

Official Plan Update Discussion Papers

July 2020



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Engagement with Indigenous Peoples

The history of indigenous peoples in Collingwood, both prior to and after contact with Europeans, is reflected in the cultural perspective and oral history of the people who have occupied and harvested these and area lands and waters. There is a rich archaeological record of indigenous occupation and use in the area. This record readily acknowledges that, although this is one of the more studied areas, the extent of the history of occupation and land use in the area by indigenous peoples has yet to be fully uncovered. As it stands, the record we do have matches the written accounts of early European contact with indigenous people that documented settlement by thousands of people living in communities across the area in complex societies with unique social and cultural perspectives. This history is an evolving one and reflects the dynamics of indigenous land use patterns, the geo political and post-colonial legacy of interaction with other cultures and self-determination to the present day.

To recognize the important contributions of indigenous peoples in Collingwood, each formal meeting of the Town of Collingwood Council begins with an evolving acknowledgement of indigenous peoples that generally runs as follows:

“Today we acknowledge that this event is taking place on the traditional territory of the Indigenous peoples of Turtle Island, including the traditional lands of the Anishinaabek, Haudenosaunee, and Ojibwe peoples, and on lands connected with the Lake Simcoe-Nottawasaga Treaty of 1818. This is the home of a diverse range of Indigenous peoples whom we recognize as contemporary stewards of the land and vital contributors of our society.”

This acknowledgement and its spirit extends to the Official Plan Update. The Town recognizes those indigenous peoples who reside in, have historical connections to and contribute to the community in Collingwood and the surrounding area today. The Town acknowledges the historical and cultural perspective of indigenous peoples and their unique relationship with the land. As the Official Plan Update focuses on where and how land is used in Collingwood, in this respect, the Official Plan Update can benefit from the unique perspective of First Nations and Metis people. To this end, the Town is reaching out to indigenous people with connections to the area to seek opportunities for engagement.

The Provincial Policy Statement (the Province’s lead policy document on the land use regime in Ontario) sets out and prioritizes matters of Provincial interest and requires that municipalities conform or have regard to these accordingly. Through the Official Plan Update the Town will seek to fulfill the directives of the Province of Ontario as set out in the Provincial Policy Statement by reaching out to area First Nations and Metis to:

- > Engage with Indigenous communities and coordinate on land use planning matters; and,
- > Engage with Indigenous communities and consider their interests when identifying, protecting and managing cultural heritage and archaeological resources.

At a time of reflection on the relationship with indigenous peoples both past, present and moving forward, the Town seeks to fulfill this direction and, where possible, help continue on the path of reconciliation.

00 Introduction and Purpose of the Discussion Papers

What will your Collingwood look like over the next 20 years?

The Town of Collingwood is completing its Official Plan Update, to develop a modernized planning policy framework guiding the future evolution and development of the Town. This Official Plan Update project provides an opportunity to refresh the vision for the Town, recognize Collingwood's unique identity, respond to Collingwood's evolution as a community, respond to changing circumstances and plan for the future.

The Official Plan is an important policy document that contains a broad range of community goals, objectives and policies that provide guidance and direction to landowners, potential investors, land developers, home builders, and the community at large. It includes policies related to numerous community-building elements, such as housing, commercial and industrial development, heritage, the environment, parks and open space, transportation, infrastructure and urban design. The New Collingwood Official Plan (NCOP) is required to conform with the County of Simcoe Official Plan and the Provincial Growth Plan and be consistent with the Provincial Policy Statement.

As part of the preliminary phases of the Official Plan Update, the project team undertook a detailed background review to gain an understanding of what are some of the key issues in Collingwood, how is the Collingwood context evolving and what are residents, business owners and developers concerned about. A critical part of this background review also involved reviewing what the current County and Provincial policies say, and what needs to be reflected in the NCOP.

The results of this comprehensive background work is presented in the 8 Discussion Papers. The purpose of these Discussion Papers is to organize the project team's findings in a logical manner, provide access to these findings to all who are interested in the Official Plan Update, and serve as the basis for obtaining additional public and stakeholder input. The Discussion Papers will set the stage for the next step of preparing an Options and Recommendations Report and, ultimately, preparing the NCOP.

The 8 Discussion Papers are designed to act as 'stand-alone' documents, with each including the same introduction and context information throughout. However, the topics addressed through each of the Discussion Papers are interconnected, and therefore gaining a comprehensive overview of specific topics may require reference to multiple Discussion Papers.

Responding to the unique global event now impacting many facets of our everyday lives, the project team also prepared a 9th document to outline some of the potential land use planning considerations resulting from the Covid-19 pandemic. As this public health crisis is still underway and there remain many unknowns, this document is not intended to outline definitive impacts, and is instead intended to start a conversation to explore this issue.

The next two sub-sections introduce how to shape the Official Plan through policy language, and an overview of the Collingwood context. More detail on land use planning in Ontario and the role of the Official Plan is found in the Appendix.

Levels of Control: Regulate - Manage - Facilitate

It will be important to consider the specific language of the policies in the NCOP. Each policy provides direction on how it is to be implemented, how it is situated within the broader Town-wide context, and how it relates to other policies. The choice of language in the NCOP is crucial.

For each topic to be included within the NCOP, with a few exceptions, a decision about what to control and the level of control to be exercised will need to be made. The language used in the NCOP will distinguish between the types of policies and the nature of implementation. The identification of the “level of control” is an important discussion because it will involve decisions about how the NCOP will be applied throughout Collingwood, particularly in consideration of achieving particular elements of the vision and principles.

- > **Regulate** - The Official Plan can include both aspirational and regulatory elements. At the regulatory level, the Official Plan includes policies that specifically identify what is to be done, and how it is to be done. The wording of regulatory policies tends to include words like ‘require’, ‘will’, ‘shall’ and ‘must’, identifying elements of the policy framework that are mandatory, and that compel a landowner to do things in conformity with the policy in a very specific way. When a policy is considered at the regulatory level there is typically little room for interpretive flexibility;
- > **Manage** - A policy framework that is somewhere in between the regulatory and facilitative levels is considered to be more focussed on a management function. Words used here include ‘permit’, ‘prefer’, ‘may’ and ‘should’. This more permissive approach

talks about principles and uses words that have inherent interpretive flexibility. Generally, the less specific and less narrow the policy framework is, there is less control exerted over development and there is more flexibility to allow things to happen; and,

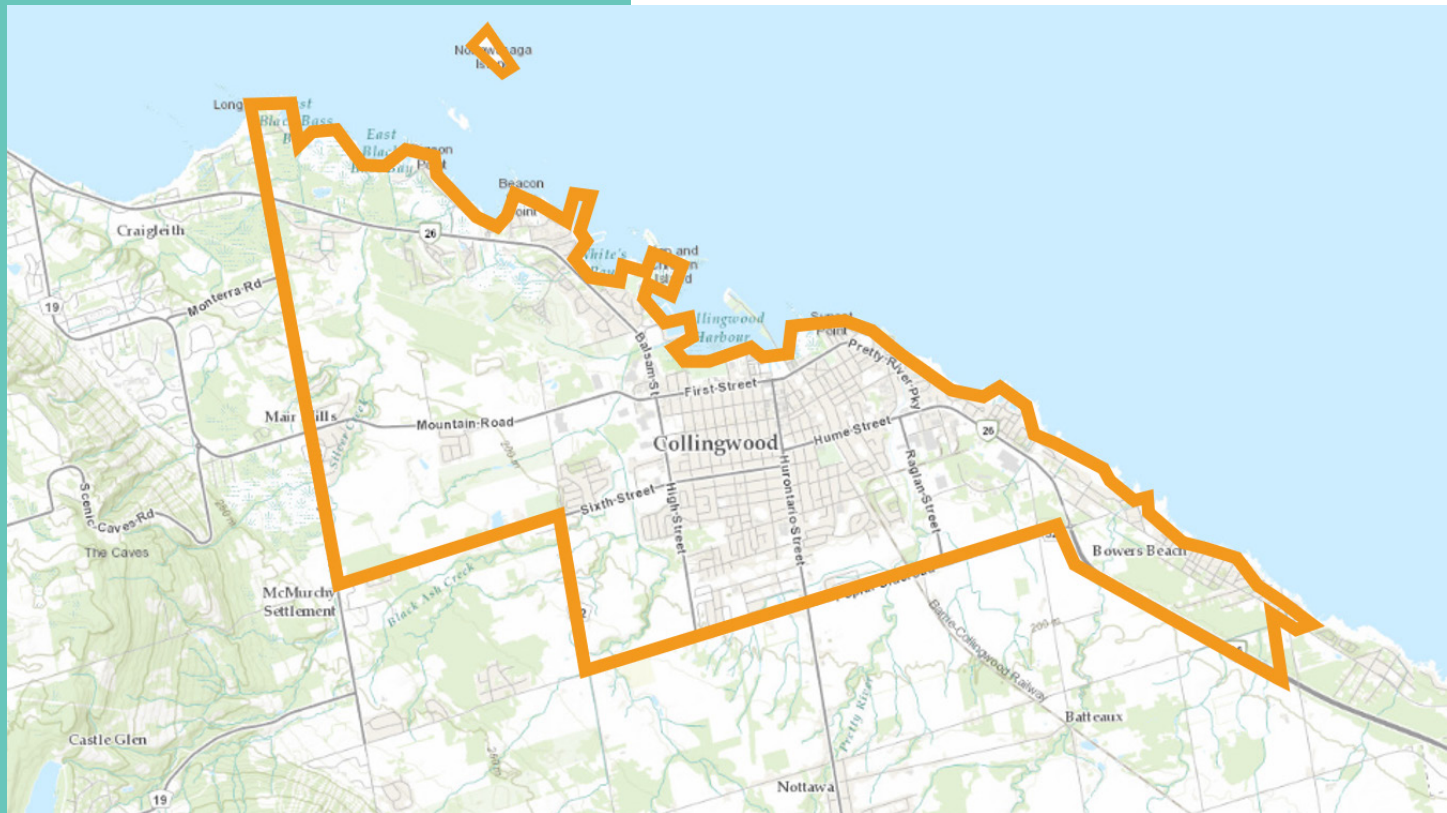
- > **Facilitate** - The Official Plan is, by nature, an aspirational document, providing a road map for the Town over a long-term time horizon. Within the NCOP, there will be town-building elements that are desirable, but more difficult to achieve due to market responsiveness, or fiscal constraints. The NCOP in considering its regulatory and management functions, should also be considered a powerful tool to facilitate positive change. The facilitative element of the NCOP is expected to use words like ‘encourage’, ‘desire’ and, in some cases, ‘incent’. Where a particular town-building element is desirable, but is typically difficult to achieve, the policy framework needs to move to its facilitation function. The facilitation function generally deals with a spectrum of key elements, including:
 - + Establish the environment for change;
 - + Reduce the costs associated with development; and,
 - + Reduce the inherent risk of the development approval process.

The Town will play an important role in the facilitative aspects of the NCOP, and in doing so all of the identified key elements noted above need to be considered, and some of those elements must find their way into the NCOP.

Collingwood Context

The Town of Collingwood is located along the shoreline of Nottawasaga Bay in the northwest corner of the County of Simcoe, herein referred to as “Simcoe County.” The municipality’s total area amounts to an estimated 3,300 hectares (8,150 acres), and is generally bordered by Highway 26 and Poplar Sideroad and Sixth Street to the south, Simcoe Road 34/Grey Roads 19/21 to the west, and the Nottawasaga Bay shoreline to the north and east. Surrounding municipalities to Collingwood include The Blue Mountains to the west, Clearview to the south, and Wasaga Beach to the far east.

Town of Collingwood Municipal Boundary



Collingwood Context Continued

Collingwood functions as a major commercial centre for northwest Simcoe County and northeast Grey County. As one of the larger settlement areas within Simcoe County, Collingwood offers a wide range of residential, commercial, institutional, and recreational uses; and has continued to evolve into a well-balanced community for residents and visitors. The Town of Collingwood possesses the following key locational characteristics:

- > **Transportation Access:** Collingwood is primarily accessed by way of Highway 26, which connects the Town to Wasaga Beach and Barrie to the east, and Owen Sound and other South Georgian Bay communities to the west. Further, Highway 26 is the primary route for traffic travelling to Blue Mountain Resort and other area ski destinations. Public transit in Collingwood is operated by Colltrans, which includes three frequent bus transit routes within the Town. A less frequent Collingwood-Wasaga Beach Link route to connect the two municipalities is operated by Simcoe County LINX. For the most part, however, Collingwood is an auto oriented community;
- > **Local Institutions:** The Town is home to the Collingwood General and Marine Hospital and Georgian College – South Georgian Bay Campus, which offers full-time academic programming in hospitality, personal support work, and computer programming, among others. Both of these institutions provide existing and future residents of Collingwood with access to well-paying jobs as well as essential services;
- > **Local Commercial Uses:** Because of its role as a regional centre and tourism and outdoor recreation destination, Collingwood has an abundance of commercial nodes with a diverse range of retail/service commercial offerings. Most notably, the western commercial district contains large format retailers/facilities including Canadian Tire, Galaxy Cinema, Walmart, The Home Depot, and Winners. Hurontario Street functions as Collingwood’s historic downtown and offers a variety of restaurants, boutique shops, and art galleries; and,
- > **Outdoor Recreation Amenities:** Collingwood is well situated on the shoreline of Nottawasaga Bay, and in proximity to prominent ski and snowboard destinations. Further, the area’s extensive trail networks, harbour, scenic caves, golf courses, and beaches have firmly established the Town as a four-season tourism destination and has attracted a significant visitor and seasonal population.

01 Overview: Housing Options Discussion Paper

Housing policy is a crucial element of an Official Plan in Ontario. Importantly, the NCOP will deal with housing policy from a land use planning perspective, and is not, in itself, a comprehensive housing strategy. This Discussion Paper is informed by both:

- > A review of the relevant and applicable documents that will form the basis of the NCOP, and, in fact, identify a number of key requirements that must be included within the NCOP with respect to the issue of housing; and,
- > The community engagement process to date, where it was widely recognized that the Town has insufficient affordable housing options for service workers, young people and seniors.

The Housing Options Discussion Paper focuses on the following topics

- > Housing Options;
- > Affordable Housing; and,
- > Short-Term Accommodations.

The following discussions are based on a review of the existing policy context, including Provincial Plans, the County Official Plan, the existing Town Official Plan, as well as other relevant documents, which is found in Section 03.

What is Affordable Housing?

Until the mid 1980's affordable housing was generally defined as housing that costs less than 30% of a household's gross income. In the 1980's various levels of government funded housing programs for low income groups. These housing projects became known as Social Housing Developments. When these developments went to public hearings, there was significant objection from the neighbourhood and many were rejected. Social housing advocacy groups then changed their approach and began to name them Affordable Housing Projects. Still, many people think the term 'affordable housing' refers only to rental housing that is subsidized by the government. In reality, it's a very broad term that can include housing provided by the private, public and non-profit sectors. It also includes all forms of housing tenure: rental, ownership and co-operative ownership, as well as temporary and permanent housing.

Federally, CMHC defines affordable housing as shelter costs that equate to less than 30% of a household's pre-tax income.

According to the PPS, ownership housing is the least expensive of:

- > Housing for which the purchase price results in annual accommodation costs which do not exceed 30% of gross annual household income for low and moderate income households; or,
- > Housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the regional market area;

Rental housing is the least expensive of:

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

In consideration of that definition of affordable housing, the PPS also states that low and moderate income households means:

- > For ownership housing, households with incomes in the lowest 60% of the income distribution for the regional market area; or
- > For rental housing, households with incomes in the lowest 60% of the income distribution for renter households for the regional market area.

Attainable Housing

Attainable housing is market-based housing. Attainable housing can be part of the continuum of dwelling types that are also defined as affordable housing. More specifically, where housing is denser (lower per unit land costs), and smaller (lower construction costs) attainable housing may be considered affordable if the price meets the specific definition of affordable.

Where attainable housing is considered to be also affordable housing, it is market-delivered housing that can be either ownership, or rental housing, and is:

- > Affordable to households with a range of incomes, at moderate end of the scale (30th to 60th percentile of the income spectrum); and,
- > Provided without cost or rent interventions from the public sector or other social housing providers.

Defining attainable housing is therefore contextual to the unique circumstances that make up a community. People's perceptions of housing quality also differ based on personal preference. However, implicit in this definition of attainability is the idea that a range of housing options (type, size, tenure, cost) exist in the local market, allowing households at various income levels to find and secure suitable housing as their needs or means change.

It is also important to note that attainable housing is not just a tourism workforce issue, and is a wider issue that needs to be addressed for a variety of residents.

Special Needs Housing

Special needs housing means any housing, including dedicated facilities, in whole or in part, that is used by people who have specific needs beyond economic needs, including but not limited to, needs such as mobility requirements or support functions required for daily living. Examples of special needs housing may include, but are not limited to long-term care homes, adaptable and accessible housing, and housing for persons with disabilities such as physical, sensory or mental health disabilities, and housing for older persons. Special needs housing does not necessarily have to meet the definition of affordable housing.

Social Housing

Social housing is purpose built affordable housing that is affordable to households at the lowest end of the household income spectrum of the regional market area (typically at, or below the 30% percentile of the income spectrum), and is provided with ongoing government subsidy. Social housing is almost always rental housing, and is typically provided and maintained in the long-term by a government agency and/or non-profit organization.

The Local Demographics

It is important to understand some of the Collingwood-specific demographics that are relevant to the discussion of affordable housing. The following is a summary from the 2016 Census of Canada:

- > **Older Population** - Collingwood has a substantially older population than the Ontario average, with a particular focus (25.8%) on the over 65 age group - compared to the overall Provincial number at 16.7%;
- > **Smaller Household Size** - Collingwood's average household size is generally less than the Provincial average (2.2 vs. 2.6), with a strong focus on 1 and 2 person households - over 70.6%. In the Province, about 58.7% of all households are 1 or 2 person households. This is likely a reflection of Collingwood's generally older population;
- > **Housing Type Mix Consistent** - Collingwood shares a similar housing form spectrum with the Province, except that Collingwood has a much higher percentage of low-rise apartments (19.9% vs. 10.1%), coupled with a much lower percentage in high-rise apartments (3.2% vs. 17.2%); and,
- > **Lower Household Incomes** - Collingwood tends to have a lower household income spectrum than Provincial averages, with a specific cluster in the \$20,000 to \$40,000 range (over 20.3% of all households in Collingwood). From a housing affordability perspective, the key 60th household income percentile in Collingwood is estimated at about \$85,000 (the Province is slightly higher at +/- \$89,000). The 30th household income percentile in Collingwood is estimated at about \$41,000 (again, the Province is slightly higher at \$45,000).

The Housing Supply in Collingwood

The broadly defined issue of affordable housing, and its associated sub-definitions, is a hot topic throughout the Greater Golden Horseshoe, and, importantly, within the Town of Collingwood. The South Georgian Bay Tourism Industry Workforce Housing Research and Business Case Report noted that the housing market naturally prices homes at the highest level possible and where there is a steady supply of investors, affluent baby boomers, and seasonal home buyers.

In Collingwood, and in South Georgian Bay more generally, there is little incentive for the private sector to supply lower cost housing. The rising costs of construction, servicing, municipal fees, and the time associated with approvals are additional barriers to creating housing that is attainable to the local work force. In addition, historically low interest rates make more expensive housing seem more attainable.

The policies of the Existing Collingwood Official Plan (ECOP) that relate to affordable housing are considered to be relatively minimal. They certainly identify the target (10% of all new housing) and provide a framework for how affordable housing will be accommodated. However, the policy framework stops short of providing:

- > A detailed policy framework that can facilitate (rather than simply permitting) the production of affordable housing;
- > The identification of the Town's role in facilitating affordable housing; and,
- > A discussion about the specific differences among the various components of affordable housing, including market-based attainable housing, social housing and special needs housing.

In Collingwood, the market has been delivering housing at the higher end of the market, typically resulting in most new builds being large single-detached dwellings, or high end townhouses or condominium apartments. Table 1 identifies the range of house prices by type, and includes the average price for each housing type. What is interesting about this information is when Collingwood is compared to some other municipalities in Ontario (sample survey provided in Appendix I). Collingwood has very high housing prices across the house type spectrum when compared to similar communities like Barrie, Peterborough and Kingston.

Comparing Table 1 with the income/affordable house prices identified in Table 2 reveals a significant housing affordability/attainability problem in Collingwood. While the numbers in Table 2 are not exact, they do identify that at the 60th percentile of Collingwood’s household income spectrum, there are currently no house forms that would meet the definition for affordable ownership. In fact, it would appear that new housing in Collingwood requires household incomes above the 60th percentile for townhouses, and above the 70th percentile for condo apartments and single-detached dwellings.

From a rental perspective, 20 rental properties were surveyed, including studio apartments and 1 and 2 bedroom apartments. The rent ranged from \$950.00/month to \$2,500.00/month, with an average of approximately \$1,730.00/month. That rental range would capture into the rental market below the 30th percentile, up to almost the 70th percentile of the household income spectrum - a significant range. However, the average of \$1,730.00/month really hits about the 50th percentile, and in the sample, there were very few apartments available below the 40th percentile of the household income spectrum.

Table 1: Average House Prices in Collingwood*

	Low	High	Average
Detached	\$420,000	\$975,000	\$682,000
Townhouse	\$313,000	\$485,000	\$399,000
Condo Apartment	\$398,000	\$801,000	\$590,000

*From various real estate market reports. See Appendix I for details.

Table 2: Household Income/Affordable House Price*

	HHLI Income (gross)	Affordable Ownership	Affordable Monthly Rent
10th Percentile	\$18,500	\$65,600	\$460
20th Percentile	\$29,800	\$105,600	\$745
30th Percentile	\$42,100	\$149,200	\$1,050
40th Percentile	\$55,200	\$195,500	\$1,380
50th Percentile	\$69,700	\$247,100	\$1,740
60th Percentile	\$86,800	\$307,600	\$2,170
70th Percentile	\$107,900	\$382,300	\$2,695
80th Percentile	\$139,400	\$493,900	\$3,485
90th Percentile	\$199,100	\$705,400	\$4,975
*From the PPS. See Appendix II for details.			

02 Key Topics for Discussion

A Housing Options

Why it's Important

Ensuring the availability of a full range of housing options is critical in meeting the needs of current and future residents of Collingwood - for all incomes, ages, lifestyles and abilities. This diversity of housing types will help the Town to welcome new residents and make it possible for residents to stay within their community throughout their lifecycle, as their needs and preferences change. A full range of housing is also an important economic development objective. It is important to provide appropriate and adequate housing options to attract the labour force needed to attract new industries and other businesses. Inherent to the objective of providing a full range of housing options, providing for a sufficient supply of affordable housing is also an important goal of the Town.

Current Policy Framework

With respect to the policy review, it is very clear that there is significant coordination among Provincial, County and Town of Collingwood planning documents with respect to the issue of the provision of a full range and mix of housing options. The housing option issue is dealt with in direct policy statements that require a range and mix of housing options, as well as through the provision of a minimum residential greenfield density requirement and the requirement for a minimum amount of residential growth through intensification.

What We've Heard

The Phase 1 engagement process, including the first Community Workshop and consultation with Council, identified support for direction in the NCOP related to the issue of housing options. The stakeholders felt that the Town should:

- > Encourage the development of a full range of housing types and tenures that balance the predominance of single-detached homes with other forms of housing that better meets the needs of the broader population;
- > Facilitate intensification opportunities in appropriate locations throughout the Town through more flexible rules, faster approvals and, potentially, financial incentives;

- > Create higher density, mixed-use activity centres in proximity to major community anchors (e.g. major retail centres, the hospital); and,
- > Support the adaptive reuse of older/heritage buildings to increase the housing supply.

Things to Think About

1. The Town should continue to encourage the provision of a greater housing mix during the development approval process. The Town may consider strengthening their policies with respect to the provision of a range of housing options within new developments, including multi-unit residential buildings, which will also play a role in helping individuals live nearer to where they work. The Town can also play a stronger role in facilitating redevelopment in the Downtown and other emerging mixed use areas which involve a residential component to add to its range of housing supply.
2. The intent of the Town in the ECOP is that between all of the residentially focused land use designations, there is the opportunity to accommodate a full range and mix of housing options, as they are defined by built form type and gross density. The residential designation framework in the ECOP represents a very fine-grained approach to planning for residential neighbourhoods across a community the size of Collingwood, and consequently it could be simplified to achieve this objective. A complex hierarchy of residential designations tends to make it more complex (more risk, more time consuming and more costly) to introduce intensification opportunities across the spectrum of designations. As a result, the NCOP could consider introducing a simpler, more permissive residential designation approach, and provide more specific regulation of built forms through locational criteria and/or through the implementing zoning by-law.
3. The use of gross density as the primary measure for the intensity of development within each of the residential density categories can be a relatively coarse

measure, because, in an urban context, it is difficult to establish what the gross land area is, and the measure does not recognize the varying unit sizes that are common in today's market (penalizing smaller units and promotes larger units). Gross density certainly has value in the more low density greenfield neighbourhood context. If the intent of the Town is to manage the scale and mass of a building, and to ensure compatibility with adjacent development, the key regulatory elements are height, lot coverage, setbacks and landscape transition. If density were to be used, in an urban context the density measure that better regulates built form is a net Floor Space Index/Floor Area Ratio, where gross floor area is divided by site area. This measure is more effective in promoting intensification and minimizing adverse impacts on adjacent properties than gross density.

4. The Town has experienced some challenges with managing new development based on the existing residential land use designations, most particularly the Medium Density designation. Through implementation, it is clear that this policy framework does not provide enough direction with respect to an appropriate distribution of the various permitted residential building types, risking the introduction of adverse impacts on adjacent properties and/or failing to result in logical, functional communities with an appropriate range of housing options. Future Official Plan policies should consider placing a stronger emphasis on the compatibility of new development and design characteristics which allow for smooth transitions between built forms, while still providing ample opportunities for diverse housing options throughout Collingwood.
5. Bill 108: More Homes, More Choice Act, 2019 introduces the requirement that municipalities authorize in their Official Plans and Zoning By-laws the use of an additional residential unit in detached, semi-detached, and row houses and in an ancillary building

or structure (e.g., above laneway garages or coach houses), totalling three residential units on the property. The Province has also released regulations on this topic, aimed at removing barriers to the creation of such units, though largely to be applied through an implementing zoning by-law. Notwithstanding that the Town will be obligated to implement this new Provincial requirement, the facilitation of additional residential units throughout Collingwood has the potential to help increase the range of housing options and in particular introduce additional rental options in existing low rise neighbourhoods.

B Affordable Housing

Why it's Important

When the housing sector of the local economy is efficient and well-functioning, the marketplace should be able to meet most people's housing needs. CMHC indicates that almost 80% of Canadian households have their housing needs met through the marketplace. However, not everyone has the financial means to access or compete in the housing market. The marketplace, too, isn't always able to meet the unique housing needs of certain groups, such as people with disabilities, seniors or, the tourism-based workforce. In these cases, governments, community organizations, non-profits and the private sector must work together to provide affordable housing.

The graphic at the bottom of the next page identifies the 'Housing Spectrum,' and is used to define a host of affordable housing terminology, and identifies which elements typically require government intervention, and which are typically delivered by the private market.

Current Policy Framework

The policy review identified agreement among the Province, the County and the Town on the need to provide affordable forms of housing. Certainly, the Province requires an affordable housing target, the County establishes the target, and the Town includes it in the ECOP.

The policy frameworks, however, are less clear on planning approaches that define and achieve the provision of affordable housing. This gap in policy direction is a direct result of a lack of planning legislation available to a municipality to compel the private sector to provide affordable housing. Rather, typical planning frameworks focus on a permissive approach as the baseline, while some jurisdictions go further and provide an approach that facilitates/incentivizes the provision of affordable housing by the private sector. It is also important that the County and the Town identify their important role in achieving affordable housing targets.

What We've Heard

The Phase 1 engagement process, including the first Community Workshop and consultation with Council, identified tremendous support for direction in the NCOP for the provision of affordable housing. The housing affordability problem in Collingwood, according to discussions with stakeholders, appears to cover a broad spectrum of affordable housing needs. The stakeholders felt that the Town should:

- > Encourage the development of more housing, with a focus on affordable/attainable/social housing;
- > Promote smaller housing units that create more affordable options; and,
- > Facilitate additional residential dwellings (e.g. accessory apartments and coach houses) throughout Collingwood's existing and future neighbourhoods.

Things to Think About

1. In Collingwood there is a fundamental lack of housing options in terms of built-form, price and tenure. The lack of supply of higher density, smaller and less luxurious house forms makes Collingwood difficult to consider as a choice for modest to low income households, including a substantial component of the existing population.

Notwithstanding that the higher income households (above the 60th percentile of the household income spectrum) generally have choices in location and built form, affordability concerns in Collingwood are about providing housing and location options for those households at the moderate lower end of the household income spectrum, and that is the beginning of a discussion about fully or partially assisted housing. The housing affordability challenges are further exacerbated when the issue of mobility is added to the discussion. Providing affordable housing choices in proximity (or appropriately linked by transit) to centres of employment

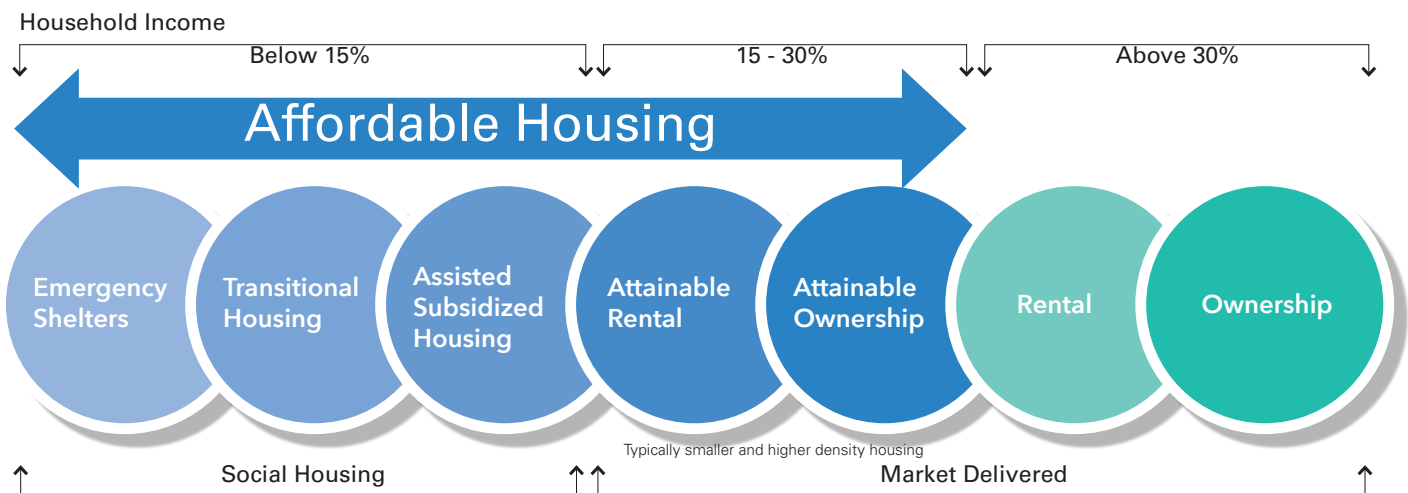
must be a key objective for Collingwood in the NCOP. The issue of housing affordability in Collingwood is:

- + There is virtually no housing available for ownership that is considered affordable or attainable to households at, or below the 60th percentile of the household income spectrum.
 - + There appears to be a limited supply of rental apartments available that would meet the definition of affordable for those at, or above the 40th percentile of the household income spectrum.
 - + There appears to be virtually no rental or ownership housing supply that is affordable to those households below the 40th percentile of the household income spectrum, unless that supply comes from social housing sources.
2. Recently, the Province has been considering the activation of legislation that would permit a municipality to utilize 'inclusionary zoning'. Simply defined, inclusionary zoning refers to a zoning by-law requiring that a given share of new construction to be affordable by people with low to moderate incomes. However, the use of that tool, and the details of how it might be utilized have not yet been activated for use by municipalities by the Province.

Historically, some municipalities were using Section 37 of the Planning Act to define affordable housing as a community benefit, and requiring the provision of affordable housing in exchange for increases in height and/or density. The development of the affordable housing components of the project, and the securing of its continued affordability over time, were secured through Section 37 Agreements between the municipality and the developer. Currently, Bill 108 changes the operational attributes of Section 37, and renames it for the delivery of Community Benefits, that will be achieved through a Community Benefits Charge (similar to a Development Charge). The Town will need to prepare a Community Benefits Charge By-law that identifies affordable housing as a Community Benefit, allowing it to collect cash to be used for the achievement of affordable housing objectives.

In the end, the Planning Act does not provide the Town, or the County with any legislative authority to control the price, occupancy or tenure of housing, nor does it provide any legislation that would compel the private sector to build affordable housing, or any of its components.

Housing Spectrum



C Short-Term Accommodations

Why it's Important

Notwithstanding identified concerns, it is important to recognize that, in a tourist destination like Collingwood, the ability to have short-term accommodations is a useful alternative to more purpose-built lodges, hotels and motels, and provides important opportunities for home owners to augment incomes, promoting enhanced housing affordability.

Current Policy Framework

In terms of establishing objectives for the Town of Collingwood with respect to short-term accommodations, it is important to understand that there is no specific planning tool that allows the Town to regulate the occupancy of a dwelling, and there is no specific definition of a family. As a result, there is no enforceable regulation under the Planning Act that would preclude a dwelling owner, or permanent occupant, from renting out rooms, or the entire unit, to anyone within their own dwelling unit.

Further, given that the ability to create additional residential units is relatively new legislation, there is no policy regime that would regulate whether the units could be for short-term accommodation or not.

What We've Heard

The Phase 1 engagement process, including the first Community Workshop and consultation with Council, identified a number of issues around the proliferation of short-term accommodations throughout the residential neighbourhoods of Collingwood. The key concerns are related to:

- > The loss of potential longer-term rental housing opportunities; and,
- > The impacts of these facilities on neighbourhood character and adjacent properties.

Things to Think About

1. There is no specific planning tool that allows the Town to regulate the occupancy of a dwelling, and there is no specific definition of a family. As a result, there is no enforceable regulation under the Planning Act that would preclude a dwelling owner, or permanent occupant, from renting the primary unit, or any accessory dwelling unit, for long-term or short-term accommodation purposes.
2. Through the NCOP, the Town could consider a range of policies for ensuring that any impacts from short-term accommodations on existing neighbourhoods are mitigated to the extent possible. While much related to the behaviour of visitors and the operation of these facilities can only be dealt with through non-planning tools, policies related to buffering, parking, scale, height and design could be considered through this process, as well as through other related planning tools, such as the implementing zoning by-law and urban design guidelines. However, the Town must ensure that any tools do not also hinder the development of housing units which may add to the affordable housing supply.

03 Policy Review

A The Provincial Policy Statement (2020)

POLICY REFERENCE:

Section 1.1 (Managing and Directing Land Use to Achieve Efficient and Resilient Development and Land Use Patterns)

Section 1.4 (Housing)

The Provincial Policy Statement (PPS) provides policy direction on matters of provincial interest related to land use planning and development. The PPS provides for appropriate development while protecting resources of provincial interest, public health and safety, and the quality of the natural and built environment. The PPS supports improved land use planning and management, which contributes to a more effective and efficient land use planning system.

The PPS is issued under the authority of Section 3 of the Planning Act and came into effect on May 1, 2020. It is a requirement that the Town of Collingwood's new Official Plan shall "be consistent with" the PPS. The test of "be consistent with" has been interpreted to mean that policies and decisions may vary from the policies of the PPS only if there is a rationale/justification for the variance.

Promoting a Market-Based Approach

The PPS states that healthy, livable and safe communities are sustained by accommodating an appropriate market-based range and mix of residential types, including single-detached, additional residential units, multi-unit housing, affordable housing and housing for older persons.

Market-based housing is not specifically defined in the PPS, but, in general market-based economics emphasizes the role of market conditions (the cost of development versus achievable rent) in developing a strategy for housing. In this regard, market-based housing is assumed to mean housing that would normally be delivered by the private sector, without cost or rent interventions from the public sector or other social housing providers.

Defining and Achieving Housing Options

The PPS calls on municipalities to provide an appropriate range and mix of housing options and densities to meet projected requirements of current and future residents. In the PPS, housing options is defined as follows:

"a range of housing types such as, but not limited to single-detached, semi-detached, rowhouses, townhouses, stacked townhouses, multiplexes, additional residential units, tiny homes, multi-residential buildings. The term can also refer to a variety of housing arrangements and forms such as, but not limited to life lease housing, co-ownership housing, co-operative housing, community land trusts, land lease community homes, affordable housing, housing for people with special needs, and housing related to employment, institutional or educational uses."

To achieve the provision of a range and mix of housing options, the PPS instructs the Town to consider all of the following policies for inclusion in the Town's new Official Plan:

- > Maintain at all times the ability to accommodate residential growth for a minimum of 12 years through residential intensification and redevelopment and, if necessary, lands which are designated and available for residential development;
- > Maintain at all times land with servicing capacity to support at least a three-year supply of residential units available through lands suitably zoned to facilitate residential intensification and redevelopment, and land in draft approved and registered plans;
- > Establish and implement a minimum affordable housing target - in Collingwood, this target has been established by the Simcoe County Official Plan at 10%;

- > Permit and facilitate the development of special needs housing, and housing responding to demographic changes and employment opportunities;
- > Permit and facilitate all types of residential intensification and redevelopment;
- > Permit additional residential units;
- > Direct new housing to locations served by existing or planned infrastructure and public service facilities;
- > Promote residential densities that use land, resources, infrastructure and public service facilities efficiently, and support the use of active transportation and transit in areas where it exists or is to be developed;
- > Establish development standards for residential intensification, redevelopment and new residential development that minimize housing costs and facilitate compact form.

B The Growth Plan for the Greater Golden Horseshoe (2019)

POLICY REFERENCE:

Section 1.2.1 (Guiding Principles)

Section 2.2.6 (Housing)

Section 6.3 (Managing Growth)

The Growth Plan for the Greater Golden Horseshoe (Growth Plan) works hand in glove with the PPS, with the distinction that the PPS is applicable to the entire Province of Ontario, whereas the Growth Plan is only applicable to the defined Greater Golden Horseshoe.

The Growth Plan for the Greater Golden Horseshoe (2006) was the first growth plan to provide a framework for implementing Ontario's vision for building stronger, prosperous communities by better managing growth in this region. It established the long-term framework for where and how the region will grow, while recognizing the realities facing our cities and smaller communities and acknowledging what governments can and cannot influence. It also demonstrated leadership for improving the ways in which our cities, suburbs, towns, and villages will grow over the long-term.

The new Growth Plan (2019) builds upon the success of the initial Growth Plan (2006) and responds to the key challenges that the region continues to face over the coming decades with enhanced policy directions. Progress has been made towards the achievement of complete communities that are compact, transit-supportive, and make effective use of investments in infrastructure and public service facilities. At the same time, efforts must continue to ensure protection of our natural areas and support climate change mitigation and adaptation as Ontario moves towards the goal of environmentally sustainable communities.

The Growth Plan is issued under the authority of Section 7 of the Places to Grow Act, 2005. It was approved through an Order in Council under that Act to come into effect on May 16, 2019. It is a requirement of current planning legislation that the Town of Collingwood Official Plan conform with the Growth Plan, which is a slightly more

onerous test than the "be consistent with" test of the PPS. Conformity is a test with limited interpretive flexibility. The Growth Plan is a document that provides an overarching policy framework that is aimed at achieving important Provincial planning objectives. It directs specific actions that must be fully reflected in the Town's new Official Plan.

Growth within a Defined Community Structure

Within the Growth Plan, the Town of Collingwood is identified, in its entirety, as a Primary Settlement Area, and it is expected that it will accommodate a significant amount of new growth to 2031, to 2041 and beyond. Growth for Collingwood to 2031 has been established in the current County of Simcoe Official Plan. Future growth to 2041 and beyond is subject to a Municipal Comprehensive Review currently being undertaken by the County.

One of the foundational elements of the Growth Plan is for municipalities to plan for long-term growth within a defined community structure - a structure that includes the natural heritage system and the waterfront, the Downtown, mixed-use and higher intensity corridors, as well as defined lower intensity residential neighbourhoods and employment areas.

Future housing development in Collingwood will be accommodated within the Downtown and within mixed-use and higher intensity corridors, as well as within residential neighbourhoods. Within that community structure, new housing will be delivered in two different contexts:

Designated Greenfield Area Opportunities - A Designated Greenfield Area is defined in the Growth Plan as:

"Lands within settlement areas but outside of delineated built-up areas that have been designated in an Official Plan for development and are required to accommodate forecasted growth to the horizon of this Plan. Designated greenfield areas do not include excess lands."

combined per gross hectare. The future minimum density target may be changed, subject to a Municipal Comprehensive Review currently being undertaken by the County.

Intensification Opportunities - Intensification is defined in the Growth Plan as follows:

“The development of a property, site or area at a higher density than currently exists through:

- a. redevelopment, including the reuse of brownfield sites;*
- b. the development of vacant and/or underutilized lots within previously developed areas;*
- c. infill development; and*
- d. the expansion or conversion of existing buildings.”*

Intensification opportunities are typically associated with new development within the Downtown and the defined mixed-use and higher intensity corridors. Intensification opportunities will also play an important role in providing smaller and higher intensity housing forms that are typically considered more affordable, while also contributing to a dynamic Downtown, support for local businesses, and support for enhanced transit facilities. Intensification is also intended to make more cost-effective and efficient use of municipal infrastructure investments.

The residential intensification target is currently defined in the County of Simcoe Official Plan at 40% of all residential development within the Town. The future minimum intensification target may be changed, subject to a Municipal Comprehensive Review currently being undertaken by the County.

A Guiding Principle for Housing

Housing, and the provision of affordable housing, is a foundational element of the Growth Plan. A specific guiding principle within the Growth Plan is to “support a range and mix of housing options, including second units and affordable housing, to serve all sizes, incomes and ages of households.”

A Complete Community

The concept of a complete community is crucial as it relates to the provision of housing. The Growth Plan defines a Complete Community as follows:

“Places such as mixed-use neighbourhoods or other areas within cities, towns, and settlement areas that offer and support opportunities for people of all ages and abilities to conveniently access most of the necessities for daily living, including an appropriate mix of jobs, local stores, and services, a full range of housing, transportation options and public service facilities. Complete communities are age-friendly and may take different shapes and forms appropriate to their contexts.”

Within Section 2.2.6 Housing, the Growth Plan stipulates that municipalities will support the achievement of complete communities, and the key element of a full range of housing, by:

- > Planning to accommodate forecasted growth to the horizon of this Plan ;
- > Planning to achieve the minimum intensification and density targets in this Plan;
- > Considering the range and mix of housing options and densities of the existing housing stock; and,
- > Planning to diversify their overall housing stock across the municipality.

Municipalities must maintain at all times land with servicing capacity sufficient to provide at least a three-year supply of residential units. This supply will include, and may exclusively consist of, lands suitably zoned for intensification and redevelopment. In addition, in order to support the achievement of complete communities, municipalities will consider the use of all available tools to require that multi-unit residential developments incorporate a mix of unit sizes to accommodate a diverse range of household sizes and incomes.

C Simcoe County Official Plan (2016)

POLICY REFERENCE:

Section 3.5 (Settlements)

Section 4.1 (Healthy Communities and Housing Development)

Section 4.3 (Affordable Housing)

The Simcoe County Official Plan (SCOP) was approved by the Ontario Municipal Board in December 2016. It provides a policy context for land use planning taking into consideration the economic, social, and environmental impacts of land use and development decisions. It was prepared and approved prior to the latest updates of both the Growth Plan (2019) and the PPS (2020), and it is therefore not in conformity, or consistent with either.

The SCOP is a document designed to assist in growth management in a County expected to experience continued strong growth in population and urban development over the next twenty years in accordance with the Growth Plan (2006) as amended. It attempts to achieve a balance between the demands for economic development, community building, and environmental conservation and provide a framework for coordinated planning with adjacent municipalities, agencies, and other levels of government. The SCOP provides, to a significant extent, a County-wide policy framework guiding the preparation of the new Collingwood Official Plan.

Growth Management

Under Policy 3.5.24 of the SCOP, the Town of Collingwood must plan to achieve minimum of 40% of all new residential units occurring annually to be developed within its built boundary (intensification). As noted, intensification initiatives are intended to result in mixed-use, higher intensity development that can be expected to produce smaller, denser house forms, including house forms that may be more affordable.

Further, also under Policy 3.5.24 of the SCOP, the Designated Greenfield Areas of Collingwood shall achieve a minimum density target of 50 persons and jobs combined per gross hectare. This minimum density is expected to produce a broader range of low, mid and higher density house forms, including housing that may be more affordable.

Under Policy 5.2.30 of the SCOP, settlements must be developed with a range of types of housing, including detached, semi-detached, townhouse, and apartment units, along with a mix of affordable housing, to meet a variety of housing needs.

Healthy Communities and Housing Development

Policy 4.1.6 of the SCOP states that “local municipalities will provide for an appropriate range of housing types and densities required to meet projected needs of current and future residents.” Further, Policy 4.1.7 states that “local municipalities shall make available: sufficient quantity of housing, taking into account demand to improve choice; and, housing development in suitable locations, which offers a good range of public service facilities and proximity to jobs, key services, and infrastructure.”

Affordable Housing

Under Section 4.3 Affordable Housing, the SCOP states that “The County will work with local municipalities to: reduce unmet housing needs, reduce housing inequality, improve housing quality, and provide for an efficient delivery of affordable housing” (Policy 4.3.1). Further, the County encourages the local municipalities:

- > To permit secondary or accessory suites in residential buildings;
- > To revise their zoning bylaws to ensure that minimum zoning provisions do not hamper the appropriate provision of affordable housing at any residential location;

- > To use alternate development standards to facilitate development of affordable housing;
- > Utilize Section 37 of the Planning Act authorizing height and density increases in return for the provision of affordable housing (note that Bill 108 has eliminated the use of Section 37 in this form, although affordable housing may be considered as a community benefit, subject to funding under the new Community Benefits Charge, which is how the new Section 37 will be utilized);
- > To make provision of grants in lieu of development charges, planning fees, cash-in-lieu of parkland fees (note that Bill 108 has eliminated Section 42 of the Planning Act, which previously facilitated cash-in-lieu of parkland) and cash-in-lieu of parking requirement to affordable housing proposals; and,
- > Support the County target of a minimum of ten percent (10%) of all new housing units created each year to be affordable housing units.

D Simcoe County 10 Year Affordable Housing and Homelessness Prevention Strategy

The 10 Year Affordable Housing and Homelessness Prevention Strategy is a non-statutory strategy prepared by Simcoe County. It outlines what actions are needed to effectively address the housing and homelessness needs across the County and emphasizes the need for cooperation among the County, local municipalities and the private sector.

The Moving Forward Model provides the minimum affordable housing targets for the County and local municipalities and aims to make improvements over and above the status quo to address affordable housing needs within the 10 year timeframe.

The Town of Collingwood's minimum affordable housing target to 2024 is 134 additional units. The Strategy also includes a number of priority activities for both the County and local municipalities which include:

- > The County should make a clear commitment to the municipalities as to the financial tools it will support and the circumstances under which it will also waive and/or defer fees or taxes to facilitate the development of affordable housing;
- > Amending local Official Plans to include the provision of a full range of housing types, in order to meet the diverse needs of residents; and,
- > All municipalities will be encouraged to adopt planning, financial and policy tools highlighted in the Strategy to facilitate and promote affordable housing development across the County.

E Town of Collingwood Official Plan

POLICY REFERENCE:

Section 4.3 (Residential)

The Existing Collingwood Official Plan (ECOP) was last comprehensively reviewed in 2004 and consolidated in January of 2019. It establishes goals, objectives, land use, transportation, servicing and community improvement policies to direct the physical growth of the Town of Collingwood, within a context of relevant social, economic and environmental constraints, in order to obtain the most desirable living environment for present and future residents, and those citizens from the surrounding area who are utilizing the regional facilities within the Town.

The ECOP establishes the general pattern and quantifies future growth to the year 2031. Its purpose is to ensure the best form of development under the most desirable conditions. It is required that the ECOP be consistent with the PPS and in conformity with the Growth Plan. It is also required that the ECOP conform to the SCOP.

Development Overview

The Residential designation of the ECOP provides for a variety of housing opportunities and associated uses, within a broad range of residential densities, to meet the Town's long-range housing needs and its objectives for a complete community and compact urban form.

In a general sense, the Goals and Objectives, as they are articulated for residential development within the ECOP, are consistent with the intent of the Growth Plan, the PPS and the SCOP. They form a useful framework for achieving all of the housing objectives, including the intensification, greenfield density and affordable housing targets that are identified in the various planning documents.

More specifically, Section 4.3 of the ECOP identifies 5 goals and a number of objectives to be considered in the development of residential areas. The goals and objectives of the ECOP are paraphrased as follows:

- > **Provincial and County Policies** - To be consistent with the policy direction of the PPS, the Growth Plan and the SCOP. That principle includes much of what has been previously discussed with emphasis on:
 - + To achieve the population and employment growth targets assigned to the Town (the ECOP planning horizon is 2031);
 - + Achieving the required residential greenfield density target of 50 persons and jobs combined per gross hectare (as identified in the SCOP);
 - + Ensuring that the minimum intensification target of 40% of residential growth is directed to areas within the Town's identified built boundary (as identified in the SCOP); and,
 - + To provide a hierarchy of desirable residential development opportunities on the basis of the availability and accessibility of municipal infrastructure and community facilities - emphasizing intensification and redevelopment opportunities.
- > **Complete Community** - To recognize Collingwood's Growth Plan identification as a primary settlement area within the northwestern part of Simcoe County and support the Town's growth as a complete community.
 - + To achieve efficient and attractive compact urban form that is compatible with and enhances existing development;
 - + To ensure that the design and configuration of residential development does not place undue financial burden on the municipality and reflects a comprehensive consideration of potential costs; and,
 - + To ensure that development in designated greenfield areas only proceeds within the context of broader planning considerations and integration with the existing community.

> **Neighbourhoods** - To create vibrant and viable neighbourhoods where basic needs for daily living can be accessed by residents using active and public transportation.

- + To emphasize well connected, accessible and transit-supportive neighbourhoods with a sense of place and belonging as the primary building blocks for achieving complete communities;
- + To support a compatible mix of uses, including high quality public spaces and co- location of public service facilities, in appropriate locations to serve as community or neighbourhood hubs; and,
- + To establish a variety of opportunities for intensification and revitalization throughout the built-up area of the Town and in particular older neighbourhoods with existing infrastructure and proximity to existing services, amenities and convenience commercial uses.

> **People's Needs** - To ensure residential development which is consistent with the demographic characteristics and socio-economic needs of the Town's present and future residents.

- + To emphasize universal design principles for housing and neighbourhoods to ensure that the needs of all of the Town's residents, throughout the life cycle, are met, with a particular emphasis on older adults and residents with physical challenges and special needs;
- + To encourage housing forms, densities and locations which are affordable to lower and moderate-income households; and,
- + To limit the conversion of rental units to condominium units unless there is a sufficient supply of rental accommodation within the municipality.

> **Quality and Choice** - To provide a range and mix of attractive housing types, sizes, tenures and locations that have good urban design, accessibility and enhance Collingwood's small-town character.

- + To maintain at least a ten year supply of land designated and available for residential intensification, redevelopment and new residential development and at least a three year supply of residential units with servicing capacity in draft approved or registered plans of subdivision and condominium;
- + To encourage the rehabilitation and preservation of historically-significant residential buildings and of existing housing stock where desirable; and,
- + To establish and maintain comprehensive urban design and development standards for new residential development, including consideration of energy conservation and reducing environmental impacts.

5 Residential Designations

Section 4.3 of the ECOP has five residential density definitions with associated policies and applied to specific areas of the Town, including:

> **Low Density Residential** - Allows for single and semi-detached dwellings, duplex dwellings and boarding houses, ranging from 15 to 20 dwelling units per gross hectare;

> **Low-Medium Density Residential** - Allows for single-detached dwellings, semi-detached dwellings, duplex dwellings, fourplexes, triplexes, townhouses, boarding homes, and apartments, ranging from 20 to 30 dwelling units per gross hectare;

> **Medium Density Residential** - Allows for single-detached dwellings, semi-detached dwellings, duplex dwellings, fourplexes, triplexes, townhouses, apartments, student dormitories and boarding homes, ranging from 20 to 55 dwelling units per gross hectare;

- > **High Density Residential** - Allows for apartment buildings and student dormitories, ranging from 55 to 120 dwelling units per gross hectare; and,
- > **Rural Residential** - Allows for single detached dwellings, with a maximum density of 2 dwelling units per gross hectare.

Affordable Housing

In order to ensure that affordable housing options are being developed and that a minimum of 10% of new housing units are affordable each year as per the SCOP, Section 4.3.2.3 of the ECOP lays out the policies that shall apply in relation to all new residential development. These include:

- > Affordable housing shall be permitted and encouraged throughout the Town in all residential areas and in a variety of housing types, subject to the policies of the ECOP, appropriate zoning and design considerations;
- > Special emphasis will be given to accessory apartments and second units which will be permitted in association with single detached, semi-detached and townhouse dwelling units, subject to the policies of the ECOP, appropriate zoning and design considerations;
- > Applications for new plans of subdivision will be encouraged to provide single, semi-detached and townhouse dwelling units that include accessory apartments and/or secondary units or have the ability to accommodate such apartment and/or second units in the future subject to minor changes to the dwelling unit and the configuration of the property;
- > Residential intensification initiatives with a significant affordable housing component, in excess of applicable density ranges, may be permitted on arterial and collector roads subject to the policies of the ECOP, appropriate zoning and site plan control where required or deemed necessary by Council;
- > Particular consideration shall be given to the location of affordable housing in proximity to shopping or community facilities and public transit;
- > Consideration will be given to modifications to existing zoning and servicing standards that facilitate the provision of affordable housing units in new residential developments where such revisions are consistent with the intent of the ECOP, and are in accordance with good planning and engineering principles;
- > Innovative housing styles and household relationships that facilitate affordable housing will be encouraged where consistent with the policies of the ECOP;
- > The time period for the processing of residential development proposals will, as far as possible, be minimized, especially for those that include affordable housing; and,
- > The Town shall provide support to Federal or Provincial policies which result in the creation of affordable housing units in the community.

04 Next Steps

Collectively, the issues explored through this Discussion Paper will serve as the basis for obtaining additional public and stakeholder feedback, and will act as a starting point for preparing a number of options and ultimately, recommendations for the planning framework to be included in the new Collingwood Official Plan.

The subsequent Options and Recommendations Report will explore options for underlying 'philosophies,' which will provide a foundation for how planning issues are to be approached in Collingwood, as well as options for addressing a number of other 'special issues' that have come up in this process to-date.

Appendix I

Average House Prices - May/June 2019*

	Low	High	Average
Toronto			
Detached	\$885,000 - \$1,100,000	\$2,500,000	
Townhouse	\$725,000	\$1,100,000	\$910,000
Condo Apartment	\$470,000 - \$630,000	\$715,000	
Mississauga			
Detached	\$900,000 - \$1,100,000	\$1,600,000	
Townhouse	\$385,000 - \$680,000	\$770,000	
Condo Apartment	\$430,000 - \$470,000	\$490,000	
Halton Hills			
Detached	\$690,000 - \$850,000	\$1,100,000	
Townhouse	\$565,000 - \$595,000	\$690,000	
Condo Apartment	\$360,000 - \$450,000	\$480,000	
Brantford			
Detached	\$488,000	\$782,000	\$693,000
Townhouse	\$208,000	\$508,000	\$386,000
Condo Apartment	no data	no data	no data
Grimsby			
Detached	\$590,000 - \$685,000	\$710,000	
Townhouse	\$395,000 - \$445,000	\$490,000	
Condo Apartment	\$365,000	\$800,000	\$615,000
Collingwood			
Detached	\$420,000	\$975,000	\$682,000
Townhouse	\$313,000	\$485,000	\$399,000
Condo Apartment	\$398,000 - \$590,000	\$801,000	
Hamilton			
Detached	\$505,000 - \$660,000	\$1,100,000	
Townhouse	\$405,000	\$540,000	\$510,000
Condo Apartment	\$260,000	\$355,000	\$310,000
Keswick			
Detached	\$395,000	\$745,000	\$610,000
Townhouse	\$495,000 - \$505,000	\$505,000	
Condo Apartment	small sample	small sample	\$225,000
Kitchener/Waterloo			
Detached	\$465,000 - \$605,000	\$680,000	
Townhouse	\$255,000	\$425,000	\$415,000
Condo Apartment	\$225,000	\$265,000	\$250,000

*Data from numerous Real Estate Market Reports-June 2019

Average House Prices - May/June 2019*

	Low	High	Average
Oshawa			
Detached	\$390,000	\$650,000	\$555,000
Townhouse	\$415,000	\$480,000	\$435,000
Condo Apartment	\$195,000	\$380,000	\$285,000
Barrie			
Detached	\$515,000- \$550,000	\$800,000	
Townhouse	\$390,000	\$470,000	\$415,000
Condo Apartment	\$280,000- \$385,000	\$410,000	
Ottawa			
Detached	\$350,000 - \$470,000	\$580,000	
Townhouse	\$340,000	\$560,000	\$355,000
Condo Apartment	\$270,000- \$300,000	\$650,000	
St. Catharines			
Detached	\$355,000- \$470,000	\$510,000	
Townhouse	\$330,000- \$340,000	\$365,000	
Condo Apartment	small sample	small sample	\$225,000
Peterborough			
Detached	\$335,000	\$420,000	\$370,000
Townhouse	\$265,000- \$300,000	\$320,000	
Condo Apartment	small sample	small sample	\$355,000
Kingston			
Detached	\$240,000	\$590,000	\$370,000
Townhouse	no data	no data	no data
Condo Apartment	small sample	small sample	\$140,000

*Data from numerous Real Estate Market Reports-June 2019

Appendix II

Household Income/Affordable House Price (nb. 1)

	HHLI Income (gross)	Affordable Ownership (nb.2)	Affordable Monthly Rent (nb.3)
10th percentile	\$18,500	\$65,600	\$460
20th percentile	\$29,800	\$105,600	\$745
30th percentile	\$42,100	\$149,200	\$1,050
40th percentile	\$55,200	\$195,500	\$1,380
50th percentile	\$69,700	\$247,100	\$1,740
60th percentile	\$86,800	\$307,600	\$2,170
70th percentile	\$107,900	\$382,300	\$2,695
80th percentile	\$139,400	\$493,900	\$3,485
90th percentile	\$199,100	\$705,400	\$4,975

Source: Provincial Policy Statement – Housing Table (Contact: Marci Pernica, Housing Division, Housing.Research@ontario.ca)

nb.1

Gross Debt Service (GDS) = 30.0% of Gross Household Income

Estimated Property Tax Rate = 0.125% of House Value/Month

CMHC Mortgage Loan Insurance Premium = 4.0% of Loan Amount

Down Payment = 5.0%

Mortgage Rate = 5.27%

Years of Amortization = 25

nb.2

1. Prices are based on data from Statistics Canada (Gross household incomes from 2016 Census of Population, Consumer Price Index (Ontario) from CANSIM Table #326-0021), Canada Mortgage and Housing Corporation (Mortgage Insurance Rates) and Bank of Canada (Mortgage Rates).
2. In the PPS, a regional market area refers to an area, generally broader than a lower tier municipality, that has a high degree of social and economic interaction. In southern Ontario, the upper or single tier municipality will normally serve as the regional market area. Where a regional market area extends significantly beyond upper or single tier boundaries, it may include a combination of upper, single and/or lower-tier municipalities.

nb.3

Added by TPP. The simple calculation is (gross household income/12) x 30.

Appendix III

Land Use Planning in Ontario

Land use planning is the process of decision-making for the management of our land and resources. Land use planning is regulated under Ontario's policy led land use planning system, which is given legal authority under the Planning Act. The Planning Act defines:

- > How the land use planning system works;
- > Who makes decisions;
- > How to resolve disputes and seek public input; and,
- > Provincial and municipal roles in planning administration.

Land use planning helps each community to set development goals while keeping social, economic and environmental factors in mind. It helps decide where in our communities homes and factories should be built; where parks and schools should be located; and where roads, sewers and other essential services should be provided. Good land use planning leads to orderly growth and the efficient provision of services. It touches all of us and helps us to have the kind of community we want.

The Town's Role in Land Use Planning

The Town of Collingwood has a major role in land use planning. The Town uses the Official Plan, Zoning By-law, development application approval processes, and transportation and infrastructure planning, among other tools, to help decide how to grow and develop, while keeping important social, economic and environmental concerns in mind. The approvals processes for land use planning and land development balance the interests of individual property owners with the wider interests and objectives of the whole community.

Role of the Official Plan

Collingwood's Official Plan is a key element of Ontario's policy led planning and development system, however, it is not the only element.

The Collingwood Official Plan is required to conform with the County of Simcoe Official Plan, and both of those Plans are required to conform with/be consistent with a host of Provincial legislation, plans, policies and regulations, not the least of which are the Planning Act, the Growth Plan and the Provincial Policy Statement.

The Official Plan provides the overarching policy framework within which growth and development is to proceed over the defined planning horizon. The Official Plan includes a vision and principles, and a policy framework that is aimed at achieving the vision and principles over time.

The Official Plan is given a more legal framework through the Implementing Zoning By-law. The Implementing Zoning By-law provides very specific regulations and provisions that define what, and where development is to occur, and how it is to be configured (height and massing) on any given property. For projects where the Town may wish to exert control even more specifically over the architectural details, colours and materials, as well as landscape treatments - the Site Plan Approval process is implemented.

The New Collingwood Official Plan (NCOP) is the most important vehicle for achieving comprehensive, integrated and long-term planning within the Town. The NCOP will:

- > Provide policy direction on matters of growth and development within the Town. It sets the policy foundation for regulating the development and use of land. It also supports the overarching goal to enhance the quality of life for all residents of Collingwood;
- > Provide a framework for comprehensive, integrated, place-based and long-term planning that supports and integrates the principles of strong communities, a clean and healthy environment and economic growth, for the long term;
- > Support improved land use planning and management, which contributes to a more effective and efficient land use planning system within the Town; and,
- > Coordinate cross-boundary matters to complement the actions of other planning authorities and promote mutually beneficial solutions.

