

# The Affordable Housing Crisis: How can your municipality help?

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Dealing with the affordability of housing is not business as usual for rural Ontario municipalities, but the current Canadian crisis plays out across the country, rural is being hit hard, and municipalities are being called to pitch in. Good municipal governance and transparency fosters public trust – this is critical to the sustainability of our communities and to public understanding of the challenging resourcing and land use decisions required to facilitate an adequate supply of affordable housing.

## So, what are the tools & solutions that only a municipality can offer?

### Financial Solutions

- Establish an Affordable Housing Fund to seed new ideas, partnerships, resource creation, investment in site preparation and/or housing builds.
- Act as a qualified donee to receive charitable funds for not-for-profit organizations that are not charities to support affordable housing.
- Establish a Community Improvement Plan (CIP) with housing-focused incentives- this may include direct financial contributions, provision of low-interest loans or other incentives such as Tax Incremental Equivalent Grants to phase in tax increases following re-development.

### Learn Alongside

- Understand what “[affordable housing](#)” really means and why building affordably is such a challenge right now.
- Learn about innovative financing models, such as [social finance tools](#) and evaluate the capacity of your municipality to facilitate and participate.
- Establish or participate in a Community of Practice focused on affordable housing – at local, regional, and cross-regional scales. Share what you learn, promote innovation.
- Consider housing availability in your hiring practices.
- Learn about and incentivize citizen strategies, such as rent to own arrangements and nonprofit development.
- Enhance [local data collection specific to housing](#) and share information with government, health and social service partners.
- Provide educational opportunities and communications directed to staff, councilors, developers and community members that focus on civic and democratic roles, the importance of the public interest and other mindset factors that impact on affordable housing creation such as [NIMBYism](#) and [community wealth building](#).

### Help your community to learn

- Provide resources and guidance to the development community and the public to support affordable housing creation, such as Affordable Housing Toolkits, Additional Residential Units (ADUs) and House-Share Guides.
- Promote local affordable housing successes by packaging project information on unique financial models, e.g., project factsheets, publication of case studies.
- Learn about [non-traditional forms of affordable housing](#) such as co-ops, land trusts, owner designed communities, life leases and land lease strategies and how they are helping in other communities
- Consider an affordable developer/builder recognition program, to celebrate and encourage others to follow suit.

### Advocate

- Alone or together with others, for Provincial and Federal Governments funding, programs, and legislated tools available to support affordable housing creation.

**Think about land acquisition and land held “in the commons”.**

- Locate and map “surplus lands” and buildings suitable for housing conversion. This may include municipal lands, as well as those held by other public agencies or levels of government, such as former school sites.
- Establish a “Housing Land Bank”, evaluating and earmarking surplus public lands, acceptance of land donations and targeted land acquisition.
- Support local non-profit and institutional landowners to evaluate surplus properties for housing conversion.

#### **Plan for affordability**

- Designate housing planning responsibilities within your municipal organization and work to update Official Plan policies with clear affordable housing-related goals and targets to ensure these policies permit the size, scale and density of development that will facilitate affordable unit pricing that meets community needs. Consider policies that facilitate employee housing.
- Establish a Community Improvement Plan (CIP) with housing-focused incentives which could include financial contribution, low interest loans, or other incentives such as Tax Incremental Equivalent Grants to phase in tax increases following re-development.
- Establish a strategic action plan with measurable goals for affordable units in your municipality. Resource and implement your plan.
- Update Zoning By-laws to permit a range and mix of housing types and tenures; consider pre-zoning of lands earmarked for affordable housing; ensure clarity of wording for ease of interpretation; consider removal of minimum unit floor areas to facilitate compact form and/or tiny homes; consider parking reductions.
- Update municipal procedures and reference documents that relate to housing creation, for example, ensure your engineering standards reflect and support your desired outcomes and contemplate various housing forms, including ‘flex-housing’, Additional Residential Units, etc.

#### **Use development incentives to support the affordable housing we need**

- Review your land use planning & building permit review and approval processes for efficiencies. Streamlining processes minimizes process, cost, and timing barriers to affordable housing creation.
- Explore implementing a Community Planning Permit System to access a broader range of housing tools, e.g., Inclusionary Zoning
- Incentivize the creation of ADUs, and tiny homes through your Community Improvement Plan.
- Learn about the [CMHC Housing Accelerator Fund](#) as incentive funding to local governments.
- Implement streamlined Green Development Standards for triple bottom-line sustainability.

#### **Explore Collaboration**

- Explore partnership opportunities with the not-for-profit sector and support this sector through capacity building activities such as sharing of data/information, networking and educational opportunities, and direct funding where appropriate.
- Support enhanced skilled trades programs through partnership and co-promotion with local businesses and educational institutions so more people can afford decent housing.

#### **Support the most disadvantaged by the crisis.**

- Consider how you may support provision of services for those experiencing financial challenges and/or homelessness – for example, compassionate service disconnection policies, offering warming and cooling centres, public washrooms, and referrals via by-law enforcement and police services to local crisis intervention or situation tables for provision of targeted supports.

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