs in mind. The three standards, as defined by the CMHC, defined the standards of need as:

- Adequate: Housing that is not in need of major repairs such as defective plumbing, electrical wiring, or structural repairs
- Suitable: There are enough bedrooms for the size and make-up of the resident households.
- Affordable: Housing costs less than 30% of before-tax household income.

According to the CMHC, a household can be considered in core housing need if it meets two main categories:

- A household is below one or more of the adequacy, suitability and affordability standards.
- The household would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards.

1.4.3 WHAT ARE THE AFFORDABLE HOUSING NEEDS IN KINCARDINE?

Kincardine has a need for short-term and long-term actions aimed at increasing housing availability, both rental and ownership options, and support more diverse housing stock (duplex, semis, townhouses, apartments) in the Municipality, including more affordable options. Vacancy rate of housing stock is also an important consideration when defining housing needs. The vacancy rate helps demonstrate the existing available supply of housing, with low vacancy rates demonstrating less opportunity for households to move to alternative accommodation to meet their housing needs. This can be based upon household incomes and how well those incomes match the costs of the housing supply that meets households' needs. As such, the "need" is defined by incomes, housing costs, and the number of units available. Income information can be divided into categories such as Renter Household Income and Owner Household Income.

QUICK FACTS

- The most popular dwelling size in Kincardine is three bedroom units (42.84%), while the least is those with one or less bedrooms (7%).
- Nearly 40% of homes in Kincardine were constructed between 1961 and 1980.
- Kincardine has 6,142 private dwellings with 80.6% of them being owned and 19.4% being rentals as of February 2022.
- The average home price in Kincardine for October 2019 was \$401,443. Prices have since continued to increase as a result of the Covid-19 pandemic and gradual inflation.

Source: Townfolio, 2022

2.0 GOALS AND OBJECTIVES

2.1 Objectives

This CIP will propose a combination of interventions to facilitate affordable and attainable housing within the Municipality of Kincardine. These include financial incentives such as fee reductions for proposed affordable housing projects, as well as, administrative interventions to promote innovative interventions utilizing existing housing stock. Specifically, this CIP strives to underpin projects which increase housing attainability by:

- Modifying existing housing stock to accommodate accessory dwelling units including secondary suites and basement apartments.
- Supporting the development of an appropriate range and mix of residential types including multi-unit housing.
- Promoting the redevelopment and/or conversion of vacant, brownfield or greyfield properties.
- Introducing rental-only units which remain affordable to low-income community members.
- Improving buildings to enhance accessibility for community members with disabilities.



Source: LePage Exchange Realty Co. Brokerage, 2022

3.0 GUIDING PLANNING POLICIES AND LEGISLATION

This section provides an initial examination of the Planning Act, R.S.O. 1990, c. P.13, Municipal Act, 2001, S.O. 2001, c. 25, and Official Plan of the Municipality of Kincardine as guiding planning policies and legislation for this CIP. Specifically, Section 28 of the Planning Act is used to gain further insight on Community Improvement Plans in the context of Ontario. The Municipal Act briefly acknowledges Section 365 as it pertains to municipal powers related to passing by-laws as a means of assisting specific properties. The Official Plan of the Municipality of Kincardine is examined for the purpose of identifying where existing policy is in place related to housing, affordable housing, funding, and Community Improvement Plans that would assist in the creation of the CIP. A combination of existing Provincial and Municipal policies and legislation will be used to identify how affordable housing improvement measures are portrayed.

3.1 Planning Act

3.1.1 DEFINITIONS

Section 28, Part IV of the Planning Act, provides information in regard to community improvement. Relevant sections of this part of the Planning Act are provided below to assist in defining and understanding the purpose of the Community Improvement Plan for the Municipality of Kincardine. Section 28 (1) provides the definition of community improvement, community improvement plan, and community improvement project area. Specifically, the community improvement plan is most relevant for the purpose of this project.

“(1) “community improvement plan” means a plan for the community improvement of a community improvement project area; (“plan d’améliorations communautaires”)”

Additionally, in Section 28 (1.1), affordable housing is included as a provision in the definition of community improvement.

In Section 28 (2), the designation of a community improvement area is defined:

“(2) Where there is an official plan in effect in a local municipality or in a prescribed upper-tier municipality that contains provisions relating to community improvement in the municipality, the council may, by by-law, designate the whole or any part of an area covered by such an official plan as a community improvement project area. R.S.O. 1990, c. P.13, s. 28 (2); 2006, c. 23, s. 14 (3).”

This section is followed by Section 28 (3) where the acquisition and clearance of land is defined. A municipality may have the opportunity to:

- (a) acquire land within the community improvement project area;
- (b) hold land acquired before or after the passing of the by-law within the community improvement project area; and

(c) clear, grade or otherwise prepare the land for community improvement. R.S.O. 1990, c. P.13, s. 28 (3); 2001, c. 17, s. 7 (3); 2015, c. 26, s. 25.”

As per the process of preparing a Community Improvement Plan, Section 28 (4) acknowledges that a plan can come into effect and be adopted should a by-law be passed in accordance with Section 28 (2).

Section 28 (6) defines the powers of council re land where:

“(6) For the purpose of carrying out a community improvement plan that has come into effect, the municipality may,

(a) construct, repair, rehabilitate or improve buildings on land acquired or held by it in the community improvement project area in conformity with the community improvement plan, and sell, lease or otherwise dispose of any such buildings and the land appurtenant thereto;

(b) sell, lease or otherwise dispose of any land acquired or held by it in the community improvement project area to any person or governmental authority for use in conformity with the community improvement plan. R.S.O. 1990, c. P.13, s. 28 (6); 2001, c. 17, s. 7 (6).”

Section 28 (7) provides further insight in terms of grants or loans re eligible costs. As stated in this section:

“(7) For the purpose of carrying out a municipality’s community improvement plan that has come into effect, the municipality may make grants or loans, in conformity with the community improvement plan, to registered owners, assessed owners and tenants of lands and buildings within the community improvement project area, and to any person to whom such an owner or tenant has assigned the right to receive a grant or loan, to pay for the whole or any part of the eligible costs of the Community Improvement Plan. 2006, c. 23, s. 14 (8).”

More specifically, there is further information in regard to eligible costs in Section 28 (7.1) which defines where these costs may exist in a Community Improvement Plan.

“(7.1) For the purposes of subsection (7), the eligible costs of a community improvement plan may include costs related to environmental site assessment, environmental remediation, development, redevelopment, construction and reconstruction of lands and buildings for rehabilitation purposes or for the provision of energy efficient uses, buildings, structures, works, improvements or facilities. 2006, c. 23, s. 14 (8).”

Additionally, in Section 28 (7.2), this part of the plan discusses grants or loans between upper and lower-tier municipalities.

“(7.2) The council of an upper-tier municipality may make grants or loans to the council of a lower-tier municipality and the council of a lower-tier municipality may make grants or loans to the council of the upper-tier municipality, for the purpose of carrying out a community improvement plan that has come into effect, on such terms as to security and

otherwise as the council considers appropriate, but only if the official plan of the municipality making the grant or loan contains provisions relating to the making of such grants or loans. 2006, c. 23, s. 14 (8).”

3.2 Municipal Act

3.2.1 SECTION 365

In Section 365 (1.2) of the Municipal Act, it is indicated that there is potential for a municipality to cancel taxes through a by-law given certain circumstances.

“(2) Subject to subsection (6), a local municipality may pass by-laws providing for the cancellation of all or a portion of the taxes for municipal and school purposes levied during the assistance period on one or more specified eligible properties, on such conditions as the municipality may determine. 2021, c. 40, Sched. 16, s. 2 (3).”

As per the process of preparing a Community Improvement Plan, Section 28 (4) acknowledges that a plan can come into effect and be adopted should a by-law be passed in accordance with Section 28 (2).

This section is applicable to the Community Improvement Plan as the municipality has the power to pass these by-laws to aid in the creation of more affordable housing through programs, incentives, and other provisions.

3.3 Official Plan of the Municipality of Kincardine

3.3.1 DEFINITIONS

Two specific definitions that explicitly mention affordable housing. First, a detailed definition of ‘Affordable’ is included that breaks down what housing would be considered affordable. The ‘Housing Options’ definition defines the range of housing where certain options would be especially relevant when considering affordability.

Affordable

in the case of ownership housing, the least expensive of:

1. housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate income households; or
2. housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area;

in the case of rental housing, the least expensive of:

1. a unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or
2. a unit for which the rent is at or below the average market rent of a unit in the regional market area

For the purposes of this definition, low and moderate income means, (i) in the case of ownership housing, households with incomes in the lowest 60% of the income distribution for the regional market area; (ii) in the case of rental housing, households with incomes in the lowest 60% of the income distribution for renter households for the regional market area.”

Housing Options

“A range of housing types such as, but not limited to single-detached, semi-detached, rowhouses, townhouses, stacked townhouses, multiplexes, additional residential units, tiny homes, multi-residential buildings and uses such as, but not limited to life lease housing, coownership housing, co-operative housing, community land trusts, affordable housing, housing for people with special needs, and housing related to employment, institutional or educational uses.”

3.3.2 SECTION C1

In Section C1 of the Official Plan, ‘General Land Use’, the municipality has encouraged that a range of housing types should be provided to assist in meeting the needs of current and future residents. Specifically, Section C1.3.4 is notable in terms of the ability to provide affordable housing based on land use provisions.

(C1.3.4) “An appropriate range of housing types and densities to meet projected requirements of current and future residents shall be encouraged. Densities for new housing which efficiently use land, resources, infrastructure and public service facilities and support the use of alternative transportation modes will be encouraged.”

3.3.3 SECTION C8

In Section C8 of the Official Plan, objectives are identified when considering Community Improvements. These objectives can be applied to the implementation of the Community Improvement Plan. Objectives in Section C8.2 associated with affordable housing can include:

(C8.2.5) “To encourage the maintenance and rehabilitation of existing housing stock.”

Objectives in Section C8.4 acknowledges the Planning Act, 1990 associated with community improvement areas. Section C8.5 provides further insight as to the intent of the policy effectively phasing the community improvements.

In Section C8.6, the implementation of community improvements is defined.

(C8.6) The Municipality of Kincardine will implement the Community Improvement goals and objectives through the following methods:

C8.6.1 Council will designate by By-law a Community Improvement Project Area pursuant to the Planning Act.

C8.6.2 Council will undertake the preparation of a Community Improvement Plan.

C8.6.3 Council may acquire and develop land to replace inappropriate and non-conforming uses for facilitating conservation, rehabilitation, redevelopment or development of an area. Council may provide grants, loans or other financial incentives within a Community Improvement Area in accordance with a Community Improvement Plan approved under Section 28 of the Planning Act.

C8.6.4 Continue enforcement of property maintenance and occupancy standards By-law.

C8.6.5 Continue support for historical preservation through utilization of provisions contained within the Ontario Heritage Act.

C8.6.6 Co-operation with school boards, service clubs, private businesses, industrial, medical and health services and other private individuals or groups to provide new or redevelop existing facilities and services.

C8.6.7 Participation in provincial and federal government programs which provide assistance to private landowners for the maintenance, rehabilitation and redevelopment of their properties.

C8.6.8 The utilization of public funding available to municipalities from provincial and federal programs to assist in implementing community improvements.”

3.3.4 SECTION D1

Section D.1. of the Official Plan identifies the need to establish “minimum targets for the provision of housing which is affordable to low and moderate income households” in addition to facilitating “all forms of housing required to meet the social, health and well-being requirements of residents”.

Section D1.2.4 acknowledges the need to include targets for affordable housing in addition to the other housing types and densities.

(D1.2.4) “The Municipality shall provide for an appropriate range of housing types and densities to meet projected requirements of current and future residents of the regional market area by establishing and implementing minimum targets for the provision of housing which is affordable to low and moderate income households, by permitting and facilitating all forms of housing required to meet the social, health and well-being requirements of current and future residents, including special needs requirements.

The Municipality shall promote densities for new housing which efficiently use land, resources, infrastructure and public service facilities, and support the use of alternative transportation modes and public transit in areas to be developed.”

Section D1.2.5 is an additional part of the plan where an alternative to home ownership is to be encouraged within the municipality.

(D1.2.5) “Assisted owner and rental housing will be encouraged as the need is identified in local and County housing studies.”

Section D1.4.6 provides insight on the availability of affordable housing.

(D1.4.6) “Availability of Affordable Housing:

- a. The Municipality shall encourage an adequate supply of affordable housing.
- b. The Municipality shall attempt to have 30% of all new residential construction affordable. In a given year the residential development may meet, exceed or fall short of the 30% target and therefore, to achieve a more realistic picture of the progress made.

4.0 INCENTIVES AND PROGRAMS

4.1 Whistler Housing Authority Model

4.1.1 HISTORY

One of the most creative and well-established bodies that focus on creating affordable housing for their workforce is the Whistler Housing Authority located in Whistler, British Columbia. The need for such an organization began in the 1970s and 80s when Whistler grew rapidly. Heavy influxes of seasonal workers, entrepreneurs, and second homeowners moved to the region looking for opportunities. The new influx of residents increased demand within the real estate market, causing rent and home prices to rise, leaving many workers unable to get accommodation within their budgets. Employers who felt the struggle of getting workers due to the unaffordable real estate market grouped together and started the Whistler Valley Housing Society (WVHS). WVHS was a not-for-profit with the mission of finding affordable housing solutions for employees. It was a volunteer-run organization of employers in the Whistler area as they believed employers played an essential role in employee housing (Whistler Housing Authority, 2009).

4.1.2 ORIGINAL SOURCES OF FUNDING

Initially, the organization's funding came from the Canadian Mortgage and Housing Corporation (CMHC). They were able to successfully develop 41 affordable housing units that geared the rent to the residents' income. These developments were subsidized and partially funded through the CMHC. However, the organization came to a point where they wanted to find other solutions for investing away from the CMHC or similar government agencies for two reasons. First, they wanted to create a self-sufficient system that could



Source: Resort Municipality of Whistler, 2022

support developments on its own, and secondly, the CMHC didn't whistle employees "truly needy". Even though affordable housing was needed, it emphasized funding social housing projects for low-income families. One option that was reluctantly considered to replace the funding from the CMHC was turning to local taxpayers for capital. They knew this decision would be wildly unpopular. Hence, they looked to models in the United States that utilized inclusionary zoning that required developers to build affordable housing as part of their rezoning efforts (Whistler Housing Authority, 2009).

4.1.3 EMPLOYEE HOUSING SERVICE CHARGE BY-LAW

In 1990, the municipality enacted the "Employee Housing Service Charge" (Bylaw 811, 1990), which required developers of tourist, commercial, or industrial land to choose between building employee housing or contributing cash-in-lieu to a housing fund that would be used to create affordable housing. Between 1991 and 1996, the housing fund generated six million dollars from developers paying into the fund. As it stands today, the by-law is very similar to its creation:

It begins by defining what an "employee housing unit" means:

- a. one unit for each sleeping room with an area less than 10.0 square metres measured within the interior of the walls that contains no cooking facilities: or
- b. one unit for each half of a sleeping room 10 or more square metres in floor area measured within the interior of the walls that contains no cooking facilities; or
- c. one unit for each self-contained sleeping room of any area which contains cooking facilities.

Then it determines the events that trigger charges to the housing fund:

- a. a building permit is issued which authorizes construction of a new building or structure or extension to an existing building or structure.
- b. a building permit is issued which authorizes construction which would result in a change of use of a building or structure (or portion of it) to the extent that the new use generates more employees under Schedule "A" than the previous use would generate under Schedule "A": or
- c. A business license is issued for the commencement of a new business in premises on the land, to the extent that the new business will generate more employees under the Schedule "A" than the previous use of the same premises.

And then the notable exemptions from this by-law:

- a. in respect of a parcel of land owned or controlled by the Municipality.
- b. in respect of public institutional development, schools and colleges.
- c. in respect of a detached single family or duplex residential dwelling unit, hostel,

- pension or bed and breakfast.
- d. where the owner of the land has, constructed, or undertaken to construct one employee bed unit for each employee deemed by this law

This program has inspired similar employee housing linkage programs across the country. For example, the Town of Canmore, Alberta created a provision under their 2008 Land Use By-law that requires developers of commercial properties to provide employee housing concurrently (FCM, 2009). This provision has been continued into their 2018 revision which denotes that “Employee Housing shall reasonably accommodate those full time employees unable to afford market housing [...] be provided in a range of multi-unit residential unit types and sizes to accommodate range of employment positions and range of incomes as determined by the employee generation analysis” (Town of Canmore, 2018, p. 154).

4.1.4 OTHER IMPORTANT MILESTONES

In 1995, the Millar’s Ridge housing development was the first in Whistler to utilize resale price controls. Wherein these price controls limit the price housing can be resold for future buyers. Ensuring the resale price is stable and affordable was a way to keep their affordable housing “perpetually affordable.” Each resale is individually reviewed on a case-by-case basis, ensuring that the resale value doesn’t exceed the appreciation of the consumer price index.

Coincidentally, the resale price controls and its legal complications demonstrated the WVHS and its sister organizations’ need to combine into one housing authority with tenured members. Whistler Council members Ted Milner and Steve Bayly (housing developer) were recruited to create the Whistler Housing Authority (WHA) formally. Once a housing authority, Steve and Ted were able to secure loans using the six million in the housing fund to receive an additional thirteen million dollars, allowing them to develop close to \$22 million worth of affordable real estate (Whistler Housing Authority, 2009).

By 2012, the Whistler Housing Authority had a combined total of 1879 units. 1065 up for sale, with the remaining 874 for rent, all of which are only available to local Whistler workers. This affordable housing model is one of the most effective in Canada and utilizes various new tools to create a separate housing market for workers. The combination of the Employee housing service by-law, resale controls, and securing bank loans off the housing fund allowed a small municipality to develop millions of dollars’ worth of affordable housing

4.1.5 ANNUAL AND PROJECTED BUDGETS 2021

The annual operating budget for the Whistler Housing Authority can be found in Appendix B. This document covers sources of revenue including, rent, parking, laundry, and waitlist revenue which offset operating costs. It also includes expenditures such as insurance, landscaping, maintenance, and property taxes. The included budget covers year end 2021 and gives revenue projections for 2022-2025.

4.2 Municipal Capital Facilities By-law (MCFA)

4.2.1 BACKGROUND

A Municipal Capital Facility By-law would be one method the Municipality of Kincardine could utilize to create more affordable housing. Similarly to a Community Improvement Plan (CIP), MCFAs allow the municipality to offer for-profit and nonprofit developers economic incentives in exchange for affordable housing development. MCFAs are permitted through Section 110 of the Municipal Act 2001, which stipulates that municipalities are enabled to enter into Municipal capital agreements with developers (profit or non-profit) for a variety of incentives such as lending money, giving, leasing, or selling property, guaranteeing borrowing, and partially or wholly reducing property taxes and development charges. The way the MCFAs law in the Municipal Act is written allows the municipality to enter an agreement with any party to provide financial assistance, meaning that just about any financial incentive can be offered through it. This even includes building permit grants, capital grants, and TIG grants (Municipal Act, 2001. s110).

4.2.2 MUNICIPAL CAPITAL FACILITY AGREEMENTS

To begin entering into agreements, the municipality must propose and pass a written bylaw for Municipal facilities that explicitly mention affordable housing as eligible to begin the process. Other important parameters to be included are the applicable acts and legislation, a general summary of the clause's agreements must contain, and any other requirements through the Municipal Act. Once the council has approved the bylaw, the municipality will need to create a contractual document known as a Municipal Capital Facilities agreement. For specific projects, this document will outline the details of the project, if and how the project meets the definition of affordable housing within the bylaw, the incentives the municipality is offering, and any other important information necessary (Region of Peel, 2020).

4.2.3 MCFAS VS. CIPS

Generally, there are a few benefits to implementing an MCFA rather than a CIP. Both have a similar approval process; both need to be drafted, presented to the council, opened for public engagement, and voted into effect. The first difference is revisions and amendments; MCFAs are amended much more quickly than that of CIPs. MCFAs only require a handful of reports to the council to repeal and replace/amend the bylaw formally. CIPs need the same handful of reports but additionally require public engagement meetings so that the public can be notified and give their opinion on the amendments. Furthermore, while CIPs can be appealed and challenged at the Local Planning Appeal tribunal, MCFAs are not exempt from this and other common legal challenges. Overall, implementing and amending/replacing MCFAs is less time-consuming and expensive than CIPs (Region of Peel, 2020).

4.2.4 EXAMPLES OF MCFAS IN OTHER MUNICIPALITIES

The City of Kenora passed their MCFA for Municipal Housing Project facilities in 2019 (By Law Number 109-2019). With a population of approximately 15,000, and located within a seasonal cottage area, this municipality is comparable to Kincardine's housing context. The key characteristics of their MCFA are:

- Council may pass by-laws allowing the city to enter into Municipal Housing project facilities agreements with any person, including other municipalities.
- Eligibility for Affordable Housing shall be determined in accordance with the following conditions:
 - For geared to income units, or for units at or below 80% of average market rent, tenants will be selected in accordance with the Housing services act.
 - For Average market rent affordable units, eligible tenants will be selected by the landlord through a non-discriminatory process and in accordance with legislation.
 - Under no circumstances shall a housing unit be made available to a household wherein a member of which at the commencement of the proposed lease, already owns a residential property.
- Regarding the provision, lease, operation, or maintenance of the Municipal Housing Project Facilities that are subject to the agreement, Council may provide financial assistance at less than fair market value or at no cost to the proponent. Such assistance may include:
 - Giving financial assistance to private and not-for-profit proponents in the form of conditional grants to offset part of or the full cost of development.
 - Exemption from all or part of the taxes levied for municipal and school purposes.
- A municipal housing project facilities agreement shall contain, but not limited to, the following provisions:
 - Agreement that all units in a housing project meet the definition of “affordable housing”
 - Term of the agreement, in the case of rental housing, shall not be less than ten years
 - Number of housing units being provided,
 - Provisions regarding increases to rent
 - A list of benefits being conferred on the Proponent under section 110 of the Act
 - The conditions to the financial or other assistance provided to the Proponent
 - If the proponent doesn't comply with the terms and conditions of the agreement, the proponent shall repay the city the entire number of benefits given under the agreement

4.2.5 BUDGETS FOR MCFAS

Municipalities who have adopted MCFAs are generally not fully transparent on the exact funding given to the program. It is also difficult to determine the total monetary amount as some of the incentives being offered are not grants and are discounts/exemptions. These expenses are lumped in with normal municipal facility budgets. It is recommended that the Municipality of Kincardine contact other cities who have adopted this by-law for more information on detailed financial and budgeting information.

4.3 Development Charges Relief Program

4.3.1 BACKGROUND

Development charges are fees collected from developers once building permits have been issued. They are intended to help pay for the necessary infrastructure and services, such as roads, transit, sewage, and water. These can become quite a financial burden on developments, especially those intended to be affordable. The Municipality of Kincardine's Development Charges by-law allows affordable housing projects to be partially or wholly exempt from development charges provided the project has received government funding or subsidies or is constructed by a non-profit developer. While exemptions help attract potential affordable housing developments, the costs for developing infrastructure for those affordable projects will put an immense strain on other developments and the municipality to make up that lost revenue. It's up to the municipality if they want to undertake this program as it has the potential to create affordable housing but also could deter developers since charges will be higher for non-affordable developments.

4.3.2 EXAMPLES FROM OTHER MUNICIPALITIES

The County of Grey assists property owners or developers with development costs by providing partial or complete exemptions to local and municipal development charges. They assess the development and ensure there are no arrears on property taxes and that the registered owner is constructing within the Community Improvement Area to ensure they are eligible. Then they provide exemptions to development charges related to the affordable portion of the development. For example, if the project is 25% affordable, they will give a 25% discount (County of Grey CIP, p.23).

Eligibility to the program is based on the following conditions:

- 100% of eligible development charges may be exempted based on the following criteria.
- Applicants to the Development charge exemption must be the registered owners of the property and building must be located within the Community Improvement Project Area.
- Property owners and assessed owners of buildings or lands in question must not be in arrears of property taxes
- The units must meet the affordability criteria to qualify for the development charge exemption
- The County historically budgets \$50,000 for the funding of grants in lieu of development charges (County of Grey, 2021, pg.58).

The City of Peterborough's strategy was to create the "Affordable Housing Partnership Reserve Fund." Founded in 2002, the city has paid \$100,000 annually for five years into the fund and disperses it to cover development charge costs partially or wholly for affordable housing units. While there are certainly concerns surrounding if this strategy would be feasible financially. If funds were available in the municipal budget, this could be a potential option for incentivizing affordable housing. Eligibility to the program is based on the following conditions:

- The program is strictly for applicable “affordable” housing projects not being designated as municipal capital facilities and subject to other conditions found in Section 4.2
- Property owners within the CIP project area must apply in writing at the time they apply for planning and/or building permits
- Property being considered must not be in property tax arrears
- Previous work orders from either the Fire Department or Building Division must be resolved prior to approval for grant

4.4 Property Tax Increment Program

4.4.1 BACKGROUND

Vacant lands or underutilized plots are areas in which affordable housing could be developed. This can include grounds with no buildings, buildings that have been abandoned or empty, or properties that are generally underutilized and could be beneficial if renovated.

Property taxes and their structure can hinder the investment of private funds into redeveloping these properties. A redevelopment or improvement to these properties would reassess the property taxes, resulting in higher tax payable for the property. These increases are fine for developments that aren’t affordable projects. However, it can deter affordable housing projects due to a heavy increase in the tax payable.

The Municipality of Kincardine can be proactive in reducing these taxes for affordable housing projects. Property taxes are very low on these properties; it will be more attractive to affordable housing developers if the municipality phased up the reassessed taxes over ten years. Luckily, this strategy doesn’t cost the city anything besides sacrificing increased property taxes for a short period. While also providing the area with much-needed affordable housing.

4.4.2 EXAMPLES FROM OTHER MUNICIPALITIES

Municipalities similar to Kincardine phase out property tax increases for affordable housing generally over 9-10 years. They will cover 50-100% of the property tax increase in years 1-5 and reduce the subsidy by 10% each year after that, which means that after ten years, the developer will be paying the total property tax amount. This strategy could effectively create affordable development at no cost to the city while providing a win-win for ten years of tax savings to potential developers.

The County of Grey utilizes this property tax increment program to assist property owners with financing the increased taxes as a result of redevelopment. The financing details are as follows:

- Up to 100% of the municipal and/or county portions up to 10 years.
- The grant will be provided on a declining basis over a 10-year period.
- The percentage of taxes being covered by the grant are as follows: 100% in Year 1, 90% in Year 2, 80% in Year 3, 70% in Year 4, 60% in Year 5, 50% in Year 6, 40% in Year 7, 30% in Year 8, 20% in Year 9, 10% in Year 10, after year 10 the property owner is responsible for 100% of property taxes (County of Grey CIP, p.26).

4.5 Municipal Fee Relief Program

4.5.1 BACKGROUND

Wholly or partially waiving fees of applicable permits or application fees can help developers better finance the cost of affordable housing development. The Municipality of Kincardine could waive such fees for various beneficial developments, including affordable housing.

There are a variety of applications and filings developers must pay fees for during the development process, including zoning by-law amendments, site plan applications, and minor variances, as a few examples. These costs can add up, so waiving such fees can encourage affordable housing developments at a small price to the Municipality.

4.5.2 EXAMPLE FROM ANOTHER MUNICIPALITY

The County of Grey utilizes this strategy by waiving the fees to the percentage of affordable units within a development. If 50% is affordable, they qualify for a 50% reduction in municipal fees. They allow these exemptions for multi-family units, secondary suites, and multi-unit housing to encourage further affordable housing. They will cover up to 100% of the fee with a maximum of \$15,000. This is a potentially low-cost method for incentivizing affordable housing development. Eligibility requirements are:

- Eligible fees include, Demolition permits, building permits, sign permits, official plan amendments, zoning by-law amendments, site plan applications, and plans of subdivision
- Applicants may apply to this grant for multiple permits and applications listed above
- Priority will be given to the applications that match the goals outlined in the introduction, and are perceived to be beneficial to the community as a whole
- Each property is only able to receive \$15,000 annually from this program (County of Grey CIP, p.22).

4.6 STUDY, FEES & CHARGES GRANT

In many cases, properties need various studies and assessments before developments are approved. The Municipality could assist developers and property owners with financing these costs for projects that create affordable housing.

Some studies and assessments that could be included are environmental assessments, property surveys, site servicing, heritage impact assessments, urban design studies, and architectural drawings. Like the Municipal Fee relief model, these could be discounted to the proportion of affordable housing proposed within a development.

Depending on the development, the County of Grey will cover up to 50% of eligible study costs. They will allow up to \$10,000 per development with priority given to projects that closely match the goals of the community improvement plan or other municipal documents (County of Grey CIP, p.21).

This strategy means a higher financial burden on the Municipality but would create an incentive to develop affordable housing.

4.7 Surplus Land Grant

In its Official Plan, the Municipality already allows for surplus municipal land to be made available at a reduced cost for affordable housing. This policy incentivizes affordable housing development but could be built upon to create more awareness of the available land.

The Municipality can identify surplus lands in their possession and create a catalogue. Depending on the community's needs, the Municipality could make various requests for proposals (RFPs) with specific requirements and visions for the sites.

Proposals received could be reviewed and depending on how it aligns with the goals set out in the RFP, the lands could be sold at a reduced cost or no cost at all. The Municipality could make this a program with a small marketing budget to spread the word of the available land and the RFP for them. This strategy could require time spent on developing the RFPs but would incentivize developers to create affordable housing projects that match the goals of the Municipality.



Source: Francis Lozada, Early Morning at the Harbour, 2020

5.0 MONITORING AND EVALUATION

5.1 Background

The programs offered under the Municipality of Kincardine Affordable Housing Community Improvement Plan must be monitored and evaluated for ongoing effectiveness and success. An annual monitoring and review process should be conducted at a minimum of every five years with consideration of their effectiveness. A comprehensive monitoring and evaluation strategy will ensure that the programs will achieve the intended purposes, enhance program delivery in the future, and improve strategies for future plans.

Monitoring - Should occur throughout the process to ensure objectives are being met at various intervals. More insight can be provided with constant monitoring.

Evaluation - Occurs at specified intervals and allows for the analysis of collected data.

5.2 CRITERIA

Additional housing monitoring reports should be created to review income levels and housing needs over time. In addition, program compliance should be determined for each project based on program guidelines. The City of London identified the following criteria that should be used to monitor programs:

- Assess the number of housing units created with incentives outlined in the CIP
- Assess if the units remain to be affordable
- Assess the financial impact to the municipality

5.3 MONITORING DATABASE

Successful monitoring and evaluation often leads to a better engaged, collaborative, and informed review of financial incentive applications. To measure the success of the community improvement plan and its individual programs, the Municipality of Kincardine can establish a database to monitor programs with several objectives:

1. Encourage the creation of more affordable housing units and provide relief from financial barriers for the construction of affordable units through various incentives
2. More mixed-income communities and creating units at burying scales of intensification and affordability rates
3. Encourage the regeneration of the public housing stocks through the increase of available units
4. Evaluate potential acquisitions of surplus sites and evaluate property sales for affordable housing opportunities

The database can be used to receive and track applications for financial incentives and record all pre-application consultations related to potential application submissions. For approved applications, the Municipality of Kincardine can collect information on:

- The type of project and type of grant being pursued
- Timing of completion of the project
- Value of the grant
- Total value of construction
- Address, property, applicant, and ownership information
- Names of contractors and suppliers that can be referenced by future applicants
- Type and quantity of improvements made that are unique to the application, such as number of parking spaces, landscaping area
- Number of new residential units created
- Total value of tax incentives, planning application and building permit and development charges waived if applicable
- Project details of the computed project

In addition, applications that are not approved should be monitored at an ongoing basis for:

- Number of unsuccessful applications
- Reasons for the application's refusal

5.4 Indicators

These objectives must be framed by a number of indicators to determine efficacy. Indicators can be used to assess the success of the programs and are usually accompanied by measurable targets to assist in quantifying success. Indicators can include:

- Number of affordable projects and number of units created using existing programs
- Vacancy rates
- Levels of affordability

- Average market rents vs incomes
- Number of affordable projects and mixed-income tenure projects created annually
- Properties acquired for affordable housing projects
- Number of new community housing households

5.5 CIP Evaluation Report

Based on the collected data, an annual report should be prepared to document and evaluate the Community Improvement Plan and its individual changes. The report can identify changes to baseline conditions at the outset of the CIP implementation, so indicators can be compared each year. As well, new challenges and opportunities that may emerge throughout the implementation process can be identified through the annual report. The evaluation report should include potential funding opportunities from the province, or other sources. Opportunities or challenges of the CIP can be identified from the monitoring database, which includes information on the total value of grants issues and total private investments made, total number of applications and successful applications, amount of private investments leveraged, unintended outcomes of the programs.

As identified by the Town of Penetanguishene Community Improvement Plan, these factors can provide more insight into recommended adjustments to existing financial incentive programs and eligibility criteria such as:

- Budget adjustments and revision of funding strategies
- Revisions to the Community Improvement Plan Area
- Changes to the financial incentive programs, including an evaluation of the addition or discontinuation of programs if necessary
- Changes to the allocation of funding for certain programs and discontinuation of finding
- Changes to the application intake process or processes regarding the administration of the CIP
- Modifications to the overall vision, goals, or objectives



6.0 IMPLEMENTATION

6.1 General

The Community Improvement Plan is intended to be implemented over a 5-year time period. However, if the town so chooses a different implemented plan for a different time period, the town shall make adjustments that are deemed more suitable accordingly. If or when the vision, goals and objectives of the Plan have been met to the council's satisfaction, or the Community Improvement plan is implemented or carried out, Council may introduce a by-law to render the Community Improvement Plan inoperative.

6.2 Funding

The Community Improvement Plan is to be administered by the Municipality of Kincardine. The intentions of the incentive programs being offered through the Affordable Housing CIP are to be suitable for the unique amalgamated of the municipal towns and sustain a long period of time.

6.3 Project Area

The Community Improvement Project Area determines the area the plan can be applied to within the Municipality of Kincardine. A property located outside of the designated boundaries of the Community Improvement Project Area shall not be considered suitable to receive financial incentives administered through the plan. The Community Improvement Project Area is outlined in a town by-law and can be amended at council's discretion. This in turn leaves the applicant responsible for consulting with the Municipality to confirm whether or not their property is eligible for the incentives administered through the plan.

In a case where the Community Improvement Project Area boundaries should be amended, Council is incumbent for passing a Community Improvement Project Area By-law in replacement of the current Community Improvement Project Area By-law. May it be known the Plan applies to the implementation and regulation of affordable housing in the Municipality of Kincardine; including surrounding areas like Tiverton and Inverhuron. It is acknowledged that the stated boundaries outlined but the Municipality of Kincardine may change over time. Therefore this may require the boundaries previously stated in the Community Improvement Project Area to be redefined. Call for modifications of the Community Improvement Project Area may be the result of the following circumstances:

- Council shifting the implementation resources on to more concentrated areas readdressed by the Community Improvement Project Area
- Council declares that the evolved land use, built form, economic development or other conditions calls for refining of the Community Improvement Project Area or boundaries to align with current conditions

7.0 RECOMMENDATIONS

7.1 Overview

Should this Community Improvement Plan continue to be implemented, public engagement through workshops and meetings would be beneficial to understand whether there are certain areas in the Municipality that could be prioritized. Moreover, public engagement also has the added benefit of mitigating negative responses to affordable housing projects. For more details on combating “Not In My Backyard” reactions, see Appendix A.

7.1.1 AMENDMENT TO THE AFFORDABLE HOUSING CIP

If any, the content of the CIP is subject to any changes; including goals, objectives and boundaries of the project and or clarification of the listed financial incentive programs must follow the procedure outlined in the Planning Act. Additional amendments regarding the Municipality of Kincardine Plan and or Zoning By-law may be fulfilled upon council’s request.

7.1.2 ADJUSTMENT TO THE FINANCIAL INCENTIVE PROGRAMS

Municipal Council reserves the power to conduct any adjustments or changes in regards to terms, conditions, processes and requirements in accordance with the financial incentive programs without additional amendments or amendments to Affordable Housing CIP.

7.1.3 ADJUSTMENT TO FUNDING

Council reserves the authority to approve funding regarding financial incentive programs in favor of the Plan the Bruce and the Municipality of Kincardine’s CIP goals and objectives. The budget’s funding implementation of the Affordable Housing CIP will be strongly encouraged through multi-year budget sources. Frequent program monitoring and evaluation will be conducted at a five-year period to determine whether the program needs to undertake any changes regarding funding in consideration of future budgets.

7.1.4 MONITORING AND EVALUATION RECOMMENDATIONS

Successful monitoring and evaluation often leads to a better engaged, collaborative, and informed review of financial incentive applications. To measure the success of the community improvement plan and its individual programs, the Municipality of Kincardine should establish a database to monitor programs. An annual report should be prepared to document and evaluate the Community Improvement Plan and its individual changes. The report can identify changes to baseline conditions at the outset of the CIP implementation, so indicators can be compared each year.



Source: Francis Lozada, Illuminating Lighthouse, 2021

8.0 CONCLUSIONS

While introducing the Attainable Housing Plan and its financial incentive programs, there are several considerations regarding its success. While entering into agreements, the municipality must propose and pass a written bylaw before council for Municipal facilities that explicitly mentions affordable housing as eligible to begin the process. Only properties within the stated boundaries of the municipality will be eligible for the financial incentive programs. While analyzing the various options for financial incentive programs, the options that can be made available for the entirety of the Municipality of Kincardine:

- A property tax increment program is also an option for the Municipality of Kincardine to consider. Given that a large portion of the town's growth is guided by the Official Plan and Plan the Bruce. In the instance of applying the program, it may be utilized in the context of new development and intensification and or applied to appropriate infill development within the municipal boundaries.
- A development charges rebate program is likely suitable for the Municipality of Kincardine, where Kincardine's intensification is subjugated by the Official Plan. Typically, only new development would be affected by the development charges relief programs; resulting in up-and-coming areas benefiting the most from these program options.



9.0 Appendix A

9.1 RESPONSE TO NIMBY-ISM

“Not In My Backyard” (NIMBY) is an outlook adopted by residents of a neighborhood or community when an unwanted new development is proposed (COH, 2021). Oftentimes, these negative outlooks arise due to negative perceptions and prejudice surrounding affordable housing developments and community members who live in them. The Federation of Canadian Municipalities (FCM) notes “NIMBY often occurs when a proposal is perceived to conflict with the lifestyle and investment expectations of residents” (FCM, 2009, p. 5). Common NIMBY arguments include that proposed affordable or supportive housing developments will increase crime or impact neighborhood property values (COH, 2021). While this is generally not the case, NIMBY outlooks continue to persist across the country. None of the CIPs referenced in this report provided direct details on how the associated municipality will combat NIMBY-ism as part of their plans. However, several communities did provide general NIMBY response recommendations in other policy documents such as reports to council or housing strategy background papers (see Table 1).

The FCM has created a municipal guide for responding to NIMBY outlooks, *Housing in My Backyard*, which can provide guidance to the Municipality of Kincardine (FCM, 2009). The guide describes a suite of tools that have proven successful for gaining community acceptance towards affordable housing projects including legislative frameworks, planning tools, participatory and educational approaches, and monitoring techniques. For example, the FCM (2009) recommends including reference to the need for different types of housing within municipal housing strategies and to permit as-of-right zoning for higher-density housing in key residential areas. Although, despite these success stories, the guide also cautions that there will still be occasions when community residents are not persuaded of the merits of affordable housing and municipal leadership will be required to promote positive change (FCM, 2009).

TABLE 1 - GENERAL NIMBY RESPONSES

Community	Province	Population (2021)	Policy Documents	Response to NIMBY Affordable Housing Outlooks
Municipality of Grey Highlands	ON	10,424	- Community Improvement Plan (2018)	N/A
Municipality of Kincardine	ON	12,268	- Official Plan of The Municipality of Kincardine (2021) - Economic Development Strategy (2020)	N/A
Regional Municipality of Whistler	BC	13,982	- Bylaw to Establish and Impose Charges for Municipality Employee Housing Services - BYLAW NO. 1507 (2000)	N/A
City of Kenora	ON	14,967	- A Municipal Capital Facilities Bylaw for Municipal Housing Project Facilities - By law number 109-2019 (2019) - Report to Council re: Affordable Housing (n.d.)	Recommends educating the community to build awareness and support for affordable housing to mitigate NIMBY outlooks. Actions including communicating what affordability initiatives are available and advocating for solutions to affordable housing problems to senior levels of government.
Town of Canmore	AB	15,990	- Revised Land Use Bylaw 2018-22: Schedule A (2018)	N/A
Township of Centre Wellington	ON	31,093	- Community Improvement Plan (2018) - Attainable Housing Strategy Background Paper (2021)	Recommends municipal-wide education to promote YIMBY (Yes In My Backyard) outlooks through data collection on resident reasons for NIMBY attitudes towards attainable housing objectives, myth busters campaigns to justify why NIMBY concerns are unjust, and education surrounding why municipal-wide approaches would reduce gentrification and produce communal benefits.
City of Peterborough	ON	83,651	- "Affordable Housing Community Improvement Plan" (2009)	N/A
Region of Peel	ON	1,451,022	- Affordable Housing Incentive Pilot Program - Final Report (2020) - Tools and Practices to Address Housing Issues (2009)	Recommends a proactive approach engaging a broad variety of stakeholders to avoid NIMBY attitudes. Also emphasizes that NIMBY-ism is often driven by unfounded fears so early communication should be leveraged to reduce community opposition and associated delays to affordable housing projects.



10.0 Appendix B

10.1 Whistler Housing Authority Budget 2021-2025

WHISTLER HOUSING AUTHORITY LTD. CONSOLIDATED OPERATING BUDGET 2022 - 2025



	Projected Year End 2021	Budget 2022	Estimate 2023	Estimate 2024	Estimate 2025
REVENUE					
Rental Revenue	\$ 5,201,541	\$ 5,554,271	\$ 5,665,356	\$ 5,778,664	\$ 5,894,237
Parking Revenue	164,775	172,020	175,460	178,970	182,549
Laundry Revenue	51,049	52,476	53,526	54,596	55,688
Waitlist fees	79,377	80,000	81,600	83,232	84,897
Interest & Other Income	26,521	15,555	15,866	16,183	16,507
TOTAL REVENUE	\$ 5,523,262	\$ 5,874,322	\$ 5,991,808	\$ 6,111,645	\$ 6,233,878
RENTAL EXPENSES					
Insurance	373,937	408,380	420,631	429,044	437,625
Interest expense	620,107	650,144	606,264	561,409	513,585
Landscaping	44,835	69,600	71,688	73,122	74,584
Property management fees	282,361	235,440	242,503	247,353	252,300
Property taxes & fees	422,350	421,212	433,848	442,525	451,376
Recycling & garbage removal	142,548	148,682	153,142	156,205	159,329
Repairs & maintenance	378,345	414,568	427,005	435,545	444,256
Snow removal	61,586	65,300	67,259	68,604	69,976
Strata fees	27,293	27,821	28,655	29,229	29,813
Utilities	243,297	273,862	282,078	287,719	293,474
Capital maintenance	250,851	101,250	104,288	106,373	108,501
TOTAL RENTAL EXPENSES	2,847,510	2,816,258	2,837,361	2,837,128	2,834,819
ADMINISTRATIVE EXPENSES	708,415	747,269	769,687	785,081	800,782
CAPITAL EXPENSES					
Capital replacement	-	851,667	491,098	635,088	559,659
Mortgage payment, principle	1,517,755	1,189,128	1,298,676	1,344,310	1,314,432
TOTAL EXPENSES	\$ 5,073,680	\$ 5,604,322	\$ 5,396,823	\$ 5,601,608	\$ 5,509,693
Surplus Contributed to Reserve	\$ 449,582	\$ 270,000	\$ 594,985	\$ 510,037	\$ 724,184
NET	0	0	0	0	0

Source: Whistler Housing Authority, 2022

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