



# OPENING DOORS

## An Attainable Housing Action Plan for the Town of St. Marys

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## Preface:

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“Opening Doors” to Attainable Housing, An Attainable Housing Action Plan for St. Marys brings together actions required by St. Marys Town Staff and Council to attract and engage other sectors and partners in creating more attainable housing (as further defined within this report and in Appendix 2). This work includes short- and long-term initiatives guided by the St. Marys Strategic Plan Housing Pillar (See Appendix 1), the Official Plan, and other recent Council resolutions to further implement the Town’s Housing Strategy initiated a few years ago.

Opening Doors recognizes that the results of the best work of St. Marys Staff and Council will help open the door to developers, builders and other stakeholders. The initiatives in the plan are intended to promote increased housing development as well as allow these tools to be leverage to access other government programs and incentives.

This first (Version 1.0) Opening Doors report is not a draft, but an initial workplan that is already underway and subject to continued refinement and actions. It has been informed by the decisions of Council, various community input sessions, and the technical steps needed to achieve the desired outcomes of more attainable housing.

The Special Meeting of Council will allow for information exchange, discussion, engagement, and confirmation of directions within the plan.

## Table of Contents:

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<b>BODY OF REPORT:</b>	<b>Page</b>	<b>APPENDICES</b>	<b>Page</b>
1. Context:	3	Appendix 1: Strategic Pillar	19
2. Recommendations	4	Appendix 2: Terms/Abbreviations	20
3. Previous Reports and Decisions of Council	4	Appendix 3: Housing Spectrum	21
4. Intent of Opening Doors	5	Appendix 4: Council Presentation	22
5. Consultation and Engagement	6		
6. Local Needs	7		
7. Goal Statement	8		
8. Targets	10		
9. Project Scope and Implementation	11		
10. Implementation Plan Focus Areas	12		
11. Project Leadership and Implementation Team	12		
12. Implementation Work Plan	14		
13. Next Steps	18		
14. Conclusion	18		

## Context:

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The housing market in St. Marys (and across Canada) is dealing with a lack of housing. This gap is the visible tip of an iceberg. The deeper, more complex issues include a variety of factors including investment strategies, land availability and permissions, markets pressures, and future growth projections. These result in both a supply gap but also drivers of higher housing rates.

Complex problems like the ones being experienced across the housing sector require meaningful solutions that are mindful of the root cause drivers while responding to the overarching needs. As an example of an overarching issue, housing needs are currently appropriately associated with a “supply challenge” related to the shortage of housing units needed to serve Canada’s growing and changing populations. However, more supply alone does not necessarily address the many market factors driving the gap. In fact, it is difficult to establish a relationship between current rent levels and home sale prices and the costs or quality of these same units entering the market.

Meaningful and sustainable solutions must address the need for more units while also being aware of other market factors, such as land costs, the time and cycles used for land assembly and permission processes, material and labour costs, interest and mortgage rates, and projected returns post-construction. As investment and equity markets increasingly view residential developments as financial instruments (even when there are competing factors such as inflation, interest rates, or foreign buyer rules) the drivers of supply and the needs related to affordability must have a broader view of the housing development universe.

The activities outlined in this report aim to advance tools that work with developers and market conditions to influence change. This approach notably may take more time to experience results but will align more closely with development practices and support more sustainable change.

Attainable housing programs and other government incentives must work with housing market knowledge and with development communities to address surface and underlying issues to attract, regulate, and invest in initiatives that promise the greatest long-term positive change.

## Recommendations:

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This following report is supported by the Chief Administrative Officer, Director of Building and Development, and Director, Corporate Services/Treasurer who recommend that:

1. This report, *Opening Doors, An Attainable Housing Action Plan for St. Marys*, **BE RECEIVED** for information purposes;
2. In the event of a conflict with previous reports, Town Staff **BE DIRECTED** to action targets, initiatives, and priorities as defined within this report;
3. Town Staff **BE DIRECTED** to take all actions available to strongly advance attainable housing action plans with builders, developers, and partners to address housing needs in St. Marys, inclusive of all new and existing housing permit and approval processes; and
4. Town Staff **BE DIRECTED** to advance actions as identified with this plan and report back on regular intervals on progress, adjustments, and land plans, municipal policies, resources and investments and overall plan management;

## Previous Reports and Decisions of Council:

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St. Marys Municipal Council has a history of policy decisions addressing the needs of affordable housing in the community. More recently, these have included:

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|------------------|---|
| 2017:            | Revisions to the St. Marys Strategic Plan, which contained a “pillar” (6) devoted to attainable housing. (Jan. 2017)  |
| 2018:            | Zoning By-Law amendment to Permit Accessory Apartments (Oct 2018)   |
| 2021 to Present: | Various housing reports addressing needs and plans including St. Marys Housing Strategy Update (Feb 2022).<br>Various reports to establish a Community Improvement Plan or CIP for Affordable Housing (Mar 2022)<br>Updated Official Plan (pending provincial Ministry approval) (April 2022)<br>Report on Housing Strategy Re: Surplus Lands (May 2022)<br>Development Charge By-law study and bylaw review and update (Dec. 2022) |

In addition to these are the many Council Meetings, community discussions, Staff updates, and recommendations that have advanced work on housing needs in St. Marys.

## Intent:

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Opening Doors is a sustainable action plan that works within the resources and authorities of the municipality. It is based on advancing affordable housing plans by engaging those who already work within the housing system.

For the purposes of this implementation plan,

*There are no consistent or clear definitions for Attainable Housing. Subject to revisions that may be required with provincial regulations or other programs, where capitalized, Attainable Housing in this report is proposed to mean any additional new housing units advanced through existing or planned developments that are established through the intentional municipal policies, authorities, land, or funding programs used to help create them. Where applicable, these units may also include affordable housing units. This report does not intend to change existing definitions of affordability, noting that affordability criteria may also be defined by specific government programs (such as through CMHC)., In this way, the expectations related to Attainable Housing are aligned with the defined term.*

The Opening Doors plan looks to build on actions already underway by St. Marys. This work has included clear strategy and policy statements about housing needs. It also includes actions embedded in the 2022 approved Official Plan update (awaiting provincial approval), the St. Marys Strategic Plan, the CIP, and in programs and services (in place or underway).

Opening Doors incorporates these recent actions and builds on them with detailed implementation plans. It aligns these priority areas to the work of those developers who advancing housing in St. Marys.

The Special Meeting of Council that will receive this report will also have an opportunity to discuss:

1. a shared understanding of local needs and challenges;
2. a proposed approach to addressing priority work on specific municipal tools that can be advanced by Town Staff in the coming months; and
3. a workplan for sustainable development incentives and plans with measurable outcomes that can be reviewed and updated with Council on regular intervals.

This Opening Doors report is anticipated to be the first in a series of reports that will advance recommendations to Council to build a comprehensive and sustainable set of housing actions and future outcomes. It acts as the foundation and a more intentional approach to addressing local housing needs.

## Consultation and Engagement:

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This report is intended as an update to Council on action plans based on work that has been underway. It relies on the considerable community and stakeholder engagement that has already occurred in St. Marys regarding the need for attainable housing.

Past St. Marys' engagement sessions have discussed housing markets and affordability, including as part of public participation in the Official Plan revisions and the creation of the local CIP. These processes have benefitted from community input as will future policies and initiatives identified within the attached implementation plan.

Council and Senior Town Staff will be encouraged to use existing opportunities to advance housing plans and discussions as part of their regular municipal network and government meetings, community interactions, and within policy advocacy. Staff have and will continue to talk to developers, builders, and others in the community within their work on municipal housing permissions and services. There may also be specific calls for parties interested in working with St. Marys on housing activities within the Town's procurement practices.

The authorities related to the policies and practices within the Opening Doors plan are all within the role of Council and their directions and delegated authorities to staff. These include the guidance provided by Council to Staff and the community within the Official Plan (2007) that requires affordable housing considerations within the definitions of the Provincial Policy Statement.

In addition to this, the 2022 Revised OP, approved by Municipal Council but awaiting provincial approval) acts as further direction to Town Staff and the community related to Council's attainable housing intentions. Council's approval of the revised OP provides significant context to its expectations and intended attainable housing directions especially where these remain fully consistent with the current 2007 OP.

# Local Needs:

This section is provided as an overview of housing needs and not meant as an update on local data and measures that have been provided to Council over the past year to inform and guide the CIP and DC By-law. Significant work went into assembling local data and related community input that informed these local policies. This section realigns housing data according to the measure of core housing needs.

Housing measures, such as average market rent and vacancy rates, provide important information on the status of housing in a community, but they are based on data that is aggregated over broad geographic areas and can be influenced by external factors. That means that these measures alone do not necessarily reflect the situations of individuals and families experiencing housing need.

A better measure of local housing need is to consider the relationship between resident incomes and resident housing costs. Core Housing Need is an internationally recognized measure of housing stability where affordability is defined as a ratio of household income to household shelter costs. Those households that expense more than 30% of their gross household income on shelter costs are considered to be in core housing need. Persons who expense more than 50% of their income on shelter are considered in housing crisis and generally at risk of housing instability or homelessness.



Due to the relatively smaller primary rental market in St. Marys (only approximately 600 rental units), the shelter needs of individuals and families working in lower and moderate income jobs in St. Marys are most likely met by either through shared accommodation or by reside outside St. Marys.

Statistics Canada reflected approximately 3,000 of St. Marys ~7,800 residents having an income below \$60,000 per year. Based on these values and comparable employment positions, the chart to the left reflects that the salaries required to have stable rental housing would reflect shelter costs that are far below the average rates in St. Marys (in the example provided, approximately \$1500 for a 1 bedroom apartment based on Stratford and London CMHC Rental Market reports in 2023). To further this situation, there are almost no vacancies within the rental market (at any rate) in St. Marys.

When considering the higher median family/household income in St. Marys of approximately \$80,000/yr, it would still be very difficult for a new resident to align local salaries with a comparable vacant rental units. Based on recent surveys, these factors become completely unattainable when compared to the much higher downpayment and mortgage carrying costs associated with homeownership.

St. Marys has a long history of being an affordable and desirable place to reside. This is now challenged by a housing market with few available housing options and where units that do become available exceed the lower and moderate incomes of those in housing need. I.e., The housing crisis in St. Marys is based on both a lack of rental stock and a lack of rental stock that align to the incomes of the community.

Notes:

1. As recently as within the past 10 years, the majority of housing related to these same low and moderate income rates would have been provided primarily through the private rental market. This is no longer the case, given that rents have increased at a rate roughly double the rates of inflation and costs of living.
2. The actual measure of “core housing need” for St. Marys reflects no significant presence. In review of this information with CMHC in the past (and as was presented to Council in 2017) the reason for this anomaly is that there is no available housing in the marketplace associated with low and moderate incomes. This means the associated populations who would otherwise be in core housing need must leave St. Marys and seek shelter and employment options elsewhere. This is further supported by the low number of applicants from St. Marys reflected on the Service Manager’s housing waitlists and by name lists and by the lower number of younger residents who stay in St. Marys (as per StatCan data).
3. As a slightly more positive measure, the low vacancy rate in St. Marys and relatively slower growth in average rental rates appears to reflect that many renters are retaining their existing accommodations.

***What does this mean?***

The St. Marys housing market is seeing growth in purpose-built housing, including multi-residential development. At the same time, the market appears to:

1. Lack purpose-built rental housing.

Many smaller urban centres face similar constraints as past private and affordable rental housing relied on secondary rental units, such as those within subdivided older large homes. In many cases these are now being repurposed back into single family homes resulting in very little rental housing availability. In addition, new rental units are being created for populations from outside the community. Across Ontario, approximately 33% of households rent, but of those seeking housing that rate is over 50%. This number is anticipated to grow to over 50% in the coming years.

2. Housing markets are not responding to local needs

St. Marys has seen its new housing stock increase shift. The average housing price sale has increased by almost \$250,000 in the past 4 years. (Canadian Real Estate Magazine survey) and average rents have almost doubled in that same period. It can be assumed that, when compared to St. Marys incomes (StatsCan) the new home market in St. Marys is likely far more affordable and attractive to those outside of St. Marys, especially those selling or leaving current housing in higher priced (e.g., GTHA) markets. In order to provide sufficient housing for new workers, young people, new families, and seniors, the available stock or purpose-built rental should prioritize one-bedroom units, while allowing for other forms where appropriate as well.



3. Existing rental units experience minimal turn-over.

Tenants appear to be retaining their current market rental given few options and predictable rent increases. Given the low turn-over rates but increased CMHC average rents, vacated units are likely seeing rental rates jump by 25 to 30% prior to re-occupancy. Note: Sitting tenants of units created prior to November 15, 2022, have rents increase predictably by the scheduled rate in the *Residential Tenancies Act, 2006*. This rate was 2.5% for 2023.

Current vacancy rates in St. Marys are not directly available but based on the 2023 CMHC rates for Stratford and London (both at under 2% or extremely low) and reviews of the St. Marys published rentals, the vacancy rate in St. Marys is estimated to be around 1% - almost no available units.

4. Without program interventions, affordability rates in the St. Marys rental market are out of reach for most persons who rely on moderate incomes, especially those within the service industry.

Over 20% of Ontario households are currently paying more than 50% or more of their income to shelter costs. This rate has almost doubled in the past 10 years. (CMHC) This can have challenging impact on local amenities, shops, and services. Many locations are seeing these challenges impact labour force reliability. This translates into lost hours and unanticipated closures of stores and services.

5. There is limited value in focusing any programs or incentives on homeownership within a marketplace where interest rates, purchase prices, and local market conditions reflect housing prices at roughly double the rates of those with even higher moderate incomes.

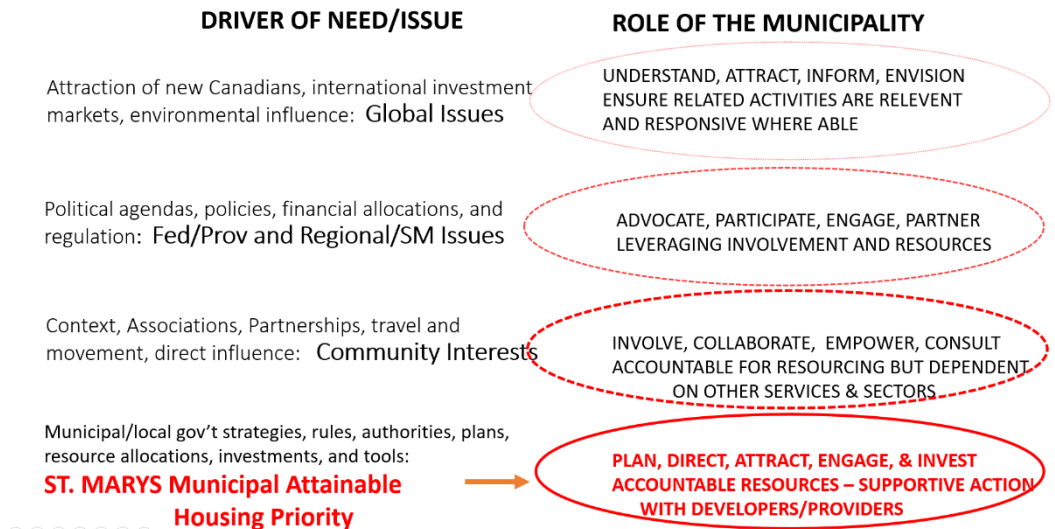
An exception to this would be homeownership based programs, such as those provided through Habitat for Humanity, that modify mortgage rates or provide rent-to-own programs to support those with low and moderate incomes access housing, but even organizations like Habitat are increasingly modifying their business model to include multi-residential developments and ownership that works with supportive housing agencies to provide low cost tenant rental (where these units are otherwise increasingly difficult for support agencies to find in the private market).

**Focused Approach:**

The scope of work within Opening Doors is focused on the municipal tools that directly align with the plans of local developers.

This does not preclude other actions that may be taken to address housing challenges that have larger global or national drivers.

**MUNICIPAL "ATTAINABLE HOUSING" POLICY ROLE**



The above chart reflects the primary role of this action plan as being related to the municipal tools and resources that relate to local needs and local development.

## Attainable Housing Goal Statement:

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For St. Marys to best use the permissions, authorities, incentives, and controls available to it as a municipality to attract and work with developers to create housing options that are affordable and attainable to those living, working, playing, or attracted to being part of the St. Marys community. (Guided by Pillar 6 of the Strategic Plan. See Appendix 1)

## Attainable Housing Targets:

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Housing targets are subject to many changing and uncontrollable factors but remain important in determining progress toward the goals of the Attainable Housing plans.

The first target for increased attainable housing was already established within the DC by-law review (December 2022) that contained future building permit projections. Building permits for new housing units are anticipated to increase from approximately 55 in 2022 to 70 going forward.

Specific to attainable housing, and inclusive of strategies and market conditions that will see and encourage more multi-residential housing it is expected that by 2024, 25% of building permits will be for purpose build rental housing or rent focused ownership - such as in certain leasehold condos or within accessory dwellings. Of these additional units, efforts will be made to have 15% of permits be for attainable housing with reduced rental rates secured through agreements.

At present, approximately 200 rental units within St. Marys would help stabilize the rental marketplace at roughly its current levels of affordability, recognizing that 30 units of vacant rental housing would normally have helped establish a balanced rental market.

Of the 200 units, 30 (15%) would be expected to be affordable units. These would be achieved between 2024 and 2027 or more quickly once municipal programs are in place.

Notes: These figures will be checked with CMHC in coming months through a deeper review of the local market conditions, noting that housing need rates are difficult to establish in locations where the lack of available affordable options means people are forced to look elsewhere for housing.

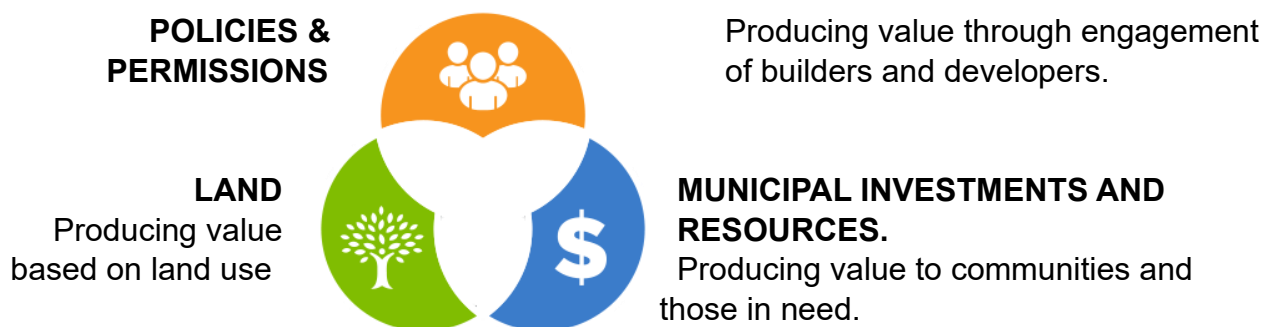
Targets are intended to align with development planning cycles that occur within a 10-year window from land assembly and completion and may vary from year to year.

# Attainable Housing Scope and Implementation:

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This initial workplan sets the required business reviews, policies, and services in place noting that they are not being designed with any sunset date. This is notable in an environment where many government programs are established within short term funding envelopes rather than longer term predictable program commitments. The intent is stable and sustainable programs that work.

Opening Doors identifies 3 main areas of policy and program focus and related value measures:



As part of the workplan and targets, efforts will be made to better explain the return on the investments that St. Marys will be making in the above areas. These areas also align with the concept of a triple bottom line value proposition, where outcome measures are not based solely on savings, revenues, and costs, but also on value measures of the associated service intervention.

The value of housing stability within a community is considered a measure of:

- Individual **HEALTH and SOCIAL** status (World Health Organization Predeterminants of Health)
- **COMMUNITY** vibrancy and strength, and (Strong Communities)
- **ECONOMIC** vitality and resiliency (The Business Council of Canada)

Future reporting will include costs, resource allocations, benefits as well as the value of investments toward local housing stability. Value measures will attempt to reflect the “**multiplier effect**” or return on investments with social, economic, and environmental categories.

For example, an investment (direct or through programs and services) in an attainable housing development can produce the following value measures:

- An ability for the builder to advance a development and leverage the municipal actions as a contribution that can help acquire access to other government funding;
- Funds that are returned back to the community as local labour and materials. Each new housing unit provides approximately 3.5 full-time equivalent skilled labour jobs ([FCM](#));
- Housing stability and affordability to individuals and family, with savings that can be measured against other market shelter costs.
- An increased capacity for stabilized residents to be more engaged in the economy; and
- The capital appreciation of a development, where operating costs are embedded within the budget of the building.

# Attainable Housing Implementation Plan - 3 Focus Areas:

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The following three focal areas for implementation plans are similar to those areas required to advance any new development. The need for land, permissions, and resources are core to a project advancing from an idea to construction.

## **1. Local Policies:**

This focus area refers to the municipal planning permissions, development approvals, housing/affordable housing land use policies, programs, and other considerations.

## **2. Resources and Investments:**

These include direct loans, grants, or other direct or indirect contributions that can be established within Town policies to incent, attract, or fund specific needs related to Town strategies and plans.

## **3. Direct Land Considerations:**

As a landowner the Town retains holdings and interests in community-based lands including those for parklands and future community growth. The municipality retains rights related to its land holdings that are within its ownership and control for municipal services which include housing affordability.

The Attainable Housing implementation team is exploring all municipal lands for potential of development. This may include uses inclusive of mixed-use developments. It may also include strategic land acquisitions. These will be a focus of future meetings with Council.

By focusing on these areas (with the noted fourth below), the intent is to align Opening Doors activities with the needs of those involved in the development sector in order to attract and support their engagement in St. Marys.

## **4<sup>th</sup> Area: Project Leadership and Implementation Team**

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Opening Doors is focused on work that can be accommodated primarily within the existing business activities and resources of Town Staff. This will be done using a team approach as housing crosses multiple municipal service areas. The Development Team, used as a cross functional approach to the review of development applications, will be expanded and serve in a second role as the Affordable Housing Implementation Team.

The team also currently includes an external contracted consultant providing technical training and assistance to help establish the Opening Doors Action Plan and related implementation process. (The engagement of a consultant was initiated in October 2022 based on the May 2022 report to Council on Attainable Housing.)

Meetings have already begun with focus turning from initial training to specific policies, lands, and resource plans as noted below. In addition, the team will review communication plans, workplan updates, and other general administration, through the leadership and participation of the CAO and reporting directors.

# Attainable Housing Implementation Work Plan (Feb 2023):

## Strategic Area 1: Municipal Policies Supporting Attainable Housing

Initiative	Actions and Next Steps	Timeline	Measures and Comments
1.1 Creation of a Municipal Facilities Capital By-law for Housing	By-law provides ability for incentives and negotiations related to an exchange for units considered as “municipal facilities” based on local needs.	Q2	Draft prepared. Will be reviewed against best practices of other sites.
1.2 Review of best practices and response to Bill 23	Discussions with other municipalities in Ontario specifically related to tools to advance affordability	Past and Ongoing Q4 Report  Immediate reporting on new info related to regs for Bill 23 as available	This work has been ongoing by staff and the consultant.  It is anticipated that best practices will change once regulations associated with Bill 23 are public.
1.3 Surplus Land policy update	The surplus land policy to be updated providing a greater range of options and directions related to surplus, strategic, or held lands with development potential following discussion at May 2022 Council	Q3	Anticipated that the update will be required to advance plans related to Attainable Housing on current or future municipal lands.
1.4 Preventative Policy Review	A review of policies and directions geared to helping retain current affordable units in use and in occupancy in St. Marys. This includes the review of demolition permits and communications that ensure tenant interests are supported.	Q3	This will be aided by other municipal best practice review.
1.5 Review Procurement Policy	Ensure procurement practices allow for strategic and innovative initiatives including those related to municipal lands. Required for issuing expressions of interest, etc.	Q3	Work has initiated on this. Practices have been used in the past within the existing policy. Future policy review will incorporate changes as needed
Other policies subject to ongoing review		Q3 and 2024	

## Strategic Area 2: Municipal Programs and Incentives Supporting Attainable Housing

Initiative	Actions and Next Steps	Timeline	Measures and Comments
2.1 Review of existing tools and incentives incl. CIP and Ancillary/Additional Unit funding (See 4.1)	Assembly and review of all “tools” (permissions and incentives) provided by St. Marys to advance attainable housing	Q4 2023 and 2024	First report back on all plans will include a status and update on current tools.
2.2 Review and training on all CMHC and SM funding programs and incentives	Engagement of CMHC and SM to understand and promote potential projects that can take advantage of stacked/layered funding for deeper affordability or enhanced construction budget rates	Q3	Initial meeting with CMHC. Review of programs and strategies with SM (limited new unit capital and operating funding) to determine opportunities to advance projects together where able.
2.3 Monetizing Municipal Services and Expedited Practices	In addition to direct financial contributions, municipal services and staff resources dedicated to supporting attainable housing have a direct value to the costs of a project as well as to the municipal contribution to a project	Q2	Reviews and discussions are underway to track staff time dedicated to advancing specific sites. (As an example, this could include time dedicated to pre-zoning of a municipal parcel, where the cost savings of municipal work can be counted as a monetized contribution and potentially leveraged to attract additional government programs and funding.
Others subject to ongoing review			

### Strategic Area 3: Municipal Land Plans Supporting Attainable Housing

Initiative	Actions and Next Steps	Timeline	Measures and Comments
3.1 Surplus Land Use Plans	Identification of all surplus municipally owned lands and potential for alternative use (See 1.1)	End of Q2	Work has begun on defining priority lands with potential. Assessment tools and initial findings will be presented to Council in a future report and include next steps related to engaging other stakeholders in exploring potential via staged procurement practices.
3.2 Sale of Land and Revenue Strategy	Establishing an interest-bearing reserve fund to support potential strategic land acquisition or assembly (See 1,1 and 3.1)	Q3	This will be aided by other municipal best practice review.
3.3 Strategic Land Plan	<p>Advance land strategies to include engagements (and where possible and appropriate acquisitions) related to strategic lands that may have within attainable housing potential.</p> <p>Land acquisition of small strategic parcels that can support increased land use opportunity</p>	Q4 and 2024 and ongoing	<p>Establish tools to explore:</p> <ul style="list-style-type: none"> <li>- Stacking of municipal services that can include co-ordinated capital planning for mixed use development.</li> <li>- Monitoring of institutional lands that may advance for future mixed use or surplussing under their current use. (all other government and government ABC based lands)</li> </ul>
3.4 Direct Engagement of Developers	Exploring underutilized land use plans to determine if maximization of permissions can include housing units, more units, or units within a mixed development	Q4 (reporting) noting actions underway	Working with developers and builders approaching St. Marys for land use permissions (early and pre-consultation discussions) to assess attainable housing potential
Additional Plans	Land use planning may include strategies to hold lands in trust, use strategic partnerships, land leases and other approaches to advance development by leveraging land holdings.	TBD	These practices and reviews are underway in a number of municipalities determining how land-based tools and approaches can best integrate with developments to address community housing needs

## Strategic Area 4: Housing Integration Team and Backbone Administration

Initiative	Actions and Next Steps	Timeline	Measures and Comments
4.1 Improved data and metrics related to attainable housing goals	Discussions with other municipalities in Ontario specifically related to tools to advance affordability.  Review with CMHC to get more specific data and measures for St. Marys based on market surveys and available local data	Past and Ongoing Q4 Report	This work has been ongoing by staff and the consultant.
4.2 Impact analysis and recommended advocacy measures related to new government programs and regulations.	Immediate reporting on new info related to regs for Bill 23 as available.  Review of all CMHC affordable housing programs	Underway Ongoing and ASAP	Re: CMHC Town Staff have already engaged CMHC in Attainable Housing plans. Future work will include gaining a deeper understanding of CMHC NHS affordable housing programs.  Re: Bill 23 It is anticipated that best practices will change once regulations associated with Bill 23 are publicly available.
4.3 Working with consultant to establish a semi-annual reporting process aimed at engagement, training and ongoing planning by Staff and Council.	As part of the ongoing work, Council will be updated twice each year on activities related to the attainable housing plan	Q3	The intention of this approach is to create accountability on measures while also ensuring flexibility to address external environment factors, new government regulations, and new strategies.
4.4 Cross functional staff training and engagement (Town and ABC and strategic partners)	Establishing a common understanding across Town Staff and ABC staff working on at any level related to any potential development plans (private, Town, or other government)	Underway and Ongoing	Every land development discussion is an opportunity to determine potential for Attainable Housing.
4.5 Communications Plans	Targeted discussions and briefing notes for specific service areas, other ABCs, governments, and networks, including the Community Safety and Wellbeing Plan and Economic Development related to Attainable Housing plans	Q4 and beyond	This plan will start by tracking and engaging other sectors and determining communications and engagement strategies to support Attainable Housing.
4.6 Overall Plan Management and Leadership	Under the stewardship of the CAO, each policy and initiative will be advanced by a senior director through interdepartmental teams.	Underway	An attainable housing team has already been meeting as part of existing cross functional Development Team. This work will continue with specific role assignments and responsibilities.
Others subject to ongoing review	At present, the Attainable Housing plan is based on existing municipal allocations and resources. This will continue to be monitored.	Q4 report and future reports	Resourcing allocations and needs will be reported on through the update process and through the other practices already in place (such as budget deliberations).



## Next Steps:

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It is hoped that this report will generate discussion between Town Staff and Council. Recognizing that the above workplan still requires fleshing out, details of plans will become increasingly more focused through regular reporting to Council.

These next reports will be related to specific policies and tools requiring Council permissions and delegations of authority.

Recognizing that other actions will be occurring within these plans directly by Town Staff, the regular staff updates will continue to provide highlights of these actions with semi-annual reporting providing more comprehensive community details. These semi-annual reports will also provide an opportunity for updates and course corrections to address areas where more significant shifts in the housing environment can be addressed.

Following the February 2023 Special Council Meeting (accompanying this report), Town Staff and the Consultant will be conducting meetings with other stakeholders, including continued discussions with CMHC and with Stratford as the Service Manager. It is also understood that the Service Manager will likely be providing a separate update to council in the coming months on the programs and activities related to their role, responsibilities, and related cost sharing with the Town.

As part of the next steps, it is also anticipated that the Town will begin working on enhanced communications directed at the development industry to begin more meaningful and proactive engagement on the topic of attainable housing.

## Conclusion:

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The Opening Doors Action Plan is intended to be an integrated and comprehensive approach to advancing the tools and available resources within St. Marys to attract and promote more intentional and significant change to speed the creation of attainable housing.

This workplan will continue to be adjusted with market shifts and government regulations. As of the start of 2023, there are several unknown and outstanding policy and regulatory changes including those to the province's Bill 23 (More Homes Built Faster) that cannot be fully incorporated into this plan. Similarly, new programs and initiatives under the National Housing Strategy may also influence certain actions and directions.

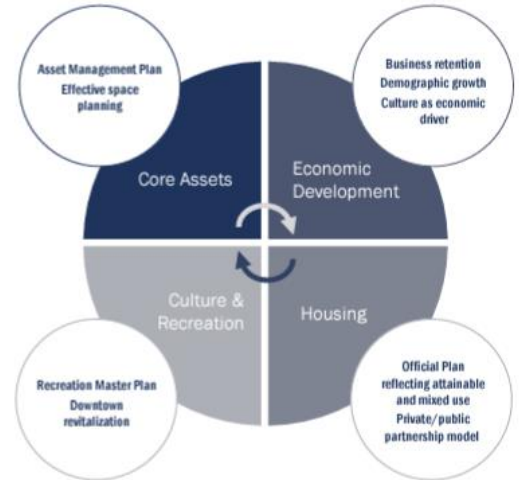
In general, Opening Doors intends to hold steady on actions where minor shifts in the environment may require minor adjustments to plans. Flexibility and agility are essential when working within markets that experience continuous change.

The goal remains to support and assist current and future St. Marys residents in their access to available affordable and stable housing options.

# Appendices:

## APPENDIX 1: Strategic Pillar 6 from St. Marys Strategic Plan, January 2017

In addition to Housing being its own pillar within the Strategic Plan, the housing stability of St. Marys residents is also a core and underlying need of all strategic plan areas.



Strategic Pillar 6				
Housing				
Strategic Priorities	Outcome Statements	Initiatives (Short-term)	Initiatives (Mid-term)	Initiatives (Long-term)
<b>Attainable &amp; mixed-use housing</b>	In order to get the "right demographic mix" for St. Marys, it will be essential to ensure housing stock is flexible and attractive for youth, workers, immigrants and persons of all abilities.	Identify in the Official Plan development areas that would be key growth areas among targeted demographics. Encourage businesses to convert second-storey spaces into rentals. Investigate the prospect of medium density housing in the downtown and surrounding areas (infill and new development spaces: "building in and building up").	Address infrastructure needs to best ensure development capacity. Create direct municipal investments to assure that housing that is affordable is created in the community.	
<b>Explore alternative forms of housing</b>	To ensure affordability, new forms of housing styles should be investigated, for example amongst millennials, smaller "tiny houses" are becoming a	Review municipal policies to allow for non-traditional and alternative housing models, including accessible homes.	Align land use policy to encourage new housing types and approaches. Create a communication strategy for the community.	Assess the success of this initiative. Include this new approach to alternative housing in future marketing and
<b>Seek public-private partnership models</b>	New approach to housing may require a different form of initial financial investment to get established.	Investigate and develop a range of possible approaches to launch a renewed housing strategy, designed to meet the current affordability and demographic challenges.	Establish policy and budget parameters to enable new approaches to meeting the housing affordability challenges based on research findings. Seek partnerships from other levels of government to realize this action.	Launch a pilot build. Evaluate its success and plan accordingly for future activities.
<b>Prioritize Town-owned property assets</b>	Given the large number of Town-owned lands and properties, funding for many of the other initiatives in this revised Strategic Plan may require the sale or lease of these assets.	Develop a short-list of essential versus non-essential Town-owned assets and make key decisions about their future. Explore options for those assets deemed non-essential (sale, lease, partnerships, etc.).		

## APPENDIX 2: Summary of Select Terms and Abbreviations

AH: Affordable Housing – Gov't programs advanced since approx. 2000 to support housing below average market rates for priority populations in need

ATTAINABLE HOUSING: Integrated strategies of land use policy, land availability, permissions, and various engagements undertaken to encourage or require market development (private or non-profit) to advance housing units with affordability considerations based on local needs and conditions within existing development plans.

These are done within existing development plans but may be secured or leveraged with other programs or plans. This does not replace the definitions of affordability required under regulation or programs.

AMR: Average Market Rent (or MMR – Median Market Rent). These are measures of the rental universe. They are comprised primarily of units with sitting tenancies and do not necessarily reflect the market of available vacant units. Lower vacancy rates generally translate into lower turn over of units and a greater difference between AMR and the asking rates of vacant market units.

CMHC: Canada Mortgage and Housing Corporation. The programs and services of CMHC go beyond those related to affordability and include mortgage protection and rules for securing mortgage insurance (protecting owners and investors). CMHC oversees the National Housing Strategy and a variety of programs and incentives aimed at increasing housing stock, increasing affordability, and securing other priorities such as environmental considerations and protection of government investments.

CIP: Community Improvement Plan (See Planning Act and Official Plan)

CORE HOUSING NEED: A ratio between income and shelter costs. Persons are considered in “core housing need” if shelter costs > 30% of gross income. Core housing need may also be defined by the appropriateness and safety considerations related to housing conditions.

DC: Development Charges

H&H: Homeless Prevention and Housing Plans – Aligned with Service Managers

HSA: Housing Services Act (Provincial) Legislation primarily addressing Social Housing (SH) and SH Administration

IZ: Inclusionary Zoning

MH: Market Housing

MUNICIPAL TOOLS: This term refers to the combined services, permissions, authorities and programs including investments that can be advanced and managed under the authority of a municipality under the structures and considerations of the Municipal Act and other laws.

NHS: National Housing Strategy

OP/OPA: Official Plan / Official Plan Amendment

RFP: Request for Proposal

SH: Social Housing: A complex history of fed and fed/prov housing programs est. between ~1960 and ~1993 through public, non-profits & co-operatives with long term mortgage and funding and program requirements. Administered through the SMs (below)

SM: Service Manager – Provincially designated delivery/administrative/management agent (City of Stratford)

ZBA: Zoning By-law Amendment

## APPENDIX 3: HOUSING SPECTRUM as it relates to St. Marys Attainable Housing Plans



(Image borrowed from National Housing Strategy and Victoria BC Housing)

The map reflects a continuum, or more accurately a spectrum of built form, governance responsibilities, and priority populations. These are not limited to a specific government or service sector. This image does not reflect a “continuum” within the context of expected movement of tenants or people between the various forms of housing. For example, some persons may rely on residential facilities and others always reside in supportive housing.

The areas of the housing spectrum also lack available stock for the populations that rely on the associated services, however these deeper capital and ongoing operating investments are the primary responsibility of other levels of government. This includes the role of the provincially designated Service Manager for Housing Services.

Provincial policies that attempted to attract more multi-residential rental development, including the 2018 rule that allows rent increases on new rental units without reference to the Residential Tenancies Act scheduled rates, has a significant impact on uncertainty of tenant rent rates and therefore tenant stability moreso than on a development decision of built form.

Policies that attract and advance affordability (beyond those of standard market conditions) are therefore only likely to be advnced by engagements and programs or strategies that align with the earliest stages of land use planning by governments and by developers.

The depth of affordability attainable to non-profit/community-based housing, often relies on an ability to stack and layer various incentives, including incentives and programs used to attract private developers to the table. In other words, although a smaller municipality may be limited in its role to incent and support deeper affordable housing, it is able to advance programs that allow community housing providers to stack and utilize local contributions in their work with other orders of government to achieve other more specialized forms and services within the housing spectrum. (See Appendix 3 for Housing Spectrum).

St. Marys is a funder of a portion of the Service Manager responsibilities, which are generally related to Social Housing management, access, and administration, including the ownership of the Stratford Public Housing Corporation (with units in St. Marys). In addition to these, certain provincially and bi-lateral (federal/provincial) programs and funding are administered through the Service Manager. For these and other Service Manager related programs and responsibilities (land ambulance, social services, children’s services, and provincial offences) , St. Marys maintains a strong and separate working relationship with the City of Stratford.

**APPENDIX 4: ACCOMPANYING SLIDES FOR COUNCIL PRESENTATION**