

BUILDING HOMES, STRENGTHENING COMMUNITIES

**A REVIEW OF MUNICIPAL HOUSING POLICY BEST
PRACTICES ACROSS THE ONEPOINT REGION**



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LETTER FROM THE PRESIDENT

In Canada, the dream of home ownership has long been a way for families to build equity, security, and belonging in the communities they love. Unfortunately, today, for many, that dream feels further away than ever.

Across the OnePoint region, the imbalance between demand and housing supply has driven home prices out of reach for families, first-time home buyers and renters. Municipalities such as Guelph, Orillia, Owen Sound, and Wasaga Beach are seeing record demand for housing, yet approvals and construction have not kept pace. Planning red tape, development charges that increase construction costs, and lengthy review processes have slowed the building of new homes at a time when our region needs them most.

This report offers a clear and constructive look at where each of our major municipalities stands when it comes to creating the environment to build affordable homes fast. By comparing local policies against ten housing best practices established by Canada Mortgage and Housing Corporation's (CMHC) Housing Accelerator Fund (HAF), we highlight innovative approaches already underway while identifying practical opportunities to deliver more homes, faster.

As REALTORS®, we believe that every person deserves the opportunity to live and thrive in the communities they call home. We are champions of attainable housing, advocates for responsible growth, and partners to local governments seeking solutions. This report underscores that shared commitment and provides a roadmap for action to ensure our region continues to grow with attainable housing opportunities for all residents.



JENNIFER MORLEY

2025-2026 PRESIDENT,
ONEPOINT ASSOCIATION OF REALTORS®



LETTER FROM THE CHIEF EXECUTIVE OFFICER

Housing affordability is a defining challenge that touches the lives of families in every community across the OnePoint region.

In places like Guelph, Stratford, Collingwood, and Centre Wellington, the dream of home ownership is increasingly out of reach for many residents. Young families are competing for limited listings. First-time buyers are struggling to find affordable homes in the communities they grew up in, and seniors are struggling to downsize within their own towns.

REALTORS® witness these pressures every day. They see the missed opportunities, the growing frustration, and the sense of uncertainty about whether the next generation will be able to own a home.

At OnePoint, we believe that REALTORS® must be part of the solution. Our members are trusted professionals who connect people with homes, but they are also advocates for communities that work for everyone.

This report, *Building Homes, Strengthening Communities*, examines ten of the largest municipalities within our region to assess how local governments are responding to the housing affordability crisis. By comparing municipal actions against ten nationally recognized best practices identified by CMHC's HAF, we provide an evidence-based assessment of where progress is being made and where opportunities remain.

Our goal is not to criticize, but to put forward solutions that will help municipalities get more homes built faster. With smart policy, faster approvals, and modernized zoning, we can create the conditions for more homes and stronger communities. This report is OnePoint's contribution to that shared mission.



KATRINA STEFFLER

CHIEF EXECUTIVE OFFICER,
ONEPOINT ASSOCIATION OF REALTORS®



ABOUT ONEPOINT

The OnePoint Association of REALTORS® is a professional association representing over 2,700 REALTORS® across Central Ontario, including Guelph, Perth-Wellington, Huron County, Grey County, Bruce County, Simcoe County, Parry Sound-Muskoka, and Haliburton regions. The Association is dedicated to promoting professionalism, supporting member success, and advancing policies that strengthen local housing markets and economic growth across the region.

Through research, advocacy, and collaboration with all levels of government, OnePoint works to ensure that housing policy decisions support opportunity, fairness, and affordability. The Association is committed to building stronger communities by protecting the dream of home ownership, expanding attainable housing options, and ensuring that every Ontarian has access to a safe and stable place to live.



Central Lakes

OnePoint

Barrie & District

Toronto Regional

Oakville Milton & District

Sarnia
Lambton

London &
St.Thomas

Brantford
Regional

CornerStone

Niagara

Woodstock
Ingersoll
Tillsonburg
& Area

Chatham
Kent

Windsor
Essex
County

METHODOLOGY

This analysis is based on a comprehensive review of municipal policy documents, council minutes, staff reports, zoning by-laws, official plans, and related planning instruments published between January 2023 and November 2025. The ten municipalities included in this review represent the largest and most active housing markets within the OnePoint Association's jurisdiction: Guelph, Centre Wellington, Stratford, Collingwood, Owen Sound, Orillia, Midland, Wasaga Beach, Bracebridge, and Kincardine.

This report evaluates the housing policies of the ten largest municipalities using the Canada Mortgage and Housing Corporation's (CMHC) Ten Housing Accelerator Fund (HAF) Best Practices as a benchmark. These best practices provide a nationally recognized framework for assessing how local governments are advancing housing affordability and supply. By applying these standards, the analysis identifies which municipalities have implemented meaningful reforms to accelerate housing construction and which still face policy or procedural barriers limiting progress.

Although not all municipalities within the OnePoint region have applied for, or received, funding through the HAF, the CMHC's ten best practices remain a valuable and objective framework for evaluating local housing policy. The HAF model reflects the federal government's latest evidence-based guidance on how municipalities can unlock new housing supply through zoning reform, regulatory modernization, and targeted incentives.



CMHC TEN HAF BEST PRACTICES

1. Ending exclusionary zoning and enabling gentle density
2. Making municipally owned lands available for housing
3. Increasing process efficiency through digitization and delegation
4. Prioritizing approvals for affordable and rental housing
5. Reviewing and modernizing development charges and fee schedules
6. Reducing or eliminating minimum parking requirements
7. Eliminating restrictions that hinder housing development
8. Developing affordable housing strategies and Community Improvement Plans (CIPs)
9. Implementing standardized designs and pre-approved plans
10. Creating grant programs to support housing development and innovation

ANALYTICAL FRAMEWORK

The assessment used the following categories of measurement:

- Achieved: Policy, by-law, or initiative has been fully implemented and publicly documented.
- In Progress: Policy work is underway (e.g., draft by-law, pilot project, strategic plan, or pending council adoption).
- Not Yet Initiated: No evidence of policy development or implementation found as of November 2025.

Each category was supported by qualitative analysis of council agendas, development charge schedules, comprehensive zoning by-laws, community improvement plans (CIPs), affordable housing strategies, and municipal or county-led housing reports.

DATA SOURCES

Primary sources included:

- Municipal websites and open-data portals
- Official Plan and Zoning By-law documents
- Council and committee meeting minutes (2023–2025)
- Publicly available staff reports, CIP program guides, and housing strategies
- County-level affordable housing and ARU funding programs (where applicable)

Secondary sources included media coverage, CMHC program documentation, and Ministry of Municipal Affairs and Housing publications relevant to local policy actions.

HOUSING AFFORDABILITY AND SUPPLY PRESSURE IN THE ONEPOINT REGION

Ontario's housing market continues to face an affordability and supply crisis and this reality is acutely felt across the ten municipalities within the OnePoint region. Over the past decade, the combined effects of rapid population growth, escalating land and construction costs, and slow policy change have resulted in a housing market where prices have outpaced incomes, supply has lagged behind demand, and affordability has eroded. Despite some improvement in recent inventory levels, affordability has not improved significantly.

PRICES CONTINUE TO FAR OUTPACE INCOMES

Between 2014 and 2024, the average resale home price across the ten OnePoint municipalities increased by approximately 149%, with a median increase of 142%. In several communities, price escalation was even more pronounced - Collingwood (+186%), Centre Wellington (+165%), and Kincardine (+165%) recorded some of the largest gains in the region.

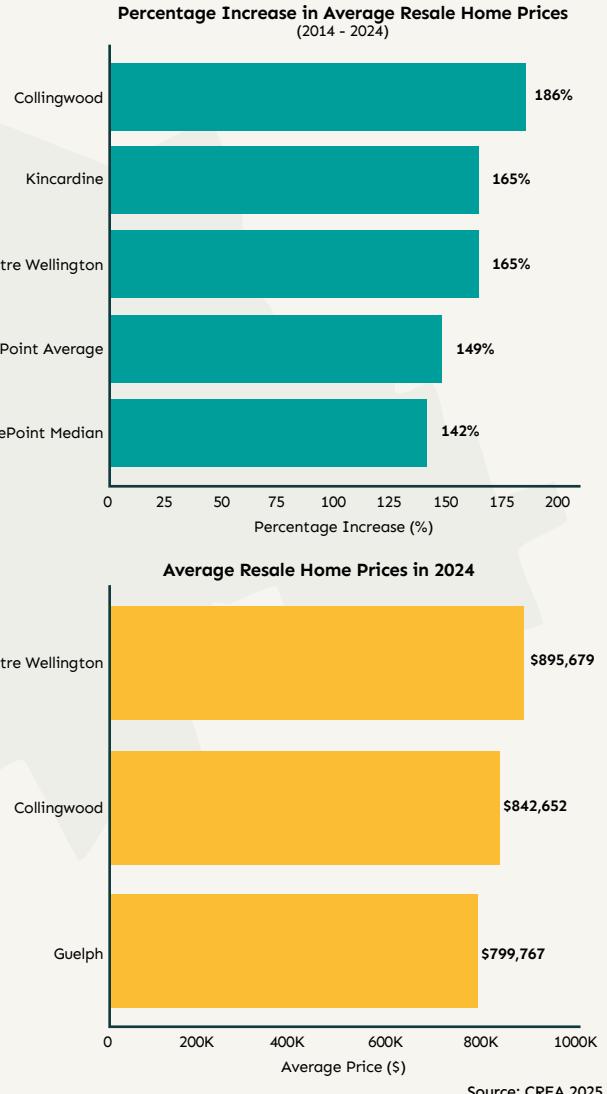
By 2024, average resale prices exceeded \$800,000 in multiple municipalities, including Centre Wellington (\$895,679), Collingwood (\$842,652), and Guelph (\$799,767)

At the same time, the median household income in Guelph—the largest market in the OnePoint region—was approximately \$93,000 in 2020 (time of the last Census). The result is an affordability gap that has widened dramatically, excluding many young families, newcomers, and essential workers from home ownership opportunities.

INVENTORY LEVELS HAVE RISEN, BUT AFFORDABILITY HAS NOT IMPROVED

A review of local housing data shows that between 2020 and 2021, nearly every municipality in the OnePoint region was operating in a seller's market, with less than four months of inventory. For example, Stratford reached as low as 0.29 months of inventory in 2021, Guelph 0.45, Collingwood 0.79, and Orillia 0.80.

By 2024, this picture had changed markedly. Only Stratford (3.7 months) remained under the seller's-market threshold. Most other municipalities had moved into balanced or buyer-market territory, with inventory levels rising to 9.0 months in Collingwood, 10.5 months in Kincardine, 8.0 months in Wasaga Beach, and 8.0 months in Orillia.



However, despite this normalization in inventory, prices have not meaningfully declined. Between 2021 and 2024, prices were flat to modestly higher in seven of ten municipalities, while the remaining three recorded only small decreases: Orillia (-7.6%), Wasaga Beach (-7.4%), and Owen Sound (-5.9%).³ In several cases, inventory increased by 7 to 9 points compared to 2021, yet prices either stabilized or continued to climb.

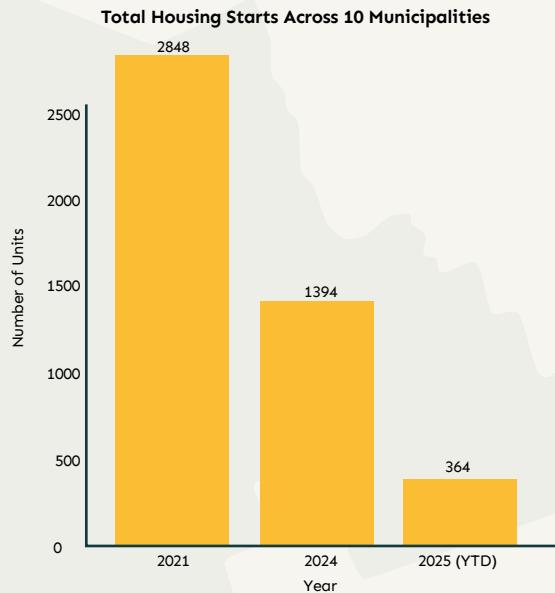
This decoupling of inventory and price movement underscores the structural nature of the region's housing challenge. Inventory has risen, but the available supply is not at price points that meet local income realities.

HOUSING AFFORDABILITY AND SUPPLY PRESSURE IN THE ONEPOINT REGION

ANALYTICAL FRAMEWORK

Across the ten municipalities, housing starts have declined significantly. Combined starts fell from approximately 2,848 units in 2021 to 1,394 units in 2024, a reduction of more than 50%.⁴ Some communities experienced even steeper declines: Stratford (−100%), Wasaga Beach (−65%), Owen Sound (−64%), and Kincardine (−52%). With just 364 new starts recorded region-wide in 2025 year-to-date, the pipeline of future housing remains insufficient to meet projected demand.

This contraction in building activity, combined with persistent affordability constraints, means that the region is falling further behind in its ability to provide attainable homes for its growing population.

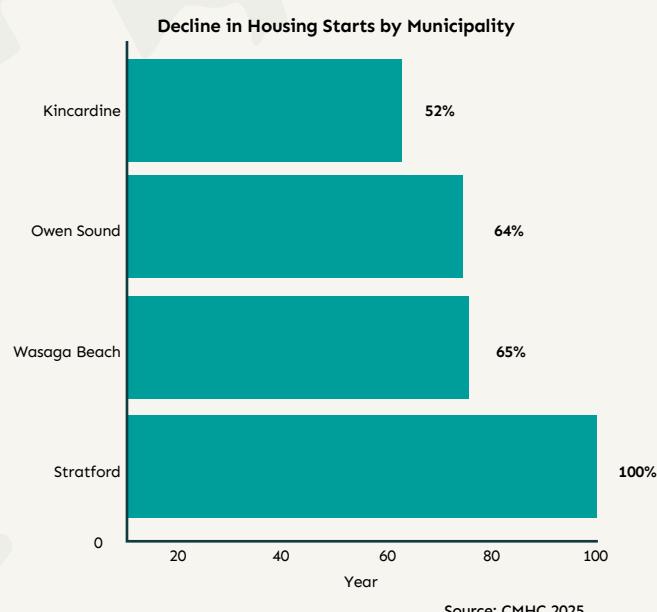


AFFORDABILITY PROBLEM

Guelph 2025

The City of Guelph exemplifies this affordability challenge. With an average single detached home price of approximately \$1 million in Q3 2025, ownership is well beyond reach for a median-income household earning \$93,000 per year. Under the CMHC affordability benchmark, housing costs should not exceed 30% of gross household income.

A typical mortgage on a \$1,000,000 home, assuming a 20% down payment (\$200,000), a 25-year amortization, and a 5% fixed interest rate, would carry monthly mortgage payments of approximately \$4,675. When property taxes and utilities are included, total housing costs exceed \$5,000 per month, or roughly **65% of gross monthly income for a median-income household**.



MUNICIPAL HOUSING POLICY ANALYSIS





The City of Guelph, a major urban hub within the OnePoint region, has been recognized as one of Ontario's leading mid-sized cities in aligning local housing policy with federal and provincial best practices. With a population of over 150,000 and steady annual growth of roughly 2%, Guelph plays a pivotal role as a regional employment, education, and innovation centre. The city is home to the University of Guelph and a diverse manufacturing and professional services base, which together have driven strong in-migration and demand for a range of housing types.

Guelph's housing challenge is twofold. First, while it continues to attract new residents, the pace of new housing supply has not kept up with this growth, and home prices have risen well beyond the reach of median-income earners. Despite this, the City has made progress under the federal HAF, introducing new zoning reforms, process improvements, and incentives that place it among the most advanced municipalities in the OnePoint region. The city's recently approved Housing Affordability Strategy (HAS) and Affordable Housing Community Improvement Plan (CIP) signal a coordinated policy approach that connects zoning, funding, and incentive tools under a unified housing delivery framework.

KEY FINDINGS

1. Ending Exclusionary Zoning and Enabling Gentle Density

Guelph was one of the first mid-sized Ontario municipalities to approve four-unit as-of-right zoning city-wide. In December 2024, Council adopted Official Plan and Zoning By-law amendments to permit up to four residential units on all urban residential lots. The change eliminates the need for costly and time-consuming rezoning applications for gentle infill and is expected to significantly expand missing-middle housing opportunities.

While full as-of-right height and density permissions within 800 metres of major transit corridors are not yet universal, the City has begun this transition through its new Comprehensive Zoning By-law and forthcoming Corridor Planning and Policy Studies (CPPS), which will add height and mixed-use density along Stone and Edinburgh Roads.

2. Making Municipally Owned Land Available for Housing

Guelph has taken concrete action to make city-owned land available for affordable and non-market housing. In 2024, the City declared 14 Edinburgh Road South surplus and launched an RFP for a non-profit development that includes both land contribution and up to \$1.5 million in funding support. Additional sites, such as those on Normandy Drive and Eastview Road, are being advanced for future affordable housing projects.

3. Increasing Process Efficiency Through Digitization and Delegation

Through its Guelph Permit and Application System (GPAS), the City has digitized nearly all building and planning application processes. Applicants can apply, pay, upload plans, and book inspections online, while the public can access permit histories and processing times. Annual reports published by the City show consistent improvement in average approval timelines.

4. Prioritizing Approvals for Affordable and Rental Housing

Under the Housing Affordability Strategy, Guelph has introduced an expedited “concierge” pathway for non-profit housing projects, offering technical assistance and seed funding of up to \$25,000 to advance early-stage development. Although the City has not adopted inclusionary zoning or rental-only zoning, its dedicated streamlining for non-profit providers represents meaningful progress toward CMHC’s goal of prioritized approval processes for affordable and rental units.

5. Reviewing Development Charges and Fee Schedules

Guelph’s 2024 Development Charges By-law takes important steps toward supporting gentle density, offering full DC exemptions for additional dwelling units (ADUs) and accessory apartments. In 2024 alone, these exemptions totaled more than \$10.4 million, helping homeowners add secondary suites and small-scale infill in existing neighbourhoods. These measures demonstrate strong alignment with the City’s affordability goals and provincial direction under Bill 23.

However, Guelph’s base DC rates remain among the highest in Ontario, exceeding \$80,000 per single-detached unit when City, County, and education board charges are combined. These high charges increase per-unit costs for new subdivisions, mid-rise apartments, and purpose-built rental projects—housing forms most critical to long-term affordability.

6. Reducing or Eliminating Parking Standards

While Guelph has made partial progress on parking reform, further opportunities exist. In September 2023, Council reduced minimum downtown parking requirements to 0.85 spaces per unit. Staff had recommended complete elimination, but that proposal was not adopted. Outside of the downtown, minimums remain largely unchanged. Nonetheless, this represents a measurable shift toward more sustainable, transit-oriented development standards.

7. Eliminating Restrictions that Hinder Development

The new Comprehensive Zoning By-law modernizes outdated standards for height, setbacks, and lot coverage. Complementing this, the Corridor Planning and Policy Study (CPPS) replaces multiple layers of rezoning,

minor variance, and site-plan approvals with a single corridor permit targeting roughly 45-day processing. This approach aligns with CMHC’s recommendation to remove unnecessary regulatory friction and supports mid-rise intensification along major corridors.

8. Developing Affordable Housing Strategies and CIPs

Council approved the Housing Affordability Strategy in December 2024 and the Affordable Housing Community Improvement Plan in February 2025. Together, they provide a comprehensive suite of grants, tax increment-equivalent financing, and incentives for both private and non-profit builders. The CIP also integrates HAF-funded programs for Accessory Dwelling Units and Vacant Unit conversions, directly linking local programs with federal investment objectives.

9. Implementing Standardized Designs and Pre-Approved Plans

While the City has not published a full catalogue of pre-approved multiplex or townhouse designs, its built-form standards and garden-suite guidelines have effectively standardized low-rise infill formats. Builders and homeowners can access pre-approved garden-suite models that streamline approvals, partially meeting CMHC’s “standardized design” criterion.

10. Creating Grant Programs to Support Housing Innovation

Guelph’s Affordable Housing CIP includes multiple grant streams supporting non-market, missing-middle, and accessory dwelling construction. Through the City’s HAF agreement, Guelph has committed to delivering 739 additional units above baseline by 2026. While the City has not yet introduced innovation-specific programs (e.g., mass-timber or modular), its affordability-focused grants satisfy CMHC’s overall intent to incentivize priority housing forms.



CASE STUDY City of Barrie – Development Charge Grant for Fourplexes

The City of Barrie has emerged as one of Ontario's most innovative municipalities in using fiscal tools to encourage gentle density. In 2024, Council adopted a new Housing Community Improvement Plan that includes a DC Equivalent Grant for Fourplexes, designed specifically to address financial barriers for small-scale infill and missing-middle housing.

Under the program, Barrie offsets the incremental DC cost associated with the fourth unit in a purpose-

built fourplex, recognizing that moving from a triplex to a four-unit building often triggers substantial DCs that make projects unviable. The grant, administered through the CIP, is available to both non-profit and private builders developing rental fourplexes in existing neighbourhoods. It can also be combined with the City's broader Tax Increment Equivalent Grant (TIEG) and Per-Door Rental Grant, creating a stackable incentive suite for small-scale rental construction.

RECOMMENDATIONS

1. Lower Development Charges for Missing-Middle Housing

Guelph should introduce a tiered development charge (DC) structure that lowers or waives fees for four- to twelve-unit infill projects such as multiplexes and stacked townhomes. While ADUs are already exempt, extending DC relief to mid-density forms would make "missing-middle" housing financially viable, reinforce the City's new four-units-as-of-right zoning, and help deliver a broader mix of attainable homes.

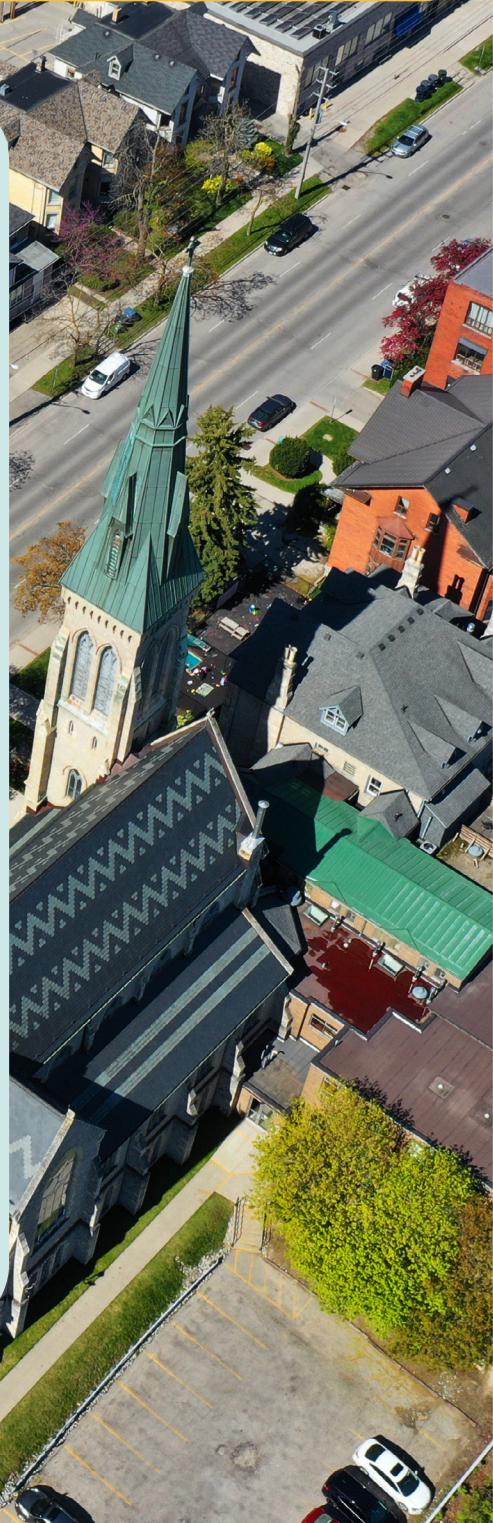
2. Expand Parking Reform to Transit Corridors

The City's 2023 decision to reduce downtown parking minimums to 0.85 spaces per unit was an important first step, but similar reforms should apply near major transit routes and growth corridors.

Extending these reductions—or eliminating minimums altogether within 800 metres of transit and campuses—would reduce project costs, enable higher-density infill, and align zoning with Guelph's housing and climate objectives.

3. Scale Up the Corridor Planning and Policy System (CPPS)

Guelph's CPPS, now active for the Stone and Edinburgh corridors, has streamlined approvals and set clear timelines for mid-rise projects. The City should expand this system to additional corridors to accelerate mixed-use development, shorten approval times, and strengthen the link between housing policy and on-the-ground delivery.



SUMMARY**CITY OF GUELPH**

Best Practice	Guelph Status	Assessment
Ending exclusionary zoning	Achieved	Council approved OP/ZBL changes to allow up to 4 units as-of-right city-wide (Dec 2024). Broader mapped "4+ storeys within 800 m of transit" is underway through CPPS.
Making municipally owned lands available for housing	Achieved	Declared 14 Edinburgh Rd S surplus (2024); RFP for non-profit with \$1.5 M City contribution; further sites identified.
Increasing process efficiency	Achieved	GPAS e-permitting portal live (apply, track, pay); public processing time data published; continuous reporting improvements.
Prioritizing approvals for affordable / rental housing	In Progress	Concierge pathway + seed funding (\$25k per non-profit); no broad inclusionary zoning due to provincial constraints.
Reviewing DCs	Achieved	2024 By-law includes ADU exemptions; \$10.4 M exemptions granted in 2024; CIP grants stack with waivers.
Reducing / eliminating parking standards	Achieved	Downtown minimums reduced to 0.85 / unit (Sept 2023); further reductions under review.
Eliminating restrictions that hinder development	In Progress	New Comprehensive ZBL (2023-20790) modernizes standards; CPPS streamlines corridor permits to ~45 days.
Developing affordable housing strategy / CIP	Achieved	HAS approved (Dec 2024) and Affordable Housing CIP (Feb 2025) deliver grants and HAF-funded programs.
Implementing standardized designs / pre-approved plans	In Progress	Garden-suite models and built-form standards exist; no formal City catalogue of pre-reviewed plans.
Creating grant programs to support housing innovation	Achieved	Affordable Housing CIP launched; Seed-Funding program live; HAF target +739 units by 2026.

TOWNSHIP OF CENTRE WELLINGTON



The Township of Centre Wellington, which includes the communities of Fergus and Elora, is a fast growing municipality in Wellington County. Its strategic location between Guelph, Waterloo, and the Greater Toronto Area has made it an increasingly attractive community for commuters and families, driving steady population growth and sustained housing demand. However, limited rental options, rising home prices, and a predominance of single-detached dwellings have created a widening affordability gap.

Over the past two years, the Township has taken deliberate steps to modernize its planning framework and expand housing opportunities through zoning updates, new financial incentives, and land-use policy reforms. The 2025 Housing Needs Assessment (HNA) provides a clear roadmap for future progress, recommending that the Township adopt four-units-

as-of-right, implement a Community Planning Permit System (CPPS) to streamline approvals, and strengthen its Community Improvement Plan (CIP) programs for attainable housing.

The Township's performance against the CMHC Ten Housing Accelerator Best Practices shows that while Centre Wellington has taken initial steps toward a more housing-friendly framework, progress remains limited and fragmented. Digital permitting and new grant programs signal good intent, but zoning and land-use policy continue to restrict the range and pace of new housing. Allowing only three units per lot and maintaining tight parking and design standards have constrained infill opportunities, while broader tools like a Community Planning Permit System or full Housing Action Plan remain unrealized.

KEY FINDINGS

1. Ending Exclusionary Zoning and Enabling Gentle Density

Centre Wellington currently permits Additional Residential Units (ARUs), allowing up to three units per residential lot (a principal dwelling plus two ARUs). Draft 2025 Zoning By-law amendments refine parking and design standards for ARUs, but a township-wide move to four units as-of-right has not yet been adopted. The 2025 Housing Needs Assessment recommends that Council consider enabling four units in future updates to align with provincial and federal best practices.

2. Making Municipally Owned Land Available for Housing

Council has directed staff to identify surplus municipal properties that could support affordable housing. In 2024, the Township issued a request for proposal (RFP) for the development of affordable housing on surplus land and subsequently established a dedicated Housing Reserve Fund. These initiatives, combined with new asset management tracking, mark early but important progress toward fully operationalizing the use of public lands for housing.

3. Increasing Process Efficiency Through Digitization and Delegation

The Township operates a CityView web portal that enables applicants to submit, pay for, and track permits online, as well as request inspections. The portal provides clear timelines, typically ten business days for complete residential applications and enhances transparency in development approvals. This positions Centre Wellington ahead of many small and mid-sized municipalities in adopting digital permitting.

4. Prioritizing Approvals for Affordable and Rental Housing

While there is no formal fast-track or concierge program for affordable or rental housing, the Township's HNA sets a clear direction to develop a Housing Action Plan and explore implementing a Community Planning Permit System (CPPS) by 2026. These tools would consolidate approvals, reduce timelines, and help attract affordable rental projects—a key gap in the current housing mix.

5. Reviewing Development Charges and Fee Structures

Centre Wellington maintains an up-to-date Development Charges By-law and a transparent DC interest policy, with rates posted annually. The Township's CIP also offers a DC Deferral Program for rental housing, allowing repayment over 21 years. However, the Township's base DC rates remain among the highest in Wellington County, creating a significant cost barrier for new housing particularly for mid-density and attainable rental projects.

6. Reducing or Eliminating Parking Standards

The Township has implemented targeted parking reductions, including a 50% reduction in the Central Business District (C1) and flexibility to use off-site parking within 300 metres. For ARUs, one parking space per unit is required, but tandem spaces are permitted. While these policies advance compact urban form, expanding reductions to other mixed-use and corridor areas would better align with CMHC best practices.

7. Eliminating Restrictions that Hinder Development

Centre Wellington's Comprehensive Zoning By-law (December 2024) modernized key development standards such as setbacks, coverage, and height limits. The HNA recommends adopting a CPPS to simplify multiple approval layers, and the Township's Land Needs Assessment Review (March 2025) highlights opportunities to increase intensification targets across Fergus and Elora. Together, these initiatives indicate steady progress toward a more flexible, enabling planning framework.

8. Developing Affordable Housing Strategies and CIP

The Township's (CIP) has evolved into a central policy tool supporting attainable housing. The CIP provides grants and financial incentives—including the Rental Housing Grant Program, DC Deferral Program, and Tax Increment Equivalent Grant (TIEG)—to support both private and non-profit projects. This comprehensive suite of programs meets CMHC's standard for an effective affordable housing strategy.

9. Implementing Standardized Designs and Pre-Approved Plans

While the Township provides guidance for ARUs through zoning and building resources, it does not yet maintain a library of pre-approved designs or standardized plans for missing-middle housing. Each project proceeds on a case-by-case basis under the Ontario Building Code. Expanding this guidance into a pre-approved plan set could simplify permitting and lower soft costs for homeowners and small developers.

10. Creating Grant Programs to Support Housing Innovation

Centre Wellington's CIP Rental Housing Grant covers up to 50% of project costs (to a maximum of \$15,000 per unit) for up to four units per project. The Township also provides a DC Deferral Program for rental projects and coordinates with Wellington County for CIP "top-up" funding. These active grant streams make Centre Wellington a leader among rural and small urban municipalities in deploying financial incentives to encourage new attainable housing supply.

RECOMMENDATIONS

1. Enable Four Units as-of-Right Across All Urban Areas

Centre Wellington continues to lag behind peer municipalities that have already adopted four-units-as-of-right zoning. While its allowance of three units per lot is a step forward, it does not meaningfully increase supply or affordability. The Township should move quickly to expand permissions to four units across its urban settlement areas including Fergus, Elora, and Salem through a targeted zoning amendment.

2. Reduce Development Charges for Missing-Middle Housing

Current development charge policy in Centre Wellington discourage small-scale, infill, and missing-middle housing. Although the Township's CIP deferral programs assist rental projects, they do little to improve the feasibility of small ownership models such as fourplexes or stacked townhomes. Centre Wellington should introduce tiered DC rates with lower charges for mid-density projects to better reflect the reduced infrastructure impact of these developments and to help bridge the financial gap preventing local builders from delivering attainable housing.

3. Modernize Parking Standards to Support Infill and Affordability

Despite modest downtown reductions, the Township's parking standards remain a major barrier to infill and affordability. Requiring one parking stall per ARU and maintaining suburban minimums outside the core increases construction costs and reduces available land for housing. Council should conduct a comprehensive parking policy review and eliminate or significantly reduce minimums within key intensification areas and future CPPS zones. This change would lower costs, improve project viability, and align local policy with CMHC's sustainability and affordability principles.



SUMMARY**TOWNSHIP OF CENTRE WELLINGTON**

Best Practice	Centre Wellington Status	Assessment
Ending exclusionary zoning	In Progress	ARUs (up to 3 units total) permitted; draft 2025 ZBL updates refine ARU rules. HNA recommends considering four units in future work.
Making municipally owned lands available for housing	In Progress	Council directed staff to identify surplus lands, created a housing reserve fund, and issued an RFP for affordable housing (2024).
Increasing process efficiency	Achieved	CityView portal supports full online permitting, payments, and inspections; typical 10-day residential review after complete application.
Prioritizing approvals for affordable / rental housing	In Progress	No formal fast-track or inclusionary zoning, but HNA recommends Housing Action Plan and CPPS exploration by 2026.
Reviewing DCs	Achieved	2024-25 DC rates published; DC Deferral under CIP; County of Wellington DCs apply.
Reducing / eliminating parking standards	In Progress	50% reduction in C1 downtown zone; ARUs require 1 stall (tandem permitted); no broader elimination.
Eliminating restrictions that hinder development	In Progress	Comprehensive ZBL modernized; HNA and Land Needs Assessment recommend CPPS and higher density targets.
Developing affordable housing strategy / CIP	Achieved	CIP includes Rental Housing Grant, DC Deferral, and TIEG streams; Urban Design Guidelines support core-area intensification.
Implementing standardized designs / pre-approved plans	In Progress	ARU guidance exists but no catalogue of pre-approved designs; projects reviewed individually.
Creating grant programs to support housing innovation	Achieved	Rental Housing Grant (50% costs, \$15k/unit) + DC Deferral (21-year instalments); County top-ups available.

TOWN OF KINCARDINE



The Town of Kincardine, located on the shores of Lake Huron in Bruce County, is experiencing moderate but sustained population and employment growth, largely driven by Bruce Power and related industries. However, its housing market has not kept pace with this growth. Rising home prices, a shortage of purpose-built rentals, and the lack of missing-middle housing have created affordability challenges for both workers and families.

Kincardine has made progress in modernizing its planning tools and incentives but the overall approach remains cautious and piecemeal.

The municipality continues to rely on traditional zoning and site-specific approvals, limiting the diversity of new housing forms. The absence of a clear housing action plan, four-units-as-of-right zoning, or parking reforms has constrained infill development, particularly in the downtown and serviced settlement areas. The municipality's partnership with Bruce County, has filled some of these gaps. Yet, without stronger local leadership in zoning, permitting efficiency, and proactive land-use reform, Kincardine will struggle to improve affordability and supply in the area.

KEY FINDINGS

1. Ending Exclusionary Zoning and Enabling Gentle Density

Kincardine permits ARUs under provincial Bill 23 rules, allowing up to three units (a principal dwelling plus two ARUs) on serviced residential lots. However, the municipality has not adopted four-units-as-of-right or broader corridor-based intensification policies. Mid-rise or mixed-use developments continue to rely on site-specific rezonings, which create uncertainty and delay. Without a zoning overhaul to enable small-scale infill, Kincardine's ability to expand attainable housing options remains limited.

2. Making Municipally Owned Land Available for Housing

The municipality's Official Plan includes a "housing-first" policy for surplus lands, and several sites, such as 543 Bervie Sideroad, have been declared surplus or earmarked for disposition. While these steps

are promising, Kincardine lacks a comprehensive municipal land strategy to proactively assemble or pre-zone parcels for affordable housing. Most decisions remain ad hoc, leaving uncertainty for developers and non-profit partners.

3. Increasing Process Efficiency Through Digitization and Delegation

Kincardine has implemented Cloudpermit, a fully digital system for permit applications, payments, and inspections. This is a significant administrative step forward, aligning with CMHC's process-efficiency standards. However, unlike leading municipalities, Kincardine does not yet publish time-to-decision performance indicators or annual approval statistics. Introducing public service benchmarks would improve accountability and investor confidence.

4. Prioritizing Approvals For Affordable and Rental Housing

The municipality has facilitated select affordable projects, through individual planning approvals, but lacks a formal fast-track or concierge process for affordable or non-profit housing. A forthcoming Housing Action Plan could address these gaps, but at present, Kincardine's approach to affordability remains largely reactive and project-driven.

5. Reviewing Development Charges and Fee Structures

Kincardine's development charges are largely structured on a per-unit and service-area basis, with limited differentiation between low-density and mid-density housing forms, and no targeted reductions for missing-middle development. There are no targeted DC reductions or waivers for missing-middle or affordable housing at the local level, only standard exemptions under provincial law. This makes smaller-scale infill financially difficult to deliver.

6. Reducing or Eliminating Parking Standards

The municipality's parking standards remain conventional and restrictive, requiring one space per ARU and maintaining minimums across nearly all zones. Downtown-wide or transit-area reductions have not been implemented. These policies increase development costs and limit redevelopment of smaller lots. Kincardine should modernize its standards to reflect contemporary housing and mobility patterns, particularly within the core area.

7. Eliminating Restrictions That Hinder Development

Kincardine's Comprehensive Zoning By-law was updated in 2025 and is under ongoing review. While it introduces clearer standards and some flexibility, the municipality still relies heavily on site-specific exceptions for intensification.

A Community Planning Permit System (CPPS) has not been adopted, limiting the ability to consolidate approvals and reduce red tape. Broader zoning modernization is needed to encourage mid-density forms and reduce the number of variances.

8. Developing Affordable Housing Strategies and CIPs

Kincardine's 2024 Community Improvement Plan (CIP) is a significant achievement, providing a policy basis for mixed-use, attainable, and workforce housing. Incentives include Tax Increment Equivalent Grants (TIEG) and Pre-Development Study & Design Grants, aimed at encouraging private investment. However, funding levels remain modest, and there is no monitoring framework to track outcomes or units produced.

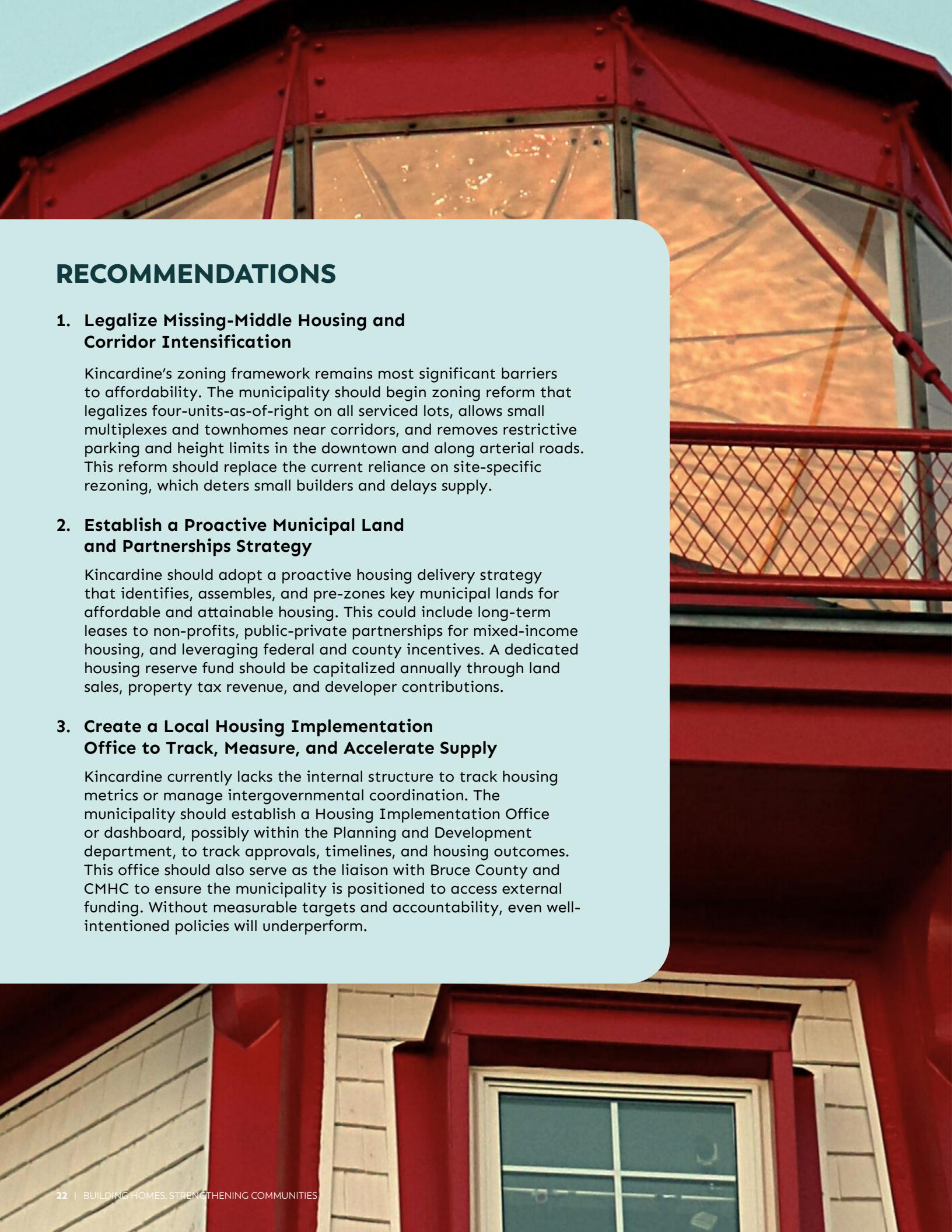
9. Implementing Standardized Designs and Pre-Approved Plans

The municipality does not yet offer pre-approved design templates for ARUs or multiplexes. Bruce County's ARU Toolkit provides regional guidance and a "housing concierge" service, but Kincardine has not adopted its own pre-reviewed models or streamlined approvals for small builders. This gap contributes to delays and adds costs to infill development.

10. Creating Grant Programs to Support Housing

Through its CIP, Kincardine offers several grant programs to stimulate attainable housing and downtown renewal. The municipality also benefits from Bruce County's Affordable ARU Funding Program, which provides forgivable loans of up to \$50,000 per unit. While this regional collaboration is commendable, Kincardine's local incentives are small and dispersed, lacking a clear focus on scaling up missing-middle or rental supply.





RECOMMENDATIONS

1. Legalize Missing-Middle Housing and Corridor Intensification

Kincardine's zoning framework remains most significant barriers to affordability. The municipality should begin zoning reform that legalizes four-units-as-of-right on all serviced lots, allows small multiplexes and townhomes near corridors, and removes restrictive parking and height limits in the downtown and along arterial roads. This reform should replace the current reliance on site-specific rezoning, which deters small builders and delays supply.

2. Establish a Proactive Municipal Land and Partnerships Strategy

Kincardine should adopt a proactive housing delivery strategy that identifies, assembles, and pre-zones key municipal lands for affordable and attainable housing. This could include long-term leases to non-profits, public-private partnerships for mixed-income housing, and leveraging federal and county incentives. A dedicated housing reserve fund should be capitalized annually through land sales, property tax revenue, and developer contributions.

3. Create a Local Housing Implementation Office to Track, Measure, and Accelerate Supply

Kincardine currently lacks the internal structure to track housing metrics or manage intergovernmental coordination. The municipality should establish a Housing Implementation Office or dashboard, possibly within the Planning and Development department, to track approvals, timelines, and housing outcomes. This office should also serve as the liaison with Bruce County and CMHC to ensure the municipality is positioned to access external funding. Without measurable targets and accountability, even well-intentioned policies will underperform.

SUMMARY**TOWN OF KINCARDINE**

CMHC Best Practice	Kincardine Status	Assessment
Ending exclusionary zoning	In Progress	ARUs (up to 3 units) allowed on serviced lots; no 4-units-as-of-right or corridor intensification yet adopted.
Make municipally owned land available for housing	In Progress	OP includes "housing-first" policy; Council disposing of surplus parcels. No comprehensive strategy yet.
Increasing process efficiency	Achieved	Cloudpermit operational; permits fully digital. No public reporting of approval timelines.
Prioritizing approvals for affordable / rental housing	In Progress	Affordable projects advanced via site-specific files; no formal concierge or inclusionary zoning.
Review DCs & fees	Achieved	2025 DC by-law in effect; no missing-middle differentiation or affordable exemptions.
Reducing / eliminating parking standards	Not Yet Initiated	Parking minimums remain in place; one space per ARU; no broad reductions.
Eliminating restrictions that hinder development	In Progress	Updated ZBL improves clarity but still relies on site-specific exceptions; no CPPS in place.
Affordable housing strategy / CIP	Achieved	New CIP provides TIEG, design, and pre-development grants for attainable housing.
Standardized designs / pre-approved plans	Not Yet Initiated	No municipal catalogue; relies on Bruce County ARU Toolkit and guidance.
Grant programs to support housing	Achieved	Active CIP grants; County ARU forgivable loans up to \$50k/unit.



The City of Stratford, known for its strong cultural identity and stable economic base, faces mounting pressure from rising home prices and limited rental availability. Despite having a sophisticated planning framework for a mid-sized municipality, Stratford's housing policy remains fragmented, with reforms advancing slowly through pilot projects rather than city-wide regulatory change. While initiatives such as the Attainable Housing Project, proposed Community Improvement Plan (CIP), and use of digital permitting tools indicate a commitment to progress, Stratford's

approach still leans heavily on individual rezonings and staff facilitation instead of systemic zoning reform.

The City's reliance on site-specific planning applications and its absence of a four-units-as-of-right zoning framework continue to restrict attainable infill housing. The next phase of Stratford's housing work must focus on simplifying permissions, cutting fees for attainable projects, and establishing a clear delivery mechanism for affordable housing.

KEY FINDINGS

1. Ending Exclusionary Zoning and Enabling Gentle Density

Stratford allows up to three residential units (a principal plus two ARUs) on serviced lots under current zoning but has not adopted four-units-as-of-right. Corridor and mid-rise intensification still rely on site-specific applications under the 2021 Comprehensive Zoning By-law. This limited scope keeps missing-middle housing out of reach in most established neighbourhoods.

2. Making Municipally Owned Land Available for Housing

The City has made promising steps by issuing a Request for Expressions of Interest (RFEI) for housing on City-owned land and committing to identify additional municipal parcels through the Attainable Housing Project. However, Stratford lacks a consistent "housing-first" policy or pre-zoning approach to expedite redevelopment of surplus lands, leaving this tool underutilized.

3. Increasing Process Efficiency Through Digitization and Delegation

Stratford has implemented an online permitting process through CityWide Solutions, allowing digital application and review. This aligns well with CMHC's efficiency goals, but Stratford does not publish performance indicators such as approval times or backlog data. Without measurable transparency, efficiency reforms remain procedural rather than outcome-based.

4. Prioritizing Approvals for Affordable and Rental Housing

The proposed Attainable Housing CIP includes a Tax Increment Equivalent Grant (TIEG) to support attainable and rental projects, but no formal concierge service or dedicated fast-track pathway exists. Council discussions suggest strong intent but limited operational follow-through.

5. Reviewing Development Charges and Fee Structures

Stratford is moving to permit DC deferrals and conditional exemptions for purpose-built rentals or projects approved under the forthcoming CIP. However, no specific DC reductions are offered for missing-middle or small-scale infill developments. Stratford's fees and charges remain high relative to project scale, limiting smaller developers' participation.

6. Reducing or Eliminating Parking Standards

Parking minimums remain standard in Stratford's Zoning By-law (Section 5). While downtown properties benefit from a paid-parking management system and isolated site-specific exceptions (e.g., one stall per apartment), no comprehensive policy reduces or eliminates parking requirements city-wide.

7. Eliminating Restrictions that Hinder Development

The City modernized its Zoning By-law between 2019 and 2021 but still relies on site-specific amendments for intensification. Stratford has not implemented a Community Planning Permit System (CPPS) or form-based zoning, meaning developers continue to face multiple approval layers.

8. Developing Affordable Housing Strategies and CIPs

The Attainable Housing CIP, currently under consultation, is a step toward a city-wide incentive framework. The program includes the TIEG as a first tool and envisions future incentives once approved. Until implementation, however, Stratford lacks an active policy to coordinate incentives or enforce affordability conditions.

9. Implementing Standardized Designs and Pre-Approved Plans

Stratford provides guidance for ARUs and permits electronic submission but does not maintain a catalogue of pre-approved designs. Each proposal requires case-by-case review under the Ontario Building Code, prolonging timelines and increasing costs.

10. Creating Grant Programs to Support Housing

Grant and incentive programs are still being developed under the Attainable Housing CIP. While the City has committed to new affordability tools and DC deferrals, these remain pending Council approval. Existing heritage loan and façade programs are being reviewed and are not currently available.





RECOMMENDATIONS

1. Accelerate Zoning Reform to Enable Missing-Middle and Corridor Housing

Stratford's most pressing barrier is its reliance on site-specific approvals and limited zoning permissions. The City should adopt four-units-as-of-right across all serviced residential areas and implement as-of-right mid-rise permissions along corridors and in the downtown. This reform would significantly reduce administrative burden and make attainable housing financially viable for small builders.

2. Implement the Attainable Housing CIP

The City should move swiftly from consultation to full implementation of the Attainable Housing CIP, establishing a multi-year funding envelope and measurable targets for units enabled or affordability outcomes achieved. Without dedicated resources and annual reporting, the CIP risks becoming a policy statement rather than an effective delivery tool.

3. Modernize Development Charges and Parking Standards to Support Affordability

Stratford's high fixed DC rates and conventional parking requirements discourage smaller, more affordable projects. The City should introduce tiered DC rates for missing-middle housing and eliminate parking minimums within 800 metres of transit routes and in the downtown. These changes would lower project costs, promote density, and directly address one of the most significant local cost drivers.



SUMMARY**CITY OF STRATFORD**

CMHC Best Practice	Stratford Status	Evidence-Based Assessment
Ending exclusionary zoning	In Progress	Up to 3 units as-of-right; no 4-unit permissions or corridor zoning.
Make municipally owned land available for housing	In Progress	RFEI issued; broader land-strategy pending.
Increasing process efficiency	Achieved	Electronic submission active; no KPI dashboard or reporting.
Prioritizing approvals for affordable / rental housing	In Progress	Attainable Housing CIP (TIEG) advancing; no formal fast-track.
Review DCs & fees	Achieved	DC deferrals/conditional exemptions for PBR or CIP projects; no missing-middle discounts.
Reducing / eliminating parking standards	Partially achieved	Minimums remain in ZBL; Not Yet Initiated site-specific exceptions only.
Eliminating restrictions that hinder development	In Progress	Modernized by-law (2019-21); intensification via site-specifics; no CPPS.
Affordable housing strategy / CIP	In Progress	Attainable Housing CIP in public consultation; not yet adopted.
Standardized designs / pre-approved plans	Limited	ARU guidance available; no pre-approved design library.
Grant programs to support housing	In Progress	TIEG and DC deferrals proposed via CIP; heritage grants under review.



Owen Sound serves as the primary service and employment hub for Grey County and the broader Georgian Bay region. However, the city's housing system remains under significant strain. Prices and rents have climbed faster than local wages, while new housing supply has failed to keep pace with population growth driven by in-migration and regional economic diversification. The city's built form remains dominated by single-detached dwellings, and although incremental tools such as Additional Residential Units (ARUs) have been introduced, the overall planning framework still

discourages small-scale, infill, and missing-middle construction. Owen Sound has taken several important steps including the adoption of Cloudpermit for digitized approvals, the establishment of a city-wide Community Improvement Plan (CIP), and partnerships with the Owen Sound Housing Company and Grey County but these actions have largely been reactive and project-specific. The absence of a city-wide housing strategy, four-units-as-of-right zoning, and modernized cost structures means that affordability challenges will persist unless.

KEY FINDINGS

1. Ending Exclusionary Zoning and Enabling Gentle Density

Owen Sound currently allows up to three units as-of-right in accordance with provincial rules. However, the City has not expanded permissions to four units as-of-right across serviced residential areas. Mid-rise and infill projects continue to depend on site-specific rezonings, which introduce cost and delay. This remains one of the largest policy gaps preventing moderate-density housing delivery.

2. Making Municipally Owned Land Available for Housing

Council has transferred surplus land to support affordable housing, including parcels near Bayfield Landing to the Owen Sound Housing Company, and has requested funds from Grey County's Affordable Housing Reserve to unlock further development. While these are positive steps, the City lacks a formalized "housing-first" policy that prioritizes municipally-owned land for housing through pre-zoning or long-term lease models.

3. Increasing Process Efficiency Through Digitization and Delegation

Owen Sound has implemented Cloudpermit for digital applications, payments, and inspection requests, bringing its permitting process in line with best practices for smaller municipalities. However, there is currently no public reporting of approval timelines or performance metrics. Publishing time-to-decision data would strengthen transparency and help identify process bottlenecks.

4. Prioritizing Approvals for Affordable and Rental Housing

The City has successfully partnered with Grey County, CMHC, and local housing organizations to advance new rental and affordable units, but this progress is dependent on individual projects rather than an institutionalized approach. No dedicated "concierge" or fast-track lane exists for affordable or non-profit projects, leaving approvals subject to standard queues.

5. Comprehensive Review of Development Charges and Fees

The City's Development Charges By-law and Fees & Charges schedules are up to date, and provincial exemptions for affordable units apply. However, there are no targeted DC reductions or deferrals for missing-middle projects such as fourplexes, stacked townhouses, or small rental conversions — developments that are most sensitive to upfront costs.

6. Reducing or Eliminating Parking Standards

Parking minimums remain a barrier to housing affordability and density in Owen Sound. The Zoning By-law requires approximately 1.25 stalls per apartment unit and has not introduced a city-wide reduction for downtown or corridor areas. Developers must seek relief through site-specific applications, increasing both soft costs and project uncertainty.

7. Eliminating Restrictions that Hinder Development

The City's Comprehensive Zoning By-law is modern but continues to rely on site-specific exceptions for height and density. A Community Planning Permit System (CPPS), which would consolidate multiple approvals into a single process, has not been adopted. The result is a fragmented and time-intensive approval environment for infill projects.

8. Developing Affordable Housing Strategies and CIP

Owen Sound's CIP is a strong foundation, applying to the entire municipality and offering five incentive streams. However, the City does not track or publish key outcomes such as units supported, private capital leveraged, or total grant value disbursed — information necessary to evaluate the program's effectiveness.

9. Standardized Designs and Pre-Approved Plans

The City provides information for homeowners seeking to add ARUs but does not offer pre-approved designs or a simplified approval pathway. Each project must submit custom drawings, adding cost and complexity that discourages participation by small property owners.

10. Grant Programs to Support Housing

Owen Sound's CIP incentives, combined with Grey County's housing programs and CMHC funding streams, form a layered grant environment. However, without corresponding planning reforms or processing improvements, the City's ability to convert grants into actual housing completions remains limited.



RECOMMENDATIONS

1. Legalize Four-Unit Housing As-of-Right

Owen Sound should amend its Zoning By-law to permit up to four residential units as-of-right on all serviced lots, extending beyond the current allowance of three units under provincial ARU rules. Enabling four units as-of-right would create opportunities for gentle density such as duplexes, triplexes, and fourplexes within neighbourhoods, using existing infrastructure without the need for costly expansions.

2. Introduce Tiered Development Charges for Missing-Middle Projects

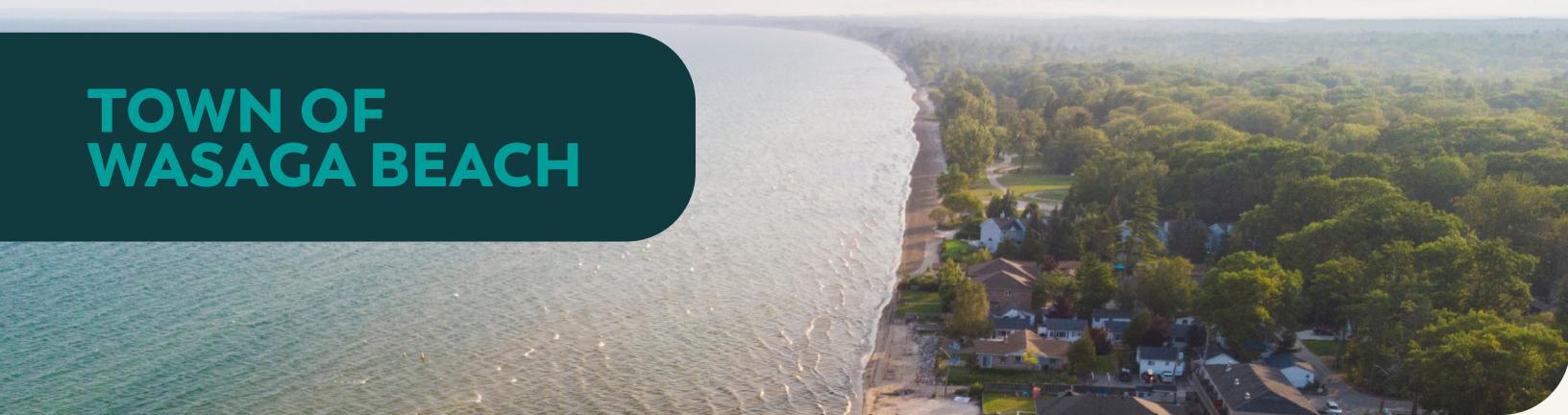
Owen Sound's existing Development Charges framework could be restructured to include a tiered rate system that reduces costs for missing-middle and purpose-built rental housing. A scaled model would help remove the financial disincentive currently faced by smaller builders and non-profit providers. This approach mirrors successful models in Barrie and Waterloo, where municipalities have reduced or rebated DCs for modest-scale infill to improve viability without undermining fiscal sustainability.

3. Create a Fast-Track Approval Program with Public Performance Reporting

Owen Sound should establish a dedicated fast-track approvals program for affordable, non-profit, and modest-scale infill developments. This "housing lane" could set defined service standards—such as a 90-day turnaround for complete site plan applications and be coordinated by a designated staff lead to guide applicants through the process.

CMHC Best Practice	Owen Sound Status	Assessment
Ending exclusionary zoning	In Progress	Owen Sound allows up to three units as-of-right (principal + two ARUs) but has not adopted a four-units-as-of-right framework.
Make municipally owned land available for housing	In Progress	Council has transferred surplus lands (e.g., Bayfield Landing) to the Owen Sound Housing Company and sought Grey County housing funds. The City lacks a formal housing-first policy or structured process for pre-zoning municipal land.
Increasing process efficiency	Achieved	Cloudpermit enables digital applications, payments, and inspections. However, the City does not yet publish time-to-decision KPIs or performance dashboards that could improve accountability.
Prioritizing approvals for affordable / rental housing	In Progress	The City advances affordable projects through partnerships with Grey County, CMHC, and local housing providers, but lacks a dedicated fast-track or concierge process.
Comprehensive review of DCs & fees	Not Yet Initiated	Development Charges and Fees & Charges schedules are current, and provincial exemptions for affordable units apply. No targeted DC relief exists for missing-middle housing or small rental conversions.
Reducing / eliminating parking standards	Not Yet Initiated	Parking minimums remain high (~1.25 stalls per apartment) and are not reduced city-wide. Developers must pursue reductions through rezoning.
Eliminating restrictions that hinder development	Not Yet Initiated	Height and density increases are addressed through site-specific amendments. A Community Planning Permit System (CPPS) has not been adopted, maintaining a fragmented approval environment.
Affordable housing strategy / CIP	Achieved	Owen Sound's city-wide CIP includes multiple incentive streams, but the City has not yet reported on outcomes such as units created or private investment leveraged.
Standardized designs / pre-approved plans	Not Yet Initiated	The City provides ARU guidance but has no pre-approved plans for multiplexes or garden suites. All applications proceed on a case-by-case basis with custom drawings.
Grant programs	Achieved	The City's CIP provides grants that can stack with Grey County and CMHC programs. However, these financial tools are not yet paired with process reforms or faster approvals.

TOWN OF WASAGA BEACH



Wasaga Beach is undergoing a profound transformation from a primarily seasonal destination centred around tourism and recreation to a growing, full-service community with year-round housing and infrastructure needs. The town's population is increasing steadily, driven by retirees, service-sector workers, and families seeking more affordable options along Georgian Bay within commuting distance of Barrie and the western GTA. However, this growth has also exposed critical constraints in the local housing system. Notably, a shortage of rental and workforce housing, limited mid-density options, and development costs that remain high relative to achievable market rents.

The municipality has taken several proactive steps to address these pressures. It has modernized its zoning framework to allow Additional Residential Units (ARUs) on most serviced lots, transitioned to a digital permitting system (CityView) to streamline approvals, and is undertaking a comprehensive

zoning by-law (ZBL) review to align with provincial housing policy changes under Bill 23 and Bill 185. Wasaga Beach is also leveraging its Downtown Community Improvement Plan (CIP) to incentivize mixed-use development and intensification in its core, while leading one of the most significant municipal land redevelopment projects in small-town Ontario through the Beach Area 1 revitalization, a flagship mixed-use redevelopment on publicly owned waterfront property.

Despite these advances, key barriers persist. The town continues to rely heavily on site-specific amendments to enable even modest density increases, and parking and setback requirements limit the financial viability of smaller infill projects. Affordable and purpose-built rental housing remain underdeveloped segments of the market, and while County-level programs exist, Wasaga Beach has yet to create its own dedicated incentive framework or performance targets for attainable housing delivery.

KEY FINDINGS

1. Ending Exclusionary Zoning and Enabling Gentle Density

Wasaga Beach permits up to three residential units on a single serviced lot (one principal dwelling plus two ARUs), consistent with provincial requirements. However, it has not yet advanced to four-units-as-of-right, which would allow triplexes and fourplexes on typical residential lots without a zoning amendment. Most mid-rise and mixed-use developments continue to rely on site-specific rezonings or Official Plan amendments, adding cost and unpredictability for builders. The ongoing comprehensive Zoning By-law Review presents a timely opportunity to expand permissions for gentle density forms, such as fourplexes and stacked townhouses, and to introduce as-of-right mixed-use zoning along key corridors to align with provincial direction for intensification.

2. Making Municipally Owned Land Available for Housing

The Town has shown commendable initiative in mobilizing public lands for redevelopment. Its Beach Area 1 Revitalization Project, advanced through a competitive RFP and now under contract with a development partner, represents one of the most ambitious mixed-use public land transformations in small-town Ontario. In addition, Council has begun assessing other municipally owned parcels, for potential housing and community use. However, these efforts remain project-specific rather than guided by a formal municipal land strategy.

3. Increasing Process Efficiency Through Digitization and Delegation

Wasaga Beach has fully adopted the CityView online portal, enabling residents and developers to submit, pay for, and track building permit applications digitally. This shift to e-permitting aligns the Town with leading Ontario municipalities in administrative modernization. Staff have emphasized a “digital-first” approach that replaces paper-based submissions and allows for remote inspection scheduling. However, the Town does not currently publish time-to-decision metrics or processing performance indicators, making it difficult for applicants to gauge expected turnaround times.

4. Prioritizing Approvals for Affordable and Rental Housing

Affordable housing has been identified as a Council priority in the Term of Council Priorities (2023–2026), and an Affordable Housing Action Plan is under development. However, there is no dedicated fast-track process or concierge service for non-profit, affordable, or purpose-built rental applications. Projects are processed on a case-by-case basis, often competing for the same limited staff resources as market-rate applications. Formalizing a priority stream for affordable housing with set service standards and internal coordination protocols would enhance predictability and attract development interest from mission-driven and institutional builders.

5. Reviewing Development Charges and Fee Structures

Wasaga Beach’s DC framework does not differentiate between high- and low-density forms of housing or provide local exemptions or deferrals for affordable or missing-middle projects. Developers of smaller-scale or rental housing therefore face the same per-unit costs as larger, higher-margin subdivisions. Introducing targeted DC relief measures, such as partial waivers or deferrals for purpose-built rental or affordable housing, could help bridge project financing gaps and better align with the County’s affordable housing objectives.

6. Reducing or Eliminating Parking Standards

Parking minimums remain largely conventional across Wasaga Beach, with no broad eliminations or reductions even in the downtown core. Legacy planning documents still reference additional parking requirements for secondary units, which may no longer align with provincial housing objectives. These standards can significantly impact small-lot

redevelopment economics, especially in areas where land values are rising faster than achievable rents.

7. Eliminating Restrictions that Hinder Development

The ongoing comprehensive ZBL review and related Secondary Plan work, including the West Wasaga Secondary Plan, represent a positive move toward modernized planning. These documents are expected to introduce clearer standards and support intensification. However, Wasaga Beach still relies heavily on site-specific amendments and variances to enable mid-density projects, particularly outside the downtown. A Community Planning Permit System (CPPS) or form-based zoning approach could help integrate zoning, site plan, and minor variance approvals into a single streamlined process, reducing duplication and improving investor confidence.

8. Developing Affordable Housing Strategies and CIPs

Wasaga Beach has positioned itself ahead of some peers through its Downtown Community Improvement Plan (CIP), which provides multiple incentives—including Tax Increment Equivalent Grants (TIEG) and residential/mixed-use development grants—to encourage private investment. The Town’s Housing Strategy also outlines the intent to add affordable housing targets to its Official Plan. To maximize results, the CIP could be expanded geographically beyond the downtown to include emerging growth corridors. Increasing the scale of financial incentives for purpose-built rental or attainable ownership housing would further align municipal policy with regional affordability goals.

9. Implementing Standardized Designs and Pre-Approved Plans

The Town provides detailed ARU and secondary suite guidance, helping homeowners navigate the permitting process. However, unlike some municipalities in Ontario, Wasaga Beach does not offer a catalogue of pre-approved design templates for small-scale infill such as garden suites, duplexes, or fourplexes. Each application must include a full set of custom Ontario Building Code-compliant drawings, increasing cost and time for small builders. Developing pre-approved standard plans significantly lower administrative barriers for homeowners and local contractors seeking to build gentle density.

10. Creating Grant Programs to Support Housing

Wasaga Beach's Downtown CIP programs can be stacked with County of Simcoe initiatives such as the Secondary Suites Program, which offers forgivable loans for creating or upgrading ARUs. This combined incentive structure is a strong foundation, but the Town's local programs primarily target commercial revitalization and

mixed-use intensification rather than dedicated affordable or rental housing creation. Establishing a dedicated housing stream within the CIP, or a standalone Attainable Housing Grant Program, would help attract mid-sized developers and community housing partners to deliver missing-middle and purpose-built rental projects aligned with local needs.

RECOMMENDATIONS

1. Adopt Four-Units-As-of-Right Through the New Zoning By-law

Wasaga Beach should use the forthcoming comprehensive Zoning By-law review to legalize up to four residential units on serviced lots throughout the municipality. This change would expand on existing permissions for additional residential units and bring the Town in line with best practices now being implemented across Ontario. The new by-law should also include clear, buildable standards for small lots, such as appropriate limits on lot coverage, height, and setbacks, so that duplexes and fourplexes can be constructed without requiring variances.

2. Establish a Dedicated Fast-Track for Affordable and Rental Projects

The Town should establish a priority approvals stream dedicated to non-profit, purpose-built-rental, and affordable housing projects. This program should be managed by a designated planning staff lead who acts as a single point of contact for applicants. Wasaga Beach should set clear service targets, such as issuing site-plan approvals within 90 days of a complete application and building permits within 30 days of clearance. These expedited timelines should be paired with fee rebates and deferred development charge payments until occupancy to reduce upfront costs and improve project feasibility. The Town could begin by piloting this fast-track approach with two affordable or rental projects already in the development pipeline, tracking and publishing performance metrics to demonstrate reduced timelines and improved outcomes.

3. Modernize Parking Requirements and Expand the Downtown CIP to Include Housing Incentives

Through the upcoming Zoning By-law review, Wasaga Beach should eliminate minimum parking requirements within the downtown core and along River Road West, while reducing them for secondary and additional units in residential neighbourhoods. These reforms would lower construction costs and support infill development on smaller parcels of land. The Town should also amend the Downtown Community Improvement Plan (CIP) to create a new funding stream for purpose-built-rental and missing-middle housing. This could take the form of a targeted grant or a Tax Increment Equivalent Grant (TIEG), calibrated per affordable unit delivered.

SUMMARY**TOWN OF WASAGA BEACH**

CMHC Best Practice	Wasaga Beach Status	Assessment
End exclusionary zoning	In Progress	ARUs (up to 3 units) allowed on serviced lots; no 4-units-as-of-right or corridor pre-zoning yet; comprehensive ZBL review underway.
Make municipally owned land available for housing	In Progress	Beach Area 1 RFP awarded; Council assessing additional sites. No formal multi-year land/housing strategy yet.
Increase process efficiency	Achieved	CityView e-permitting operational (apply/pay/track/inspect). No public time-to-decision metrics published.
Prioritize approvals for rental & affordable housing	In Progress	Affordable housing prioritized; no formal concierge/fast-track or IZ framework in place.
Review DCs & fees	Not Yet Initiated	DC schedules, by-laws, and interest policy published; County DCs separate. No targeted local exemptions/deferrals for PBR/missing-middle.
Reduce / eliminate parking standards	Not Yet Initiated	Minimums generally maintained; legacy guidance cites added parking for second units; no downtown-wide reductions yet.
Eliminate restrictions hindering development	In Progress	Comprehensive ZBL review and Secondary Plans progressing; site-specific amendments still common; no CPPS/form-based code.
Affordable housing strategy / CIP	Achieved	Downtown CIP offers TIEG and mixed-use incentives; Housing Strategy contemplates OP affordable targets.
Standardized designs / pre-approved plans	Not Yet Initiated	ARU/secondary suite guide exists; no municipal catalogue of pre-approved ARU/multiplex plans (OBC drawings required).
Grant programs to support housing	Achieved	Downtown CIP incentives stack with County programs (e.g., Secondary Suites). Dedicated stream for PBR/missing-middle not yet defined.

TOWN OF COLLINGWOOD



Collingwood has emerged as a leading small municipality in Ontario when it comes to housing policy innovation. Building on the framework established in its Affordable Housing Master Plan (AHMP), adopted in November 2023, the Town has moved swiftly to remove regulatory barriers, create new incentives, and pilot programs that encourage attainable housing. In 2024, Collingwood passed a landmark Zoning By-law Amendment that permits up to four residential units as-of-right on all residential and rural lots, significantly expanding gentle density permissions across the community. The same by-law also reduced minimum parking requirements for accessory and apartment dwellings.

Collingwood faces strong market pressures as one of southern Georgian Bay's most desirable communities, with demand driven by retirees, remote workers, and spillover migration from the GTA. These factors have pushed up home prices, strained rental availability, and increased the need for attainable housing across income levels. The Town has responded by combining policy reform (through zoning and planning) with direct municipal programs like the Rapid ARU Grant Initiative, which provides grants of up to \$10,000 (plus top-ups) for the creation of year-round rental units.

KEY FINDINGS

1. Ending Exclusionary Zoning and Enabling Gentle Density

Collingwood is one of the few Ontario municipalities to have fully ended exclusionary zoning. Through Zoning By-law Amendment 2024-053, the Town now permits up to four dwelling units per lot in all residential and rural zones, eliminating the single-family zoning barrier. The amendment also modernized ARU provisions and reduced parking requirements for apartments and ARUs, removing significant barriers to gentle density. This reform aligns closely with federal and provincial housing accelerator objectives and positions Collingwood as a provincial leader in zoning reform.

2. Making Municipally Owned Land Available for Housing

In early 2025, Council directed staff to submit two Town-owned properties for the County of Simcoe's affordable housing call for proposals and continues to evaluate other municipally owned sites for partnership opportunities. While these are

promising early actions, Collingwood would benefit from formalizing a municipal land disposition and partnership strategy that prioritizes affordable, attainable, or purpose-built rental projects.

3. Increasing Process Efficiency Through Digitization and Delegation

Collingwood operates a CityView online permitting portal, allowing applicants to submit, pay, and track building and planning applications digitally. This modernization aligns the Town with best-in-class municipalities and has already simplified permitting for small-scale residential projects. The next phase of improvement will be to track and publicly report approval timelines to improve transparency and provide developers with predictable service expectations.

4. Prioritizing Approvals for Affordable and Rental Housing

The Affordable Housing Master Plan (AHMP) provides a strong foundation for prioritizing

affordable housing projects, including actions such as seed funding, ARU grants, and the Rapid ARU Initiative. However, the Town has not yet established a formal fast-track or concierge process for affordable or rental projects, nor adopted inclusionary zoning or rental-only zoning due to provincial limitations. Institutionalizing a defined priority approval stream would accelerate affordable projects and demonstrate Collingwood's commitment to implementation beyond planning documents.

5. Reviewing Development Charges and Fee Structures

Collingwood's 2024 Development Charges By-law includes affordable and attainable housing exemptions recognized under provincial legislation. Going forward, Collingwood could strengthen this area by introducing local DC rebates or deferrals for purpose-built rental and affordable units, complementing the provincial exemptions and further reducing cost barriers.

6. Reducing or Eliminating Parking Standards

The 2024 zoning amendment reduced minimum parking requirements for both ARUs and apartment buildings, easing a longstanding obstacle to infill housing. While this change marks clear progress, Collingwood has not yet implemented blanket downtown parking eliminations or parking maximums near major corridors and mixed-use nodes. Continued review of parking standards would further support infill feasibility.

7. Eliminating Restrictions That Hinder Development

The Town's modernized zoning framework substantially increases flexibility by enabling four units as-of-right and adjusting several dimensional standards. Nonetheless, additional height and density permissions continue to proceed via site-specific rezonings, and a Community Planning

Permit System (CPPS) has not been implemented. Expanding the use of pre-zoning and simplified approvals in key growth areas would reinforce Collingwood's position as a development-ready community.

8. Developing Affordable Housing Strategies and CIPs

Collingwood's Affordable Housing Master Plan (2023) provides a comprehensive strategy to address the full housing continuum, including recommendations for municipal incentives, policy tools, and partnerships. The Town is also considering a Community Improvement Plan (CIP) as a next step to operationalize these tools and deliver direct financial supports. Once implemented, a CIP focused on attainable and rental housing would strengthen the Town's ability to stimulate private-sector investment.

9. Implementing Standardized Designs and Pre-Approved Plans

Collingwood operates one of Ontario's best examples of a Pre-Approved Detached ARU Design Gallery, offering downloadable, permit-ready building plans for homeowners seeking to add rental units. This initiative drastically reduces soft costs, speeds approvals, and provides standardized, attractive design options that align with neighbourhood character. It represents a model that could be replicated across the region.

10. Creating Grant Programs to Support Housing

The Rapid ARU Grant Program provides direct financial support of \$10,000 per ARU, with higher grants for units rented year-round. The Town is exploring expansions to include conversions and affordable rental construction, building on the early success of the ARU initiative. These grants, when paired with pre-approved designs and streamlined approvals, have made Collingwood one of the most active small municipalities for secondary suite creation in Ontario.



RECOMMENDATIONS

1. Prioritize Affordable and Rental Projects

Collingwood should formalize a priority approvals process within its planning department dedicated to affordable, attainable, and rental housing applications. This could include a single point of contact for applicants, clearly defined service targets for approvals, and an annual progress report to Council outlining timelines achieved and units delivered. Launching this within the existing AHMP framework would demonstrate measurable progress toward the Town's housing goals and complement the zoning reforms already achieved.

2. Create a Municipal Land Partnership Strategy Focused on Affordability

The Town should build on its initial success with the County of Simcoe's affordable housing call by adopting a Municipal Land Disposition and Partnership Strategy. This framework should identify surplus or underutilized Town properties suitable for redevelopment, set transparent criteria for partnerships, and establish affordability requirements for any future sale or lease of municipal land. This would provide long-term predictability for both developers and community housing organizations while ensuring that municipal assets are used strategically to deliver attainable homes.

3. Expand the Rapid ARU Initiative into a Broader Missing-Middle Housing Program

Collingwood's Rapid ARU Program has been highly successful in enabling secondary and backyard suites. The Town should now expand this program into a Missing-Middle Housing Initiative that provides similar design support, pre-approved plans, and modest grants for small multiplexes (triplexes and fourplexes). Pairing these incentives with continued reductions in parking and streamlined digital permitting would sustain the momentum of gentle-density creation and diversify housing forms across established neighbourhoods.

SUMMARY**TOWN OF COLLINGWOOD**

CMHC Best Practice	Collingwood Status	Assessment
Ending exclusionary zoning	Achieved	Town-wide Zoning By-law Amendment (By-law 2024-053) permits up to four dwelling units per residential and rural property. Also updated ARU provisions and reduced minimum parking for ARUs/apartments.
Making municipally owned land available for housing	In Progress	Town directed staff to submit two Town-owned properties for the County's affordable housing call and is actively assessing Town-land for housing partnerships.
Increasing process efficiency	Achieved	Town has the public portal (CityView) for building/planning permits allowing online submissions and tracking.
Prioritizing / enhancing approvals for rental & affordable	In Progress	The Town has adopted its Affordable Housing Master Plan (AHMP) and is implementing actions (seed funding, ARU grants). No formal inclusionary zoning or rental-only zone yet
Review of development charges & fees (waivers for affordable)	In Progress	The Town posts its DC regime, and new By-law & background study were advanced in 2024. Affordable/attainable exemptions are addressed in provincial legislation and local policy.
Reducing/eliminating parking standards	In Progress	The 2024 ZBA reduced minimum parking for ARUs and apartment buildings. Blanket city-wide elimination of parking minimums is not yet evidenced.
Eliminating restrictions that hinder development	Advancing	Zoning By-law updates modernize standards (including up to 4 units as-of-right). Additional height/density proceeds via site-specific rezonings. No full CPPS tool identified yet.
Affordable housing strategy / CIP	Achieved	Collingwood adopted its Affordable Housing Master Plan (Nov 2023). Town is exploring incentives and tools; CIP route under consideration.
Standardized designs / pre-approved plans	Achieved	Town runs the Pre-Approved Detached ARU Design Gallery (Rapid ARU Initiative) with downloadable plans, fast-tracking ADU/ARU creation.
Grant programs (ADUs, missing middle, purpose-built rental, modular)	Achieved	Town's Rapid ARU Grant offers \$10,000 (plus top-up) for ARUs rented year-round. Town is exploring further supports for conversions/affordable rentals.

TOWN OF MIDLAND



Midland is a growing hub in North Simcoe, serving as a commercial, cultural, and service centre for surrounding communities along Georgian Bay. Once defined primarily by its waterfront industries and tourism economy, the Town is now experiencing sustained population growth and increasing pressure on housing availability and affordability. As demand for attainable housing expands, driven by retirees, health-care workers, and young families, Midland faces the dual challenge of facilitating growth while maintaining its small-town character and service infrastructure.

In recent years, the Town has taken deliberate steps to modernize its planning framework and improve regulatory efficiency. It now permits Additional Residential Units (ARUs)—allowing up to three units per lot as-of-right—and has adopted a fully digital Cloudpermit system for building and planning approvals. The new Comprehensive Zoning By-law

(2025) modernizes standards and expands permissions for higher-density development through site-specific rezonings, reflecting a more flexible planning approach. The municipality has also begun exploring the use of municipally owned lands to support affordable and attainable housing, as outlined in the 2025 Budget's direction to issue a request for proposals (RFP) for Town-owned Balm Beach Road properties.

While the Town has successfully updated its zoning and permitting systems, it lacks an active Community Improvement Plan (CIP) and has yet to implement targeted financial incentives or pre-approved design programs to make smaller infill and rental housing more viable. Continued reliance on site-specific rezonings, combined with the absence of a local incentive framework, means that most affordability progress depends on County of Simcoe programs rather than Town-led initiatives.

KEY FINDINGS

1. Ending Exclusionary Zoning

Midland permits up to two Additional Residential Units (ARUs) on a serviced lot, three units total, as-of-right. However, the Town has not yet adopted a four-units-as-of-right policy, nor does it pre-zone key corridors or employment areas for mid-rise or mixed-use housing. Intensification continues to occur primarily through site-specific rezonings, often requiring public consultation and Council approval. Moving toward four units as-of-right and introducing mixed-use zoning along major corridors would meaningfully accelerate infill housing delivery.

2. Making Municipally Owned Land Available for Housing

Midland has begun to leverage its real estate assets for housing. The 2025 Budget references issuing an RFP for municipally owned Balm Beach Road lands to facilitate affordable and attainable housing development. Council has also authorized the sale of surplus and tax sale properties, demonstrating willingness to bring land to market. While these actions represent strong intent, Midland does not yet have a formalized municipal land strategy that integrates affordability requirements, long-term ground leases, or partnership criteria. Adopting a housing-first policy for surplus land would help institutionalize these efforts.

3. Increasing Process Efficiency Through Digitization and Delegation

The Town operates a Cloudpermit e-permitting platform, offering a fully digital application, payment, and inspection process. This marks substantial progress in streamlining service delivery and aligns Midland with CMHC best practices for process modernization. To enhance transparency and confidence, the Town could publish annual key performance indicators (KPIs) on permit volumes and processing times and consider delegating minor planning approvals to staff to reduce administrative delay.

4. Prioritizing Approvals for Affordable and Rental Housing

Midland's Official Plan includes affordability targets and strategic policies to promote assisted and attainable housing. However, the Town does not yet operate a formal fast-track or concierge process for affordable, non-profit, or purpose-built rental (PBR) developments. Projects typically advance through standard application streams, supported by County-level programs. Introducing a defined priority approvals framework would position Midland to attract more affordable housing proposals.

5. Reviewing Development Charges and Fee Structures

Midland has not introduced local DC relief mechanisms such as reduced rates, partial rebates, or deferred payments for missing-middle or purpose-built rental housing. As a result, the Town's DC structure continues to treat modest infill and large-scale developments identically, even though smaller, locally led projects face tighter financing margins. With per-unit DC costs now exceeding levels in comparable Simcoe County municipalities, Midland risks discouraging gentle-density.

6. Reducing or Eliminating Parking Standards

Midland's Zoning By-law exempts ARUs from additional parking requirements. However, beyond ARUs, the Town maintains conventional minimum parking standards across most zones, adjusting them only through site-specific exceptions or rezonings. Broader parking reform such as eliminating minimums downtown or near transit and community facilities, would improve financial feasibility for mid-rise and missing-middle housing.

7. Eliminating Restrictive Standards That Hinder Development

The 2025 Comprehensive Zoning By-law (Version 3) modernizes land use definitions and development standards, improving clarity and flexibility. Several site-specific RA and R4 exceptions have allowed greater height and density, signaling Council's support for infill intensification. However, Midland still lacks a Community Planning Permit System (CPPS) or form-based zoning tool to consolidate approvals and reduce reliance on amendments. A shift toward pre-zoning key sites or adopting a CPPS framework could significantly streamline development.

8. Developing Affordable Housing Strategies and CIPs

Midland currently has no active Community Improvement Plans (CIPs). The Town's CIP page states that all existing CIPs are under review, and the previous Downtown Master Plan that functioned as a pseudo-CIP is no longer operational. As a result, the Town relies primarily on County of Simcoe programs to support affordable and rental housing. Re-establishing a local CIP dedicated to attainable housing would create a direct municipal incentive mechanism to complement the County's broader programs.

9. Implementing Standardized Designs and Pre-Approved Plans

While the Town provides clear permitting guidance through Cloudpermit, it has no catalogue of pre-approved designs for ARUs, multiplexes, or missing-middle housing types. Applicants must submit individual Ontario Building Code-compliant drawings for each proposal, creating additional costs and delays for small builders. Developing a set of standardized, pre-approved plan templates—similar to Collingwood's ARU Design Gallery—would make gentle density construction faster and more accessible.



10. Creating Grant Programs to Support Housing

Midland does not currently offer local housing grant programs but benefits from County of Simcoe incentives, such as the Secondary Suites Program and rental development supports that include forgivable loans and DC rebates. These programs

can be layered with local policy tools but require greater promotion and integration at the Town level. Creating a small-scale municipal grant or top-up program for attainable or rental housing would help signal municipal leadership and attract investment.

RECOMMENDATIONS

1. Implement Four-Units-As-of-Right and Pre-Zone Growth Corridors

Midland should expand its zoning permissions to allow four residential units as-of-right on all serviced lots, bringing the Town in line with other leading Ontario municipalities. The next Zoning By-law update should also pre-zone key corridors. These changes would enable gentle density, reduce reliance on site-specific amendments, and provide clarity for both small builders and institutional developers.

2. Re-establish a Community Improvement Plan for Attainable and Rental Housing

The Town should prioritize the development of a new Community Improvement Plan (CIP) focused specifically on attainable and purpose-built rental housing. The CIP could include property tax increment equivalent grants (TIEGs), planning fee rebates, or DC deferrals for projects meeting defined affordability criteria. Reintroducing a local incentive framework would help bridge financial gaps and complement County of Simcoe programs.

3. Launch a Municipal Land and Partnership Strategy for Affordable Housing

Building on the 2025 Balm Beach Road RFP, Midland should formalize a Municipal Land and Partnership Strategy to guide the use of surplus properties for affordable and attainable housing. This framework should establish criteria for land selection, affordability targets, and partnership terms (e.g., long-term leases or discounted sales tied to affordability covenants). Institutionalizing this approach would ensure that Town-owned assets directly support housing outcomes.



SUMMARY**TOWN OF MIDLAND**

CMHC Best Practice	Midland Status	Assessment
End exclusionary zoning	In Progress	Up to 3 units as-of-right (2 ARUs + principal); no 4-unit or corridor pre-zoning yet; mid-rise via site-specific rezonings.
Make municipally owned land available for housing	In Progress	Town issuing RFP for Balm Beach Rd lands; regular surplus land sales; no formal housing-first strategy yet.
Increase process efficiency	Achieved	Cloudpermit fully operational for e-permitting and inspections; delegation and KPI reporting not yet implemented.
Prioritize approvals for rental & affordable housing	In Progress	Affordable policies in OP; approvals remain project-by-project; no formal fast-track system in place.
Review DCs & fees	In Progress	DC By-law 2025-21 and Background Study updated; provincial affordable exemptions recognized; no local deferrals.
Reduce or eliminate parking standards	In Progress	No additional parking required for ARUs; conventional minimums remain for other housing types.
Eliminate restrictive standards	In Progress	2025 ZBL modernizes standards; site-specific exceptions used to increase height/density; no CPPS in force.
Affordable housing strategy / CIP	Not Yet Initiated	No active CIPs; under review; affordability efforts rely on County programs.
Standardized designs / pre-approved plans	Not Yet Initiated	Clear process guidance via Cloudpermit; no pre-approved plan catalogue.
Grant programs to support housing	In Progress	County grants (Secondary Suites, rental incentives) accessible; no Town-led programs.



The City of Orillia has become a regional leader in housing reform among mid-sized municipalities in Central Ontario. Building on the foundation of its Affordable Housing Action Plan (2023) and its successful Housing Accelerator Fund (HAF) application, the City has adopted a suite of ambitious zoning, policy, and financial tools designed to expand attainable and affordable housing supply. In May 2025, Orillia achieved a major milestone by adopting zoning amendments that permit up to four residential units as-of-right across the city.

Beyond zoning reform, the City has also taken a proactive role in deploying municipally owned land for housing, pre-zoning several City-owned sites for up to eight storeys specifically for government, charitable, and non-profit housing providers. Through its Per-

Door Grant Program and the Downtown Tomorrow Community Improvement Plan (CIP), Orillia has introduced direct municipal financial incentives to support affordable and mixed-use housing development.

The City's approach is characterized by alignment between municipal leadership and County of Simcoe housing objectives. Orillia's partnership with the County through the Affordable Housing Action Plan (ASAP) and joint incentive programs enables a multi-level, coordinated response to housing needs. However, future success will depend on deepening these efforts by formalizing an approvals fast-track for non-market housing, expanding mixed-use corridor zoning, and continuing to adjust parking standards to reflect the new density framework.

KEY FINDINGS

1. Ending Exclusionary Zoning

Orillia has fully ended exclusionary single-family zoning by permitting up to four residential units as-of-right on all serviced lots under its 2025 zoning amendments. This city-wide reform represents a major leap forward in enabling gentle density. The City's HAF Housing Action Plan also prioritizes mixed-use corridor zoning, particularly in West Orillia, to promote mid-rise and transit-oriented housing.

2. Making Municipally Owned Land Available for Housing

The City has taken decisive steps to make municipal lands available for affordable housing. Council has pre-zoned several City-owned properties up to eight storeys, restricted to government, charitable, or

non-profit housing providers. Orillia has also identified three additional sites for future affordable housing projects.

3. Increasing Process Efficiency Through Digitization and Delegation

Orillia's Cloudpermit e-permitting system allows full digital submission, tracking, and inspection scheduling. The City's public webpage outlines step-by-step workflows and estimated timelines, including a pre-screening turnaround of two to three business days. To continue improving service transparency, Orillia could expand to an end-to-end public KPI dashboard showing average approval times for building and planning applications. This would further reinforce its strong commitment to predictable and transparent approvals.

4. Prioritizing Approvals for Affordable and Rental Housing

The City's HAF Action Plan includes a commitment to streamline approvals for non-market and purpose-built rental (PBR) projects. However, while these actions are underway, there is currently no formal concierge or fast-track process in operation. Orillia's Official Plan restricts inclusionary zoning to provincial major transit station areas, which are not applicable city-wide. Developing a municipal-level priority approvals program for affordable housing would ensure that City-led reforms translate into measurable delivery outcomes.

5. Reviewing Development Charges and Fee Waivers

Orillia's DC rates remain among the highest in Simcoe County, exceeding \$30,000 per single-detached unit when all components are included, and applying uniformly to both market and non-market projects. This uniform structure limits the viability of mid-density and purpose-built rental (PBR) development. To align fiscal policy with housing outcomes, Orillia should introduce reduced DC rates for missing-middle & rental housing.

6. Reducing or Eliminating Parking Standards

The City's Zoning By-law maintains a baseline of 1.5 spaces per unit for four-unit dwellings but provides a 50% reduction within the Downtown Overlay Zone, effectively allowing greater intensity in the urban core. Council has also directed staff to introduce additional reductions for government and non-profit projects through housekeeping amendments. These targeted measures are well-calibrated but could be expanded into a more systematic city-wide parking management policy for infill and affordable housing.

7. Eliminating Restrictions That Hinder Development

Recent Zoning By-law housekeeping amendments have relaxed landscaping, yard, and snow storage requirements to support infill and four-unit developments. The City has also pre-zoned certain lands for eight-storey affordable housing, demonstrating flexibility in its built-form regulations.

Although Orillia has not adopted a Community

Planning Permit System (CPPS), it continues to coordinate with the County on potential CPPS integration in the future. A shift toward pre-zoning key sites or adopting a CPPS framework could significantly streamline development.

8. Developing Affordable Housing Strategies and CIPs

Orillia's Affordable Housing Action Plan (2023) provides a robust, city-wide framework containing more than 30 actions to facilitate new affordable, attainable, and rental housing. This plan works in tandem with the County of Simcoe's ASAP framework, ensuring consistent policy direction across jurisdictions. In addition, the City's Downtown Tomorrow CIP continues to fund the conversion and creation of residential units in the core, strengthening alignment between housing and economic development objectives.

9. Implementing Standardized Designs and Pre-Approved Plans

The City has produced Accessory Dwelling Unit (ADU) design and permit guides (2022, updated 2025), providing clear direction to homeowners. However, Orillia does not yet maintain a formal catalogue of pre-approved plans for fourplexes or missing-middle housing. Developing standardized design templates—especially for small multiplexes—would help operationalize the recent four-unit zoning changes and reduce costs for small-scale builders.

10. Creating Grant Programs to Support Housing

Orillia operates multiple local grant programs that directly support affordability. The Per-Door Grant Program—funded in part through the HAF—provides up to \$10,000 per affordable unit and includes dedicated funding for non-profit and charitable housing providers. The City also offers cash-in-lieu of parking grants, reduced securities, and Downtown CIP incentives for residential conversions.

RECOMMENDATIONS

1. Fast-Track Approval for Affordable and Rental Projects

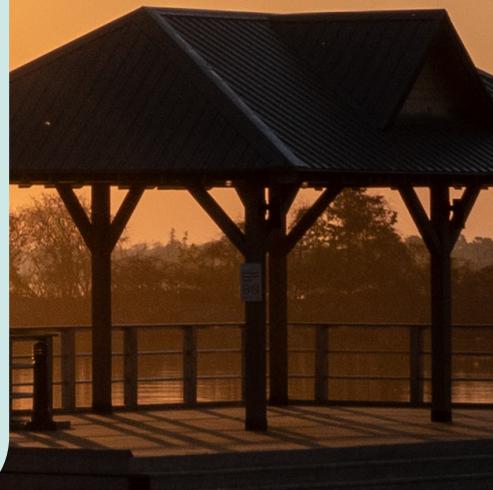
Orillia should formalize a dedicated priority approvals lane for affordable, attainable, and purpose-built rental projects, building on the process improvements achieved under the HAF. This stream should feature defined service timelines (e.g., 90 days for site-plan approval, 30 days for building permits) and a designated staff coordinator responsible for project navigation. Launching this program in partnership with the County would enhance delivery capacity and ensure the City's affordability goals are matched by timely approvals.

2. Expand Corridor and Mixed-Use Zoning Beyond the Core

Building on the success of city-wide four-unit permissions, the City should extend its zoning modernization to key corridors such, enabling mid-rise and mixed-use development as-of-right where servicing and transit capacity allow. Pre-zoning these corridors for 6–8 storey mixed-use buildings would align land supply with growth projections and accelerate investment in transit-supportive housing.

3. Pre-Approved Design Templates and Builder Incentives for Four-Unit Housing

To capitalize on the new four-unit permissions, Orillia should develop a pre-approved design catalogue featuring fourplex and multiplex prototypes suitable for typical urban and suburban lots. This should be paired with small grants or fee rebates for homeowners or small developers who use these standardized plans to deliver new infill housing. Such an initiative would help translate zoning reform into tangible unit production, mirroring the City's success with ADU guides and grant programs.



SUMMARY**CITY OF ORILLIA**

CMHC Best Practice	Orillia Status	Assessment
End exclusionary zoning	Achieved	Four units as-of-right city-wide; ongoing expansion of mixed-use corridor zoning under HAF plan.
Make municipally owned land available for housing	In Progress	Multiple City sites pre-zoned for 8 storeys for non-profit housing; more sites identified for 2025.
Increase process efficiency	Achieved	Cloudpermit e-permitting in place with published timelines; potential for public KPI dashboard.
Prioritize approvals for rental & affordable housing	In Progress	HAF plan includes streamlining commitment; no formal concierge/fast-track program yet.
Review DCs & fees	Not Yet Initiated	DC By-law updated; local and provincial affordable exemptions layered with grants.
Reduce or eliminate parking standards	Achieved	50% reduction in Downtown Overlay; further reductions being implemented for affordable/non-profit projects.
Eliminate restrictive standards	In Progress	Relaxed yard and landscape rules for infill; pre-zoning for 8-storey non-profit housing; no CPPS yet.
Affordable housing strategy / CIP	Achieved	Affordable Housing Action Plan (2023) adopted; Downtown CIP active; County collaboration ongoing.
Standardized designs / pre-approved plans	In Progress	ADU permit and design guides in place; no formal multiplex plan catalogue yet.
Grant programs to support housing	Achieved	\$1.1M Grant Program and Downtown CIP incentives for affordable and mixed-use housing.

TOWN OF BRACEBRIDGE



Bracebridge, located at the heart of Muskoka, is experiencing sustained housing and population growth driven by a combination of in-migration, regional employment expansion, and increased year-round demand in what was historically a seasonal community. The Town serves as Muskoka's administrative and economic centre, with a growing need for diverse housing options to support healthcare workers, service employees, and retirees.

In recent years, Bracebridge has demonstrated clear intent to modernize its planning and housing systems. The Town has implemented Additional Residential Unit (ARU) permissions that allow up to three units per lot under Ontario's as-of-right rules and has transitioned to a fully digital permitting process through Cloudpermit, which launched in 2024. Council has also advanced several high-profile redevelopment projects on municipally owned lands,

including the former Memorial Arena site, aimed at creating a mixed-use community hub with attainable housing and public amenities.

While these achievements signal momentum, several systemic barriers remain. The Town has not yet expanded its permissions to four units as-of-right and continues to rely on site-specific rezonings to deliver higher-density housing such as apartments or mixed-use buildings. Parking and setback requirements remain conventional outside the downtown, and while the Community Improvement Plan (CIP) provides targeted downtown incentives, there is no town-wide housing incentive framework. To sustain growth and affordability, Bracebridge will need to focus on expanding its "as-of-right" permissions, broadening its CIP reach, and formalizing affordable housing partnerships in alignment with District of Muskoka programs.

KEY FINDINGS

1. Ending Exclusionary Zoning

Bracebridge's Zoning By-law permits up to two Additional Residential Units (ARUs) per lot—one in the principal dwelling and one in an accessory structure—for a total of three units as-of-right on serviced properties. This aligns with provincial direction under Bill 23 but stops short of the four-units-as-of-right model that other municipalities (e.g., Collingwood and Orillia) have adopted. Most medium- and high-density projects continue to rely on site-specific rezonings, particularly within R4 zones. Extending permissions to four units and pre-zoning for mid-rise housing along key corridors would provide a predictable and scalable path for gentle intensification.

2. Making Municipally Owned Land Available for Housing

Bracebridge has taken meaningful steps to leverage municipal land for housing development. In 2025, the Town advanced an RFP for the redevelopment of the former Memorial Arena site, a municipally owned property envisioned as a mixed-use hub incorporating attainable housing and community facilities. Several community and non-profit proponents have expressed interest in the project, underscoring strong local capacity. This initiative demonstrates a proactive approach to land activation, though Bracebridge could further strengthen this success by developing a formal Municipal Land Disposition and Housing Partnership Strategy.

3. Increasing Process Efficiency Through Digitization and Delegation

The launch of Cloudpermit in June 2024 marked a significant step toward process efficiency. The online platform supports digital submissions, payments, inspections, and status tracking, and the Town's website clearly outlines workflow expectations. To further enhance transparency, Bracebridge could begin publishing processing-time performance indicators—such as median building permit or site-plan approval durations—to demonstrate accountability and encourage investment confidence.

4. Prioritizing Approvals for Affordable and Rental Housing

While Bracebridge has emphasized process streamlining through e-permitting and Official Plan modernization, it has not yet established a formal fast-track or concierge process for affordable or non-profit housing. Affordable housing projects are generally advanced through District of Muskoka programs or site-specific approvals. Establishing a clear priority process with defined service timelines would help accelerate affordable and purpose-built rental (PBR) housing delivery, especially on municipally owned or CIP-eligible sites.

5. Reviewing Development Charges and Fee Structures

The Town's Development Charges By-law 2024-034 (effective July 2024) sets out transparent rates and indexing protocols for all residential types. The by-law is current and aligns with provincial exemptions for affordable and non-profit housing. As a lower-tier municipality, Bracebridge also benefits from coordination with District of Muskoka DC policies, which provide consistent treatment of affordable housing projects. Ongoing publication and clarity around fees ensure predictability for developers.

6. Reducing or Eliminating Parking Minimums

Bracebridge maintains targeted downtown parking provisions within its Zoning By-law that allow reduced requirements in the Central Business District. However, minimums remain conventional across the rest of the municipality, and broader eliminations—such as reduced ratios for ARUs, multiplexes, or active transportation corridors—have not yet been implemented. Continued modernization of parking standards, particularly near employment and mixed-use nodes, would reduce development costs and support infill viability.

7. Eliminating Restrictions That Hinder Development

The Town continues to modernize its planning framework through Official Plan Amendment (OPA) No. 18, adopted in July 2025 and currently pending District approval. The amendment introduces updated policies supporting intensification, housing diversity, and flexible built-form standards. Recent site-specific rezonings for R4 apartment projects also demonstrate the Town's evolving openness to higher density. However, Bracebridge does not currently employ a Community Planning Permit System (CPPS), which could further consolidate approvals and streamline redevelopment.

8. Developing Affordable Housing Strategies and CIPs

Bracebridge maintains an active Community Improvement Plan (CIP) with a Housing Grant and Loan Program that provides financial assistance for the creation or rehabilitation of residential units within the Central Business District (CBD) and designated mixed-use areas. This program aligns with downtown intensification goals but does not extend to suburban or greenfield areas. A broader housing-focused CIP would help expand incentive coverage to more parts of the municipality.

9. Implementing Standardized Designs and Pre-Approved Plans

The Town offers clear guidance on ARU and secondary suite development through District-wide educational materials but does not maintain a catalogue of pre-approved design templates for small multiplexes, ARUs, or missing-middle housing. As a result, homeowners and small developers must submit unique building drawings for each project, increasing time and cost. Developing a set of standardized, permit-ready plans would facilitate more widespread adoption of gentle density forms.

10. Creating Grant Programs to Support Housing

Bracebridge offers a stacked incentive framework combining local and District programs. The Town's CIP Housing Grant and Loan Program supports unit creation and rehabilitation in downtown areas, while the District of Muskoka's MAHIP (Muskoka Affordable Housing Initiative Program) and Capital Incentive Funding Program provide grants of up to \$100,000 per affordable rental unit. This coordination between upper- and lower-tier governments provides a solid foundation but would benefit from stronger local promotion and tracking of unit outcomes.

RECOMMENDATIONS

1. Expand “As-of-Right” Permissions to Four Units and Pre-Zone Key Corridors

Bracebridge should use the next phase of its Official Plan and Zoning By-law reviews to permit up to four residential units as-of-right on serviced lots and to pre-zone key corridors and nodes for mid-rise and mixed-use development. This change would reduce the need for site-specific rezonings, support attainable infill housing, and bring the Town in line with leading provincial best practices.

2. Develop a Municipal Land and Partnership Strategy for Affordable Housing

Building on the Memorial Arena redevelopment, the Town should adopt a Municipal Land and Partnership Strategy that identifies surplus properties suitable for affordable and attainable housing and establishes clear partnership and affordability criteria. This strategy could include long-term leases or discounted land sales tied to affordability covenants, ensuring that municipally owned assets are used to deliver measurable housing outcomes.

3. Expand the Community Improvement Plan to Support Town-Wide Attainable and Rental Housing

Bracebridge should expand the scope of its existing CIP beyond the downtown to include town-wide incentives for attainable and purpose-built rental housing. This expanded program could offer tax-increment equivalent grants (TIEGs), planning fee rebates, or DC deferrals for qualifying projects, particularly along designated intensification corridors. Aligning local incentives with District of Muskoka funding would create a cohesive and scalable incentive environment.

SUMMARY**TOWN OF BRACEBRIDGE**

CMHC Best Practice	Bracebridge Status	Assessment
End exclusionary zoning	In Progress	Up to 3 units as-of-right; no four-unit permission; higher densities via site-specific rezonings.
Make municipally owned land available for housing	In Progress	Memorial Arena site RFP issued for mixed-use/attainable housing; community and non-profit proponents engaged.
Increase process efficiency	Achieved	Cloudpermit live (June 2024) with online workflow; potential improvement through KPI reporting.
Prioritize approvals for rental & affordable housing	In Progress	Process streamlining via e-permitting and OP review; no formal fast-track system.
Review DCs & fee schedules	In Progress	New DC in force; District DC coordination ongoing.
Reduce or eliminate parking standards	In Progress	Reduced requirements downtown; conventional minimums elsewhere.
Eliminate restrictive standards	In Progress	OPA #18 adopted July 2025 supports higher density; no CPPS yet.
Affordable housing strategy / CIP	Achieved	Active CIP with Housing Grant/Loan Program for downtown intensification.
Standardized designs / pre-approved plans	Limited	Clear ARU guidance but no pre-approved design catalogue.
Grant programs to support housing	Achieved	Town CIP plus District MAHIP/Capital Funding up to \$100k per affordable unit.

CONCLUSION

Across Central Ontario's growing communities—a clear pattern is emerging. Municipalities that are most successful in addressing housing affordability are those that are removing unnecessary barriers, modernizing outdated zoning, and partnering directly with local stakeholders to deliver real, attainable homes for the people who live and work in their communities.

The findings in this report highlight substantial progress. Several municipalities have embraced digital permitting systems, reduced red tape, and taken bold steps to unlock municipally owned land for new housing. Others have implemented or are moving toward as-of-right zoning for multiple units on residential lots—an essential step to ending exclusionary zoning and enabling gentle density. Yet challenges remain. Across much of the region, municipalities continue to rely on site-specific rezonings, traditional parking minimums, and fragmented incentive programs that slow delivery and limit attainable supply.

Common themes emerge in the path forward. Municipalities should:

- Legalize four units as-of-right and pre-zone key corridors to provide clarity and predictability for builders.
- Institutionalize fast-track approvals for affordable and purpose-built rental housing, supported by defined service timelines.
- Expand local incentive programs and align them with upper-tier and federal supports to close project viability gaps.
- Modernize parking and design standards, reducing costs and enabling missing-middle housing on existing lots.
- Leverage public land strategically through transparent housing-first policies that embed affordability into every project.
- Through research, partnerships, and constructive dialogue with local governments, REALTORS® are committed to building strong communities, protecting the dream of home ownership, and ensuring that every Ontarian can find an attainable place to call home.

Together, we can create the policy and planning environment needed to deliver the housing Ontario families deserve: diverse, affordable, and within reach.



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Disclaimer: This report has been prepared by the OnePoint Association of REALTORS® for informational and research purposes only. It is intended to support constructive dialogue on housing policy, land-use planning, and attainable housing solutions across Central Ontario.

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